

## A Comparative Study of Service Quality and Customer Satisfaction in Zambian Banks

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### Abstract

*The proliferation of players in the Banking sector in Zambia has resulted in a number of innovations by banks in order to improve service quality delivery. This has provided customers with an opportunity to compare and choose a bank that ultimately provide services that satisfy them. Therefore, the main purpose of this study was to determine the relationship between service quality and the resultant customer satisfaction for both foreign and local banks in Zambia. The paper utilised a quantitative survey design and the five dimensions of service quality tangibility, reliability, responsiveness, empathy and assurance were considered as variables for this study. There are 19 banks in Zambia but only 13 that are operational in Kitwe formed a sampling frame. A structured questionnaire with a 7-point Likert scale was used to collect the data and 120 questionnaires were administered to 6 banks with only 108 returned for analysis. Result of the study shows that the mean expectations of the five dimensions of service quality are higher than the mean perception thereby indicating that in general customers of both local and foreign banks are not satisfied with the service being offered by the banks. A t-test on all the five dimensions of quality shows that there is a significant difference on four of the dimensions namely tangibility, reliability, responsiveness and assurance. Tangibility dimension shows that clients appreciate the overall outlook of foreign banks which are visually more appealing than for local banks. On assurance customers are impressed with the knowledge and courtesy of the foreign bank's employees and their ability to convey trust and confidence when transacting, while responsiveness shows that foreign banks were more willing to provide prompt service than local banks and finally on reliability, customers of foreign banks are happier with the banks' ability to perform the promised service dependably than local banks. A test on empathy does not show any statistical difference between the two types of banks. These revelations are vital in pinpointing where both local and foreign banks need to improve service quality delivery amidst increasing competition in the sector.*

**Key Words:** Service Quality, Customer Satisfaction, Foreign and Local Banks, Zambia.

## Introduction

The Zambian banking sector was until two decades ago controlled by the government, and was characterised by repression, strict regulation of credit, interest rates and exchange flows (Simpasa, 2013). During this period, the banking sector was mainly dominated by nationalised banks with less competition hence less attention to service quality and customer satisfaction. However, in the 1990s, as part of the broader reform package, the financial sector was liberalized providing an opportunity for entry into the market by more local and international players (Simpasa, 2013; FinScope, 2015). In order to attract even more players in the financial sector, in 2004 the Government of the Republic of Zambia (GRZ) embarked on the financial sector development programmes aimed at revamping the financial sector infrastructure to support sustainable economic growth (GRZ, 2004). In 2006 there were 13 banks in Zambia and by 2008 six more banks came into the market bringing the total to 19 banks for the whole country (Simpasa, 2013). These improvements have seen a significant increase in financial inclusion from 33.7% in 2005, 37.3% in 2009 and 59.3% in 2015 (FinScope, 2015).

The liberalization of the financial sector and an increase in players in the sector has brought tough competition from new local and foreign owned banks observing International Banking Standards and utilizing modern information technology services (Simpasa, 2013). The increase in competition has led to a number of innovations in the banking sector in order to improve service quality delivery, attract and retain customers. On the other hand, competition in the market has provided customers with an opportunity to compare and choose a bank that ultimately provide services that satisfy them. Therefore, service quality in the Zambian Banking Sector is now considered as one of the main determinants of customer satisfaction.

In addition, through the financial sector development plan, the Central Bank of Zambia (BOZ) has been promoting competition among banks in order to promote access to better quality and cheaper financial services (FinScope, 2009; 2015). This has further heightened the need for superior quality in the financial sector. In the context of this research, a local bank is a commercial bank institution that is typically locally owned and operated while a foreign bank is a bank that is obligated to follow the regulations of both the home and host countries (Tetteh, 2014).

