

CUSTOMER SATISFACTION - A CONCEPTUAL REVIEW

Abdul Khaliq Talukder
Acting Principal
Public College of Commerce
Dimapur : Nagaland (India)

Abstract: In a competitive market place where businesses compete for customers, customer satisfaction (CS) is seen as a key differentiator and increasingly has become a key element of business strategy. There is a substantial body of empirical literature that establishes the benefits of CS for firms. The competitive power and survival of a bank lies in the degree of its CS. CS has been defined in different context by different authors. Many researchers conceptualized CS as an individual's feeling of pleasure (or disappointment) resulting from comparing the perceived performance or outcome in relation to expectation. Again, many researchers are of the opinion that CS is an ambiguous and abstract concept because the actual manifestation of the state of satisfaction will vary from person to person, product to product and service to service. Though some of the researchers have divergent views regarding the linkage between service quality (SQ) and CS, many have examined how CS is affected by SQ and state that SQ is the cause of CS. Again, review of literature brings to light some significant concepts about satisfaction that may be necessary to clarify in measuring the construct. One area that has received considerable debate is whether CS should be defined as an outcome or a process. Many early researchers conceptualized satisfaction as a process which is currently the dominant view held by most scholars. In the context of banking services, CS can be measured from process perspective because in banking arena, customers' evaluation of SQ takes place primarily during the service delivery process and continues, but not just an outcome that customers strive to achieve.

Index Terms: Banking services, customer satisfaction, service quality.

1. INTRODUCTION

In a competitive market place where businesses compete for customers, customer satisfaction (CS) is seen as a key differentiator and increasingly has become a key element of business strategy. CS has become a major area of marketing that has received considerable publications from practitioners and scholars in the last two decades. There is a substantial body of empirical literature that establishes the benefits of CS for firms. It is well established that satisfied customers are key to long-term business success. Higher CS leads to greater customer loyalty and in turn higher economic returns for firms.

Tam (2004) cited in Qadeer (2013) states that the concept of CS has drawn the attention of practitioners and academics from last several years based on the fact that customers are the primary source of profit for most of the firms. He & Song, (2009); and Sit et. al. (2009) cited in Aborampah (2010) points out that once customer are satisfied and have a positive image or intentions about a particular firm, it will take some time for competitors to snatch or convince them to switch to them. According to Kotler & Keller (2006); Reichheld (1996); Rust et. al. (1994); Heskett et. al. (1994) cited in Wandaogou & Jalulah (2011) CS has been recognized as an important element that drives customer retention, loyalty and post-purchase behavior of customers. Therefore, CS helps companies to derive several benefits which include loyalty, repurchasing to increase sales or profits, speaking well about the products or services to others to purchase. Assael (1995) cited in Aborampah (2010) points out that the economic viability of firms lies in the hands of consumers. The banking industry like any other industry has intensified its efforts to satisfy consumers through the provision of quality services. This

stem from the fact that competition has been stiff and every bank is trying to retain old customers and woo new ones. Titko & Lace (2010) cited in Aborampah (2010) accentuate that the competitive power and survival of a bank lies in the degree of its CS. Banks therefore pay particular attention to CS. Sureshchandar et. al. (2003) cited in Aborampah (2010) posit that the quality of service and satisfaction are the most important indicators of cementing the relationship between the organization and its customers. Satisfaction does not only emanate from the services provided but also from other important factors. Abdullah & Rozario (2009) cited in Aborampah (2010) posit that the level of CS may be influenced by various internal and external factors.

2. OBJECTIVES OF THE STUDY

The objective of the study is to review and understand the conceptual framework of customer satisfaction and its relationship with service quality in banking industry.

3. METHODOLOGY

The research on customer satisfaction management in banking industry requires multiple methods of data sourcing. The descriptive research design is used to understand the attributes of customer satisfaction in banking industry. The present study utilizes secondary data sources which consist of published studies in various international and national journals and theses.

