

The impact of services quality on customer satisfaction in banking institutions –study of a sample of private banks’ customers in Jijel-

Rafika Boukrika^{*1}, Sami Zabat²

¹ *Laboratory of Development Policies and studies Foresight, University of Jijel, Algeria,*

r.boukrika@univ-jijel.dz

² *Laboratory on the Economics of Organizations and Sustainable Development, University of Jijel, Algeria, sami.zabat@yahoo.com*

Received : 23/08/2022

Accepted : 11/11/2022

Abstract:

The purpose of this study is to explore the effect of service quality on customer satisfaction in banking institutions in Jijel city, where a questionnaire was distributed to collect data from a sample composed of 160 customers selected through random sampling.

The results of the empirical study showed a positive effect of the quality of banking service on customer satisfaction of banking institutions, in the studied sample. In addition, responsiveness was found to be the most influential dimension.

Key Words : *service quality, service quality dimensions, customer satisfaction, customer, bank,*

JEL Classification: *M31;L8.*

^{*} - Corresponding author: Rafika Boukrika, e-mail: rafikabou59@gmail.com.

1. INTRODUCTION

The development that has been witnessed in the economic field combined with the resulting developments in the means of information and communications technology has led to the intensification of global competition in the field of goods, services and ideas, and thus, the transition of economy from interest in manufacturing to service oriented economy. This was confirmed by Peter F. Drucker: “New economy” is service economy and service is competition superiority”.

Therefore, services have become of great importance in the economies of countries, they created intense competition among their providers in order to satisfy the needs and desires of customers, and enjoy competitive advantages that enable them to bring in new customers and maintain their existing ones.

Accordingly, it has become imperative for these institutions to adopt a quality approach in providing their services and excellence in serving their customers as one of the main entry points to increase and develop their competitive capabilities and gain the satisfaction of their customers. As there were many opinions and ideas of experts about what are the modern approaches in the process of satisfying the customer and satisfying his needs, but all of them agree that the quality of services provided to the customer is one of the most important entry points.

Indeed, banking institutions are considered as one of the most concerned institutions in this direction due to the presence of a direct relationship between the institution and the customer who uses the service, through which the nature and level of the service is determined. From this point of view, the following main question is asked:

- **What is the impact of banking services quality on customer satisfaction?**
- **Research hypothesis:** The proposed study considers the following hypothesis: **Banking services quality has a positive impact on customer satisfaction in banking institutions.**

This hypothesis is divided into the following sub-hypotheses:

- **H₁:** Tangibles will have positive impact on customer satisfaction;
- **H₂:** Reliability will have positive impact on customer satisfaction;
- **H₃:** Responsiveness will have positive impact on customer satisfaction;
- **H₄:** Empathy will have positive impact on customer satisfaction;
- **H₅:** Assurance will have positive impact on customer satisfaction.

- **Research aim**

The main objectives of this study are:

- Provide a theoretical framework for the study variables: service quality, customer satisfaction;
- Investigate customers satisfaction about service quality in the studied banks;
- Offer appropriate suggestions to the studied banks according to the research results.

Previous Studies

In their study (Lo Liang, Osman, & T. Ramayah, 2010), find out an impact of Service Quality on Customer Loyalty. The five dimensions of service quality suggested by Parasuraman et al, (1988) was employed by this research to evaluate the impact of service quality on customer loyalty among bank customers in Penang, Malaysia with customer satisfaction mediating these variables. The findings showed that improvement in service quality can enhance customer loyalty. The service quality dimensions that play a significant role in this equation were reliability, empathy, and assurance.

Another study by (Mesay, 2012) aimed to measure the quality of service offered by private banks operating in Ethiopia. It tried to investigate the relationship between service quality, customer satisfaction and loyalty. The five dimensions (reliability, assurance, tangibility, empathy and responsiveness) of SERVQUAL model were used to measure the quality of service offered by the private banks. The primary data were collected through administrating questionnaire. Convenient sampling procedure was used to obtain 260 responses from customer of banking services. The results indicated that there was a positive correlation between the dimensions of service quality and customer satisfaction. The results showed that offering quality service has positive impact on overall customer satisfaction. Research proved that responsiveness and empathy play the most important role in customer satisfaction level followed by tangibility and assurance.

