

## **Customers' perception on service performance: A comparative analysis between foreign and local banks in Tanzania**

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**Abstract:** *This study was a comparative study of the level of service performance between foreign and local banks. It focused on customers' perception of service performance. This comparison was purposely done due to the fact that different international banks have opened their branches in Tanzania, and this has in one way or another forced to change the competitive landscape of the country's banking industry. The study had a sample size of 380 respondents who were the customers of these banks. Confirmatory Factor Analysis at the second-order level was analyzed by looking at the Chi-square statistical values, Incremental Fit Index, the Tucker-Lewis Fit Index, the Comparative Fit Index, the Parsimony Normed Fit Index, and the Root Mean Square Error Approximation as the indicators of the model fit. Mean values were compared between foreign and local banks. The main findings from the study indicate that the fit indices indicated measurement invariance of service performance. quality of service, service innovativeness, and cash distribution facilities were perceived better by foreign banks' customers than local banks' customers.*

**Keywords:** Service Performance, Service quality, Service Innovation, Facilities for cash distribution.

### **Introduction**

Globally, the financial sector plays a significant role in the country's economy. This largely because of the health of the financial services sectors an indicator of the health of the economy. With the advent of privatization and liberalization policies since the last decade, it becomes a challenge for the commercial banks to maintain their customer bases as well as gaining the new ones as now customers can shop around and choose services that offer the best perceived-value (Malik, *et al.*, 2011). These developments imply commercial banks need to constantly improve their offerings to be able to cater to the ever-changing needs of these customers.

The value that customers perceive in the banks' offerings is largely based on how customers perceive quality and psycho-social benefits sought and money being paid for the particular

service. The perception has an underlying role in determining future customers' engagements with a particular service firm which will ultimately determine customers' loyalty. With the competitive pressure that banks experience globally, earning customers' loyalty is critical because it ensures the creation of the banks' competitive edge against competitors and hence an assurance of banks' survival. Furthermore, with the ever-changing customers' needs and preferences that largely affect how services are to be delivered, this has forced banks to ensure that customers' needs and preferences are specifically identified, and services designed and delivered in a manner that meet or exceed customers' expectations (Rehman, 2012)

Banks' service performance greatly plays a significant role in ensuring that they remain competitive. The concept of service performance has attracted a great deal of attention among practitioners and the academics. If well implemented by the banks it could be used as a means of developing service differentiation among banks and hence enhancing customers' perceived value (Malik, *et al.*, 2011).

The justification for undertaking this study is based on the fact that the banking industry in Tanzania exhibits signs of competition which is important in strengthening financial stability and the country's economic development. The intensive competition in the Tanzanian banking industry has heightened customers' awareness of differences in service delivery and prompted them to switch banks in search of better services. With that being the case, Tanzania has played an important role of being a research ground to carry out a study that looked on the competitiveness of the banking industry by comparing how service performance is being perceived by customers of both local and foreign banks that have their business operations in Tanzania.

The research findings of this study therefore may be used by the banks as the path towards the improvement in the areas in which these banks tend to be weak as per the analyzed responses of the data collected from the customers' perceptions on the banks' service performance, as well as ensuring the sustainability in those areas which these banks have managed to deliver expected service standards. The similarities and differences revealed by the study could be considered by both scholars and practitioners to obtain a better understanding of customers' behavior in the Tanzanian banking context.

## **Literature Review: Theoretical Exposition**

### **Elements of Service Performance**

Enhancing how customers perceive banks' service performance has become an important strategic business goal of different business organizations. This is because, as customers perceive a particular business organization's service offering seems to attract a lot of customers in the market, then ultimate outcomes start to evolve that have an underlying role of ensuring that profits increase and customers are both attracted and retained (Kamakura, Mittal, de Rosa and Mazzon 2002). Furthermore, there are several of previous studies that have tried to show how customers' perceptions that may have developed during the service

delivery, and how these service experiences may lead to possible outcomes such as customers' repeat purchases and the spreading of the favorable word -of -mouth to other prospective customers (Keiningham, Perkins-Munn, and Evans 2003). When these flattering customers' outcomes unfold, then the business organizations will be in a position to strengthen its overall performance.

