MJBEM

Malaysian Journal
of Business,
Economics and Management

journal homepage: https://mjbem.com.my/

Service Quality and Its Impact on Customer Satisfaction in Retail Banks of Malaysia: An Empirical Study

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KEYWORDS

Service Quality
Customer Satisfaction
SERVQUAL Model
Retail Banking
Malaysia

ARTICLE HISTORY

Received 4 November 2023
Received in revised form 18 November 2023
Accepted 2 December 2023
Available online 16 December 2023

ABSTRACT

In an increasingly competitive, post-consumption business environment, service quality has become a primary determinant of organizational success and survival, particularly for financial institutions that continuously introduce new products and services to retain customers. This study examined the impact of service quality on customer satisfaction in Malaysian retail banks using the five dimensions of the SERVQUAL model, namely tangibility, reliability, responsiveness, assurance, and empathy. A structured, web-based self-administered questionnaire employing a five-point Likert scale was distributed to 250 randomly targeted retail banking customers in the Klang Valley on a convenience sampling basis, yielding 200 usable responses (an 80% response rate). Data were analysed using SPSS AMOS version 25, including factor analysis, reliability testing, Pearson correlation, and multiple linear regression. The questionnaire demonstrated strong validity (KMO = 0.946, Bartlett's test significant at $p < 0.001$) and reliability (overall Cronbach's alpha = 0.962). All five SERVQUAL dimensions were found to have a statistically significant positive relationship with customer satisfaction at the 0.01 level, with correlation coefficients ranging from 0.274 (responsiveness) to 0.345 (reliability and empathy). Regression analysis indicated that the five dimensions jointly explained 15.9% of the variance in customer satisfaction ($R = 0.399$, $R^2 = 0.159$, adjusted $R^2 = 0.138$, F significant at $p = 0.001$). All five hypotheses were accepted. The findings offer Malaysian retail banks empirical guidance for prioritizing service quality investments, particularly in reliability and empathy, to strengthen customer satisfaction and long-term customer retention.

1. INTRODUCTION

Customers purchase services with certain expectations of how a company will deliver those services and manage their needs, and a company with exceptional service quality meets or exceeds those expectations. The shift from manufacturing-oriented to service-oriented economies, particularly since the post-consumption era of the 1960s, has obliged organizations to go beyond their core offerings to retain customers (Agbor, 2011; Shala & Pira, 2017; Maladi, Nirwanto, & Firdiansjah, 2019). As service-oriented organizations proliferate, competition among them intensifies, and providing high-quality service has become one of the primary means of establishing competitive advantage (Shala & Pira, 2017; Joudeh & Dandis, 2018). Because winning a new customer is estimated to cost between five and twenty-five times more than retaining an existing one (Gallo, 2014), organizations increasingly focus on satisfying and retaining existing customers rather than continually acquiring new ones (Maladi et al., 2019). Industry surveys reinforce the stakes involved: PwC's Customer Experience Survey 2017/18 found that a substantial share of customers abandon a brand they love after just one bad experience, while Gartner's 2018 Customer Experience in Marketing Survey found that 81% of respondents identified customer satisfaction as the primary competitive battleground in their industry. Beyond the direct financial toll of churn, dissatisfied customers who quietly disengage deny organizations the opportunity to diagnose and correct the underlying service failures, which compounds the cost of poor service quality over time and makes early, systematic measurement of customer satisfaction a managerial priority rather than an afterthought.

Banking is a service-oriented industry that depends heavily on its customers for survival, and it plays a vital role in national economic growth. Since financial liberalization and deregulation began in Malaysia in the 1970s, the banking landscape has undergone substantial change, and Malaysia's

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https://doi.org/10.56532/mjbem.v2i2.255
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banking sector today comprises 26 commercial banks (8 domestically owned and 18 foreign owned), 11 investment banks, and 16 Islamic banks (Bank Negara Malaysia, 2021). With nearly all banks offering comparable products and limited scope to compete on price, the experience perceived by customers has become the primary basis of competitive advantage. Homogeneity of products and intense rivalry encourage Malaysian bank customers to switch providers quickly when dissatisfied (Wei & Nair, 2006), and the growing trend of multi-banking, whereby customers spread their accounts and transactions across several institutions rather than remaining loyal to one, makes understanding the determinants of customer satisfaction increasingly important for bankers (Baumann, Elliott, & Burton, 2012).

