Project Report

on

Factors Affecting Service Quality of Commercial Private Bank

Submitted To:

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Letter of Transmittal

August 30, 2020

Mohammad Sharif Hossain
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Department of Business Administration

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Subject: Submission of Project Report on "Factors Affecting Service Quality of Commercial Private Bank"

Dear Sir,

With due respect, I beg to inform you that, I am a student of MBA, 50th batch & dept. of DBA at Uttara University. I am very glad to submit you my project report prepared on **"Factors Affecting Service Quality of Commercial Private Bank"**

I have given my best effort to prepare the report with relevant information that I have collected from various sources during my project program from 20st June to 25th August 2020.

I pray and hope that the mistake of the report may have, will be kindly excused. So I cordially request to you evaluating this report & enough kind to receive this report.

Sincerely yours

……………………….

Nahida Rahman

ID: 2193061019

Program: MBA

Major: Accounting

Department of Business Administration

Student’s Declaration

I declare that the Project Report on **“Factors Affecting Service Quality of Commercial Private Bank”** includes the results of my own research works, pursued under the supervision of Mohammad Sharif Hossain, Assistant Professor, School of Business, Uttara University.

I also declare that the internship report is prepared for academic purpose only. This report is not submitted by others.

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………………………..

Nahida Rahman

ID: 2193061019

Program: MBA

Major: Accounting

Department of Business Administration

Supervisor's Declearation

This is to certify that Nahida Rahman a student of MBA, ID: 2193061019, has successfully completed his project report on **"Factors Affecting Service Quality of Commercial Private Bank"** under my supervision for the partial fulfillment of the award of BBA degree.

He has done his job according to my supervision and guidance. He has tried his best to do this successfully. I think his program will help him in the future to build up his finer career.

…………………..

Mohammad Sharif Hossain
Assistant Professor
Department of Business Administration
School of Business
Uttara University

Acknowledgement

With God, all things are possible; for he has made it possible by giving me the ability and strength to carry out this study. I say thank you Almighty Allah.

Works like this kind cannot be carried out without the help and guidance of an experienced person. I therefore wish to express my profound gratitude to Mohammad Sharif Hossain my supervisor for her suggestions, support, patience and constructive criticism throughout the research period.

Not forgetting the Lecturers and staff in the Department of BA, School of Business, Uttara University.

Lastly, to my parents, husband, children, brother and sisters who by their encouragement gave me the strength to carry on when all hope was lost. I say Allah Bless you all.

Table of Content

Abstract

Customer satisfaction is essential for the success of service firms like bank. The quality of service has become an aspect of customer satisfaction. Day by day it has been proven that service quality is related to customer satisfaction. This study endeavors to discover the impact of service quality on customer satisfaction in private sector banks in Bangladesh. Five dimensions in service quality (servqual) such as tangibility, reliability, responsiveness, empathy, and assurance (Parasuraman, Zeithaml, & Berry, 1985) are considered as the base for this study. A structured questionnaire with 5 point Likert scale has been used to collect the data by conducting survey. The sample size is 110 and is chosen on a convenient basis. Data has been analysed by using SPSS software (version: 17). Result of the study showed that tangibility, reliability, responsiveness, assurance and empathy significantly and positively influenced customer attitudes in terms of satisfaction that is service quality dimensions are crucial for customer satisfaction in private commercial banking sector in Bangladesh.

Chapter- 01

Introduction

1.1 Introduction

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. A bank can differentiate itself from competitors by providing high quality customer service. Efficacy of customer service is related with progressive operation. In the competitive banking industry, customer satisfaction is considered as the essence of success. Organizations operating in service industries should consider service quality a key strategic issue for the business success. Those service providers who establish a high level of service quality retain a high level of customer satisfaction; they also obtained a sustainable competitive advantage. Research indicates that companies with an excellent customer service record reported a 72% increase in profit per employee, compared to similar organizations that have demonstrated poor customer service; it is also five times costlier to attract new customers than to retain existing customers. In some earlier studies, service quality has been referred as the extent to which a service meets customer's needs or expectations. Bank should be known about the expectation and perception of the customer. Measuring customer's expectation is the key to being able to serve the customer satisfactorily. On the other hand, with better understanding of customer's perceptions, bank can determine the actions required to meet the customer's needs. In this way they can easily satisfied the customer which is directly impact on the overall performance of the bank. Customer satisfaction is one of the important tools to run a business and to achieve the mission statement. Indeed, customer satisfaction has great significance for the future of an institution and it is seen as a basis for securing market position and achieving other objectives of the institution. Therefore, achieving high levels of service is one method to keep customers both satisfied and loyal.

In Bangladesh, customers in the banking sector are in a strong bargaining position due to the significant growth of banks. Therefore, banks have to provide service carefully because of the availability of banks. Service quality has been a vital issue of discussion and research over the past three decades. Research on service quality has well established that the customer perception of the quality of a service depends on customer's pre-service expectations.

Banks do business with customer's money. So, the more satisfied customers are involved in a bank's row, the more secure business and profitability. If a bank cannot provide proper customer service, then the bank would be losing its customers. The profitability would also be decreasing because of the poor customer service. 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 intensions whereas dissatisfaction has been seen as a primary reason for customer's intentions to switch. Satisfied customers are most likely to share their experiences with other five or six people around them. Equally well, dissatisfied customers are more likely to tell another ten people about their unfortunate experiences with a particular organization. In order to achieve customer satisfaction, organizations must be able to build and maintain long lasting relationships with customers through satisfying various customers needs and demands. Otherwise, the combined effect of negative word-of-mouth, switching and reduced consumption will affect the productivity and profitability of the bank.

1.2 Justification of the Study

- The study motivated to know about the product and services of the private commercial bank and their service quality. This research helps to obtain detailed information on the trends and prospect of private commercial banking service. It also shows the different between private banking services and public banking services. The commercial banks are increase their strategic planning and management capacity to utilize any rise in capital to increase profits and also show their quality and performance.

