

## The Impact of SERVQUAL Model and Subjective Norms on Customer's Satisfaction and Customer Loyalty in Islamic Banks: A Cultural Context

Feras MI Alnaser<sup>1\*</sup>, Mazuri Abd Ghani<sup>1</sup>, Samar Rahi<sup>1</sup>, Majeed mansour<sup>2</sup> and Hussein Abed<sup>3</sup>

<sup>1</sup>Universiti Sultan Zainal Abidin, Terengganu, Malaysia

<sup>2</sup>Faculty of administrative and financial sciences, Arab American university, Jenin, Palestine

<sup>3</sup>Human resource manager, An-Najah National University, Nablus, Palestine

### Abstract

The purpose of this study was to extend the SERVQUAL model with subjective norms and to investigate the customer satisfaction and customer loyalty in Islamic Banks. This study has used survey method where data was collected from 500 respondents through a questionnaire survey. Structural equation model (SEM) was applied to check the hypothesis relationship between proposed constructs. Finding revealed that the extended model has significant impact on customer satisfaction and customer loyalty in Islamic banks of Palestine. Furthermore, this study unearths certain areas that were not previously discussed in Arab cultural context such as subjective norms. The findings of this study will be helpful for managers and policy makers to improve the service quality in Islamic Banks of Palestine. Extension of this study in other developing countries is recommended as this study was contextualized in Palestinian cultural context.

**Keywords:** SERVQUAL; Subjective norms; Customer satisfaction; Customer loyalty; Cultural context; Structural Equation Modeling (SEM)

### Introduction

Services are increasingly becoming a large portion of any organization and being considered as indispensable tool for revenue stream [1]. Service quality has been defined as the customer expectations and perception of actual service [2]. According to Grönroos [3] defined service quality as the outcome of the comparison that consumer make between their expectation and perception. In banking industry service quality plays a vital role in improving of customer satisfaction [4]. The findings of Teas [5] suggest that long-term relationship and customer satisfaction can build by providing high service quality to customers. In banking industry Thompson et al. [6] study explained that strong relationship between banks and customers builds customer loyalty which give competitive advantage to banks.

The practitioners believe that service quality can increase the performance of a firm [7-10]. Previous studies have suggested that service quality is positively associated with customer satisfaction in banking industry of Pakistan. Furthermore, considerable amount of work has been done in service industry in order to understand the dimensions of service quality and customer satisfaction [11-13]. Rapid rise in financial sectors has provided alternatives to customers. Service quality has played an important role in order to increase sales profit, market share, development of good image, and to provide competitive advantage. However the measurement of service quality has become the most difficult task for organization. Following above arguments this study is measure impact of service quality on customer satisfaction and loyalty in banking context of Palestine. Therefore, three objectives are as follows:

1. To examine the condition of service quality in Islamic Banks of Palestine.
2. To analyze factors that led to customer satisfaction in Islamic Banks of Palestine.
3. To find mediating role of customer satisfaction between SERVQUAL and customer loyalty.

Despite the existing literature on service quality, fewer studies have been conducted on service quality that examine the customer

satisfaction and customer loyalty in Palestinian banking sector. To the best of researcher knowledge, up till now there is no such study that extended the SERVQUAL model with subjective norms. In this study, researcher used the modified model SERVQUAL and extended it with subjective norm in order to measure the customer satisfaction and customer loyalty of Palestinian Islamic banking customers. SERVQUAL model was developed and tested in western culture consequently it cannot measure the service quality issues faced by developing countries [14]. Subjective norm is the core factor of theory of reasoned action (TRA) and measure the cultural aspects. Thus, it is believed that to extend SERVQUAL model with subjective norm would be significant and provide a platform to discuss the service quality issues in Islamic banks of Palestine.

### Literature Review

#### Service quality in banking

In last few decades, service quality has received a great attention from both academic and practitioners. Customer expectation's serves as a foundation of service quality. Additionally, it is assumed that high quality and performance exceeds expectation while low quality performance does not meet the expectation. In services marketing SEVEQUAL model has been used widely for measuring of service quality. Several researcher have been used SERVQUAL model for measuring of service quality in banking sector [15,16]. Like other models SERVQUAL model was also criticised. With passage of time SERVQUAL was extended by several researchers [17,18].