Service quality has been seen as a key issue in the banking sector because most of the products in this sector are generally undifferentiated; therefore, service quality has become a key differentiating factor (Maswadeh, 2015). The customer satisfaction concept has also taken a centre stage in organisations because of high competition. Murali, Pugazhendhi and Muralidharan (2016) add that the role of a customer in any business cannot be over emphasised, in fact businesses exist because of customers. Maswadeh (2015) argues that the success of any business is therefore dependent on its ability to recruit and retain customers. Customer satisfaction has therefore become a core issue to business, and service quality is the key driver. Service activities such as addressing customer complaints, ascertain customer needs and expectation, service quality improvement and delivery are playing a crucial role in enhancing customer satisfaction.

Therefore, the purpose of this study is to determine the relationship between service quality and customers' satisfaction between foreign and locally owned banks in Zambia. The specific objectives are:

- To establish the relationship between service quality and customer satisfaction in the banking sector in Zambia.
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- To establish whether foreign banks are better than local banks in the delivery of service quality and customer satisfaction.

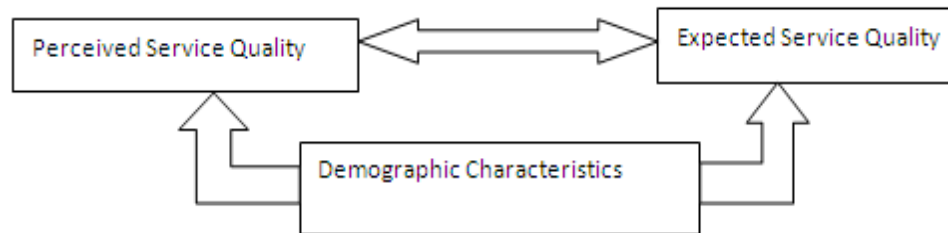
## Literature Review

### Service Quality

A service is defined as any activity or benefit that one party can offer to another that is essentially intangible and does not result in the ownership of anything (Kotler and Armstrong, 2010). There are distinctive features of services unlike products that make the evaluation of service quality very difficult, these include their intangibility, inseparability, variability, perishability nature of services among others. Customer satisfaction in service organisations such as banks is therefore highly subjective because of the nature of services (Murali, Pugazhendhi & Muralidharan, 2016). Quality on the other hand is a subjective term, defined differently by different authors. Knowles (2011) for example, citing Defoe and Juran (2010) defines quality as fitness for purpose; this is the most cited definition even in legal terms. Others define quality as the extent to which a service meets customer's needs or expectations (Lewis & Mitchell, 1990). In addition, measuring customer's expectation is the key to being able to serve the customer satisfactorily and banks can leverage this to improve customer satisfaction. The general performance criteria for service quality can be evaluated by the SERVQUAL model developed by Parasuraman *et al.*, (1985) using the dimensions: compliance, assurance, empathy, reliability, responsiveness and tangibility. Maswadeh (2015) adds that the SERVQUAL model is a very important tool for evaluating customer satisfaction of service quality even for sharia-based service businesses. The SERVQUAL model has become a very popular tool for evaluating service quality because it affords researchers the techniques for evaluating and managing quality (Maswadeh, 2015). However, the model has also received a fair share of limitations; some critics argue that the model is only applicable to service quality and not tangible products and it is highly dependent on the expectations of the customer. Yet research adds that expectations are dependent on many variables such as educational levels, experience with the service, gender, age and that it is not possible to capture the changeability of each service quality dimension by using five items used in the SERVQUAL model (Palmer, 2005; Ladhari, 2008).

