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NEXUS BETWEEN SERVICE QUALITY & CUSTOMER LOYALTY: MEDIATING ROLE OF CUSTOMER SATISFACTION IN BANKING SECTOR

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KEYWORDS	ABSTRACT
Banking Sector, Service Quality, Customer Satisfaction, Customer Loyalty	In modern banking industry, for maintaining competitive edge, standing of customer loyalty has become paramount and indispensable. Due to fierce competition within banking sector, understanding and nurturing customer loyalty has appeared as a strategic imperative. This research investigates the service quality impact on customer satisfaction and effect of customer satisfaction on customer loyalty. It looks at the role of customer satisfaction as a mediator in relationship amid dependent and independent variables. In order to validate this link, data was collected from 250 customers across the five major banks operating in Nikpikhel, Swat. The results revealed a significant positive relationship amid two study variables. The mediation analysis reveals that customer satisfaction partially mediates relationship between the given variables. The findings of study highlight the critical importance of study factors which enhance customer loyalty in banking sector. The conclusion offers certain clues towards some recommendations to banking sector and customers concerning the issues under consideration in this study.
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INTRODUCTION

In today's competitive business environment, banking sector seeks for customer loyalty, realizing its key role in upholding and maintaining profitability and their competitive edge in market (Oppong & Caesar, 2023). Since, due to high level of customer involvement in the banking sector, meeting and understanding customer needs and demands are critical to encouraging loyalty and reducing operational costs (Supriyanto, Wiyono & Burhanuddin, 2021). As a result, the concept of customer loyalty has reaped noteworthy attention from both the scholar and practitioners. In today's fierce

competition, the ability to earn and keep loyal customers is considered indispensable for long-term growth and success. The customer loyalty is the propensity of customer to consistently prefer and patronize a specific brand, product, or service provide over others, even in face of competitive offers or incentives (Oppong & Caesar, 2023). It embraces both attitudinal loyalty reflecting customer positive feelings and emotional commitment to the brand, and behavioral loyalty, which arises in repeated purchases and continuing engagement with the brand (Kegoro & Justus, 2020). Likewise, Reichheld and Schefter (2000) labelled the customer loyalty as "your secret weapon on the web" accentuating its strategic implication in developing sustainable long-term relationship and driving organizational growth.

The loyal customers not only produce repeated revenue, but also serve as promoters disseminating positive word of mouth and adding to brand reputation and goodwill. Customer loyalty is define as a trust and satisfaction with organization that stems from stable positive experiences and perception of values (Oliver, 2014; Setiawan, 2021). Customer loyalty is essential goal for the banking sector, as it not only represent customer satisfaction and trust, but it also serves as a vital driver of long-term success and competitive advantage (Kamath, Pai, & Prabhu, 2020). Understanding contributing factors and subtleties of customer loyalty, allows banks to develop actual strategies for cultivating and fostering loyal customer relationships, resulting sustainable long term growth and profitability (Gazi, Al Mamun, Al Masud, Senathirajah, & Rahman, 2024). In the banking sector, service quality is degree to which banks fulfill or exceed their customers' expectations when it comes to delivering financial goods and services (Sugiarto & Octaviana, 2021). It includes diverse features of customer experience such as reliability and accuracy of transactions, service responsiveness and efficiency, personnel's competency and trustworthiness and general contentment with banking environment (Ghimire, 2021).

The service quality is essential factor in customer satisfaction and loyalty, as it determine customer's perception of bank's professionalism, credibility, reliability and legitimacy (Date, 2019). According to Parasuraman, Zeithaml, and Berry (1988), SERVQUAL Model, bank's service quality is determine by the reliability, responsiveness, assurance, empathy and tangibles, all of which add to the overall customer's experience. Hence, banks must regularly analyze and improve quality of their services to satisfy their customer's changing needs and expectations (Gonu, Agyei, Richard, & Asare-Larbi, 2023). It is the degree to which customer's expectations for banking products and services are met or surpass, leading to positive opinion of their overall banking experience (Gonu et al., 2023). Blau, (1968) in SETsuggests that banks maintain customer loyalty via mutually beneficial ties between bank and customer. When banks provide good quality of services that satisfy customers' needs and expectations, customers feel mutually bound to reciprocate by exhibiting loyalty and engaging in continued. When banks provide high-quality services that satisfy customers' needs & expectations, customers feel mutually bound to reciprocate by demonstrating loyalty and participating in the ongoing patronage.

