Project Report

on

Factors Affecting Service Quality of Commercial Private Bank

Submitted To:

Md. Anisuzzaman

Assistant Professor

Department of Business Administration

School of Business

Uttara University

Submitted By:

Sweety Akter

ID: 2193061028

Batch: 50th (Fall-19)

Program: MBA for BBA (Regular)

Major: Finance

Department of Business Administration

Uttara University

Date of submission: 30-08-2020

Letter of Transmittal

August 30, 2020

Md. Anisuzzaman
Assistant Professor

Department of Business Administration

School of Business

Uttara University

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

……………………….

Sweety Akter

ID: 2193061028

Batch: 50th (Fall-19)

Program: MBA for BBA(Regular)

Major: Finance

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 Afsar Kamal, 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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………………………..

Sweety Akter
ID: 2193061028
Batch: 50th (Fall-19)
Program: MBA for BBA (Fall-19)
Major: Finance
Department of Business Administration

Supervisor's Declearation

This is to certify that Sweety Akter a student of MBA, ID: 2193061028, 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.

She 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.

…………………..

Md. Anisuzzaman
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 Md. Anisuzzaman my supervisor for her suggestions, support, patience and constructive criticism throughout the research period. Not forgetting the Lecturers and staff in the Department of MBA, 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 100 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 survivalinthemarket.Thecustomeristhefocusandcustomerserviceisthedifferentiatingfactors. 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 time scostlier to attract new customers than to retain existing customers. In some earlier studies, service quality has been referred as the extent to which as ervice 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 objective soft 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 thebank.

1.2 Justification of the Study

- The study motivated to know about the product 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.
- The project is "Factors affecting service quality of commercial private bank." According to the topic it is important to understand the development of banking products, 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 thesis is to develop a new banking product for the Eastern bank limited and Dhaka bank limited 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

Objective

2.1 Objectives of the study

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-3

Methodology

3.1Methodology 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, Eastern Bank Ltd., Dhaka Bank, AB Bank, Jamuna Bank, Mercantile Bank, NCC Bank, Southeast Bank, The Standard Chartered Bank etc. which are located in the Dhaka City. In this study 100 respondents of different banks have been selected by using convenience samplingmethod.

3.3 Data Collection and analysis: A survey was conducted in various private commercial banks in Dhakacitytocollectprimarydatabyusingstructuredquestionnaire.Aconveniencesampling 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 disagreeto5=stronglyagree)hasbeenusedforthemainresearchquestions.Afterdatacollection, by using SPSS software, correlation and multiple regressions analysis have been conducted to test the strength of associations between the studyvariables

Chapter- 04

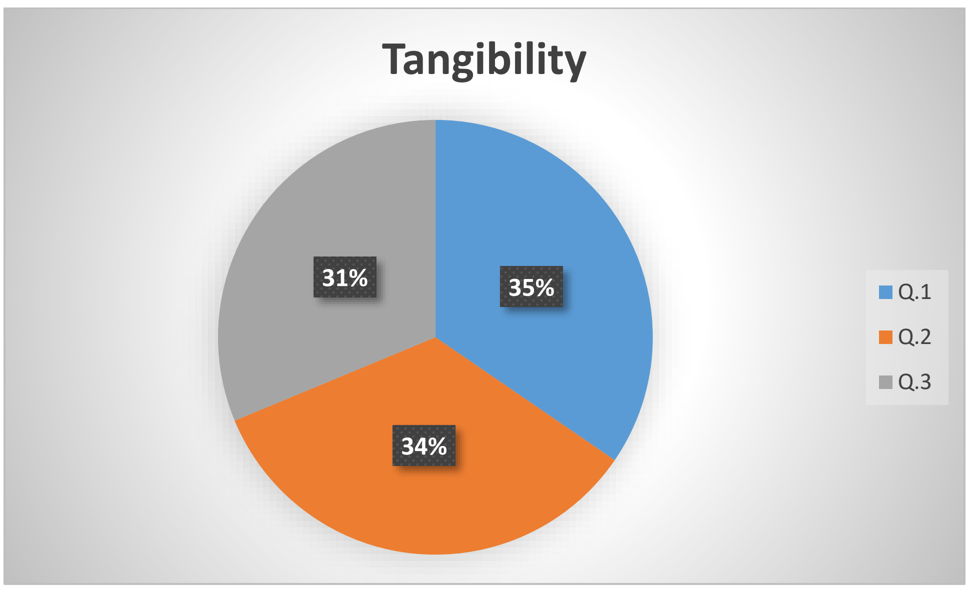
Discussion

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 The Bank has good physical appearance.	4.14
Q.2 The equipment/ ATM machines are available and accessible in the Bank.	4.22
Q.3 The informative brochures and pamphlets are available in the Bank.	3.98