### Service Quality and Customer Satisfaction

Quality and customer satisfaction have long been recognised as playing a crucial role for success and survival in today's competitive banking market. Regarding the relationship between customer satisfaction and service quality, Oliver (1993) first suggested that service quality would be antecedent to customer satisfaction regardless of whether these constructs were cumulative or transaction specific. Although it is stated that other factors such as price and product quality can affect customer satisfaction, perceived service quality is a component of customer satisfaction (Vera, & Trujillo, 2013). Customer satisfaction has become an issue of great interest by many organisations because quality is in fact meeting customer expectations. An organisation achieves customer satisfaction when they sell products and services that are not returned, but a customer does. Murali, Pugazhendhi and Muralidharan (2016) argue that implementation of a customer satisfaction philosophy requires certain steps such as understanding customers, identifying customers' needs, wants and expectations and finally, measuring their perceptions. Perceptions are always considered in relation to expectations (Parasuraman *et al.*, 1985; Ladhari *et al.*, 2011; Harmse, 2012). Perceptions are formed through customers' assessment of the quality of service provided by a company and whether they are satisfied with the overall service. Gümüş *et al.*, (2015) add that in the SERVQUAL approach, service quality and customer satisfaction assessment is based on the gap between perception and expectation that is  $\text{SERVQUAL Score} = \text{Perception Score} - \text{Expectation Score}$ . Therefore, knowing customer needs help in anticipating their ideal products and services and indeed narrowing the gap between perceptions and expectations. Further, Ramez (2011) argues that because perceptions may shift over time it is therefore necessary for companies to manage it. While Gümüş *et al.*, (2015) add that there is a link between perceived service quality and expected service quality which is mediated by the demographic characteristics of the customers. This is demonstrated in a figure shown below:



Source: Gümüş et al. (2015)

Figure 1: Service Quality and Expected Service Quality

### Service Quality and Business Performance

It is well established that satisfied customers are key to long term business success (Vera & Trujillo, 2013). This is because service quality may enhance customer retention and attraction of new customer as a result of good reputation on quality delivery (Yeung et al., 2002; Vera & Trujillo, 2013). Consequently, higher customer satisfaction has a result of high quality leads to greater customer loyalty (Anderson & Sullivan, 1993, Boulding *et al.*, 1993) which in turn leads to higher future revenue (Fornell, 1992; Bolton, 1998; Vera & Trujillo, 2013). Many market leaders are found to be highly superior-customer-service orientated and compelled to assess the quality of the services that they provide in order to attract and retain their customers with their product and service because the relationship between quality and business performance is evident in many researches. Further, Maswadeh (2015) adds that even in Islamic Banks which were traditionally seen to be religious and now succumb to conventional business competition have found that service quality is a big influence on customer satisfaction, because it is an important component of competitiveness as the customer is the ultimate source revenues for any business. Murali, Pugazhendhi and Muralidharan (2016) also agree that despite the challenges that services pose, they can be used to differentiate products from competitors and can be used as an effective competitive tool. Therefore, service quality has become an indispensable tool for outsmarting competitors. In this essence therefore, the customer is the focus and customer service is the differentiating factor and a bank can differentiate itself from competitors by providing high quality customer service (Guo et al., 2008; Harmse, 2012). 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 (Duncan & Elliot, 2004).

### Theoretical and Conceptual Framework

The interrelationships of variables defining the antecedents and also the consequences of customer satisfaction have been studied extensively in the consumer research literature (Anderson & Sullivan, 1993; Ravichandran et al., 2010; Vera & Trujillo, 2013). For example, Gronroos (1984; 2007) came up with a perceived quality model while Parasuraman *et al.*, (1985) looked at the gap model. According to Harmse (2012), the basic principle in Gronroos' perceived quality model is that service quality is dependent on the comparison of two variables, that is; the expected service by customers and the actual service as perceived by them. The outcome of this comparison will then be the perceived quality of the service.

#### The GAP Model of Service Quality

The gap model by Parasuraman *et al.*, (1985) can be viewed as a buildup on Gronroos' perceived quality model. The model, illustrates the argument that service quality is the gap (difference) between perceived service and expected service. In the case of the gap model, expected service is a function of word of mouth communication, personal needs and past experience, while perceived service is a product of service delivery and external communications to consumers (Gümüş *et al.*, 2015). All these models can be

operationalised through a SERVQUAL model as shown by the dimensions of service quality in table 1 below.