\*Corresponding author: Feras M.I. Alnaser, PhD Scholar at Universiti Sultan Zainal Abidin, Terengganu, Malaysia, Tel: 60 9-668 8888; E-mail: [sunvictory5@gmail.com](mailto:sunvictory5@gmail.com)

Received August 16, 2017; Accepted August 30, 2017; Published August 31, 2017

Citation: Alnaser FMI, Ghani MA, Rahi S (2017) The Impact of SERVQUAL Model and Subjective Norms on Customer's Satisfaction and Customer Loyalty in Islamic Banks: A Cultural Context. Int J Econ Manag Sci 6: 455. doi: [10.4172/2162-6359.1000455](https://doi.org/10.4172/2162-6359.1000455)

Copyright: © 2017 Alnaser FMI, et al. This is an open-access article distributed under the terms of the Creative Commons Attribution License, which permits unrestricted use, distribution, and reproduction in any medium, provided the original author and source are credited.

## SERVQUAL

According to Zeithaml et al. [19] the measurement and achievement of service quality has been advantageous for the firm due to several reasons such as lower cost, customer loyalty and increased market share. Thus, for the measurement of service quality in Islamic banks of Palestine, this study have used the most popularised service quality model; SERVQUAL. The revolutionary SERVQUAL model was developed by Parasuraman et al. Initially the model was comprised with 10 dimensions, which further reduce to five dimensions. There are five core dimension of SERVQUAL model, namely tangibility, reliability, assurance, empathy and responsiveness. The key definition of these five dimensions as follows:

Tangibility is seen as appearance of physical facilities, equipment, personnel, and communication material.

Reliability is defined as the ability to perform the promised service dependably and accurately.

Assurance is defined as the courtesy of employees and their ability to inspire trust and confidence.

Responsiveness is defined as employee willingness to guide customers and look fully engaged while service is performed.

1. Empathy is defined as employees pay full attention to customers during service delivery.

These five dimensions have been used to develop a service quality model named SERVQUAL. Although the SERVQUAL model has been criticised by several researcher but it is still widely used in service marketing. This scale has been extensively used by service marketing researchers in USA and European countries. In banking context Cai et al. [20] have employed SERVQUAL model to investigate service quality of Malaysian banks. Raajpoot has extended the SERVQUAL model in cultural context and incorporated three dimensions of SERVQUAL model named; tangibility, reliability, and assurance in newly developed PAKSERV model. Several studies has proved significant relationship of SERVQUAL relationship with customer satisfaction and customer loyalty. Keeping these contributions in mind the following hypothesis is proposed.

H1: Tangibility is significantly influence on customer satisfaction.

H2: Reliability is significantly influence on customer satisfaction.

H3: Assurance is significantly influence on customer satisfaction.

## Subjective norms

Subjective norm is defined as individual perception that refer to group or individual in order to improve or disapprove the given behavior [21]. Subjective norm deals with the influence of social environment or social pressure towards individual behavioral intention. Subjective norm has seen as core factor that influence on customer purchase behavior [22]. According to Venkatesh and Davis [23] social influence or social pressure instigate individual to perform a behavior though the individual is not in favor of performing the behavior. Additionally, subjective norm measure the social influence on customer behavior that is made by under the expectation of family and friends.

Previous studies have shown different results in relationship of subjective norm as predictor of intention [24]. Author like Hyllegard et al. [25] asserted that subjective norms and awareness predict the loyalty intention towards a particular brand. Roca et al. [26] found that there

is a significant relationship between subjective norms and perceived service quality. In another study by Parkinson et al. [27] indicated that subjective norm significantly relates with customer loyalty. Hence, the following hypothesis is proposed;

H4: Subjective norm is significantly influence on customer satisfaction

## Customer satisfaction

Satisfaction is attributed to a customer's feelings of happiness when his/her expectations met by the service provider. In service management literature customer satisfaction can be defined as being a summary of cognitive and affective reaction to a service incident or to a long-term service relationship [28]. According to Ueltschy et al. [29] customer satisfaction is the response of the customer who evaluate his or her prior expectations and actual performance of the product/service. Globally, customer satisfaction has been considered a powerful intangible asset for competitive advantage. In other words customer satisfaction or dissatisfaction in services marketing is result of the customer's expectation encounters with a service quality. The customer's life time loyalty with the service offered depends heavily on their satisfaction [30]. Service quality has been identified as key strategy for increased level of customer satisfaction. It is said that both customer satisfaction and service quality perception positively impact the repurchase intention of the customer [31]. Marković et al. clarified that service quality influence on customer satisfaction and customer loyalty. Thus, the following hypothesis is proposed

H5: Customer satisfaction is significantly influence on customer loyalty

## Customer loyalty

Service quality is an effective tool to keep customers loyal to the bank. According to Baumann et al. [32], loyalty is an attitude as well as specific behavior. Customer loyalty has been an important element to increase firm profitability. Customer loyalty has been defined as; "a deeply held commitment to re-buy or re-patronize a preferred product consistently in the future situational influences and marketing efforts that might cause switching behavior". Regardless of the service quality measurement, it is evident that service quality influences customers' perceived value, satisfaction, and loyalty. The behavioural loyalty reflects customer's positive response to purchase a particular product or service [33-35]. The customers who are loyal with banks spend much more than other customers. Several studies confirmed that loyalty in banking sector have attributed as function of customer satisfaction [36]. Thus, the following theoretical framework is proposed Theoretical framework as shown in Figure 1.