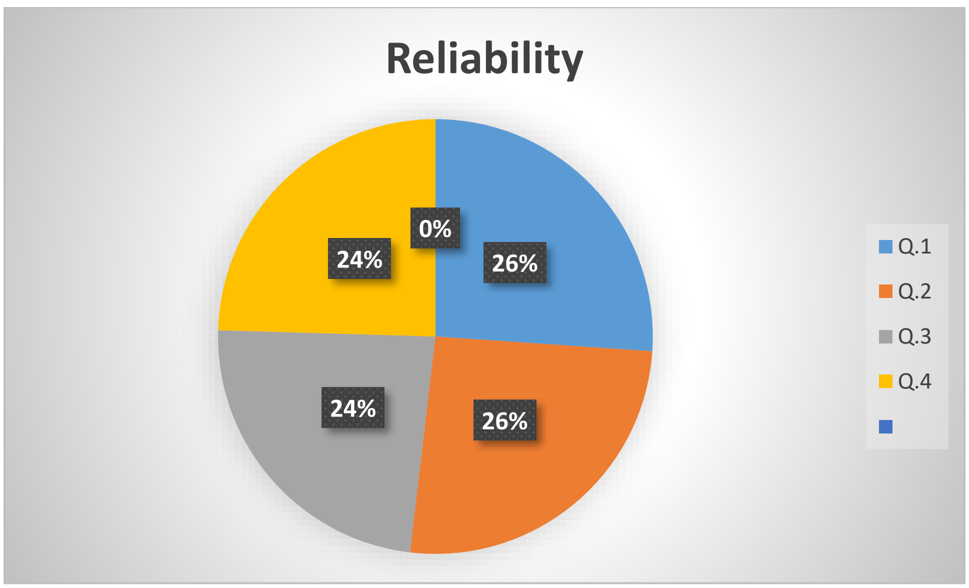


So, we can assume after observing this table and the pie chart that the customers of the private commercial bank appreciate the equipment that are being used for providing quality service to their customers. Therefore, on the basis of tangible dimension we can say that the customers are satisfied.

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	AverageRating
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

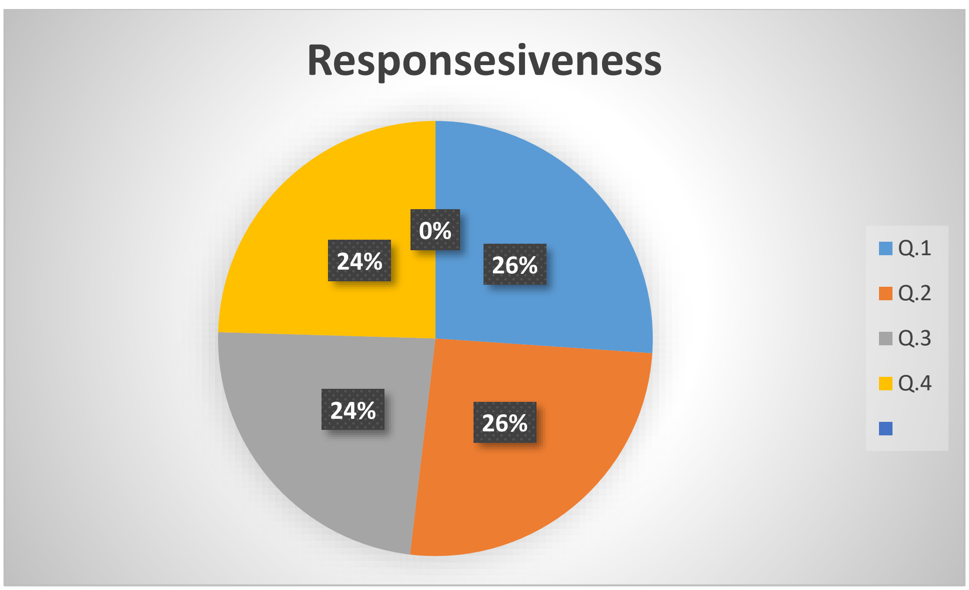


In this dimension, after observing the table and the chart we can say that in reliability dimension Private Commercial Bank has quite good rating. In this dimension, it has got higher rating in case of how much helpful the employees of the commercial Bank are.

