APPRAISING THE MEDIATING EFFECT OF CUSTOMER SATISFACTION ON SERVICE QUALITY AND CUSTOMER LOYALTY IN ADDIS ABABA CITY ADMINISTRATION: FROM A MUNICIPAL SERVICE PERSPECTIVE

Gebre Miruts Beyene (Ph.D.)
Assistant Professor of Public Management
Ethiopian Civil Service University
College of Leadership and Governance
Department of Policy Studies, Addis Ababa, Ethiopia
lewama10@gmail.com, ORCID ID 0000-0003-1783-2981

Abstract

Customer loyalty refers to the continued beneficial relationship that exists between a customer and an organization. As a result, service quality plays a pivotal role in creating loyal customers. Satisfaction, on the other hand, plays a mediating role between quality and loyalty. This article is aimed at examining the "mediating effect of customer satisfaction on quality service and customer loyalty" in Addis Ababa city administration from a municipal service perspective. As a result, to analyze this projected municipal concern, data from 384 samples was collected and analyzed using descriptive and explanatory research designs. The finding revealed the direct effect of quality service on customer loyalty, but customer satisfaction is indirect. According to the SEM model, it is also suggested that customer satisfaction mediates the association between quality service and customer loyalty. Service quality promotes customer satisfaction, which enhances customer loyalty. This shows that the that the service quality model in terms of the five SERVIQUAL dimensions promotes and encourages service usage, service attitude, and service cognition, aligning with service price, service quality, and service repeatability, which helps to ensure customer loyalty in Addis Ababa city administration. This confirmed the theoretical frame of the study.

Keywords: *Municipal Service, Service Quality, Customer Satisfaction, Customer Loyalty*

Introduction

In today's dynamic urban environment, municipal services are becoming increasingly significant in many countries' urban socio-economic and political governance. In the competitive urban environment, providing quality urban services is regarded as a key approach for effective city government. However, service quality practices in municipalities remain slow in developing countries like Ethiopia. Customer satisfaction has long piqued the interest of both urban sectors and researchers. The primary objective of urban sectors is to increase customer satisfaction and loyalty by lowering service costs (Teicher et al., 2002). Nowadays customers take decent service as grant in the customer marketplace. All company clients desire similar concerns: *"easier access to services, more competitive pricing, improved customer service, and compliant handling"* (Hofman, 2002). Municipal services play an important part in the formation and evolution of a city's socioeconomic and political processes; hence, the service industry is expanding in urban regions. However, the municipal sector's service quality does not regularly meet the needs of its

customers.

Customers' experiences of the quality of municipal services supplied will influence their level of satisfaction. Customer satisfaction is critical to the success of municipalities because it generates a favorable word-of-mouth communication effect (Raza, 2015). Customer satisfaction will result in customer loyalty (Ismail, Omar Zaki, and Rose, 2016). The "*more satisfied consumers*" are, more likely public organizations will retain them. This, in turn, may increase trust in city government. Municipal "*service quality*" can be linked to customer impressions, overall performance evaluations, and customer expectations. What a consumer expects and experiences during the delivery process is determined by their perception of its quality. Municipal service quality is determined by the "*expectation of service*" and the perception of service delivery. Municipal "*service quality*" may have an impact on customer satisfaction because it is customer-focused. Previous research has shown that customers who receive "*high-quality service*" and are treated well have a positive impression of the municipal sector, are "*more loyal*", and are prepared to pay greater price for the service provided (Stamatis, 2018).

Urban services are significantly "*dependent on their customers*" to sustain themselves, and consequently, it is crucial to undertake a study focused on municipal services. Previous studies attempted to analyze quality concerns by focusing on "*service quality and customer satisfaction*" or "*service quality and customer loyalty*" separately rather than investigating the mediation effect of satisfaction on quality and loyalty (Newman, 2001). The study's findings are crucial because they may provide municipal services with information that will assist them in improving their existing "*service quality*" for long-term satisfaction and *"loyalty"*. Furthermore, even though "*SERVQUAL is a well-established measure of service quality*", research conducted in the Addis Ababa city administration is insufficient. The majority of the previous studies in this area focused on service delivery and provision outside of the municipal core service. With differing organizational cultures, many hold differing perspectives on "*service quality*" and the connotation among the variables of quality, satisfaction, and "*loyalty*".

