The Banks' Customer's Satisfaction in the North West Region of Cameroon: Does Service Quality Matter?

Simo Christelle[1], Ndjaha-Ngana Godlove[2]

[1]PhD Candidate, Faculty of Economic and Management Sciences, University of Dschang-Cameroon;
E-mail : simochristelle41@yahoo.com
[2]PhD, Faculty of Economic and Management Sciences, University of Bamenda-Cameroon;
E-mail : godlovendjahangana@yahoo.com

Abstract : The study examines the impact of service quality on satisfaction of bank customers in the North West Region of Cameroon. Previous studies carried out using the socioeconomic characteristics of developing and developed economies have established that service quality significantly impact customer satisfaction. Our study therefore tries to establish this empirical assertion in the socioeconomic characteristics of Cameroon. We employ SERVQUAL dimensions as the basis for empirical research. We perform random sampling method to distribute and gather data. 300 bank customers in the North West Region answered the questionnaire. Results from gap analysis and regression analysis revealed that Banks still had a lot to do in order to meet up with customers' expectations especially in the assurance dimension. On the basis of this, the study concludes that to a larger extent service quality significantly impact satisfaction in Cameroon.

 Keywords: Banks; Customer satisfaction, SERVQUAL, Service Quality

Introduction

Every business is established with the aim of achieving success and being profitable. The service industry, like any other business sector, shares this aim. This sector is amongst the most dynamic industries, as consumers' and customers' demands often change. These changes further drive the service provision and delivery forward with an increasing demand for quality. Because of their intangible nature, their success and failure are not easily measured or quantified. As a result, service-based firms are compelled to provide excellent services to their customers in order to maintain a sustainable competitive advantage, particularly given the current trend of trade liberalisation as well as globalisation. Customers go to service providers expecting to get quality service, and the level of expectation among each individual varies. Service quality and customer satisfaction are key parts of business because a company's success is primarily based on how well it retains clients through service and how satisfied they remain (Edward and Sahadev, 2011).

Banks are key players in financial market operations and play an important role in keeping a country's economy running smoothly. In Central Africa, Cameroon remains one of the key players in the financial sector. In Cameroon, the era of globalisation tremendously affected the banking sector. Cameroon is today a member state of the Bank of Central African States (B.E.A.C.) and also a member of the Central African Economic and Monetary Community (CEMAC). These two bodies, BEAC and CEMAC, constitute part of the "Franc Zone". The past years have offered some hope, with the entry of more players into the sector bringing the number of commercial banks to 13, with more still expected. Most banks' core business consists of collecting deposits, lending to bigger firms, including subsidiaries of multinational companies, and holding government securities. The key to providing better services is to clearly understand what customers want and respond to them in the right way.

Marketing theory has identified the core factors influencing customer satisfaction, particularly in the service sector, but few studies have considered the Cameroonian context. This raises the question of what key factors in the SERVQUAL model influence customer satisfaction in Cameroon's banking sector. According to the 2018 COBAC report, commercial banks have had their licences withdrawn and their operations scrutinised due to financial instability and ethical practices. These banks included Bank of Africa (BDA), Africa Leasing Company (ALC), Amity Bank, and BICI-Bail Bank, in that order. It exposes the performance dilemmas of commercial banks in the CEMAC region and Cameroon in particular. Being one of the service-offering institutions, the quality of the service offered by banks is very crucial for their survival. Most of the banks in the banking industry offer similar types of products. The differentiation lies in the service quality offered. Although many banks in Cameroon have invested in service programmes that should provide superior services, customer satisfaction still leaves much to be desired. This is evidenced by the long queues and long hours in the banking halls, coupled with the occasional ineffectiveness of automated teller machines (ATMs) Djoumessi (2009) noted that in 2009, there were only 46 ATMs throughout Cameroon. Till now, ATMs were only in the main cities where there were bank branches. In comparison with other developed countries, it is almost as if there are no ATMs in Cameroon (Douglas, 2009). As of 2010, 13 out of the 15 banks are offering online financial services (Douglas, 2009). Not only do customers have to queue up to carry out transactions that feed their workers and pay their bills, they also suffer from perilous insults and rudeness from some of the service providers.