4.1.3 Responsiveness

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

Perception Statements in the Responsiveness Dimension	AverageRating
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

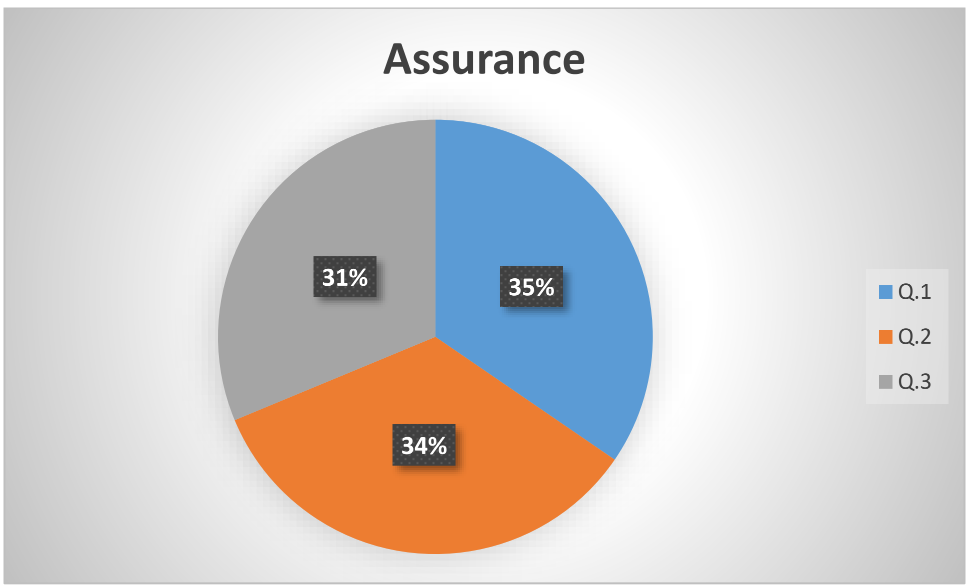


Here, I have observed that the customers feel Commercial Banks are responsive as well as the customers are satisfied. Besides the employees of Commercial Banks are also very helpful and keen to provide their best quality services to their customers.

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

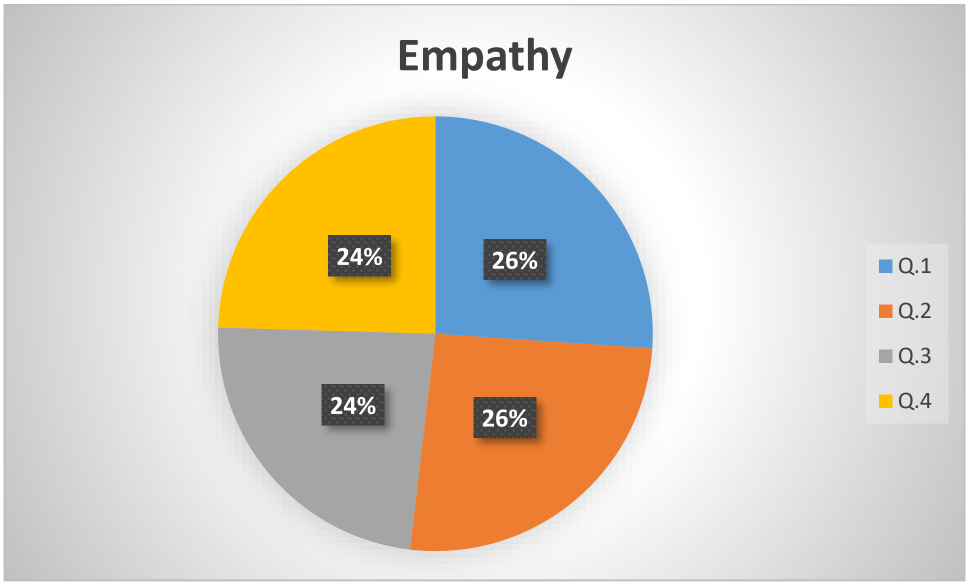


In the Assurance dimension, Commercial bank has the highest rating according to my survey. It means customers believe the employees of the Commercial bank have that ability to convey trust among the customers. Customers feel secured while doing transaction and the employees are capable to maintain a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