The article built to examine the "mediating effect of customer satisfaction on quality service and loyalty" in the Addis Ababa city administration. The article is imperative to the Addis Ababa city administration as it conducted on in-depth investigation on customers' perceptions and their relationship with municipal service delivery when measured with service-satisfaction-loyalty. The vitality of applying this research is because customer expectations is emerging due to the emerging of information pretentious by technology and accessibility of various competitive public and private service-provider organizations in <Addis Ababa city> administration. To examine the "mediating effect of customer satisfaction on quality and loyalty" in Addis Ababa city, the following hypotheses were constructed:

H1: There is a positive relationship between service quality and customer satisfaction.

H2: There is a positive relationship between customer satisfaction and customer loyalty.

H3: There is a positive relationship between service quality and customer loyalty.

H4: Customer satisfaction mediates the relationship between service quality and customer loyalty.

2. 'Review of Related 'Literature

2.1. "Service Quality" V "Customer Satisfaction"

In the contemporary world today, quality service is linked with customer impression, performance overall judgment, and customer needs. Customer quality perception influences whatever consumers of services expect and experience. "Service quality" is determined by "*service expectation*" and the perception of service delivery. Because this industry focuses on the consumer, service quality could have an impact on the municipality. Previous research has shown that customers who receive high-quality service and received respectfully have a positive impression of government organizations, are "more loyal", and are prepared to pay a greater price for the service provided ('Stamatis, 2018). Based on a municipal service standpoint, it is critical to deliver a positive municipal service encounter and overall impression so that consumers are satisfied and retained. A municipality's success is determined by its consumers' "choices and the level of services" offered ('Siddiqui, Khand, and Sharma, 2010). If municipalities want to "win, attract, and persuade" more customers to engage in their industries, they must ensure that they provide a high-quality service. "Good service quality" not only keeps existing clients, but also promotes public trust.

Municipal service quality is viewed differently than consumer pleasure, despite their close relationship. While contentment is a broad term, it can be affected by a variety of factors, including service price, personal characteristics, "service quality", and many-more. In contrast', "service quality" is consistently measured, making it more detailed. It relates to the various service dimensions. In this view, service quality is characterized as a customer perception impacted by the five SERVQUAL aspects (Zeithaml, Bitner, and Gremler, 2006). Previous studies have demonstrated a substantial positive association with quality of service and client satisfaction in banking (*Ali and Raza, 2015; Narteh, 2018; Yadav and Rai, 2019), retail (Vesel & Zabkar, 2009*), and telecommunications (*Lai, Griffin, and Babin, 2009*). Customer satisfaction is measured based on how the client was treated during a service encounter. Customers are happy with excellent service (*Slack and Singh, 2020*). This shows that improving "service quality" typically results in higher customer satisfaction.

2.2. "Customer Satisfaction" V "Customer Loyalty"

Customers' judgments of service quality will influence their level of satisfaction. Customer satisfaction in municipal services is critical to the city government's success since it generates a favorable word-of-mouth message effect. Customer pleasure will result in customer loyalty

(Ismail, Omar Zaki, & Rose, 2016). The municipality's client retention rate improves as customer satisfaction increases. This, in turn, can boost public trust in the sector. According to Wong, Tong, and Wong (2014), consumer satisfaction is the most essential factor in determining customer loyalty. It is believed that, "*if customer is content with the services supplied or if the services exceed their expectations, positive word-of-mouth will spread among customers, resulting in subsequent service utilization*" (Kaura et al., 2015). A satisfied customer is more likely to stick-with-a-given company, but a dissatisfied-customer would undoubtedly quit. Some writers have also suggested that happiness is an antecedent of a relative attitude since it leads to consumer loyalty, which increases brand loyalty (Ali and Raza, 2015).