- The project topic is "Factors Affecting Service Quality of Commercial Private Bank." According to the topic it is important to understand the development of banking products, services and banking activities. Banking service quality is the most important element that customers consider in order to select their mortgage providers and establish a long-term relationship with them. The other three refer to product attributes, access and communication. In fact, the elements in banking services design that moved consumers the most in the five areas studied- saving, checking, certificates, credit cards and home equity products were some of the most basic. Branches ranked more importantly than some might have expected though not always for anticipated reasons. For this research consumers will able to know about the service quality of Private Commercial Bank.

- The target of the research is to develop a new banking product and services Private Commercial Bank instead of some current obsolete services they offer. One of the major such obsolete services is dealing with foreign investments mainly made by the citizens. The importance of description of the of the stage of banking engineering is also due to the fact that depending on the stage of the innovative product development, the cost of its appearance and the result from its use are distinguished. The diagnostic of a stage and its interval allows us to suppose a different effect from the research.

The aim of this study is to find out the impact of service quality on customer satisfaction. Customers are the main variable at all of industry also in banking industry. Beside the tendency on profit enhancing, banks also focus on customer satisfaction. Since, service quality impacts directly on customer satisfaction, the banks should focus on service quality or service product, introduce new packages for customers and all researches should focus on customer satisfaction or service quality. This research finds out the effect of service quality on customer satisfaction and will give some suggestions that can be used as strategies for improving the customer satisfaction. Banks may adopt these strategies and took advantage from these strategies.

Chapter- 02

Objectives of the Study

2.Objective:

The research objectives of this study are:

- To determine the impact of service quality on customer satisfaction in the private commercial banks of Bangladesh in terms of service dimensions: Tangibles, Reliability, Responsiveness, Assurance and Empathy.
- To rank the dimension of service quality and understanding satisfaction level of the customers.
- To investigate the relationship between service quality and customer satisfaction.

Chapter- 03

Methodology

3.1 Methodology of the Study

The Study purpose should state its understanding of the study in relevance to the objectives and scope of work. The Study purpose should propose its own designed study methodology which include total working plan, sampling plan, the development of tools and techniques, checklists and question guides (both quantitative and qualitative if necessary), data collection and quality control plans that would be representative of the project activities. The firm will develop a proper sampling design and follow with respect to sample size, allocation and selection of samples to conduct the study/survey. The instruments must be pre-tested in a representative sample of geographically diverse sites.

The research investigation should be conducted in all districts of the country to determine the comparative advantage of one district over other and one Uttara over another within a Dhaka district. The research study will involve extensive review of literature and collection of quantitative as well as qualitative data.

3.2 Sampling Method and Sample Size:

As the study is about measuring service quality of banks, the population included mainly clients of different private banks like- United Commercial Bank, NRB Bank, Prime Bank, Bank Asia, City Bank, Dutch Bangla Bank Ltd., Eastern Bank Ltd., Dhaka Bank Ltd., AB Bank ltd., Jamuna Bank Ltd., Mercantile Bank Ltd., NCC Bank Ltd., Southeast Bank Ltd., The Standard Chartered Bank Ltd. etc. which are located in the Dhaka City. In this study 50 respondents of different banks have been selected by using convenience sampling method.

3.3 Data Collection and Analysis:

A survey was conducted in various private commercial banks in Dhaka city to collect primary data by using structured questionnaire. A convenience sampling process has been used to collect data for this research. All questions are closed-ended because all possible answers were given to the respondents. The five-point Likert scale (where 1= strongly disagree to 5 = strongly agree) has been used for the main research questions. After data collection, by using MS Word, MS Excell, SPSS software.

Chapter- 04

Discussion of the Study

Objective- 01: To determine the impact of service quality on customer satisfaction in the private commercial banks of Bangladesh in terms of service dimensions: Tangibles, Reliability, Responsiveness, Assurance and Empathy.

4.1.1 Tangibility

I have include three questions under tangible dimension for conducting this survey. Customers have given a rating point in every single question and I have tried to represent a picture from those answer. The average scores of questionnaire in the Tangible dimension are given below-

Perception Statements in the Tangibles Dimension	**Average Rating**
Q.1 Bank environment are well organized.	4.14
Q.2 The equipment are available and accessible in the Bank.	4.22
Q.3 The informative brochures and pamphlets are available in the Bank.	3.98

Table- 01: Perception Statements in the Tangibles Dimension

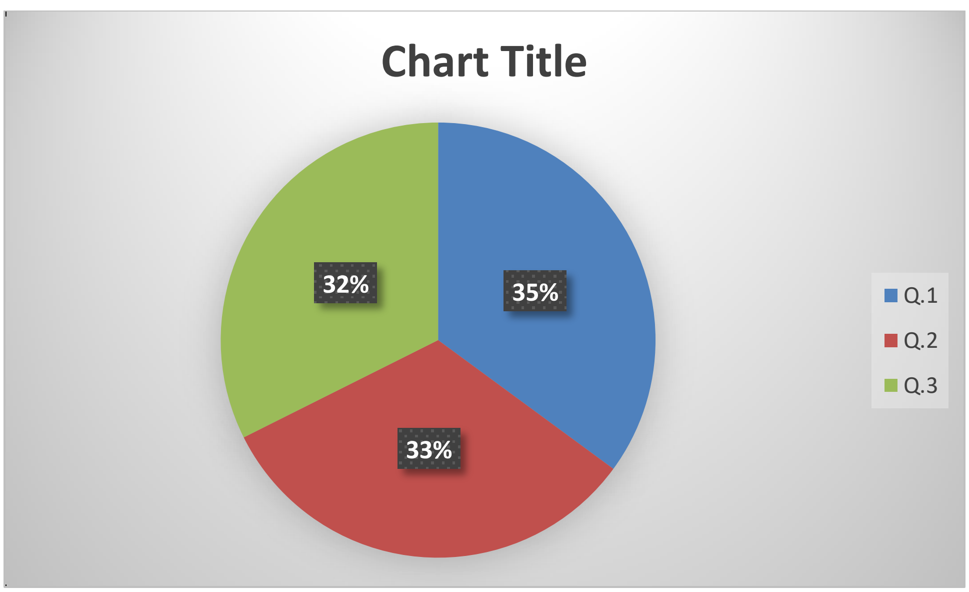

Figure- 01: Perception Statements in the Tangibles Dimension

So, we can assume after observing this table and the pie chart that the customers of the private commercial bank appreciate the equipment that are being used for providing quality service to their customers. Therefore, on the basis of tangible dimension we can say that the customers are satisfied.