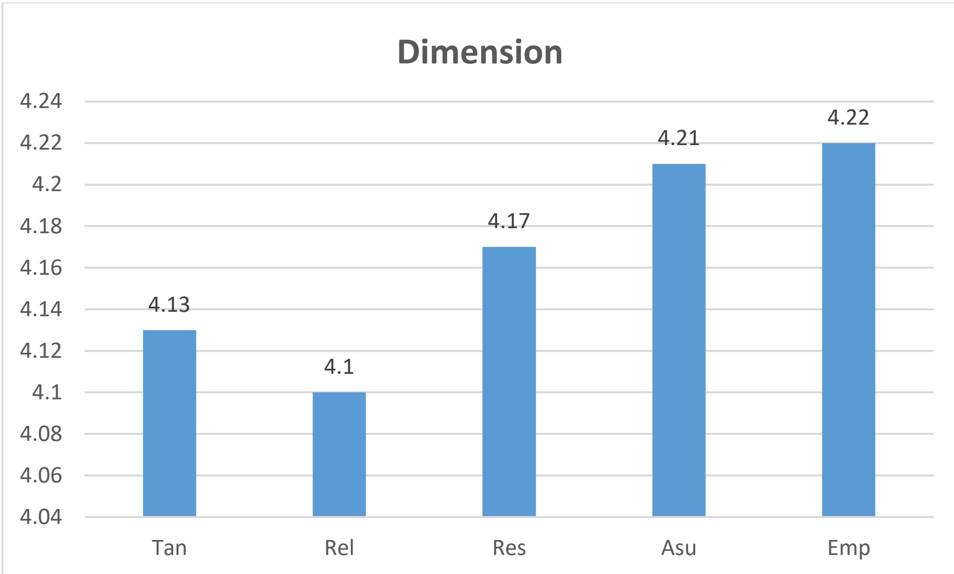
After the survey, we can say that considering the dimension of Empathy the customers of the commercial bank are very satisfied and the employees always try to give the best services to their clients. The employees of commercial banks understand the customers‟ demand and according to their needs they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