Despite the well-documented importance of service quality, Malaysian retail banks continue to face challenges in satisfying customers across the five SERVQUAL dimensions of tangibility, reliability, responsiveness, assurance, and empathy, and these challenges affect both perceived service quality and customer loyalty. This study therefore aims to examine the impact of service quality, operationalized through the SERVQUAL model, on customer satisfaction in Malaysian retail banks. Specifically, it investigates the relationship between each of the five SERVQUAL dimensions and customer satisfaction among retail banking customers in the Klang Valley, an area chosen for its high population density and largely well-educated customer base. The general objective is to test a conceptual framework model connecting the SERVQUAL dimensions to customer satisfaction, while the specific objectives are to examine the relationship of each of tangibility, reliability, responsiveness, assurance, and empathy with customer satisfaction in Malaysian retail banks. The findings are intended to contribute to the still-limited body of empirical evidence on the SERVQUAL model within a developing-country retail banking context, since a detailed review of the consumer services marketing literature shows that developed Western nations account for the majority of extant research linking SERVQUAL dimensions to customer satisfaction, and to provide Malaysian bank managers with actionable insight for improving service delivery and customer retention.

2. Literature Review

Service quality has been defined from multiple perspectives, including excellence, value, conformance to specifications, and meeting or exceeding customer expectations, with the latter viewpoint dominating the marketing literature (Hernon & Nitecki, 2001). Parasuraman, Zeithaml, and Berry (1988) formalized this perspective in the Gaps Model of Service Quality, which identifies five discrepancies between customer expectations and organizational delivery, the fifth of which — the gap between customer expectations and perceived service quality — underlies the SERVQUAL instrument. Originally comprising ten dimensions, the model was later refined by Parasuraman et al. (1988) into five dimensions: tangibles, reliability, responsiveness, assurance, and empathy. Customer satisfaction, meanwhile, has been described as a consumer's fulfilment response (Oliver, 2010) and as "a person's feeling of pleasure or disappointment resulting from comparing a product's perceived performance...in relation to his or her expectations" (Kotler, 1994), an emotional response to the gap between what customers expect from a service and what they actually receive.

A substantial body of research supports a positive relationship between service quality and customer satisfaction across a wide range of service industries, a relationship that has been empirically replicated in retail banking specifically across multiple national contexts. Mohd Kassim and Souiden (2007) reported a favourable impact of service quality on customer satisfaction in the UAE retail banking sector. Rahaman, Ali, Kejing, Taru, and Mamoon (2020) found that professionalism, caring, financial aspects, and tangibility were the most practical SERVQUAL dimensions for Bangladeshi bank customers, and Tee, Preko, and Tee (2018) found that empathy was the most influential dimension of service quality in Ghana's retail banking sector, followed by assurance, reliability, tangibles, and responsiveness, although the overall effect of service quality on satisfaction was positive but not statistically significant in that study. Within Malaysia specifically, Munusamy, Chelliah, and Mun (2010) and Peng and Moghavvemi (2015) both confirmed positive relationships between SERVQUAL dimensions and customer satisfaction, trust, and loyalty in the local banking sector, providing the most directly comparable evidence base for the present study.

At the dimension level, prior studies generally report positive associations between each SERVQUAL construct and customer satisfaction, though their relative strength varies by context. Tangibility, defined as the appearance of physical facilities, equipment, personnel, and communication materials (Parasuraman, Zeithaml, & Berry, 1985), has been found to significantly influence customer satisfaction (Krishnamurthy, SivaKumar, & Sellamuthu, 2010; Ananth, Ramesh, & Prabaharan, 2010). Reliability, the ability to perform promised services dependably and accurately (Parasuraman et al., 1985; Ennew & Waite, 2009), has similarly shown a positive relationship with satisfaction in banking (Peng & Moghavvemi, 2015; Kant & Jaiswal, 2017). Assurance, reflecting employees' knowledge, courtesy, and ability to convey trust (Parasuraman et al., 1985), is positively related to satisfaction (Krishnamurthy et al., 2010; Munusamy et al., 2010) and to the security customers feel when transacting (Ennew & Waite, 2009; Sadek et al., 2010). Responsiveness, an organization's willingness to assist customers promptly (Parasuraman et al., 1985), has a documented direct relationship with satisfaction (Kant & Jaiswal, 2017; Lau, Cheung, Lam, & Chu, 2013), with individualized attention to customers shown to improve both satisfaction and problem-solving efficiency. Empathy, the caring and individualized attention given to customers (Ennew & Waite, 2009; Navaratnaseel & Periyathampy, 2014), has also been linked to satisfaction through flexible service hours and attentiveness to individual needs (Ananth et al., 2010).

