

ASSESSING AND IDENTIFYING FACTORS AFFECTING CUSTOMERS SATISFACTION OF COMMERCIAL BANK OF ETHIOPIA: THE CASE OF WEST SHOA ZONE (BAKO, GEDO, AMBO, GINCHI AND HOLETA)

Habte Tadesse Likassa¹ Bacha Edosa Ameya² Dr.O.ChandraSekhara Reddy³

¹Department of Statistics at Ambo University, Ethiopia

²Department of Statistics at Ambo University, Ethiopia

³Associate Professor, Department of statistics, Ambo University, Ethiopia

Abstract- Customer's satisfaction is very important for the existence of banks to be more productive and success in any organization. In business and business related areas mainly in banks still there is a problem of satisfying their customers. The main goal of this study is assessing and identifying factors that influence customer's satisfaction in West Shoa Zone of Commercial Bank of Ethiopia. In order to meet the objective of the study questionnaire were designed for customers. By using a simple random sampling, 520 customers were drawn from the target population. Both descriptive and inferential statistics methods were used in the study. A binary logistic regression model was fitted to see the significance of factors affecting customer's satisfaction. The data were analyzed by using SPSS Package. The result of the study reveals that the overall level of customer's satisfaction in the study area is low (38.85%) as compared those who were not satisfied (61.15%). The result of study showed that all most all factors included in the study were significantly associated with customer's satisfaction. Thus, it can be concluded that based on the comparison of branches on their customers satisfaction by using odd ratio customers who were using Ambo and Bako are less satisfied as compared to customers who were in Holeta branch. Additionally, Customers who were in Ginchi and Gedo were more satisfied than that of customers who were in Holeta. Since the level of customer's satisfaction was low in the study area, it is more advisable and recommended for concerned body to work cooperatively in maximizing satisfaction of their customers.

Key Words: Customers, satisfaction, Binary Logistic, complain handling process and waiting time

I. INTRODUCTION

1.1. General Background of study

Bank is a customer oriented services industry. A bank depends upon the customers for their survival in the market. The customer is the focus and customer service is the differentiating factors (Guo et al., 2008). A bank can differentiate itself from competitors by providing high quality customer service (Naeem & Saif, 2009). But, for existence and survival of any organization the way customers handled and treated matter a lot.

Customers' satisfaction has been highly considered and used in marketing texts and activities during previous decades. Customer satisfaction has been a subject of great interest in any organizations and institutions. The principal objective of organizations is to maximise profits and minimise cost. Profit maximisation can be achieved through increase via maximizing customer satisfaction (Wilson et al., 2008).

Faraz (2005) stated that customer satisfaction is the situation when customer expectations have been fulfilled to the maximum capacity when using service. Accordingly, Chang (2008) deemed that excellent service quality determines customer's satisfaction which has vital to

business success and survival. Hence, delivering quality service to clients is a necessity for success and survival in today's competitive world (Kheng et al., 2010).

Ha and Jang (2009) argued that service failure occurs when customer perceptions do not meet customer expectations. The problem with service failure is that it may lead to a destroyed relationship between the customer and the organization. Thus, the importance of customer satisfaction in today's dynamic corporate environment is obvious as it greatly influences customer's repurchase intentions whereas dissatisfaction has been seen as a primary reason for customer's intentions to switch.

The capacity to fulfil customer expectation consequently brings about strong believe on the organizations. On the other hand, Murthy (2010) stipulated that banks have to be efficient in dealing with individual customers in their organizations. It is also necessary for banks to strive hard to retain the existing customers in the face attracting new customers, otherwise the bank fail in risk. The number of customers served determines the bank's success.

A full- fledged service delivery to the customer by the bank secures the bank's survival. Banks as the major financial institution in the country provide various services to customers. However, in Ethiopia there is a lack accurate estimation of customer's satisfaction and identification of

Publication History

Manuscript Received : 20 October 2017

Manuscript Accepted : 28 October 2017

Revision Received : 14 November 2017

Manuscript Published : 14 November 2017

factors that influence. Customers are the heart of every successful business and therefore businesses need to more concentrate on customers more than ever. According to Scott (2002), customer service is a series of activities designed to enhance the level of customer satisfaction, that is, the feeling that a product or service has met the customer expectation. The level of satisfaction can also vary depending on other options the customer may have and other products against which the customer can compare the organization's products. In Ethiopia there are a number of private banks that customers are using as an option. Even though, the importance of commercial bank for a developing country is large, still there is a gap in satisfying customer and on advancement of technology especially in the case of West Shoa Zone. Therefore the main goal of this study is to assess customer satisfaction and identifying factors that influence it in commercial mainly in Bako, Gedo, Ginchi, Ambo and Holota, West Shoa Zone.