4.1.2 Reliability

I have include five questions under tangible dimension for conducting this survey. Customers have given a rating point in every single question and I have tried to represent a picture from those answer. The average scores of questionnaire in the Reliability dimension are given below-

Perception Statements in the Reliability Dimension	Average Rating
Q.1 The service is delivered as promised by the bank.	4.42
Q.2 The Bank timelines, rapidity and effectiveness of service delivery to process transaction.	4.1
Q.3 The Bank provides accurate information.	4.08
Q.4 The service is delivered by the bank with quality and sophistication.	3.74
Q.5 The bank assures confidently and privacy.	4.12

Table- 02: Perception Statements in the Reliability Dimension

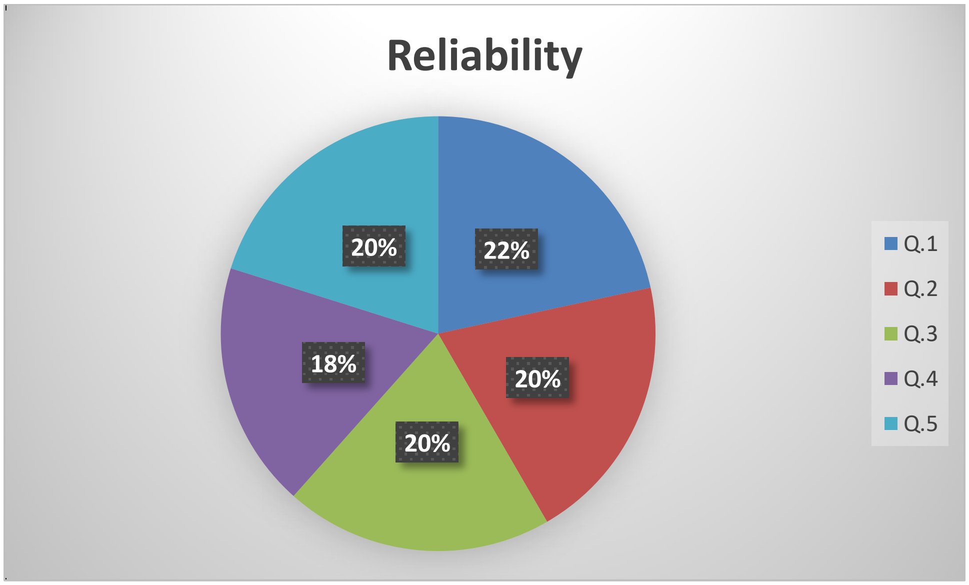

Figure- 02: Perception Statements in the Reliability Dimension

In this dimension, after observing the table and the chart we can say that in reliability dimension Private Commercial Bank has quite good rating. In this dimension, it has got higher rating in case of how much helpful the employees of the commercial Bank are.

4.1.3 Responsiveness

Under this dimension there are also five questionnaires. The average scores are given below-

Perception Statements in the Responsiveness Dimension	Average Rating
Q.1 The employees provide punctual services and handle any request without delay in the bank.	4.34
Q.2 The employees of the bank are helpful willing to help and guide.	4.30
Q.3 The employees efficiently handle queries via telephone in the bank.	3.86
Q.4 The employees provide first and effective service counters in the bank.	4.08
Q.5 The staff in the bank are highly responsive to needs, requirements and quires.	4.28

Table- 03: Perception Statements in the Responsiveness Dimension

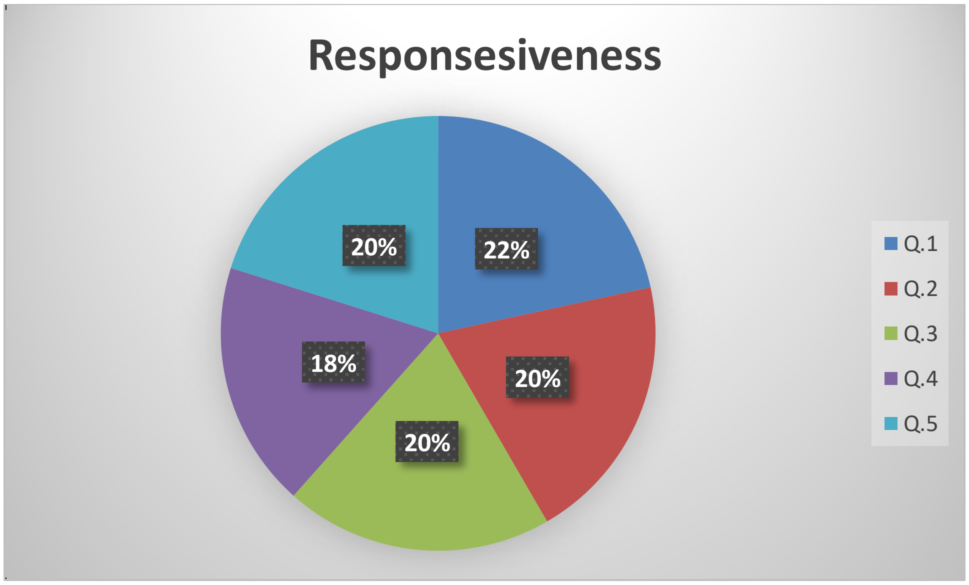

Figure- 03: Perception Statements in the Responsiveness Dimension

Here, I have observed that the customers feel Commercial Banks are responsive as well as the customers are satisfied. Besides the employees of Commercial Banks are also very helpful and keen to provide their best quality services to their customers.