Based on this literature, the present study adopts the SERVQUAL model as its theoretical framework, positioning customer satisfaction as the dependent variable influenced by the five independent SERVQUAL dimensions. This yields the following hypotheses: H1, tangibility has a direct positive relationship with customer satisfaction; H2, reliability has a direct positive relationship with customer satisfaction; H3, responsiveness has a direct positive relationship with customer satisfaction; H4, assurance has a direct positive relationship with customer satisfaction; and H5, empathy has a direct positive relationship with customer satisfaction.

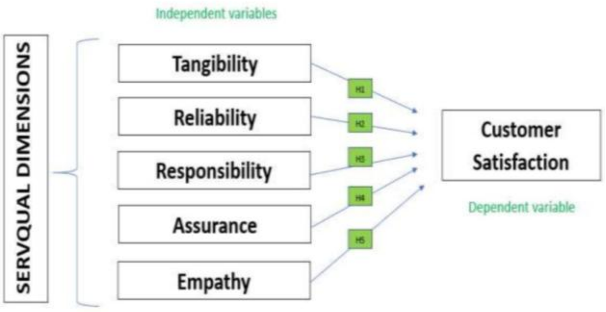

Fig. 1. Conceptual framework of the study

3. METHODOLOGY

This study adopted a quantitative, causal research design suited to testing hypothesized relationships between service quality dimensions and customer satisfaction, since the study's objective was to explain a specific outcome (customer satisfaction) in terms of pre-specified predictor constructs rather than to explore an ill-defined phenomenon. The target population was the general public of legal age holding a savings and/or current account with any Malaysian retail bank, restricted geographically to the Klang Valley, a densely populated area with a comparatively well-educated respondent base capable of understanding the questionnaire items. A non-probability convenience sampling technique was used in place of the originally planned in-person, random-intercept data collection because pandemic-related movement restrictions made face-to-face administration infeasible during the data collection period. A web-based self-administered questionnaire (SAQ) built with Google Forms was distributed via WhatsApp to 250 randomly targeted participants; 200 valid responses were received, yielding an 80% response rate, which exceeds Mugenda and Mugenda's (1999) threshold for an "excellent" response rate and comfortably clears the minimum sample size of 155 recommended by Hair, Black, Babin, Anderson, and Tatham (2010) for a 30-item questionnaire, calculated as five times the number of items.

The questionnaire comprised 30 closed-ended items across three substantive sections, measured on a five-point Likert scale: demographic profile (6 items); the five SERVQUAL dimensions of tangibility, reliability, responsiveness, assurance, and empathy (20 items, four per dimension, adapted from Parasuraman et al., 1988); and customer satisfaction (4 items). The instrument was pre-tested with ten participants, whose feedback informed minor wording adjustments; these participants were retained in the final sample. Data were analysed using SPSS AMOS version 25. Construct validity was assessed via factor analysis, examining the anti-image correlation matrix and the Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy together with Bartlett's Test of Sphericity, following Pallant (2013). Internal consistency reliability was assessed using Cronbach's alpha, with a threshold of 0.70 considered acceptable. The relationships between the SERVQUAL dimensions and customer satisfaction were tested using Pearson correlation analysis and multiple linear regression, with hypothesis acceptance determined at the 0.01 significance level, following the r-value interpretation guidelines of Cohen (1988) as cited in Pallant (2001): r = .10 to .29 (small), r = .30 to .49 (medium), and r = .50 to 1.0 (large).

4. RESULTS AND DISCUSSION

Of the 200 respondents, 64.5% were male and 35.5% were female. The sample skewed young, with 60.5% aged below 30, 25.0% aged 31-40, 11.5% aged 41-50, and only 3.0% above 50. In terms of education, 36.5% held a diploma, 28.5% a degree, 10.0% a master's qualification, and 25.0% other qualifications. Most respondents (64.0%) were single, while 36.0% were married. Occupationally, 28.5% were professional employees and an equal share (28.5%) fell into an "others" category, followed by students (22.0%), managerial employees (11.0%), and business owners (10.0%). Regarding monthly personal income, 33.5% earned below RM1,499, 28.0% earned RM3,000-RM4,999, 21.0% earned above RM5,000, and 17.5% earned RM1,500-RM2,999. No missing values were recorded across the six demographic variables (N = 200 for all).