4. FINDINGS AND DISCUSSION

4.1. Defining Customer

Different views have been expressed at different times. There is no statutory definition of the term 'customer'. However, the legal decisions on the matter throw some light on the meaning of the term. According to Country Banking Company (1901) cited in Biswas (2010), customer is a person who has a sort of account, either deposit or current account, or some similar relation with a bank. It implies that any person or a corporate body may become a customer by opening a deposit or current account, or by negotiating an advance on current or loan account. In simple terms, customer is the buyer of the product or service. In the Commissioner of Taxation vs English Scottish and Australian Bank, it was confirmed by Lord Dunedin that "the word customer signifies a relationship in which duration is not the essence". It is now beyond the doubt that neither the number of transactions nor the period is material in deciding whether or not a person is customer [Gordon & Natarajan, 2011]. According to Consumer Protection Act (CPA, 1986) cited in Biswas, (2010), the word "consumer" has been defined separately for "goods" and "services". For the purpose of "services", a "consumer" means a person who hires or avails of any service or services for a consideration which has been paid or promised or partly paid and partly promised or under any system of deferred payment. For a banker's standpoint, customer and consumer is the same person who avails of services from the bank. From the bank's point of view, customer is a person who has an account or who avails of other products or service from a bank. He/she is someone who pays for goods or services and customer is one that purchases a commodity or service [Gordon & Natarajan, 2011]. However, a person does not become a customer by virtue of the bank performing a casual service like accepting valuables for safe custody or giving change for a currency note. Hence, the dealing must be of a banking nature.

To sum up, the prerequisite to constitute a person a customer, according to Gordon & Natarajan (2011) are: he must have some sort of an account; even a single transaction may constitute him as a customer; frequency of transactions is anticipated but not insisted upon; the dealings must be of a banking nature. An account holder may be either an individual or an institution.

4.2. Defining Satisfaction

According to Kotler and Armstrong (2001) cited in Biswas (2010), satisfaction is a person's feelings of pleasure or disappointment resulting from comparing a product's perceived performance (or outcome) in relation to his or her expectations. It is a function of customer's belief that he/she was treated fairly. Satisfaction is determined by the discrepancy between perceived performance and cognitive standards such as expectations and desires. Vavra (1997) cited in Wandaogou & Jalulah (2011), states that satisfaction is an outcome or end result during the process of the consumption of a service; it is viewed as post-purchase experience.

Parker & Mathews (2001) cited in Mostaghel (2006) pointed out that there are two principal interpretations of satisfaction within the literature - satisfaction as a process and satisfaction as an outcome. Early satisfaction concept researchers like Oliver (1980); Churchill & Supernant (1992); Bearden & Teel (1983); Oliver & DeSarbo (1988), cited in Mostaghel (2006), have typically defined satisfaction as a post choice evaluative judgment concerning a specific purchase decision. According to Oliver (1997) cited in Mostaghel (2006) the most widely accepted model, in which satisfaction is a function of disconfirmation, which in turn is a function of both expectations and performance. Caruana et. al. (2000) cited in Mostaghel (2006) pointed out that the disconfirmation paradigm in process theory provides the grounding for the vast majority of satisfaction studies and encompasses four constructs \pm expectations, performance, disconfirmation and satisfaction. According to Spreng & Page (2001) cited in Mostaghel (2006) this model suggests that the effects of expectations are primarily through disconfirmation, but they also have an effect through perceived performance, as many studies have found a direct effect of perceived performance on satisfaction. Swan and Combs (1976) cited in Mostaghel (2006) were among the first to argue that satisfaction is associated with performance that fulfils expectations, while dissatisfaction occurs when performance fails below expectation. In addition, Poisz and Von Grumkow (1988) cited in Mostaghel (2006) view satisfaction as a discrepancy between the observed and the desired. According to Westbrook & Reilly (1983) cited in Mostaghel (2006) this is in consistent with value-percept disparity theory, which was developed by Yi (1990) cited in Mostaghel (2006) in response to the problem that consumers could be satisfied by aspects for which expectations never existed. Parker and Mathews (2001) cited in Mostaghel (2006) opined that the value-percept theory views satisfaction as an emotional response triggered by a cognitive-evaluative process.

. Westbrook & Oliver (1991), postulate that satisfaction is when a consumer cognitively compares actual performance with expected performance. Kotler (1991) cited in Aborampah (2010) opines that satisfaction is the post purchase evaluation of products or services taking into consideration the expectations. Fecikova (2004), indicates that satisfaction is the feeling which emanates from the process of evaluating what was obtained against what was expected, the purchase decision itself and or the fulfillment of needs or wants. According to Oliver (2010) cited in Zeina, 2012, "*Satisfaction is the customer's fulfillment response. It is a judgment that a product or service feature, or the product or service itself, provided (or is providing) a pleasurable level of consumption-related fulfillment, including levels of under or over fulfillment*"

Satisfaction is an emotional state, relatively short-lived and subjective, and customer often finds it difficult to judge about their own satisfaction level, particularly in retrospect. Satisfaction is a subjective concept and therefore difficult to determine; it depends on a myriad of factors and varies from person to person as well as product to product or service to service.