Table 1: Dimensions Service Quality

Quality Dimensions	Definition
Reliability	Delivering the promised performance dependably and accurately
Assurance (combination of Competence, Courtesy, Credibility, Security)	Ability of the organization's employees to inspire trust and confidence in the organization through their knowledge and courtesy
Tangibles	Appearances of the organization's facilities, employees, equipment, and communication materials
Empathy(combination of Access, Communication, Understanding the customer)	Personalized attention given to customers
Responsiveness	Willingness of the organization to provide prompt service and help customers

Source: Lovelock and Wirtz (2007, p. 420)

Further, Harmse (2012) argues that perceived service quality can be positioned along a continuum ranging from ideal service quality and totally unacceptable. Where a customer's service quality perception will be placed along this continuum depends on the nature of the discrepancy (gap) between expected service (ES) and perceived service (PS):

- When  $ES > PS$ , perceived quality is less than satisfactory
- When  $ES = PS$ , perceived quality is satisfactory
- When  $ES < PS$ , perceived quality is more than satisfactory (Harmse, 2012))

### Conceptual Framework for Measuring Service Quality

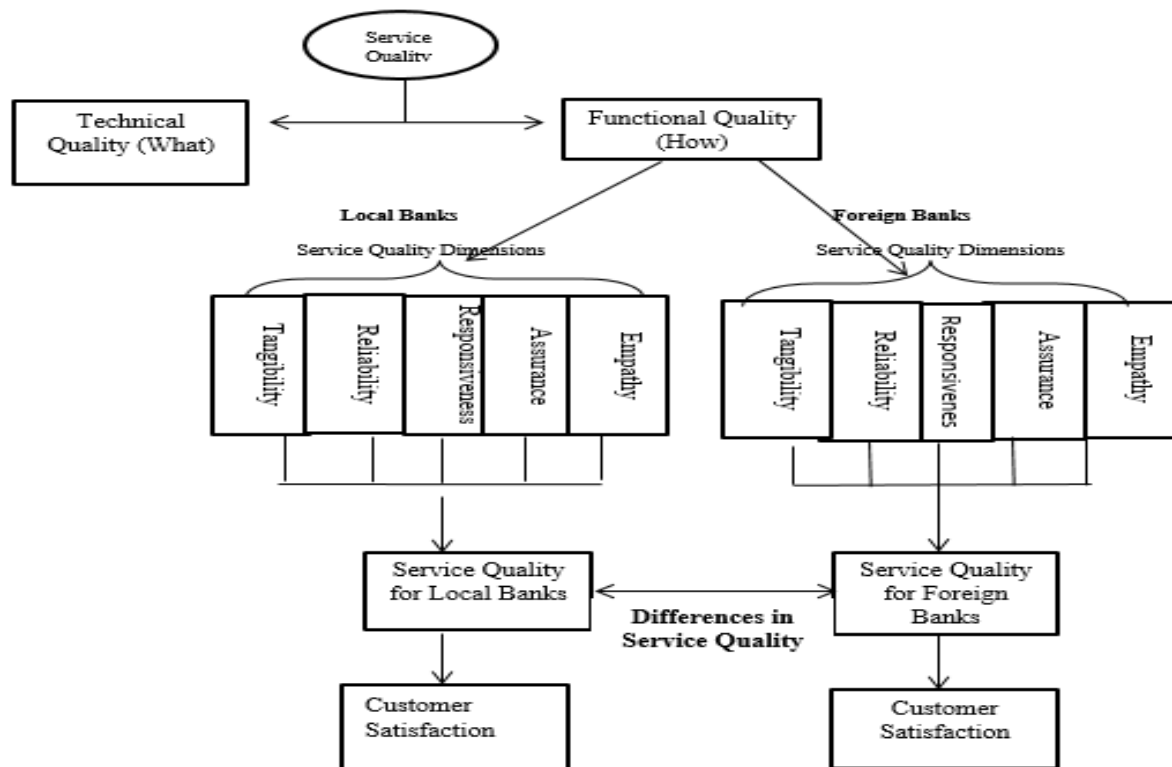
The conceptual framework as shown in Figure 2 below was constructed to guide the process of service quality measurement as guided by the assumptions of Gronroos' perceived quality model and the Gap model of service quality and literature review. The figure shows that service quality in this study was divided into technical quality (what the customers received) and functional quality (how they received it), as proposed by Gronroos' (1984; 2007). But since most bank customers were assumed to be lacking the technical know-how to enable them evaluate technical quality, the study focused on functional quality, which was viewed in five dimensions i.e. tangibility, reliability, responsiveness, assurance and empathy.