1.2. Statement of the Problem

In different organizations especially in Commercial Bank of Ethiopia; the way customers are served is traditional. The waiting time of customers is more bulky, which enhance the plan of time management is failed. Customer's dissatisfaction is a serious problem in any organization that highly affects the economy of the country at large. One of the research questions in this study is to know whether the customers are satisfied or not in Commercial Bank of Ethiopia, the case of Bako, Gedo, Ginchi, Ambo and Holota branches and to know the most significant variables that govern customer satisfaction in the study area. Thus, based on the above practical observations of the poor level of customer satisfaction offered in different banks in Ethiopia, and by observing different literatures made by different authors one of our questions is: what are factors that extensively affect customers not to be satisfied? Therefore we the authors of this paper raised the following questions which were statements of our research problem:

- What is the level of customer's satisfaction in the study area?
- What are the main factors associated with customer's satisfaction?
- Where do customers expect that major problem exist in the bank?
- How can customer's satisfaction be improved?

1.3. Objectives

The main objective of the study is assessing and identifying factors that influence customer satisfaction of Commercial Bank of Ethiopia in the case of West Shoa Zone Branches (Bako, Gedo, Ambo, Ginchi and Holota).

1) Specific objectives

The specific objectives include:

- To assess the level of customer satisfaction.
- Identifying factors that affect customer's satisfaction.
- To compare level of customers satisfaction between banks in the study area.
- To recommend to the concerned body to improve the service quality of the banks.

1.4. Significance of the study

Accurate estimate and identifying factors that affect customer satisfaction is very indispensable for: Because it provides an opportunity for the concerned body to give attention to those factors in order to alleviate the problem. Moreover, the results of the study will provide information for government and concerned organizations in setting policies and strategies to improve customer satisfaction so as to retain and attract new customers. Moreover, it serves as a basis to further investigate the magnitude of customer satisfaction of Banks in the country.

2. Methodology

Study area and period

Today private and government banks are working hard so as to stay in the market by maximizing their customers as much as possible. This study will be made in five commercial bank branches of West Shoa Zone Bako Tibe, Cheliya and Dendi districts with Ambo and Holota Towns in rural Oromia region. The Zone has 20 woredas with population density 2,385,797 of which Bako Tibe/Bako (143,286), Cheliya/Gedo (182,262), Ambo (59,404), Dandi/Ginchi (192,637), Holota Town (31,366) (CSA, 2012). The study of assessing Customers satisfaction and identifying factors affecting it in the selected areas of West Shoa Zone will be accomplished from July 2013-May 2014.

Study Design: The study design used in this study is a cross sectional study design. The data used in this study were obtained by designing questionnaire. The questionnaires were checked and its reliability was checked for its consistency. By using a single population proportion formula at 95% confidence interval, margin of error 4.3% and standard normal value 1.96 520 customers were included in this study. Later on, using PPS (Probability Proportional to size). Therefore, the sample included in our study was 520 respondents. And by this proportional allocation the respective sample size for Holeta, Ginchi, Ambo, Gedo and Bako were 136, 75, 169, 70 and 70 were allocated.

2.1. Sampling procedures

First the study population will be stratified as Bako, Gedo, Ambo, Ginchi and Holota braches on the basis of their location. After that from each branch a simple random sampling (lottery method) will be applied.

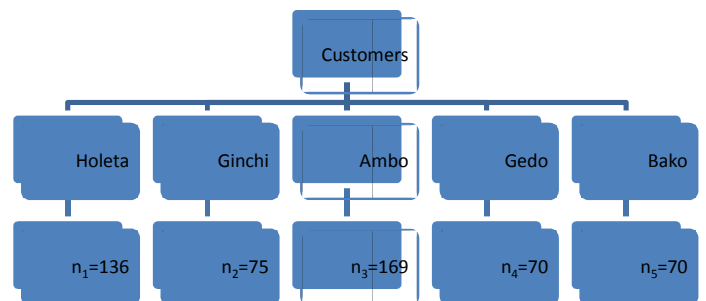


Figure 1: Sampling procedure and sample size of customers selected from each bank

When the dependent variable is binary in nature and to identify major factors associated with binary outcomes, using Binary Logistic Regression model is more recommended.