2.3. "Service Quality" V "Customer Loyalty"

Consumers are crucial in any service company; therefore, any capacity to maintain a customer outweighs the problem of finding new consumers. To do this, firms must develop client retention techniques, such as establishing customer-loyalty. "Customer loyalty" can be understood in-terms of behavior and 'attitude'. Customer loyalty behaviors include frequent access to services, repeat usage of services, service recommendation, and readiness to pay a service price. Customer loyalty is vital for an organization's long-term viability because it can boost cost-effectiveness. Many researches have been undertaken on the characteristics that influence or are connected-to-loyalty, such as "*satisfaction and retention*", quality, and cost-effectiveness (Reichheld et al., 2000).

Municipal service quality is expected to include both the service 'provider' and the 'customer'. Customer interactions have a significant impact on an organization's performance (Panda, 2003). There has been minimal research on the linking amongst "service quality and customer loyalty" (*Cronin, Brady, and Hult, 2000*). 'Loyalty' is regarded as more significant in municipal services than in tangible items (Zeithaml 2000). This is said because 'service' encourages more 'interaction between people'. As a result, a municipality that provides high-quality services is more likely to attract loyal customers. Service quality can influence an organization's success, such as improving client loyalty (*Budianto, 2019*). "Loyalty" is also termed as, *"the willingness to repeat and recommend services to others; it has been connected to improved service quality*" (*Dean, 2002*). 'Customers' who get "*low service quality*" exhibit negative behavioral intentions (Zeithaml, 2000).

2.4. The Mediating Effect of Customer Satisfaction

Customer satisfaction is directly proportional to service quality. Customers would have a positive experience if they received excellent service. This positive customer experience increases the consumer's willingness to employ the service, which is one of the elements that define customer loyalty. As a result, while service quality is important, it is insufficient to develop loyalty unless it results in "satisfaction" (*Abu-ElSamen, Akroush, Al-Khawaldeh, and Al-Shibly, 2011*). Planned behavior theory supports this ideal paradigm. Therefore, planned behavior theory was applied to support the research. Because the central aspect in the theory is the "individual's intention" to do a certain behavior, intentions are thought to represent the motivating factors that impact a behavior. In this study, quality (a motivator) was expected to impact satisfaction, which would then lead to loyalty (behaviour) (Ajzen, 1991).

Figure-1: Hypothetical Model
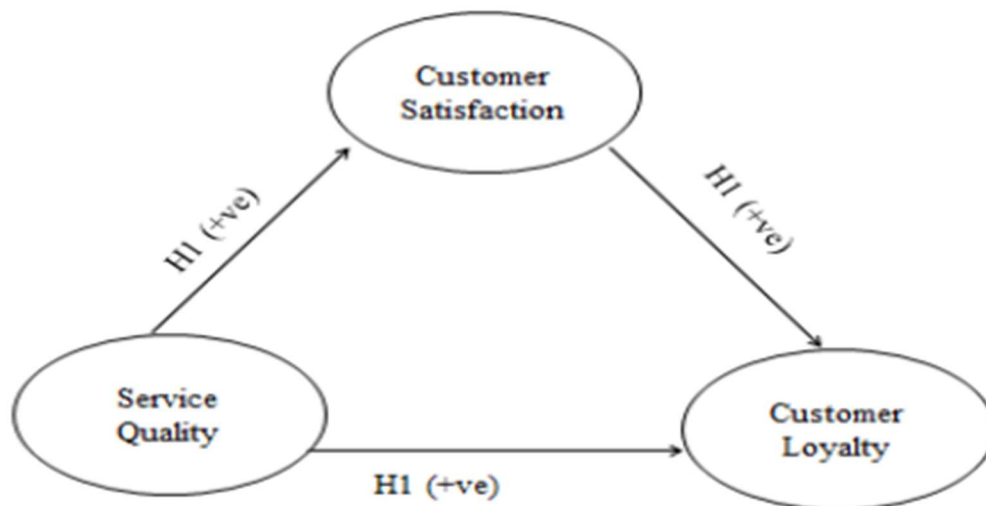
Source: Adapted from Literature, 2024

