TOWARDS CUSTOMER LOYALTY POLICY ENHANCEMENT THROUGH SERVICE QUALITY IMPROVEMENT WITHIN ZIMBABWE'S BANKING SECTOR.

By

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A Thesis Submitted in Fulfilment of the

Requirements for the Degree of Master of Philosophy

In

Business Management

Department of Consumer Science and Retail Management

School of Entrepreneurship and Business Sciences

Chinhoyi University of Technology

Zimbabwe

June 2024

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CHINHOYI UNIVERSITY OF TECHNOLOGY

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APPROVAL FORM

The undersigned certify that they have read and recommended to the Department of Retail Management and Consumer Science, Chinhoyi University of Technology, for acceptance a thesis entitled “Towards customer loyalty policy enhancement through service quality improvement within Zimbabwe’s banking sector”, submitted by Edith Shamiso Mutaurwa in fulfilment of the requirements for the Master of Philosophy in Business Management.

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Date: **12 June 2024**

DECLARATION

I, Edith Shamiso Mutaurwa, declare that this MPhil study is my own effort and is a true reflection of research executed by me. This research in full or part thereof has not been submitted for examination for any degree at any other university/institution.

ACKNOWLEDGEMENTS

First of all, I want to express my gratitude to the Almighty God for giving me the chance to conduct this study and for guiding me throughout it. Without the assistance and direction of my supervisors, Dr. L. Chikazhe and Dr. T. Ruvinga, this project would not have been a success. I am incredibly grateful to them for all that they have done. My husband Twomore Mutaurwa deserves special recognition for his unwavering love and support throughout this study. You've always loved me and supported me no matter what. I want to extend my gratitude to our son, Strive Moreprecision and our beautiful daughter,Haziel Withus since they inspired me to go any extra mile. I'd also want to thank all of my family, friends, and coworkers for their support and advice throughout the study and lastly I want to thank the Department of Retail Management and Consumer Science as well for their help and advice.

ABSTRACT

Customer loyalty within the banking sector has been negatively affected by the quality of services delivered to customers. This is evidenced by the fact that many registered banks in Zimbabwe are battling to survive the intense competition. The objective of this study was to examine the effect of service quality on customer loyalty within Zimbabwe's banking sector. The study further investigated the mediating role of customer satisfaction on the relationship between service quality and customer loyalty. The literature review loked at service quality concepts and models, customer satisfaction models and customer loyalty models. The study adopted a post positivist philosophy and it was quantitative in nature. A cross-sectional survey was conducted between September and October 2023. The target population comprised bank customers in Harare CBD. Random sampling technique (simple random) was adopted in selecting the samples size. The sample size of 377 was determined using a RAOSOFT sample size calculator. A structured questionnaire with Likert type questions was used to collect data. A pilot test was conducted and improvements were made to the instrument before the actual data collection. Data were analysed using descriptive statistics and hypotheses testing in SPSS version 26 and Amos version 26 respectively. The study findings indicated that perceived service quality positively influences customer satisfaction and loyalty. The results demonstrate that customer satisfaction partially mediates the relationship between perceived service quality and customer loyalty. Results imply that customer satisfaction play an important role on the relationship between perceived service quality and customer loyalty. These findings contribute to the current services body of knowledge. Banks are therefore recommended to prioritise improvement of service quality, and customer satisfaction through continuous reviewing of products and services on offer to cater for the market demand, continuous training of staff, availing fast and reliable internet service and provision of reliable power back-up to avoid disruption of service within the bank and also introduce systems to get customer feedbacks and queries on time. Banks were further recommended to initiate loyalty promotions like offering affordable loans to their clients and can also achieve customer loyalty through keeping a database for their clients in order to remain in contact with them and to keep on sending appreciatory messages. As for improvement of current results, it was recommended that future studies be carried out across many cities in Zimbabwe and within the surrounding countries. In addition, comparative studies among other related sectors were recommended.

Keywords; Perceived service quality, customer satisfaction, customer loyalty, banking sector

TABLE OF CONTENTS

Contents

LIST OF FIGURES

LIST OF TABLES

CHAPTER ONE

INTRODUCTION

1.1 Background of the study

In every economy, service quality plays a crucial role (Makanyeza & Chikazhe, 2017). Service organizations which disregarded requests for high-quality service struggle to survive, while others have their market share stolen by rivals (Khairawati, S. (2020); Indriastuti et al.,2022). Furthermore, the necessity for global economic sectors to consider the effects of service quality has made markets more focused on services (Taliah, 2021). International banks are under increasing pressure to provide high-quality service to their customers in order to stay competitive. Many international banks have invested in providing multichannel service, which includes in-person service, phone service, and online banking. This allows customers to choose the channel that is most convenient for them. International banks invest in training their staff to ensure that they are knowledgeable and able to provide high-quality service to customers. In the United States, customer satisfaction is often seen as a key metric of service quality, and many companies use surveys and other methods to gather feedback from customers.

In Japan, there is a strong emphasis on providing high-quality service and attention to detail. The concept of "omotenashi," which means "hospitality," is an important aspect of Japanese culture and is reflected in the high standards of service that are often found in restaurants, hotels, and other businesses like the banking sector(Wardhani et al., 2023). Enhancing service quality gives businesses in the service sector a competitive edge (Mattah et al., 2020). Service organizations should use service-oriented strategies to beat out the competitors (Mansor & Redhwan, 2012). Matching customer demands is a key factor in determining the competitive edge in the services industry and is a means of corporate growth (Mwiya et al., 2017). It is imperative that service-based organizations attend to calls for service quality since their success depends on delivering exceptional service quality (Karatas et al., 2016).

In South Africa and Botswana banks invest in training their staff to ensure that they are knowledgeable and able to provide high-quality service to customers. Banks often review their processes and procedures to ensure that they are efficient and customer-friendly (Chiguvi, D. 2023).

Zimbabwe has seen a notable increase in the number of financial institutions established as a result of the banking sector's liberalization. Nineteen operational institutions, consisting of thirteen commercial banks, five building societies, and one savings bank, were present as of March 31, 2022 (RBZ 2022). It is noteworthy, nonetheless, that the high failure rate of banks and other financial organizations in Zimbabwe has tarnished the banking industry. Over half of the banks and other financial organizations that have been registered throughout Zimbabwe's banking history are either failing or are facing difficulties for them to survive (Mangudhla, 2015). Bank customers have suffered as a result of the bank failures in Zimbabwe, as they are unable to get their deposits and investments back. Nonetheless, bank owners who have misused depositor monies have not been prosecuted. In actuality, these bank owners escape punishment and maintain their luxurious lifestyles while depositors endure abject poverty. According to The Herald (2013), such a scenario is likely to erode public trust within the Zimbabwe's banking sector.Customer satisfaction is the outcome of improved service quality, and customer satisfaction is crucial for any firm (Palese, 2018). Customers that are happy with an organization's service quality spread the word about it (Kim et al., 2015). Furthermore, Tarus and Rabach (2013) stress that the difference between the perceived and expected services is what determines satisfaction.

Customers are happy when an organization delivers services that exceed their expectations; they become dissatisfied when the firm fails to meet their expectations (Kotler & Keller, 2009; Nyajeka & Mpofu, 2015; Onditi & Wechuli, 2017; Parasuraman, Berry & Zeithaml, 1993). Delivering exceptional service quality is what draws in loyal customers (Akhter, 2011; Palese, 2018). According to Kotler and Keller (2009) and Munari et al. (2013), customer satisfaction also leads to repeat purchasing, repeat patronage, and word-of-mouth advertising.

Due to economic liberalization in most economies, the banking sector is undergoing significant changes and increased competition has resulted in the influx of new companies into the market (Hafez, 2018; Pratihari and Uzma, 2018). To please and keep various types of consumers, banks are confronted with a massive burden of providing better services and creating competitive products. The influx of new banks is putting a lot of pressure on the banking industry to figure out how to address changing client demands and expectations (Arcand, PromTep, Brun & Rajaobelina, 2017). Banks currently place a greater emphasis on keeping existing than on finding new customers (Pratihari &Uzma 2018; Saleem, Zahra, Ahmad, &Ismail 2016). Customers now have the option of switching service providers based on which financial institution is able to match their demands, thanks to the increased number of companies offering relevant goods (Makanyeza & Chikazhe, 2017).

Brun et al., (2017) point out that the existence of banks is now contingent on improving corporate social responsibility initiatives, brand recognition, company image, and customer satisfaction programs as a result of increased competition. The main difficulty is retaining clients and expanding market share and the performance of banks is increased by pursuing survival techniques that provide them an advantage over their competitors. In order to accomplish so, banks must look more at their service quality and customer satisfaction strategies.

Consumers all across the world have advanced to new levels of sophistication and this makes it difficult for businesses to be creative and come up with tactics to preserve and grow client loyalty and market share (Brun, Rajaobelina, Ricard, & Berthiaume, 2007). Companies compete for clients' attention in today's competitive business landscape (Brun et al., 2017) and consumers are becoming increasingly quality aware on a global scale. As a result, there has been an increase in client demand for high-quality services (Nkwede & Okpara, 2017).Service quality is determined by a comparison of customer expectations and perceptions of how the service was provided. Cronin and Taylor (1992) went on to say that service quality is defined by determining whether or not service delivery meets or exceeds customer expectations.

Within the retail sector, service quality is a powerful source of competitive advantage (Rahman et al., 2020; Woratschek et al., 2020). That is, a company's competitive advantage stems from constant improvement in the quality and reliability of its products (Bahadur et al., 2018). More customers come as a result of continuous improvement in service quality. Chongsanguan et al., 2016; Junior & de Aquino Guimares, 2012). As a result, if clients are satisfied with the firm's level of service quality, the likelihood of repeat business increases. Purchases are on the rise. When comparing similar services, service quality is a key differentiator.

Service businesses can set themselves apart by providing higher-quality services than their competitors. Customers are disappointed by poor service quality, and their faith in an organization's performance is eroded. Quality and productivity are two methods to provide value to customers and businesses. While service quality focuses on the benefits provided to consumers also productivity has an impact on the company's financial performance

Customer happiness is important to a company because it may be used to spot prospective market possibilities (Jawaad et al., 2019). Because customer satisfaction is the beginning point for excellence and standard performance, modern firms should be customer-oriented (Bassan &

Kathuria, 2016; Sendawula et al., 2018). Customers who are satisfied are the goal of business since firms rely on them rather than customers relying on them. Customers who are satisfied are advantageous to the company because they are less likely to switch providers (Harzaviona & Syah, 2020; Nikou & Khiabani, 2020). Customers who are pleased with their service tell others about it, whereas customers who are dissatisfied don't.

One of the factors that influences customer loyalty to organizations is customer satisfaction (Harazneh et al., 2020). While customer loyalty helps organizations perform better in the long run, it does so in an indirect way. Customer satisfaction is a major concern for many businesses (Anderson & Mittal, 2000; Schneider et al., 2005; Smith et al., 1999). When customers are satisfied, businesses can call themselves successful. The sense of pleasure or discomfort derived from the consumption of goods and services is known as customer satisfaction (Sabbagh, Rahman, Ismail, & Hussain, 2017).

Service quality is an attitude related to, but not identical to, satisfaction that results from a comparison of expectation and performance (Nkwede & Okpara, 2017). A company's reputation is an asset that distinguishes it from its competitors, resulting in repurchase behavior and a willingness to pay a premium for products or services (Peterson, 2018). Switching costs are the fees experienced by customers as a result of changing product brands or suppliers (El-Manstrly, 2016). In the global service industry, competition has increased to the point that successful businesses rely increasingly on a thorough understanding of their consumers' behavior (Hosseini & Saravi-Moghadam, 2017). The banking industry is one of the hardest service industries (Sardana & Bajpai, 2020). In the banking industry, there has been a growth in the number of market players. As a result, a diverse, hypercompetitive, and changing environment has emerged (Kumar & Gulati, 2004). Globaly banking industry is affected by the performance of its customers that is if the customers are satisfied it means they become loyal to the business and this will improve the performance of the industry positively.

Proactive analysis of customer dissatisfaction, advanced segmentation, customer profiling, and customer journey evaluation in commercial banking in Zimbabwe appear to be unfeasible due to the seemingly restricted digital transformation (Matsvai et al., 2021). The banks lack the flexibility to promptly launch new goods and services in reaction to the dynamic operating environment.The rapid changes in the economic climate in Zimbabwe and technological advancements have led to a rapid shift in client expectations, necessitating banks to be flexible. If this issue of customer satisfaction is not adequately handled with the necessary urgency, certain banks in Zimbabwe can lose clients in the future.

1.2 statement of the problem

High loyalty demonstrates consumers' happiness when opting to adopt a product. Consumers make the decision to adopt or reject a product after trying it and developing an appreciation or dislike for it (Permatasari, Anwar, et al., 2021; Permatasari, Ashari, et al., 2021). In Zimbabwe customer loyalty in the banking sector has been on the decline within the banking sector. some banks and other financial organisations registered in Zimbabwe are either battling to survive or have collapsed due to Increased competitiveness (Gwatiringa 2020).

Customers in Zimbabwe's banking sector are experiencing long queues, high bank charges, inaccessible financial services, inflexible banking hours, system problems, and a lack of communication from banks. Consumers in Zimbabwe are obliged to use e-commerce until recently due to a lack of cash. This has not been without difficulties, as banks have been unable to support a smooth transition to the usage of paperless money. The time it takes for a consumer to receive an ATM card, system availability, system performance, and queuing are challenges affecting customers. Customers are continuously switching to other banks and this leads to loss of loyal customers whilst loyalty is a source of long-term competitive advantage (Manhando T 2023).. More efforts were made to improve the service quality and also to reduce loss of loyal customers, however the problem persists.

Several studies worldwide were also done trying to address the service quality-customer loyalty problem within the banking sector (Khairawati, S. (2020); Kadir et al., 2023; Alqasa & Afaneh (2022). Indriastuti et al.,2022; Schneider et al., 2019). However, none of these studies introduced customer satisfaction as a mediator between service quality and customer loyalty. In trying to address this gap, the current study seeks to contribute to the existing body of knowledge on consumer satisfaction and customer loyalty by looking at the role of consumer satisfaction in mediating the relationship between service quality and customer loyalty.

1.3 Research objectives

The main objective of the study is to investigate the effect of customer satisfaction in mediating the relationship between service quality and customer loyalty in the retail banking sector. The specific objectives of the study are:

1. To establish the effect service quality on customer loyalty.
2. To ascertain whether service quality affects customer satisfaction.
3. To determine the effect of customer satisfaction on customer loyalty.

4. To test the mediating role of customer satisfaction on the relationship between service quality and customer loyalty.

1.4 Research questions

The research questions of the study are as follows:

1.How does service quality influence the customer loyalty?

2.How does service quality affects customer satisfaction?

3.What is the effect of customer satisfaction on customer loyalty?

4. How does customer satisfaction act as the mediating role on the relationship between service quality and customer loyalty?

1.5 Research Hypotheses

H_1: Service quality has a positive effect on customer loyalty

H_2: Service quality positively influence customer satisfaction

H_3: Customer satisfaction has a positive effect on customer loyalty

H_4: Customer satisfaction mediates the effect of service quality on customer loyalty

1.6 Proposed Conceptual framework

The researcher tries to link the relationship between the independent variables and the dependent variables. That is the relationship between service quality, customer satisfaction and customer loyalty. The conceptual model which has been developed is shown in figure 1 below:

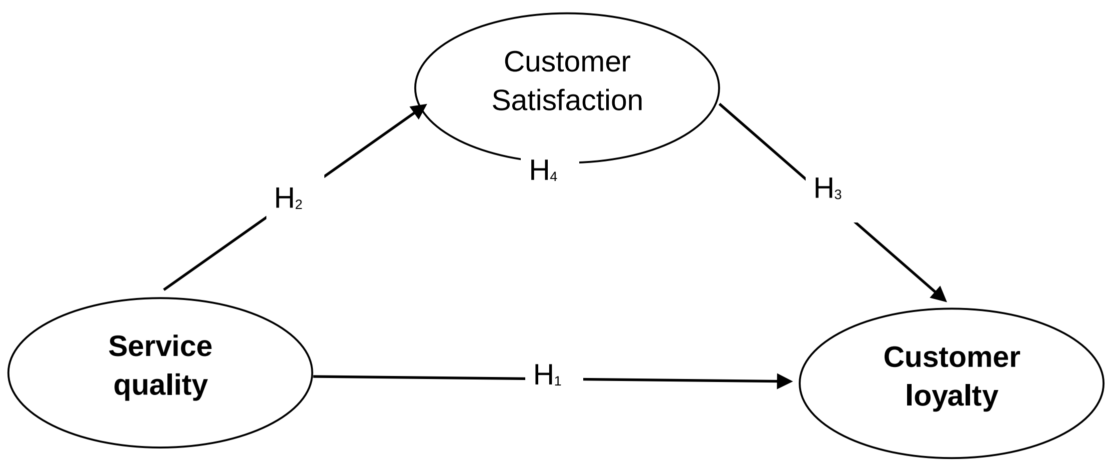


Figure 3. Proposed conceptual framework

Source; Research (2024)

1.7 Significance of the study

This research aimed to fill the knowledge gap in Zimbabwe about consumer satisfaction, service quality and customer loyalty. The marketers, retailers and academic community policymakers will all benefit from this study. The findings of this research could be useful in strategic planning.

1.7.1 Marketers

This study sought to help marketers know their clientele base and the type of service they expect from their service providers. It may also help them with different marketing strategies to use so that they may not lose their loyal customers and to satisfy them.

1.7.2 Bank retail managers

This study is essential to assess and improve service delivery and design because it will provide management with data that they can use in making inferences about customers. (Wilson et al., 2006). It may also create a relationship with customer and so as to train their employees on how to handle and care for customers so as to satisfy them.

1.7.3 The academic community

This study contributed to customer satisfaction and service quality literature in Zimbabwe. The academic community may benefit from the findings of the study as it adds to the current body of knowledge. This may give room for further researchers interested in in the subject of customer satisfaction and service quality.

1.8 Scope of the study

Data was collected from bank customers in Harare, Zimbabwe. The scope of the study falls within the field of marketing and retailing. Key variables in this study are service quality, customer satisfaction and customer loyalty.

1.9 Organisation of the study

Chapter one introduced fundamentals issues concerning this study. This chapter presented background to the study which focused on delivery of service quality within the retail banking sector. The statement of the problem highlighted the customer satisfaction challenges within the retail banking sector and how the customers are affected. Research objectives were formulated from which research questions were derived. A conceptual frame work was designed to help to explain the study variables. Hypotheses were also developed before the scope of the study was outlined

Chapter two defined and discussed service quality, role of service quality and service quality management. Literature review shall also look at the quality concept, quality assurance and quality planning. Service quality models (SERVPERF AND SERVQUAL) will be conversed. Literature review shall also look at customer satisfaction, customer expectations and measurement of customer satisfaction. Customer loyalty will be looked at.

Chapter three

The third chapter reviewed the study's empirical literature. Key empirical research relevant to the subject were carefully chosen and surveyed. The relationship between perceived service quality, customer satisfaction and loyalty will be covered in a selection of literature. This led to the formulation of the study's conceptual framework and research hypotheses.

Chapter four

Research methods were covered in detail in Chapter 4. There was a justification and explanation of the research design and philosophy used in the study. Further discussion of data collecting and analysis techniques will be covered in this chapter. The questionnaire was used as a research tool that is used to collect data. Additionally, how data was collected, examined, and presented was also covered in this chapter. Prior to presenting ethical considerations, reliability and validity were discussed.

1.10 CHAPTER SUMMARY

Chapter one introduced research highlights and study concepts. It highlighted the statement of the problem, research objectives and research questions. Conceptual framework and research hypotheses were also articulated. The structure of the thesis was set out. The significance of the study and its scope were also presented.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

Chapter one introduced the study and gave its overview. This chapter focused on literature review. The literature review describes and assesses existing research, contextualizes and refines the current study, validates the study's goal, and identifies gaps in the existing literature (Smith et al., 2015). The researcher took enough time to review the related studies done by other scholars as a means to identify the gap in the literature in relation to the objectives and the research questions of this study. The literature in this chapter covers mainly three sections, namely service quality, customer satisfaction and customer loyalty.