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

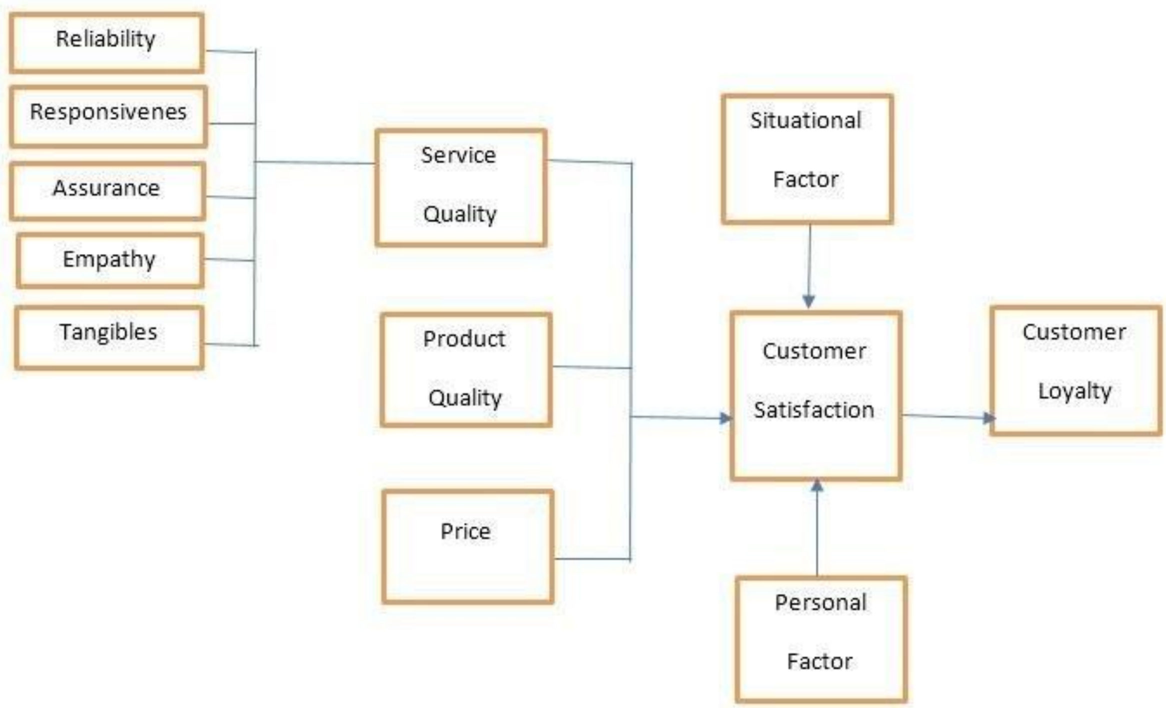


Figure 1: Customer perceptions of quality and customer satisfaction

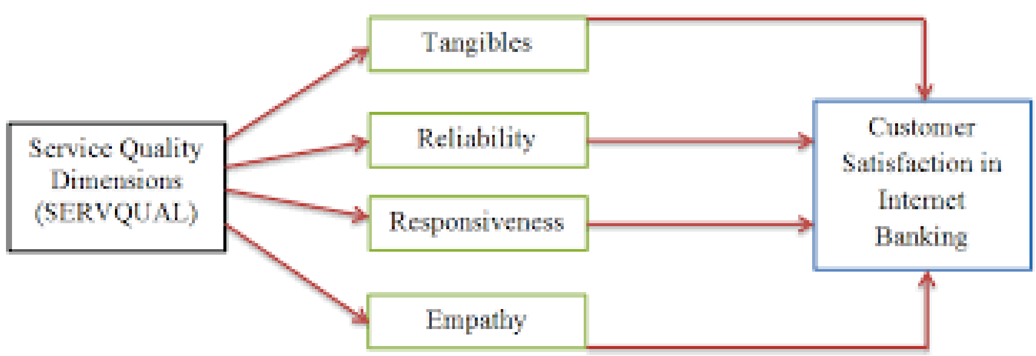


Figure: Relationship is equal to

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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Factor Affecting Service Quality of a Private Commercial Bank

Appendix 1

Introducing Consulting Articles

SI	Article Title	Author(s)	Journal Name	Volume & Issue	Year	Publisher
1	Customer Satisfaction on Service Quality in Private Commercial Banking Sector in Bangladesh.	Rashed Al Karim & Tabassum Chowdhury	British Journal	Vol.2, No.2, pp.1-11,	June 2014	European Centre for Research Training and Development UK
2	Interrelations between Service Quality Attributes, Customer Satisfaction and Customer Loyalty in the Retail Banking Sector in Bangladesh	Kazi Omar Siddiqi	International Journal of Business and Management	Vol. 6, No. 3;	March 2011	*Canadian Center of Science and Education*
3	Banking service quality provided by commercial banks and customer satisfaction. A structural equation modeling approaches	Main Naser Alolayyan, Sulieman Ibraheem Shelash Al-Hawary, Anber Abraheem Shlash Mohammad, Bahaà Abdul-Hafez Attallah	Int. J. Productivity and Quality Management	Vol. 24, No. 4,	2018	Int. J.

		Al-Nady				
4	Quality Of Work Life Among Male And Female Employees Of Private Commercial Banks In Bangladesh	Ayesha Tabassum*a*, Tasnuva Rahman*b* and Kursia Jahan*c*	Int. Journal of Economics and Management	**5(1):** 266 – 282	2011	Int. Journal
5	Determinants of Service Quality and Their Relationship with Behavioral Outcomes: Empirical Study of the Private Commercial Banks in Bangladesh	Jinea Akhtar	International Journal of Business and Management	Vol. 6, No. 11;	November 2011	International Journal
6	Factors Affecting Customers' Experience in Mobile Banking of Bangladesh	Dr. Nazrul Islam, Mohitul Ameen Ahmed Mustafi, Md. Nafizur Rahman, Nowshin Nower, Md. Mostafa Asef Rafi, Mayisha Tasnim Natasha, Rashik Hassan & Dr. Sharmina Afrin	Global Journal of Management and Business Research	Volume XIX Issue V	2019	Global Journals
7	Service quality, satisfaction, perceived	Daniel Onwonga Auka	African Journal	Vol. 4(5), pp.	October, 2012	African Journal