## Methodology

The study has planned to examine service quality in Islamic banks of Palestine by extending SERVQUAL model with subjective norms and customer satisfaction. Bear in mind the criticism on SERVQUAL model, researcher used the three dimensions of SERVQUAL model as suggested by Raajpoot. A survey-based research design employed to achieve the objective of the study.

## Instrument development

The survey had two parts. The first part comprised on dimensions of SERVQUAL model, subjective norm, customer satisfaction and customer loyalty. The three dimensions of SERVQUAL model had 9 items and adapted from previous developed scale by Parasuraman et al.

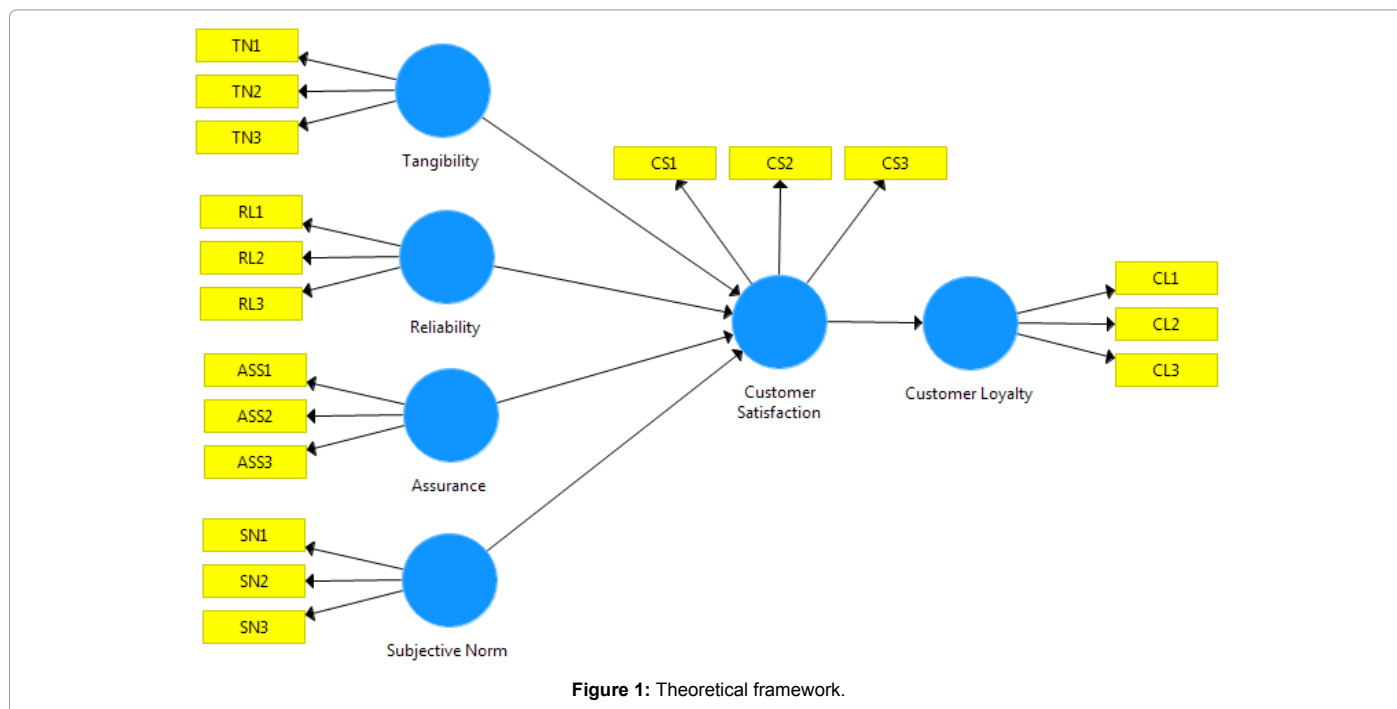


Figure 1: Theoretical framework.

[37]. The subjective norm consisted of 3 items adopted from previous study by Fauziah et al. Customer satisfaction consisted of 3 items adapted from Sayani [38]. Lastly, 3 items of customer loyalty adopted from Rahi et al. [39]. All the items anchored on a 7-point Likert scale “1=strongly disagree to 7 strongly agree”. The second part comprised of respondent demographics such as age, gender and education.