Parameters were estimated by using Maximum Likelihood Estimation. Goodness of the model checked by Hosmer Lemeshow Test (Hosmer and Lemeshow, 1989).

3. Results and Discussions

Of the target population 520 respondents were involved in this study. In this study, by using proportional allocation mechanism 136, 75, 169, 70 and 70 of the customers were

satisfied of degree holders in all branches of commercial bank of Ethiopia that are included in the study area. Additionally, from the table above we can also observe that majority of Farmers, Merchants, Government and non government employees were not satisfied in similar ways in all branches of West Shoa Zone of Commercial Bank of Ethiopia as compared to those who were satisfied (Table 1).

Variables		Level of Satisfaction in Branches									
		Holeta		Ginchi		Ambo		Gedo		Bako	
		Satisfied	Not Satisfied	Satisfied	Not Satisfied	Satisfied	Not Satisfied	Satisfied	Not Satisfied	Satisfied	Not Satisfied
Sex	Male	44.8%	55.2%	39.4%	60.6%	36.4%	63.6%	48%	52%	43.8%	56.2%
	Female	23.1%	76.9%	40%	60%	46.2%	53.8%	35%	65%	18.2%	81.8%
Age	18-29	38.8%	61.2%	43.8%	56.3%	37.8%	62.2%	45%	55%	31.6%	68.4%
	30-39	31%	69%	38.5%	61.5%	38%	62%	45%	65%	26.3%	73.7%
	40-49	33.3%	66.7%	40%	60%	38.1%	61.9%	28.5%	71.5%	41.7%	58.3%
	≥50	66.7%	33.3%	0%	100%	37.5%	62.5%	66.7%	33.3%	50%	50%
Educational Level	Illiterate	60%	40%	66.7%	33.3%	26.7%	73.3%	05	100%	33.3%	66.75
	1-8	57.1%	42.9%	0%	100%	0%	100%	20%	80%	40%	60%
	9-12	38.2%	61.8%	33.3%	66.7%	28.9%	71.15	31.8%	63.25	53.8%	46.2
	Diploma	26.5%	73.5%	50%	50	48.2	51.8	70	30	10	90
	Degree & above	45.5%	54.5%	37.5%	62.5	45.5	54.5	40.9	59.1	36.4	63.6
Type of occupation	Farmer	18.2%	81.8%	35%	65%	23.3%	76.7%	20%	80%	14.3%	85.7%
	Govt+Non Govt employe	41.5%	58.5%	42%	58%	45.3%	54.7%	55.8%	44.2%	29.6%	70.4%
	Merchant	30.8%	69.2%	25%	75%	12.5%	87.5%	33.3%	66.7%	16.7%	83.3%
	House Maker	75%	25%	50%	50%	33.3%	66.7%	14.3%	85.7%	17.6%	82.4%

Table 1: Descriptive statistics of customer’s satisfaction in the study area based on socio demographic variables

selected from Holeta, Ginchi, Ambo, Gedo and Bako respectively. Additionally, of customers included in the study area, Holeta (71.1%, 28.9%), Ginchi (93.4%, 6.6%), Ambo (84.6%, 15.4%), Gedo (71.4%, 28.6) and Bako (69%, 31%) were males and females respectively considerably with respect to each branch.

As it observed from the table below, the percentage of both males and females who were not satisfied were greater than that of satisfied by far in all branches. The level of customer’s satisfaction in majority of age category the proportion of customers who were not satisfied was greater than that of satisfied in all branches except in age category of above or equal 50 years old corresponding to Holeta, Ambo, Gedo and Bako branches. The majority of respondents who were included in the study area on the basis of their educational level were diploma and degree holders and customers who were not satisfied are greater than who were

Table 2: Short summary of customer’s satisfaction in West Shoa Commercial of Bank (Holeta, Ginchi, Ambo, Gedo and Bako)

