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## Determinants of service quality and its effect on customer satisfaction and loyalty: an empirical study of private banking sector

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TQM JOURNAL

**Volume:** 33 **Issue:** 6 **Page:** 1163-1182

**DOI:** 10.1108/TQM-05-2020-0119

**Published:** OCT 28 2021

**Document Type:** Article

### Abstract

**Purpose** The main purpose of this study is to investigate the impact of various service quality dimensions, namely reliability, responsiveness, visibility, employee commitment and access to service on customer satisfaction in the private banking sector of Bangladesh. The research also investigates the relationship between customer satisfaction and loyalty and effect of demographic variables on customer satisfaction. **Design/methodology/approach** The researchers distributed 320 self-administered survey questionnaires among private banks' customers in Bangladesh and obtained 200 useable responses with a 62.5% valid response rate. The research data were analysed using confirmatory factor analysis (CFA) and structural equation modelling (SEM) approaches.

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whereas reliability and access to service are found to have insignificant influence on customer satisfaction of private banking services. The findings of this study also revealed that customer satisfaction has positive and significant relationship with customer loyalty. But except respondents' occupation type, all other demographic variables have no statistically significant relation with customer satisfaction. Research limitations/implications The research focused solely on the private banking sector of Bangladesh, and thus the results may not be applicable to other service sectors. Originality/value This study conducted on customers' perception of private banking services is based on extended service quality dimensions and its relationship with customer satisfaction towards loyalty. The present research findings are anticipated to offer the guidelines for improving the customer satisfaction and loyalty of private banking services in Bangladesh as well as other countries.

### Keywords

**Author Keywords:** [Private banking](#); [Service quality](#); [Customer satisfaction](#); [Customer loyalty](#); [Structural equation modelling](#)

**Keywords Plus:** [WORD-OF-MOUTH](#); [ISLAMIC BANKS](#); [MODERATING ROLE](#); [DIMENSIONS](#); [IMPACT](#); [TRUST](#); [MODEL](#)

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### Categories/Classification

**Research Areas:** Business & Economics

### Document Information

**Language:** English

**Accession Number:** WOS:000712030800005

**ISSN:** 1754-2731

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TQM JOURNAL

ISSN: 1754-2731

eISSN: 1754-274X

**Current Publisher:** EMERALD GROUP PUBLISHING LTD  
, HOWARD HOUSE, WAGON LANE, BINGLEY BD16 1WA,  
W YORKSHIRE, ENGLAND

**Research Areas:** Business & Economics

**Web of Science Categories:** Management

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