2.2 Service quality

From the customer's point of view, service quality measures how well products and services work. Customers' perceptions of service quality include a comparison between what they believe the service should be (expectation) and the service that is actually got, (perception)according to Manjunatha and Shivalingaiah (2020), Parasuraman, Zeithaml, and Berry (1994), Zeithaml, Bitner, and Gremler (2019). According to Appannan, Doraisamy, and Hui (2013), attentiveness, flexibility, communication, friendliness, and responsiveness can all increase service quality. Green (2014) views service quality as a modern notion that compares perceived service expectations with perceived performance. According to Berry et al. (1988), service quality demonstrates an organization's dominance over its competitors and decides whether it will succeed or fail. Service quality is defined as the amount to which a delivery service meets or exceeds customer expectations, resulting in customer satisfaction (Gronroos, 1988). Service quality refers to the ability to meet or surpass the level that the service provider and the client agreed to at the outset of the service encounter (Ganesh & Haslinda, 2014). Service quality is described as "the customer's opinion of the service's overall excellence or superiority" (Zeithaml et.al, 1988). As a result, quality is defined as "the ability of a product or service to consistently meet, if not exceed, the customer's expectations" (Stevenson, 1993). Quality, according to Schroeder (2000), also includes "fulfilling or exceeding customers' requests now and in the future."

2.2.1 Service quality concept

For economic progress, the banking sector is crucial. It supports both commercial and non-business activities by providing loans for the start-up of new industries, as well as cash deposit and withdrawal capabilities for day-to-day operations (Hussain et al., 2015). The banking sector is clearly growing at a quick speed in the current era of globalization and digitalization. The formation of private and joint venture banks is aided by economic liberalization. Private, international, and joint venture banks compete with government-owned banks. Physical infrastructure, technology, and labor are all important components in providing banking services (Beerli et al., 2004; Ferreira et al., 2015; Zameer et al., 2015). In the banking industry, service quality and facilities have considerably improved. Service quality has been identified as an analytical aspect of success for businesses, allowing them to construct their competitive edge and boost their competitive power. Many studies have been conducted on service quality. Service quality refers to how closely the level of service provided fits the customer's expectations. Delivering quality service entails consistently meeting consumer expectations.

Quality corresponds to satisfaction in a user-based approach: the highest quality is the best fulfilment of consumers' preferences (Yarimoglu, 2014). Organizations have understood that providing high-quality service provides a long-term competitive edge. Customer happiness and service quality are crucial key elements for businesses looking to improve their competitiveness, development, and growth in the future market. Consumers all across the world have advanced to new levels of sophistication. This puts marketers under pressure to be creative and devise tactics to maintain and grow customer satisfaction and market share (Brun, Rajaobelina, Ricard, & Berthiaume,2017). Companies compete for customers' attention in today's competitive business environment (Brun et al., 2017).

Consumers are becoming increasingly quality aware on a global scale. As a result, clients' expectations for high-quality services have risen (Nkwede & Okpara, 2017). To maintain a competitive advantage, service providers in the banking sector must deliver exceptional service to their clients (Al-Hubaishi, Ahmad & Hussein, 2017; Saleem & Rajar, 2014). Providing high-quality service helps business in attracting new customers through word-of-mouth referrals (Nasir et al,. 2021).

2.2.2 Service quality development

The history of service quality begun with identifying five gaps by Parasuraman, Berry, and Zeithaml in 1985 that occur due to director insight of service quality. Gronroos modeled the initial service quality idea (1982, 1984). Furthermore, according to Gronroos' service quality model, service quality is a blend of technical and functional, with functional service quality referring to the specifications for getting service from the client and technical service quality referring to what the customer receives.

2.2.3 Service quality features

Globalization has made the banking environment more competitive and dynamic, according to Kumar et al., (2010). Banks should concentrate on raising the quality of their services in order to retain clients, grow income, and capture more market share. According to Alice et al. (2017), the concept of service quality is divided into three levels: interaction quality, physical environment quality, and result quality. In the banking industry, one of the most used tools for assessing service quality is the SERVQUAL model.The SERVQUAL Instrument assesses service quality on five levels. Tangibility reliability, responsiveness, assurance, and empathy are the five dimensions.

2.2.3.1 Tangibility

Since service are intangible, customers' perceptions of service quality are based on a comparison of the tangibles connected with the services offered. Tangibility refers to the physical look of the buildings, equipment, staff, and communication materials. Physical facilities assist the service provider in providing excellent service to customers (Peng & Moghavvemi, 2015; Sultan & Wong 2012). Employees' physical appearance has a significant impact on the institution's service quality (Phiri & Mcwabe, 2013). Physical facilities should be appealing to customers and reflective of the level of service provided by a company.

2.2.3.2 Reliability

It's the capacity to deliver on a promise with consistency and accuracy. The term "reliability" refers to a company's ability to keep its promises, such as those regarding delivery, service provision, problem resolution, and price. Customers place a higher value on service providers who respond quickly to client complaints (Annamdevula & Bellamkonda, 2016). Customers like to conduct business with organizations who follow through on their promises, particularly those regarding service results and fundamental service characteristics. Customer expectations of reliability must be understood by all businesses. Customers are most directly harmed by companies that do not offer the fundamental service that they believe they are purchasing.

2.2.3.3 Responsiveness

It's a desire to assist consumers and give timely service. In dealing with consumer requests, inquiries, complaints, and difficulties, this dimension stresses attention and promptness. The length of time customers must wait for assistance, answers to questions, or attention to problems communicates responsiveness to customers. Responsiveness also refers to the ability to customize a service to meet the needs of the consumer. According to Lee (2016), service providers should establish internal service standards for tasks such as replying to emails, responding to customer phone calls, giving customer feedbacks and serving each client in a queue on time.

2.2.3.4 Assurance

It entails instilling trust and confidence in others. Workers' awareness of civility and the firm's and its employees' ability to inspire trust and confidence are characterized as assurance. This factor is likely to be especially significant for services that customers consider to be high-risk and/or for which they are unsure of their capacity to evaluate. Customers can learn about a company's experience and capabilities by looking at industry certifications, including the area of specialty on company newsletters, logos, and handouts (Herrera, 2016). The individual who connects the customer to the organization, such as the marketing department, may embody trust and confidence. As a result, staff understand the need of gaining client trust and confidence in order to achieve a competitive edge and maintain customer loyalty. According to Cohen-Vogel et al. (2015), industry certificates can be shown on badges, patches, and buttons on employees' clothing. Some advertising information may be displayed on company cars and on company websites (Bryk et al., 2015). Employees must instill confidence in clients by demonstrating their skill and understanding (Wang et al., 2023).

2.2.3.5 Empathy

It refers to the firm's commitment to provide caring, personalized service to its clients. Individual attention is required in some nations to demonstrate to the consumer that the organisation is doing everything possible to meet his needs. Empathy is a bonus that increases client trust and loyalty while also increasing trust and confidence. Organisations that care about their clients provide service that meets their needs (Peng & Moghavvemi, 2015). Customers' demands are increasing every day in this competitive environment, and it is the companies' responsibility to do everything possible to meet those demands; otherwise, customers who do not receive individual attention will go elsewhere.

2.2.4 Role of service quality

Banks are significant players in financial market activities and play a critical role in the proper operation of a country's economy. In today's highly competitive business world, service quality is a critical component for boosting customer satisfaction. Consumer satisfaction enhance the quality of life, performance of banks and in defining their success that is improved profitability and a higher market capitalization. Customers now expect financial institutions to provide higher-quality services. It has increased rivalry among commercial banks, especially those in the private sector. This encourages them to provide high-quality service customers in order to achieve a competitive advantage (Hussain et al., 2015).

Financial institutions have long identified "service quality" as a technique for establishing a competitive edge and taking the lead in a market-driven system. However, in today's extremely competitive business world, it's more crucial than ever to not only become the market leader, but also to keep it (Hu et al., 2009; Hussain et al., 2015; Kim, 2011; Wu et al., 2015;

Zameer et al., 2015). Several quality aspects are considered when making purchasing selections (Ngo & Nguyen, 2016). Measuring service quality contributes to achieving service excellence. Organizations are able to give outstanding service because of service quality measurement (Annamdevula & Bellamkonda, 2016).

When making purchasing decisions, a number of quality factors are taken into account (Ngo & Nguyen, 2018). Measuring service quality aids in the pursuit of service excellence. Because of service quality evaluation, businesses are able to provide exceptional service (Annamdevula & Bellamkonda, 2018).

2.2.5 Service quality management

Consumers and clients frequently want changes; hence the service business is one of the most dynamic industries. These innovations are propelling service provisioning and delivery forward, with the demand for quality growing. Because services are intangible, it is difficult to define or quantify their success or failure. "Any corporate service provider's success may be judged in terms of its customers' attitude toward the service delivery process, which means service quality management dimensions will be the most important factors in customers' evaluations of a specific service provider" (Garga & Bambale, 2016). Customers demand quality service when they patronize service providers, and their expectations vary depending on the customer. In order to deliver suitable quality service, it is critical to determine the consumers' expectations. Customers and front-line service staff interact to generate the service in a service firm.

Customers are crucial to the banking industry's entire range of business activities and revenue generating. Customers are demanding, and they are frequently critical of the quality of the services and products supplied for their experience, making client retention and retention a major concern. In order to keep consumers and protect and sustain long-term client interest, banks must establish an ongoing relationship with them (Siew-Peng & Sedigheh, 2018).

Chidambaram and Ramachandvan (2019) defines service quality management as "The overall appraisal of a single service firm that arises from comparing that business's performance with the customer's general expectations of how firms in that industry should perform,". Service quality management, according to Parasuraman et al (1985), is "the degree and direction of disagreement between consumer perceptions and expectations in terms of distinct but relatively relevant elements of service quality, which can affect future purchasing behavior." Quality in the eyes of the customer entails suitability for use and adherence to customer loyalty. Management of service quality is an important factor that impacts a company's competitiveness.

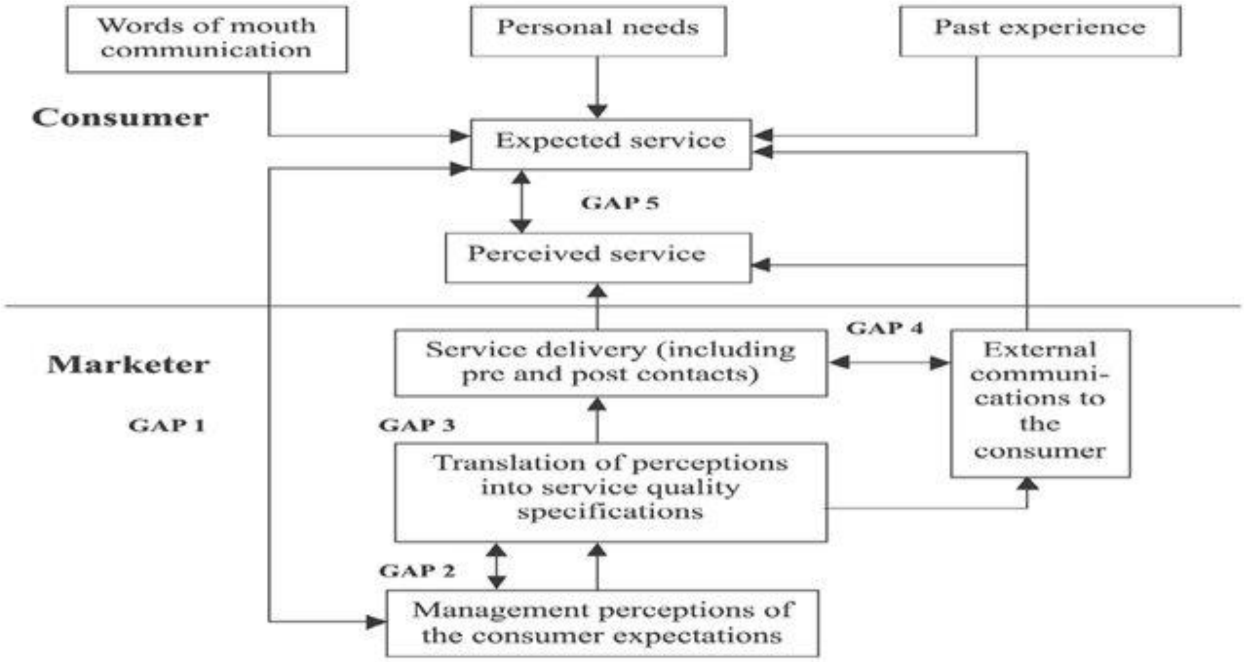
2.2.5.1 Service quality gap

The GAP Model of Service Quality can help a company determine customer satisfaction. The GAP Model is a popular tool in the service business for analyzing the many variations that arise during the service delivery process to potential clients.

The GAP Model creates a roadmap for the entire service delivery process and identifies process gaps, ensuring that the entire model operates smoothly. This makes it easier for service providers to spot inefficiencies in the delivery process. According to Al-Azzam (2015), organizations that neglect to monitor the service quality gap struggle to expand matched share.

2.2.5.2 The SERVQUAL GAP analysis

Gap analysis is a part of the SERVQUAL model that describes the performance gaps that occur when achieving organizational service quality (Zeithaml et al., 1985).



Source: Parasuraman *et al.* (1985)

Figure 4.1 the servqual gaps model

GAP1. **Expected service**

Management's perspective of service quality differs from the service customers anticipate from the company. Parasuraman et al. (1985) demonstrate that management does not comprehend what customers anticipate in their explanation of Gap 1. As a result, it is suggested that management devise methods to reduce customer perceptions of risk. They proposed that businesses tackle the Gap 1 problem by performing market research, practicing upward communication, and reducing the number of levels of management that impede communication.

GAP2. **Management perceptions of the consumer expectation**

It is the difference between management perceptions and service quality criteria. One option for management to close this gap is to ensure that service quality criteria are followed, as this is one way to satisfy customers. Nautiyal (2014) points that failure by management to close this gap leads in significant business losses as customers switch providers.

GAP3. **Transilation of perceptions into service quality specifications**

Shows the difference between the actual service provided by an organization and the service quality specifications. The gap could be bridged by the company improving service quality in order to satisfy customer expectations. Medha (2015) goes on to say that the actual service provided by an organization and the service quality criteria must align in order for clients to obtain the service they expect. Closing gap 3 leads to increased customer happiness, which leads to increased sales for a company.

GAP4. **External communications to the consumer**

Demonstrates the gap between the organization's claimed service and the actual service provided to clients. Management must ensure that the promises made to customers are kept, whether through advertising or salespeople. Customers, as a result, keep a careful eye on this gap and are quick to complain or switch to a competitor if the promised service is not delivered (Onyango et al., 2015).

GAP5. **Perceived service quality**

is the only gap that focuses on the customer and discusses why customer perceptions and expectations differ?

2.2.6 Service quality models

Customer satisfaction is influenced by a variety of factors, including service quality. Customer satisfaction and loyalty are strongly influenced by service quality (Bowen & Chen, 2001). Improved organizational outcomes are influenced by high service quality, profitability, a large market share, client loyalty, and the likelihood of making a purchase are all important factors to consider (Brady & Cronin, 2001). The quality of service is one of the most essential factors in customers' satisfaction and corporate success (product). Managers must also detect flaws and evaluate how to improve quality, resulting in increased efficiency, profitability, and overall performance.

In terms of diverse service sectors, service quality has varied dimensions (Pollack, 2009) Nonetheless, service quality measurement enables managers to identify quality issues and improve service efficiency and quality to meet or surpass client expectations. Service quality, according to Zeithaml (1988), is defined as a customer evaluation based on overall service excellence. It's due to the intangible, heterogeneous, and closely intertwined nature of service excellence. Many models for assessing service quality have been created in recent decades, with Gronroos' attempt in 1984 being the first.

He feels that there is a difference between technical quality as a result of service performance and functional quality as a subjective evaluation of the service provided. In 1994, Rust and Oliver added a new feature to the Gronroos model: the service environment. In 1985, Parasuraman, Zeithaml, and Berry proposed SERVQUAL, the most widely used and well-known model. They proposed 10 dimensions for service quality at first, but after some preliminary research in 1988, they reduced the model to five dimensions. The SERVQUAL model was built on a five-dimensional discrepancy between perception and expectation of service quality.

Cronin and Taylor proposed the SERVPERF model in 1992, which was based on service quality measuring performance. In terms of total service quality measurement, SERVPERF included higher variance than SERVQUAL. Furthermore, Dobholkar, Thorpe, and Rentz examined SERVQUAL in 1996 and found that it had not been adopted in other domains, such as the retail shop setting. They presented the Retail Service Quality Scale as a new model (RSQS).

Only four major, widely utilized, and widely adopted models will be evaluated in this study. Other service quality measurements are based on these four service quality models. We will determine which model is the most fruitful for service sectors to measure quality of service and improve customer satisfaction based on its result by evaluating expert opinion and secondary data.

2.2.6.1 SERVPERF model

According to Singh and Khanduja (2006) organizations that provide services, such as banks, have realised the need of being customer-oriented and are beginning to utilize quality management systems to assure their organizations' effective management. Banks have utilized measurement scales, such as surveys, to obtain client impressions over the years in order to improve the quality of service they provide to their customers. Customer satisfaction and service quality have long been thought to be strongly related(Taylor.et al.,1994). Although other authors believe that service quality is a separate notion from satisfaction (Alnaser, Ghani & Rahi 2018). However, Yadav & Rai (2019). established an empirical link between satisfaction and service quality.

Cronin and Taylor, (1994) proposed for a performance-based approach to measuring service quality. After Parasuraman et al. (1994) criticized performance-based service quality assessment, the efficiency with which a corporation delivers a service to its clients is referred to as service performance. There are numerous characteristics of service performance that can be used to determine a customer's satisfaction and maintain their loyalty to the service.

The SERVPERF and SERVQUAL models are the two most common service quality measurement scales. SERVQUAL is a gap-based scale, whereas SERVPERF is a performance-based scale, which builds on SERVQUAL's disconfirmation paradigm. Although both approaches use the same five factors to assess service quality, the ways in which the categories are used differ significantly.

SERVPERF is a service performance measurement model that addresses SERVQUAL's deficiencies in service quality. The SERVPERF model employs the same five SERVQUAL dimensions as the SERVQUAL model, but with a single set of service performance statements (Raza & Burney, 2020). SERVPERF assesses service quality based on customer perceptions of the supplied service's performance (Raza et al., 2020)

The SERVPERF device has been employed in a variety of businesses, including fast food, dry cleaning, and banking. The strengths of the SERVPERF model, according to Andronikidis and Bellou (2010), include its capacity to capture divergent consumers' overall impressions of service quality. Second, it has the ability to establish the concept of service quality as logically preceding consumer satisfaction.

The 22 components in the SERVPERF model are divided into five dimensions: tangible, reliability, responsiveness, assurance, and empathy. The physical nature of the service is described by tangibles, which include the business, tools used to complete the service, and company employees who can promptly assist a consumer. An setting with perceptible facets, according to Moon et al,.(2020). includes three components: design elements, social considerations, and ambient factors. The capacity of a service provider to deliver a service as promised is referred to as reliability. The service provider must deliver on their promises without having to revisit their offerings to figure out what isn't working.

Parasuraman et al. (1994) proposed the addition of expectations when measuring service quality. They agreed that diagnostic value of SERVQUAL offsets the instruments' loss of productive power. Zeithaml et al. (1996) considered that the use of both expectations and perceptions was appropriate during service quality measurement. They agreed that both SERVPERF and SERVQUAL were adequate service quality predictors and supported the view that they can be used simultaneously.

2.2.6.2 The Gronroos model

Gronroos (1984) identified two service quality dimensions, the technical aspect ("what" service is provided) and the functional aspect ("how" the service is provided), with the suggestion that the "perceived service quality model" replace the product features of a physical product in the consumption of services. The technical or outcome quality of the process is how the client perceives what he or she obtains as the result of the process in which the resources are utilised. But, perhaps more crucially, he or she recognizes how the process works, that is the functional or process quality dimension. The "what" (or technical quality) of some services may be difficult to assess. In a similar vein to Lehtinen & Lehtinen (1982), Gronroos stressed the relevance of corporate image in the experience of service quality. Because customers frequently have repeated interactions with the same service firm (Gronroos, 2001), they carry their previous experiences and general perceptions of the organisation to each meeting. As a result, the image concept has been introduced as yet another crucial component in the perceived service quality model, allowing for consideration of the dynamic part of the service perception process.