Branch of Banks in West Shoa Zone	Level of Satisfaction						Total
	Not Satisfied		Satisfied				
	Count	Percent	Count	Percent	Count	Percent	
Holeta	83	61.5	52	38.5	135	100	
Ginchi	46	60.5	30	39.5	76	100	
Ambo	105	62.1	64	37.9	169	100	
Gedo	39	55.7	31	44.3	70	100	
Bako	45	64.3	25	35.7	70	100	

The result shown in table above reveals that the percentage of customers satisfaction in West Shoa Zone of Commercial Bank of Ethiopia. As it was cogently observed the level of customer’s satisfaction in each study area was low as

compared to those who are not satisfied by far. The percentage of customers that were not satisfied in Holeta, Ginchi, Ambo and Bako (61.5, 60.5, 62.1, and 64.3) almost the same respectively. Even though the percentage of customers that were not satisfied was high as compared to those who are satisfied in Gedo, their level of satisfaction as compared to other braches included in the study area the level of customers who were not satisfied was low as compared other sites (Table 2).

Generally, the following figure reveals that the overall level of customer’s satisfaction in West Shoa Zone of Commercial Bank of Ethiopia in the study area that were not satisfied are higher than that of who are satisfied.

The figure below reveals that the proportion of customers waiting time to get service and facility from West Shoa Zone of commercial bank of Ethiopia (Holeta, Ginchi, Ambo, Gedo and Bako). As it is observed from the figure below more than one fourth of customers (32.12%) were waiting for 21-30 minutes to get service from the bank. In addition to this around 22.50% of customers were waiting for above 40 minutes while only 13.85% of customers said less than 10 minutes being devoted to get service (Figure 1).

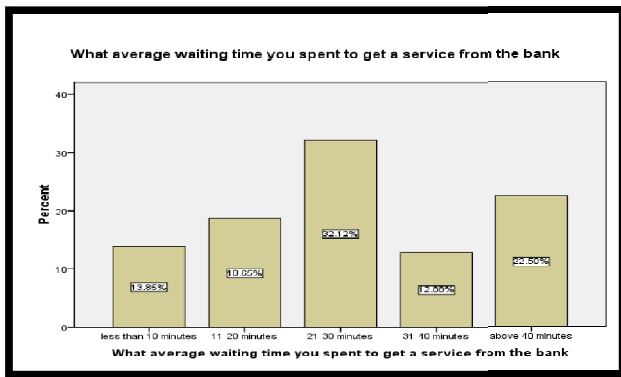


Figure 1: Percentage of customers that they wait time to get service from the bank of West Shao Zone, 2014

In order to identify factors that determines customers satisfaction in the study area using the chi square is mandatory. Thus, the table below reveals that the result of chi square to clearly note the association between response and explanatory variables

As it is revealed from the table above the predictor variables availability of connection service, attractiveness of bank facility, number of front desk, managing waiting line, complain handling process, speed of service, waiting time, customers caring manner, telling exact service time, giving improved and consistent service for their customers, employees handling customers with best interest and at heart, employees give promoting service for their customers, employees inspire confidence and trust, employees recognize client on regular basis, bank performs service right on time, availability of modern equipment, engagement in occupation and distance were significantly associated with customers satisfaction 5% level of significance. Reversely sex, marital status, age,

Table 3: Test of association between customer’s satisfaction and factors in West Shoa Zone of Commercial Bank of Ethiopia (Holeta, Ginchi, Ambo, Gedo and Bako), 2014

Variables	Value	Degree of freedom	P-value
Sex * satisfaction	2.892	1	0.076
Age * satisfaction	1.711	3	0.635
Marital status * satisfaction	1.473	4	0.831
Religion * satisfaction	4.502	4	0.342
Educational level * satisfaction	1.829	4	0.767
Family size * satisfaction	2.156	2	0.067
Distance* satisfaction	11.200	3	0.011
Engagement * satisfaction	11.698	3	0.008
Travel to bank* satisfaction	27.435	3	0.000
Availability of connection* satisfaction	14.415	4	0.006
monthly income * satisfaction	6.004	4	0.199
Expenditure of respondents * satisfaction	3.634	2	0.163
Waiting time* satisfaction	9.933	4	0.042
Managing waiting line* satisfaction	32.981	3	0.000
The availability of number of front desk* satisfaction	30.133	3	0.000
Speed of service* satisfaction	47.127	3	0.000
Attractiveness of bank facility * satisfaction	14.231	4	0.007
Complain handling process* satisfaction	22.350	4	0.000
Availability of modern equipment *satisfaction	13.575	4	0.009
Bank performs service right on time *satisfaction	25.570	4	0.000
Employees recognize client on regular basis* satisfaction	17.160	4	0.002
Employees inspire confidence and trust *satisfaction	22.844	4	0.000
Employees give promoting service for their customers * satisfaction	35.449	4	0.000
Employees handle customers with best interest and at heart* satisfaction	40.840	4	0.000
Giving improved and consistent service for their customers * satisfaction	31.389	4	0.000
Customers caring manner * satisfaction	21.526	4	0.000
Telling exact service time* satisfaction	32.212	4	0.000