4.3. Defining Customer Satisfaction

According to WTO (1985), cited in Wandaogou & Jalulah (2011) Customer satisfaction (CS) is a psychological concept that involves the feeling of well-being and pleasure that results from obtaining what one hopes for and expects from an appealing product and/or service.

According to Churchill and Surprenant (1982) cited in Qadeer (2013) “Customer satisfaction is an outcome of purchase and use resulting from the buyers’ comparison of the rewards and costs of the purchase in relation to the anticipated consequences”. It is also defined in terms of an emotional state that usually arises in response of evaluating a particular service, as stated by Westbrook (1981) cited in Qadeer (2013). The former concept highlights the fact that satisfaction is determined through a cognitive procedure by comparing what customers give up to get a service (cost) and what they receive in response (reward). However, according to Tam (2004) cited in Qadeer (2013) the later concept takes satisfaction as an emotional feeling that results during the process of evaluation. Consistent with this concept, Woodruff et. al. (1991) cited in Qadeer (2013) opined that “customer satisfaction is defined as an emotional response, which results from a cognitive process of evaluating the service received against the costs of obtaining the service”. Egan (2001) cited in Ongori (2013) pointed out that CS is a result of cognitive and affective evaluation, where some comparison standard is compared to the actual perceived performance. If the perceived performance is less than expected, customer will be dissatisfied and vice versa. If the perceived expectations are met with performance, customers are in an indifferent or neutral state. Rust and Oliver (1994) cited in Zeina (2012) agree with Oliver (1980) that “*customer satisfaction is a summary of cognitive and affective reaction to a service incident (or sometime to a long-term service relationship). Satisfaction (or dissatisfaction) results from experiencing a service quality encounter and comparing that encounter with what was expected*”.

Oliver (1992) cited in Wandaogou & Jalulah (2011) states that CS is a consumer’s post-purchase evaluation and affective response to the overall product or service experience. Oliver’s (1993) cited in Joshua (2009) model says that consumer satisfaction is a consumer’s fulfillment response and that satisfaction judgments are influenced by both positive and negative, affective or emotional responses and cognitive disconfirmation. Oliver (1997) cited in Brown & Lam (2008) further states that, CS corresponds to a response of contentment that entails an evaluation of a product or service, granting the consumer a degree of pleasure and fulfillment pertaining to the consumption. Biswas (2010) defined CS as the collective outcome of perception, evaluation and psychological reactions to the consumption experience with a product/service. According to Ghost & Gnanadhas (2011) CS is the collective opinion on various aspects in commercial banks; and is derived from the customer’s attitude towards various variables related to banks.

Despite the fact that all researchers agree that satisfaction is related to the experience of a customer with a product or service, there is relation to the definition of this experience. Some researchers say that it is related to the consumption experience while others say it is the purchase experience. Vanhamme (2002) cited in Zeina (2012) believe that this experience could be either one of the two or even both depending on the product or the service. Moreover, Fornell (1992) cited in Zeina (2012) points out that, although men agree on the concept of CS being an evaluation of the post purchase consumption, there is no consensus on the best way to assess it.

Parker and Mathews (2001) cited in Mostaghel (2006) points out that customers want a meeting between their values (needs and wants) and the object of their evaluation. More recently, renewed attention has been focused on the nature of satisfaction ± emotion, fulfillment and state. Consequently, recent literature adds to this perspective in two ways. First, although traditional models implicitly assume that CS is essentially the result of cognitive processes, new conceptual development suggest that affective processes may also contribute substantially to the explanation and prediction of CS (Fornell & Wernerfelt, 1987; Westbrook, 1987; Westbrook & Oliver, 1991). Second, satisfaction should be viewed as a judgment based on the cumulative experience made with a certain product or service rather than a transaction-specific phenomenon (Wilton & Nicosia, 1986) cited in Mostaghel (2006).

Researchers like Parasuraman, Zeithaml and Berry (1985) (1998); Yi and Donthu (2001); & Loiacono et. al. (2002) cited in Ongori (2013) all are of the opinion that CS is an ambiguous and abstract concept because the actual manifestation of the state of satisfaction will vary from person to person, product to product and

service to service. The state of satisfaction depends on a number of factors which consolidate as psychological, economic and physical factors.