	value and loyalty among customers in commercial banking in Nakuru Municipality, Kenya		of Marketing Management	185-203		
8	Perceived service quality and customer loyalty in Retail banking in kenya	Daniel Onwonga Auka, Joseph N. Bosire, Victor Matern.	British Journal of Marketing Studies	Vol.1, No.3, pp. 32-61,	September 2013	Published by European Centre for Research Training and Development UK
9	Impact of Service Quality on Customer Satisfaction of Public Sector Commercial Banks: A Study on Rural Economic Context	H.M.G.Y.J.Hennayake	International Journal of Scientific and Research Publications	Volume 7, Issue 2	February 2017	International Journal
10	The Impact of ATM Service Quality on Customer Satisfaction, In the Private Commercial Banking	Mr. Nyi Lwin (PhD Scholar of Lincoln University College, Malaysia), River Samon Institute of	International Journal	Volume 10, Issue 2,	February -2019	Scientific & Engineering Research

	Industry in Yangon, Myanmar.	Management				

Appendix 2

Completion of Objectives/Purpose/Questions/Hypothesis Addressed by the Articles

Article	Objectives/Purpose/Questions/Hypothesis
1	**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 put forward some possible recommendation to improve customer satisfaction. **Research Hypothesis :** Based on objective and literature review, only one hypothesis was developed for this research, that is – **H1:** There is a significant impact of service quality on overall customer satisfaction. **Null Hypothesis (H0):** Service quality has no significant impact on overall customer satisfaction. **Alternative Hypothesis (HA):** Service quality has significant impact on overall customer satisfaction.

2	To identify the critical factors of service quality in the retail banking sector in Bangladesh _ To identify the critical factors of customer loyalty in the retail banking _ To identify the interrelationships between service quality, customer satisfaction and customer loyalty in the retail banking sector and to identify the benefits of this relationships.
3	**Hypothesis** : H1 Service quality directly and positively influences consumer satisfaction
4	1. explore whether there is any significant difference among male and female bank employees' perception over QWL issues; 2. investigate which factors affect overall perception of QWL of male and female bank employees; 3. examine the problem areas of QWL in the private commercial banks in Bangladesh; 4. Make suggestions to bank management on devising policies on QWL.
5	To identify the determinants of service quality in the commercial banking sector in Bangladesh; To identify the interrelationships among the determinants of service quality To identify and determine the nature of relationships between service quality, satisfaction, and loyalty
6	▪ To describe the mobile banking systems in the ▪ private commercial bank of Bangladesh;

	▪ To identify the factors concerning the experience of mobile banking customers in Bangladesh; ▪ To provide some suggestions for the improvement of the mobile banking services in Bangladesh.
7	**Objectives:** 1. To investigate the relationship between service quality and customer loyalty in commercial banking. 2. To establish the relationship between perceived value and loyalty in commercial banking. 3. To establish the relationship between customer satisfaction and customer loyalty in commercial banking. 4. To establish the combined effect of service quality, customer satisfaction and customer value on customer loyalty. **Hypotheses:** **H1**: There is a significant relationship between service quality and customer loyalty **H2**: There is a significant relationship between customer satisfaction and customer loyalty **H3**: There is a significant relationship between perceived value and customer loyalty **H4**: Customer loyalty is determined by service quality, perceived value, and customer satisfaction
8	**Objectives:** 1. To establish the effect of tangibility on customer loyalty in retail banking. 2. To determine the relationship between reliability and customer loyalty in retail banking 3. To responsiveness has no significant effect on customer loyalty in retail banking 4. To determine establish effect of assurance on customer loyalty in retail banking

	5. To determine the relationship between empathy and customer loyalty in retail banking 6. To determine the effect of tangibility, reliability , responsiveness , assurance and empathy on customer loyalty in retail banking **Hypotheses:** HO1 There is no significant relationship between tangibility and customer loyalty in retail banking. HO2 There is no significant relationship between reliability and customer loyalty in retail banking HO3 Responsiveness has no significant effect on customer loyalty in retail banking HO4 There is no significant relationship between assurance and customer loyalty in retail banking HO5 Empathy has no significant effect on customer relationship in retail banking HO6 There is no single service quality dimension that has significant effect on customer loyalty in retail banking
9	**Objectives:** 1. To identify the impact of Human-Related service quality factors towards the perceived customer satisfaction in commercial banking sector. 2. To identify the impact of Non-Human Related service quality factors towards the perceived customer satisfaction in commercial banking sector 3. To evaluate the relationship between service quality and perceived customer satisfaction. 4. To propose recommendations to enhanceperceived customer satisfaction in banking industry
10	▪ **The objective of this study** was to asses' customer satisfaction on Automated Teller Machines (ATM) in Private Commercial Banks

