

# Service Quality, Customer Satisfaction and Behavioural Intentions in the Banking industry: the case of Middle East

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## ABSTRACT

The link between Service Quality, Customer Satisfaction and Behavioural Intentions has been of interest to academicians and practitioners alike considering their potential to contribute to the effectiveness and success of the organization. This study endeavours to establish the nature of link between the three constructs in the Middle Eastern country and culture context, using a customized measurement tool developed for this unique context. Using cluster sampling method involving 373 retail banking customers of the major commercial banks in Oman, the study reveals that in the retail banking environment, Service Quality contributes to Customer Satisfaction and the link is strong and significant. Customer Satisfaction is found to lead to Behavioural Intentions but the link is weak but significant. Guidelines are provided for practicing managers for formulating strategies to leverage and strengthen the relationships.

**Key words:** Service Quality, Customer Satisfaction, Behavioural Intentions, Banking, Middle East.

## INTRODUCTION

The financial sector has been facing a dynamic and turbulent environment in which excellence and customer retention has become the key for success. Service quality is commonly noted as a critical prerequisite for establishing and sustaining satisfying relationships with valued customers. Service quality and its association to customer satisfaction has emerged as a topic of significant and strategic concern (e.g. Bolton and Drew, 1991; Cronin and Taylor, 1992; Taylor and Baker, 1994).

From a managerial standpoint, customer satisfaction only matters to the extent that it affects behavioural outcomes. A study conducted by Levesque and McDougall (1996) confirmed and reinforced the idea that unsatisfactory customer service leads to a decrease in customer satisfaction and willingness to recommend the service to a friend. This would in turn lead to an increase in the rate of switching by customers. Therefore, considerable emphasis in the recent literature has been placed on relating perceived service quality to customer satisfaction and in turn to behavioural intentions. This would ultimately predict patronage behaviour and influence financial results.

This study aims to understand the direction and the strength of the relationship between the three important constructs - Service Quality, Customer Satisfaction and Behavioural Intentions in the context of retail banking in Sultanate of Oman.

## LITERATURE REVIEW

Practitioners and academics alike are keen on accurately measuring service quality to better understand its essential antecedents and consequences, and ultimately, establish methods for improving quality to achieve competitive advantage and build customer loyalty (Palmer and Cole, 1995; Zahorik and Rust, 1992).

## **Banking and Service Quality: The Middle East context**

Banking is a high involvement industry. Delivering quality service and products to the customer is essential for success and survival in today's global and highly competitive banking environment (Wang et al., 2003). Escalating competition has led many retail banks to direct their strategies towards increasing customer satisfaction and loyalty through improved service quality. To work towards this goal, it becomes imperative to determine the direction and strength of association between service quality, customer satisfaction and behavioural intentions in commercial banks.

In the Middle East, a few studies have been done on the service quality and customer satisfaction in Islamic banking (Al-Tamimi and Al-Amiri, 2003) and on commercial banks (Jamal and Naser, 2002; Hossain and Leo, 2009; Jabnoun and Al-Tamimi, 2002; Mohammad and Alhamdani, 2011).

The study by Jamal and Naser, 2002 proposes that the core and relational dimensions of service quality are linked to satisfaction. Further, customer expertise is found to be negatively related in the banking context. Evaluation of service quality by Hossain and Leo, 2009 was based on customer perceptions in banking in the Middle East and Qatar in particular. However, the other constructs like customer satisfaction and behavioural intentions were not included in the study. In UAE, Jabnoun and Al-Tamimi (2002) developed and tested an instrument measuring service quality in the UAE commercial banks based on SERVQUAL and limited it to measurement of perceptions only. Customer perceptions of service quality and its effect on customer satisfaction in the context of Jordan was the topic of the study by Mohammad and Alhamdani, 2011. Modified version of SERVQUAL was used for measuring service quality and customer satisfaction was assessed using nine items adapted from Lasser et al. (2000). The findings revealed that service quality is an important antecedent of customer satisfaction.

The literature on Middle East context reveals two gaps. Firstly, a gap in terms of studies which have considered the direction and the strength of the inter-relationships between the three vital constructs - service quality, customer satisfaction and behavioural intentions - in the middle-east context; secondly, studies which have attempted to study the above said relationships using customized instruments considering the unique culture and context of this region. This paper endeavours to fill these gaps.