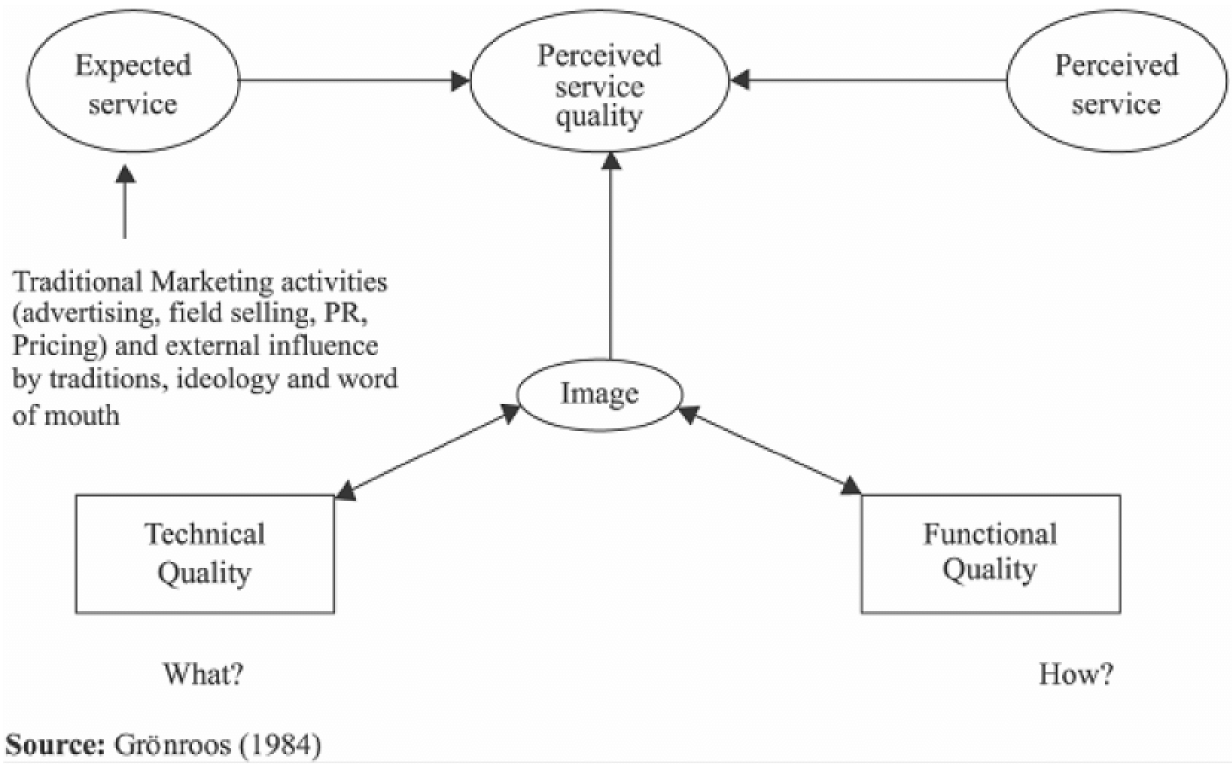


Figure 2.*2* The Gronroos model

2.2.7 Service quality in the retail banking sector

Customers can switch from one service provider to another, so retail banking institutions operate in a competitive atmosphere. As a result, banks offer a variety of initiatives such as cost-effective account bundles and loyalty programs to satisfy consumers and sustain loyalty. One component of customer satisfaction that banks aim to enhance is service quality. To achieve customer satisfaction and client retention, service providers must give high-quality service. Particularly given the importance of customer happiness in all elements of an organization's operations, from profitability to long-term viability. This is especially important in the service industry, particularly banking, where value-added services make up a substantial percentage of the business.

In this competitive market, the capacity of banks which represent the greatest instances of financial institutions to create long-term relationships with clients and assure customer satisfaction is critical. The quality of the services provided by banks is crucial in achieving this (Ari and Yilmaz, 2018). Bank are the key players in financial market operations and play a key role in keeping a country's economy running smoothly. In today's highly competitive environment, quality of services is an essential element of enhancing customer satisfaction and customer loyalty.

This is a crucial factor in improving the performance of banks and in determining their success that is a better profitability and a bigger market share (Khan and Fasih, 2014). Service companies regard service quality as a tool to maintain their competitive advantage in the market place. Since financial services such as banks' competition vary in the market using differentiated products, these services are regarded as basically competitive tool according to Shrivastav and Swadia (2019).

In other words, a banking sector can attract customers by providing high quality services. Therefore, structural adjustment has led to banks that are able to carry out various activities which in turn, allow them to be more competitive even against non-bank financial institutions, (Vencataya et al.,2019).

In addition, banks play a significant and vital role in financial development and economic growth, efficient bank system greatly influences the growth of the Zimbabwean economy in different sectors according to Gwatiringa (2020). It is important for banks to better understand the changing customer requirements and adopt the latest information technology system to compete more effectively with global organisations (Virima et al., 2019).

Moreover, service sector such as banks have the responsibility to provide the best services to their customers in order to have sustainable competitive advantages. Due to the critical quality of services to business, it is difficult for service providers to measure the quality of services. Furthermore, improving service delivery in the banking business is expected to affect the quality of service and customer satisfaction. On the other hand, the client will use a variety of dimensions or attributes that are important to banks to identify the quality of service through the customer satisfaction.

2.2.7.1 Service quality planning within the retail banking sector

Quality planning is part of the organisation's strategic planning process and consist of plans to meet the organisation's long range quality services. Planning for and controlling is a crucial task for management, but both require the whole team to assist to produce a high quality product or service. Quality is the totality of features and characteristics in a product or service that bear upon its ability to satisfy needs, (Vencataya et al,.2019). the concept of quality gains is important only in the event that the product or services meet the needs and expectations of the customer. The quality of a product or services to continually fulfil or even surpass the customers' expectations according to Johnston (1997).

Figure 2.3 Service quality planning

Source; Buceyska (2019)

2.2.7.2 Service quality control in the retail banking sector

In today's global market, competition is one of the most crucial variables in running a firm. There are multiple organizations attempting to sell practically every product or service ever created. Of course, price is a big factor in whether or not a deal is made. Bucevska (2018) said a company may not be competitive if the cost of producing goods or services results in excessive prices. However, quality is another consideration that customers examine before purchasing a product. Infact a reputation for producing quality products is often a major marketing issue.

Quality is vital not only in produced products, but also in banking services and a variety of other service-related businesses. The phrase "total quality management" (TQM) is often used to describe an organization's emphasis on quality. TQM takes a systems approach because it is not a program for one department, but rather a duty shared by all employees (Islam et al.,2020). All businesses use the concept of quality control to maintain desirable levels of quality. Quality control (QC) is critical not just throughout the manufacturing or transformation process, but also during the design and service phases. One of the most important responsibilities of the operations manager is to ensure that his or her company can deliver a quality product to the right place at the right time at the right price (Wadesango & Magaya, 2020).

Total quality management (TQM) is a process in which everyone in the organization works together to increase product value by focusing on the customer. It is the philosophy of meeting and exceeding consumer expectations through a systematic process that involves both colleagues and management at all levels taking responsibility for the firm's day-to-day merchandising and operating activities. Consumers find it more difficult to assess the quality of services than they do the quality of manufactured goods. In general, though, a service user has a set of features and attributes in mind that he or she uses to compare options (Chaturvedi, 2020). A service firm's lack of one attribute may exclude it from consideration. Quality can also be viewed as a collection of features in which numerous minor characteristics surpass those of competitors (Jayamana & Choi, 2021).

Customer service, according to Hanson (2000), is an organization's ability to meet its customers' demands and needs. He goes on to say that improving customer service entails both learning what customers want and need and building action plans and processes to deliver exactly what they desire. Customer service has now become a competitive weapon for companies seeking a competitive advantage. Furthermore, customer service has become increasingly important for business sustainability.

With the increasing importance of customer service, service quality has risen to the top of the priority list. There are four distinct qualities of services (Parasuraman et al., 1993). They are intangible [in the sense that they cannot be seen, tasted, felt, heard, or smelled before being acquired]. They are more like performances than items. It indicates that services are experienced rather than consumed and are more like a process than a thing. They are more like a performance than a tangible product. They are closely intertwined [they are both produced and consumed at the same time]. Physical items, unlike services, are manufactured first, then marketed, and last consumed]. (Yilmaz et al.,2018) Because services are dependent on who provides them, they are heterogeneous [heterogeneity refers to service performance being extremely varied from one service transaction to the next and from one moment to the next]. Services are also perishable [which means they cannot be saved or stored; they will not last long if they are not consumed when they are supposed to be]. Service marketers, therefore, have less control over supply and demand changes (Hoffman and Bateson, 2016). It's difficult to assess and measure service quality. Service quality is commonly cited as a necessary condition and determinant of competitiveness, as well as for building and maintaining rewarding client relationships. Service quality control may distinguish a firm apart from the competition and provide a competitive edge.

2.2.7.3 Service quality assurance within the retail banking sector

The expertise, knowledge, and civility of staff, as well as their capacity to create trusting relationships with consumers, are all indicators of service quality assurance. Employees' skills and good manners or courtesy are defined as assurance (Tai and Ho 2010). Furthermore, it is defined as an employee's ability to inspire trust and confidence in customers through the use of the expertise they possess. Alzoubi (2019) and Ahmed (2019) concurs that there is a strong connection between customer satisfaction and assurance. In the banking industry, assurance refers to a customer's sense of security when executing banking operations.

According to Janahi and Mubarak (2017) customer satisfaction will be improved by providing courteous customer support, precision in processing orders, quick access to account details, convenience within the bank, maintaining accurate record and quotations, hiring a skilled professional team, and delivering expected service. Quality assurance is the efforts put by the organisation to ensure that the service of products offered to the customers are of the best possible quality and meet the organisation’s standards (Revathi & Saranya, 2016). The objective of quality assurance is to consistently improve the quality of the product or service, including improving the overall quality standards of the company’s product by raising the general quality norms of the organisation’s item (Nisha,2016).

Also it can include improving the process to improve the quality of the product or service. Customer service is a professional act of delighting customers by satisfying their needs by providing the best quality services on time. It should be an ongoing process and improves gradually. In terms of banking industry quality assurance plays an important role because the shared information should be of high quality (Tseng, 2016). The bank can depend on it and based on that and shared information can take an effective and efficient decision.

Lebdaoui and Chetioui (2020) opined that in the banking sector, quality assurance is always measured in terms of products and services offered by the bank in timely manner. Quality assurance determines the customer level of satisfaction which they perceive through transactions. Since in the financial market the competition is higher, the banks need to market their products offering to distinguish. Maziriri et al. (2018) highlighted that it comes possible only on how the product is packaged because customers expect a complete package including bill payment, a complete record of transactions and balance, bank statements on a monthly and quarterly basis, easy installments and insurance policies, because the services of the bank are highly intangible in nature, therefore it provides edge to compete assuring high quality standards to serve customers better.

According to Narteh (2018), the financial business serves an assorted scope of customers, from people to organisations. Banks place a high need on customer loyalty, which is intensely dependent on quality affirmation measures and information sharing. Because quality assurance guarantees the probability of increasing the number of satisfied customers, the resulting efforts would be an enhancement of the word of positive mouth attitude towards services incase if there is any kind of failure happens, Haron et al., (2020). In the competitive era, the banks have understood that the way which is highly associated with satisfied customers and it is only possible only through information sharing and quality assurance.

The banking monetary area is quite possibly the most delicate and exact portions of the business with no leeway in functional frameworks or client relations (Zouari &Abdelhed, 2021). The little error in negative creates the loss of stakeholders in the financial service organisation. The little offence charges the customer in switching towards other banks or businesses elsewhere. De Bruin et al., 2020 concluded that clients are the most important resource in the financial business and their satisfaction levels linked with the providing services and facilities from the banking procedures. Competitive policies attracting customers, face to face interaction, phone calls, internet banking and other provided competitive services enhance the customers’ satisfaction and retention towards the bank.

2.2.8 Service quality effects on customer satisfaction

Makanyeza et al., (2017) The capacity of a business to serve its customers' needs is one of the variables defining its level of success and quality. The strategy employed has a significant impact on the company's ability to offer its clients high-quality services, obtain a large market share, and boost profits. The effect of the service quality approach to a product has a crucial role to play in the company's competitive survival and success strategy. The development of civilization and the improvement of peoples' lifestyles have attracted the business world and kept it moving forward. The competition between businesses in the banking sector is becoming more and more tough in this era of globalization.

Every organization in the banking sector will be pushed to increase its quality through competition in order to avoid failing in the competition. A business should be aware of, pay attention to, and develop its service offerings or service quality. Service quality that has been developed and improved cannot be measured from a business perspective, but rather from the perspective of the client (perceived quality).

Figure 2.4 Service quality effect

Source: Fecikova (2004)

Banks have to focus on customer satisfaction by focusing on the reliability, efficiency and being on the service of the customer, (Anounze et al,2019). Satisfaction has a strong connection to quality of service. When the customer is satisfied, business performance is enhanced, and the business can flourish.

2.3 CUSTOMER SATISFACTION

Hom (2000), points out that satisfaction refers to a feeling or a short term attitude that can change owing to various circumstances. It exists in the user’s mind and is unlike **observable** behaviors like product choice, complaint or repurchase.

Customer satisfaction is the level of overall attainment of a customer’s expectations (Tyrinopoulous & Antoniou, 2008), which is measured by determining differences between the desire of the service and the actual service performance (Pizam & Ellis, 1999). There are five unique sorts of customer satisfaction in banking sector, namely, pleasure, novelty, relief, contentment, and surprise (Oliver & Swan, 1989). Rahman et al. (2020) found that empathy, assurance, reliability, responsiveness, and tangibility have positive impact on customer satisfaction in banking sector except employee competency. A customer who is satisfied becomes a loyal one (Glowa 2019) and, in turn, a loyal customer leads to higher sales and thereby increases financial returns of the company (Chi & Gursoy, 2009; Schneider & Bowen, 1995; Rust et al., 1995; Storbacka et al., 1994; Heskett et al., 1994; Anderson & Fornell, 1994; Reicheld & Sasser, 1990; Zeithaml et al., 1990).

2.3.1 Customer satisfaction construct

Satisfaction is highly valued by both customers and banks. Banks work tirelessly to provide their consumers with high-quality goods and services. Additionally, consumers are making every effort to choose the best goods and services in order to get the most value for their money (Strategic Direction, 2007). It will take some time for competitors to snag or persuade clients to switch to them once they are satisfied and have a positive perception or intention of a particular company. Customers who are satisfied with their experiences with a company are more likely to remain loyal, make more purchases to boost sales or profits, and recommend the goods or services to others (Boateng, 2021). Assael (1995) noted that consumers are ultimately responsible for the economic viability of businesses.

There are several kinds of clients or consumers, according to Solomom et al. (1999). They could be individuals, teams, companies, communities, or even countries. Similar to other industries, the banking sector has stepped up its attempts to please customers by offering high-quality services. This is due to the intense competition among banks as they compete to win over new clients and keep existing ones.

According to Ali (2022)both internal and external factors may have an impact on the degree of consumer satisfaction. This implies that determining satisfaction is exceedingly challenging. According to Mohammad (2022) overall customer satisfaction is a dynamic process that changes as a result of the customer's interactions with service providers. According to Jamal and Nazer (2002), customer satisfaction is based not only on how customers perceive the reliability of the services received but also on how they interact with the service delivery process. According to Kotler's (2003) theory, high customer retention rates are a sign of satisfied customers.

Additionally, growing corporate competitiveness has encouraged businesses to become more interested in measuring customer satisfaction (Hayward, 2016). Most consumers gain a sense of satisfaction and success from measuring customer satisfaction (mustafa, 2022). (Organizations that track customer satisfaction levels are better able to give better services and keep consumers (Chigwende, 2021). Organizations that prioritize customer happiness are guaranteed to obtain a competitive edge, according to (Nguyen, 2022)). Most businesses have endured fierce competition by focusing on client happiness (Ngo & Nguye, 2020; Rai & Srivastava 2019). Businesses with happy customers have motivated staff members that wish to continue achieving high levels of productivity (Atatsi, 2019). (Supriyanto, 2021), companies should make sure to offer the finest service possible to customers in order to increase satisfaction (Sasono, 2021) . Customer satisfaction have been identified by Sharmin (2012), and these have been presented in the diagram below.

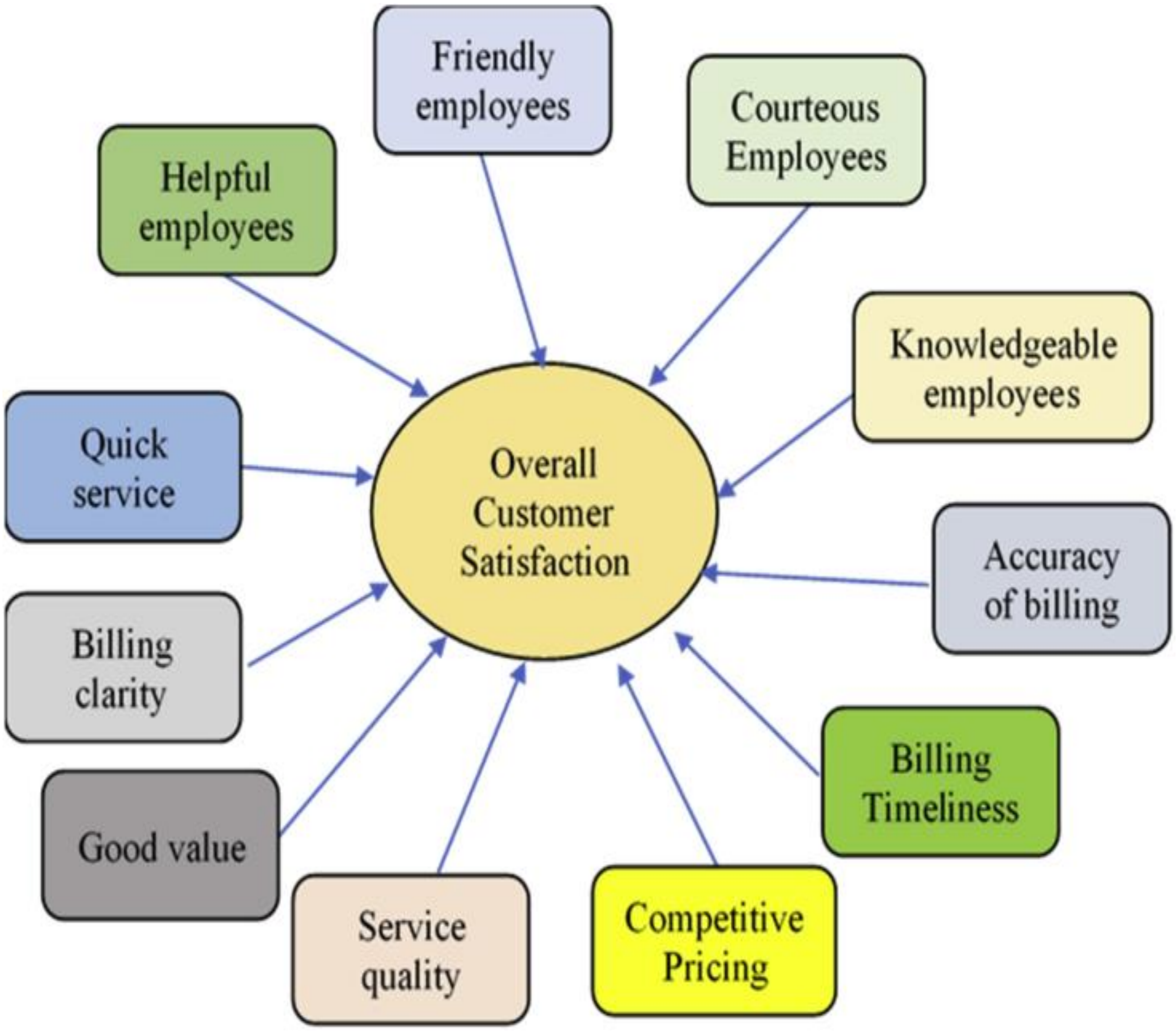


Figure 2.5 Factors affecting customer satisfaction

Source; Sharmin (2012)

From the figure above, Sharmin (2012) illustrates how exceptional service combined with staff who are polite, helpful, knowledgeable, and friendly results in overall customer satisfaction. Additionally, it has been observed that speedy service has an impact on customer satisfaction. Other elements that affect customer satisfaction include timeliness, correctness, and the location of bills that consumers are intended to receive. Competitive pricing has a favorable impact on consumer satisfaction in businesses that sell products. also noted that factors influencing customer satisfaction include the value of the products or services a company offers. According to Annamdevula and Bellamkonda (2016), Ganiyu et al. (2012), Sharmin (2012), and Taliah (2007), customer happiness is essential to an organization's success. Departments within an organization should make sure they strive for client satisfaction (Kim et al., 2015). Successful businesses work to enhance the factors that affect customer happiness (Rubogora, 2017).