This paper therefore answers the question, does service quality affect bank customer satisfaction in Cameroon specifically the North West Region? The study primarily serves as a catalyst for other studies in the field of quality service in Cameroon, especially in the banking and financial sector, which has seen intense competition. The research information will provide vital data to policymakers and regulators of Commercial banks in Cameroon such as the Central Africa Banking Commission (COBAC) to design new strategies and policies for enhanced services in the banking sector. From the practical perspective, this study will benefit bank management in the Cameroonian banking industry. Our study determines whether service quality has an impact on banks customer satisfaction in the North West Region of Cameroon using a sample size of 300 bank customers in the North West region. The gap analysis and regression analysis found that banks have a long way to go in order to meet customers' expectations, particularly in the assurance dimension. Consequently, bank services are not ideal given that the majority of dimensions have a substantial impact on customer satisfaction. So, banks should stress to their employees how important it is for customers to be happy and use customer-friendly programmes to improve service quality. The remainder of the paper is organized as follows. as follows. Section 2 provides an overview the literature. Section 3 presents the research methodology, data, and description of variables, and Section 4 the empirical results and discussion and section 5 concludes and acknowledges the study's limitation.

1. Literature Review and Hypotheses formulation

2.2. The Service Quality and Customer Satisfaction Construct

During past few decades the interest of academics and researchers has been increased to measure the relationship between service quality and customer satisfaction. Both customer satisfaction and service quality are considered as extensive and vast subjects of research and many studies related to customer satisfaction are conducted in the area of service settings. In marketing theory, the consumer category has the main position. It is based on the premise that the profit is made through the process of satisfaction of consumers' demands (Dubrovski, 2001). Though great similarity exist between the concepts of customer satisfaction and service quality, researchers are careful to say that these two are different concepts (Spreng and Singh, 1992). In academics both constructs are recognized as distinct and independent (Oliver, 1980) even though studies shows that both concepts are distinct conceptually but also are closely related to each other (Parasuraman et al., 1994) and any increase in one (quality) leads to increase in another (satisfaction) (Sureshchandar et al.,2002). However there are number of variations found in literature between service quality and customer satisfaction. According to Cronin and Taylor (1992) it is important to have this distinction between the two concept for managers and academics. Literature revealed that the difference between perceived service quality and satisfaction is due to the use of different standards of comparison (Zeithaml et al., 1993). Also the quality of service as perceived by the customers is considered as an important factor that affects the level of satisfaction. Based on their differences there now appear to be a great need to analyze the relationship between the two to understand either these are two different concepts or are similar. The SERVQUAL model is used as the base of this. Several researchers have argued for the addition of items and/or dimensions to SERVQUAL. For example, from a less sociological and more operational perspective, Crosby (1979) defines quality as conformance to requirements and argues that those requirements should be specifically defined to measure quality. The combination of the models SERVQUAL and SERPERF can empirically demonstrate the extent of service quality in the banking trade, as demonstrated by a study conducted on an American bank. Additional research has expanded the use of SERVQUAL to include retail consumers of health care, residential utilities, job placement, pest control, dry cleaning, financial services, and fast-food services, and the resultant dimensions have ranged from one to eight (e.g.Cronin and Taylor 1992; Parasuraman et al., 1985). Although researchers have agreed that there is a relationship between the two constructs, there has been no consensus regarding the direction of this relationship. Some researchers have proposed a causal link from customer satisfaction to service quality (Bitner et al., 1990), whereas others researchers have proposed a causal link in the opposite direction (Bolton and Drew, 1991). While a substantial amount of research has reported a causal link between service quality and customer satisfaction (e.g. Anderson and Sullivan, 1993; Bolton and Drew, 1991; Cronin and Taylor, 1992), few have have dwelled in the Cameroonian context

2.2 Service quality and customer satisfaction: An Empirical Analysis

Growing consumer recognition and interest, shifting demand, and strong competition in the banking industry necessitate continuous improvement in the bank's standard of service to please its customers. Several studies have been conducted to examine the impact banks have on consumer satisfaction with service levels. Joshua and Moli (2005), in their study on 'expectation and perception of service quality in old and new generation banks', observed that the performance of the new generation banks across all the service quality dimensions are better than those of old generation banks. Rahman et al. (2017) conducted a study on SERVQUAL aspects and their impact on customer satisfaction in Bangladeshi mobile banking. Four characteristics, namely tangibility, dependability, responsiveness, and empathy, were found to have a considerable beneficial effect on customer satisfaction. In addition, the assurance has no substantial effect on consumer satisfaction. Therefore, these findings also showed that organisations should enhance m-banking by enhancing tangibility, dependability, responsiveness, and empathy.