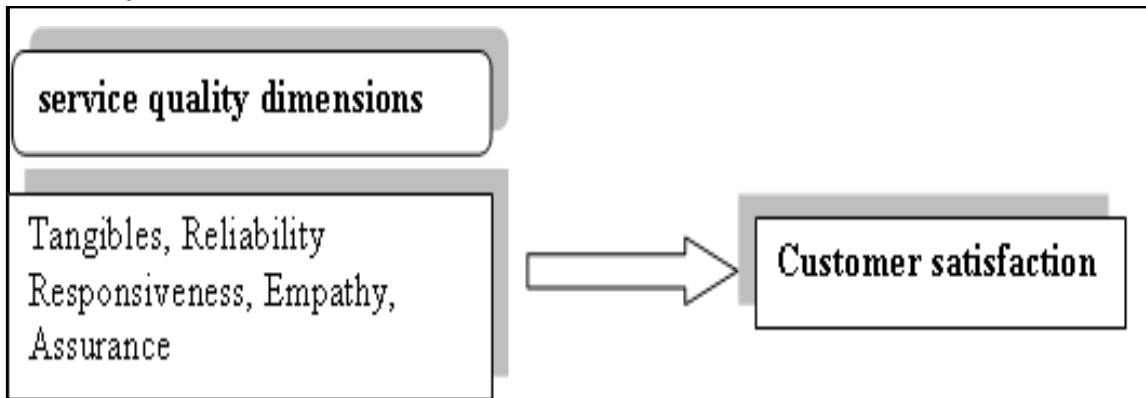
- Moreover, the **study of (Jawdat, Ezat, & Bestoon, 2019)** aimed at determining the satisfaction level of banking clients with respect to the quality of services supplied by their bank and their satisfaction to the bank. And attempted to find out which dimension of service quality can improve customer satisfaction. Respondents were selected using stratified random sampling, the required data were gathered from 384 participants using a structured questionnaire. Findings showed that the service quality and all the dimensions were associated with customer satisfaction significantly and positively. The study recommended to managers to work efficiently in order to improve customer satisfaction by improving service quality.

By analyzing the previous studies, we conclude that the study of (Mesay, 2012) and (Jawdat, Ezat, & Bestoon, 2019) intersect with our current study in their study of the variables of banking service quality and satisfaction, and that they relied on the questionnaire to collect the necessary data of the study sample. What distinguishes our current study from previous studies is that it aimed to test the impact of banking service quality through its five dimensions, namely: tangibles, reliability, responsiveness, empathy and assurance on the satisfaction of clients in private banking institutions, and it was conducted in Jijel on a sample 160 customers.

Study model

The following figure represents the study model that was developed based on previous studies. Service quality as an independent variable measured with five dimensions represented in tangibles, reliability, responsiveness, empathy, assurance, and customer satisfaction as a dependant variable.

Figure 1: Study model



Source: elaborated by the researchers based on previous studies.

2. Theoretical framework

2.1 Services Quality

The related definitions of service quality are summarized as follows:

Parasuraman, Zeithaml and Berry define service quality as, "the consumer's judgement about an entity's overall excellence or superiority"(Adam, 2019, p. 47).

The American Association for Quality Control has suggested the following definition, which has now been adopted worldwide: "Quality encompasses all the characteristics of a product or service that affect its ability to meet needs, expressed or implied" (Philip, Kevin, & Delphine, 2015, p. 155).

(Gronroos, 1982) argued that two types of service quality exist (A. Parasuraman & Leonard L, 1985, p. 43):

- **Technical quality:** It consists on what the customer is actually receiving from the service;
- **Functional quality:** It is about the manner in which the service is delivered.

From the above definitions, we infer the following definition for service quality for this study: "service quality is the degree of congruence between the customer's expectations and perceptions, the closer it is to the customer's expectation the higher the service quality".