The failure of most service providers is caused by their ignorance of the factors that determine client happiness (Hayward, 2016). Customer satisfaction is also influenced by product or service attributes and consumer emotions, according to Zeithaml et al.,(2006). Public and private banks' physical locations, how workers are dressed, promotional programs they give, and their use of cutting-edge technology and equipment all have an impact on how satisfied their customers are (Anjalika & Priyanath, 2018). Customer satisfaction is the key to long term success of any organisation. Keeping the importance of customer satisfaction in mind, banks need to maintain stable and close relationships with their customers. Customer satisfaction levels need to be judged. The application of the knowledge of customer satisfaction is imperative to competitiveness for banking is a high involvement industry (Abedi & Jahed,2020). Banks recognise the fact that delivery of quality service to customers is essential for success and survival in today’s global and competitive banking environment (Makanyeza & Chikazhe,2017). Banking institutions all over the world have recognised the importance of customer satisfaction and of developing and maintaining enduring relationship with their customers.

2.3.2 Definition of Customer expectations

(Dinçer, 2020) Customer expectations refer to the expected perceived value, behavior, service or benefits that the customers seek when purchasing a good or availing a service. They are the result of learning process and can be formed quickly because even first impressions matter a lot. Once established these expectations can hold significant influence in decision making process and can be very hard to change (Hsieh and Yuan,2019). Also Alauddin et al., (2019) postulate that the customer expectations matter a lot in service industry as it surpassed the core offerings and encompasses the service quality, interactions actions, staff behavior and quick resolution time.

2.3.3 Significance of customer expectations

Satisfaction of customers with the services' quality first calls for acknowledging client wants and expectations, then translating those expectations to the level at which goods and services are provided (Eren, 2021). Devesh (2019) speculate that customer satisfaction does not happen by accident given the complexity of today's economic, social, and cultural systems; rather, it demands methodical approaches and techniques to apply these ideas to organizational processes. Van (2019) emphasises that, it is necessary to first identify what a consumer requests in order to work toward achieving it. Pooya (2020) Changing customer expectations, requirements, and demands are not an unavoidable fact. According to Kaur et al. (2021) today, the degree to which a customer's wants and expectations are met determines the quality of a products or service; as a result, customer satisfaction is realized when product qualities deviate the least from a customer's needs and expectations (Fida et al.,2020). As a result, in order to enhance service quality and boost competitiveness, key and effective needs to boost customer satisfaction must be identified and taken into account in the product depending on their level of relevance.

Sasono et al. (2021) underlines that customer satisfaction is a term that is frequently used in workplaces, but it is undeniable that achieving customer satisfaction with the caliber of services requires first acknowledging customers' needs and expectations and then translating those expectations to the stage at which goods and services are produced. In light of the growing complexity of economic, social, and cultural systems, implementing these ideas into organizational processes requires systematic techniques and procedures rather than just happening naturally (Baber, 2019). On the other hand, it must first identify what a client requests in order to work toward achieving it. Changing customers' expectations, requirements, and demands are not an unavoidable truth (Manyanga, Makanyeza & Muranda, 2022). As a result, acknowledging customers' views, expectations, and the variables influencing their happiness with the bank will assist the bank in revising its customer communication strategy (Chiguvi and Guruwo,2017). When a bank accurately highlights the needs and expectations of its customers, people respond favorably. Jham (2018) emphasises that any bank that can give its clients more information and base its organizational structure on that information will prevail in the market. The perspective presented in the current study may be useful to banks. Banks get the majority of their funding from corporate clients (Manyanga et al.,2022).

As part of their continuing reform program, active banks make an effort to understand the needs and expectations of their corporate customers in order to provide better services (Akhtar et al.,2020). As operations are improved and new technologies are introduced, customer priorities are changing, and rivals are improving their services, which leads to changes in corporate customers' expectations over time (Yüksel and Ergül, 2020). Therefore, it is necessary to update understanding of corporate customers' expectations. According to Makudza, Muridzi and Chirima (2020) one of the most crucial factors in evaluating services is quality. This implies that a variety of organizational sectors must adhere to a broad idea in order to increase the effectiveness and performance of the entire company and prevent the emergence of disrupting quality issues and lastly adapting the entire organization with client requirements and expectations in order to increase competition (Mwatetsera et al.,2022). Customer expects to receive value in exchange for receiving a service; thus emphasizing the importance of service quality in generating competitive advantage (Makudza et al., 2020). An organisation may claim that those services are called for high-quality services which provide the customer the impression that they are gaining value as a result of the transaction (Jham, 2018).

2.3.4 Measurement of satisfaction

Eklof, Podkorytova and Malova, (2020) explained that the "confirmation" or "disconfirmation" process, which typically refers to this comparison of expectations and delivery of the good or service, is at the core of the satisfaction process. Customers would first set expectations before making a purchase of a good or service. Second, the use of the product or service or the experience with it results in a level of perceived quality that is influenced by expectations. Assimilation will take place and perceived performance will be raised to match expectations if it is only marginally below desired performance. When perceived performance falls significantly short of expectations, contrast will arise, exaggerating the apparent performance deficiency (Eklof et a., 2020). Measurement of satisfaction in the banking sector is done through different variables which are employees, convenience, pricing, complaints and the corporate image.

2.3.4.1 Employees and satisfaction

Every customer enters a bank once to establish a relationship. They will likely interact with an employee during this visit, and based on that interaction, evaluate the bank's level of customer service (Budiyono, Muliasari and Putri, 2021). Therefore, an employer’s focus on the needs of customers is crucial to the success of the service company. When engaging with a customer, a number of factors come into play, including the employee's attitude, decency, empathy, devotion to service, knowledge, appearance, and level of communication (Budiyono et al., 2021). First, an employee's politeness and cheerful demeanor can make a good impression on clients and increase client satisfaction. In order to increase customer satisfaction, it is necessary to strengthen areas like customer assistance, hospitality and excellent manners, civility, and resolving customers' complaints. Dandis et al., (2021) emphasises that employees must interact with clients in a clear and understandable manner in addition to having a positive attitude because not all customers are familiar with or have experience with financial terminology. In order to better understand their clients' demands, banks should always work to maintain open lines of communication with them. Customer satisfaction at banks may be impacted by staff members' ability to present a professional image to clients (Shambira, 2020). The ability of bank workers to recognize what is best for customers' needs and have appropriate understanding of the bank's products and services is crucial for maximizing customer satisfaction with returns.

2.3.4.2 Convenience and satisfaction

In order to compete in today's competitive marketplaces and draw more customers, banks must consider the distance they travel to service customers and the length of time it takes to complete a transaction (Mwatetsera et al., 2022). Consumers' convenience when dealing with a bank can depend on any of the following factors: bank location, operating hours, parking accessibility, and wait time for customers. The transaction costs for the purchase, such as the time and transportation costs, are likely to be lower if the place is close by. Customers place importance on bank location, which has an impact on their satisfaction (Rouf, 2018). Parking accessibility has also been shown by Hossain and Leo (2009) to contribute to customer satisfaction, making it a crucial consideration for clients that use the bank. Grewal (2002) concurred that having parking spaces might make consumers with cars more convenient, which would increase customer satisfaction. Because not all clients who need service can visit banks during regular business hours, flexible bank hours and better accessibility on the part of the bank will result in convenience and satisfaction. Also Client happiness is influenced by waiting time, or how long it takes for a customer to be serviced, as customers may overestimate their wait time and become unsatisfied as a result (Biswas et al., 2022).

2.3.4.3 Pricing and satisfaction

According to Kotler (2010), a product's or service's price is the sum of the values that consumers exchange for the advantages of owning or utilizing the good or service. Customers in the banking sector regularly look for and compare banks that offer the best or most profitable rates for their purchases, investments, and services. To maximise their satisfaction with this part of banking as well as other areas, there should always be a balance between expenses and advantages to clients (Mittal, 2019). Other significant elements that influence consumer satisfaction are value added, fairness, and the profit rates that customers pay. Consumers' assessment of whether a product or service's price is reasonable, acceptable, or justifiable is known as price fairness (Kukar-Kinney, 2020). Banks that prioritize their customers' needs will always set reasonable charges. In order to promote customer satisfaction and loyalty, banks should always seek to charge reasonable prices and select profit margins.

2.3.4.4 Tangibles and satisfaction

A bank also makes significant investments in tangibles, such as the physical design, interior design, cleanliness, and size of the bank, which serve as favorable representations of the institution to clients who are just stopping by. According to Gomachab & Maseke (2018), tangibles have the biggest impact on customer happiness. Customers who conduct business or submit a request at the bank should consider the physical layout as well (DAM, 2021; Sasono et al., 2021). For banks, other factors like size and cleanliness are crucial since if these are lacking, customers' satisfaction levels may suffer (manyanga et al., 2022).

2.3.4.5 Complaints and satisfaction

Nowadays, customers are better informed and continually demand a greater quality of customer care when bringing up issues with banks. A system of actions known as "customer service" includes methods for providing customer support, handling complaints, processing them quickly, making it easy to file complaints, and being friendly when filing complaints (Salim et al., 2018). In other words, if an issue does develop, the bank must manage it correctly, be effective in addressing it, and expedite the process of resolving it in order to ensure client happiness. Finally, customer satisfaction and loyalty are higher the more the bank is aware of its customers' problems and the more effectively it can address them. This is accomplished by keeping customers and fostering positive word-of-mouth referrals. (Singh, 1988).

2.3.5 Customer Satisfaction Theories

When expectations and actual product performance do not match, consistency theories predict that the consumer would feel a sense of tension. To alleviate this tension, the customer will change their expectations or their views of the product's real performance. Under the umbrella of consistency theory, four theoretical approaches have been proposed: (1) Assimilation theory; (2) Contrast theory; (3) Assimilation-Contrast theory; and (4) Negativity theory

2.3.5.1 Assimilation Theory

Festinger's (1957) dissonance theory is the foundation for assimilation theory. According to dissonance theory, customers conduct a cognitive comparison between their expectations for a product and how well it performs. Assimilation theory was used to introduce this notion of the consumer's post-usage evaluation into the satisfaction literature. Consumers try to avoid dissonance by adjusting their perceptions of a product to bring it more in line with expectations, according to Anderson (1973). Consumers can also lessen the tension caused by a misalignment of expectations and product performance by either adjusting expectations to match perceived product performance or increasing pleasure by lowering the relative relevance of the disconfirmation experienced.

2.3.5.2 Contrast Theory

Hovland, Harvey, and Sherif (1987) were the first to introduce contrast theory. Contrast theory is defined by Dawes et al., (1972) as the tendency to exaggerate the disparity between one's own attitudes and those reflected by opinion statements. Contrast theory offers a different perspective on the customer post-use evaluation process than assimilation theory, claiming that post-use evaluations lead to conflicting predictions for the effects of expectations on satisfaction. Contrary to assimilation theory, which claims that customers will try to reduce the gap between expectation and performance, contrast theory claims that a surprise effect occurs, magnifying or exaggerating the gap.

Any mismatch between experience and expectations, according to the contrast theory, will be amplified in the direction of discrepancy. If a company increases expectations in its advertising and then delivers a product or service that is only slightly less than 94 percent of what was promised, the product or service will be rejected as completely unsatisfactory. Conversely, under-promising and over-delivering in advertising will lead positive disconfirmation to be exaggerated as well.

2.3.5.3 Assimilation-contrast Theory

Based on Sherif and Hovland's (1961) discussion of assimilation and contrast impact, Anderson (1973) introduced the assimilation-contrast hypothesis in the context of post-exposure product performance. According to the assimilation-contrast theory, if a customer's latitude (range) of acceptable performance is within that range, even if it falls short of expectations, the difference will be ignored – assimilation will take place, and the performance will be considered acceptable. If a product or service comes within the rejection range, contrast will win out, and the difference will be accentuated, making the product or service unacceptable. Another explanation that has been presented to explain the relationships among the variables in the disconfirmation model is the assimilation-contrast theory. This hypothesis combines the assimilation and contrast theories. According to this theory, satisfaction is proportional to the size of the gap between expected and perceived performance. Consumers will tend to integrate or adjust differences in perceptions regarding product performance to put it in line with prior expectations, similar to the assimilation theory, but only if the disagreement is relatively modest.

2.3.5.4 Negativity Theory

Carlsmith and Aronson (1963) proposed that any deviation in performance from expectations will upset the individual, resulting in 'negative energy.' The disconfirmation process is the bedrock of negative theory. Consumers would react negatively to any disconfirmation when their expectations are high, according to the negative notion. "As a result, if perceived performance falls short of expectations or exceeds expectations, discontent will result." Carlsmith and Aronson (1963) proposed that any variation from expectations disrupts the individual, resulting in "negative energy." The degree of the gap will be inversely connected to affective feelings toward the product or service. Customer satisfaction is important to any business since it is used to identify prospective market opportunities (Sharmin, 2012). In favor of Sharmin's (2012) viewpoint, Tazreen (2012) advocated modern firms to be customer-oriented and to analyze and assess client satisfaction on a regular basis. Customer satisfaction is regarded as the starting point for many companies' standard and excellent performance (Ngo & Nguye, 2016). Customers are essential in any business setting, according to Zeithaml and Bitner (2013).

2.4 CUSTOMER LOYALTY

2.4.1 Definition of customer loyalty

In 1996, Pearson defined customer loyalty as the attitude that a customer has toward a company, the commitment to repurchase the firm's goods or services, and the recommendation of good goods and services to others. Customer loyalty in the context of e-commerce is seen as the customer's positive behavior toward e-commerce that leads in recurring purchasing behavior (Anderson & Srinivasan, 2003; Chen, 2012). Customer loyalty is a component of the behaviors that are expected in relation to a company's goods or services. Two aspects of client loyalty, the desire to make repeat purchases and the willingness to promote products to other customers, can be used to measure loyalty. These two components match the assessment methods employed in other studies (Cronin Jr, Brady, & Hult, 2000; Cronin Jr. & Taylor, 1992, Singh et al., 2023). According to the description, customer loyalty may be evaluated by how faithful a consumer is to making purchases, sharing fascinating transactional experiences with others, and recommending that others complete the same transaction.

2.4.2 Customer loyalty construct

These are the two main subcategories of loyal customers, according to Muflih (2021). The first category consists of devoted clients. There are happy and dissatisfied clients among the faithful group. Customers who are satisfied do not necessarily have to be loyal; yet, there is a correlation between satisfied and loyal customers. Customer contentment is not a necessary condition for customer loyalty. Due to their devotion to and dedication to the supplier, dissatisfied consumers can occasionally be equally devoted. Mainardes, Moura Rosa and Nossa (2020) points that customers who are happy with the products and services they receive will always switch to a rival if they feel a lack of trust, commitment, or connection to the supplier's goods and services. This kind of loyalty, which sees dissatisfied clients sticking with their providers, is frequently referred to as False Loyalty. The things that make the client believe as though there are barriers and restrictions in the way of switching to or selecting another supplier are what cause this false loyalty (Mainardes et al., (2020). Switching costs are the name for these obstacles. Due to the advent of the internet and today's superior technology, it is much harder to retain a customer.

2.4.3 Determinants of Customer Loyalty

In order for a firm to be profitable and to expand, its customer base must be solid. This is due to the fact that these customers are excellent cash flow generators and promote effective word-of-mouth marketing. (Milan et al., 2018). Customers who are loyal to a business are willing to buy more goods and services, spend more money with the company, and are a simpler customer base to attract, according to Harris and Goode (2004). In addition, loyal customers serve as passionate promoters for companies. Benefits of having a devoted customer base include repeat business, strong passion, positive word-of-mouth, and favourable attitudes toward a company (Iacobucci, 2016). With special relevance to retail banking, it has been observed that devoted consumers utilize and try more bank goods and services, maintain customer relationships for longer periods of time, and recommend such products and services to family and friends (Alonso-Dos-Santos et al., 2020). The aspects that go into creating and keeping a loyal client base include service quality, customer satisfaction, customer commitment, trust, and switching costs. Businesses, in particular retail banks, who successfully manage these elements might benefit from customer loyalty.

2.4.3.1 Service quality as a determinant of customer loyalty

Perceived quality is a notion that is very closely tied to satisfaction and loyalty, and the differences between these concepts have not always been well-defined. They have occasionally been applied in an ambiguous way. To further explain the difference between satisfaction and perceived quality, Subagiyo et al., (2021) contend that whereas quality can be perceived without prior consumption experience and typically is not price dependent, satisfaction requires prior consumption experience and depends on price. According to Zeithaml, Berry, and Parasuraman (1996), a customer's relationship with a business is reinforced when they provide the business a positive review of the quality of their services, and it is weakened when they give the business a poor review.

2.4.3.2 Customer satisfaction as a determinant of customer loyalty

Another crucial characteristic that must be taken into consideration when determining the general level of client loyalty to service providers is satisfaction. Customers in banks assess the quality of the services and determine whether they are given little weight before deciding whether to use the services again. When a customer pays the least amount of money while receiving the most utilization and profit, their level of happiness is always high (Omoregie et al.,2019). Customer dissatisfaction typically arises when pricing difficulties do not meet their needs. The interest rates on loans, fees for using online services like ATMs, and processing fees are important points of friction between banks and their clients in the banking industry as well. If a customer feels that the costs exceed his necessities, he will leave. The client initially tries to work things out with the bank, but eventually he decides to leave. Nowadays, opening an account with any other bank has gotten far too simple, thus switching costs are also quite low. All of these elements encourage people to leave their existing bank. In the provider's total satisfaction graph, the customer's response is crucial. If a consumer is happy, loyalty develops naturally and they stick with their existing providers for an ever-increasing amount of time (Romdonny and Rosmadi, 2019).

2.4.3.3 Customer commitment as a determinant of customer loyalty

The desire to keep a relationship going is a common definition of commitment (Moorman, Deshpande, and Zaltman 1993; Morgan and Hunt 1994). It is described as a vow of continuity by Tabrani et al., (2018) and as resistance to change by Pritchard, Havitz, and Howard (1999) respectively. Three categories of organizational commitment—affective, continuation, and normative—were discovered by Haghkhah et al., (2020) in their theory and research of employees' loyalty to a company. When a person is deeply dedicated to an organization, they will identify with it, get interested in it, and enjoy being a member of it. This is known as an affective (or emotional) attachment (Haghkhah et al.,2020). According to Juliana et al., (2021), the definition of affective commitment is "an affective state of mind based on a person sharing, identifying with and internalizing the values of an organization, which includes liking and emotional attachment." Customer loyalty has been positioned as being largely dependent on trust in one's relationship partner and trust is a major motivator for commitment (Goutam, 2020).

2.4.3.4 Switching cost as a determinant of customer loyalty

A switching cost is anything that makes it difficult or expensive for customers to move providers, according to Nguyen et al, (2020). Switching costs, which may be characterized as the technical, financial, or psychological aspects that make it difficult or expensive for a customer to shift brands, are another factor that influences brand loyalty (Mengjie 2021). Because of this, a switching cost can be viewed as a cost that discourages customers from requesting the brand of a rival company. It is the combination of technical, financial, and/or psychological elements that makes switching brands for a client expensive or difficult (Minta, 2018). Due to the risk or expense involved in switching brands and the resulting decline in the allure of other options, there is a higher likelihood that the client will remain devoted in terms of repeat purchase behaviour when switching costs are high for the customer.