4.1.4 Assurance

Under this dimension there are also three questionnaires. The average scores are given below-

Perception Statements in the Assurance Dimension	Average Rating
Q.1 The employees in the bank are able to inspire trust.	4.36
Q.2 The employees in the bank are friendly, courteous and polite.	4.3
Q.3 The staff of the bank has good communication skills and positive approach.	3.98

Table- 04: **Perception Statements in the Assurance Dimension**

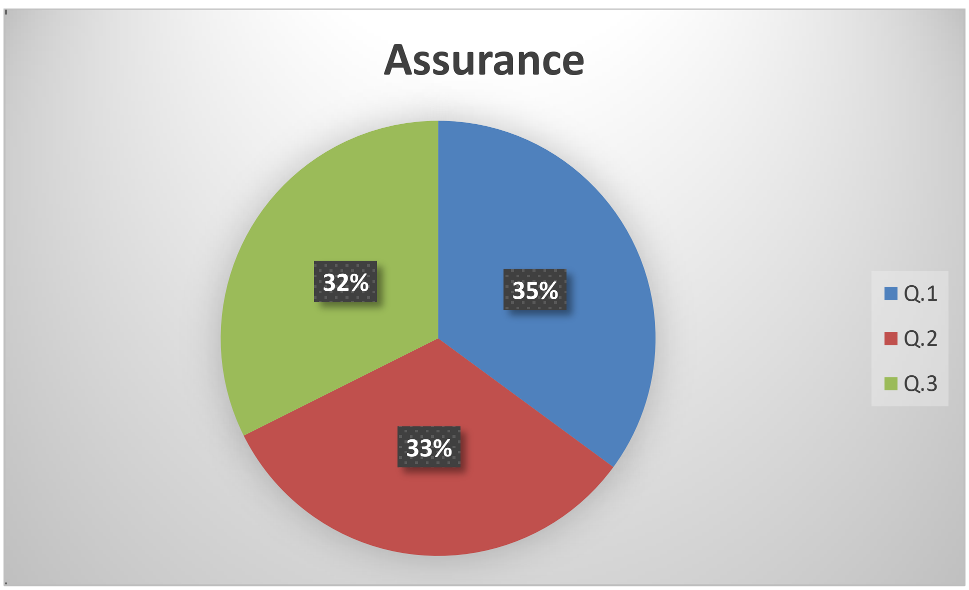

Figure- 04: **Perception Statements in the Assurance Dimension**

In the Assurance dimension, Commercial bank has the highest rating according to my survey. It means customers believe the employees of the Commercial bank have that ability to convey trust among the customers. Customers feel secured while doing transaction and the employees are capable to maintain a long term relation with their clients.

4.1.5 Empathy

Under this dimension there are also four questionnaires. The average scores are given below-

Perception Statements in the Assurance Dimension	Average Rating
Q.1 The bank has effective help desk and call centers.	4.4
Q.2 I can easily interact the bank.	4.35
Q.3 The bank inspires trust and faith.	3.98
Q.4 The bank understands the specific needs and perspective.	4.14

Table- 05: **Perception Statements in the Assurance Dimension**

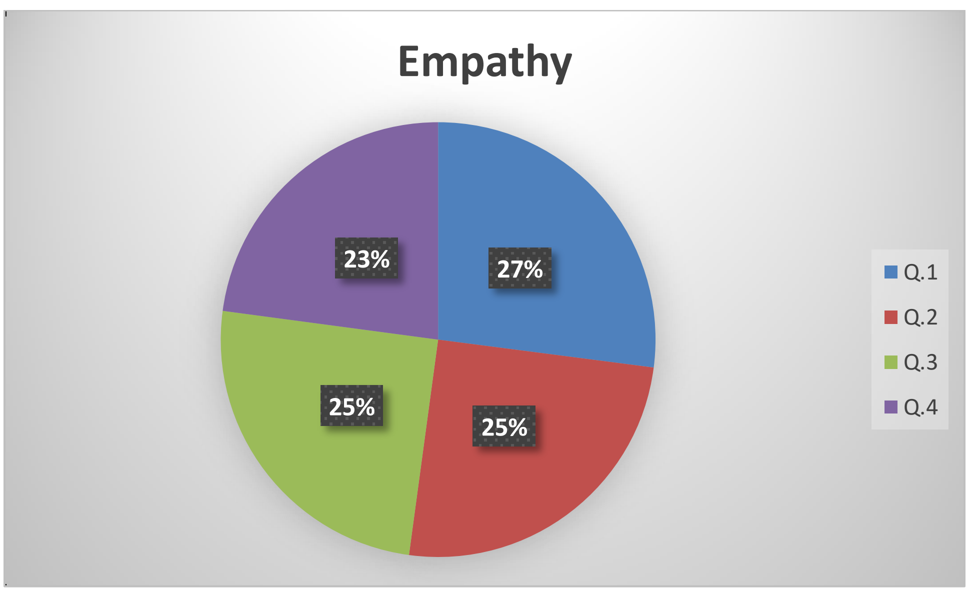

Figure: **Perception Statements in the Assurance Dimension**

After the survey, we can say that considering the dimension of Empathy the customers of the commercial bank are very satisfied and the employees always try to give the best services to their clients. The employees of commercial banks understand the customers‟ demand and according to their needs they provide them services so the customers feel themselves valuable and important.

