THE IMPACT OF SERVICE QUALITY ON CUSTOMER SATISFACTION IN PUBLIC SECTOR BANKS

Nemneichong[1], Prof. Robita Sorokhaibam[2]

[1]Research Scholar, Department of Commerce, Manipur University
[2]Professor, Department of Commerce, Manipur University.

ABSTRACT

The significance of this study is to measure the quality of service offered by public sector banks. The five dimensions of Servqual model i.e Reliability, Responsiveness, Empathy, Assurance and Tangibility were used to measure the quality of service offered by the banks. The primary data is collected from 252 respondents using convenience sampling method. Correlation and Regression analysis were used to investigate the relationship between the dependent and independent variables. The Correlation and Regression results indicate that there is a positive relationship between the service quality dimensions and customer satisfaction. The Regression test results show that offering quality service has a positive influence on customer satisfaction as a whole. It is proven from the results that Empathy and Reliability are the two most dominant service qualities which is followed by Responsiveness, Assurance and Tangibility. The present survey also implied that offering high quality service enhances customer satisfaction.

INTRODUCTION

Service quality is an abstract and elusive contract. It is a tangible, variable and inseparable characteristic and is unique to services (Zeithaml, Berry, & Parasuraman, 1996) (Alshurideh, Al-Hawary, Mohammad, Mohammad, & Kurdi, 2017) .Service quality is a recent, decisive issue in the marketing thought. In today's world of global competition, rendering quality service is a key for success (Al-Hawary & Metabis, 2012) (Muhammad Turki Alshurideh et al., 2017). Therefore, it is important for commercial banks to ensure maximum satisfaction. The products and services offered by the banks are more or less similar in the industry, but the only thing that differentiates it is the level of service quality and the perception of the customers. Perceived service quality is the customers overall impression of the relative inferiority or superiority of the organization and its services. The present competitive business environment enables customers to switch banks effortlessly seeking better choices, which is a major challenge to the banks. (Silva, 2009) (H.M.G.Y.J. Hennayake, 2017).

Customer satisfaction is a mental state, which compares the results of customer expectations, prior to purchase with performance perceptions and after a purchase. Customers are satisfied when they are happy with their purchase outcome, achieve their goals and experience no hassle. It is believed that satisfied customers maintain contact with the company and purchase more products or services more frequently than dissatisfied customers (Paul,Mittal & Srivastav 2016). Customer satisfaction is an evaluation by the customer after he/she buys goods and services. It is one of the most significant factors for the profitability of banking sector in India. It requires the retention of customers for the long term which is more cost saving than attracting new customers (Parvez Khan & Rajesh Chouksey, 2012) (Reichheld & Kenny, 1990).

Banks need to attract and establish a customer market, and would need it to retain through customer satisfaction, which is the key to its business performance. In order to attain this goal, banks should achieve a high rate of satisfaction from its clients. Measurement of the rate of customer satisfaction is also a measurement of how products and services supplied by a company meet or exceed customer expectations (Parvesh Khan & Rajesh Chouksey, 2012). The financial services are the backbone of service sector. This is important not only for the banking sector but for the economy as a whole. The rapid transformation of services in the banking system has led to the evolution of a highly competitive and complex market, where there is continuous innovation and creation of services , the customer has become the focal point either to develop or maintain stability in the business. The banks are looking for new ways not only to attract, but also to retain the customers by providing them quality services which suit or match their needs and wants (Agarwal 2012).

The banking industry in India has undergone a sea of change post-independence, more recently liberalization, the opening up of the economy in the 1990s and the government's decision to privatize banks. Like any other financial services, the banking industry too is facing a market that is changing rapidly.

New technologies being introduced and there is always a fear of economic uncertainties. Fierce competition, more demanding customers and the changing climate have presented an unprecedented set of challenges (lovelock 2001) (Ayushi gupts & Santosh Dev 2021). This has resulted in the banking industry to experience tough times. In such challenging times of fierce and intense competition, it is of utmost importance to create and maintain loyal base of customers by banks. To achieve this goal, banks should formulate plans and policies which will serve the customers to attain satisfaction (Ayushi Gupta and Santosh Dev 2012).

With the entry of new generation tech-savvy banks and the expansion of operations of foreign banks, the concept of service quality has emerged as a principal competitive instrument in retail banking. The competitive innovations have made the customers of the bank more anxious about their money value. In fact, customer expectations rise with the use of latest technology, such as online services or e-banking, inspiring them to explore the alternatives available to them (Parasuraman & Grewak,2000) (kaur et al, 2012). In order to survive in this stiff and strong competitive environment and to provide uninterrupted satisfaction to customers, the providers of banking services are now required to persistently improve the quality of services (Singh & Arora, 2011) (Kaur,,Sharma & Kapoor, 2012)

With the above insights and information, the present study is focused on service quality and customer satisfaction of banks.