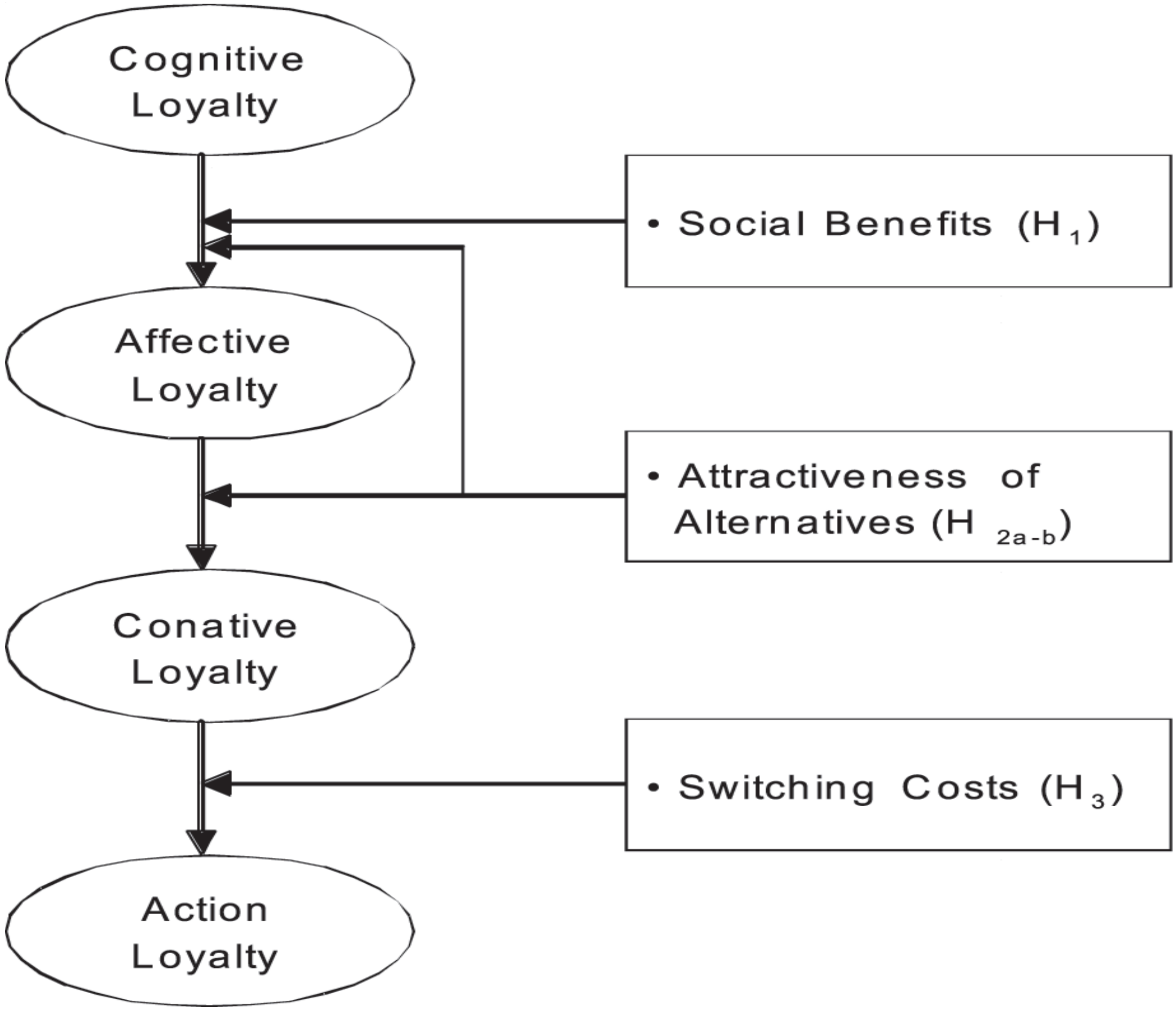
2.4.3.5 Trust as a determinant of customer loyalty

According to Magasi (2016), trust is the readiness to rely on an exchange partner in whom one has confidence or confidence in the dependability and integrity of an exchange partner (Morgan and Hunt, 2004). According to Chaudhuri and Holbrook (2002), brand trust is the readiness of the customer to rely on the brand's ability to fulfil its stated purpose. Trust encourages loyalty since it lowers the cost of negotiating contracts (Makudza, 2020) and allays customers' fears of the service provider acting opportunistically. According to social psychology, trust is split into two categories: belief in the other person's goodness and belief in their honesty (Monferrer et al., 2019). While generosity is the conviction that a partner will operate in the customer's best interests and keep to his or her word, honesty is the conviction that a partner will uphold his or her word. Morgan and Hunt (1994) argue in the marketing literature that brand trust fosters brand loyalty and commitment because it fosters highly valued exchange relationships.

2.4.4 MODELS OF CUSTOMER LOYALTY

2.4.4.1 The four stage loyalty model

Cognitive loyalty, action loyalty, consequential loyalty, and affective loyalty are the four consecutive phases of Oliver's Four Stage Loyalty Model (1999). Oliver (1999) argued that client loyalty is a result of attitudinal and behavioural elements in his explanation. Attitudinal loyalty develops through three main stages: cognitive, emotional, and conative. According to the models, clients first develop cognitive loyalty to a good or service before moving on to develop emotive, conative, and finally behavioural or action loyalty. Oliver (1999) also asserts that loyalty develops gradually and in a particular order, starting with cognition, then moving on to affection, conation, and eventually action or behaviour. According to this hierarchy, behaviour loyalty follows on from attitudinal loyalty in the case of customers.



Oliver (1997)

The first stage of loyalty is cognitive loyalty, which is defined as the conviction that a product or service is superior than others and that knowledge about a brand and how it is viewed affects a consumer's decision to purchase it. At this point, customers form preferences for one product over the others and establish value expectations. Based on their present knowledge, customers evaluate a product based on how well it can meet their expectations. At this point, the information available affects client loyalty.

The second stage of loyalty, known as affective loyalty, occurs when customers form attitudes or preferences for a brand based on their interactions. Thus, a customer's emotional assurance of the product develops from cognitive loyalty. Although new information can have an impact on intellect, affect is more difficult to alter. This stage of consumer loyalty is based on consumer preference for a brand, which is susceptible to substitution or switching because a substantial percentage of brand defectors assert that they were previously satisfied with their brand. A deeper level of commitment is therefore expected because affective loyalty may not be a long-lasting phenomenon.

The third stage of loyalty contains high levels of motivation and involvement that are driven by strong purchasing processes and results in an intense kind of loyalty. At this point, consumer loyalty is restricted to behavioural purpose. Conation denotes a consumer's commitment to repurchase a specific good or service in the near future. As a result, the customer has made a strongly held commitment at this point to purchase the good or service. Oliver (1999) goes on to say that the intention to buy that is formed at this point might not necessarily result in actual brand purchases and other acts of loyalty.

Strong motivations that finally lead to actions designed to address every issue that can impede the loyalty-driven decision to buy a certain product are referred to as "action loyalty" (Oliver, 1999). The consumer's desire and purpose from the preceding loyalty state are finally translated into true loyalty behaviour or behaviours at this level. At this point, the customer is prepared to take action and go over any obstacles that would prevent him from buying the service or product.

Table 2.4 Dick and Basu's Customer loyalty model

	Repeat Patronage		
Relative Attitude		High	Low
	High	True Loyalty	Latent Loyalty
	Low	Spirius Loyalty	No Loyalty

Source; Adapted from Dick and Basu (1994)

The customer loyalty model developed by Dick and Basu in 1994 is a beautiful conceptualization of the interactions between attitude and behaviour. They contend that recurring purchasing behaviour for a brand or retailer and a customer's relative sentiment toward that brand or retailer combine to produce loyalty. Customers are divided into four loyalty groups by the typology. Customers who exhibit both high levels of attitude and behaviour are referred to as "true loyalty," while those who exhibit high levels of attitude but low levels of behaviour are referred to as "spurious loyalty," high levels of attitude but low levels of behaviour are referred to as "latent loyalty," and those who exhibit low levels of attitude and behaviour are referred to as "non loyal." According to Dick and Basu (1994), high relative attitudes and high repeat patronage are indicators of true loyalty. Customers who are loyal and devoted to a brand or establishment display true loyalty. True loyalty should not stem from a legal obligation to be faithful; rather, it should emerge from the heart, not from a contract. When repeat business is low and relative attitude is high, latent loyalty is felt.

When there is a situational effect rather than an attitude influence, customers exhibit latent loyalty. Businesses must comprehend the variables affecting latent loyalty in order to resist it. False loyalty results from low relative attitudes and large levels of repeat business. Customers that buy a product or service out of convenience, situational necessity, or lack of worthwhile alternatives may encourage spurious loyalty. A situation where there is no loyalty occurs when, for a variety of reasons, some customers do not become devoted to particular goods or services in general, businesses should steer clear of marketing to non-loyal customers because they will never become devoted customers. Very little money is spent on the firm by non-loyal clients. Businesses should steer clear of pursuing as many of these clients as they can in favour of those whose loyalty can be established.

2.7 Emperical evidence

Literature review focused on areas that comprises service quality, customer satisfaction and customer loyalty. There are studies that have focused on the mediating role of customer satisfaction on the relationship between service quality and business performance in the retail banking sector in Zimbabwe. Thus the study intended to close the knowledge gap.

Literature review indicated that service quality pays a pivotal role in retail banking sector. Service businesses can set themselves apart by providing higher-quality services than their competitors. Customers are disappointed by poor service quality, and their faith in an organization's performance is eroded. Quality and productivity are two methods to provide value to customers and businesses. While service quality focuses on the benefits provided to consumers, productivity has an impact on the company's financial performance (Lovelock & Wirtz, 2011). According to Palmer (2016), the impact of offering high-quality services on a company's profitability is a critical question for many organizations. In a competitive setting, service quality gives a company a significant advantage in standing out from its competitors. It gives a leg up on the competition and increases consumer satisfaction (Ladhari, 2009, Rahma et al,. 2023).

According to the service quality theory, service quality is a reflection of the attributes of the service delivery system, and management has complete control over the inputs that define these attributes. Customers' expectations for service delivery are determined by previous experiences with similar providers. Ganesh and Haslinda (2014) determined that service quality began with services marketing, with customer satisfaction as the primary goal. Berry et al. (1988) expressed similar comments, emphasizing that firms improve services and marketing management programs through service excellence. The SERVQUAL model for assessing service quality was established by Parasuraman, Zeithaml, and Berry (1985). It is a multi-component approach for measuring customer perceptions of service quality. Customers want to be completely satisfied with the products or services they purchase. Winning in today's industry necessitates more than just producing items; it also necessitates delivering higher value to target customers over competitors (Kotler et al., 2002, Ejiogu et el,. 2024). Customers' feedback on their satisfaction with items consumed will determine whether or not an organisation provides quality services, as higher levels of quality lead to higher levels of customer satisfaction (Kotler & Keller.2009)

2.8 Chapter summary

Literature review focused mainly on the areas that include service quality, customer satisfaction and firm performance. Different theories and models were discussed in detail. Service quality and customer satisfaction in the banking sector was discussed extensively. Customer satisfaction construct was reviewed paying attention to its mediating role in the relationship between service quality and firm performance in the banking sector. The last chapter looked at implication of literature to the study and identified gap that there is incomplete understanding of the mediating roles of customer satisfaction in the relationship between service quality and customer loyalty in the banking sector. Therefore, chapter three looks at hypotheses and methodology.

CHAPTER THREE

EMPIRICAL LITERATURE AND DEVELOPMENT OF HYPOTHESES

3.1 Introduction

The chapter focused on the theoretical framework and concentrates on the development of research hypotheses. This includes the effect of service quality on customer loyalty, the effect of service quality on customer satisfaction, the effect of customer satisfaction on customer loyalty and the mediation effect of customer satisfaction on the relationship between service quality and customer loyalty.

3.2 The effect of service quality on customer loyalty

To accomplish objectives successfully and effectively, quality banking management is required. Recent global competition has made it necessary for businesses to be able to boost performance through quality improvement. By meeting client needs, this can be accomplished (Demirbag, Koh et al., 2006; Demirbag, Tatoglu et al., 2006; Imran et al., 2018; Jong et al., 2019; Sinha et al., 2016). Focusing on customer service quality is the secret to surviving in a global market (Cristea & Mocuta, 2018). Customer loyalty is a strategy that creates rewards for mutual benefit both for companies and customers. One of the benefits is that companies can increase income and customers get special benefits and feel secure. Service excellence is multifaceted. In theory, service quality focuses on efforts to the needs and wants, as well as the accuracy of delivery to balance customer expectations, according to Hasanat et al., (2019); Ilyas et al., (2021); Lopez Garcia et al., (2019); and Lou et al., (2021). In Ilias Santouridis and Panagiotis Trivellas, Santos (2010) argues that service quality is typically interpreted as a measure of how well the level of service given satisfies customer expectations. Service quality, according to Lin et al., (2015), focuses on efforts to meet requirements and wishes as well as the accuracy of delivery to balance consumer expectations. Service quality, in the opinion of Haudi et al., (2022), Sani et al.,(2024), may result in prospective strategic advantages including enhanced client loyalty and improved business operating results. Therefore, it is hypothesised that:

H_1; Service quality has a positive effect on customer loyalty.

3.3 The effect of service quality on customer satisfaction

Customer satisfaction was found to be strongly predicted by service quality, according to Eryiit et al. (2021); Goutam et al., (2021); Goutam et al., (2018); and Haudi et al., (2022). Customer satisfaction and service quality (dimension) have been the subject of research across a variety of businesses. Many industries were discovered to be important indicators of consumer satisfaction in the typical retail banking categories of service quality, relational performance, core performance, and performance characteristics. Service quality, in the opinion of Goutam et al., (2018) and Haudi et al., (2022), may result in potential strategic advantages including enhanced client loyalty and improved business operations. A satisfied customer is crucial to the bank's success. It costs five times as much to acquire a new customer as it does to keep an existing one loyal. Such a customer is prepared to pay higher prices, serves as free marketing for the bank, and is likely to buy other services. Therefore, it is hypothesised that:

$H_{2;}$ Service quality has a positive effect on customer satisfaction

3.4 The effect of customer satisfaction on customer loyalty

Customer satisfaction can boost client loyalty in banking institutions (Shanka, 2012). Customer loyalty is strongly influenced by service excellence and customer happiness. One of the elements influencing customer loyalty to businesses is customer satisfaction (Harazneh et al., 2020). While increasing customer loyalty indirectly improves organizational performance (Ahmed Al-Maamari & Abdulrab, 2017). Customer satisfaction is a major concern for many firms (Anderson & Mittal, 2000; Schneider et al., 2005; Smith et al., 1999). When a company achieves consumer happiness, it can declare success. Customer satisfaction can lead to high commitment and loyal to banking services. Customers are more likely to remain loyal to a bank if it is reputable, dedicated to providing excellent customer service, dependable and effective in communicating with them, and capable of effectively resolving issues (Coelho & Henseler, 2012). Customers that consistently use an organization's services are considered loyal. They exhibit fidelity, dedication, and pride in utilizing the services. They serve as indications that can be used to measure customer loyalty (Binsar Kristian & Panjaitan, 2014; Jiang & Zhang, 2016). For banking businesses to thrive in a global economy, they need to cultivate customer loyalty (Ayodele, 2016, Abdulwasiu, 2023). Therefore, it is hypothised that:

$H_{3;}$ Customer satisfaction has a positive effect om customer loyalty

3.5 The mediating effect of customer satisfaction on the relationship between service quality and customer loyalty

Customer satisfaction and the services a firm offer are linked, according to a number of earlier research (Anderson & Mittal, 2000; Brocato et al., 2012; Heinonen & Strandvik, 2015; Novokreshchenova et al., 2016; Schneider et al., 2005). Consumer loyalty to businesses is influenced by a number of factors, including customer satisfaction (Harazneh et al., 2020). While increasing customer loyalty indirectly improves organizational performance (Ahmed Al-Maamari & Abdulrab, 2017). Customer satisfaction is a major concern for many firms (Anderson & Mittal, 2000; Schneider et al., 2005; Smith et al., 1999). When a company achieves customer satisfaction, it can declare success. Research Eryiit et al. (2021); Haudi et al. (2022) claimed that customer satisfaction has a favorable impact on brand loyalty. It is intended that customers' perceived contentment will make them devoted to the good or service, making satisfaction an aim and a marketing strategy. Also Haudi et al. (2022) assert that high service standards may result in potential strategic advantages like enhanced client loyalty and improved business operations. It is therefore hypothesised that:

H_4; Customer satisfaction mediates the effect of service quality on customer loyalty

Based on the hypothesized relationships, the research conceptual framework in fig 3.1 is proposed.

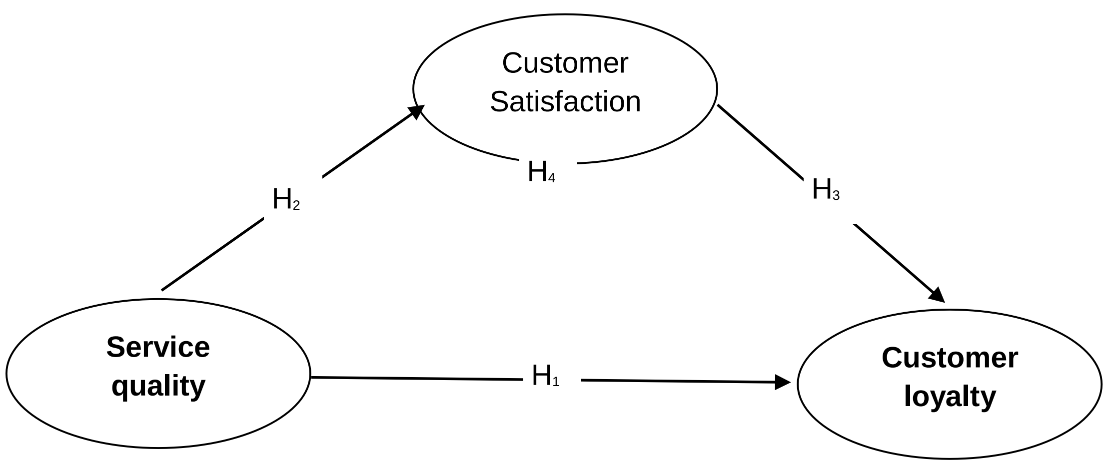


Figure 3.1 Conceptual framework

Source: Research (2024)

3.6 Chapter summary

The previous chapter focused on previous and related studies. Results from previous studies were reviewed and research hypotheses were developed. Hypotheses were developed after establishing relationships among study constructs (service quality, customer satisfaction and customer loyalty). Also included in hypotheses development was the mediating role of customer satisfaction in the relationship between service quality and customer loyalty. The next chapter focuses on the research methodology chosen for the study.

CHAPTER FOUR

RESEARCH METHODOLOGY

4.1 introduction

In the chapter before, the literature was reviewed, and a knowledge gap was noted. This chapter examines research technique, which Saunders, Lewis, and Thornhill (2007) define as the theoretical and philosophical presumptions that guide the way in which research is conducted. Research methodology tries to discuss how selected approaches affect a particular study. The primary goal of research methodology is to outline the steps, procedures, and methods for data collection and analysis. The study's conceptual underpinnings, research strategy, and research design are all covered in this chapter. The study's target population, sample, and sampling methods are analyzed. The chapter goes on to discuss instrument design, validity, reliability, data processing, and presentation, as well as ethical and due diligence issues.

4.2 Research philosophy

A research philosophy is a strategy used when carrying out research (Kumar, 2014). According to Field (2013), philosophy is concerned with how knowledge is created and further postulates the nature of knowledge with relation to the study. Selection of research philosophy depends on the assumptions about the way the researcher perceives the world (Onyango et al., 2015). These presumptions guide the study approach and method selection. Positivism and phenomenology are two prominent research theories, according to Cresswell (2012).

The research adopted positivist principles. Statistics are a key component in positivism's use of reality and objectivity in decision-making. The philosophy is unbiased since the researcher does not affect the outcomes. Positive thinking can also be objectively and scientifically examined. The foundation of positivism is the conviction that knowledge is validated by actual facts and that statistics are reliable (Creswell, 2011). Also, optimists think that generalizing research conclusions based on other examples is possible (Cresswell, 2009). In comparison to phenomenology, positivist takes into account larger samples (Field, 2013; Onyango et al., 2015).