## **Interrelationship among service quality, customer satisfaction and behavioural intentions**

- (i) Service quality is the customers' overall impression of the relative inferiority/superiority of the organization and its services (Bitner and Hubbert, 1994, p.77). Satisfaction is a feeling or an attitude of a customer towards a service after it has been used. In this context, there are arguments in the marketing literature that both service quality and satisfaction are best conceptualised as unique constructs that should not be treated as equivalents in models of consumer decision making (Taylor and Baker, 1994, p. 165). Hence, many have attempted to establish the nature of the relationship between service quality and customer satisfaction. There is substantial amount of research which has proposed a causal link between service quality and customer satisfaction (Anderson and Sullivan, 1993; Bolton and Drew, 1991; Cronin and Taylor, 1992; Woodside et al., 1989). Andersen and Sullivan (1993), Cronin and Taylor (1992) and Woodside et al. (1989) provide empirical evidence in support of perceived service quality as an antecedent to customer satisfaction.

To ascertain the same in this study, the following hypothesis is framed.

**H<sub>1</sub>** Service quality of retail banking is positively related to customer satisfaction and the relationship is linear.

And the regression model is proposed as follows

$$SQ = \alpha_0 + \beta_1 CS + \varepsilon \quad \dots\dots\dots(1)$$

Where, SQ is the service quality measure and CS is the customer satisfaction measure.

(ii) Customer satisfaction is generally described as the full meeting of one's expectations (Oliver, 1980). This construct is a major outcome of marketing activity whereby it serves as a link between the various stages of consumer buying behaviour. Hence, it is widely recognized as a key influence in the formation of customers' future behavioural intentions (Anderson et al., 1994; Cronin and Taylor, 1992; Zeithaml et al., 1996; Taylor and Baker, 1994). Yu (2002) posited that the higher the level of customer satisfaction, the higher the level of repurchase and recommendation to others. Satisfied customers are also likely to tell other about their favourable experiences and thus engage in positive word of mouth advertising (Richens, 1983; File and Prince, 1992). This positive word of mouth is particularly useful in collectivist Middle Eastern cultures where social life is structured in a way to improve social relationships with others in the society (Hofstede, 1980).

Dissatisfied customers, on the other hand, are likely to switch brands and engage in negative word of mouth advertising. To examine the relationship between customer satisfaction and behavioural intentions in retail banking in Oman, the following hypothesis is being framed.

**H<sub>2</sub>** Customer satisfaction in retail banking is positively related to behavioural intentions.

The model is proposed as follows:

$$CS = \alpha_0 + \beta_2 BI + \varepsilon \quad \dots\dots\dots(2)$$

Where, CS is the customer satisfaction measure and BI is behavioural intentions.

The next section explains the methodology adopted for the development of the customized scales followed by discussion of research design. Section 4 deals with data analysis and discussion followed by conclusion and significance of the study in section 5. Section 6 provides the limitations and scope for future research.

## RESEARCH METHODOLOGY

### Development of customized instrument

Considering the unique country and cultural context, a customized instrument is warranted for measuring service quality, satisfaction and behavioural intentions (Jaya Sangeetha and Mahalingam, 2011). Hence, a customized instrument for measuring the constructs was developed using the procedure recommended by Churchill (1979) including the confirmation of the psychometric properties of each scale. The process is enumerated in Table 1.

The order of importance of the dimensions of the constructs was estimated by deploying the constant sum rating scale. The new scales developed for service quality, customer satisfaction and behavioural intentions have several theoretical and practical contributions as it has considered the universal dimensions and also customized it to the settings and hence lends more predictive and diagnostic value.

Scales directly measuring perceived performance relative to expectations have also been found to be less biased and more useful than scales merely measuring performance (Devlin, Dong and Brown 1993). Along the same lines, in this study each service quality item was surveyed using statements such as - "politeness of branch staff" is "much worse than I expected" to "much better than I expected". Customer satisfaction measurement incorporated the possible responses ranging from "not at all satisfied" to "Extremely satisfied". Behavioural intentions were estimated using responses ranging from (1) = "Strongly Disagree" to (5) = "Strongly Agree".

Considering the response from the pre-tests the decision was taken to translate the questionnaire into Arabic. The Arabic version was back-translated to check for clarity and suitability.

The psychometric properties of the scales were confirmed by checking for reliability and validity. A Cronbach's alpha analysis was used to assess the internal consistency or reliability of the scale employed in the pilot stage. The Cronbach's alpha coefficient was found to be above 0.7 for all the proposed dimensions for service quality, satisfaction and behavioural intentions, which indicated an acceptable level of reliability (Nunnally and Bernstein, 1994).