### Research Hypotheses

Using the research objectives presented above, the theoretical and conceptual frameworks respectively, and the knowledge gained from literature review, the study came up with the following hypotheses:

- $HA_1$ : There is a difference between customers' expectations and perceptions of service quality offered by banks in Kitwe
- $HA_2$ : There is a difference between the service quality performance levels between local and foreign banks





Source: Authors (2015)

Figure 2: Conceptual Framework for Measuring Service Quality

## Research Methodology

### Sample Size

The paper utilised a quantitative survey design and the five dimensions of service quality tangibility, reliability, responsiveness, empathy and assurance were considered as variables for this study. Churchill and Brown (2004), note that the correct sample size in a study is dependent on the nature of the population and the purpose of the study. Although there are no general rules, sample sizes larger than 30 and less than 500 are appropriate for most research (VanVoorhis & Morgan, 2007). There are 19 banks in Zambia but only 13 that are operational in Kitwe formed a sampling frame with an approximate population of 15,000. However, the accessible population for this study was approximate 5000 because most customers are utilising E-banking services with fewer visits to the branches. Determining the sample size is usually a balance between the margin of error and the confidence level. The research used an online RAOSOFT (RaosoftInc, 2014) sample size calculator to calculate the sample size. The RAOSOFT sample size calculator gave a sample size of 135. The margin of error of used was 5%, confidence level of 95% and response distribution of 90% because researchers worked with the banks to collect the data, hence a higher response rate was expected.

### Data Collection Tool and Analysis Method

A structured questionnaire with a 7-point Likert scale was used to collect the data and 120 questionnaires were administered to selected banks using stratified sampling with only 108 returned for analysis. The sample included three local and three foreign banks. The data from the study was analysed using a statistical

package for social science (SPSS) and t-tests to test the hypotheses using a 5% (or 0.05) level of significance.

## Data Analysis and Interpretation

Responses from the questions contained in the questionnaire ranged from 1 representing “Strongly Disagree” to 7 representing “Strongly Agree”, 4 represented an average of “Neutral”.

Table 2: Overall Mean Expectation Scores (Both Local and Foreign)

Item	Mean	Std. Deviation	Skewness	Kurtosis
Expectation Scores on Tangibility	5.7361	1.07262	-1.063	.990
Expectation Scores on Reliability	5.3593	1.27279	-.796	-.027
Expectation Scores on responsiveness	5.4537	1.25868	-1.266	1.572
Expectation Scores on Assurance	5.7708	1.10866	-1.308	1.899
Expectation Scores on Empathy	5.4870	1.19821	-1.035	.952

Source: Authors (2015)

Table 2 above shows that the highest mean expectation (5.7708) for banks was recorded under assurance, which had to do with the knowledge and courtesy of the bank's employees and their ability to convey trust and confidence. The lowest mean expectation (5.3593) was recorded under reliability, which had to do with the banks' ability to perform the promised service dependably and accurately. The table also shows that the data did not seriously deviate from normality, with the lowest Skewness at -1.308 and the highest at -0.796 which is well within the -2 to +2 range recommended for both Skewness and kurtosis.

Table 3: Overall Mean Perception Scores (Both Local and Foreign)

Item	Mean	Std. Deviation	Skewness	Kurtosis
Perception Scores on Tangibility	5.0000	1.27933	-.690	-.143
Perception Scores on Reliability	4.5981	1.31263	-.423	-.426
Perception Scores on Responsiveness	4.7639	1.39502	-.726	.090
Perception Scores on Assurance	5.1852	1.10139	-.895	.607
Perception Scores on Assurance	4.8463	1.27568	-.608	-.376

Source: Authors (2015)

Table 3 above shows that the highest mean perception (5.1852) for banks was recorded under assurance, which had to do with the knowledge and courtesy of the banks employees and their ability to convey trust and confidence. The lowest mean expectation (4.5981) was recorded under reliability, which had to do with the banks' ability to perform the promised service dependably and accurately. The table also shows that the data was normally distributed, with the lowest Skewness at -0.895 and the highest at -0.423 which is well within the -2 to +2 range.