Methodology

The researcher used both descriptive and explanatory research designs, as well as primary and secondary data sources from three "bureaus" and three sub-cities. Nine "Woredas", twenty seven sector offices, and 384 samples were employed, which is methodologically sound. To test the hypotheses, a quantitative approach was used, which involves determining the causal relationships between the variables. To test the structural equation model, a questionnaire was created, with each component measured using Likert scales (five points) ranging from *<1 for strongly disagree to 5 for strongly agree>*. A multi-item scale was also used to evaluate the factors.

Service quality was measured using *"tangibles (physical facilities, equipment, and appearance of personnel), reliability (ability to perform the promised service dependably and accurately), responsiveness (willingness to help customers and provide prompt service), assurance (knowledge, ability, and courtesy of employees to inspire trust and confidence), and empathy (caring, individualized attention the organization provides its customers)"*. Amin, Isa, and Fontaine (2013) proposed the use of satisfaction as a mediator. Customer loyalty (a dependent variable) was adapted from Amin and Fontaine (2013), with minor modifications to ensure exhaustiveness and relevance to the study's setting. Loyalty for intangible services has been described as being linked to service use, attitude, and cognition. Both "customer satisfaction and customer loyalty" metrics included six items.

Data were examined using '*percentages, means, standard deviations, correlations, and regressions.*' As a result, a structural equation model was employed to study the relationship between "service quality" and "customer loyalty", with "customer satisfaction" serving as a mediator. It creates a measurement and 'structural model' to investigate the interactions between components. The model was used to examine and evaluate the accuracy and reliability of the indicators utilized in evaluating the 'hypothetical constructs'. The 'structural model' examines the

relationships between 'unobserved variables' and significant 'direct and indirect' links. To assess the *measurement model*, the researcher used confirmatory factor analysis. The measurement model describes the associations between observed "factor loadings" and latent variables.

4. Results and Discussions

Participants' socio-demographic traits were analyzed to determine the maturity of their responses. Unfortunately, in such a critical investigation into the 'mediating role' of "customer satisfaction" on "service quality" and "customer loyalty" in Addis Ababa City Administration, the respondents, when viewed by age, range from 20 to 40, and in terms of educational background, range from a diploma and above, which can adequately respond to the issue. Table-1 displays the reaction.

Table-1: Socio-Demographic Factors

Variables		*N*	*%*
Gender	Male	207	53.9
	Female	177	46.1
Age	20-30	193	50.3
	31-40	161	41.9
	41-50	28	7.3
	51-60	2	0.5
Educational Background	Grade 12 and Below	12	3.1
	Certificate	5	1.3
	Diploma	60	15.6
	First degree	258	67.2
	Masters and above	49	12.8

Source: Field Survey, 2024

Table-2: Results of Confirmatory Factor Analysis

Factor	Item code	Loading	Cronbach's Alpha	Average Variance Extracted	Composite Reliability
Service Quality (Tangibility)	Tang-1	0.96	0.83	0.79	0.84
	Tang-2	0.92			
	Tang-3	0.82			
	Tang-4	0.81			
Service Quality (Reliability)	Reli-5	0.88	0.91	0.80	0.90
	Reli -6	0.75			
	Reli -7	0.83			
	Reli -8	0.83			
	Reli -9	0.74			
Service Quality (Responsiveness)	Resp-10	0.86	0.84	0.81	0.83
	Resp-11	0.87			
	Resp-12	0.88			
	Resp-13	0.91			
Service Quality	Assu-14	0.88	0.81	0.83	0.88