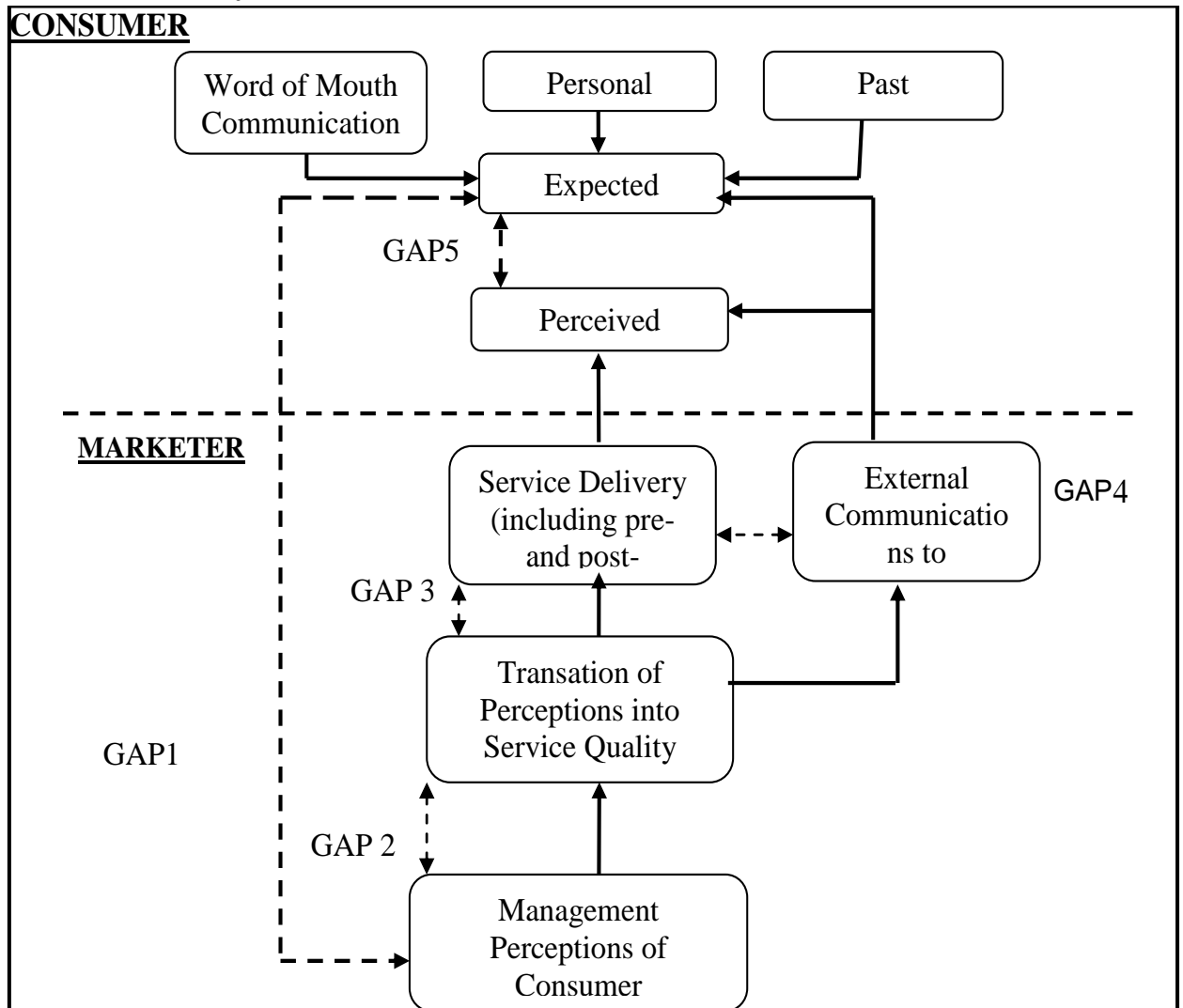
2.2 MEASURING SERVICE QUALITY

SERVQUAL model is the most widely used scale in measuring service quality. It is the first service quality scale developed for measuring service quality SERVQUAL, it is designed to measure service quality as perceived by the customer. It represents service quality as the discrepancy between a customer's expectation of a offered service and their perception of the received service . The SERVQUAL scale consisted when it was created, The SERVQUAL consists on ten dimensions of service quality: tangibles, reliability, responsiveness, communication, credibility, security, competence, courtesy,

understanding the customer and accessibility. Later, (Parasuraman, Zeithaml & Berry, 1988) reduced the original tendimensions to five: tangibles, reliability, responsiveness, assurance and empathy, resulting in the widely used instrument known as SERVQUAL (Hung-Che, Ching-Chan, & Chi-Han, 2018, p. 201), the present research employs SERVQUAL scale.

The service-quality model in Figure 2 highlights some of the gaps that cause unsuccessful service delivery.

Figure2: Service Quality Model



Source: (A. Parasuraman & Leonard L, 1985, p. 43)

From the figure above we notice five possible gaps (Baynast, 2017, p. 519):

- **GAP 1: Quality of Listening:** The gap between what customers expect and what the organization understands of what they expect;
- **GAP 2: Quality of Design:** The difference between how an organization understands customer expectations and how to design a service;
- **GAP 3: Quality of Production:** The difference between how a service is designed and how it is implemented and delivered to customers;
- **GAP 4: Quality of Communication:** The gap between the way the service is provided and the way it is delivered (promises, declarations...etc);

- **GAP 5: Satisfaction:** The final gap between expectations and perceived service, which translates into consent or dissatisfaction.