4.3 Research strategy

A research strategy is a broad perspective that directs how the study is carried out (Kumar, 2014). The method to be used in a study depends on the nature of the issue. Research methodologies that can be used in a study include qualitative, quantitative, and mixed-methods, according to Zikmund (2009). Zikmund (2009) advances the notion that the qualitative approach leverages respondents' impressions in the construction of opinions, whereas the quantitative approach uses statistical solutions. A quantitative research strategy involves gathering data of a quantitative character that can later be formally and methodically analyzed (Creswell, 2007). According to Creswell (2011), quantitative research is a kind of inquiry that collects numerical data before using it to analyze a phenomenon using mathematical techniques, notably statistics. Researchers can measure variables on a sample of participants using the quantitative research approach, and they can also use statistics to illustrate the relationship between these variables (Kothari, 2009).

The researcher used a quantitative research approach because it employs a deductive technique, whereby the researcher generates research hypotheses and then collects data to determine whether the assumptions are supported by empirical evidence. Three study methodologies were previously presented by scholars: hybrid approaches, Ayisi (2016), Bhandari (2020), and qualitative approaches.

4.4 Research design

A research design is a general strategy that specifies the measures and techniques utilized in data collection (Zikmund, 2009). Zimkund and Babin (2007) go on to define research design as a general strategy that provides a framework dictating procedures that must be followed during data collecting for a specific studyStudies of this kind have also used cross-sectional surveys (Kumar and Ali, 2011; Lewis & Soureli, 2006; Pentz, 2011). According to Saunders et al. (2009), a cross sectional survey enables the evaluation of the correlations between variables, which is what this study aims to do. Cross-sectional survey designs were advised by Pentz (2011) because they enable the use of sizable samples and the simultaneous analysis of numerous cases. This study's data gathering, which is primarily quantitative, follows the advice given by Saunders et al (2009). Moreover, cross sectional surveys are cost-effective and time-conscious, allowing for study completion within the stipulated time frame (Bryman, 2008; Westland, 2010).

A cross-sectional survey was chosen by the researcher because it offers accurate results, strong statistical significance, high representativeness, easy data collection, and minimal observer subjectivity.

4.5 Target population

According to Saunders et al. (2012), population refers to individuals who have common traits and form a well-defined group from which the researcher can collect data. Saunders et al (2009) defined population as study units from which the researcher aims to conduct extensive analysis and draw conclusions.Bank customers in Harare, Zimbabwe were the study's primary focus. It was challenging to determine the true number of customers in the banking sector because of information secrecy observed by banks. Based on the RAOSOFT sample size calculator requirements, the researcher therefore assumed that the target population was 20 000.

The study sought to examine the mediating role of customer satisfaction on the relationship between service quality and customer loyalty using bank customers in Harare, Zimbabwe, and the population is unknown as the number of customers registered with different banks in Harare is not published.

4.6 Sampling technique

Sampling, according to Bryman and Bell (2011), is the process of gathering data from a small population or collection to serve as the foundation for forecasting and approximating the outcome of the population as well as identifying the unknown amount of information (Field, 2013). The researcher employed the technique of nonprobability sampling. Non-probability sampling methods allow researchers to recruit participants who meet specific criteria, which can be useful in situations where a specific population is hard to define or identify. The researcher employed the technique of nonprobability sampling and convenience sampling method.

4.7 Sample size

According to Bhardwaj (2019), in order to conduct good research, a sample of the study population must be taken when it is too big for a full census. A sample is a subset of individuals or volunteers selected from a larger population in order to carry out a survey (Lehdonvirta et al., 2021).The researcher adopted a sample size of 377 bank customers in Harare Zimbabwe. Harare was chosen because many banks are represented there. The researcher used the RAOSOFT calculator, which suggested 377 respondents as the sample size for the unknown total population.

4.8 Research instrument

A research instrument is a device that is used to gather, measure, and analyze data for a specific research topic (Afolayan and Oniyinde, 2019). Buntins, Kerres and Heineman (2021) suggested questionnaires or interview guides as commonly used research instruments. A questionnaire is very simple and inexpensive to utilize (Goldsmith-Pinkham, Sorkin and Swift, 2020). The researcher utilized a structured questionnaire with Likert type questions for the purpose of the current study, since it allows for the collection of a huge amount of data from a wide population. The questionnaire consisted of two main sections. The first section consists of the Socio-demographic information; the second section contains consumer service quality,customer satisfaction and customer loyalty. Items were borrowed from previous studies as show on the table below.

Table 4.1: Research instrument

Variable	Items	Sources
Relaiblity	The bank provides service right at the first time	Chikazhe et al. (2021)
	Every time, the same quality of service is provided	
	The bank offers statements that are devoid of errors	
	The bank provides responses to the clients as promised	
	The bank advertising and promotional messages of the bank reflect reality	
Assurance - SQASS	The bank's employees are knowledgeable	SubashiniR & Gopalsamy (2016)
	The bank staff are highly experienced	
	The bank offers the necessary details	
	The bank employees are quick and efficient in service delivery	
Tangibility - SQTAN	Staff members dress smartly	Hamzah et al (2017)
	The bank infrastructure (e.g. banking hall) is attractive	
	The bank environment (e.g. car parks) is safe	
	The branches has convenient sitting and waiting arrangements	
	The pamphlets and statement are clear, attractive and well explained	
Empathy - SQEMP	The bank staff understand customer needs	Ali et al. (2022)
	The bank staff listen to customer problems	
	The bank maintains strong customer relationships	
	The bank always informs it's clients about new and attractive schemes	

	The bank always suggest it's client on taking the correct decision	
Responsiveness - SQRESP	The bank responds to the customer enquiries in the shortest period of time	Gerdt et al.(20219)
	The bank staff help customers to ensure prompt service	
	The bank's access points are conveniently located	
	The employees prevent long waiting lines	
	It is easy to reach the appropriate employee in person	
Customer satisfaction - (CUS)	I feel satisfied with the products offered by my bank	Chikazhe& Makanyeza, 2022; Davras & Caber (2019)
	The service offered by my bank exceed my expectations	
	I am pleased with my bank's offerings	
	I feel satisfied after each bank transaction with my bank	
Customer loyalty - (LOY)	I would recommend the bank to any of my friends, family and neighbours	Chikazhe& Makanyeza, 2022;Muflih (2021)
	I would speak positively about my bank to other people	
	I recommend my bank to someone who seeks my advice	
	I have intention to continuously use services from my bank in future	
	I chat with other customers about my bank	
	I have commitment to stay with my bank	

Respondents were requested to indicate their level of agreement to the given statements on a five-point Likert scale. A Likert scale structured questionnaire was used since it suits well the study at hand and the data collected can be analysed quantitatively.

4.9 Data collection procedures

Data collection procedures are activities, processes, or particular information gathering instruments or strategies that are employed during data gathering with the intention of answering research questions, according to Krabulut (2015). According to Saunders et al., (2012), gathering data for a study that involves participants answering research questions is a crucial step. In this study, a self-administering survey approach was used. The researcher chose a self-administered structured questionnaire after taking into account the nature of the study objectives, research questions, research model, and hypotheses. Following the pilot test, the questionnaire's coding issues, biases, ambiguities, and missing qualities were all fixed. Pilot testing confirmed that the survey was viable and achievable (Krosnick, 2018). The questionnaire was revised to remove confusing and similar sections. The task of gathering data was within the responsibility and control of the researcher. The completed questionnaires from the bank customers were personally gathered by the researcher.

4.10 Data analysis and presentation procedures

The process of inspecting, cleansing and converting raw data, so as to extract essential information, drawing conclusions and supporting decision-making is called data analysis (Kinyongo, 2020). Data presentation is described as the process of visually representing the relationship between two or more data sets using various graphical forms so that an informed choice may be made based on them (Kinyongo, 2020). To test the hypotheses, the researcher used Structural Equation Modeling (SEM) in AMOS. The descriptive statistics for the variables under study were computed using SPSS Version 21.

4.11 Reliability and validity

Graham et al., (2021) defines validity as "measuring what is meant to be measured." It explains how effectively the actual data collected covers the area of study under examination. Cronbach's alpha coefficient was employed to assess reliability for the instrument (Schaufeli, Desart and De Witte, 2020). A literature review was conducted to inform instrument development and improve content dependability. The AMOS Version 21 software was used to assess convergent and discriminant validity. A Cronbach's alpha value which is greater than 0.60 is considered to validate internal consistency and is suitable for further analysis (Bagozzi and Yi, 1988). All the measured constructs in this study exhibited reliabilities above the minimum cut-off point of 0.6.

Schaufeli, Desart and De Witte (2020) defines dependability as the degree to which a measurement of a phenomenon produces consistent and stable results. To assess validity, the researcher compared square Inter-Construct correlations (SICCs) to the average variance extracted (AVEs). A thorough literature assessment was conducted to assure study validity and influence the construction of research tools. However, AMOS Version 21 was used to examine both reliability and validity.

4.12 Ethical consideration

Hognestad (2021) defines ethics as moral values which govern one's behaviour when conducting research. Informed consent, secrecy, security, and honesty are the four categories that ethical considerations come into. Using an introductory letter from Chinhoyi University of Technology, the researcher requested authorization to collect data. Before the research began, participants were asked to express their agreement, and it will be on an informed and voluntary basis. The information gathered was put to good use. The participants' anonymity and confidentiality were guaranteed. The researcher followed all necessary procedures to eliminate, isolate, and reduce the hazards involved with data collection and properly informs the participants of these risks.

CHAPTER FIVE

RESULTS AND DISCUSSIONS

5.1 Introduction

The preceding chapter focused on the research methodology. Results of the present research are presented in this chapter. The main objective of the study was to investigate customer loyalty policy enhancement through service quality improvement within Zimbabwe's banking sector. The specific objectives of the study were: i.To establish the effect service quality dimensions on customer loyalty. ii. To ascertain whether service quality dimensions affects customer satisfaction. iii. To determine the effect of customer satisfaction on customer loyalty. iv. To test the mediating role of customer satisfaction on the relationship between service quality dimensions and customer loyalty. Major sections in this chapter are the response rate ananlysis, socio-demographic profile of the respondents,scale validation,descriptive statistics, reliability analysis and testing of research hypotheses.

5.2 Response rate

The study aimed to collect data from 377 bank customers in Harare CBD, Zimbabwe, however 360 questionnaires were answered and usable. This equates to a response rate of 90%, which is an excellent (Brtnikova et al., 2018). A low response rate is not desirable as it may result in non-respondents bias (Fjortoft and Gettig, 2017). This is consistent with Pickett et al., (2018) who stipulate that a response rate less than 60 per cent is a disaster, whilst 70% response rate is considered as minimally acceptable. Hendra and Hill (2019) suggested that 80% response rate is acceptable, and a score of 90% is excellent.

5.3 Socio-demographic information of the respondents

This section presents data on socio-demographic characteristics of the sample. This is based on age, gender, occupation, educational qualification, experience with the bank and type of account. Demographic information is of particular interest to banking retail sector performance studies because customer satisfaction and customer loyalty are influenced by demographic variables (Kral et al., 2020 and Fam et al., 2019).

5.3.1 Respondents' age

Figure 5.1 presents the most respondents who participated in the survey were aged between 30 and 39 years with 35%, followed by 40 to 49 years with 28%, then 20 to 29years with 18% and 50 plus years with 13%, then lastly 18 to 19years with 6%.

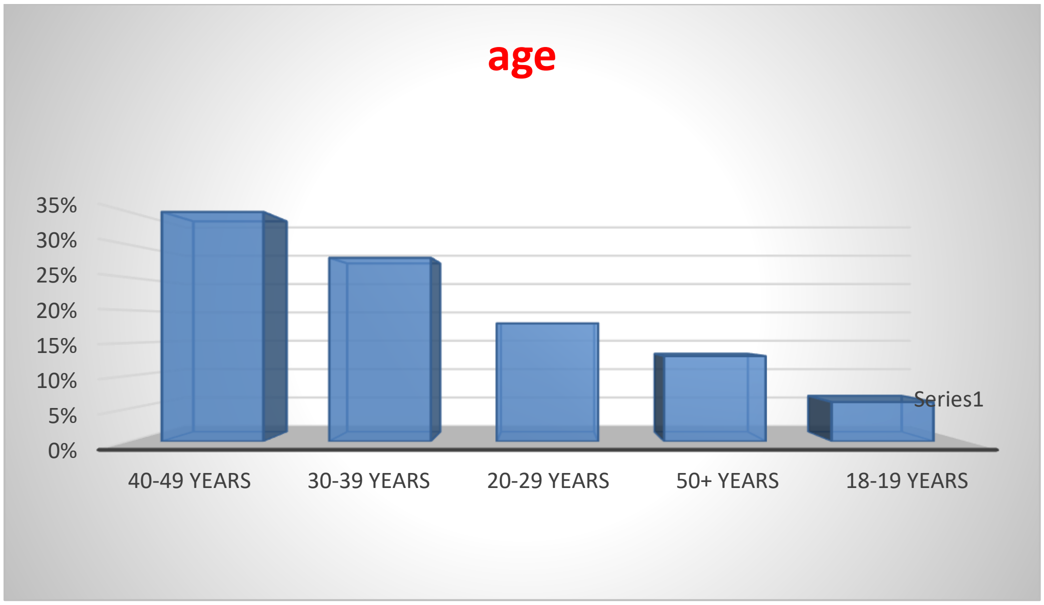


Figure 5.1 Respondents' age

Source; Research data (2023)

The results in Figure 5.1 indicate that the banking sector had more customers aged between 40-49 years and this imply that most responses in this study come from employed customers who afford to use bank services. Therefore, it was worth relying on data gathered from respondents' contributions (results) to this study. The fact that respondents aged between 18-19 were only 6% suggest that it is difficult to have a bank account in Zimbabwe when you are not employed and when you are still a minor.

5.3.2 Respondents' gender

Figure 5.2 indicates the most respondents who were females with 56% and males with 44% .

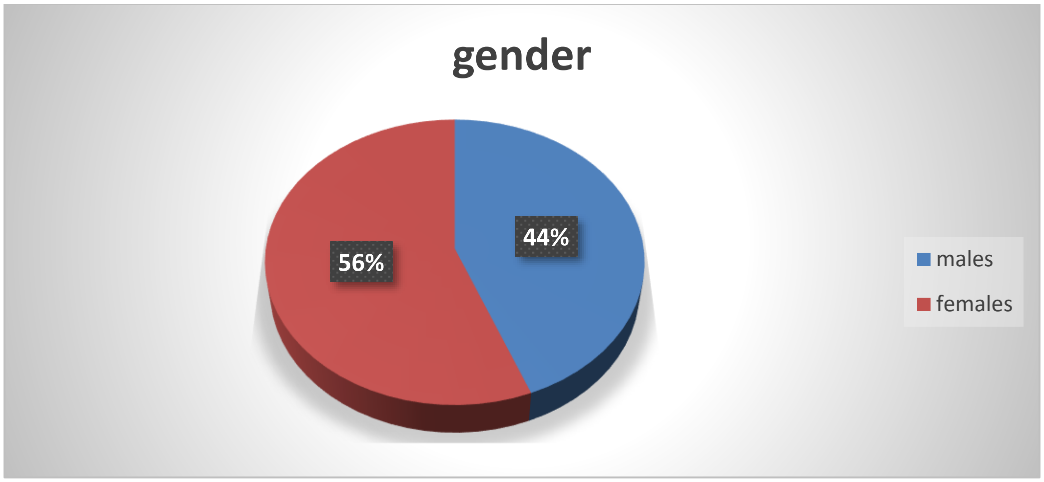


Figure 5.2 Respondents' gender

Source: Research Data (2023)

The results indicate that the banking sector had more female customers with 56% and males with 44%. In terms of "everyday banking and insurance," female clients are more desirable than male clients, usually possessing larger savings, mortgages, and general insurance products (nyakwawa 2016). Satisfied female clients are twice as likely as males to recommend their bank based on recent transactions.

5.3.3 Respondents' occupation

Figure 5.3 shows that most bank customers were formally employed (72%) followed by entrepreneurs with (17%), then students with (8%) and the unemployed respondents with (3%).

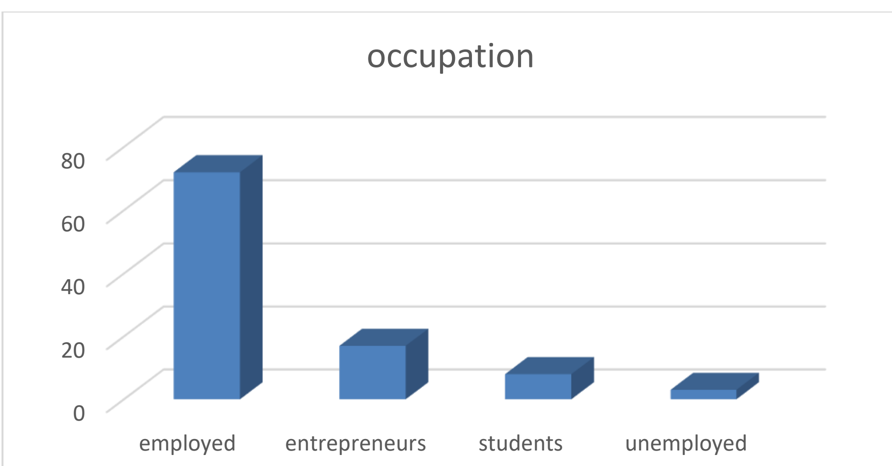


Figure 5.3 Respondents' occupation

Source: Research Data (2023)

The formally employed bank customers are forced to have bank accounts as it is a statutory requirement and organisational policy to have a bank account where they will receive their salaries. For entrepreneurs most of them are company owners where they are obliged at company formation to have bank accounts. Also student use their bank accounts to pay school fees and to receive their monies from their parents and lastly the unemployed part represents those individual who have bank accounts to use as some of them are informal traders and some are pensioners.

5.3.4 Respondents' educational

Figure 5.4 indicates that the bulk of the bank customers were from tertiary education (57%), followed by those from high school (30%) and 13% from primary level.

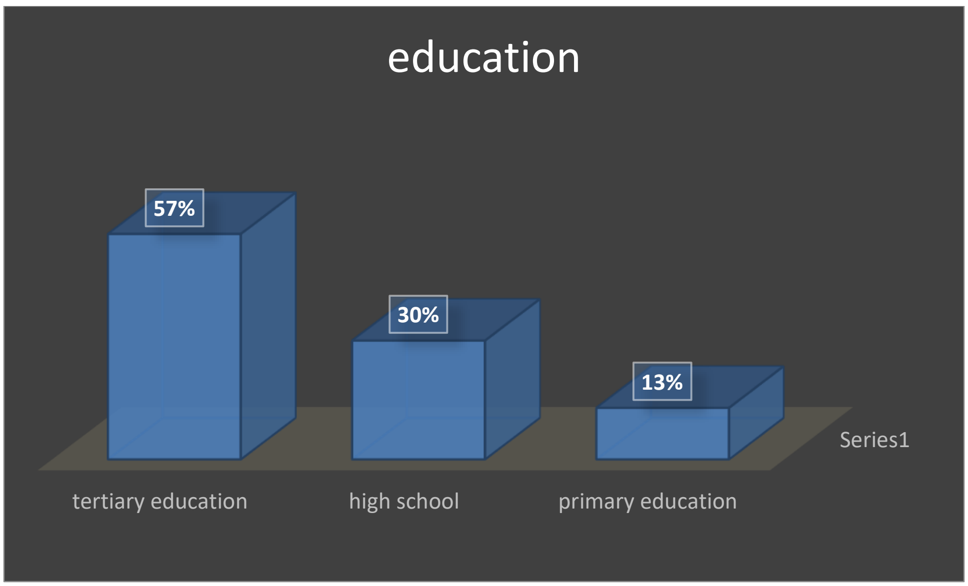


Figure 5.4 Respondents' education

Source; Research data (2023)

Considering that most of the respondents were formally employed and this contributes to the fact that they are more educated that is from tertiary and followed by those from high school and lastly primary educated.

5.3.5 Respondents' experience with the bank

Figure 5.5 indicates that 45% of respondents had banked with their banks for less than 5 years and (55%) used the bank for 5 and plus years.