REVIEW OF LITERATURE

(Gupta & Dev, 2012) in their study claimed that, client satisfaction depends on service quality, ambience/ hygiene, involvement, accessibility and financial factors of the bank.

Nguyen et al. (2020) concluded in their study that all five determinants of service quality namely responsiveness, tangibility, assurance, empathy and reliability have positive correlation with customer satisfaction ,which means that commercial banks can increase their customer satisfaction by improving service quality.

(Srinivas & Rao, 2018) positioned service quality as the gap between the customer's expected quality and the actual service quality.

(Agarwal, 2012) described that the relationships are mostly viewed from the perspectives of the firms providing services. Building strong relationship is a must for fulfilling customer satisfaction through improvement of service quality.

(Sharma, Singh & singh, 2020) in their study suggests that service providers should identify the relevant dimensions affecting service quality. The banks or service providers can identify the loopholes in the offered services and focus on that to rectify the flaws.

kaur et al., (2012) studied and found that with regard to gap analysis of customers' expectations and perceptions, the dimension of responsiveness accounted for the highest gap score among the five dimensions which depicts that bank employees are less responsive to customers' needs.

(Shanka, 2012) defined that improvement of service quality should be conducted on all the five service quality dimensions, especially the dimensions of responsiveness and empathy.

(Azad, Mohazerani & Nourseresh,2016) the most crucial and significant result that can be derived from this cause and effect relationship analysis would be the plan to advance the goals and divisions of duties and obligations in internet banking system to boost customer satisfaction.

Renganathan et al., (2012) this study found and extracted an instrument of service quality in the context of banking industry and examines the relationship among banking service quality, banks staff conduct, credibility, communication and customer accessibility.

Ariff et al.,(2012) they are of the opinion that website aesthetic and guide, efficiency system availability and contact responsiveness were found to have positive and significant impacts on e-satisfaction.

(Jyoti Agarwal, 2012) described that the relationships are mostly viewed from the perspectives of the firms providing services. Building strong relationship is a must for fulfilling customer satisfaction through improvement of service quality.

(Paul, Mittal & Srivastav, 2016) expressed that in case of private sector banks, knowledge of product, response of need, solving queries, instant service, swift connection to the right person, and efforts to lessen queuing time were found to be the factors that are closely associated with customer satisfaction. On the other hand in case of public sector banks, knowledge of the product and instant service are the factors which are positively associated to customer satisfaction.

(Alshurideh , 2017) concluded in this study that service quality can be used to predict customer loyalty. Empathy has the greatest impact and responsiveness has the least impact on customer loyalty among all the dimensions of service quality.

(parasuraman, zeithml & berry, 1988) extracted that SERVQUAL has a variety of potential applications. It can be useful for a wide range of services and retailing organizations in assessing consumers' expectations and perceptions of service quality. It can also help in spotting areas requiring managerial attention and appropriate action to improve service quality.

(Kumbhar , 2011) in his study expressed that there was no difference in the perception of service quality, perceived value and overall satisfaction of male and female, but it does differ based on age group, profession, educational qualification and income level.

(Singh, 2011) opined that the analysis of customer responses indicates that the ICT (Information and Communication Technology) channels have positive impact on customer satisfaction. Facilities such as availability of cash, location or proximity of ATM, process request time have a very high impact on customer satisfaction across both private as well as public sector banks.

(Leninkumar,2017) revealed that customer loyalty is highly influenced by customer satisfaction, and it is identified that customer satisfaction is an important predictor of customer trust.

(Syapsan ,2019) the service quality has an influence on marketing mix strategies which means that the application of service quality to the needs of customer results in satisfaction. In addition, the quality of service has a direct influence on creating a sustainable local economy which enhances growth and competitive advantage.

Suryamurthi et al., (2012) it is believed that enhancing individual customer relationships is significantly important for future competitive success. The very crucial factor in this study knows how the customers would want to be treated.

(Cherukur & Ruby, 2020) electronic banking has a positive impact on reducing time for availing bank services by the customers, improving customer satisfaction, understanding the customers knowledge about the services and utilizing it towards electronic banking.

(Hennayake,2017) the findings of this study showed that the human related factors service quality (reliability, responsiveness, assurance and empathy) have a greater influence on customer satisfaction than that of the non-human related factors of perceived service quality (tangibles) on customer satisfaction.

(Bei & shang , 2006) comparing and assessing the effectiveness of public service organizations and private competitors, it can be concluded that overall satisfaction of public service organizations are much lesser than that of private enterprises although the perceived price fairness of public and private banks are similar.

Madan et al. (2015) relationship marketing needs to be maintained with care and attention in order to create, enhance and develop a long term relationship between businesses and customers. Trust, commitment and well bonding hold crucial roles in building a strong relationship which is beneficial economically and socially.