By showing the various gaps it can be said that the organization must reduce these gaps in order to reach the satisfaction of its customers.

2.3 Service Quality Dimensions

Based on this service-quality model, researchers identified five dimensions of service quality, in this order of importance (Philip & Kevin, Marketing Management, 2012, p. 374):

- **Tangibles:** The appearance of physical facilities, Equipment, personnel, and communication materials;
- **Reliability:** The ability to perform the promised service dependably and accurately;
- **Responsiveness:** Willingness to help customers and provide prompt service (Lo Liang, Osman, & T. Ramayah, 2010, p. 59);
- **Empathy:** The provision of caring, individualized attention to customers (Hadyn & George, 1999, p. 25);
- **Assurance:** The knowledge and courtesy of employees and their ability to convey trust and confidence (Džemal & Jordi, 2005, p. 135).

Service quality can be improved if service provider directs improvement efforts on the dimensions which customers consider most important when assessing the quality of service. Since service quality is determined on the basis of five SERVQUAL dimensions, and the fact that the five dimensions differ in importance to the customer, It is important to find out which dimensions are considered as most important by customers (Tegambwage, 2017, pp. 77-78).

3. Customer Satisfaction

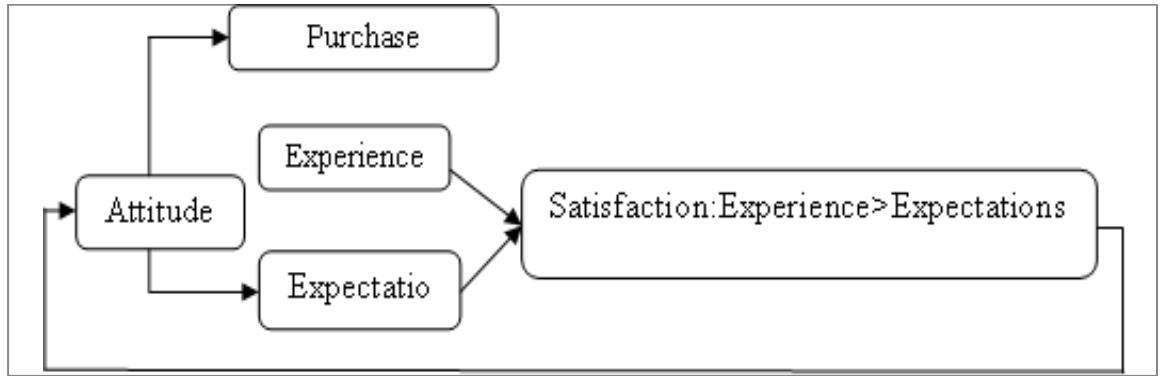
There is a close link between the quality of the service and the level of satisfaction. (Ningsih and Segoro, 2014) defined satisfaction as an attitude, assessment and emotional response shown by the consumer after the purchase process (Leninkhumar, 2017, p. 452).

Satisfaction can be defined in marketing as the feeling displeasure that arises from the comparison between previous expectations and a consumption experience (Baynast, 2017, p. 517).

Satisfaction is therefore fundamentally a judgment, an evaluation which integrates on the one hand the previous expectations and on the other hand the perceived quality (consumption experience). Experience greater than or equal to expectations creates a feeling of satisfaction when experience is below expectations it causes dissatisfaction (Baynast, 2017, p. 517).

The following figure shows this:

Figure3: The satisfaction model (from Oliver)



Source: (Baynast, 2017, p. 518).

In general, the customer's satisfaction is the feeling generated or a psychological state that the customer feels when comparing the actual performance of the product with its expected performance. The meaning of its evaluation of the experience of consuming the product, as the service organization is able to provide services of actual quality that match the expected quality of the customer, the latter will have a positive feeling and is satisfied with the experience of benefiting from the services of the institution.

Levitt (1983) asserts that customer satisfaction is a function of three variables (Mauro, 2017, p. 27):

- **customer service:** an essential element but not sufficient to guarantee satisfaction and success by itself;
- **total quality management:** to express quality in every aspect of the business;
- **relationship:** because it is necessary that a relationship exists between the firm and the consumer based on knowledge and trust in order to obtain customer satisfaction.

It can be affirmed that “what constructs customer satisfaction is, in general, the service system the firm is able to design and build around a product that is the object of the firm’s own marketing offer.