The data collected was subjected to Exploratory Factor Analysis to achieve data reduction and consolidation. The research has resulted in the development of scales for measurement of service quality, customer satisfaction and behavioural intentions for this context. The scales take into consideration the multi-dimensional nature of service quality with seven dimensions - core service/ service product (8 items), tangibles and systematization (9 items), credibility (3 items), empathy (7 items), security (3 items), assurance (3 items) and responsiveness (5 items). The same dimensions and items are found to be relevant in measuring the customer satisfaction. The seven relevant factors extracted for service quality and customer satisfaction together accounted for 79.89% variance the behavioural intentions scale was reduced to three dimensions - loyalty (5 items), price sensitivity (5 items) and response to problem (3 items). The 3 factors accounted for 69.8% variance.

Validity of the scales was assessed by testing the content, convergent and discriminant validity. Content validity is assessed using a combination of extensive literature reviews and 15 one-to-one interviews. 10 one-to-one interviews with retail banking customers and 5 interviews with the bank managers were conducted. Each interview lasted between 20 and 45 minutes. Discussion themes were prepared in advance. These related to customers' and managers' own service experiences.

The scale's convergent validity was assessed by statistical and practical significance of the association between the weighted service quality (WTSQ) and the un-weighted service quality (UNWTSQ). Correlations between the weighted service quality (i.e. WTSQ) and un-weighted service quality (i.e. UNWTSQ) are found to be high at 0.976; which shows high convergent validity. Similar assessment for customer satisfaction gave a value of 0.987 confirming high convergent validity.

Discriminant validity was measured by the correlation of the weighted service quality (WTSQ) with a similar, but conceptually distinct measure - overall satisfaction (OSAT) (as measured by a single statement in the survey). The correlation is found to be low at 0.439 indicating discriminant validity. The correlation between weighted customer satisfaction (WTSAT) and overall service quality (OSQ) results in a value of 0.367 indicating discriminant validity.

The scale was administered to 605 retail banking customers based on the market share of the major commercial banks in Oman (IMF Working paper (WP/10/61)) and 373 usable questionnaires were obtained. The psychometric properties were checked again to confirm the reliability and validity of the collected data.

**Table 1: Stages of development and validation of service quality, satisfaction and behavioural intentions scale based on Churchill (1979)**

Phases	Stages	Techniques suggested for this study
I	Specification of the domain of the scale	Define and delineate online relationship quality and its dimensions based on the literature and the results of a qualitative exploratory study
	Qualitative study and Item generation	Generate a list of items derived from the literature Reconcile, reformulate and, when necessary, create items suitable for the country and culture context using personal interviews with retail banking customers. One-to-One interviews with a panel of experts. (5 bank managers) Resulted in a preliminary scale (containing 57 items each for Service quality and satisfaction; 13 items for behavioural intentions)
II	Pre-test 1	
	Initial review	Initial Questionnaire was vetted by experienced fellow researchers
III	Pre-test 2	
	Data Collection	Administer a paper-based questionnaire (60 respondents)
	Clarification of the measures	Improve the instrument by translating into Arabic and back translation, modifying the scale to improve response
	Improvement of the measures	Perform exploratory factor analysis (EFA) for data reduction and interpretation. Improve the instrument based on EFA findings
	Scale reliability assessment	Assess reliability using Cronbach alpha
	Scale validity assessment	Assess convergent validity Assess discriminant validity Assess predictive validity
IV	Pre-test 3	
	Data Collection	Administer the refined questionnaire in Arabic and English based on cluster sampling (606 questionnaires; 373 valid responses)
4b.	Scale reliability reassessment	Perform EFA Assess reliability using Cronbach alpha
4c.	Scale validity re-assessment	Assess convergent validity Assess discriminant validity Assess predictive validity

## DATA ANALYSIS AND DISCUSSION



To understand the direction and the strength of relationship between perceived service quality and customer satisfaction, the data collected was subjected to Chi-Square test. The test was performed between weighted service quality scores and weighted satisfaction scores to determine the degree of association between the two constructs. The results gave a very high value for 2-tail Pearson's Chi-Square which is also found to be significant. Corresponding Phi and Cramer's V values are also found to be satisfactory and significant at 18.69 and 0.993 respectively. All the three parameters strongly establish that weighted service quality and weighted satisfaction are dependent on each other.