Objective- 2 To rank the dimension of service quality and understanding satisfaction level of the customers.

4.2 Overall comparison of the Five Dimensions:

From the survey, we can say that overall the customers of the private commercial bank are very satisfied in terms of providing quality services. If we consider the factors of customers satisfaction then we can see that all hypothesis has been proved as true. The overall perception of the clients on the commercial bank are satisfactory. I have tried to find out the overall comparison about customers perception of all these five dimension of SERVQUAL. There are few questions under each dimension and I have calculated the average of each dimension. The result shows that each dimension has a very satisfactory score but among most of the commercial bank is ranked first in Assurance. The table is given below for representing the average SERVQUAL dimension-

Service Quality Dimensions	Average Score
Tangibles	4.13
Reliability	4.1
Responsiveness	4.17
Assurance	4.21
Empathy	4.22

Table- 06: Service Quality Dimensions

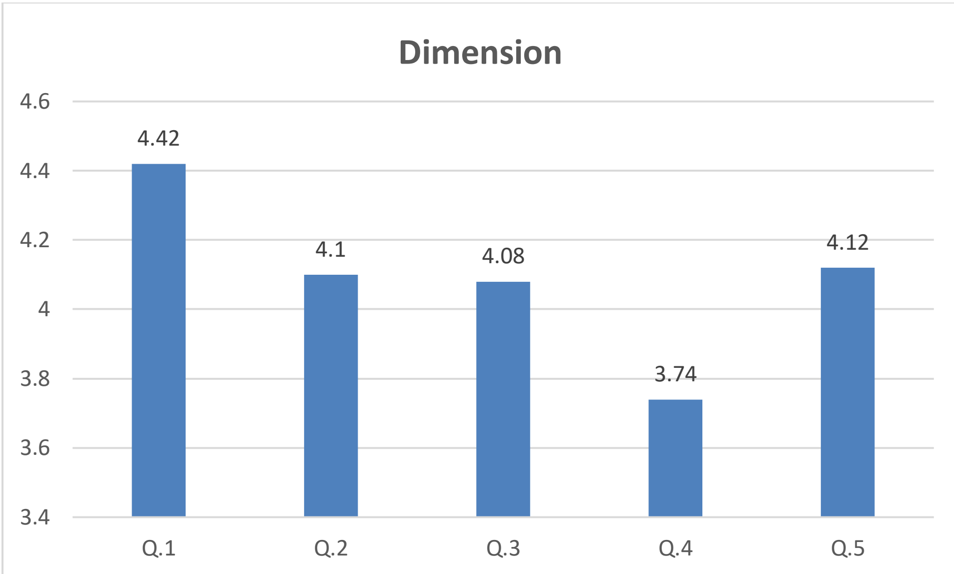

Figure-06: Service Quality Dimensions

Objective- 03 To investigate the relationship between service quality and customer satisfaction

4.3 If customers agree that they are satisfied and give the reasons for satisfaction as service quality; service quality dimension has significant relationship with service quality and customer satisfaction, then a conclusion could be drawn that service quality has a significant relationship with customer satisfaction and with service quality dimensions. Based on these, the research hypotheses were on the fact that service quality dimension had significant relationship with customer satisfaction and with service quality. The relations were:

- Customer satisfaction has significant relationship with Service quality dimensions
- Service quality has significant relationship with service quality dimensions
- Customer satisfaction has a significant relationship with service quality