3.1 Service Quality and Customer Satisfaction

The connection between customer satisfaction and quality of service is arguable. Several scientists asserted that quality of service is the precedent of customer satisfaction (Jawdat, Ezat, & Bestoon, 2019, p. 866), others said the Service quality is a strong predictor of customer satisfaction. Several studies in different industries regarding the relationship between service quality (dimensions) and customer satisfaction include: telecommunications; restaurant; hospital; hotel services; travel agent; internet services; and several industries.

In the dimensions of banking, service quality is found to be a significant predictor of customer satisfaction. Various studies have been conducted in the same area, where the dimensions of conventional banking service quality have been tested as predictors of customer satisfaction. Whereas in terms of the dimensions of modern banking service quality, it is also proven that service quality affects customer satisfaction (Christina, 2019, p. 564).

To achieve a high level of customer satisfaction, most researchers suggest that a high level of service quality should be delivered by the service provider as service quality is normally considered an antecedent of customer satisfaction. As service quality improves, the probability of customer satisfaction increases. Quality was only one of many dimensions on which satisfaction was based; satisfaction was also one potential influence on future quality perceptions. Service quality is an important tool to measure customer satisfaction (Mesay, 2012, p. 002).

4. Methodology

The population study comprises all the customers of three selected banks in Jijel: BNP Paribas, Société Générale and Gulf Bank.

A questionnaire was elaborated and distributed to (160) customers using random sampling method. (11) responses were excluded due to incompleteness and 149 questionnaires remained valid for the analysis.

To improve clarity, the survey questionnaire was divided into two sections:

1. The first section contains the: demographic information (gender, age... etc);

2. The second section comprises questions related to the study variables:

- **Independent variable:** Service quality with its five dimensions;

- **Dependent variable:** customer satisfaction.

Data collection was conducted between July and September 2020.

4.1 Statistical methods used

In order to analyze the data obtained from the members of the study sample, some statistical measures were used and processed using the SPSS.23 Social Packages Program including: Alpha Cronbach coefficient, Skewness and Kurtosis Coefficient, Tolerance & VIF, Frequency, Percentages, Standard Deviation, Mean, Multiple Regression analysis. Five-point likert scale was employed to find out the level of approval of the respondents. It ranged from strongly disagree (1) to strongly agree (5).

4.2 Reliability Test

The test of reliability was used to measure the internal consistency of the instrument used.

Table 1: Reliability Coefficient

Variables	Number of items	Cronbach's Alpha
Tangibles	4	0,769
Reliability	4	0,706
Responsiveness	4	0,664
Empathy	4	0,761
Assurance	4	0,761
satisfaction	6	0,727
Total	26	0,761

Source: SPSS.23 outputs.

In general, there is good internal consistency of the instrument used, where the results of reliability test showed all the items collected are otherwise reliable. The values of Cronbach’s alpha coefficient exceed 0.60, which are generally considered as adequate for assessing reliability in empirical research (Keith S, 2017).

4.3 Normality distribution

In order to ensure that the study variables are subject to the normal distribution, the skewness and Kurtosis Coefficient were tested. All of this is shown in the following table:

Table 2: skewness Coefficient and Kurtosis

Variables	skewness	Kurtosis
Tangibles	-0,442	0,230
Reliability	-0,456	-0,167
Responsiveness	-0,366	-0,415
Empathy	-0,212	-0,358
Assurance	-0,442	-0,419
satisfaction	-0,770	-0,002

Source: SPSS.23 outputs.

The objective of using both the Skewness coefficient and the Kurtosis-coefficient is to test whether the data follow a normal distribution or not. A general guideline for skewness is that if the number is greater than +1 or lower than -1, this is an indication of a skewed distribution. For kurtosis, the general guideline is that if the number is greater than +1, the distribution is too peaked. Likewise, a kurtosis of less than -1 indicates a distribution that is too flat. Distributions exhibiting skewness and/or kurtosis that exceed these guidelines are considered non-normal. (Joseph F, G. Tomas M., Christian M., & Marko, 2017, p. 61) . According to the above table, all the variables of the study follow a normal distribution. This allows the study to be completed and the validity of its hypotheses tested.

4.4 Analysis of the variance amplification factor and variance tolerance:

We must also verify that the independent variables of the study are not related to each other by using the tests of the variance amplification factor (VIF) and the variance tolerance as well as the results of these two factors, are shown in the following table.

Table 3: Tolerance &VIF

Model	Collinearity Statistics	
	Tolerance	VIF
Tangibles	0,852	1,174
Reliability	0,642	1,558
Responsiveness	0,579	1,727
Empathy	0,675	1,482
Assurance	0,847	1,181

Source: SPSS.23 outputs.