From the above discussion it is seen that CS has been defined in different context by different authors. Summarizing the above, it can be said that many researchers conceptualized CS as an individual's feeling of pleasure (or disappointment) resulting from comparing the perceived performance or outcome in relation to the expectation. There are two general conceptualizations of satisfaction, namely, the transaction-specific satisfaction and the cumulative satisfaction. Transaction-specific satisfaction is the customer's very own evaluation of his/her experience and reaction towards a particular service encounter. This reaction is expressed by the customer who experiences a product or service for the first time; whereas, cumulative satisfaction refers to the customer's overall evaluation of the consumption experience to date; an own accumulation of contacts with services provided to him/her from day-to-day. However, as pointed out by Churchill & Surprenant (1982), Yuksel & Rimmington (1988) cited in Munusamy et. al. (2010) in general, it is agreed that CS measurement is a post-consumption assessment by the user, about the products or services gained.

4.4. Relationship between Service Quality and Customer Satisfaction

Quality and customer satisfaction (CS) both have long been recognized as playing crucial role for success and survival in today's competitive market. Considerable evidence exists in literature that supports relationship between company's performance and level of satisfaction reported by customers. According to Parasuraman et. al. (1988); Cronin & Taylor (1992) cited in Ongori (2013) the concept of CS and service quality (SQ) is inter-related with each other. Moreover, satisfaction of customer depends upon SQ and SQ is increasingly offered as a strategy by marketers to position themselves more effectively in the market place. Therefore, CS can be studied with the SQ in mind since level of CS is the function of customer expectation level and SQ level provided by the organization. Kim et. al. (2004) cited in Ongori (2013) argues that service providers should provide customer oriented service in order to heighten up CS. Many researchers have examined how CS is affected by SQ. Cronin & Taylor (1992) and Spreng & McCoy (1996) cited in Ongori (2013), state that SQ is the cause of CS. Quality of service is an important factor together with other elements (performance expected & perceived service) which affects the level of CS. It also influences the customer decisions regarding repurchase intentions or switching intentions towards the specific service provider.

Though some of the researchers have divergent views regarding the linkage between SQ and CS, some of the findings suggest that CS with a given experience would influence an overall evaluation/attitude about SQ over time. Studies by Oliver (1993) and Spreng and Mackoy (1996) cited in Joshua (2009) have shown that SQ would be an antecedent to CS whether measured in a transaction-specific or over the time mode.

Moreover, Reichheld (1996) and Heskett et. al. (1997) cited in Qadeer (2013) states that customer retention/loyalty that results in repeated transactions is the main goal of service providers as their profit and revenues are linked with it, increased customer retention and level of satisfaction generate positive word-of-mouth, more revenue and reduces the marketing cost for the company. So it can be said that the overall assessment of service provider is viewed in terms of CS and future intentions and the customer interests of returning back to the same service provider. Again, findings of McDougall & Levesque's (2000) cited in Qadeer (2013) show that characteristics or nature of service affects the drivers of customer's intentions and level of satisfaction. So there is a need to develop better understanding about the relative importance of the drivers of satisfaction and how the service characteristics will affect these drivers. However, these drivers cannot be generalized when considering a specific service. By determining the influence of such drivers, service providers can focus more on the ways of improving those drivers that can improve the CS. Therefore, it is important to identify the key drivers of satisfaction assessment as they enable managers to ascertain the relative importance of different components of the service. Ganesh et. al. (2000) cited in Ongori (2013) states

that by identifying these components managers are able to focus on those which are of primary importance to consumers, with the aim of improving overall satisfaction.

Again, many researchers and experts mentioned that SQ can be enhanced by using advanced information and communication technology in the service delivery process. Therefore, it can be said that the quality of service is one of the major determinants of CS. The components of SQ and the process of its delivery have either positive or negative impact on CS. It is, therefore, necessary for every service firm including banks to identify the key drivers of CS.

4.5. Measuring Service Quality and Customer Satisfaction

Substantial attention has been directed towards developing measure of CS which came out as a distinct field of study in early 1970s. Disconfirmation expectations and their impact on evaluating the performance of goods and services was first researched by Olshavsky and Miller (1972) and Anderson (1973) who, together with Cardozo's (1964) research, initiated the base for examining CS theories in later studies [Churchill & Surprenant (1982) cited in Zeina (2012)]. Since then many hypothetical models have been put forward to study what leads to satisfaction and what are the best ways to measure it.