Alshurideh et al,. (2017) service quality is a significant determinant of customer loyalty. Therefore, high quality service is an important instrument to survive- the better the service quality, the higher is the loyalty of the customer.

(Cronin & Taylor, 1992) this study suggested that service quality should be measured as an attitude, supported by empirical and literature. The performance based scale developed (SERVPERF) is efficient in comparison with the SERVQUAL scale, thereby reducing the items by 50% of the total number of items.

(Singh, 2019) the study found a three factor solution to the e-service quality of internet banking. The finding suggest that responsiveness, efficiency and perceived credibility influenced overall service quality. Responsiveness is being the most significant predictor.

Samuel et al., (2017) the present study revealed the need for employees to be reliable by dealing with complaints directly, showing reliable behavior, advise customers well and provide error free services as this was identified as the single most important factor.

(Khan & chouksey, 2012) major findings of this study is the provision of an approach for the managers to identify the factors of customer satisfaction and customer relationship management in banking sector in India. Customer Relationship Management(CRM) in banking is concerned with attracting, maintaining and enhancing customer relationship.

(Rao & Budde ,2015) regardless of their size, profitability and growth demand of banks, they all focus on serving customers at the right time, with the right level of service and at the right cost.

Pattanayak et al., (2017) it can be positioned that total quality management contributes significantly and positively to service quality, market orientation, customer satisfaction and finally leads to customer loyalty. By ensuring Total Quality Managemen (TQM) implementation, it is inevitable and obvious that customer satisfaction would definitely improve in the organization.

(Sitorius & Yustisia,2018) the study revealed that service quality directly has positive influence on customer loyalty but in an insignificant manner, therefore, the service quality should be mediated by customer satisfaction to establish customer loyalty.

(Kant & Jaiswal,2017) the findings resulted in expressing that the dimensions of perceived service quality namely tangibility, assurance, responsiveness, empathy and image have a positive relationship with customer satisfaction in the selected public sector banks in India.

STATEMENT OF THE PROBLEM

Financial services, particularly banking services, are facing rapid changes in information technology, intensive competition among public, private and foreign sector banks. Tech-savvy customers and their ever increasing needs and wants compel the banks to change their strategies of serving the customers. The significant contribution of this study is to identify and analyze the electronic service quality aspects and their influence on customer satisfaction (k. Madavan, Vethirajan 2020).

The arrival of technologically driven private banks makes the banking sector highly competitive. In order to deal with the current scenario in the banking sector, the management of banks must come out of the old strategies, change and improve the service delivery systems which would bring forth customer satisfaction and be more innovative in their approach to meet the various issues and challenges ahead.

MEASURING SERVICE QUALITY

The most widely used models in measuring service quality in the banking sector are the SERVQUAL and SERVPERF models. According to the SERVQUAL model (parasuraman et al., 1988), service quality can be measured by identifying the gaps between customers' expectations of the

service to be rendered and their expectations of the actual performance of the service.

SERVQUAL is based on five dimensions of service quality (parasuraman et al., 1988):

- Tangibles: the physical surroundings represented by objects (for instance, interior design) and subjects (for instance, the appearance of employees).
- Reliability: the service provider's ability to provide accurate and dependable services.
- Responsiveness: A firm's willingness to assist its customers by providing quick and efficient service performances.
- Assurance: varied features that provide confidence to customers (such as the firm's specific service knowledge, polite and trustworthy behavior of employees).
- Empathy: the service provider's firm willingness to provide each customer personal care and attention.

Each dimension is measured by four to five items. Each of these combined 21 items is measured in two ways: the expectations of customers concerning a service and the perceived levels of service actually provided in making these measurements respondents are asked to indicate their degree of agreement or disagreement with certain statements on Likert type scale.

The SERVPERF model was carved out of SERVQUAL by Cronin and Taylor in 1992. SERVPERF measures service quality by using the perceptions of customers. They argued that only perception was sufficient for measuring service quality. The SERVPERF scale is found to be superior not only as the efficient scale, but also more efficient in reducing the number of items to be measured by 50%.

OBJECTIVES
1. To study the perception of banking services among customers.
2. To evaluate the impact of services quality on customer satisfaction.
3. To examine the impact of services quality on customer satisfaction.

HYPOTHESES
H1: Reliability has a positive impact on customer satisfaction.
H2: Responsiveness has a positive impact on customer satisfaction.
H3: Assurance has a positive impact on customer satisfaction.
H4: Empathy has a positive impact on customer satisfaction.
H5: Tangibility has a positive impact on customer satisfaction.