We notice from Table 3 that all the values of the variance inflation factor are less than 10, ranging between [1,482-1,181], and the variance tolerance values are ranging between [0,579-0,847] which are the values greater than 0.1, and therefore ,we can say that there is no correlation between the variables.

5. Results and Discussion

5.1 Demographic Characteristics of Respondents:

The demographic characteristics of respondents are summarized in Table 4.

Table 4: Demographic Characteristics

		Frequency	Percent
Gender	Male	86	57.7%
	Female	63	42.3%
Total		149	100%
Age	<20	21	14.1%
	20-30	64	43%
	30-40	37	24.8%
	40-50	17	11.4%
	>50	10	6.7%
Total		149	100%
Dealing duration with the bank	<3	53	35.6%
	3-7	66	44.3%
	>7	30	20.1%
Total		149	100%

Source :SPSS.23 outputs.

The results of Table 4 provide data on the demographic characteristics of the respondents. They include variables, such as age, gender, and the period of time dealing with the bank. The sample includes 149 private commercial bank clients. Females account for (42,3%) among the clients. On the other hand, male respondents represent (57.7%). Regarding the age, the largest group of respondents (43.0%) ranges between 20-30. The next largest group between 30-40 years old with the rate of (24,8%). This is followed by the Under <20 group in the rate of (14,1%). Then the group was 40-50 in the rate of (11,4%). The ages of younger groups of respondents are >50 in the rate of (6,7%). About the to the duration of dealing with the bank. The largest percentage (44,3%) was of customers whose dealing ranged from 3-7 years. While the smallest percentage of respondents constituted a period of their dealings with the bank that exceeded 7 with a percentage of (20,1%).

5.2 Data analysis of service quality dimensions: The following tables indicate the analysis of each dimension of service quality data analysis.

5.2.1 About tangibles items:

Table 5: Tangibles

	TG1	TG2	TG3	TG4	Tangibles
Mean	4,00	4,00	4,00	5,00	4,25
Std. Deviation	1,254	0,998	0,983	0,847	0,586

Source :SPSS.23 outputs.

We notice that the arithmetic mean of all the items reached 4,25, and the standard deviation is equal to 0,586, the largest mean value was the one of TG4 estimated at 5.00 and a standard deviation of 0.847.

5.2.2 About Reliability items:

Table 6: Reliability

	RL1	RL2	RL3	RL4	Reliability
Mean	4,15	4,07	3,83	4,07	4,03
Std. Deviation	0,925	0,987	1,327	0,998	0,672

Source :SPSS.23 outputs.

We notice that the arithmetic mean of all the expressions reached 4,03, and the standard deviation is equal to 0,672, the largest mean value was the one of RL1 estimated at 4,15 and a standard deviation of 0,925.

5.2.3

Table 7: Responsiveness

	RS1	RS2	RS3	RS4	Responsiveness
Mean	4,17	3,89	3,64	4,05	3,93
Std.Deviation	0,968	1,181	1,146	1,232	0,703

Concerning the terms of dimension Responsiveness:

Source: SPSS.23 outputs.

We notice that the arithmetic mean of all the expressions reached 3,93, and the standard deviation is equal to 0,703, the largest mean value was the one of RS1 estimated at 4,17 and a standard deviation of 0,968.

5.2.4 Concerning the terms of dimension Empathy:

Table 8: Empathy

	EP1	EP2	EP3	EP4	Empathy
Mean	3,72	3,82	3,87	3,97	3,84
Std. Deviation	1,314	1,290	1,270	1,199	0,756

Source: SPSS.23 outputs.

We notice that the arithmetic mean of all the expressions reached 3,84, and the standard deviation is equal to 0,756, the largest mean value was the one of EP4 estimated at 3,97 and a standard deviation of 1,199.

5.2.5 Concerning the terms of dimension Assurance:

Table 9: Assurance

	AS1	AS2	AS3	AS4	Assurance
Mean	3,85	4,26	3,28	3,66	3,75
Std. Deviation	1,018	0,798	1,355	1,268	0,637

Source: SPSS.23 outputs.

We notice that the arithmetic mean of all the expressions reached 3,75, and the standard deviation is equal to 0,637, the largest mean value was the one of AS2 estimated at 4,26 and a standard deviation of 0,798.

5.3 Customer Satisfaction Data Analysis: table 12 shows the following results.

Table 10: satisfaction

	CSF 1	CSF 2	CSF 3	CSE 4	CSF 5	CSF 6	satisfaction
Mean	3,60	3,59	3,58	3,70	3,56	3,23	3,54
Std. Deviation	1,229	1,163	1,207	1,171	1,079	1,287	0,610

Source: SPSS.23 outputs.