educational level, family size, monthly income, monthly expenditure and religion were not significantly associated with customer’s satisfaction at 5% level of significance (Table 3).

3.1. Summary of Results of binary logistic regression model

In order to identify factors that influence customer’s satisfaction that customers get from the bank, Binary Logistic Regression Model mainly Odd Ratio and the regression coefficient was used and the goodness of fitness of the model was also checked by using Hosmer Lemshow Test.

The result of binary logistic regression model is presented in Binary Logistic Regression Model mainly by using Odd Ratio. The customer’s satisfaction was assigned a value of 1 if the respondents reported satisfied and 0 otherwise not satisfied. The reference category of each dichotomously measured independent variable has a value 1 is indicated as the first and the others category are compared to that of the reference category. If odd ratio value is less than one it implies that individuals in that category have a lower probability in satisfaction than individuals in the reference category. The Wald Chi Square statistic, which tests the unique contribution of each predictor, holding the other predictors constant, that is illuminating any overlap between predictors. From the result of binary logistic regression model the following interpretations are drawn.

-0.453, -0.171, -0.246 and -0.749 are the decrease in log odds of customers with respect to those of who agreed, neutral, disagree and strongly disagree on customers caring manner; the odds ratio 0.636, 0.843, 0.782 and 0.473 means that the odds of customers satisfied have decreased by factors of 0.636, 0.843, 0.782 and 0.473 with respect to those of who agreed, neutral, disagreed and strongly disagreed

with customers caring manner compared to those who are strongly agreed with customers caring manner controlling for other variables constant.

0.113, 0.321 are the increase in log odds of customers with respect to those of who medium and high on customers complain handling process; the odds ratio 1.119 and 1.378 means that the odds of customers satisfied have increased by factors of 1.119 and 1.378 with respect to those of customers who were medium and high with complain handling process compared to those who are low with customers complain handling process for other variables constant.

0.026 and 0.419 are the increase in log odds of customers with respect to those of who medium and high on knowledge of treating customers; the odds ratio 1.027 and 1.521 means that the odds of customers satisfied have increased by factors of 1.027 and 1.521 with respect to those of who were medium and high on knowledge of treating customers compared to those who are low with knowledge of treating customers for other variables constant.

0.687 and 0.611 are the increase in log odds of customers with respect to those of who medium and high on availability of connection; the odds ratio 1.988 and 1.842 means that the odds of customers satisfied have increased by factors of 1.988 and 1.842 with respect to those of who were medium and high on availability of connections compared to those who are low on availability of connection for other variables constant.

-0.383, -0.336, -0.310 and -0.069 are the decreased in log odds of customers with respect to those of who are used in waiting time to get a service between 11-20 minutes, 21-30 minutes, 31-40 minutes and above 40 minutes respectively; the odds ratio 0.682, 0.714, 0.734 and 0.933 means that the odds of customers satisfied have decreased by factors of 0.682, 0.714, 0.734 and 0.933 with respect to those of who were used 11-20 minutes, 21-30 minutes, 31-40 minutes and above 40 minutes who waited to get service as compared to those who are wait less than 10 minutes keeping other variables constant.

0.569 and 0.470 are the increase in log odds of customers with respect to those of who medium and high on managing waiting line of customers; the odds ratio 1.766 and 1.600 means that the odds of customers satisfied have increased by factors of 1.766 and 1.600 with respect to those of who were medium and high on managing waiting line of customers compared to those who are low on managing waiting line of customers for other variables constant.