	The specific objectives of the study are as follow: ▪ To explore the ATM Cards services provided by Private Commercial Banks in Yangon. ▪ To examine the impact of ATM service quality dimensions on customer satisfaction. ▪ To analyze the factors influencing customer satisfaction on overall services of ATM Cards Service of Private Commercial Banks ▪ To identify the various dimensions of ATM service quality of Banks.

Appendix 3

Completion of Methods

Article	Methods
1	**Sampling Method and Sample Size:** Used the probability and sample random sampling technique. **Sample size:** 110 **Data Collection and analysis:** Primary source. Questionnaire survey. Structured questionnaire, Collected by 5-point (Likert) scale questionnaire. **Data analysis:** Reliability Assessment, Descriptive Statistics Analysis, Multiple Regression Analysis.
2	Selecting Samples 100 sample, Data collection proceduresService Quality Attributes-5-point (Likert) scale questionnaire, Operationalization of variables, The Service Quality Attributes consist of five components: Tangibility, Reliability, Responsiveness, Assurance and Empathy.

3	**Methodology:** *Population and sampling:* Questionnaire survey, Collected by seven-point Likert scale questionnaire *Sample characteristics* :sample includes 250 Conceptual research model reliability, responsiveness, empathy, assurance, and tangibles
4	Data Collection: questionnaires, Statistical Tools of Data Analysis: Likert scale and thus, it is interval scale. Probability-Probability, data reduction, correlation analysis, linear relationship.
5	Independent Variables, Dependent Variables, Reliability and Validity, Construct Validity,
6	Sample size: 231 data collected Descriptive statistics like- mean, standard deviation, Reliability test, Multiple Regression Analysis,, inferential statistical4, techniques, Factor Analysis
7	Sample size and sampling procedure: sample size of 381, Questionnaire survey. Structured questionnaire, Collected by 5-point (Likert) scale questionnaire. Instrumentation: Validity and reliability, Multicollinearity test,
8	Research Design: independent variables, Sample Size: 381 Instrumentation: Validity and Reliability, Reliability, Assurance, Responsiveness, Tangibility, Empathy, Error or random term.
9	Data collection: 210 respondents, Questionnaire survey. Structured questionnaire, Collected by 5-point (Likert) scale questionnaire. Instrumentation: Reliability, Tangibles, Responsiveness, Assurance, Empathy, Correlation Analysis , Regression Analysis,

10	Quantitative data was collected, Target population and sampling techniques, means, standard deviations, correlation coefficient, Tangibility, reliability, Responsiveness, Assurance, Empathy.

Appendix 4

Completion of Conclusions

Article	Conclusions
1	Banks should focus in service quality to satisfy their customers in every dimension of service quality.
2	The customers are satisfied; there is a high chance for loyalty.
3	Service managers can benefit from our approach by including in their analyses the effect of individual dimensions rather than examining the links in the service quality dimensions with customer satisfaction on the aggregate. Thus, they will have the opportunity to accordingly employ their resources.
4	motivate the employees to perform in superior way, leading the organizations
5	Service quality indicated that bank managers should emphasise all the service quality determinants in maintaining and improving the service quality that they provide.
6	Factors like reliability and technological difficulty are not significantly related to the overall customers' experience of mobile banking in Bangladesh.
7	Perceived value, service quality, and customer satisfaction directly influenced customer loyalty.
8	A service culture is created, can the commercial banks management ensure the efficient delivery of services most desired by customers. This will result in high customer satisfaction, retention and loyalty

9	A greater impact on customer satisfaction than that of the non-human related factors of perceived service quality (tangibles) on Customer Satisfaction. It was further established that Reliability and Responsiveness are the most influential determinants on customer satisfaction in retail banking. Finally it could conclude that service quality has an impact on customer satisfaction.
10	The researcher gives the following recommendations to improve their customers' satisfaction.