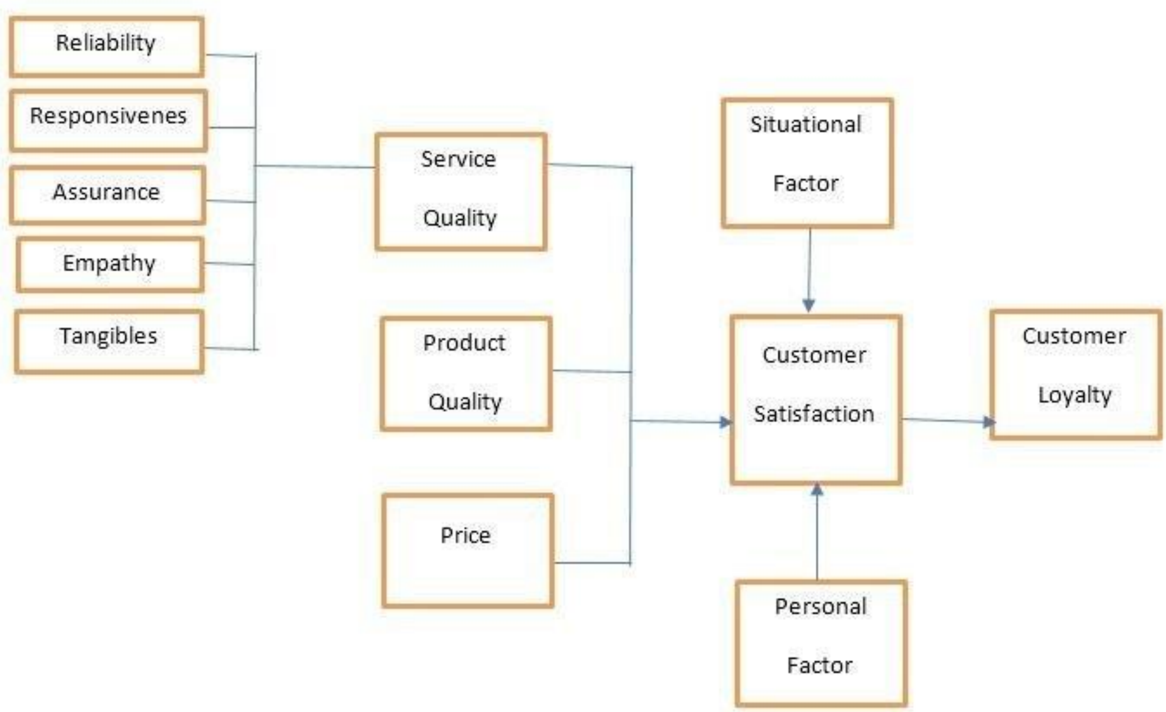

Figure- 07: Customer perceptions of quality and customer satisfaction

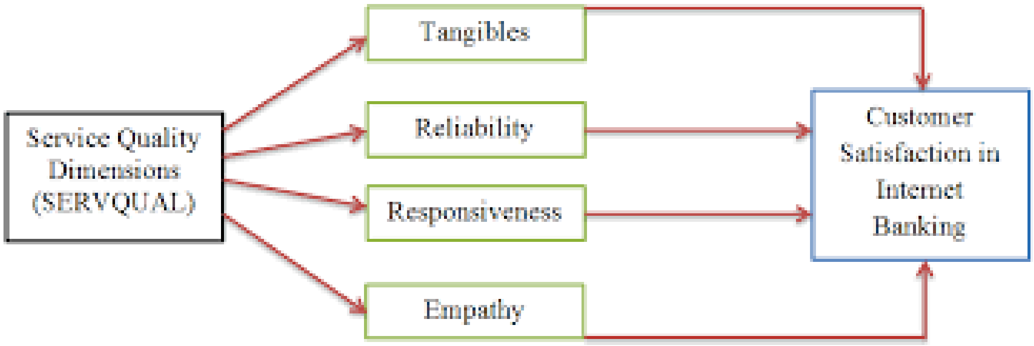

Figure- 08: Relationship is equal to

So, from the survey easily can say the commercial banking service are satisfactory and the customers taking their service confidently.

Chapter- 05

Future Forward

5.Future Forward

Several limitations came up while doing this study though it's expected that these limitations have not affected the process or outcome of the study. It's supposed that these limitations will be satisfied in the future research.

1. First, only 10 articles were reviewed to do this study. Clearly, there will be other Factors affecting service quality of commercial private bank -related articles published in other journals. However, in mitigation of this limitation, the strength of the study is the ability to make comparisons with the findings of the earlier study of Factors affecting service quality of commercial private bank -related work conducted by other researchers. By comparing the results of this study with those of other researchers, it has been identified with some certainty that the significant changes and trends that have occurred in the use of Factors affecting service quality of commercial private bank in the industries of Bangladesh.
2. Second, each article was classified based on the judgement of the authors. The fact-finding for classifying the articles in this study, the fundamental theories and research methods used could differ from the other researcher's perspectives. However, these differences are only minor and that the comparisons made of the results are accurate and that the changes and trends identified in the demand of Factors affecting service quality of commercial private bank in Bangladesh are persistent and real.
3. Information was not sufficient. It was hard to obtain some of the information from the websites.
4. Some of the theories and definitions don't get matched entirely with the present context of the economy and financial organization in Bangladesh. It gets matched partially instead.

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Gronroos, C. (2007) *A service quality model and its marketing implications*, European Journal of Marketing, *18*, 35-44.

Guo, X., Duff, A. and Hair, M. (2008) *Service quality measurement in the Chinese corporate banking market*, International Journal of Bank Marketing, 26 (5), 305-27.

Appendices:

Questionnaire

Factors Affecting Service Quality of Private Commercial Bank.

This purpose of the survey is purely academic, and I need your co-operation. The survey will take 10-15 minutes. You might refuse to answer any question if you feel uncomfortable.

Name: Age: Occupation

Informative Part:

Indicate the extent to which you agree with the following statements by using 5 likeed scale 1 to 5 where-s

[(1) Strongly Agree (2) Agree (3) Neutral (4) Disagree (5) Strongly Disagree]

SL No.	Questions	1	2	3	4	5
Tangibility						
Q.1	Bank environment are well organized.					
Q.2	The equipment/ ATM machines are available and accessible in the Bank.					
Q.3	The informative brochures and pamphlets are available in the Bank.					
Reliability						
Q.1	The service is delivered as promised by the bank.					
Q.2	The Bank timelines, rapidity and effectiveness of service delivery to process transaction.					
Q.3	The bank provides accurate information.					
Q.4	The service is delivered by the bank with quality and sophistication.					
Q.5	The bank assures confidently and privacy.					
Responsiveness						
Q.1	The employees provide punctual services and handle any request without delay in the bank.					
Q.2	The employees of the bank are helpful willing to help and guide.					
Q.3	The employees efficiently handle queries via telephone in the bank.					

Q.4	The employees provide first and effective service counters in the bank.					
Q.5	The staff in the bank are highly responsive to needs, requirements and quires.					
Assurance						
14	The employees in the bank are able to inspire trust.					
15	The employees in the bank are friendly, courteous and polite.					
16	The staff of the bank has good communication skills and positive approach.					
Empathy						
17	The bank has effective help desk and call centers.					
18	I can easily interact the bank.					
19	The bank inspires trust and faith.					
20	The bank understands the specific needs and perspective.					

Appendix 1: Introducing Consulted Articles

sl	Article name	author(s)	Journal Name	Volume, (Issue), page no.	Year	Publisher
1	Exploring the mediation effect of service quality implementation on the relationship between service quality and performance in the banking industry in Jordan	Mamoun N. Akroush	Global Business and Economics Review,	10, No. 1, 2008	2008	Researchgate
2	Behavioural responses to customer satisfaction: an empirical study	Antreas D. Athanassopoulos Spiros Gounaris Vlasis Stathakopoulos	European Journal of Marketing	35,5/6	2001	Science direct
3	Understanding Service Convenience	Leonard L Berry Dhruv Grewal	Journal of Marketing	69 ,26–43	2002	Researchgate
4	CUSTOMER RELATIONSHIP MANAGEMENT MODEL FOR BANKS	Gayathry S	Journal of internet banking and commerce ,	1204-5357	2016	Researchgate-
5	Intellectual capital and financial performance: A study of the Turkish Banking Sector.	Nasif Ozkana Sina Cakan, Murad Kayacanc	Borsa Istanbul Review	17, Issue 3,	2017	Researchgate
6	Measuring Service Quality in the Banking Industry: A Hong Kong Based Study	Mei Mei La Ronnie Cheung Aris Y. C. Lam Yuen Ting Chu	Contemporar y Management Research	9, No. 3,.	2013	Technovation
7	Determinants of Customer Loyalty in Mobile Telecommunication Industry in Bangladesh	Md. Hafez & Naznin Akther	Global Journals Inc. (USA	17 Issue 1 Version 1.0	2017	Researchgate