(Assurance)	Assu-15	0.88			
	Assu-16	0.88			
	Assu-17	0.77			
Service Quality (Empathy)	Empa-18	0.83	0.81	0.79	0.91
	Empa-19	0.88			
	Empa-20	0.77			
	Empa-21	0.77			
	Empa-22	0.84			
Customer Loyalty	Serus-23	0.80	0.80	0.78	0.81
	Attit-24	0.89			
	Cogn-25	0.86			
Customer Satisfaction	SerQua-26	0.92	0.81	0.80	0.90
	SerCos-27	0.72			
	SerRep-28	0.82			

Source: Field Survey, 2024

The research investigated both the immediate and long-term effects of quality service on customer loyalty in Addis Ababa, using customer satisfaction as a mediating factor. The model's factor loadings and average variance were utilized to determine convergent validity, which should be more than 0.5. Cronbach's alpha and composite reliability scores have been employed to determine how trustworthy of every dimension in the model, with values greater than 0.7 indicating statistical reliable. The composite reliability, factor loadings, and average variance retrieved were all found to be significant and genuine. Furthermore, 'discriminant validity' was appraised to measure *internal reliability*, which mentions to how different a construct is from other constructs. Table-3 illustrates that, *the square root of the average variance obtained for each construct was higher than the correlations between the other constructs, demonstrating that the method of discrimination is valid.* Moreover, it discloses the mean and standard deviation.

Table-3: Descriptive scales, correlation matrix, and average variance extracted

Factor	M	SD	Tan	Rel	Res	Ass	Emp	SU	SA	SC	SP	SQ	SR
'Service Quality' (Tangibility)	3.3	0.79	**0.80**										
'Service Quality' (Reliability)	3.4	0.81	0.75**	**0.91**									
'Service Quality' (Responsiveness)	3.2	0.80	0.66**	0.84**	**0.95**								
'Service Quality' (Assurance)	3.3	0.78	0.79**	0.80**	0.81**	**0.82**							
'Service Quality' (Empathy)	3.3	0.82	0.65*	0.75**	0.70*	0.69*	**0.83**						
Customer loyalty (Service usage)	3.2	0.85	0.69*	0.76**	0.68*	0.66*	0.67*	**0.90**					
Customer loyalty (Service	3.4	0.9	0.69*	0.67	0.70	0.70*	0.71*	0.74	**0.82**				

Attitude)	1		*	*			*					
Customer loyalty (Service Cognition)	3.3	0.9 0	0.65*	0.80 **	0.80 **	0.69 **	0.70*	0.72	0.76*	**0.86**		
Customer Satisfaction (Service Price)	3.1 9	0.8	0.70*	0.69 *	0.77 *	0.75*	0.71*	0.74 *	0.74*	0.64 *	**0.81**	
Customer Satisfaction (Service Quality)	3.3 0	0.8	0.61*	0.72 **	0.69 *	0.65*	0.69*	0.72 *	0.62*	0.72 *	0.80 *	**0.86**
Customer Satisfaction (Service Repeatable)	3.4 1	0.8	074*	0.66 *	0.59 *	0.60*	0.74*	0.71 *	0.61*	0.71 *	0.79 *	0.71 ** **0.83**

p<0.05, p**< 0.01, Field Survey, 2024*

Table-4 below displays the indexes used to evaluate the technique of dimension. The coefficients of fit *were 'χ2/df < 3.0, goodness-of-fit index (GFI) ≥ 0.90, and root mean squared error of approximation (RMSEA) ≤0.08, and incremental fit measures of normed-fit index (NFI) ≥ 0.90 and comparative fit index (CFI) ≥ 0.90'.* It also displays the results, confirming the measurement method is an appropriate fit and that the *'model fits the sample data'* from Addis Ababa city administration public sector.