The results in Table 10 that the arithmetic mean of all the expressions reached 3,54, and the standard deviation is equal to 0,610, the largest mean value was the one of CSE4 estimated at 3,70 and a standard deviation of 1,171.

5.4 Model fit Relevance and main hypothesis

In order to test the validity of the main hypothesis, a multiple regression analysis was used, and the following table shows the results obtained.

Table 11: Results of regression analysis of variance (Dependent variable: customer satisfaction)

Model	Sum of Squares	ddl	Medium Square	F	Sig
Regression	20,285	5	4,057	16,601	0,000
Residual	34,947	143	0,244		
Total	55,231	148			

R= 0,606, R²= 0,367

Source: SPSS.23 outputs.

Table 11 shows the effect of banking service quality on customer satisfaction, as the results showed that the calculated level of significance is less than the approved level of significance (Sig =0,00<0,05) indicating that the model is statistically significant, and the value of the Pearson correlation coefficient reached 60,6%, which indicates the existence of a positive and strong correlation relationship between the independent variable and the dependent variable, and the value of the coefficient of determination was 36,7%, which means that 36,7% of the variance in the dependent variable (customer satisfaction) is explained by the change in the independent variable (service quality). The quality of banking service has a positive impact on the customer

satisfaction of the banking institutions under study. This result is in agreement with the results of (Mesay, 2012) and (Jawdat, Ezat, & Bestoon, 2019).

5.5 Sub-hypothesis testing

The effect of each dimension of the quality of service on the satisfaction of the clients under study is tested through a test of variance analysis for multiple regression,

Table 12: Results of Multiple regression analysis

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig
	B	Std. Error	Beta		
(Constant)	1,461	0,382		3,828	0,000
Tangibles	-0,071	0,075	-0,068	-,948	0,345
Reliability	0,020	0,075	0,022	,263	0,793
Responsiveness	0,488	0,076	0,562	6,428	0,000
Empathy	0,039	0,065	0,049	0,599	0,550
Assurance	0,060	0,069	0,062	0,864	0,389

and the results obtained are shown in the following table:

Source: SPSS.23 outputs.

From the data in Table 12, we can conclude that:

- The dimension of Tangibles does not have a positive impact on customer satisfaction with banking institutions, in the sample study because the calculated significance level is greater than the approved level of significance ($\text{sig} = 0,345 > 0.05$), and accordingly we reject the second sub-hypothesis which states: Tangibles has a positive impact on customer satisfaction with banking institutions.
- The dimension of Reliability does not have a positive impact on customer satisfaction with banking institutions, in the sample study because the calculated significance level is greater than the approved level of significance ($\text{sig} = 0,793 > 0.05$), and accordingly we reject the second sub-hypothesis which states: Reliability has a positive impact on customer satisfaction with banking institutions, the study sample.
- The Responsiveness dimension has a positive impact on customer satisfaction in banking institutions, in the sample study because the calculated level of significance is less than the approved level of significance ($\text{sig} = 0,000 < 0.05$), and therefore we accept the third sub-hypothesis which states: The Responsiveness dimension has a positive impact on customer satisfaction with banking institutions, the sample of the study.
- The dimension of Empathy does not have a positive impact on customer satisfaction with banking institutions, in the sample study because the calculated significance level is greater than the approved level of significance ($\text{sig} = 0,793 > 0.05$), and accordingly we reject the second sub-hypothesis which states: Empathy has a positive impact on customer satisfaction with banking institutions, the study sample.

- The dimension of Assurance does not have a positive impact on customer satisfaction with banking institutions, in the sample study because the calculated significance level is greater than the approved level of significance ($\text{sig} = 0,389 > 0.05$), and accordingly we reject the second sub-hypothesis which states: Assurance has a positive impact on customer satisfaction with banking institutions, the study sample.

6. CONCLUSION

In conclusion, we say that the quality of service in banks must continue to conduct in order to maintain customer satisfaction. And in order to meet the changes in the banking industry, it is through this search the following main conclusions were reached:

- The quality of banking service has a positive impact on the customer satisfaction of banking institutions, in the sample study;
- The tangibility dimension does not have a positive impact on the customer satisfaction of banking institutions, in the sample study;
- The reliability dimension does not have a positive impact on the customer satisfaction of banking institutions, in the sample study;
- The responsiveness has a positive impact on customer satisfaction with banking institutions;
- The empathy dimension does not have a positive impact on the customer satisfaction of banking institutions, in the sample study;
- The assurance dimension does not have a positive impact on the customer satisfaction of banking institutions, in the sample study.