8	Why consumers are not using internet banking: A qualitative study	Philip Gerrard J Barton Cunningham James F Devlin	Journal of Services Marketing	20(3):160-168	2006	Researchgate
9	Effects of service quality, perceived value, and consumer satisfaction on behavioral intentions in virtual golf	CHULHWAN CHOI , T. CHRISTOPHER GREENWELL KYONGMIN LEE	Journal of Physical Education and Sport	18(3), Art 216	2018	Researchgate
10	The Moderating Effect of Local VS. Foreign Courier Service Providers on Logistic Service Quality (LSQ)	Jessica Sze Yin Ho, Derek Ong Lai Teik, Felicia Tiffany, Loong Fatt Kok, and Tat Yang T	International Journal of Trade, Economics and Finance	3, No. 4.	2012	Researchgate

Appendix II : Complication of objectives/purpose/hypothesis addressed by the articles

Article no.	objective/purpose/hypothesis
1	Objective • to investigate the relationship between service quality dimensions (functional and technical) and bank performance (financial- and customer-based measures) • to reveal the factors that affect service quality implementation in banks • to investigate if the relationship between functional quality of service and bank performance is mediated by service quality implementation • to examine if the relationship between the functional quality of service and bank performance measures is different owing to service quality implementation variables.
2	Hypothesis • H1: Perceptions of high customer satisfaction are positively related to positive word-of-mouth communications. • H2: Perceptions of high customer satisfaction are negatively related to switching behaviour expressed either in terms of intention and/or decision to switch.
3	Hypothesis H1: Involvement (a) moderates (enhances) the positive relationship between customer satisfaction and objective repurchase behavior but (b) does not moderate the positiverelationship between customer satisfaction and repurchase intentions. H2: Household income (a) moderates (enhances) the positive relationship between customer satisfaction and objective repurchase behavior but (b) does not moderate the positive relationship between customer satisfaction and repurchase intentions.

4	Objective • To examine the effectiveness of CRM in banks with respect to CRM elements • To identify the effectiveness of CRM and to determine the lacunae in the process of CRM by establishing an empirically tested CRM model.
5	Hypothesis H1 There is a significant positive relationship between the value added intellectual capital coefficient (VAIC) of the banks operating in Turkey and their financial performance measure (ROA). H2 There is a significant positive relationship between the capital employed efficiency coefficient (CEE) of the banks operating in Turkey and their financial performance measure (ROA). H3 There is a significant positive relationship between the human capital efficiency coefficient (HCE) of the banks operating in Turkey and their financial performance measure (ROA). H4 There is a significant positive relationship between the structural capital efficiency coefficient (SCE) of the banks operating in Turkey and their financial performance measure (ROA).
6	Hypothesis H1: Tangibility has a positive influence on customer satisfaction. H2: Responsiveness has a positive influence on customer satisfaction. H3: Reliability has a positive influence on customer satisfaction. H4: Assurance has a positive influence on customer satisfaction. H5: Empathy has a positive influence on customer satisfaction.
7	Objective To examine whether service quality has significant relationship on customer loyalty. • To examine whether customer satisfaction has significant relationship on customer loyalty. • To examine whether trust has significant relationship on customer loyalty. • To examine whether switching cost has significant relationship on customer loyalty.
8	Objective The objective of this exploratory study is to develop a better understanding of the factors which explain why certain consumers are not using internet banking. In the following sections, we provide an overview of the internet banking market in Singapore to assist readers in their understanding of which local institutions offer financial services over the internet and how the number of users has grown over time
9	Hypothesis H1: Core service has a direct positive influence on perceived value. H2: Peripheral service has a direct positive influence on perceived value H3: Core service has a direct positive influence on consumer satisfaction. H4: Peripheral service has a direct positive influence on consumer satisfaction. H5: Perceived value has a direct positive influence on consumer satisfaction.
10	Hypothesis H1: Timeliness has a significant influence on customer satisfaction with courier services.

	H2: Condition/accuracy of order has a significant influence on customer satisfaction with courier services. H3: Quality of information has a significant influence on customer satisfaction with courier services. H4: Availability/quality of personnel has a significant influence on customer satisfaction with courier services.