DATA ANALYSIS AND INTERPRETATION
Table 1: Cross tab of Gender and Education
Crosstab

			Gender		Total
			Male	Female	
	Secondary	Count	3	13	16
		%with in Educational Qualification	18.8%	81.3%	100.0%
		% within Gender	2.6%	9.6%	6.3%
Educational Qualification	Undergraduate	Count	69	69	138
		% within Educational Qualification	50.0%	50.0%	100.0%
		% within Gender	59.5%	50.7%	54.8%
	Graduate	Count	44	54	98
		% within Educational Qualification	44.9%	55.1%	100.0%
		% within Gender	37.9%	39.7%	38.9%

		Count	116	136	252
Total		% within Educational Qualification	46.0%	54.0%	100.0%
		% within Gender	100.0%	100.0%	100.0%

Source: Primary Data

Table 1 shows the gender and educational qualification level of the respondents. The study reveals that majority of the respondents are undergraduates i.e., 138 respondents, and there are 98 graduate respondents.

Table 2: Cross-tab of Gender and Occupation

Crosstab

			Gender		Total
			Male	**Female**	
Occupation	Government employee	Count	28	22	50
		% within Occupation	56.0%	44.0%	100.0%
		% within Gender	24.1%	16.2%	19.8%
	Private employee	Count	30	30	60
		% within Occupation	50.0%	50.0%	100.0%
		% within Gender	25.9%	22.1%	23.8%
	Business	Count	10	6	16
		% within Occupation	62.5%	37.5%	100.0%
		% within Gender	8.6%	4.4%	6.3%
	Student	Count	44	61	105
		% within Occupation	41.9%	58.1%	100.0%
		% within Gender	37.9%	44.9%	41.7%
	Pensioner	Count	1	0	1
		% within Occupation	100.0%	0.0%	100.0%
		% within Gender	0.9%	0.0%	0.4%
	Housewife	Count	0	16	16
		% within Occupation	0.0%	100.0%	100.0%
		% within Gender	0.0%	11.8%	6.3%
	Professional	Count	3	1	4
		% within Occupation	75.0%	25.0%	100.0%
		% within Gender	2.6%	0.7%	1.6%
Total		Count	116	136	252
		% within Occupation	46.0%	54.0%	100.0%
		% within Gender	100.0%	100.0%	100.0%

Source: Primary Data

Table 2 depicts the gender and occupation of the respondents. The figure of the study shows a closer population size of the data is being collected from both male and female with no much difference. Male respondents constitute 116 of the sample and female stand at 136. The study shows that majority of the respondents are students and the rest of the population are mostly engaged in both government and private sectorial occupations.

Table 3: Correlation

Correlations

		Tangibility	Reliability	Empathy	Assurance	Responsiveness	Customer Satisfaction
Tangibility	Pearson Correlation	1					
	Sig. (2-tailed)						
	N	252					
Reliability	Pearson Correlation	.633**	1				
	Sig. (2-tailed)	.000					
	N	252	252				
Empathy	Pearson Correlation	.568**	.860**	1			
	Sig. (2-tailed)	.000	.000				
	N	252	252	252			
Assurance	Pearson Correlation	.531**	.748**	.823**	1		
	Sig. (2-tailed)	.000	.000	.000			
	N	252	252	252	252		
Responsiveness	Pearson Correlation	.552**	.816**	.866**	.795**	1	
	Sig. (2-tailed)	.000	.000	.000	.000		
	N	252	252	252	252	252	
Customer Satisfaction	Pearson Correlation	.579**	.812**	.824**	.759**	.805**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	252	252	252	252	252	252

**. Correlation is significant at the 0.01 level (2-tailed).
Source: Primary Data

Table 3 depicts the correlation relation which measures the association between the variables of the study. Correlation coefficients can range from -1 (perfect negative) to +1 (perfect positive). The number 0 means there is no correlation. A correlation is stronger the closer it is to 1 or -1. So a correlation of 0.7 is stronger than 0.3. Similarly, a correlation of -0.7 is stronger than -0.3. The above table shows that there exists a moderate positive correlation between Tangibility and Reliability, Tangibility and Empathy, Tangibility and Assurance, Tangibility and Responsiveness, Tangibility and

Customer Satisfaction. There also exists a strong positive correlation between Reliability, Empathy, Assurance, Responsiveness and Customer Satisfaction.