Based on the research, we offer the following suggestions for practitioners and managers of commercial banks in Jijel city:

- To pay attention to service quality and improvement, by giving the same importance to the dimensions of the quality of banking service rather than focusing on only one dimension at the expense of the other;
- The necessity of reconsidering a dimension Tangibles, Reliability, Empathy, Assurance in these banks in order to avoid their negative effect on customers satisfaction in the future;
- Provide promised services on time, dependably, and accurately;
- Provide the studied banks with appealing physical facilities, equipment, particularly competent frontline employees with communication skills, especially those who are in direct interaction with customers.

Bibliographie

1. Books:

- Baynast, L. L. (2017). *MERCATOR Tout le marketing à l'ère digitale*. (éd. 12). Dunod, Paris.
- Joseph F, H., G. Tomas M., H., Christian M., R., & Marko, S. (2017). *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM), Second Edition*. SAGE Publications.
- Mauro, C. (2017). *Marketing and Customer Loyalty «the Extra Step Approach»* . Italy: International Series in Advanced Management Studies.
- Philip, K., & Kevin, L. K. (2012). *Marketing Management* (éd. 14). Pearson.
- Philip, K., Kevin, L. K., & Delphine, M. (2015). *Marketing Management* (éd. 15). France: Pearson.

2. Thesis:

- Adam, A. M. (2019). CUSTOMER VALUE OF CONNECTED REMOTE SERVICES AND THEIR IMPACT ON CAR SERVICING LOYALTY, Doctoral Thesis. FACULTY OF BUSINESS MANAGEMENT AND ECONOMICS, Riga: UNIVERSITY OF LATVIA.

3. Journal article:

- A. Parasuraman, V. A., & Leonard L, B. (1985). A Conceptual Model of Service Quality and Its Implications for Future Research. *Journal of Marketing* , 49 (4), 41-50.
- Christina, E. S. (2019). The Effect of Service Quality on Behavioral Loyalty Through Customer Satisfaction and Attitudinal Loyalty in the 4-Star Hotel in East Java, Indonesia. *Management Studies, Widya Mandala Catholic University, Surabaya, Indonesia* , 7 (6), 562-568.
- Džemal, K. M., & Jordi, F.-S. (2005). REVIEW OF THE SERVQUAL CONCEPT. *4th Research/expert Conference with International Participation "QUALITY 2005" Fojnica, B&H, 09-12 November*. 133-140.
- Hadyn, I., & George, D. (1999). Measuring quality gaps in hotels: the case of Crete. *International Journal of Contemporary Hospitality Management* , 11 (1), 24–30.
- Hung-Che, W., Ching-Chan, C., & Chi-Han, A. (2018). A study of experiential quality, experiential value, trust, corporate reputation, experiential satisfaction and behavioral intentions for cruise tourists: The case of Hong Kong. *Tourism Management* , 66, 200-220.
- Issam. (2019).
- Jawdat, J. K., Ezat, S. E., & Bestoon, O. (2019). The Influence of Service Quality on Customer Satisfaction: Evidence from Public Sector and Private Sector Banks in Kurdistan/Iraq. *International Journal of Advanced Science and Technology* , 28 (20), 865-872.
- Keith S, T. (2017). The Use of Cronbach's Alpha When Developing and Reporting Research Instruments in Science Education. *Research in Science Education* , 48 (1), 1-24.
- Leninkhumar, 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), 450-465.
- Lo Liang, K., Osman, M., & T. Ramayah, A. (2010). The Impact of Service Quality on Customer Loyalty: A Study of Banks in Penang, Malaysia. *International Journal of Marketing Studies* , 2 (2), 57-66.
- Mesay, S. S. (2012). Mesay Sata Shanka, Bank Service Quality, Customer Satisfaction and Loyalty in Ethiopian Banking Sector . *Journal of Business Administration and Management Sciences Research*, 1 (1), 001-009.
- Qing, C., & Shad, D. (2005). The impact of alignment between virtual enterprise and information technology on business performance in an agile manufacturing environment. *Journal of Operations Management* , 23 , 531–550.
- Tegambwage, A. G. (2017). The Relative Importance of Service Quality Dimensions: An Empirical Study in the Tanzanian Higher Education Industry. *International Research Journal of Interdisciplinary & Multidisciplinary Studies* , 2 (1), 76-86.