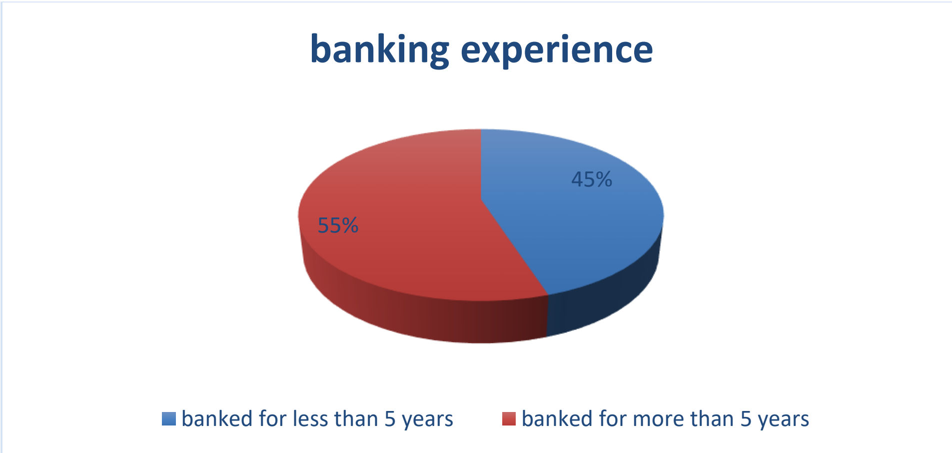


Figure 5.5 Respondents' banking experience

Source; Research data (2023)

Figure 12 above indicates that majority of the bank customers banked with their banks for more than five years and this implies that they were satisfied by quality of service and they became loyal to their banks. This implies that customer satisfaction mediates perceived service quality and customer loyalty.

5.3.6 Accounts type

Figure 5.6 below shows that savings account is being used by the majority of the respondents with (75%) and (25%) for the current account. Satisfaction contributes to repeat perchasing hence promotes loyalty.

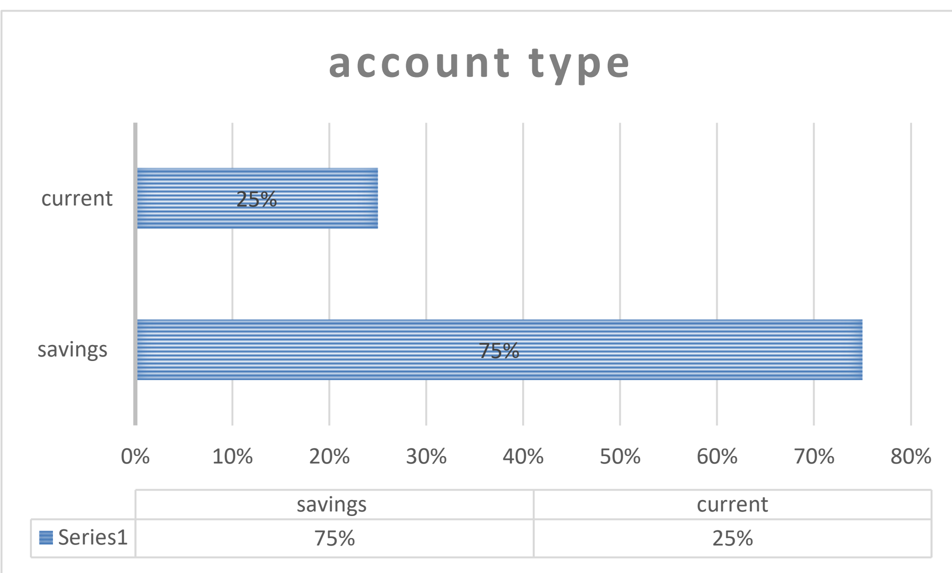


Figure 5.6 Respondents' accounts

Source: Research Data (2024)

5.4 DESCRIPTIVE STATISTICS

Results on descriptive statistics are presented in this section and these include arithmetic means (M), and standard deviations (SD). The SD presents the consistency of the responses that is the distribution of the responses around the mean. The least conceivable standard deviation value is 0, which only occurs in contrived cases when every single integer in the data set is identical (no deviation). and standard deviation provides a better understanding of data. The scales used in the study had 5 response points namely 1 strongly disagree, 2 disagree, 3 neither agree nor disagree, 4 agree and 5 strongly agree.

5.4.1 Descriptive statistics for service quality dimensions

Perceived service quality was measured using five dimensions namely; reliability, tangibility, empathy, responsiveness and assurance. Mean scores and Standard Deviations of items that were used to measure service quality are presented on the table below:

Table 5.1 Reliability

Item description	**Mean score**	**Mean response**	**SD**
The bank provides service right at the first time	3.94	Agree	.613
Every time, the same quality of service is provided	3.63	Agree	1.095
The bank offers statements that are devoid of errors	3.67	Agree	1.092
The bank provides responses to the clients as promised	3.61	Agree	1.121
The bank advertising and promotional messages of the bank reflect reality	3.63	Agree	1.119
Average	**3.696**	**Agree**	**1.008**

Source: Research Data (2023)

The table above shows that the mean score ranged between 3.61 (SD=1.121). The overall mean response was 3.94; standard deviation=.613 (agree). The results imply that bank customers agreed to the view that service quality offered by Zimbabwe's banking sector was reliable through the provision of reliable information, right service at the first time.

Table 5.2 Assurance

Item Description	Mean score	Mean response	SD
The bank's employees are knowledgeable	3.94	Agree	1.183
The bank staff are highly experienced	3.26	Agree	.912
The bank offers the necessary details	4.59	Agree	1.416
The bank employees are quick and efficient in service delivery	4.60	Agree	1.518
The branch employees are continuously courteous with you	4.21	Agree	1.572
Average	**4.12**	**Agree**	**1.320**

Source; Research data (2023)

Table above clearly shows that the mean scores ranged between 3.26 (SD=.912) and 4.60 (SD=1518). The overall mean response was 4.12, standard deviation=1.32 (Agree). This means that respondents clearly stated that the banks assure their customers to provide quick and efficient in service delivery. Results also imply that bank customers accepted that banks provides up to date information.

Table 5.3 Tangibility

Item Description	Mean score	Mean response	SD
Staff members dress smartly	4.83	Agree	.629
The bank infrastructure (e.g banking hall) is attractive	4.84	Agree	.752
The bank environment (eg car parks) is safe	4.67	Agree	1.170
The branches has convenient sitting and waiting arrangements	3.72	Agree	.685
The pamphlets and statement are clear, attractive and well explained	2.94	Agree	.439
Averages	**4.2**	**Agree**	**.735**

Source; Research Data (2023)

The above table shows a mean score range between 2.94 to 4.84, standard deviation 0.439 to 1.1170, Calculations show an overall mean score of 4.2 and 0.735 for standard deviation meaning to say they agreed that to service quality as regards the environment and physical assets of the bank. The results show that banks are meeting standards in terms of providing modern seating areas and ensuring clean environment and infrastructure appearance.

Table 5.4 Empathy

Item Description	Mean score	Mean response	SD
The bank staff understand customer needs	3.86	Agree	.642
The bank staff listen to customer problems	4.61	Agree	1.361
The bank maintains strong customer relationships	3.68	Agree	1.043
The bank always informs it's clients about new and attractive schemes	4.60	Agree	1.463
The bank always suggest it's client on taking the correct decision	4.22	Agree	1.573
Averages	**4.194**	**Agree**	**1.216**

Source; Research data (2023)

The table above show mean score ranging from 3.86 and standard deviation =0.642 to 4.22, standard deviation 1. 573.The overall mean average score was 4.2 and standard deviation of 1.22 suggesting that respondents confirmed that banks show empathy when dealing with customers. The results shows that the respondents confirmed that banks show empathy when dealing with customers.

Table 5.5 Responsiveness

Item Description	Mean score	Mean response	SD
The bank responds to the customer enquiries in the shortest period of time	4.62	Agree	1.456
The bank staff help customers to ensure prompt service	3.91	Agree	.843
The bank's access points are conveniently located	3.60	Agree	1.119
The employees prevent long waiting lines	3.61	Agree	1.157
It is easy to reach the appropriate staff in person	3.61	Agree	1.179
Averages	**3.87**	**Agree**	**1.151**

Source; Research data (2023)

The table above show that mean score range from 3.60 to 4.62 and standard deviation from 0.843 to 1.456. computed results indicated an overall mean score of 3.87 and standard deviation of 1.151 implying that respondents agreed that banks were responsive to customer concerns.

5.4.2 Descriptive statistics for customer satisfaction

Table 5.6 Customer Satisfaction

Item Description	Mean score	Mean response	SD
The customer felt satisfied with the products offered by the bank	3.62	Agree	1.142
The service offered by the bank exceed customers' expectations	3.61	Agree	1.203
The customer is pleased with the bank's offerings	4.59	Agree	1.599
The customer felt satisfied after each bank transaction with the bank	3.62	Agree	1.211
Averages	**3.86**	**Agree**	**1.289**

Source, Research data (2023)

Results in table above indicate that mean responses ranged between 3.61, SD=1.203 and 4.59, SD=1.599. Overall mean score averaged 3.86, SD 1.289 and this suggested that bank customers were satisfied with the quality of service offered by the service provider which is the bank. Results suggested that bank customers were satisfied with the quality of service offered by their banks. They confirmed that service delivery was above their expectation.

5.4.3 Descriptive statistics for customer loyalty

Table 5.7: Customer loyalty

Item Description	Mean score	Mean response	SD
The customer would recommend the bank to friends, family and neighbours	3.90	Agree	.981
The customer would speak positively about bank to other people	4.18	Agree	1.599
The customer would recommend the bank to someone who seeks advice	4.21	Agree	1.611

The customer have intention to continuously use services from bank in future	3.95	Agree	.784
The customer will have conversation with other customers about bank	3.68	Agree	1.078
The customer have commitment to stay with the bank	3.62	Agree	1.150
Averages	**3.923**	**Agree**	**1.201**

Source, Research data (2023)

As shown in the table above mean score ranged from 3.62, standard deviation=1.150 to 4.21, starndard deviation=1.60. Computations of mean score indicate and average of 3.9, standard deviation =1.2, agree out of a likely score of 5 (strongly agree). Results suggest that bank customers agreed that they were loyal to their banks and they were ready to recoment other people to use their banks. Additionally bank customers showed their intention to be preachers of good service offered by their banks.

5.5 SCALE VALIDATION

Data were validated by Confirmatory factor analysis (CFA), i.e. reliability analysis, convergent validity, and discriminant validity prior to doing structural equation modeling to evaluate research hypotheses. The analyses were carried out using structural equation modeling in AMOS® version 21.

5.5.1 Confirmatory Factor Analysis

Before employing the linked variables for further research, CFA was used to refine and limit the number of them to a more manageable and pertinent amount. The underlying correlations between the variables assessed were found using CFA. Researchers are advised by Chan and Idris (2017) to conduct an CFA as part of scale validation at the start of data analysis. The benefit of the CFA, according to Samuels (2017), is that it helps researchers who are unaware of how many factors affect how a set of things interact.

5.5.2 Sampling adequacy

As a first step before conducting statistical tests such as CFA, Kaiser Meyer Olkin (KMO) and Bartlett's test of sphericity (BTS) are mathematical checks used to determine the sampling adequacy and the suitability of the data (Alexander et al., 2016; Chan & Idris, 2017). The Kaiser Meyer Olkin (KMO) Bartlett's Test of Sphericity was performed using SPSS® version 21.

Table 5.8: Sampling adequacy

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy		.961
Bartlett's Test of Sphericity	Approx. Chi-Square	23655.972
	df	595
	Sig.	.000

Source: Author (2024)

Table 5.8 presents results obtained (KMO=.961, Approx. Chi-square=23655.972, Degrees of freedom [DF]=595; $p<0.000$) and this indicated that the sample was suitable and allowed performing of exploratory factor analysis. Field (2009) suggested that the bartlett's test of Sphericity should be significant at $p<0.05$ for factor analysis to be performed. Thus, the results in Table 5.8 satisfied minimum conditions for sampling adequacy test.

5.5.3 Factor loadings

Table 5.9 displays the factor loadings for every factor. Factors that had loadings less than 0.6 were suppressed and therefore not displayed. Field (2005) suggested that loadings greater than 0.6 be taken into account to facilitate comprehension.

Table 5.9: Factor loadings

Item	Loadings
The bank provides service right at the first time	.693
Every time, the same quality of service is provided	.895
The bank offers statements that are devoid of errors	.824
The bank provides responses to the clients as promised	.892
The bank advertising and promotional messages of the bank reflect reality	.884
The bank's employees are knowledgeable	.737
The bank staff are highly experienced	.847
The bank offers the necessary details	.902
The bank employees are quick and efficient in service delivery	.923
The branch employees are continuously courteous with you	.933
Staff members dress smartly	.625
The bank infrastructure (e.g banking hall) is attractive	.673
The bank environment (eg car parks) is safe	.783
The branches has convenient sitting and waiting arrangements	.766
The pamphlets and statement are clear, attractive and well explained	.539
The bank staff understand customer needs	.681
The bank staff listen to customer problems	.864
The bank maintains strong customer relationships	.767
The bank always informs it's clients about new and attractive schemes	.925
The bank always suggest it's client on taking the correct decision	.941
The bank responds to the customer enquiries in the shortest period of time	.877
The bank staff help customers to ensure prompt service	.746

The bank's access points are conveniently located	.916
The employees prevent long waiting lines	.938
It is easy to reach the appropriate staff in person	.909
The customer felt satisfied with the products offered by the bank	.884
The service offered by the bank exceed customers' expectations	.937
The customer felt pleased with the bank's offerings	.920
The customer felt satisfied after each bank transaction with the bank	.921
The customer would recommend the bank to any of its friends, family and neighbours	.641
The customer would speak positively about the bank to other people	.961
The customer would recommend the bank to someone who seeks his/her advice	.926
The customer have intention to continuously use services from the bank in future	.687
The customer will have conversation with other customers about the bank	.794
The customer have commitment to stay with the bank	.920
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization. a. Rotation converged in 4 iterations. b. Total variance explained 80.666%	

Source: Author (2024)

The table above shows that rotation converged in 4 iterations and the total variance explained was 80.666%. The total variance explained was above the acceptable limit of 60% as stipulated by Platin and Ergun (2017). No item was dropped due to looadings below 0.6 and due to double loading.

5.5.4 Reliability analysis

Reliability is a measurement of internal constancy, according to Tore, Gumussoy, and Oskay (2019). Reliable measurements are those that consistently yield unwavering results across time (Vasqueze et al., 2022). Reliability, in its most basic form, is the capacity to reproduce procedures and outcomes. According to Tore, Gumussoy, and Oskay (2019), the internal correlation of each item in a questionnaire is shown by the Cronbach's alpha value. If a study only examines one construct, the reliability of that construct is described by Cronbach's alpha (Schrepp, 2020). The dependable constructions were regulated by Cronbach's alpha. To validate internal consistency, Tore, Gumussoy, and Oskay (2019) looked at the alpha criterion of 0.7 or any number higher.

Table 5.10: Cronbach's Alpha Reliability tests

ITEM	NO. OF ITEMS	CRONBACH'S ALPHA
Reliability	5	.915

Assurance	5	.688
Tangibility	5	.803
Empathy	5	.922
Responsiveness	5	.923
Customer loyalty	4	.977
Customer loyalty	6	.813

Source: Author (2024)

As advised by Sharrif et al.(2020) Table 5.9 displays all structures having Cronbach's alpha (α) reliability with a cut-off value of greater than 0.6. therefore, minimum conditions for reliability test were satifsfied.

5.5.5 Convergent validity

Convergent validity, according to Franke and Sarstedt (2019), is the degree to which a measure agrees with alternative methods for measuring the same construct. Discriminant validity ensures that a construct is empirically novel and captures phenomena that are not captured by other constructs in a model, according to Franke and Sarstedt, 2019; Roemer Schuberth and Henseler, 2021). A significant amount of the variety from the latent variable being measured must be explained by causal indicators from a measurement model in order for them to be accepted as valid (Mohamad, 2022; Londhe and Surve, 2021).

A measurement model's convergent validity was assessed and Maximum Likelihood Estimation (MLE) was utilized to estimate the measurement model in order to yield more dependable parameter estimations. Among the measurement model fit indices taken into account were the comparative fit index (CFI), Tucker-Lewis index (TLI), normed fit index (NFI), adjusted GFI (AGFI), goodness of fit index (GFI), and root mean square error of approximation (RMSEA). The measurement model showed the following appropriate model fit indices: NFI = 0.920, CFI = 0.908, RMSEA = 0.061, 2/Df = 2.874, GFI = 0.951, AGFI = 0.916, and TLI = 0.933. A good model fit is indicated by CMIN/DF values between 3 and 4 (Zadow, Houghton, Hunter, Rosenberg & Wood, 2017). Franke and Sarstedt (2019) claimed that for 2/DF to be deemed acceptable, it must be less than 3. A minimum cut-off value of 0.6 should be applied to standardized factor loadings (λ), as per the findings of Portoghese et al. (2020). Additionally, it was believed that larger critical ratios (CRs) were significant and fulfilling (Jiang et al., 2021; Ali, 2021; Panwar et al., 2020).

Table 5.11: Items, standardised factor loadings (λ), Critical ratios (CRs)

Constructs	Items	λ	CR
SERVICE QUALITY	SQ1	.895	-
	SQ2	.711	22.118***
	SQ3	.723	23.501***
Reliability	SQ4	.579	17.145***
	SQ5	.720	22.878***
Assurance	ASS1	.641	-
	ASS2	.651	18.201***
	ASS3	.722	23.015***
	ASS4	.677	19.007***
	ASS5	.712	23.8241***
Tangibility	TAN1	.759	-
	TAN2	.749	24.364***
	TAN3	.751	23.479***
	TAN4	.755	24.553***
	TAN5	.739	23.005***
Empathy	EMP1	.791	-
	EMP2	.824	25.977***
	EMP3	.759	23.339***
	EMP4	.836	26.522***
	EMP5	.781	23.314***
Responsiveness	RES1	.787	-
	RES2	.833	27.002***
	RES3	.760	23.144***
	RES4	.819	26.508***
	RES5	.791	23.426***
Customer satisfaction	CUS1	.779	-
	CUS2	.829	26.911***
	CUS3	.762	25.345***
	CUS4	.824	26.532***
Customer loyalty	LOY1	.745	-
	LOY2	.796	25.632***
	LOY3	.824	26.715***
	LOY4	.778	25.005***
	LOY5	.793	25.641***
	LOY6	.753	25.559***

Note: - CR is fixed; *** $p < 0.001$

Source: Author (2024)

The results shows that all of the items' standardised factor loadings were higher than the required minimum of 0.6 (Bagozzi & Yi, 1988), as shown in Table 5.11. Critical ratios also showed significance at $p < 0.001$.

5.5.6 Discriminant validity

According to Franke and Sarstedt (2019), discriminant validity is the extent to which measures of multiple constructs diverge or have merely a passing relationship with one another. This is consistent with the idea put forth by Rönkkö and Cho (2022), who stated that it requires evidence of a lack of relationship, or a very weak association, between many conceptions. Discriminant validity states that when compared to other latent components, the same variables should explain a significantly lower percentage of variance (Hehman et al., 2019). Average variance extracted (AVEs) were compared to squares inter-construct correlations (SICCs) to assess discriminant validity (Rasoolimanesh. 2022, Cheung et al., 2023).

Table 5.12: Discriminant validity test results (AVEs and SICCs)

Construct	SQ	ASS	TAN	EMP	RES	CUS	LOY
Reliability – SQ	**.587**						
Assurance – ASS	.301	**.601**					
Tangibility – TAN	.245	.248	**.558**				
Empathy – EMP	.178	.342	.279	**.578**			
Responsiveness - RESP	.265	.223	.301	.325	**.701**		
Customer satisfaction – CUS	.287	.172	.201	.186	.248	**.646**	
Customer loyalty - LOY	.193	.311	.178	.221	.309	.342	**.617**

Note: Diagonal elements in bold represent AVEs

Source: Author (2024)

Since all of the bolded AVEs exceeded the corresponding SICCs, the results shown in Table 5.12 unequivocally demonstrate that the criteria for discriminant validity were satisfied (Rasoolimanesh 2022, Cheung et al., 2023). Thus, the prerequisites for discriminant validity were met.

5.6 TESTING OF RESEARCH HYPOTHESES H1-H3

Research hypotheses were tested in AMOS using structural equation modeling, which can both reveal associations and propose a general match between observed data and the research model (Newsom, 2020; Vinerean et al., 2022; Bagozzi, 2022). Service quality was treated as a second order construct. The model fit indices $\chi 2/DF = 3.01$, GFI =.993, AGFI =.912, NFI =.863, TLI =.982, CFI =.979, and RMSEA = 0.38 were deemed acceptable. The results for H1-3 tests are listed in Table 5.13 below.