Table 4: Model Summary of Regression Analysis

Model Summary[b]

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	.865[a]	.748	.743	1.82431	.748	145.791	5	246	.000	2.021

a. Predictors: (Constant), TOTAL RESPONSIVENESS, TOTAL TANGIBILITY, TOTAL ASSURANCE, TOTAL RELIABILITY, TOTAL EMPATHY

b. Dependent Variable: TOTAL CUSTOMER SATISFACTION

Source: Primary Data

Table 4 depicts the Model Summary which reveals a strong positive correlation coefficient (R=0.865) between all the predictors and dependent variable (Customer Satisfaction). The value of R-Square (0.748) indicates that 74% of variance in the dependent variable (Customer Satisfaction) is explained by all five predictors in the model. The difference between R-Square (0.748) and Adjusted R-Square (0.743) is only 0.005, indicating a greater accuracy of the model for generalizing the results of the target population. Thus, the difference of 0.005 or 0.05% indicates that it will explain 0.05% less variance in the dependent variable (Customer Satisfaction) if the model is derived from the population. Durbin-Watson statistics examines the auto-correlation in the data. The value of Durbin-Watson statistics (2.021) is closer to 2.0 which indicates the lack of auto-correlation in the data as good for model fit (Hair et al. 2011).

Table 5: ANOVA of Regression Analyssi
ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2426.032	5	485.206	145.791	.000[b]
	Residual	818.714	246	3.328		
	Total	3244.746	251			

a. Dependent Variable: TOTAL CUSTOMER SATISFACTION

b. Predictors: (Constant), TOTAL RESPONSIVENESS, TOTAL TANGIBILITY, TOTAL ASSURANCE, TOTAL RELIABILITY, TOTAL EMPATHY

Source: Primary Data

Table 5 presents F-Statistic in the form of an ANOVA table. The total sum of square (SS_{total}) is 3244.746 and it indicates the total differences in the observed values (y) derived from the overall mean.The F-Statistic is computed by the ratio of SS_M to $SS_{residual}$(F=485.206/3.328=145.791). The model fit in the regression confirms whether all the independent variables explain the variation in the outcome variable based on the F-statistic and p-value. As the p-value associated with F-statistic is less than 0.05 [F(1,246)=0.000, p<0.01)] at 5% level of significance, we reject the null hypothesis. Thus, the ANOVA statistics indicates that at least one independent variable predicts the outcome variable; hence, we confirm the model fit.

Table 6: Coefficients of Regression Analysis
Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
(Constant)	.515	.722		.713	.476	-.908	1.938					
Total Tangibility	.094	.055	.072	1.722	.086	-.014	.202	.579	.109	.055	.591	1.692
Total Reliability	.216	.054	.276	3.997	.000	.110	.323	.812	.247	.128	.216	4.637
1 Total Empathy	.187	.064	.236	2.913	.004	.061	.313	.824	.183	.093	.156	6.408
Total Assurance	.197	.079	.147	2.485	.014	.041	.353	.759	.156	.080	.292	3.421
Total Responsiveness	.217	.069	.218	3.157	.002	.082	.352	.805	.197	.101	.214	4.670

a. Dependent Variable: TOTAL CUSTOMER SATISFACTION
Source: Primary Data

The statistics revealed in Table 6 are least square estimates of the model parameters. The value of the test statistic of Tangibility t = 1.722 falls in the acceptance region. Hence, we accept the null hypothesis and conclude that the linear correlation coefficient between tangibility and customer satisfaction is zero. The value of the test statistic of Reliability (t=3.997), Empathy (t=2.913), Assurance (t=2.485) and Responsiveness (t=3.157) falls in the rejection region; hence,we reject the null hypotheses and accept the alternative hypotheses, and conclude that 1 unit change in independent variables leads to increase in dependent variable (customer satisfaction).

FINDINGS AND CONCLUSION

The results of this study shows that all service quality dimensions are positively correlated with customer satisfaction.

The main aim of the study was to assess the service quality of public sector Banks on customer satisfaction. In this work, the items used in the survey questionnaire were adapted and expanded from the previously validated servqual scale developed by parasuraman et al(1988).

In this study five dimensions of perceived service quality were identified as determinants of customer satisfaction in the banking context namely tangibility, assurance, empathy, reliability and responsiveness. Therefore the empirical findings

support the proposed hypothesis which was found to be consistent with the theoretical framework.

Among all the factors of service quality, Empathy has the strongest impact on customer satisfaction followed by reliability and tangibility has the least impact.

The correlation and Regression results indicate that there is a positive relationship between the service quality dimensions and customer satisfaction. The regression test results show that offering quality service has a positive influence on customer satisfaction as a whole

LIMITATIONS OF THE STUDY

This study has got its own limitations since it was confined to only the public sector banks/ undertaking in India. In addition the study focuses only on banking sector, so generalizing across all industries or sectors may not be advisable. Without any expression of opinion discrimination by customers of various branches of public sector banks spread across Manipur, India as a whole. Further studies can be carried out in the banking industry which can provide more useful insightful information if possible in the globalized environment from the perspective of different indicators of service quality which will facilitate to increase the quality of service and customer satisfaction.