### **Service quality**

Globally, due to intensive competitive pressures of different business environments, business organizations are compelled to ensure consistently high levels of service quality that guarantee continuity. When a service firm provides high service quality to its customers, it is in a position to meet its customers' service expectations which will ultimately result in customer satisfaction. The notion of having satisfied customers, has managed to attract a great deal of attention from both business practitioners and the academic society as this business notion has been seen to have Customer satisfaction has a close relationship with customer post-purchase behavior such as repeat purchases and spreading a positive word of mouth to other prospective customers (Ryu and Han 2010). Yayla, Kaya, and Erkmen (2005) have noted that it is necessary for a service organization to recognise and exploit on service quality dimensions to be able to attract and maintain customers who are satisfied with the services, to enjoy the competitive edge and therefore at the end ensuring organizational business continuity in the industry.

According to Rehman (2012), how customers perceive the dimensions of service quality is easily understood if evaluated after the customer has consumed a particular service. The comparison of the before and after the state of the service consumption sheds light on the overall customer's experience after using a particular service. For the banks to ensure there is business sustainability, then these banks have to make sure that services are delivered in the way that services meet or exceed customers' expectations. This is because, there is a close link between how services are delivered to customers and the profits generated by the service firm (Ishaq, 2012).

Studies show service quality ensures higher levels of customer satisfaction which increases the probability of repeat purchases and influences the service firms' financial performance. It is therefore important that managers of service organizations have adequate knowledge on how service quality and associated determinants attract and retain customers (Korda and Boris 2010).

The influence of service quality in the banking industry has been recognized as an important determinant in customers' choices when they shop around for services. Since most of the banks operating in the Tanzanian banking industry seem to have similar offerings it becomes paramount for the managers of these banks to ensure that services delivered to target customers meet and exceed customers' expectations (Olaleke 2010).

Studies demonstrate that service quality as a construct cannot be considered as a concept with a single measurement, but rather as multidimensional. These dimensions include the reliability of the service delivered, the physical facilities involved directly or indirectly in the

process of service delivery, service employees' willingness and readiness to respond to customers' complaints and questions, the friendliness of the service employees that may include their understanding and politeness (Korda and Boris 2010).

Previous models corroborated Oliver's (1980) disconfirmation model on service quality. In the model, Oliver (1980) propounded that, service quality has a significant role to play in making sure that customers' perceptions about a particular service are either met or exceeded, so that service organizations may at the end enjoy customers' repeat purchases which is one of the signs of loyalty. Oliver's (1980) model was further supported by the study of Grönroos (1984) which found that the recognition of the level of service delivered is the subjective evaluation of the customers that are cognitively carried out before and after the service performance.

### **Service innovation**

Service innovation can be referred to as the time when the service firm decides to introduce something new to its customers. This innovative offering aims at ensuring heightened service offerings and customers' value perceptions (Hollebeek, *et al.*, 2018a; Ordanini and Parasuraman, 2011). The ability of the service firm to constantly innovate its service offerings then will be in a position of producing superior customer-based outcomes, while at the same time ensuring firms' competitive edge against all those that seem to produce similar service offerings (Chen, *et al.*, 2018). With the competitive pressure that the banking sector faces globally, then the ability to innovate has been taken as the way that if well implemented then these banks can be able to stay ahead of the competition and hence ensuring their survival in the industry.

Service innovation is closely linked to firms' growth as firms' innovativeness attracts new customers, enhancing business operational efficiency as well as heightening perceived customers value, service experience and, customer loyalty (Walls, *et al.*, 2011). Kim, *et al.*, (2019) notes that the influence that service innovation brings on customers' value co-creation attitude, customer satisfaction and customer loyalty remain to be uncertified. Understanding service innovation, its drivers, and outcomes, including the understanding of its link with the concepts such as customer value co-creation, customer satisfaction and customer loyalty remain under-explored (Divisekera and Nguyen, 2018; Kim *et al.*, 2018). And this fact has made it necessary for this current to further explore the concept of service innovation and cash distributions in light of the Tanzanian banking industry, by carrying out a comparative of service performance between foreign and local banks.

### **Cash distribution facilities**

In regards to cash distribution facilities, Jun and Cai (2001) propounded that enhancing cash distribution channels while at the same time offering new service offerings are most of the time geared towards meeting or exceeding customers' service expectations which ultimately resulting to the customer satisfaction. The facilities for cash distribution include several

things like banks' service access, physical access and its overall service innovativeness. All these are fundamentally geared towards creating customers' convenience (Jun and Cai 2001).