The level of satisfaction is influenced by various factors. Abdullah and Rozario (2009) cited in Aborampah (2010) accentuate that the level of CS is influenced by various internal and external factors. This suggests that the determination of satisfaction is very difficult. Veloutsou et. al. (2005) cited in Aborampah (2010) indicate that overall CS is not a static process but keeps on changing when the customer gets an experience with the service provider. In the same vein, Communities Scotland, cited in the European Institute of Public Administration (2008) by Aborampah (2010) has listed the following as the difficulties associated with the concept of satisfaction:

- *It is not static, but changes over time; new experiences and levels of awareness will alter the potential levels of satisfaction that could be achieved.*
- *It is likely to be complex and the result of a mix of experiences before, during and after the point at which it is measured.*
- *It occurs in social contexts which are varied and changing and may be unpredictable or inexpressible to the service user.*
- *It may be difficult to express the reasons for satisfaction; particularly where less tangible aspects of services are being considered.*
- *It may be easier to express the reasons for satisfaction, particularly if this is the exceptional state.*
- *Without understanding the causes of satisfaction, there is a danger that we might treat a "good result" as a reason not to change anything, seeing largely as a public relation tool.*

However, in spite of difficulties associated with the concept of satisfaction and measurement of its level, many scholars during the past decades conceptualized and applied their own models to measure the level of CS in different service settings. Zairi (1994) cited in Wandaogou & Jalulah (2011) states that many studies confirm that the measurement of CS regarding the SQ of firms is a necessary means by which organizations delve into the minds of its customers for useful feedback that could form the basis for effective marketing strategy. Since

firms exist to satisfy customers by meeting their requirements, it is crucial for banks to periodically and consistently measure the satisfaction of customers to know the level of satisfaction on different SQ dimensions.

The review of literature on CS brings to light some significant concepts about satisfaction that may be necessary to clarify in measuring the construct. First, while some authors perceive satisfaction as cumulative, others view it as transactional. On the one hand, from a transactional-specific perspective, CS is based on a one time, specific post-purchase evaluative judgment of a service encounter. On the other hand, in the cumulative CS perspective, CS is conceptualized as an overall customer evaluation of a product/service based on purchase and consumption experiences over a time period. It is argued that since cumulative satisfaction is based on a series of purchase and consumption experiences, it is more useful and reliable as a diagnostic and predictive tool than the transaction perspective that is based on one-time purchase and consumption experience.

Again, one area that has received considerable debate in CS literature is whether CS should be defined as an outcome or a process. Many early definitions (Oliver, 1980; Parasuraman et. al., 1988) conceptualized satisfaction as a process which is currently the dominant view held by most scholars. According to Khalifa & Liu (2002), Gyasi & Azumah (2009) cited in Wandaogou & Jalulah (2011), the process perspective presupposes that CS is a feeling of satisfaction that results from the process of comparing perceived performance and one or more predictive standards, such as expectations or desires. This perspective is grounded in the expectancy disconfirmation theory proposed by Oliver (1980). The customer is satisfied if the performance of product/service is equal to his/her expectations and he/she is dissatisfied if the product/service performance is perceived to be below his/her expectation (negative disconfirmation). By taking satisfaction as a process, these definitions, according to Vavra (1997) cited in Wandaogou & Jalulah (2011) do not focus on satisfaction itself but things that cause satisfaction, the antecedents to satisfaction, which occur primarily during the service delivery process. Vavra (1997) points out that, recent studies have found that satisfaction as an outcome or end result during the process of the consumption of a service; it is viewed as post-purchase experience. Further, Jamal and Nasser (2002) cited in Aborampah (2010) content that CS is not linked with only the view of customers regarding the reliability of the service delivered but also based on the experience of the customer with the service delivery process.

In the context of banking services, CS can be measured from process perspective because in banking arena, customers' evaluation of banking SQ takes place primarily during the service delivery process and continues, but not just an outcome that customers strive to achieve. Thus, CS facilitates the measure of how services and products provided by company meet customer expectation. It is a key performance indicator in business terms. Typically, service firms monitor and examine the satisfaction level of customers on an ongoing base by using different scales, to measure the level of CS which is mainly based on service encounter experienced by customers on their visits to the bank and/or on use of technology enabled banking self services.

5. CONCLUSION

Although different authors have defined CS in different ways, but all are in agreement that it is a post purchase/consumption reaction or feeling of pleasure or disappointment. CS is an ambiguous and abstract concept; the state of satisfaction varies from person to person and service to service based on personal as well as SQ factors. Satisfaction is a relatively short-lived state and difficult to determine. CS is of crucial concern for banks to survive and grow in this current competitive environment. It is now considered as a pre-requisite for customer retention and loyalty. However, there is no consensus as to its determinants due to difficulties associated with its measurement.