Regression analysis was performed with weighted service quality as the independent variable and weighted satisfaction as the dependent variable. The curves estimation was also performed to ascertain if the relationship between the two constructs is linear or curvilinear. The results are as follows –

**Table 2: Results of Regression Analysis using Curve Estimation**

Variable	Constant	Standardized $\beta$ Coefficients	R	R <sup>2</sup>	t-value
WTSQ	.3153 ( $\alpha_0$ )	0.6433( $\beta_1$ )	0.6433	0.4138	16.140*
WTSQ <sup>2</sup>	-.0911	-0.1650	0.6438	0.4145	-0.661**

Note: \*Significant at 1% level; \*\* Not Significant

As found from table 2, the R value for the linear option and quadratic option is found to be 0.64329 and 0.64383 respectively. Also, the R square values are found to be 0.41382 and 0.41451 respectively showing that the variance explained in satisfaction does not change with the inclusion of service quality of the second order. Also, the t value and the associated p-values are found to be significant for service quality of the first order and the t value for service quality of the second order is not found to be significant. The above analysis proves that service quality leads to satisfaction and it is observed that there exists a linear and strong relationship between service quality and customer satisfaction.

The findings of the above analysis lead to the inference that service quality plays a vital role in determining satisfaction with retail banking services and must be managed well to satisfy the customers. Hence, the bank management needs to recognize the importance of service quality and manage it appropriately to lead to the desired level of customer satisfaction.

To analyse the relationship between customer satisfaction and behavioural intentions, Chi-Square test is conducted between weighted satisfaction scores and behavioural intentions scores to determine the degree of association between the two constructs. The results gave convincing and significant value for Pearson's Chi-Square. Phi and Cramer's V values were significant at 10.921 and 0.989 respectively. All the three parameters strongly establish that weighted satisfaction and behavioural intentions are dependent on each other.

Regression analysis is performed with weighted satisfaction as the independent variable and behavioural intentions as the dependent variable gave the following report:

**Table 3: Results of Regression Analysis with Weighted Satisfaction and Behavioural Intentions**

Variable	Constant ( $\alpha_0$ )	Standardized $\beta_2$ Coefficients	R	R <sup>2</sup>	t-value
WTSAT	2.534 ( $\alpha_0$ )	0.130	0.130	0.017	2.522*

Note: \* Significant at 5% level

According to table 3, the R value indicates a weak positive but significant relationship. This establishes that satisfaction in retail banking leads to behavioural intentions in retail banking customers, though the relationship is found to be weak.

### CONCLUSION AND SIGNIFICANCE OF RESEARCH

In the financial sector where account balances reduce at the rate of 24 percent, 35 percent of the clients deal with multiple financial institutions and 5 percent annual defection rate is

prevalent (Aurier and N'Goala, 2010), there is a growing interest in developing lasting and beneficial relationships with consumers (Theron and Terblanche, 2010).

Quality is undeniably of paramount importance to service providers. Research has demonstrated the strategic benefits of quality in contributing to satisfaction which in turn has been suggested to influence the behavioural intentions which in turn positively influence organizational effectiveness. This study findings indicate that in the retail banking context in the Middle East, service quality leads to customer satisfaction. Therefore, management initiatives should not just focus on improving customer satisfaction but also target on improving the customer perceptions of overall service quality. Service quality is more abstract than customer satisfaction and is likely to be influenced by variables such as advertising, other forms of communication and the experience of others (Bitner and Hubbert, 1994). Organizations today can leverage the same effectively.

The weak but significant association between customer satisfaction and behavioural intentions indicates that in the Middle Eastern context many customers who state that they are satisfied with a service nevertheless do not exhibit strong behavioural intentions. This could be explained by different research findings.

One theory proposes that in between satisfaction and behavioural intentions, there lies another state called attitudinal loyalty (Fishbein and Ajzen, 1972). Three decades of research shows that attitudes are important predictors of behavioural intentions. The positive impact of attitudinal loyalty on behavioural intention is also evident in the marketing literature (e.g. Harris and Goode, 2004; Johnson, Herrmann, and Huber, 2006; Macintosh and Lockshin, 1997). Research shows that despite strong satisfaction, strength of attitudinal loyalty depends on a customers' willingness to maintain a relationship with a firm. This in turn is contingent on his or her perception of the benefits of a high-quality service that provides a continuous flow of value.