For instance, Moguluwa and Ode (2013) advocated that advancements made in technology that were geared towards things like ATMs, telephones, and internet services play a significant influence in the whole process of meeting service customers' expectations and hence their satisfaction. For the service organization to ensure customer satisfaction these technologies have to be put in place because they significantly reduce bureaucracy, enhance service convenience, speed up the whole process of service delivery, and the time eliminating long queues of customers within branches (Patricio, Fisk and Cunha 2003). According to Patricio et al. (2003), the existence of widened service distribution channels significantly impacts the level of customer satisfaction as customers will be in a position to select the most convenient service distribution channel and which would be easily accessed. For example, banks' ATMs enhances customers' satisfaction due to the service convenience that customers tend to experience due to these ATMs' presence.

## **Methodology**

### **Research design**

In this study, a cross-sectional research design was applied. A total of 380 respondents from the banking sector who have been using the services of their particular banks for at least six months filled in self-administered questionnaires. These customers were approached at the banks' branches. Before the interview, the researcher had to introduce himself to the customers and was told the purpose of the study, and those willing were given self-administered questionnaires.

### **Measurement**

#### ***Service Performance Dimensions***

In this particular study, an extended model of service delivery which consisted of quality of service, service innovation, and facilities for cash distribution was applied. The service performance dimensions were largely based on the 22-core item scale, as it was used by the previous study of Parasuraman, Zethaml, and Berry (1988). Eighteen (18) measurement items from Service innovation and facilities for cash distribution as developed from the literature were added to the original 22 items to give the actual picture of the Tanzanian banking industry.

The 40-item scale was measured by using a seven-point Likert scale, ranging from 1 to 7, with a score of 1= strongly disagree through 7= strongly agree.

### **Sampling**

The sampling frame for this particular study included all the registered commercial banks operating in the Tanzanian banking industry During the time that this study was carried out, a total of 30 listed commercial banks were contacted by the researcher. Before any customers

were interviewed, these banks were approached for consent that would enable the researcher to survey by interviewing their customers. In the end only 14 banks agreed to participate and gave the researcher permission to carry out the study. Moreover, a convenience sampling technique was applied to draw the list of respondents to be interviewed. The use of convenience sampling was because it made it possible to obtain a larger number of fully completed questionnaires from respondents. All the respondents had to be willing and accessible to fill in self-administered questionnaires.

### **Data collection**

A survey research method was applied as a means in the data collection process that involved structured questionnaires. The researcher used a paper-based survey, where the respondents were approached to self-complete the questionnaires. This was considered to be an efficient means of data collection in the Tanzanian context as there was physical contact between the researcher and the respondents.

### **Data analysis**

Chi-square, the Incremental Fit Index (IFI), the Tucker-Lewis Index (TLI), the Comparative Fit Index (CFI), the Parsimony Normed Fit Index (PNFI), and the Root Mean Square Error Approximation (RMSEA) were carried out to assess the model's fit. The Mean values of the construct were also examined to get the basis of doing a comparison of service performance between banks that operate in the Tanzanian banking industry. In this regard, the second-order CFA model was applied to simplify the fundamental structure of the arrangement of covariance between the first-order latent factors, by giving a description of covariance that exists thereby describing the covariance in a way that has fewer parameters (Strasheim 2011).