Furthermore, another theoretical perspective apart from SET, Expectancy-Disconfirmation Theory (Oliver, 1980) underpins the mediating role of CS in relationship between SQ and CL. Expectancy-Disconfirmation Theory (EDT) states that customer satisfaction is determine by a service's perceived

performance in comparison to the previous expectations (Oliver, 1980). This study is carried out in Nikpikhel, District Swat in order to provide insight into the dynamics of SQ, CS and CL within the particular socio-economic and cultural context of the region. Nikpikhel presents an intriguing case study because of its potential as an emerging market and unique banking environment, marked by both opportunities and challenges. Moreover, the study aims to shed light on mediating role of CS in the relationship amid SQ and CL, providing valuable information to banks operating in Nikpikhel and similar context. The study in Nikpikhel allows for a deeper understanding of the specific needs and preference of local population, guiding targeted strategies to improve customer experiences and create enduring bonds. Thus, research contributes to broader understanding of the dynamics of SQ and CL in banking industry and offers actionable insights to banks looking to thrive in diverse and evolving markets.

Problem Statement

Despite the banking sector acknowledges the need of providing high quality services for promoting CL, there remains a gap in exploring the mechanisms through which SQ affects CL, specifically the mediating role of CS. Although earlier research has established a positive relationship between SQ and CL, but limited attention has given to the mediating role of CS in given relationship among the banking customers. Thus, in order to provide deeper insights into underlying mechanism driving CL and to inform strategic decision-making for banks looking to improve customer retentions and bank performance, it is essential to assess empirically the mediating relationship amid SQ, CS and CL in banking industry.

LITERATURE REVIEW

Numerous studies have shown that SQ and CS are positively related across the various industries, including Hotel Industry (Ali et al., 2021), banking sector (Ayinaddis, Taye, & Yirsaw, 2023; Fida, Ahmed, Al-Balushi, & Singh, 2020; Gonu et al., 2023), logistic services (Gupta, Singh, Mathiyazh, Suri, & Dwivedi, 2023), auto care industry (Zygiaris & Hameed, 2022), supermarket (Slack & Singh, 2020). The high levels of SQ contribute to favorable customer experiences, which leads to increased CS and loyalty (Sani, Karnawati, & Ruspitasari, 2024; Silva-Treviño, Macías-Hernández, Tello-Leal, & Delgado-Rivas, 2021). When customers receives services that meet or exceed their expectations, they are likely to feel satisfaction (Ayinaddis et al., 2023). The SQ has been identified to be a significant predictor of overall CS (Cetin, 2020; Teeroovengadum, 2022). Hence, based on previous research and SET we assumed that CS is predicted by SQ. High levels of SQ add to positive customer experiences, leading to enhanced loyalty (Agarwal & Dhingra, 2023). Many elements contribute to customer satisfaction, including interactions with bank's employees, accessibility and ease of banking channels, quality of financial products and efficiency of issue resolution procedures (Sreejesh, 2024).

When customers believe that their needs are being satisfied quickly and efficiently, and that the interaction with the bank is based on trust and competence, they are more likely to be satisfied. In addition, satisfied customers attract more customers and repeat business, contributing to the bank's reputation and profitability (Nwabuzo, Olannye, & Odita, 2024). The empirical studies conducted across several industries have proven that CS and CL is a central tenet of marketing theory and practice (Hamzah & Shamsudin, 2020; Rane, Achari, & Choudhary, 2023). The researchers focused

that high-performing financial institutions closely monitor the customer needs and preferences to thrive in the today's dynamic business context (Pahuja et al., 2024; Weinstein, 2012). Indeed, CS is positively linked with CL and negatively linked to intension of switching service provider (Nyarku et al., 2018). Service Quality and CL are closely linked and are key determinants of organizational success. Research show that CS is intertwine with customer relationships, product image, reliability, and finally CL, underlying the crucial role of CL in organization long-term success & sustainability of reputation (Abbasi, Akhter, Ali, & Hasan, 2011). Studies have reliably established a significant association amid CS and CL, further underscoring need of prioritizing customer satisfaction efforts (Ibojo & Asabi, 2015).