Table 1. Correlation and Regression Results (SERVQUAL Dimensions and Customer Satisfaction)

SERVQUAL Dimension	r	Strength	Result
Tangibility	.331**	Medium	Supported
Reliability	.345**	Medium	Supported
Responsiveness	.274**	Small	Supported
Assurance	.324**	Medium	Supported
Empathy	.345**	Medium	Supported

Note. **$p < .01$. Regression model: $R = .399$, $R^2 = .159$, Adjusted $R^2 = .138$, F significant at $p = .001$.

Construct validity was confirmed through factor analysis. All diagonal values in the anti-image correlation matrix exceeded the 0.70 threshold recommended by Du Plessis (2010), ranging from 0.823 to 0.976 across the 24 substantive items, confirming sampling adequacy. The overall Kaiser-Meyer-Olkin (KMO) measure was 0.946, well above the recommended minimum of 0.6 (Pallant, 2013), and Bartlett's Test of Sphericity was significant at $p < 0.001$, jointly confirming that the data were suitable for factor analysis. Reliability analysis using Cronbach's alpha showed strong internal consistency: 0.967 for the 20-item SERVQUAL (independent variable) scale, 0.919 for the 4-item customer satisfaction (dependent variable) scale, and 0.962 overall across all 24 items, all comfortably exceeding the 0.70 acceptability threshold (Pallant, 2013).

Descriptive analysis of item-level responses showed mean scores above the scale midpoint (2.5 on a five-point scale) for all constructs, indicating generally favourable perceptions. For tangibility, respondents rated the availability of directional signage inside branches highest (M = 3.11), followed by the appearance of bank premises (M = 3.1), clarity of brochure information (M = 3.02), and parking availability (M = 2.54). For reliability, up-to-date information provision was rated highest (M = 2.98), followed by keeping promised service commitments (M = 2.95), speed of service and operating hours (M = 2.94 each), and problem handling (M = 2.92). For responsiveness, willingness to promptly assist customers was rated highest (M = 3.07), followed by on-time service delivery

(M = 3.02) and peak-hour service efficiency (M = 2.94). For assurance, security protocols were rated highest (M = 3.21), followed by staff knowledge (M = 3.12) and staff ability to instil confidence (M = 3.01). For empathy, understanding customers' specific needs and overall service quality were rated equally highest (M = 3.06 each), followed by maintaining good customer relationships (M = 3.02) and staff efforts to educate customers about new products (M = 3.00). For customer satisfaction, the overall satisfaction item recorded a mean of 3.48, indicating that more than half of respondents were satisfied with the service quality of Malaysian retail banks.

Pearson correlation analysis showed that all five SERVQUAL dimensions were positively and significantly associated with customer satisfaction at the 0.01 level. The correlation coefficients were: tangibility, r = 0.331; reliability, r = 0.345; responsiveness, r = 0.274; assurance, r = 0.324; and empathy, r = 0.345. Following Cohen's (1988, as cited in Pallant, 2001) benchmarks, tangibility, reliability, assurance, and empathy each showed a medium positive relationship with customer satisfaction, while responsiveness showed a small positive relationship, the weakest of the five dimensions.

Multiple linear regression was conducted using one representative item from each SERVQUAL dimension (tangibility, reliability, responsiveness, assurance, and empathy) as predictors of the customer satisfaction item. The regression model produced a multiple correlation coefficient of R = 0.399, a coefficient of determination of $R^2 = 0.159$, and an adjusted $R^2 = 0.138$, indicating that the five SERVQUAL dimensions jointly explained approximately 15.9% (13.8% adjusted) of the variance in customer satisfaction. The ANOVA test of model fit was significant, with the F-statistic significance value of p = 0.001, below the 0.05 threshold, confirming that the predictor variables collectively explain a statistically significant portion of the variation in customer satisfaction, even though the explained variance itself is modest.