## **Research Results**

### **The Measurement Model of Service Performance**

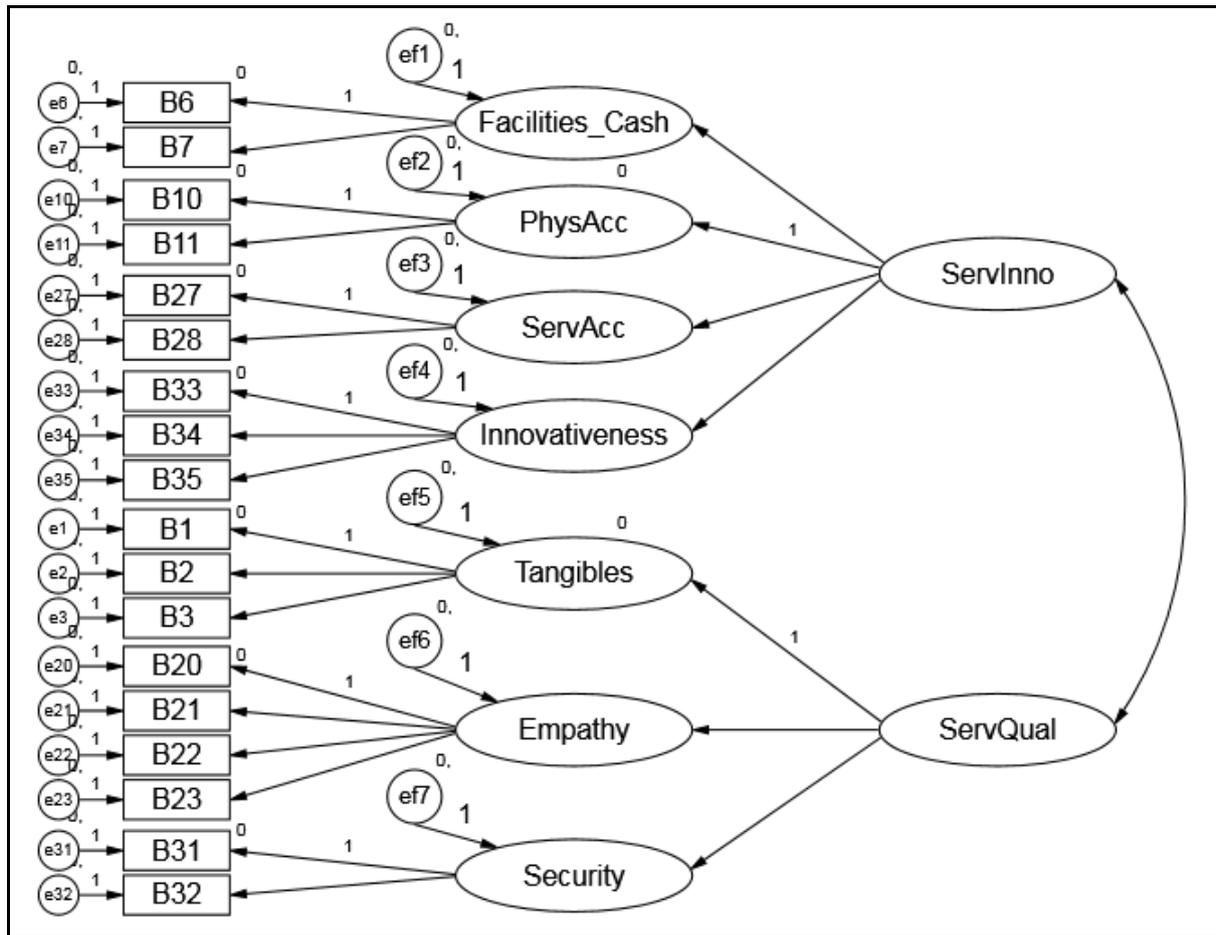
#### ***A Second-Order CFA of Service Performance***

A second-order CFA model can be applied to simplify the fundamental structure of the arrangement of covariance between the first-order latent factors, by giving a description of covariance that exists thereby giving a description of the covariance in a way that has fewer parameters (Strasheim 2011).

The second-order model is appropriate in circumstances that indicate high correlations of the first-order confirmatory factors and when there is a theoretical justification for these factors to originate from a higher-order dimension (Brown 2015). In this particular study, service tangibility and service employees' empathy as the first-order factors result from the SERVQUAL approach which was developed by Parasuraman, Berry, and Zeithaml (1988), while security, service innovativeness, service access, physical access, and cash distribution as proposed by Jun and Cai (2001) were also included as important dimensions of service performance, to give a realistic picture of the banking industry in Tanzania.

Moreover, service innovation and quality of service were applied as high-order factors. The service performance model in Figure 1 indicates that the two underlying factors may be

appropriate to give a representation of the relationships that exist between constructs in the first-order level.



**Figure 1: A second-order confirmatory factor analysis measurement model of service performance**

**Measurement Invariance of Service Performance at the Second-Order level**

Table 1 indicates three main cut-off criteria that were used to decide whether the various models fitted the data well. The model fits were required to have the value of the ratio of chi-square to the degrees of freedom less than 3 (Hu and Bentler 1999); IFI, CFI, and TLI over 0.9, and preferably over 0.95 a very good fit, and RMSEA lower than 0.08 for reasonable fit and smaller than 0.05 an excellent fit, similar to the situation with the invariance testing results of the first-order model.