Table-4: Measurement of Goodness-of-Fit

Fit Indices	Service Quality	Customer Satisfaction	Customer Loyalty	Recommended Cut-Off Value
Fit Indexes (χ^2/df)	1.323	1.414	1.870	≤ 2–5
Goodness-of-Fit Index	0.964	0.976	0.962	≥ 0.90
Comparative Fit Index	0.976	0.960	0.963	≥ 0.90
Normed Fit Index	0.965	0.953	0.981	≥ 0.90
Root Mean Squared Error of Approximation	0.043	0.05	0.046	< 0.05–0.08

Source: Field Survey, 2024

Table-5 illustrates both the structural model direct and indirect effect. The findings of the "structural equation model", as shown in Table-5, indicate that the goodness-of-fit index is satisfactory. *The "path coefficients for H1 (ß = 0.676, t-value = 9.983, P < 0.01), H2 (ß = 0.841, t-value = 10.574, P < 0.01), and H3 (ß = 0.679, t-value = 10.472, P < 0.01)" were verified, suggesting support for all three hypotheses.* According to Table-5 below, *"the mediating effect of customer satisfaction on quality service and customer loyalty"* is moderate. The 'direct and indirect effects' of quality service on customer loyalty are significant at 0.05, confirming H4, with a larger *indirect effect (ß = 0.671)* than the *direct effect (ß = 0.618*).* In 'multiple regression analysis', the 'squared multiple correlation (R^2)' indicates *how much variance in the dependent variable can be explained by a set of predictors*. The predictors of "quality service" and "customer satisfaction" have *reasonable overall predictive power* for the dependent variable, with the proposed structural model explaining 0.676 of the variance.

Table-5: Structural Model-Direct Effect

Hypothesis	Path from	Path to	Coefficient (ß)	t- value	Result
H1	Quality Service	Customer Satisfaction	0.676**	9.983	Supported
H2	Quality Service	Customer Loyalty	0.841**	10.574	Supported
H3	Customer Satisfaction	Customer Loyalty	0.679**	10.472	Supported
			Effect	Estimate ß	Total Effect
	Quality Service	Customer Loyalty	Direct	0.618*	0.851**
H4	Quality Service +	Customer Loyalty	Indirect	0.671**	
	Customer Satisfaction				

Fit Indexes = x²/df = 1.323, GFI = 0.964, CFI = 0.976, NFI = 0.965, RMSEA = 0.043

p*<0.05, p**< 0.01, Source: Field Survey, 2024

The theoretical base of this study was long-established. Hence, similar to the above discussion, Figure-2 also confirms that *customer satisfaction significantly affects customer loyalty (ß = 0.679**, t-value = 10.472, P < 0.01),* which in turn supports the three hypothesis. The fit indexes regarding the "structural model" reflect a "good fit" to the data for the 'direct effect'.

Figure-2: Structural Model
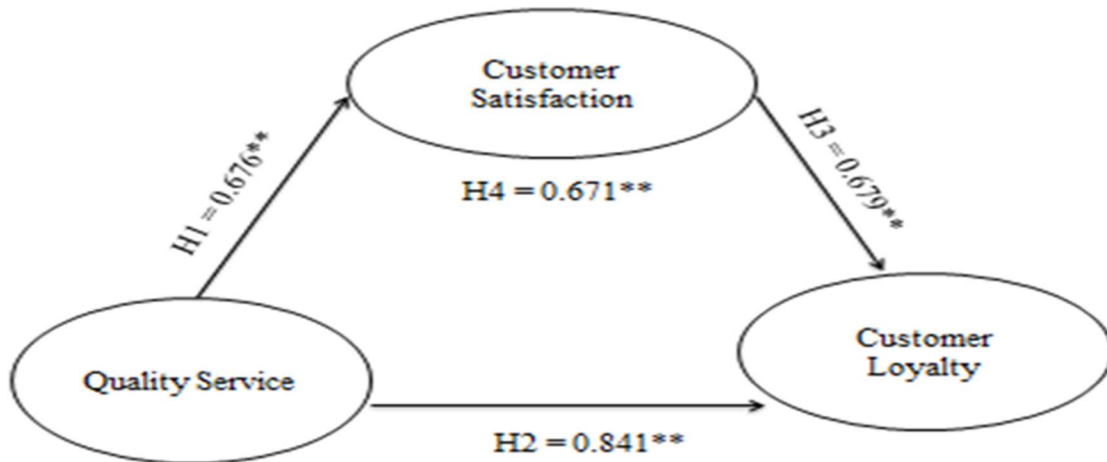
Source: Field Survey, 2024