BIBLIOGRAPHY:

1. Aborampah, Amoah-Mensah (2010), “*Customer Satisfaction in the Banking Industry: A Comparative Study of Ghana and Spain*”, Universitat de Girona, Spain, pp. 1-4, 17-21. (<http://hdl.handle.net/10803/22657> - retrieved on 14/01/2016).
2. Biswas, N. (2010), “*Customer Services and Satisfaction: An Empirical Study on Banking Sector in the Context of Barak Valley*”, Ph.D Thesis, Department of Business Administration, Assam University, Silchar, pp. 3, 7-10, 37-46.
3. Brown, S.P & Lam, S. K (2008) “*A Meta-Analysis of Relationships Linking Employee Satisfaction to Customer Responses*”, Journal of Retailing, 84 (3), pp. 243-255.
4. Fecikova, I. (2004), “*An Index Method for Measurement of Customer satisfaction*”, TMQ Magazine, 16(1), pp. 57-66.
5. Fornell, C. and Wernerfelt, B. (1987), “*Defensive Marketing Strategy by Customer Complaint Management: A Theoretical Analysis*”, Journal of Marketing Research, 24(4), pp. 337-346.
6. Ghost, S.H.G. & Gnanadhas, M. E. (2011), “*Impact of service quality in commercial banks on the customers satisfaction: an empirical study*”, International Journal of Multidisciplinary Research Vol.1 Issue 6, October 2011, ISSN 2231 5780, p. 23.
7. Gordon, E & Natarajan, K (2011), BANKING - Theory, Law and Practice, Himalaya Publishing House, Mumbai, 2011, pp 3.
8. Joshua, A.J. (2009) “*Adoption of Technology-Enabled Banking Self-Services: Antecedents and Consequences*”, School of Management Studies, Cochin University of Science and Technology, Kochi, Kerela, pp 32-33.
9. Mostaghel, Rana (2006), “*Customer Satisfaction: Service Quality in Online Purchasing in Iran*”Lulea University of Technology, Sweden.p.44-46.
10. Munusamy, J., Chelliah, S. and Mun, H.W.(2010), “*Service Quality Delivery and Its Impact on Customer Satisfaction in the Banking Sector in Malaysia*”, International Journal of Innovation, Management and Technology, Vol. 1, No. 4, October 2010 ISSN: 2010-0248, pp. 399.
11. Oliver, R.L. (1980), “*A Cognitive Model of the Antecedents and Consequences of Satisfaction Decision*”, Journal of Marketing Research, 17 (4), pp. 460-469.
12. Oliver, R.L., Oliva, T.A., and MacMillan, I.C., (1992), “*A Catastrophe Model for Developing Service Satisfaction Strategies*”, Journal of Marketing, 56(3), p. 83-95.
13. Ongori, M.H (2013), “*Self-Service Technology and Customer Satisfaction in Commercial Banks in Kenya*”, MBA Research Project, School of Business, University of Nairobi, pp. 1.
14. Parasuraman, A., Berry, L. & Zeithaml, V. (1988), “*SERVQUAL: a multi-item scale for measuring consumer perceptions of SQ*”, Journal of Retailing, 64, pp. 12-40.

15. Qadeer, Sara (2013), “*Service Quality & Customer Satisfaction – A Case Study in Banking Sector*”, Department of Business and Economic Studies, University of Gavle, pp. 3-4.
16. Wandaogou, A.M.M. & Jalulah, S.P. (2011), “*Evaluation of Customer Satisfaction with Internet Banking Service Quality in the Banking Industry in Ghana*”, Department of Business Administration, Technology and Social Sciences, Lulea University of Technology, Ghana, pp. 18-25.
17. Westbrook, R.A and Oliver, R.L. (1991), “*The Dimensionality of Consumption Emotions Patterns and Customer Satisfaction*”, Journal of Consumer Research, 18(1), pp. 84-91.
18. Westbrook, R.A. (1987), “*Product/consumption Based Affective Responses and Postpurchase Process*”, Journal of Marketing Research, 24(3), pp.258-270.
19. Zeina, T. Al Hakim (2012) “*Service Quality Dimensions and Customer Satisfaction: A Study in the Lebanese Retail Banking Industry*”, Grenoble Ecole De Management, France, Ph.D Thesis, 2012, pp. 43-54, 100-104.