**Table 1: Additional Fit Measures of the Second-Order Confirmatory Factor Analysis Model of Service Performance**

<b>Baseline Comparisons</b>		<b>IFI</b>	<b>TLI</b>	<b>CFI</b>	<b>SRMR</b>
<b>MODEL</b>					
MM0	Unconstrained	0.937	0.923	0.936	0.0738
MM1	Measurement weights	0.937	0.927	0.937	0.0736
MM2	Measurement intercepts	0.936	0.929	0.936	0.0735
MM3	Structural weights	0.936	0.930	0.936	0.0746
MM4	Structural intercepts	0.936	0.931	0.936	0.0744
MM5	Structural means	0.934	0.930	0.934	0.0746
MM6	Structural covariances	0.934	0.930	0.933	0.0863
MM7	Structural residuals	0.931	0.929	0.931	0.0904
MM8	Measurement residuals	0.926	0.929	0.927	0.0910
	Saturated model	1.000		1.000	
	Independence model	0.000	0.000	0.000	
<b>RMSEA</b>		<b>RMSEA</b>	<b>LO 90</b>	<b>HI 90</b>	<b>PCLOSE</b>
<b>MODEL</b>					
MM0	Unconstrained	0.053	0.046	0.059	0.242
MM1	Measurement weights	0.051	0.045	0.058	0.374
MM2	Measurement intercepts	0.051	0.044	0.057	0.431
MM3	Structural weights	0.050	0.044	0.056	0.470
MM4	Structural intercepts	0.050	0.043	0.056	0.523
MM5	Structural means	0.050	0.044	0.056	0.478
MM6	Structural covariances	0.050	0.044	0.056	0.478
MM7	Structural residuals	0.050	0.044	0.056	0.448
MM8	Measurement residuals	0.051	0.045	0.056	0.433
	Independence model	0.189	0.185	0.194	0.000

In Table 1, the values of IFI, TLI, and CFI for all models from unconstrained up to measurement residuals were above the recommended cut-off point of 0.9. These second-order results suggest that based on baseline fit criteria, the second-order model provided a reasonably good fit to the data and therefore it was appropriate to proceed to subsequent analyses.

In the same Table 1, the values of the RMSEA ranged between 0.05 and 0.053 for the unconstrained model through to the measurement residuals model. All these values were

between 0.05 and 0.08, indicating a reasonable model fit as recommended by Diamantopoulos and Siguaw (2000). The SRMR was also below 0.08 for models MM0 to MM5. These fit measures suggest that this second-order measurement model of service performance was a plausible conceptualization across the two groups of customers, that its outputs could be applied to test hypothesis relationships at the structural level and that the model could be used to compare local and foreign banks.

***Maximum Likelihood Parameter Estimates of the Second-Order Model of Service Performance***

Table 2 provides the maximum likelihood estimates of the second-order service performance model M4. All the regression weights were highly significant, an indication that the convergent validity of the measurement items was supported in the model. In addition, the structural weights were also highly significant, lending support for the suitability of the second-order model.

***Table 2: Maximum Likelihood Parameter Estimates of the Second-Order Model of Service Performance With Equal Structural Weights and Intercepts and Equal Measurement Weights and Intercepts***

Items and latent variables	Regression weights			Standardised regression weight	
	Foreign and Local			Foreign	Local
	Estimate	Sig.	Intercept		
Facilities_Cash <--- ServInno	0.933	***	0.486	0.533	0.696
PhysAcc <--- ServInno	1.000		0.000	0.606	0.737
ServAcc <--- ServInno	0.961	***	0.320	0.565	0.791
Innovativeness <--- ServInno	1.040	***	0.963	0.792	0.834
Tangibles <--- ServQual	0.796	***	0.000	0.776	0.826
Empathy <--- ServQual	1.000		1.070	0.865	0.895
Security <--- ServQual	0.868	***	0.296	0.761	0.871
B6 <--- Facilities_Cash	1.000		0.000	0.810	0.794
B7 <--- Facilities_Cash	1.011	***	-0.001	0.855	0.843
B10 <--- PhysAcc	1.000		0.000	0.862	0.836
B11 <--- PhysAcc	1.009	***	-0.173	0.799	0.811
B27 <--- ServAcc	1.000		0.000	0.916	0.847
B28 <--- ServAcc	0.969	***	-0.053	0.773	0.677
B33 <--- Innovativeness	1.000		0.000	0.742	0.856
B34 <--- Innovativeness	0.998	***	-0.042	0.787	0.878
B35 <--- Innovativeness	0.930	***	0.318	0.696	0.822
B1 <--- Tangibles	1.000		0.000	0.759	0.787
B2 <--- Tangibles	1.072	***	-0.184	0.854	0.836
B3 <--- Tangibles	1.006	***	0.371	0.819	0.815

B20	<---	Empathy	1.000		0.000	0.854	0.871
B21	<---	Empathy	0.961	***	0.210	0.825	0.88
B22	<---	Empathy	0.906	***	0.423	0.824	0.850
B23	<---	Empathy	0.909	***	0.434	0.816	0.853
B31	<---	Security	1.000		0.000	0.925	0.871
B32	<---	Security	0.984	***	0.055	0.874	0.812

Model identification was achieved by constraining one indicator regression coefficient per latent variable equal to one while the corresponding intercept values were being constrained equal to zero.