Sudesh (2007) revealed that poor service quality in public sector banks is mainly because of deficiencies in tangibility, lack of responsiveness and empathy. Choudhury (2007) in his study suggests that customers perceive four dimensions of service quality in the case of the retail banking industry in India, namely, attitude, competence, tangibles and convenience. The results revealed that bank managers can take to enhance their employees' skills and attitudes and instill a customer-service culture. Alauddin et al. (2019) in Bangladesh quantitatively analyse the relationship between service quality, customer satisfaction, and customer loyalty.

The findings show a positive relation between service quality qualities and customer satisfaction, as well as service quality's effect on customer satisfaction and customer satisfaction's effect on customer loyalty. In addition, Ali et al. (2021) utilized the SERVQUAL model to perform a quantitative analysis of the effect of service quality on customer satisfaction in the hospitality business in Iraq. While four dimensions of service quality, including tangibility, responsiveness, assurance, and empathy, have positive effects on customer satisfaction, the reliability component has the opposite effect.. Similar studies in Brazil (Damke and Pereira, 2004) indicate that developing relationships with customers is strategic for financial institutions as they impact positively quality of services and customers' loyalty in relation to the company. Similarly, these results corroborate with those of Perin *et al* (2012) who showed that amicable company-client relationship enhances customers' loyalty reach towards the company. When service quality improves, client happiness rises, thereby strengthening the bond between banks and their customers (Thangapandi & Gobinath, 2016).

Tangibility is one of the core element in determining the quality of service. Which means that an improvement in tangible aspect will impress the customer? Rehman (2012) and Yavas et al. (2004) found that tangible had a significant impact on customer satisfaction: hence we expect that:

H1: Tangibility will have a significant impact on bank customers' satisfaction in the North West Region of Cameroon.

Reliability is a crucial dimension in the services quality. Therefore higher reliability will lead to the higher services quality and hence increase the customer satisfaction. Zhang (2010) states that reliability has a significant impact on customer satisfaction: from the above we expect that:

H2: Reliability will have a significant impact on bank customers' satisfaction in the North West Region of Cameroon

Responsiveness is essential in determine the service quality. Ladhari et al. (2011) and Rehman (2012) found that responsiveness has a significant impact on customer satisfaction. We therefore expect that:

H3: Responsiveness will have a significant impact on bank customers' satisfaction in the North West Region of Cameroon.

Arasli et al. (2005) found that assurance has a significant impact on customer satisfaction. From the above we expect that:

H4: Assurance will have a significant impact on bank customers' satisfaction in the North West Region of Cameroon.

Empathy one of the elements that determines the service quality. Higher empathy leads to higher service quality hence increased customer satisfaction. Karapte et al (2005) found that empathy has a significant impact on customer satisfaction. Therefore:

H5: Empathy will have a significant impact on bank customers' satisfaction in the North West Region of Cameroon.

From the above literature, the conceptual framework can be presented as follows:

Figure1: Conceptual frame work
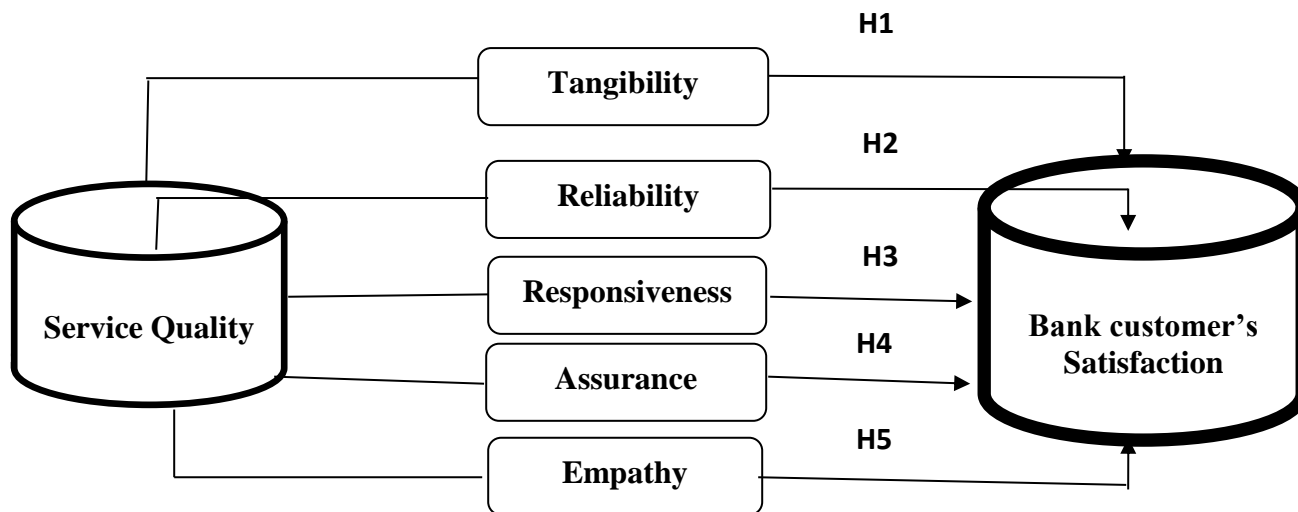
3. Methodology