BIBLIOGRAPHY

1. Agarwal, J. (2012). Customer satisfaction in indian Banking services (A study in Aligarh district). International Journal of Computing and Business Research , 3 (1).
2. Ahmed, I., Nazir, M., Ali, I., Nurunnabi, M., Khalid, A., & Shaukat, M. (2020). Investing in CSR pays you back in many ways! The case of perceptual, Attitudinal and Behavioral Outcomes of Customers. Sustainability , 12 (3), 1158.
3. Ali, R., Rather, R., Iqbal, M., & Bhutta, U. (2020). An assessment of corporate social responsibility on customer company identification and loyalty in banking industry: a PLS-SEM analysis. Management Research Review , 43 (11), 1337-1370.
4. Alshurideh, M., Al-Hawary, S., Mohammad, A., Mohammad, A., & Kurdi, B. (2017). The Impact of Islamic banks' service quality perception on Jordanian customers loyalty. Journal of Management Research , 9 (2).
5. Ariff, M., Yun, L., & Ismail, N. (2013). The Impacts of service quality and customer satisfaction on customner loyalty in Internet Banking. Procedia School and Behavioral Sciences , 469-473.
6. Asad, M., Mohajerani, N. S., & Nourseresh, M. (2015). Prioritizing Factors affecting customer satisfaction in the Internet banking system based on cause and effect relationships. Procedia Economic and Finance , 210-219.
7. Bagozzi, R., & Yi, Y. (2012). Specification, evaluation and interpretation of structural equation models. Journal of the Academy of Marketing Science , 40, 8-34.
8. Bei, L.-T., & Shang, C.-F. (2006). Building Marketing Strategies for state-owned enterprises against private one on the perspectives of customer satisfaction and service quality. Journal of Retailing and Consumer services , 1-13.
9. Brown, T., & Dacin, P. (1997). The company and the product: corporate associations and consumer product responses. Journal of Marketing , 4 (4), 68-84.
10. Carroll, A. (1991). The pyramid of corporate social responsibility: Toward the moral management of organizational stakeholders. Business Horizons , 34 (4), 39-48.
11. Castro-Gonzalez, S., Bande, B., Fernandez-Ferrin, P., & Kimura, T. (2019). Corporate social responsibility and consumer advocacy behaviors: the importance of emotions and moral virtues. Journal of Cleaner Production , 231, 846-855.
12. Cherukur, R. B., & Ruby, S. (2020). Study on Electronic Banking towards customer satisfaction. Journal of Contemporary Issues in Business and Government , 26 (2).
13. Crespo, A., & Inacio, N. (2005). The influence of corporate social responsibility associations on consumers' perceptions towards global brands. Journal of Strategic Marketing , 27 (8), 1-17.
14. Cronin, J., & Taylor, S. (1992). Measuring service quality: A Reexamination and Extension. Journal of Marketing .
15. Curras-Perez, R., Dolz-Dolz, C., Miquel-Romero, M., & Sanchez-Garcia, I. (2018). How social, environmental and economic CSR affects consumer-perceived value: Does perceived consumer effectiveness make a difference? Corporate Social Responsibility and Environmental Management , 25, 733-747.
16. Famiyeh, s., Asante-Darko, D., & Kwarteng, A. (2018). Service Quality, Customer Satisfaction and Loyalty in the Banking sector:The moderating role of organizational culture. International Journal of Quality & Reliability management .
17. George, D., & Mallery, M. (2010). SPSS for Windows Step by Step: A Simple Guide and Reference. Boston: Pearson.
18. Gupta, A., & Dev, S. (2012). Client satisfaction in Indian Banks: An Empirical study. Management Research Review , 35 (7), 617-636.
19. Gupta, M., & Hodges, N. (2012). Corporate social responsibility in apparel industry: An exploration of Indian consumers' perceptions and expectations. Journal of Fashion Marketing and Mangaement: An International Journal , 16 (2), 216-233.
20. Hair, J. A., Tatham, R. L., & Black, W. C. (1998). Multivariate Data Analysis. N.J: Upper Saddle River, Prentice-Hall International.
21. Hassan, Z., Nareeman, A., & Pauline, N. (2013). Impact of CSR practices on customer satisfaction and retention: An empirical study on foreign MNCs in Malaysia. International Journal of Accounting and Business Management , 1 (1), 63-81.
22. Hennayake, H. M. (2017). Impact of Service Quality on Customer Satisfaction of Public Sector commercial Banks: A study on Rural Economic context. International Journal of Scientific and Research Publications , 7 (2).
23. Hur, W., & Kim, Y. (2017). How does culture improve consumer engagement in CSR initiatives? The mediating role of motivational attributions. Corporate Social Responsibility and Environment Management , 24 (6), 620-633.
24. Jeon, M., Lee, S., & Jeong, M. (2020). Perceived corporate social responsibility and customers' behaviors in the
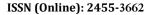
ridesharing service industry. *International Journal of Hospitality Management* , 80, 102341.