0.444 and 0.466 are the increase in log odds of customers with respect to those of who are in medium and high on availability of number of front desks (channels); the odds ratio 1.560 and 1.594 means that the odds of customers satisfied have increased by factors of 1.560 and 1.594 with respect to those of who were medium and high availability of number of front desks (channels) of customers as compared to those who are low on availability of number of front desks (channels) of customers for keeping other variables constant.

Results of Goodness of Fit

The table below reveals that checking whether the data fits the model well or not. This can be assessed and checked by using Hosmer and Lemeshow Test. The non significant chi square indicates that a good fit of the data and, therefore, good overall model fit.

Step	Chi-square	Df	Sig
1	5.540	8	.699

Since the P- value is 0.699 which is insignificant therefore our fitted logistic regression model is a good fit (Table 4). Then since the p value is larger than the level of significance at 5% we reject the alternative hypothesis by accepting the null hypothesis which strongly confirms that the model is good.

Table 4: Results of Odd Ratio West Shoa Commercial of Bank (Holeta, Ginchi, Ambo, Gedo and Bako)

	B	S.E.	Wald	df	Sig.	Exp(B)
Step 1 ^a			19.243	4	.000	
Banks(Ref: Holeta)						
Banks(Ginchi)	0.644	0.180	12.755	1	.000	1.905
Banks(Ambo)	-.0240	0.080	9.010	1	0.003	0.787
Banks(Gedo)	1.066	0.152	49.139	1	0.000	2.905
Banks(Bako)	-0.527	0.102	26.770	1	0.000	0.590
Constant	-.468	.177	6.990	1	.008	.627

It can be observed from the table above the odd ratio of customer’s satisfaction in Ginchi and Gedo branches were 1.905 and 2.905 times more as compared to customer’s satisfaction in Holeta Branch respectively. However, the odd ratio of customer’s satisfaction in Ambo and Bako branches were 0.787 and 0.590 times less as compared to customer’s satisfaction in Holeta Branch respectively.

4. CONCLUSION AND RECOMMENDATION

CONCLUSION

In conclusion, this study demonstrated that majority of customers in all branches of West Shoa Zone of Commercial bank of Ethiopia were not satisfied in the study area. The result of the study also revealed the predictor variables availability of connection service, attractiveness of bank facility, number of front desk(channels), managing waiting line, complain handling process, speed of service, waiting time, customers caring manner, giving improved and consistent service for their customers, employees handling customers with best interest and at heart, employees give promoting service for their customers, employees inspire confidence and trust, availability of modern equipment, engagement in occupation and distance were significantly associated with customers satisfaction. Despite of this sex, marital status, age, educational level, family size, monthly income, monthly expenditure and religion were not significantly associated with customer’s satisfaction. Additionally, the result of our study reveals as there is a significant difference on customers satisfaction on the basis of accessibility of connection, waiting time, number of front desks (channels), complain handling process category. The waiting time of customers to get service is highly affects customers satisfaction in all branches of the study area. That is, as waiting time of customers increased their satisfaction level of customers is decreased. It can be concluded that based on the comparison of branches on their customers satisfaction by using odd ratio Customers who were using Ambo and Bako are less satisfied as compared to customers who were in Holeta branch. Additionally, customers who

were in Ginchi and Gedo were more satisfied than that of customers who were in Holeta.

[11] Hosmer and Lemeshow (1998). Applied Logistic Regression, 2nd Ed., University of Massachusetts and the Ohio State University, Massachusetts and Columbus <http://>

Recommendations

Based on the result of the study, the following recommendations were drawn:

- Since the level of customers satisfaction in all branches of the bank in the study area is very low; it is more advisable and recommended if concerned body works cooperatively for more in maximizing satisfaction of their customers.
- In order to increase customer's satisfaction by managing waiting time it is more expected from banks highly increasing the number of front desk (number of channels) is more recommended.
- It is more advisable if top management of banks creates collaboration with concerned body to minimize the problems comes from it. It is more encouraged creating accessibility of connection and giving an awareness creation program on queue discipline for customers.
- It is better if the concerned body expanding bank branches.
- It is more advisable if the concerned body give attention to areas of hot spot with regard to customer's satisfaction.
- Banks need to revive their infrastructure to have pace with the competing environment.
- Many of the services needs improvement e.g., ATM facilities.
- Finally, since it is worthy to affirm that customers are the key for any business organization's success, training is required especially for newly engaged workers on customers caring process.

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