All five hypotheses were supported. H1 (tangibility) was accepted, with a medium positive relationship (r = .331) attributed to customers' reliance on concrete cues such as branch appearance and signage as benchmarks for service excellence. H2 (reliability) was accepted, with a medium positive relationship (r = .345) suggesting that customers value banks fulfilling promised service commitments accurately and consistently. H3 (responsiveness) was accepted, though with the smallest correlation of the five dimensions (r = .274), suggesting that while responsiveness matters, it may be a less differentiating factor than other dimensions, plausibly because customers increasingly interact with automated channels rather than staff. H4 (assurance) was accepted, with a medium positive relationship (r = .324), though the discussion notes that customers may already assume a baseline level of security and confidence when banking, tempering the dimension's marginal effect on satisfaction. H5 (empathy) was accepted, tied with reliability for the strongest correlation among the five dimensions (r = .345), underscoring the continued importance of individualized, caring interpersonal service even as banks digitize their offerings.

Overall, the pattern of results is broadly consistent with prior banking-sector studies (e.g., Munusamy et al., 2010; Peng & Moghavvemi, 2015; Tee et al., 2018) in confirming a positive relationship between all five SERVQUAL dimensions and customer satisfaction, while also echoing findings such as Tee et al. (2018), where the aggregate explanatory power of the SERVQUAL dimensions on satisfaction, though significant, remained relatively modest. This suggests that while the SERVQUAL framework captures meaningful drivers of customer satisfaction in Malaysian retail banking, a considerable share of variance in satisfaction is likely explained by factors outside the model, such as pricing, brand image, or digital banking convenience, that were beyond this study's scope. The comparatively young, digitally engaged respondent profile of this sample, with 60.5% of respondents below age 30, may also help explain why responsiveness, a dimension traditionally tied to human staff interaction, registered the weakest correlation, since younger customers plausibly route more of their routine banking needs through self-service and digital channels rather than through staff-mediated service encounters.

5. CONCLUSION

This study set out to examine the relationship between the five SERVQUAL dimensions and customer satisfaction among Malaysian retail banking customers. Using a validated and reliable 30-item questionnaire administered to 200 respondents in the Klang Valley, the study found that tangibility, reliability, responsiveness, assurance, and empathy were all positively and significantly correlated with customer satisfaction at the 0.01 level, with reliability and empathy emerging as the strongest correlates (r = 0.345 each) and responsiveness the weakest (r = 0.274). Collectively, the five dimensions explained approximately 15.9% of the variance in customer satisfaction, a statistically significant but moderate share, indicating that service quality is a necessary but not sole determinant of customer satisfaction in this context. All five hypotheses derived from the conceptual framework were accepted.

The findings carry practical implications for bank managers operating in Malaysia's competitive retail banking environment. Because all five SERVQUAL dimensions contribute, directly or indirectly, to customer satisfaction, banks should adopt an integrated approach to service quality improvement rather than prioritizing a single dimension in isolation. Given the relative strength of reliability and empathy, particular managerial attention should be paid to consistently honouring service commitments and to training staff to understand and individually attend to customer needs, even as banks increasingly digitize routine transactions. Banks should also regularly monitor customer satisfaction levels to pre-empt customer switching, particularly as the shift toward electronic and mobile banking continues to reshape customer expectations. Because higher service quality is associated with more favourable customer satisfaction, and satisfied customers are more likely to remain loyal and generate positive word of mouth, sustained investment in service quality is likely to translate into improved customer retention and, ultimately, profitability.

This study is subject to several limitations. First, the convenience sampling method and the restriction of data collection to the Klang Valley limit the generalizability of the findings to the wider Malaysian retail banking customer base; future research could employ probability sampling across a broader geographic footprint. Second, the conceptual framework examined only the direct relationship between the five SERVQUAL dimensions and customer satisfaction; other potentially relevant constructs, such as customer loyalty, corporate image, and switching costs, were outside its scope and merit inclusion in future models. Third, the relatively modest explained variance ($R^2 = 0.159$) suggests that other unmeasured factors, such as digital banking convenience, pricing, and brand image, likely also shape customer satisfaction in this sector and warrant further investigation. Despite these limitations, this study contributes empirical evidence, drawn from a developing-country context that remains underrepresented in the service quality literature, on the relationship between SERVQUAL dimensions and customer satisfaction, and offers Malaysian retail banks a validated, empirically grounded basis for prioritizing their service quality investments.

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