Table 5.13: Results of hypotheses tests (H_1; H_2 & H_3)

Hypotheses	Hypothesised Relationships	SRW	CR	Remark
H1	Service Quality → customer loyalty	.328	9.866***	Accepted
H2	Service Quality → Customer satisfaction	.758	33.326***	Accepted
H3	Customer satisfaction → customer loyalty	.2.35	5.755***	Accepted

Notes: SRW standardised regression weight, CR critical ratio, *** significant at $p < 0.001$

Source: Author (2024)

Table 5.13 presents results that H_1 was supported. This imply that bank customers were satisfied with the banks' service delivery and customer loyalty was the end result. H_2 shows that customer satisfaction was affected by the quality of service they receive from their respective banks.H_3 shows that customer satisfaction positively affect customer loyalty. Table 5.14 presents results for the mediation effect of customer satisfaction on the relationship between service quality and customer loyalty.

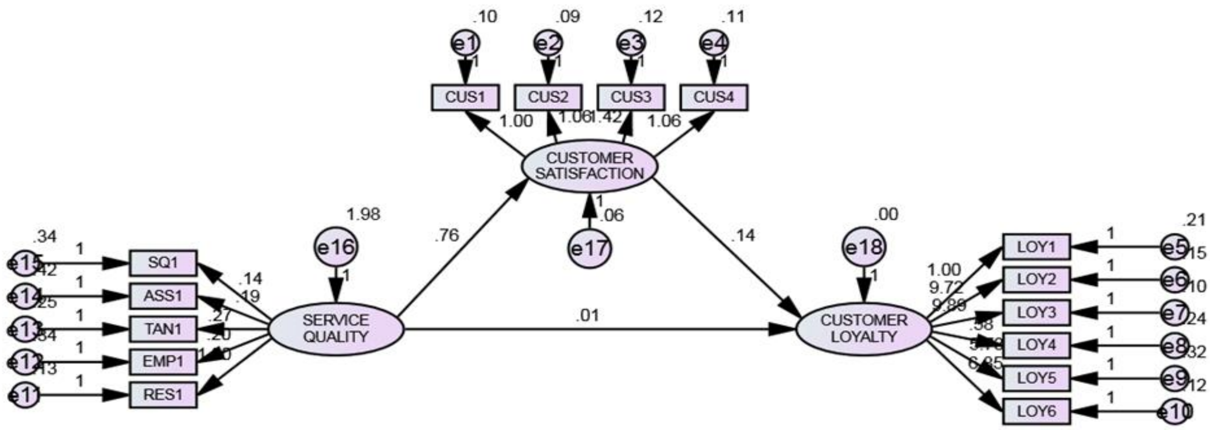
Table 5.14: Hypothesis test results for mediation effect for satisfaction

Hypo thesis	Path	Description	Path Coefficient	Results
H_4	Service Quality → Customer Satisfaction → Customer Loyalty	Customer Satisfaction partially mediates the effect of Service Quality on Customer Loyalty	0.305***	Partial mediation

Note: ***Significant at p<0.001

Source: Research data (2024)

Results indicated in table 5.14 shows that H_4 was supported. This imply that customer satisfaction mediates the effect of perceived service quality on customer loyalty. Meaning customer loyalty and service quality is mediated by customer satisfaction. The model below was used to test H1-H4.



Source: Author (2024)

5.7 CHAPTER SUMMARY

The study's quantitative findings were reported in this chapter. Only the findings were presented in this section, with particular attention paid to the analysis of response rates, respondents' demographic profiles, exploratory factor analysis, reliability analysis, descriptive statistics, and validity. In this chapter, research hypotheses were also put to the test.

CHAPTER SIX

DISCUSSION OF RESULTS

6.1 Introduction

In the preceding chapter findings of the study at hand were presented. This chapter discusses the results of the study. Research objectives and research hypotheses were used to guide the discussion of the findings. The research objectives of the study were: to examine the effect of service quality on the banking retail sector; to determine if the relation between service quality and customer loyalty is mediated by customer satisfaction.

6.2 Summary of findings

6.2.1 To establish the effect of perceived service quality on customer loyalty

The study established that perceived service quality positively affect customer loyalty. This is especially true for the assurance dimension, which includes having knowledgeable and experienced staff members who communicate clearly, and services that are highly trusted.Thus, the results are in line with previous studies on retail banking in India by Kaura, Prasad, and Sharma (2015), who settled that assurance indicators of service providers' ability to resolve customer issues and convenience of service delivery have a positive and significant impact on customer loyalty. and reinforced by concrete elements, such as state-of-the-art banking infrastructure and well-groomed bank staff. Jordanian tourism (Akroush et al., 2022), service quality has a positive and significant impact on customer loyalty. This is especially true for the assurance dimension, which includes having knowledgeable and experienced staff members who communicate clearly, and services that are highly trusted

6.2.2 To ascertain whether perceived service quality affects customer satisfaction

The results of the study showed that customer loyalty is positively impacted by both service quality and customer satisfaction. This suggests that clients are more devoted to a business that provides higher-quality services. In a similar vein, satisfied customers are more inclined to stick with the company and its offerings. The results indicate that there is a positive relationship between perceived service quality and customer satisfaction. This implies that customer satisfaction is built by the quality of service a customer receives from the service provider. The findings substantiate views of various studies (Subashini and Gopalsamy,2016, Kumar 2017, Chikazhe et al, 2020).

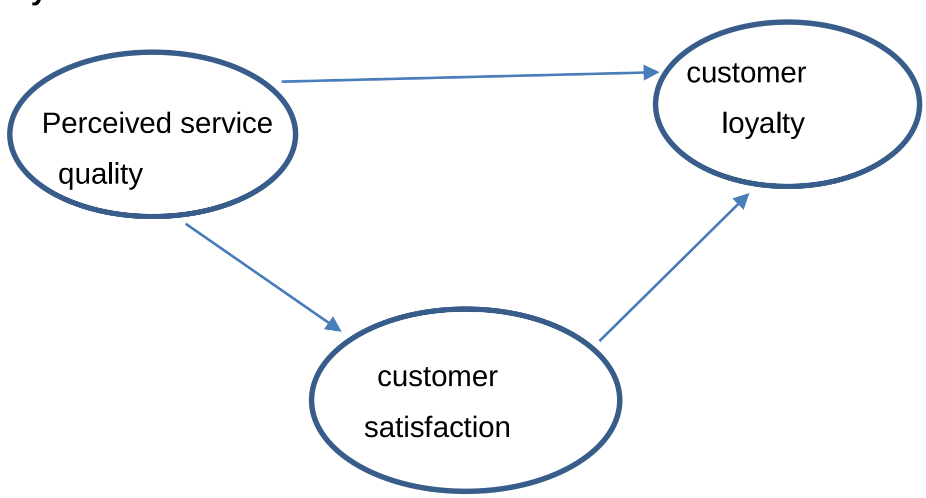
6.2.3 To determine the effect of customer satisfaction on customer loyalty

Market share and customer satisfaction have long been used as key performance indicators in marketing and general business financial management. Buyers who are happy will purchase more goods and services (Davras & Caber, 2019; Gerdt et al., 2019); they will also repurchase goods and services; they are devoted because they have faith in the business; and they are prepared to pay a premium because they are happy (Mohamad et al., 2019). Customers are people, and individuals are aware of what "other people do" (Feng, Wang, Lawton, & Luo, 2019). As such, consumers are people. A loyal consumer will sway other people's decisions to buy products or services just because their relatives are doing so (Razak & Shamsudin, 2019).

6.2.4 To test the mediating role of customer satisfaction on the relationship between service quality and customer loyalty

The results of the study shows that quality of service will be able to increase customer satisfaction, satisfied customers will use the company's products and services repeatedly over a long period of time. Satisfaction that occurs will continuously be able to realize customer loyalty. Quality of service consisting of SERVQUAL methods, namely the company's physical building and a complete service support facility can meet customer expectations. Quality of service that exceeds customer expectations creates customer satisfaction. Satisfied customers will visit again and use the company's products repeatedly (Wantara, 2015). Loyal customers will speak positively about the company's products and recommend to friends and relatives (Shahid Iqbal, Ul Hassan & Habibah, 2018.

Figure 6.1: Theoretical framework of perceived service quality, customer satisfaction and customer loyalty



Source: Author (2024)

As shown in Figure 6.1 bank customers' perceived service quality positively influences customer satisfaction and customer loyalty. Customer satisfaction also influences customer loyalty.

CHAPTER SEVEN

CONCLUSIONS AND IMPLICATIONS

7.1 Introduction

The preceding chapter discussed the findings of the study. Research conclusions and implications of the study are presented in this chapter. The research conclusions are done on the basis of research objectives and related research hypotheses. Research conclusions are drawn from the study findings and discussion

7.2 Conclusions

Conclusions of the study are presented in this chapter based on the research objectives of the study

7.3 The effect of service quality on customer loyalty

The study found that strong commitment and loyalty to financial services might result from high levels of client satisfaction. If a bank can solve problems effectively and is dependable, loyal customers will typically be those that value service and dependability.

7.3.1 The effect of perceived service quality on customer satisfaction.

For an organization to thrive, it must be able to attract a large number of clients. Excellent customer service and meeting needs can raise satisfaction levels directly. This is a measure of how satisfied customers are with the caliber of the services. This can be evaluated by looking at how they have purchased and used specific goods, services, brands, and business names.

A number of variables, such as trust and positive customer-bank interactions, may have an impact on customer satisfaction in the banking industry. Customers that consistently utilize an organization's services are considered loyal. In addition to being proud to use the services, they exhibit commitment and loyalty, these indicators can be used to gauge customer loyalty. In order for banking firms to survive in the global economy, they must win over customers' loyalty.

7.3.2 The effect of customer satisfaction on loyalty.

The study found that customer satisfaction is crucial since a business cannot exist without happy, devoted clients. The longer you concentrate on retaining and satisfying your customers, the more long-term business you will receive. Focusing on customer satisfaction tactics is worthwhile, regardless of the size of the business.

7.4 To determine if the relation between perceived service quality and customer loyalty is mediated by customer satisfaction

The study sought to establish if the relation between perceived service quality and customer loyalty is mediated by customer satisfaction. The results indicated that customer satisfaction partially mediates the relation between service quality and customer loyalty. This means that perceived service quality and customer loyalty has a relationship already. Thus if the customer is satisfied by the services he gets from the service providers it means there will be a higher customer retentions and this may result to customer loyalty.

7.5 Practical implications

The aim of the research was to assess the influence of perceived service quality on customer loyalty, mediated by customer satisfaction. The study concluded that in order for banks to be successful, the must satisfy their customers so as to build customer loyalty.

In the banking sector, the nature of the relationship between the client and the product and service provider is a crucial component of customer satisfaction. Thus, it is well acknowledged that providing high-quality goods and services is essential to winning over and keeping loyal clients. When customers are satisfied, they are less likely to feel the need to move service providers, which boosts client retention and eventually increases the business's profitability. As a result, low loyalty is caused by client discontentment. It follows that a consumer's inclination to move is fueled by their level of discontent, and that customer satisfaction and loyalty are closely linked.

Achieving client loyalty requires enhancing the quality of services provided, making sure that customers are satisfied, and enhancing the organisation's reputation. Banks ought to make investments in initiatives that boost clients' satisfaction and service quality. A crucial strategy is to concentrate on the aspects of service quality, which include responsiveness, tangibility, assurance, dependability, and empathy. Banks ought to provide dependable services in line with what they advertise. For instance, consumers should be able to use auto-teller machines around-the-clock. Management and staff at banks should act in a way that gives consumers comfort and trust. The physical attributes of the bank, including its buildings, location, staff appearance, and atmosphere within the banking halls, ought to be unparalleled by its rivals. Furthermore, banks have to promptly respond to the questions of their clients.

7.6 Theoretical implications

The study discovered that customer loyalty is mediated by customer satisfaction in relation. Based on research conducted by Crauana (2002), Kim (2011), and others, the study reinforces the notion that customer satisfaction acts as a mediator in the relationship between service quality and customer loyalty. These results support the literature's current understanding, which holds that customer satisfaction and service quality both positively influence customer loyalty (Bei and Chiao, 2001; Caruana and Ewing, 2010; Deng et al., 2010; Eid, 2015; Fullerton and Taylor, 2002; Hussain et al., 2015; Ishaq, 2012; Kim and Lee, 2010; Kim, 2011; Santouridis and Trivellas, 2010; Svensson et al., 2010; Yang et al., 2009).

Enhancing business performance is the primary driver behind firms' efforts to expand and enhance their operations through a variety of initiatives. Process improvements lead to better company outcomes, which include a variety of products and services. A positive performance improvement that is focused on achieving the intended outcomes is required as part of the transformation. Client satisfaction and higher business revenues are the ultimate goals of this. Consequently, it is impossible to increase business performance (financially, operationally, or functionally) in isolation since doing so calls for the integration of systems and processes as well as ties between stakeholders, customers, and employees (Corbett et al., 2005).

Customers' evaluations of service quality are based on the discrepancy between the services they receive and what they expect. Therefore, it is acknowledged that when expected service quality exceeds perceived service quality, perceived service quality is not good. Furthermore, when perceived and expected levels of service quality coincide, service quality is considered satisfactory.

7.7 Implications on loyalty policy and practice

The results of the study have several implications. The results point out that customer satisfaction and customer loyalty are positively impacted by perceived service quality. It is therefore advised that banks must concentrate on ongoing service quality improvement in order to satisfy clients. In order to keep customers, banks are also urged to start loyalty programs and promotions. Customer loyalty is one factor that guarantees the success of any organization. Therefore, banks are urged to provide trustworthy financial services if they want to keep their customers.

7.8 Implications on future research

Because of the study's shortcomings, more research should be done. For example, the research was limited to a certain nation and sector. As a result, extending the findings is difficult. Therefore, further studies of this type should be conducted in different markets and industries to improve the broad view of the findings. Furthermore, the fact that the current study relied on customers' assessments means that employee perceptions may be included in further studies.

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Appendix A: Research instrument

Chinhoyi university of technology

School of Entrepreneurship and Business Science

Department of Consumer Science and Operations Management

Researcher: Edith Shamiso Mutaurwa: Cell Number:0779735085: Email: emutaurwa@cut.ac.zw

Dear respondent

My name is Edith S Mutaurwa, a Master of Philosophy in Retail and Operations Management student at Chinhoyi University of Technology. I am conducting a research project entitled, ***"Towards customer loyalty policy enhancement through service quality improvement within Zimbabwe's banking sector".*** I am expected to gather data from acknowledged participants of this study of which you are one of them. It is through your participation that I hope to understand the effect of customer satisfaction and service quality on customer loyalty. The results of this study are expected to contribute to improvement of service quality within the banking sector and leading to improved satisfaction and business performance. Participation in this study is voluntary and no monetary gain is attached to this exercise. Information gathered shall be kept confidential. I am therefore, kindly requesting you to freely provide required information to the best of your knowledge. Questions or concerns regarding questionnaire completion or about taking part in this research may be directed to me. The survey is estimated to take 10 minutes of your time. Please note that the bank in question is your main bank.

Yours sincerely

Edith S Mutaurwa

Section A

To what extent do you agree with the following suggestions in this section pertaining to your bank? (Key: 1 'Strongly Disagree' 2 'Disagree' 3 'Neither Agree nor Disagree' 4 'Agree' 5 'Strongly Agree)

	Service Quality Dimensions	**1**	**2**	**3**	**4**	**5**
	Reliability					
SQ1	The bank provides service right at the first time					
SQ2	Every time, the same quality of service is provided					
SQ3	The bank offers statements that are devoid of errors					
SQ4	The bank provides responses to the clients as promised					
SQ5	The bank advertising and promotional messages of the bank reflect reality					
	Assurance					
ASS1	The bank's employees are knowledgeable					
ASS2	The bank staff are highly experienced					
ASS3	The bank offers the necessary details					
ASS4	The bank employees are quick and efficient in service delivery					
ASS5	The branch employees are continously courteous with you					
	Tangibility					
TAN1	Staff members dress smartly					
TAN2	The bank infrastructure (e.g banking hall) is attractive					
TAN3	The bank environment (eg car parks) is safe					
TAN4	The branches has convenient sitting and waiting arrangements					
TAN5	The pamphlets and statement are clear,attractive and well explained					
	Empathy					
EMP1	The bank staff understand customer needs					
EMP2	The bank staff listen to customer problems					
EMP3	The bank maintains strong customer relationships					
EMP4	The bank always informs it's clients about new and attractive schemes					
EMP5	The bank always suggest it's client on taking the correct decision					
	Responsiveness					
REP1	The bank responds to the customer enquiries in the shortest period of time					
RESP2	The bank staff help customers to ensure prompt service					
RESP3	The bank's access points are conveniently located					
RESP4	The employees prevent long waiting lines					
RESP5	It is easy to reach the appropriate staff in person					

Section B

To what extent do you agree with the following suggestions in this section pertaining to your bank?

(Key: 1 'Strongly Disagree' 2 'Disagree' 3 'Neither Agree nor Disagree' 4 'Agree' 5 'Strongly Agree)

	Customer satisfaction	**1**	**2**	**3**	**4**	**5**
CUS1	I feel satisfied with the products offered by my bank					
CUS2	The service offered by my bank exceed my expectations					
CUS3	I am pleased with my bank's offerings					
CUS4	I feel satisfied after each bank transaction with my bank					

Section C

To what extent do you agree with the following suggestions in this section pertaining to your bank?

(Key: 1 'Strongly Disagree' 2 'Disagree' 3 'Neither Agree nor Disagree' 4 'Agree' 5 'Strongly Agree)

	Customer loyalty	**1**	**2**	**3**	**4**	**5**
LOY1	I would recommend the bank to any of my friends, family and neighbours					
LOY2	I would speak positively about my bank to other people					
LOY3	I would recommend my bank to someone who seeks my advice					
LOY4	I have intention to continously use services from my bank in future					
LOY5	I will have conversation with other customers about my bank					
LOY6	I have commitment to stay with my bank					

SECTION E: Socio demographic data

1. Age: 18-19 ☐ 20-29 ☐ 30-39 ☐ 40-49 ☐ 50 and above ☐

2. Gender: Male ☐ Female ☐

3. Occupation: Self-employed ☐ Employed ☐ Unemployed ☐ Student ☐

4. Highest level of Education: Primary ☐ Secondary ☐ Tertiary ☐

5. Years of banking with the bank: Less than 5 ☐ 5-10 ☐ More than 10 ☐

6. Type of account: Savings ☐ Current ☐ Investment ☐ Other ☐

+ANNEX 19 Form GRSD 17 SEBS 10/2023

CHINHOYI UNIVERSITY OF TECHNOLOGY
RESEARCH CLEARANCE LETTER

NAME OF RESEARCHER(S): Mutaurwa Edith S **ID:** 63-1477886F27

Student Registration number: C21147717N

SCHOOL OF: Entrepreneurship and Business Studies

APPROVED RESEARCH TITLE: The mediating role of customer satisfaction on the relationship between service quality and customer loyalty: insights from bank customers Harare, Zimbabwe.

I hereby confirm that the above mentioned Researcher is a Postgraduate Researcher at Chinhoyi University of Technology. The proposed study met all the requirements as stipulated in the University Policies and guidelines and has been approved by the relevant committees.

The proposal adheres to ethical principles as outlined by the University. Permission is hereby granted to carry out the research as described in the attached approved proposal.

The main objective of the research is: To examine the effect of service quality on customer loyalty within Zimbabwe's banking sector.

Expected Outcome: To close the gap by examining the mediating role of customer satisfaction on the relationship between service quality and customer loyalty

Best Regards

O. L.Kupika

27/02/2023
Date

Chairperson, University Research and Innovation Committee - Research Ethics

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Appendix B: Antiplagiarism report

Similarity Report

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AUTHOR

Edith Shamiso Mutaurwa

WORD COUNT

28072 Words

CHARACTER COUNT

162456 Characters

PAGE COUNT

90 Pages

FILE SIZE

865.4KB

SUBMISSION DATE

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- Bibliographic material
- Quoted material
- Cited material
- Small Matches (Less then 8 words)

Summary