### Survey design and sampling

The context of the study was Islamic Banks of Palestine. The survey was self-administered for collect the data of Islamic bank customers located in the city of Ramallah, Palestine. Before conducting the survey, researcher took the permission from manager to collect the data inside of bank. Convenience sampling method was used in this study. Convenience sampling defined as a process of data collection from population that is close at hand and easily accessible to researcher. According to Hair [40] illustrated that convenience sampling allows researcher to complete interviews or get responses in a cost effective way. Thus, for data collection researcher personally visited the Arab Islamic Bank and requested to Islamic Bank customers to fill the questionnaire. The required sample size was 500. A set of 600 structured questionnaires were distributed out of 500 useable responses were received from customers of Islamic Banks.

### Respondent's profile

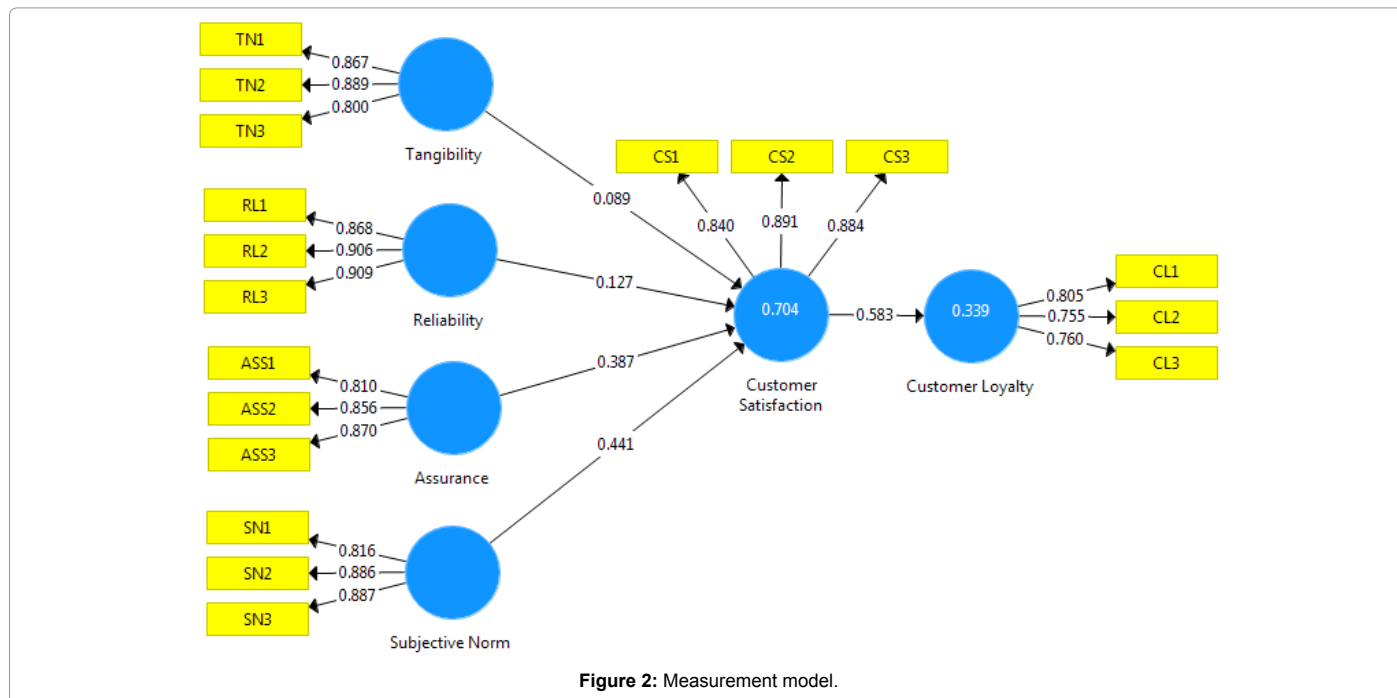
Table 1 summarised the demographics of the sample selected to achieve the purpose of this study. Males were (52.4%) slightly more than females (47.6%). The age of the respondents 34.0% is for less than 20 years old, 36.4% that counts at age between 21 to 30 years, 19.2% for 31 to 40years and 10.4% respondents aged 41 to 50. Furthermore, Table 1 also depicted that education of the respondents 3.0% respondents were having high school education, 8.2% from those who has diploma, 11.6% respondents who has bachelor degree, 49.4% master level education while there were 27.85 respondents were with PhD degree.

Demographic Characteristics	Frequency	Percentage (%)
<b>Gender</b>		
Male	262	52.4
Female	238	47.6
<b>Age</b>		
Less than 20 years	170	34.0
21-30 years	182	36.4
31-40 years	96	19.2
41-50	52	10.4
<b>Education</b>		
High School and Below	15	3.0
Diploma	41	8.2
Bachelor	58	11.6
Master	247	49.4
PhD	139	27.8

Table 1: Demographic Profile of the Respondents.