Therefore, based on the SET it is hypothesize that if CS improves, CL also enhances. In banking sector, customer based on the experience, word of mouth recommendations and marketing communication develops expectation about quality of their services, and when actual service performance equals or exceeds their expectations, customer experience positive disconfirmation and is likely satisfied (Rane, Achari & Choudhary, 2023. Keeping high quality service is critical for banks to distinguish themselves in a competitive market. When service performance falls below expectations, it leads to negative disconfirmation and dissatisfaction (Zygiaris & Hameed, 2022). Based on the EDT, CS acts as mediator between SQ and CL. When customer perceive high levels of SQ, while interacting with banks, they are more likely to be satisfied with the overall banking experience. This satisfaction, strengthens CL towards bank, as customers who are satisfied are more likely to engage in repeated business, spread good word of mouth & make long term relationship building efforts (Oliver, 1980). As a result, by incorporating both SET and EDT, researchers acquire a comprehensive understanding of how the SQ promotes CS, which subsequently mediates the relationships between SQ and CL in the banking sector.

The dual theoretical approach highlights significance of providing consistent, high-quality services to fuel CS and create long lasting connections with the customers, that in turn foster organizational success and lowness in banking sector. When customers believe that organization frequently offers outstanding services, that either meet or exceed their expectations, they are most likely to enhance loyalty and advocacy (Anderson & Sullivan, 1993). Hence, it is hypothesized that SQ leads to high levels of CL. Many studies have shown that CS mediates relationship between SQ and CL in various organizations (Nashih, Al Idrus, & Prajawati, 2024; Nyan, Rockson, & Addo, 2020; Srivastava & Rai, 2013). Nyan et al., (2020), CS has a significant positive impact on link of SQ and CL, alongside a direct positive relationship between CS and CL, signifying that SQ direct towards SC, and as a result SC are likely to reveal loyalty (Srivastava & Rai, 2013). Few studies suggest that SQ may not directly affect CL but considerably influence CS, that consequently effect CL, indicating indirect effect of SQ on CL through CS (Supriyanto, Wiyono, & Burhanuddin, 2021; Alafeshat & Alola, 2018). Based on this and both SET and EDT, it is hypothesizing that CS Mediates the relationship amid SQ and CL.

RESEARCH METHODOLOGY

The population of study was all customers of banks situated in Nikpikhel, and data was collected through convenient sampling technique. A questionnaire was distributed among 250 respondents

by self-administered questionnaire. Five-point Likert scale was used in questionnaire, 1 stands for "strongly agree", 2 stands for "agree", 3 stands for "neutral", 4 stands for the "disagree", and 5 stands for "strongly disagree. A 22-items scale adapted from (Parasuraman et al., 1988) measured the SQ, CS and CL was measured by 3-items scale and 4-items scales adapted from (Mohsan, Nawaz, Khan, Shaukat & Aslam, 2011). Reliability was measured by Cronbach alpha, where SQ = 0.917, CS = 0.76 and CL = 0.82.

RESULTS OF STUDY

Correlation Analysis

Table 1 presents correlation amid independent and dependent variables. The value of correlation coefficient between SQ and CS is 0.631 (at $p<0.01$). Thus, it shows a significant and strong positive relationship between the two variables. The value of correlation coefficient between the customer satisfaction and customer loyalty is 0.586 (at $p<0.01$). It shows a significant and moderate positive relationship between the two variables. The value of correlation coefficient between service quality and customer loyalty is 0.595 (at $p<0.01$). It shows a significant and moderate positive relationship amid two variables.