5. Summary of Finding

This research offered evidence demonstrating the impact of "quality service" and "customer satisfaction" on "customer loyalty" in the Addis Ababa municipal government. The findings of this investigation support the "service quality" model. All four hypotheses that examined the "correlations between the three variables" were determined to be "significant". Supporting *Preacher and Hayes (2004) and Preacher and Leornardelli (2010)*, it was discovered that the

mediating effect existed in the context of Addis Ababa city municipal service, where "quality service" influenced "customer satisfaction" and "customer satisfaction" influenced "customer loyalty".

The structural equation model confirmed that "*quality service has a direct effect on customer satisfaction and loyalty, but customer satisfaction has an indirect but significant effect on customer loyalty*". Besides, the study has contributed to bridging the gap between "customer expectations and "perceptions" of municipal "service quality" in the Addis Ababa administration. As municipal service customers' "expectations" aligned with their sense of "quality service", they were more likely to become *satisfied, resulting in loyalty*. "Customer loyalty" contributes to increased "benefits" for city governors. The study additionally found that all the SERVIQUAL dimensions had significant effects on "customer satisfaction" and "customer loyalty".

Similarly, the findings have theoretical and practical ramifications. Theoretically, because this study employed the Theory of Planned Behavior to reinforce along with clarify the theoretical concept, as previously stated; the individual's intent to perform a certain behavior is vital to this theory. Intentions are thought to include the motivational variables which influence individual behavior. In this study, the "quality" of service (motivator) was discovered to affect "consumer satisfaction", which then led to "customer loyalty" (behavior). Furthermore, the data show that customer "satisfaction" mediates the relationship between "service quality" and "customer loyalty". This study also validated the value of quality in municipal services, as well as its impact on customer "satisfaction" and "loyalty".

Conclusion

In conclusion, "*customer satisfaction has a mediating effect on quality service and loyalty*". The structural equation model also confirmed that "quality service" has a direct effect on "satisfaction and loyalty", but "satisfaction" has an indirect but significant effect on "loyalty". The correlation matrix and average variance extracted, on the other hand, affirmed all the SERVIQUAL dimensions, and the satisfaction and loyalty variables reinforce each other to determine the significant association between quality, satisfaction, and loyalty. The predictors of quality and satisfaction have reasonable overall predictive power for dependent variable, with the proposed structural model explaining 0.676 of the variance. "*The path coefficients for H1 (ß = 0.676, t-value = 9.983, P < 0.01), H2 (ß = 0.841, t-value = 10.574, P < 0.01), and H3 (ß = 0.679, t-value = 10.472, P < 0.01) were verified, suggesting support for all the three hypothetical assumptions*". Besides, the study has contributed to bridging the gap between expectations and perceptions of municipal "quality service" in the Addis Ababa city administration. As municipal service customers' expectations aligned with their sense of "quality", they were more likely to become "satisfied", resulting in "loyalty".

Reference

Abu-ELSamen, A., Akroush, N., Al-Khawaldeh, M., and Al-Shibly, S. (2011). Towards an Integrated Model of Customer Service Skills and Customer Loyalty. *International Journal of Commerce andManagement*.