3.1. Sample and Data

The sample size is defined as the number of people who were sampled for the study. For the purpose of conducting this study, data was collect from a random sample of customers, aged 20 years and above, whose primary bank were the 10 banks. For the purpose of conducting this study, three hundred and fifty (350) customers of commercial banks were given questionnaires for the study. This included 35 customers per bank randomly selected from 10 banks in Bamenda. Data was obtained for this study using random

sampling of bank customers in the North West Region of Cameroon. Sampling is taking a fraction of a population to represent the whole population. Simple random sampling method was used to collect the data. This sampling technique was chosen relative to the others because it is easily understood, the sample results may be projected to the target population and there is no (human) interference in the selection of the sample. A total of 300 questionnaires were returned which the englobed the different demographic factors. Generally, the customers retained for the sample group were retail customers as opposed to corporate clients because corporate clients are usually treated as the most valued ones and they usually get separate concentration and best services. Moreover they are difficult to access.

Both primary and secondary data sources were used to answer research questions. Primary data was mainly obtained through the administering of questionnaires while secondary data was collected by accessing and reviewing various documents in order to determine whether services quality had any effect on customer satisfaction in Cameroonian banking industry. The study relied on both unpublished and published data such as, articles from journals which were related to the topic. Sources of all secondary data were duly acknowledged at the reference section of the research. Secondary data was greatly beneficial in order to obtain some reliable literature and empirical findings that can be applied in order to have a better understanding of the service quality construct and how the SERVQUAL model can be used to measure it.

3.3. Econometric Analysis

Here, we used the simple linear regression which permits the research to evaluate the significance of the impact of an independent variable on a dependent variable (Green H 2004). The simple linear regression therefore permitted us to test each hypothesis and establish whether or not the impact of the individual SERVQUAL dimension on customer satisfaction was significant.;The test for reliability was high overall of which some dimensions of the SERVQUAL model had a significant reliability meaning they were cohesive in terms of measurement of service quality in the banking industry. However, most of the measures used were good to tap service quality. The validity was tested through the use of gap model and it was proven that the SERVQUAL model is a good measure of service quality in the service industry. The replicability of a research which is the likelihood that a similar research on the same population at another time will give the same results is very likely in cross sectional design to the degree that the procedure for carrying out the research were spelled out. ANOVA analysis was used here for further reinforce reliability as the probability the result occurring by chance kept statistically insignificant.

4. Results

4.1. Descriptive Evidence

The table below presents the Gap analysis based on the data collected

Table 1 : Gap analysis of the servqual model

SERQUAL Dimensions	Gap Analysis
Tangibilty	-1,5875
Reliability	-1,5875
Responsivenss	-1,9133
Assurance	-2,6625
Reliabity	-2,0625
Customer satisfaction	2.55

Source: The Authors

The table above depicts the gaps that exist between customers' perceptions and expectations of the bank's services in the NW Region. The mean value of -1.5875 means that, for the average respondent, expectation of tangibility surpasses perception by 1.5875 points on the Likert scale. Secondly, the mean value of-1.5875 indicates that for the average respondent, expectation of reliability surpasses perception by 1.5875 points on the Likert scale. In addition, a mean value of -1.9133 means that for the average respondent, expectation of responsiveness surpasses perception by 1.9133 points on the Likert scale. The mean value of -2.6625 indicates that for the average respondent, expectation of responsiveness surpasses perception by 2.6625 points on the Likert scale. More so, the mean value of -2.0625 indicates that for the average respondent, expectation empathy surpasses perception by 2.0625 points on the Likert scale. For each independent variable, we have a correlation analysis table, a model summary table, and an ANOVA table. Finally, A mean value of 2.55 on the Likert scale means that, on an average, with respect to the banking industry in the NW region, customers are fairly satisfied.