Table 4: The GAP Between Expectation and Perception

Quality Dimensions	Mean Expectation (E)	Mean Perception (P)	GAP (P)-(E)
Tangibility	5.7361	5.0000	-0.7361
Reliability	5.3593	4.5981	-0.7612
Responsiveness	5.4537	4.7639	-0.6898
Assurance	5.7708	5.1852	-0.5851
Empathy	5.4870	4.8463	-0.6407

Source: Authors (2015)

Table 4 above shows that for a customer to be satisfied the perceived service should be greater than the expected service (Perception – Expectation = zero or more). From the table above it can be seen that the mean expectation scores are greater than the mean perception scores. This shows that Customers are not satisfied with the service that the banks are offering regardless of it being a local or foreignbank in Kitwe. These findings are consistent with those of Asgarian (2010) who revealed that perceptions in both foreign and local banks were significantly below expectations in all the five dimensions.

Table 5: t-test

	Item	Mean	Std. Deviation	t - values	p-values
Pair 1	Expectation Scores on Tangibility - Perception Scores on Tangibility	.73611	1.38282	5.532	.000
Pair 2	Expectation Scores on Reliability - Perception Scores on Reliability	.76111	1.55773	5.078	.000
Pair 3	Expectation Scores on responsiveness - Perception Scores on Responsiveness	.68981	1.49292	4.802	.000
Pair 4	Expectation Scores on Assurance - Perception Scores on Assurance	.58565	1.24516	4.888	.000
Pair 5	Expectation Scores on Empathy - Perception Scores on Empathy	.64074	1.38638	4.803	.000

Source: Authors (2015)

The Table 5above shows that client's expectations were higher than the perception as shown by the positive means that have been recorded after subtracting the mean perceptions from mean expectations, at (p-values<.001) on all the five dimensions of quality. Therefore, the alternative hypothesis  $H_{A1}$ : There is a difference between customers' expectations and perceptions of service quality offered by banks in Kitwe was supported i.e. Customers are not satisfied with the quality of service offered by banks in Kitwe.

Table 6: Comparison of Expectation and Perception of Foreign Banks

	Item	Mean	Std. Deviation	Std. Error Mean
Pair 1	Expectation Scores on Tangibility	5.8962	.98613	.12231
	Perception Scores on Tangibility	5.4923	.89045	.11045
Pair 2	Expectation Scores on Reliability	5.5354	1.24855	.15486
	Perception Scores on Reliability	4.8985	1.24555	.15449
Pair 3	Expectation Scores on responsiveness	5.5692	1.18710	.14724
	Perception Scores on Responsiveness	5.0385	1.25252	.15536
Pair 4	Expectation Scores on Assurance	5.8577	1.12324	.13932
	Perception Scores on Assurance	5.4423	.90762	.11258
Pair 5	Expectation Scores on Empathy	5.5631	1.13682	.14101
	Perception Scores on Empathy	5.0185	1.18518	.14700

Source: Authors (2015)

Table 6 above shows the comparison of the mean expectation and mean perception of foreign banks, the comparison shows that expectations were higher than perception on all the five dimensions of quality. This means that customers of foreign banks were generally not happy with the quality of service offered by the banks.