### Measurement model

To examine the research model Partial Least Square (PLS) analysis technique was employed by using the SmartPLS3.0 software Ringle et al. [41]. In an effort to refine all structural equation models two-stage analytical procedure was employed, where researcher tested the measurement model and structural model recommended by Hair Jr et al. [42]. Prior to structural modelling study has to assess the measurement model of latent construct for their dimensionality, validity, and reliability by going through the process named as confirmatory factor analysis. Cronbach's ( $\alpha$ ) and Composite Reliability are also tested as recommended by Henseler et al. [43]. Furthermore in order to check the validity of the constructs convergent and discriminant validity was also examined. Convergent validity of measurement model is usually ascertained by examining the factor loading, average variance extracted and compost reliability [44]. Figure 2 shows the results of factor loadings as recommended by Chin [45] threshold level of 0.6.



Constructs	Loading	(α)	CR	AVE
<b>Assurance</b>	<b>ASS</b>	<b>0.802</b>	<b>0.883</b>	<b>0.716</b>
Islamic Banks offer financially safe investment	0.81			
Employees of Islamic Banks are courteous	0.856			
Employees of Islamic Banks have appropriate knowledge	0.87			
<b>Reliability</b>	<b>RL</b>	<b>0.875</b>	<b>0.923</b>	<b>0.80</b>
Employees of Islamic Banks fulfil their promises	0.868			
Service specifications are followed by Islamic Banks	0.906			
Islamic Banks deliver error-free services	0.909			
<b>Subjective Norms</b>	<b>SN</b>	<b>0.828</b>	<b>0.898</b>	<b>0.745</b>
Most people whose opinion I value would approve of my engagement in Islamic Banking	0.816			
Most people who are important to me think that I should engage in Islamic Banking	0.886			
It is expected of me that I should engage in Islamic Banking	0.887			
<b>Customer Satisfaction</b>	<b>CS</b>	<b>0.842</b>	<b>0.905</b>	<b>0.76</b>
Assuming your entire experience with the Islamic Banks, you are satisfied	0.84			
In general, your satisfaction level related to current Islamic Bank that you are dealing with is high	0.891			
The Islamic Banks exceed your expectations in offering quality services	0.884			
<b>Tangibility</b>	<b>TN</b>	<b>0.812</b>	<b>0.889</b>	<b>0.728</b>
The tools and equipment used by Islamic Banks are modern	0.867			
The facilities offered by Islamic Banks are attractive	0.889			
The communication material of Islamic Banks is easy to understand	0.800			
<b>Customer Loyalty</b>	<b>CL</b>	<b>0.70</b>	<b>0.817</b>	<b>0.599</b>
I would like to revisit my Islamic Bank that I have already dealt with	0.805			
I recommend my family, friends and relatives to visit the Islamic Bank that I am already dealing with	0.755			
I will spread positive word-of-mouth about my Islamic Bank and its high quality of services	0.76			

Table 2: Results of measurement model.

All the values were above than 0.6 that shows the convergent validity of the model.

### Convergent validity

According to Fornell and Larcker [46] convergent validity is measured through estimation of average variance extracted (AVE) and it must be greater than 0.5. The average variance extracted depicts the amount of variance in the indicators accounted for latent construct.

Furthermore, Table 2 depicted composite reliability (CR) degree where the construct indicator represent the latent construct, values exceeded 0.7 recommended by Hair et al. [47].

### Discriminant validity

Discriminant validity is the degree where items differentiate among constructs and measures distinct concepts Fornell and Larcker. The discriminant validity of the instruments was examined by following

Fornell and Larcker. Table 3 showed that the square root of the AVE as showed in bold values on the diagonals were greater than the corresponding row and column values that indicates the measures were discriminant in this study.

### Cross loading

Discriminant validity can be measured by examining the cross loading of the indicators Hair Jr, Hult, Ringle, and Sarstedt. It can be done by comparing an indicator's outer loadings on the associated constructs and it should be greater than all of its loading on the other constructs Rahi et al. Table 4 depicts that all the items measuring a particular constructs loaded higher on that construct and loaded lower on the other constructs that confirms the discriminant validity of the constructs.