4.2. Correlation Analysis

Table 2 : Correlation analysis

Factors	Pearson Correlation	Customer satisfaction
Tangibility	Pearson Correlation	.738
	Sig. (1-tailed)	.000

Reliability	Pearson Correlation	.559
	Sig. (1-tailed)	.000
Responsiveness	Pearson Correlation	.548
	Sig. (1-tailed)	.000
Assurance	Pearson Correlation	0.623
	Sig. (1-tailed)	.000
Empathy	Pearson Correlation	.613
	Sig. (1-tailed)	.000

Source: The Authors

From the table2 above the Pearson's correlation for tangibility, reliability, assurance and empathy indicates a positive significant impact on customer satisfaction. However it is important to note here that the strong correlation here fails to establish causality. Thus responsiveness is not a good determinant or predictor of customer satisfaction.

Table 3 : Model summary

	Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
Tangibility		.738a	.545	.543	.33676
Reliabilty	1	.559a	.313	.310	.41381
Responsiveness		.548a	.300	.298	.41756
Assurance		.623a	.389	.387	.39031
Empathy		.613a	.376	.374	.39421

a Predictors: (Constant), Tangible, Responsiveness, Empathy, Assurance, Reliability
b Dependent Variable: Satisfaction

Tangibility has an adjusted R^2 value of .543 implying that 54.3% of the variation in customer satisfaction is accounted for by changes in tangibility. Thus tangibility is a good determinant or predictor of customer satisfaction. More so reliability has an adjusted R^2 value of .310 implying that 31.0 % of the variation in customer satisfaction is due to changes in reliability. However the model summary depicts failure to establish causality between responsiveness and customer satisfaction (R^2 of 2.98). Thus responsiveness is not a good determinant or predictor of customer satisfaction. The model summary on assurance indicates that 38.7 % of the variation in customer satisfaction is accounted for by assurance.The regression further demonstrates that 37.4 % of the variation in customer satisfaction is due to changes in empathy.

Table 4 : *Cumulated ANOVA Table*

Model			Sum of Squares	df	Mean Square	F	sig
	Tangibility	Regression	40,454	1	40,454	356,706	
		Residual	33,796	298	,113		000b
		Total	74,250	299			
	Reliability	Regression	23,221	1	23,221	135,604	
1		Residual	51,029	298	,171		000b
		Total	74,250	299			
	Responsiveness	Regression	22,291	1	22,291	127,847	
		Residual	51,959	298	,174		000b
		Total	74,250	299			
	Assurance	Regression	28,853	1	28,853	189,402	
		Residual	45,397	298	,152		000b
		Total	74,250	299			
	Empathy	Regression	27,940	1	27,940	179,792	

		Residual	46,310	298	,155		000b
		Total	74,250	299			

a Predictors: (Constant), Tangible, Responsiveness, Empathy, Assurance, Reliability
b Dependent Variable: Satisfaction

The ANOVA table on its part makes it clear that the probability of this result occurring by chance is statistically insignificant.

4.3. Discussion of Results

In this study, both the direction and the level of the relationship between the dimensions of service quality and customer satisfaction are conducted using the Pearson's correlation coefficient. According to the findings of this study the SERVQUAL is an excellent instrument to measure Bank service quality. Consequently, bank managers could apply this instrument to evaluate bank service quality in banks and also might be suitable in other hospitality industries. The correlation coefficient confirms that all the service quality dimensions have a positive relationship with customer satisfaction and can therefore be associated with each other. This ties in with the works of Arasli et al. (2005) and Mohammad Alhamadani (2011), who found that service quality is statistically significant and has an association with customer satisfaction. Our results demonstrate that with the exception of responsiveness, all the other independent variables are good predictors or have significant impacts on customer satisfaction. Hence, H1, H2, H4, and H5 are confirmed while H3 is rejected. The findings ascertain that tangibility has the greatest impact on customer satisfaction. The reasonable explanation of this finding is that customers often look for tangible indicators, which are considered indicators of the service quality. For instance, consumers can assess the premises of the banks or perhaps the appearance of the bank staff and judge whether or not they will be satisfied. Amongst the five, this dimension is the best determinant of consumers' satisfaction with banking services. This may be due to the fact that tangibility, in addition to providing comfort, gives the customer the psychological reassurance that he or she will receive high quality services.