Effect of satisfaction on intention can also be explained based on the moderating effect of service context (Lewis and Soureli, 2006). Satisfaction has been found to have a stronger impact on behavioural intentions in industries where the amount of customer processing is low and service component of the offering is large. However, retail banking has high customer processing and minimal service component due to availability of self-service technologies. Hence, justifies for the weak relationship. Considering the findings, creating a psychological bonding through various marketing programs is the key to maintain favourable behavioural intentions in retail banking in Oman.

Apart from service context, expertise of the customers could be another moderating variable which could be used to explain the weak psychological bonding leading to weak attitudinal loyalty. Research findings of some studies indicate that Expertise is significantly but negatively related to customer loyalty i.e. greater the expertise, lower the loyalty. The strength of relationship between customer satisfaction and loyalty has been found to be weaker for experts than novices (Jamal and Naser, 2002). In retail banking, expertise level is significantly high among customers. This leads to their ability to easily distinguish between competing service providers leading to patronizing multiple banks for their needs. This may justify why sometimes satisfied customer have low intentions to behave (Chandrashekar et al, 2007). In the interest of the organization, customer 'will be less' tempted by an alternative marketplace offering 'only after' developing a psychological bond to the firm (i.e. A high attitudinal loyalty) (Dick and Basu, 1994; Shankar, Smith and Rangaswamy, 2003). The psychological attachment to the service provider can be enhanced using tangible cues as they are known to influence

customers' affective responses such as pleasure, relaxation and feelings of excitement (Wakefield and Blodgett, 1999).

As customers become increasingly sophisticated and knowledgeable in making their own financial decisions, it is becoming a challenge of how best to outperform demand and expectations of customers (Walsh, Evanschitzky and Wunerlich, 2008). This is supported by a growing trend whereby more and more customers interact with self-service technology to create service outcomes instead of interactions with an employee of a service firm. Hence, it is essential for marketers to develop and implement a retention strategy in which customer with increased levels of awareness and expertise are retained and their share-of-wallet is increased. Bank managers need to satisfy and delight expert customers, to improve their loyalty levels. One way to do this could be to customize loyalty programs with appropriate content and tailoring products to their specific needs (Coelho and Henseler, 2012).

Another concept that can be used to bolster the satisfaction-attitudinal loyalty link is by creating multiple positive service experiences resulting in the accumulated satisfaction. Also, according to Johnson, Herrmann and Huber (2006), attitudinal loyalty-behavioural intention relationship becomes stronger with the passage of time. This then leads to the formation of attitudinal loyalty. This can be achieved by implementing effective relationship management programs. This would help customers to perceive continuous flow of value.

The difference in the macro-environmental conditions including culture and country contexts could also be cited for the deviation in the expected satisfaction-behavioural intentions relationship strength. Research findings propose strong positive relationship between satisfaction and behavioural intentions; however, the findings are predominantly based on the developed western macro-environmental conditions. These factors may not hold true to the same extent in other parts of the world. Based on the banking sector developments related to the level of liberalization and competition and on the differences in sample characteristics (from countries with different culture) in terms of occupation, income and bank status, the results can be justified to be different than what is expected in the West (Jaya Sangeetha and Mahalingam, 2011). Even within the East and the developing world, the differences in culture among the different countries could be one of the reasons to lead to different outcomes of satisfaction.

Thus, this research explores the relationship between the vital constructs of service quality, customer satisfaction and behavioural intentions which are considered the key for customer retention and hence organizational success. The research brings forth the unique aspects of the Middle Eastern culture and provides the practicing managers in the financial industry a glimpse of the nature of relationships between service quality, customer satisfaction and thereby suggests the organizational strategies to be undertaken. This research magnifies the importance of forming strategies to strengthen the satisfaction-attitudinal loyalty relationship such as relationship marketing, individualized attention to certain segments and ensuring positive experiences. The study would be a useful tool in contributing to better efficiency and effectiveness in achieving long-term relationships, thus resulting in customer retention and organizational success.

#### **LIMITATIONS AND SCOPE FOR FUTURE RESEARCH**

The study is limited only for one service sector, retail banking. Before generalizing its applicability to the other areas in banking namely corporate banking and to other service



sectors, it should be tested and replicated. This could form the scope of future research in these areas.

Some of the constructs relevant to retail banking like trust have not been included in the scope of research whose applicability can be tested in future studies.

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