### Structural equation model

After achieving measurement model the hypothesis were tested by running a bootstrapping procedure with a resample of 1000, as suggested by Hair Jr et al. Table 5 shows the hypothesis results, it can be seen that all five hypotheses have significance relationship with their

respective dependant variables. The relationship between tangibility to customer satisfaction is supported by H1: ( $\beta=0.89$ ,  $t=3.154$ ,  $p<0.001$ ). Next to this the relationship between reliability to customer satisfaction is significant by H2: ( $\beta=0.127$ ,  $t=3.635$ ,  $p<0.001$ ). The relationship of H3 showed that assurance is positively related to customer satisfaction by ( $\beta=0.387$ ,  $t=7.525$ ,  $p<0.001$ ). Similarly, the relationship between subjective norms to customer satisfaction is supported by H4: ( $\beta=0.441$ ,  $t=8.357$ ,  $p<0.01$ ). Finally, the results of H5 where customer satisfaction is supported by customer loyalty by ( $\beta=0.583$ ,  $t=18.968$   $p<0.001$ ). Thus, all hypotheses are significant. Furthermore, the effect size was also measured with  $R^2$ . The  $R^2$  for customer satisfaction was 0.704 and for customer loyalty 0.339, which is acceptable based on the cut-off suggested by Cohen [48].

### Discussion

The service quality dimension proposed in this study found significant with respective endogenous variable. The result of reliability, tangibility and assurance is related to previous study conducted by Yalley and Agyapong. Supporting with previous argument that the service quality dimensions named reliability, assurance and tangibility

Constructs	ASS	CL	CS	RL	SN	TN
Assurance	<b>0.846</b>					
Customer Loyalty	0.52	<b>0.774</b>				
Customer Satisfaction	0.715	0.583	<b>0.872</b>			
Reliability	0.437	0.329	0.514	<b>0.894</b>		
Subjective Norm	0.527	0.418	0.731	0.442	<b>0.863</b>	
Tangibility	0.445	0.68	0.444	0.26	0.338	<b>0.853</b>

Note: Bold values indicate the square root of AVE of each construct

Table 3: Discriminant validity of measurement model.

Items	Assurance	Customer Loyalty	Customer Satisfaction	Reliability	Subjective Norm	Tangibility
ASS1	0.81	0.372	0.54	0.315	0.401	0.318
ASS2	0.856	0.453	0.604	0.394	0.474	0.405
ASS3	0.87	0.486	0.662	0.393	0.458	0.399
CL1	0.467	0.805	0.592	0.262	0.435	0.383
CL2	0.355	0.755	0.333	0.26	0.23	0.677
CL3	0.347	0.76	0.33	0.244	0.229	0.648
CS1	0.713	0.513	0.84	0.424	0.598	0.439
CS2	0.584	0.511	0.891	0.449	0.639	0.379
CS3	0.567	0.498	0.884	0.472	0.676	0.34
RL1	0.447	0.275	0.447	0.868	0.379	0.246
RL2	0.357	0.287	0.458	0.906	0.4	0.238
RL3	0.37	0.319	0.474	0.909	0.406	0.215
SN1	0.527	0.371	0.61	0.362	0.816	0.334
SN2	0.411	0.345	0.634	0.373	0.886	0.27
SN3	0.429	0.368	0.649	0.408	0.887	0.274
TN1	0.395	0.625	0.394	0.262	0.314	0.867
TN2	0.37	0.604	0.379	0.209	0.309	0.889
TN3	0.372	0.507	0.361	0.191	0.239	0.800

Table 4: Loading and cross loadings.

Hypothesis	Relationship	B	S.E	t-value	P-value	Result
H1	TN → CS	0.089	0.028	3.154	***	Significant
H2	RL → CS	0.127	0.035	3.635	***	Significant
H3	AS → CS	0.387	0.051	7.525	***	Significant
H4	SN → CS	0.441	0.053	8.357	***	Significant
H5	CS → CL	0.583	0.031	18.968	***	Significant

Note: Significance level where, \* $p<0.05$ , \*\* $p<0.01$ , \*\*\* $p<0.001$ .

Table 5: Results of structural model analysis (hypothesis testing).



are considered as universal service quality dimension [49]. This study found that reliability, tangibility and assurance have significant relationship with customer satisfaction. As the purpose of this study was to integrate the SERVQUAL model with subjective norms, and findings revealed that subjective norm has significant relationship with customer satisfaction. In previous studies subjective norm has found influential factor in home financing for customer intention. The Palestine region is different to west thus, it is confirmed that subjective norm played important role in measuring of service quality in Islamic banks of Palestine. Lastly, the relationship between customer satisfaction and customer loyalty have found significant and results also supported by Kitapci et al. [50].

## Conclusion

Several studies have been conducted to investigate the service quality issues in banking sector in different context. Therefore, current research has two major contributions. First, this study tested the universal SERVQUAL dimension named assurance, tangibility and reliability in Islamic banks of Palestine. Second, this study also extended the SERVQUAL dimension with subjective norm in ARAB region such as Palestine. The newly proposed model collectively impact on customer satisfaction with 70% variance and 33% variance on customer satisfaction to customer loyalty. Thus, this study confirmed a new model that reflects on Arab culture with addition of Palestine people subjective norms.