Our findings reveal that service quality and all its dimensions such as tangibles, reliability, assurance and empathy have significant and positive association with satisfaction and of customers towards their respective financial service providing organizations. These findings are in conformity with the existing literature (Athanassopoulos et al., 2001) therefore justifiable up to great extent. Reliability and assurance generally show that the more dependable and trust-worthy bank employees are responsive to customers, the greater the level of customer satisfaction. This means that the banks in the North West Region should instil some degree of confidence and trust among the public in order to get higher rates of customer satisfaction and to increase the professionalism of their services, especially in terms of the assurance promised to customers, i.e., they need to be competent in their roles and responsibilities. Thus, banks in the NW Region should always re-examine whether assurance is up to customer expectations. This is a measure to retain existing customers and would become significant to any given bank wishing to expand its customer base. This is confirmed by Ravichandran et al. (2010), who point out that assurance is one of the important criteria of customer satisfaction. The Empathy dimension also implies that the banks reflects a capability to fulfil customers' concerns in terms of their needs, for instance, individualized attention and having customers' best interest at heart. The only finding which is not in conformity with the previous literature is the insignificant association of responsiveness with customer satisfaction a basic part of service quality for major customers. This dimension underscores mindfulness and immediacy in managing customers' appeals, questions, complaints and other issues. Our results indicate the bank customers in the NW region are not sensitive to the length of time they need to wait for the reply for inquiries or whether the service can be repeated or not. The difference with previous research may be due to couple of reasons i.e. many of the previous researches on this construct have been done in developed countries while we conducted this research study in a developing country where the concept of customer service and service quality is entirely different from developed countries on environmental grounds. Unlike other studies like those of Ladhari et al. (2011) and Rehman (2012), which revealed that responsiveness has a statistically significant impact on customer satisfaction; our study shows that responsiveness has an insignificant impact on customer satisfaction. This difference might be an indication that responsiveness is less meaningful to bank customers in the North West Region than it is for bank customers in other parts of the world.

5. Conclusion

This research aims to investigate the impact of bank service quality dimensions on customers' satisfaction in the North West Region of Cameroon. There are many factors that can affect customers' satisfaction, but we only adopted five factors, which are: tangible; assurance; empathy; responsiveness; and reliability. They are adopted from Parasuraman et al. (1988). In our research, we attempted to answer the following research question: What is the impact of service quality dimensions on customers' satisfaction in commercial banks in the North West Region of Cameroon? The correlation coefficient confirms that all the service quality dimensions have a positive relationship with customer satisfaction and can therefore be associated with each other. With the exception of responsiveness, all the other independent variables are good predictors or have significant impact on customer satisfaction, with tangibility having the greatest impact on customer satisfaction in commercial banks in the. The gap analysis performed between customers' expectations and customers' perception of the SERVQUAL model in order to determine the level of customers'

satisfaction all indicated negative gaps (-1.956). This implies that banks in Cameroon's North West Region are generally unable to meet customer expectations. The highest gap score was determined under the assurance dimension.

Our study implies that bank management can affect customer satisfaction by using service quality evaluation. The relationship between service quality measures and customer satisfaction in Cameroon's banking business makes this possible. Using the SERVQUAL model, our study revealed that four service quality dimensions impacted customer satisfaction. Hence, banks must re-examine their missions or objectives to provide comprehensive services that meet client expectations. Commercial bank management should collect consumer complaints in numerous ways. Suggestion boxes, e-mails, websites, and other ICTs can be used to collect suggestions. Periodic market research helps determine if customers' requirements, requests, and expectations change. Adopting a customer-oriented culture and gaining a competitive edge are vital to ensure high customer satisfaction and the supply of innovative products and services to suit changing customer wants.

Some caveats, however, are worth noting. The scope of this study is relatively limited as it is generalizable only to the banking industry in the North West Region of Cameroon. We therefore recommend that similar studies should be performed in the entire territory so as to give a global picture of bank service quality as well as other service industries in Cameroon. In our research study, we applied the SERVQUAL model in the North West Region of Cameroon. This model is imported from another business environment. It is therefore possible that some dimensions that are relevant to customer satisfaction in the Cameroonian business environment are ignored by this model. Hence, we recommend that future studies should focus on developing and testing a model that is more adapted for Cameroon and, perhaps, other sub-Saharan countries.

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