Table 1 Correlation Analysis

		SQ	CS	CL
SQ	Pearson Correlation	1	.631**	.595**
	Sig. (2-tailed)		.000	.000
CS	Pearson Correlation	.631**	1	.586**
	Sig. (2-tailed)	.000		.000
CL	Pearson Correlation	.595**	.586**	1
	Sig. (2-tailed)	.000	.000	
N= 250, **Correlation is significant at the 0.01 level (2-tailed)				

Regression Analysis

In table 2, value of R (0.631) in model 1 shows simple correlation amid SQ and CS. Value of R (0.586) in model 2 shows simple correlation amid CS and CL. Value of R (0.595) in model 3 shows simple correlation between SQ and CL. The value of R^2 in model 1 shows that 39.8% change in the CS is caused by SQ. in this linking, the value of R^2 in model 2 shows that 34.3% change in CL is caused by CS in particular situation and context. The value of R^2 in model 3 shows that 35.4% change in CL is caused by SQ.

Table 2 Model Summary

Model	R	R Square	Adjusted R Square
1	.631a	.398	.396
2	.586b	.343	.340
3	.595c	.354	.351

In table 3, the value of β coefficient in model 1 shows that one unit change in SQ causes 76.7% change in CS. The value of β coefficient in model 2 shows that one unit change in CS causes 59.2% change in CL. The value of β coefficient in model 3 shows that one unit change in SQ causes 73.1%

change in CL. In this connection, the β coefficient for all of the three models are thus statistically significant ($p<0.05$).

Table 3 Coefficients of Regression

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		β	Std. Error	Beta		
1	(Constant)	.355	.099		3.573	.000
	Service Quality	.767	.060	.631	12.814	.000
2	(Constant)	.659	.086		7.625	.000
	Customer Satisfaction	.592	.052	.586	11.379	.000
3	(Constant)	.424	.104		4.075	.000
	Service Quality	.731	.063	.595	11.656	.000

Model 1: Dependent variable: Customer Satisfaction, Model 2: Dependent variable: Customer Loyalty
Model 3: Dependent variable: Customer Loyalty

Mediation Analysis

For finding out the mediating role of CS in effect of SQ on CL, mediation analysis was performed. In this linking, the Figure 1 presents the direct effect of the independent variables upon the dependent variables of study.

Figure 1 Direct Effect of Independent Variables on Dependent Variables
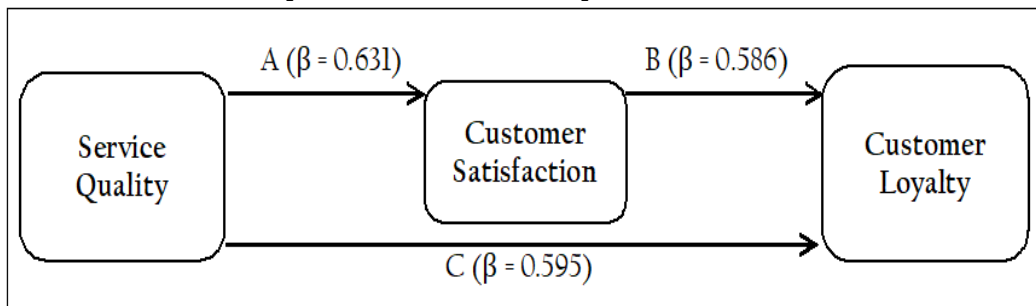
The (Baron & Kenny, 1986) four steps mediation model was applied to measure mediating effect of CS on relationship between SQ and CL. In first step, relationship between SQ and CL is examined. In figure 1 path "C" shows direct effect of SQ on CL. Path "C" shows significant & moderate positive relationship (β = 0.595, $p<0.05$) amid two variables. In the second step, relationship between SQ & CS is examined. In figure 1 path "A" shows direct effect of SQ on CS. Path "A" shows a significant & strong positive relationship (β = 0.631, $p<0.05$) between two variables. In third step, relationship between CS & CL is examined. Path "B" shows direct effect of CS on CL. Path "B" shows significant and moderate positive relationship (β = 0.586, $p<0.05$) in two variables. In fourth step for finding out mediating role of CS in effect of SQ on CL, multiple regression analysis was performed. SQ and CS were taken as predictor while CL was taken as dependent variable. In table 4, β value for CQ and the customer loyalty is 0.374 (at $p<0.05$), which shows that the path C is reduced from 0.595 (C) to 0.374 (C').