The model implied means and model implied variances generated from the second-order confirmatory factor analysis of service performance in Table 3 allow for a comparative analysis of the two groups of customers, which reveals a number of interesting differences between them. The findings suggest that the mean values for the foreign banks were consistently higher on both the second-order dimensions when compared with the mean values of the local banks.

**Table 3: Model Implied Latent Means and Variances of the Second-Order Confirmatory Factor Analysis Model of Service Performance**

Latent Variable	Means				Variances	
	Local	Foreign	Difference <sub>1</sub>	Sig.	Local	Foreign
ServInno	4.082	4.400	0.318	0.004	0.637	1.027
ServQual	4.750	5.030	0.281	0.032	1.206	1.469

1: The difference was obtained in a model where scalar invariance was imposed by setting the measurement weights and intercepts in the model, as well as the structural weights and intercepts equal across groups. The means of the latent variables in this model for the local banks were constrained equal to zero, whilst the latent means of the foreign banks were left to be freely estimated. The resulting significances were obtained from the mean estimates of this model for the foreign banks.

The mean score of service innovation for the local banks was 4.082, which was significantly lower than the mean score of 4.440 for foreign banks ( $p = 0.004$ ). The observation in this study was that the service innovation of the foreign banks' when analyzed based on the overall physical access, service access, facilities for cash distribution, and innovativeness was perceived to be significantly better than that of local banks.

In terms of service quality, the mean score for the foreign banks was 5.030, which was significantly higher than the mean score of 4.750 for the local banks ( $p = 0.032$ ). These values suggest that service quality delivery, composed of tangibles, empathy, and security

systems were perceived significantly more favorably by foreign bank customers compared to local bank customers.

## **Discussion and Conclusion**

### **Importance of the Context of This Study**

In this study, this expanded model acted as an umbrella to incorporate the conventional service quality dimension and the new service innovation dimension. Service innovation was added because the influx of foreign banks to Tanzania has forced local banks to be consistently innovating new services to compete by meeting customers' expectations and by matching or improving their service offerings against those of the foreign banks (Daudi and Sonny 2002). Similarly, because of the realities of the Tanzanian economy, facilities for cash distribution was modeled as being a dimension of service innovation, because Tanzanian customers predominantly use cash rather than debit or credit card transactions.

Banks operating in this highly competitive business environment continue to compete in terms of customer satisfaction by ensuring excellent service performance that meets or exceeds customers' expectations. Delivering a quality service has always been considered an important prerequisite for establishing and sustaining satisfying relationships with valued customers (Shanka 2012). Customer satisfaction leads to customer loyalty which in turn ensures the generation of stable revenue and profits for the banks and enhances their corporate reputation (Dowling 2004).

Examining service performance was important because it shows how the commercial banks operating in Tanzania meet their customers' expectations. Customers tend to remain loyal if a firm meets their service expectations and the firm will eventually make a profit from these customers (Kamakura et al. 2002). According to Keiningham et al. (2003), other behavioral outcomes that may result from customer loyalty include repeat purchases and the spreading of a positive view by word of mouth.

From the findings of the study, foreign banks operating in the Tanzanian banking industry seem to be performing higher than the local Tanzanian banks in all aspects of service quality, service innovation, and facilities for cash distribution.

### **Managerial Implications**

Both service quality and service innovation were perceived positively in both groups of banks. It, therefore, becomes the task of managers to make sure that, tangibles, physical access, service access, and innovativeness are continuously enhanced.

Empathy is a prerequisite for frontline employees should be taken seriously by the bank managers. This highlights the importance of having the right caliber of frontline employees, especially customer-facing roles.

The findings on service performance make it clear that managers for both foreign and local banks should improve banks' service performance dimensions, which are service innovation and service quality to ensure higher levels of customer satisfaction.

### **Propositions for Future Research**

The researcher suggests that the measurement instrument used to measure service performance be considered for further refinement. The new measurement instrument could be designed to contain more items to ensure both service innovation and facilities for cash distribution, such as customer loyalty, customers service engagement to have a comprehensive representation of service performance.

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