25. Kant, R., & Jaiswal, D. (2017). The Impact of percieved service quality dimensions on customer satisfaction:an empirical study on Public Sector Banks in India. *International Journal of Bank Marketing* , 35 (3).

26. Kaur, M., & Kapoor, S. (2012). Customer satisfaction in Banking Industry: A Gap analysis approach. *Asia-Pacific Journal of Management Research and Innovation* , 8 (4), 399-406.

27. Kaur, M., Sharma, N., & Kapoor, S. (2012). Customer Satisfaction in Banking industry: A Gap analysis approach. *Asia-Pacific Journal of Management* , 8 (4), 399-406.

28. Khan, P., & Chouksey, R. (2012). Customer Service Strategies and Critical Success Factors in managing customer relationships in Banking sector. *IBMRD'S Journal of Management and Research* , 1.

29. Khan, Z., Ferguson, D., & Perez, A. (2015). Customer responses to CSR in the Pakistani banking Industry. *International Journal of Bank Marketing* , 33 (4), 471-493.

30. Kim, J., Song, H., Lee, C., & Lee, J. (2017). The impact of four CSR dimensionson a gaming company's image and customers' revisit intentions. *International Journal of Hospitality Management* , 61, 73-81.

31. Kumbhar, V. (2011). Customers' Demographic Profile and Satisfaction in e-banking services. *International Journal for Business, Strategy & Management* , 1.

32. Lee, C., Sung, J., Kim, J., Jung, I., & Kim, K. (2016). Corporate social responsibility of the media: Instrument development and validation. *Information Development* , 32 (3), 554-565.

33. Leninkumar, V. (2017). The Relationship between customer satisfaction and customer trust on customer loyalty. *International Journal of Academic Research in Business and Social Sciences* , 7 (4).

34. Lenka, B., & Jiri, P. (2014). Corporate Social Responsibility in Commercial Banking- A Case Study from the Czech Republic. *Journal of Competitiveness* , 6 (1), 50-70.

35. Luo, X., & Bhattacharya, C. (2006). Corporate Social Responsibility, Customer Satisfaction and Market Value. *Journal of Marketing* , 70 (4), 1-18.

36. Madan, R., Agrawal, R., & Matta, M. G. (2015). Relationship Marketing Strategies in Banking sector:A Review. *International Journal of BRIC Business Research(IJBBR)* , 4 (4).

37. McDonald, L. M., & Rundle-Thiele, S. (2008). CSR and Bank Customer Satisfaction: A Research Agenda. *International Journal of Bank Marketing* , 26 (3), 170-182.

38. McDonald, L., & Rundle-Thiele, S. (2008). Corporate social responsibility and bank customer satisfaction- A research agenda. *International Journal of Bank Marketing* , 26 (3), 170-182.

39. McWilliams, A., & Siegel, D. (2001). Corporate social responsibility: A theory of the firm perspective. *The Academy of Management Review* , 26 (1), 117-127.

40. Moisescu, O.-I. (2017). From CSRto Customer Loyalty: An Empirical Investigation in the Retail Banking Industry of a Developing Country. *Scientific Annals of Economics and Business* , 64 (3), 307-323.

41. Mukherjee, k. (2017). The Impact of brand experience, service quality and percieved value on word of mouth of

42. Nguyen, D. T., Pham, V. T., Tran, D. M., & Pham, D. B. (2020). Impact of service quality,customer satisfaction and switching costs on customer loyalty. *Journal of Asian Finance, Economics and Business* , 7 (8), 395-405.

43. Nisar, A., & Azmat, N. (2017). An assessment on customer loyalty among customers of banking organisations in Pakistan. *International Journal of Banking* , Economics and Finance , 1 (7), 054-061.

44. Paluri, R., & Mehra, S. (2018). Influence of Bank's Corporate Social Responsibility (CSR) Initiatives on Consumer Attitude and Satisfaction in India. *Benchmarking: An International Journal* , 25 (5), 1429-1446.

45. Pattanayak, D., & Punyatoya, M. (2017). Investigating the influence of TQM ,service quality and market orientation on customer satisfaction and loyalty in Indian banking sector. *International Journal of Quality & Reliability Management* , 34 (3).

46. Paul, J., Mittal, A., & Srivastav, G. (2016). Impact of service quality on customer satisfaction in private and public sector. *International Journal of Bank Marketing* , 34 (5), 606 - 622.

47. Perez, A., & DEL Bosque, I. (2014). Customer CSR expectations in the banking sector. *International Journal of Bank Marketing* , 32 (3), 223-244.

48. Perez, A., & DEL Bosque, I. (2017). Personal traits and customer responses to CSR perceptions in the banking sector. *International Journal of Bank Marketing* , 35 (1), 128-146.