Appendix III: Complication of Methods used in the articles

Article no.	Methods used
1	The research population consists of all the banks that are operating in Jordan and are registered with the Central Bank of Jordan. There are 24 commercial banks operating in Jordan. The research sample included all managers working at bank headquarters who are involved in developing and implementing service quality strategies.
2	The sample of customer responses was drawn from the general area of Athens, Greece.Personal interviews, basedonaquestionnaire,wereconductedbytrained personnelinordertoincrease thevalidityand reliability oftheresponses. The sample consisted of 793 individual customers of commercial retail banks. Since this study did not intend to measure quality perceptions in relation to any particular bank, respondents were randomly approached in the street and shopping centres. Although the sample is clearly a convenience one, the interviews were conducted at different locations and on different days as well as at uniformly distributed time intervals, in order to reduce location, date, and time related response-bias.
3	Although we did not hypothesize the baseline direct effects captured by the dotted lines in Figure 1, the results offer some inferences worth noting. For the repurchase visits model, five of the six antecedents—involvement, relationship age, relationship program participation, convenience, and competition—have significant main effects. Although the main effects of satisfaction and income are not significant, significant higher-order terms indicate that the direct effects are contingent.
4	Analytical and descriptive type of research has been carried out for the purpose of the study. The majority of the study is conducted using primary data. Simple Random Sampling Technique is used to gather the primary data. The sample for the objective of the study is selected scientifically.
5	By the end of 2015, there are a total of 52 banks operating in the Turkish banking system. As demonstrated in Fig. 1, banks can be divided into three main groups according to their scope, which are (1) deposit banks, (2) development and investment banks, and (3) participation banks. Deposit banks may be examined under four types, namely “state-owned”, “privately-owned”, “banks under The Savings Deposit Insurance Fund”, and “foreign” banks.
6	The target population for this study is the local bank customers from HSBC in Hong Kong. HSBC is a world-renowned bank whose customers are perceived as reasonable representatives of the population. The sampling units consist of a heterogeneous population of the legal age to hold a savings and/or current account in HSBC.
7	This study is descriptive in nature. The main purpose of the descriptive research is validation of the developed hypothesis that reflects the existing condition According to Jackson (1985), switching cost is the sum of economic, psychological and physical costs. Switching cost are characterized by customer lock-in, where customer purchase the same brand repeatedly even competing brands have cheaper price (Aydin and Ozer,2005; Shy,2002)
8	Collecting data through survey on the listed companies using ERP in Sri Lanka and testing the data using different models Within the objectives of this study, we used a personally administered survey to collect the needed data.

	The method allowed us to screen respondents and allowed respondents to think about relevant key issues before they completed the survey at their convenience.
9	The target population for this study was individuals who have experience in golf in the Republic of Korea. The data collection was implemented at five virtual golf centers, two driving ranges, two outdoor golf country clubs, and a multi-purpose sports center with various facilities
10	The 35 item questionnaire adapted for this study employs a four-point Likert scale, with anchors ranging from „strongly disagree" to „strongly agree", that was chosen as it helps in eliminating the „neither/nor" position, as it was found that without such a position respondents have the tendency to choose from a negative scale which helps in getting a more accurate set of responses

Appendix IV: Complication of conclusions of the articles

Article no.	Conclusions
1	Generally speaking, the majority of relationships between functional quality and bank performance measures is partially mediated by service quality implementation variables; even their effects vary among performance measures. The findings indicate that marketing capabilities and corporate image exerted the strongest mediation effect on the relationship between functional quality and financial-based measures.
2	Our research effort though it is not without limitations. First, our behavioural responses battery needs further development. More specifically, additional items are needed to strengthen the psychometric properties of each of the individual scales. Second, the present study investigated only three types of consumers' behavioural responses. Certainly future researchers might consider further augmenting the proposed model by including additional consumers' actual behaviours, such as loyalty, communicating to internal employees and paying more. Third, the context of our study (retail banking in Greece) also limits the generalisability of the findings.
3	We examine the impact of customer, relational, and marketplace factors in a specialty retailing context in which repurchase behavior equals repatronage. We propose that these three categories of moderators likely generalize across repurchase situations; thus, the conceptual framework.
4	CRM has become an increasingly critical means of developing and maintaining customer loyalty while also helping the business, migrate to low value customer towards greater profitability. Bankers can now manage every single contact with the customer to build lasting relationships and collect data about customer's wants and their manner of purchase to customize services, which in turn would aid to generate worth for the customers and the bank
5	The relationship between intellectual capital and financial performance of banks has been the subject of countless studies. If the literature on this subject is reviewed, it is observed that the intellectual capital has a positive impact on financial performance of banks. In this study, the intellectual capital efficiency of 44 banks operating in Turkey between 2004 and 2015 is calculated by means of value added intellectual coefficient (VAIC) and it analyses how intellectual capital affects the financial performance of these banks (ROA)
6	Loyalty is the direct result of customer satisfaction, which is greatly influenced by the value of services provided to customers. The performance of customer service providers requires interaction with a customer, which leads to a focus on employee relations and customer service to achieve corporate goals. Indeed, staff attitudes directly influence customer experience, and happy employees can help to improve customer

	satisfaction
7	The study examines the determinants influencing customer loyalty in the telecom industry in Bangladesh. Multiple regression analysis is conducted in this study in order to find out influential determinants that lead customer loyalty in telecom industry. Based on previous literature, five (5) influential factors of customer loyalty were identified. The results show four factors significantly influencing the customer loyalty namely service quality, customer satisfaction, trust, corporate Determinants of Customer Loyalty in Mobile Telecommunication Industry in Bangladesh 146Global Journal of Management and Business Research Volume XVII Issue I Version I Year A 2017 © 2017 Global Journals Inc. (US) 1 image. Switching cost is an insignificant determinant in developing customer loyalty in telecom industry in the context of Bangladesh.
8	The study has identified the various factors which explain why certain consumers are not using internet banking. The two most frequently mentioned factors were perceptions about the risks associated with internet banking and the lack of perceived need. Other less frequently mentioned factors were lack of knowledge of the service, inertia, inaccessibility, lacking the human touch, pricing and IT fatigue
9	This study was the first step to explore a newly emerging sport with virtual reality, showing that there are differences and similarities from previous research from a marketing perspective. Given that the virtual golf is also one of the sport-related entrainment business, understanding consumer behaviors and predicting their consumption patterns, which might be a fundamental effort in sport marketing, should be mandatory
10	This study has several limitations, which suggest avenues for future research. Firstly, due to time and budget constraints, snowball sampling was chosen due to its convenient nature. Future research using a more random method would provide a better representation of samples. Secondly, using university students as the unit of analysis of the study limits the generalizability of this study. Sampling respondents from various groups of respondents including working adults and business organizations might provide a different scope of service quality expectations among logistic service providers.