## Limitations and Recommendations

SERVQUAL model has been extended by different researcher however, cultural aspects was ignored in most of these studies. Future research may conduct with addition of other cultural dimension such as image and perception. This study has collected the data from one Islamic bank of Palestine. In future researcher should increase the number of Islamic banks and the sample of respondent should represent a great diversity to investigate the possible difference of customer's behaviors.

## References

1. Dhandabani S (2010) Linkage between service quality and customers loyalty in commercial banks. *International Journal of Management & Strategy* 1: 1-22.
2. Parasuraman, Zeithaml VA, Berry LL (1985) A conceptual model of service quality and its implications for future research. *The Journal of Marketing* 41-50.
3. Grönroos C (1984) A service quality model and its marketing implications. *European Journal of Marketing* 18: 36-44.
4. Rahi S, Ghani M (2016) Internet Banking, Customer Perceived Value and Loyalty: The Role of Switching Costs. *J Account Mark* 5: 2.
5. Teas RK (1994) Expectations as a comparison standard in measuring service quality: an assessment of a reassessment. *The Journal of Marketing* 132-139.
6. Thompson R, Berger T, Berry S, Clark G, Kettner R, et al. (1982) Neuronal substrates of learning and memory: hippocampus and other structures. *Conditioning* 26: 115-129.
7. Kashif M, Abdur RM, Pileliene L (2016) Customer perceived service quality and loyalty in Islamic banks: A collectivist cultural perspective. *The TQM Journal* 28: 62-78.
8. Kyoon YD, Ah PJ (2007) Perceived service quality: Analyzing relationships among employees, customers, and financial performance. *International Journal of Quality & Reliability Management* 24: 908-926.
9. Rahi Yasin M, Alnaser FM (2017) Measuring the role of website design, assurance, customer service and brand image towards customer loyalty and intention to adopt internet banking. *The Journal of Internet Banking and Commerce* 22(S8).
10. Rahi S, Abd Ghani M, Alnaser FMI (2017) The influence of e-customer services and perceived value on brand loyalty of banks and internet banking adoption: a structural equation model (SEM). *Journal of Internet Banking and Commerce* 22(1).
11. Chumpitaz R, Paparoidamis NG (2004) Service quality and marketing performance in business-to-business markets: exploring the mediating role of client satisfaction. *Managing Service Quality: An International Journal* 14: 235-248.
12. Pantouvakis A (2013) The moderating role of nationality on the satisfaction loyalty link: evidence from the tourism industry. *Total Quality Management & Business Excellence* 24: 1174-1187.
13. Rahi S, Ghani MA (2016) Customer's Perception of Public Relation in e-commerce and its impact on e-loyalty with brand image and switching cost. *Journal of Internet Banking and Commerce* 21(3).
14. Raajpoot N (2004) Reconceptualizing service encounters quality in a non-western context. *Journal of Service Research* 7: 181-201.
15. Marković S, Jelena D, Katušić G (2015) Service Quality Measurement in Croatian Banking Sector: Application of SERVQUAL Model. Paper presented at the MIC 2015: Managing Sustainable Growth.
16. Rahi S (2016) Impact of Customer Value, Public Relations Perception and Brand Image on Customer Loyalty in Services Sector of Pakistan. *Arabian J Bus Manag Review*.
17. Avkiran NK (1999) Quality customer service demands human contact. *International Journal of Bank Marketing* 17: 61-74.
18. Bahia K, Nantel J (2000) A reliable and valid measurement scale for the perceived service quality of banks. *International Journal of Bank Marketing* 18: 84-91.
19. Zeithaml VA, Berry LL, Parasuraman A (1996) The behavioral consequences of service quality. *The Journal of Marketing* 60: 31-46.
20. Cai CM, Zhang T, Kumar R, Wyman CE (2014) Integrated furfural production as a renewable fuel and chemical platform from lignocellulosic biomass. *Journal of Chemical Technology and Biotechnology* 89: 2-10.
21. Fishbein M, Ajzen I (1975) *Belief, Attitude, Intention and Behavior: An Introduction to Theory and Research Reading: Addison-Wesley, USA*.
22. Ryan MJ, Bonfield EH (1975) The Fishbein extended model and consumer behavior. *Journal of consumer research* 2: 118-136.
23. Venkatesh V, Davis FD (2000) A theoretical extension of the technology acceptance model: Four longitudinal field studies. *Management science* 46: 186-204.
24. Fauziah Taib M, Ramayah T, Abdul RD (2008) Factors influencing intention to use diminishing partnership home financing. *International Journal of Islamic and Middle Eastern Finance and Management* 1: 235-248.
25. Hyllegard KH, Paff Ogle J, Yan RN, Attmann J (2010) Exploring Gen Y Responses to an Apparel Brand's Use of Cause-Related Marketing Does Message Matter When It Comes to Support for the Breast Cancer Cause? *Clothing and Textiles Research Journal* 28: 19-34.
26. Roca JC, Chiu CM, Martínez FJ (2006) Understanding e-learning continuance intention: An extension of the Technology Acceptance Model. *International journal of human-computer studies* 64: 683-696.
27. Parkinson J, Russell-BR, Previte J (2012) Mum or bub? Which influences breastfeeding loyalty. *Australasian Marketing Journal* 20: 16-23.
28. Lee JH, Kim HD, Ko YJ, Sagas M (2011) The influence of service quality on satisfaction and intention: A gender segmentation strategy. *Sport Management Review* 14: 54-63.
29. Ueltschy LC, Laroche M, Zhang M, Cho H, Yingwei R (2009) Is there really an Asian connection? Professional service quality perceptions and customer satisfaction. *Journal of business research* 62: 972-979.
30. Oly NN (2007) Relationship marketing and customer loyalty. *Marketing Intelligence & Planning* 25: 98-106.
31. Oliver RL (1997) Loyalty and profit: Long-term effects of satisfaction.
32. Baumann C, Elliott G, Hamin H (2011) Modelling customer loyalty in financial services: a hybrid of formative and reflective constructs. *International Journal of Bank Marketing* 29: 247-267.