Table 4 Coefficients (Multiple Regressions)

Mode		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
l		B	Std. Error	Beta		
1	(Constant)	.298	.101		2.967	.003
	Service Quality	.460	.076	.374	6.032	.000
	Customer Satisfaction	.353	.063	.349	5.628	.000
Dependent variable: Customer Loyalty						

In figure 2 path C' shows effect of SQ on CL by taking CS as mediator. In this linking, as the β value was reduced from 0.595 to 0.374, which means CS partially mediates the effect of SQ on customers' loyalty.

Figure 2 Effect of Service Quality on Customer Loyalty Over Customer Satisfaction
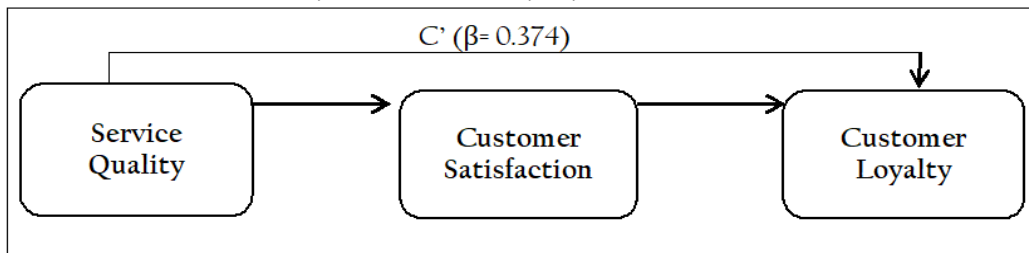
DISCUSSIONS & CONCLUSION

Banking is very competitive sector, and to beat the tough competition banks need to build CL. The customer loyalty can be built if customers are satisfied from offered services of different banks. The current study tried to find out effect of SQ on CS, the effect of CS on CL, effect of SQ on CL, and the mediating role of CS in effect of SQ on CL. A significant and strong positive relationship ($r = 0.631$, $p<0.01$) is found amid SQ and CS, a significant and moderate positive relationship ($r = 0.586$, $p<0.01$) is found between CS and CL, a significant and moderate positive relationship ($r = 0.595$, $p<0.01$) is found between SQ and CL. As per regression, one unit change in SQ causes 76.7% change in CS. One unit change in CS causes 59.2% change in CL. One unit change in SQ causes 73.1% change in CL. All of regression models are statistically significant (at $p<0.05$). As per mediation analysis, the direct path C between SQ and CL was reduced from 0.595 (C) to 0.374 (C') when CS was taken as a mediator. It means that CS partially mediates the effect of SQ on CL. Our results supports the results of previous studies including (Srivastava & Rai, 2013), (Caruana, 2002), (Nyan et al., 2020) and (Sulaiman, Muhammad, Muhammad, & Sabiu, 2021). In this linking, it is concluded from the results that SQ has a significant and strong positive effect on CS, CS has a significant and moderate positive effect on CL, SQ has a significant and moderate positive effect on CL, and CS partially mediates the effect of SQ on CL. Therefore, banks need to provide high quality services to build CS, which further leads to CL.

Implications

Banking sector has become very competitive and it is not easy task for bank to beat its competitors and have a profitable business. Customer related strategies should be adopted by banks and more

focus should be given on those factors that contribute toward CL. The most important factors, which affect CL, are SQ and CS. The customer satisfaction partially mediates the effect of SQ on CL. Thus, banks should give more importance to these factors in order to build CL. Loyal customers will be with the bank for long term which decrease organizational costs because attracting new customers are more costly.

Limitations & Recommendations

For study five major banks were selected named; National Bank of Pakistan, Muslim Commercial Bank Limited, United Bank Limited, Habib Bank Limited and Allied Bank Limited. Two factors SQ and CS were selected which affect CL. Study was carried out in Nikpikhel vicinity. Therefore, it is recommended for future studies to include more factors along with service quality and customer satisfaction that affect CL in banking sector. In this study only five banks were selected which does not represent entire banking sector, futures studies should include other major banks to get precise results. Study was carried out only in Nikpikhel; therefore, future studies may also target the whole district or the entire province as well a comparative study for Nikpikhel and Babuzai may also be carried out in future.

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