Ajzen, I. (1991). The Theory of Planned Behavior. Organizational Behavior and Human Decision Processes

Amin, M., Isa, Z., and 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

Budianto, A. (2019). Customer Loyalty: Quality of Service. Journal of Management Review

Cronin, J., Brady, K., and Hult, M. (2000). Assessing the effects of quality, value, and customer satisfaction on consumer behavioral intentions in service environments. Journal of Retailing

Dean, A. M. (2002). Service Quality in Call Centres: Implications for Customer Loyalty. Managing Service Quality: An International Journal

Duncan, E. and Elliott, G. (2004). Efficiency, customer service and financial performance amongAustralian

financial institutions. International Journal of Bank Marketing,

Hofman K. Douglas and Johan, 2002. *Essentials of Service Marketing,*. 2nd edition. ed. E.G Batson: s.n.

Ismail, A., Omar Zaki, H., and Rose, R. (2016). Inter linkages between service quality, customer satisfaction and customer loyalty in Malaysia: A case study of Armed Forces Medical Organizations. Malaysian Journal of Society and Space

Kaura, V., Durga Prasad, S.,and Sharma, S. (2015). Service Quality, Service Convenience, Price and Fairness, Customer Loyalty, and the Mediating Role of Customer Satisfaction. International Journal of Bank Marketing

Lai, F., Griffin, M., and Babin, J. (2009). How Quality, Value, Image and Satisfaction Create Loyalty at a Chinese Telecom. Journal of Business Research

Narteh, B. (2018). Service quality and customer satisfaction in Ghanaian retail banks: the moderating role of price. International Journal of Bank Marketing

Newman, K. (2001). Interrogating SERVQUAL: a critical assessment of service quality measurement in a high street retail bank. The International Journal of Bank Marketing

Panda, T. K. (2003). Creating Customer Lifetime Value through Effective CRM in Financial Services Industry. Journal of Services Research

Preacher, J., and Hayes, F. (2004). SPSS and SAS procedures for estimating indirect effects in simple Mediation models. Behavior Research Methods, Instruments and Computers

Preacher, J., and Leonardelli, J. (2010). Calculation for the Sobel test: An Interactive Calculation Tool for Mediation Tests.

Raza, M., and Raza, A. (2015). Service quality perception and customer satisfaction in Islamic banks of Pakistan: the modified SERVQUAL model. Total Quality Management and Business Excellence,

Reichheld, F., Markey, R., and Hopton, C. (2000). The Loyalty Effect – The Relationship between Loyalty and Profits. European Business Journal

Siddiqui, H., Khand, V., and Sharma, G. (2010). Measuring the customer perceived service quality for life insurance services: an empirical investigation. International Business Research

Slack, J., and Singh, G. (2020). The effect of service quality on customer satisfaction and loyalty and the mediating role of customer satisfaction: Supermarkets in Fiji. The TQM Journal

Stamatis, H. (2018). Total quality service: principles, practices, and implementation.

Teicher, J., Hughes, O. and Dow, N. (2002). A new route to public service quality. Managing Service Quality

Vesel, P., and Zabkar, V. (2009). Managing customer loyalty through the mediating role of satisfaction in the DIY retail loyalty program. Journal of Retailing and Consumer Services

Wong, R., Tong, C., and Wong, A. (2014). Examine the Effects of Customer Satisfaction on Customer Loyalty: An Empirical Study in the Healthcare Insurance Industry in Hong Kong. British Journal of Economics, Management and Trade

Yadav, K., and Rai, K. (2019). An Assessment of the Mediating Effect of Customer Satisfaction on the Relationship Between Service Quality and Customer Loyalty. IUP Journal of Marketing Management

Zeithaml, A. (2000). Service Quality, Profitability, and the Economic Worth of Customers: What We Know and What We Need to Learn. Journal of the Academy of Marketing Science

Zeithaml, A., Bitner, .J., and Gremler, D. (2006). Services marketing: integrating customer focus across the *firm*