49. Perez, A., & DEL Bosque, I. (2016). The stakeholder management theory of corporate social responsibility- A multi-dimensional approach to understand customer identification and satisfaction. *International Journal of Bank Marketing* , 34 (5), 731-751.

50. Pomering, A., & Dolnicar, S. (2009). Assessing the Pre-requisite of Successful CSR Implemetation: Are Consumers Aware of CSR Initiatives? *Journal of Business Ethics* , 85 (2), 285-301.

51. Poolthang, Y., & Mandhachitara, R. (2009). Customer expectations of CSR, Perceived Service Quality and Brand Effect in Thai Retail Banking. *International Journal of Bank Marketing* , 27 (6), 408-427.

52. Qamar, M., Masood, S., & Junaid, T. (2016). Impact of Corporate Social Responsibilty on Customer Satisfaction and Retention: Evidence from the Banking Sector of Pakistan. *International Journal of Financial Economics* , 5 (3), 33-45.

53. Rajaobelina, L., Brun, I., Tep, S., & Arcand, M. (2018). Towards a better understanding of mobile banking: the impact of customer experience on trust and commitment. *Journal of Financial Services Marketing* , 23 (3/4), 141-152.

54. Rao, Y., & Budde, S. (n.d.). Banking Technology Innovations in India:Enhancing customer value and satisfaction. *indian journal of science and technology* .

55. Rao, Y., & Budde, S. (2015). Banking technology innovations in india:enhancing customer value and satisfaction. *Indian Journal of Science and Technology* , 8(33).

56. Renganathan, R., Balachandran, S., & Govindarajan, K. (2012). Customer Perception towards Banking sector: Structural Equation Modeling approach. *African Journal of Business Management* , 6 (46), 11426-11436.

57. Robinson, R. (2014). Purposive Sampling. In:Michalos A.C.(eds) Encyclopedia of Quality of Life and Well-Being Research. Dordrecht: Springer.

58. Saha, V., & Sharma, A. (2015). Investigation of Customer Loyalty and Customer Satisfaction with respect to CSR: A Model for the Indian Banking Industry. International Journal of Management , 6 (9), 99-101.

59. Sekaran, U., & Bougie, R. (2019). Research methods for Business: A skill building approach. New York: John Wiley & Sons.

60. Senthikumar, N., Ananth, A., & Arulraj, A. (2011). Impact of corporate social responsibility on customer satisfaction in banking service. African Journal of Business Mangement , 5 (7), 3028-3039.

61. Shah, S., & Khan, Z. (2019). Corporate social responsibility: A pathway to sustainable competitive advantage? International Journal of Bank Marketing , 38 (1), 159-174.

62. Shanka, M. (2012). Bank Service Quality,Customer Satisfaction and Loyalty in Ethiopian Banking Sector. Journal of Business Administration and Management Sciences Research , 1 (1), 001-009.

63. Sharma, J., Singh, A., & Singh, J. (2020). Impact of E-Banking service quality on customer satisfaction. International Journal of Recent Technology and Engineering , 8 (5).

64. Sharma, J., Singh, J., & Singh, A. (2020). Impact of E-Banking service quality on customer satisfaction. International Journal of Recent Technology and Engineering , 8 (5).

65. Singh, S. (2011). Customer Satisfaction Analysis of Information and Communication Technology channels in Banking sector. Asia Pacific Business Review , 7 (3), 84-97.

66. Singh, S. (2019). Measuring E-service Quality and Customer Satisfaction with Internet Banking in India. Scientific Research Publishing , 308-326.

67. Sitorius, T., & Yustisia, M. (2018). The Influence of Service Quality & Customer Trust toward Customer Loyalty: the role of Customer Satisfaction. International Journal of Quality Research , 12 ((3)), 639-654.

68. Srinivas, D., & Rao, N. H. (2018). Service Quality in commercial Banks: a study of public sector Banks in Warangal District. Journal of Management , 5 (4).

69. Suriyamurthi, S., Mahalakshmi, V., & Arivazhagam, M. (2013). Global banking survey: A new era of customer satisfaction. African journal of business management , 125-134.

70. Syapsan, S. (2019). The effect of service quality,innovation towards competitive advantages and sustainable economic growth: Marketing mix strategy as mediating variable. Benchmarking .

71. Yeh, Y. (2015). Corporate Social Responsibility and service innovation on customer loyalty: An empirical investigation in wealth management services. International Journal of Bank Marketing , 33 (6), 823-839.

72. Zeithaml, V. A., Berry, L. L., & Parasuraman, A. (1988). Communication and Control Processes in the delivery of service quality. Journal of Marketing .

73. Zeithaml, V., Berry, ,. L., & Parasuraman, A. (1996). The behavioral consequences of service quality. Journal of Marketing , 60 (2), 31-46.