33. Amin M, Isa Z, Fontaine R (2013) Islamic banks: Contrasting the drivers of customer satisfaction on image, trust, and loyalty of Muslim and non-Muslim customers in Malaysia. *International Journal of Bank Marketing* 31: 79-97.
34. Rahi S (2015) Moderating Role of Brand Image With Relation to Internet Banking and Customer Loyalty: A Case of Branchless Banking. *The Journal of Internet Banking and Commerce*.
35. Rahi S (2016) Impact of Customer Perceived Value and Customer's Perception of Public Relation on Customer Loyalty with Moderating Role of Brand Image. *Journal of Internet Banking and Commerce*.
36. Ladhari R, Ladhari I, Morales M (2011) Bank service quality: comparing Canadian and Tunisian customer perceptions. *International Journal of Bank Marketing* 29: 224-246.
37. Parasuraman A, Zeithaml VA, Berry LL (1988) Servqual: A multiple-item scale for measuring consumer perc. *Journal of retailing* 64: 12-42.
38. Sayani H (2015) Customer satisfaction and loyalty in the United Arab Emirates banking industry. *International Journal of Bank Marketing* 33: 351-375.
39. Rahi S (2017) Research Design and Methods: A Systematic Review of Research Paradigms, Sampling Issues and Instruments Development. *International Journal of Economics & Management Sciences*.
40. Hair JF (2003) *Essentials of Business Research Methods*: Wiley, USA.
41. Ringle CM, Wende S, Becker JM (2015) *SmartPLS 3*. Boenningstedt: Smart PLS GmbH.
42. Hair Jr F, Sarstedt J, Hopkins M, Kuppelwieser V (2014) Partial least squares structural equation modeling (PLS-SEM) An emerging tool in business research. *European Business Review* 26: 106-121.
43. Henseler J, Ringle CM, Sinkovics RR (2009) The use of partial least squares path modeling in international marketing. *Advances in international marketing* 20: 277-319.
44. Hair JF, Black WC, Babin BJ, Anderson RE, Tatham R (2010) *Multivariate Data Analysis* 7.
45. Chin WW (1998) Commentary: Issues and opinion on structural equation modelling. *Management Information Systems* 22: 7-16.
46. Fornell C, Larcker DF (1981) Structural equation models with unobservable variables and measurement error: Algebra and statistics. *Journal of Marketing Research* 18: 382-388.
47. Hair Jr JF, Hult GTM, Ringle C, Sarstedt M (2016) *A primer on partial least squares structural equation modeling (PLS-SEM)*: Sage Publications.
48. Cohen J (1988) *Statistical power analysis for the behavioural sciences*. (2ndedtn), Hillside: Lawrence Earlbaum Associates, USA.
49. Yalley AA, Agyapong GK (2017) Measuring service quality in Ghana: a crossvergence cultural perspective. *Journal of Financial Services Marketing* 22: 43-53.
50. Kitapci O, Taylan DI, Yaman Z, Gulmez M (2013) The paths from service quality dimensions to customer loyalty: An application on supermarket customers. *Management Research Review* 36: 239-255.