Table 7: Comparison of Expectation and Perception of local Banks

Item		Mean	Std. Deviation	Std. Error Mean
Pair 1	Expectation Scores on Tangibility	5.4942	1.16175	.17717
	Perception Scores on Tangibility	4.2558	1.42102	.21670
Pair 2	Expectation Scores on Reliability	5.0930	1.27716	.19477
	Perception Scores on Reliability	4.1442	1.29418	.19736
Pair 3	Expectation Scores on responsiveness	5.2791	1.35533	.20669
	Perception Scores on Responsiveness	4.3488	1.50805	.22998
Pair 4	Expectation Scores on Assurance	5.6395	1.08603	.16562
	Perception Scores on Assurance	4.7965	1.25624	.19158
Pair 5	Expectation Scores on Empathy	5.3721	1.29069	.19683
	Perception Scores on Assurance	4.5860	1.37487	.20967

Source: Authors (2015)

The table 7 results show that expectations were higher than perception on all the five dimensions of quality, this means that customers of local banks were generally not happy with the quality of service offered by the banks.

Table 8: Difference in Perception between foreign and local banks

Perception Mean Scores Where F-Foreign and L-Local		Mean	Std. Deviation	t - values	p-values
Pair 1	(F Tangibility-L Tangibility)	1.2364	1.13086	5.56	.000
Pair 2	(F Reliability - L Reliability)	0.7543	1.26500	3.03	.003
Pair 3	(F Responsiveness - L Responsiveness)	0.6896	1.35953	2.58	.011
Pair 4	(F Assurance - L Assurance)	0.6458	1.05956	3.10	.002
Pair 5	(F Empathy - L Empathy)	0.4324	1.32638	1.74	.084

Source: Authors (2015)

Table 8 shows a significance difference between local and foreign banks in the area of tangibility ( $t = 5.56$ ,  $p\text{-value} < 0.001$ ); this showed that clients appreciated the overall outlook of foreign banks and the banks were visually appealing than local banks. The table further shows that there was a significant difference between local and foreign banks in the area of reliability ( $t = 3.03$ ,  $p\text{-value} < 0.01$ ), meaning customers of foreign banks were happier with the banks' ability to perform the promised service dependably and accurately than customers of local banks. The table also shows that there was a significant difference between local and foreign banks in the area of responsiveness ( $t=2.58$ ,  $p\text{-value} < 0.05$ ); this indicates that foreign banks showed more willingness to provide prompt service and help customers compared to local banks. And lastly the table also shows that there was a significant difference between local and foreign banks in the area of assurance ( $t=3.10$ ,  $p\text{-value} < .01$ ); customers were impressed with the knowledge and courtesy of the foreign bank's employees compared to local ones.

On empathy, the test did not show any significant difference between the two bank types ( $t=1.74$ ;  $p\text{-value} > 0.05$ ). Therefore, in as far as foreign banks were concerned; the hypothesis which stated that there is difference between the service quality performance levels between local and foreign banks was supported. This is consistent with the study by Bhat (2005) which found out that foreign banks were better than Indian banks.

## Discussion of Findings and Conclusions

The first objective was to establish the relationship between service quality and customer satisfaction in the banking sector in Kitwe town of Zambia. The data findings above show that customers regardless of whatever bank they were patronizing were generally not satisfied with the quality of service offered by banks. The second objective was to determine whether there was a difference between the service quality performance levels between local and foreign banks. The findings further reveals that customers of foreign bank perceived high level of service quality whereas customers of local bank perceived low level of service quality from the bank personnel and infrastructure.

From the findings, some managerial implications are that the weakest areas that have been revealed from foreign banks are those to do with human or people factors (empathy); customers of foreign banks have no problems with the physical infrastructure that the banks have. Therefore, top management in foreign banks must provide continuous training to the employees on issues of courtesy, etiquette and communication skills. The human resource when hiring must focus on self-motivated and enthusiastic employees who can deal with customers and will try to solve customer complaints and other issues in an effective manner. On the other hand, for local banks the largest gap was on tangibility; therefore it follows that management in local banks need to invest in infrastructure and improve the appearance of the existing buildings including the Information and communication technology. In addition, there is also need for further investment in the human capital which self-motivated and responsive to customer needs.

The research implications are that while this research has provided interesting findings and insights into service quality and customer satisfaction between local and foreign banks. Further, research is needed to conduct census of all nineteen (19) banks which may increase the sample of responded from 108 in this study to say over 500. This will help address some salient specific issues in the banks not studied.

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