



## Determinants of Customer Loyalty in Banking Sectors of Pakistan: Empirical Evidence From Narowal City

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### ABSTRACT

This research paper is examined to find out the relationship between customer loyalty, service quality, Bank reputation and customer satisfaction in the Pakistan banking industry. This research paper uses administrative questionnaire. The variable include in this paper are customer loyalty as dependent variable and customer satisfaction, bank reputation and service quality as independent variable. The questionnaire includes 9 items of service quality, 5 items of bank reputation, 5 items of customer satisfaction and 5 items of customer loyalty. A sample size of 50 respondents is conducted in Narowal cities, Pakistan. A regression analysis is performed to study the impact of banking service quality on customer satisfaction in Pakistan banking industry. The findings from regression analysis suggest that banking services quality significantly influenced by customer loyalty. . In addition, the results from linear regressions analysis show that the Tangible dimension has the largest influence on customer loyalty.

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### 1. Introduction

Banks play an important role in financial markets as well as in a country economy growth. A bank is a monetary organization which manages deposit and progresses and other related administrations which include Agency and utility services. State bank of Pakistan is national bank of nation which regulates all, Private Banks, Government bank, foreign banks and Islamic bank which are working in Pakistan. Customer loyalty is critical to banks, carrier firms and taken into consideration to be the essence of success in these days' fantastically aggressive banking enterprise.

The cost of serving a steadfast client is five or six times not as much as that for another client. All the business banks in Pakistan offer a similar standard offices and administrations to their clients which are incorporated charge cards, MasterCard, voyagers checks, cash exchanges, individual credits, auto fund, VIP accounts, women records, minor and understudy's records, in addition to e-keeping money stages, for example, phone and PC managing an account which offer day in and day out access. But they have competitive edge in shape of service quality.

At some stage in the beyond decade, the economic provider region has passed through exceptional changes, ensuing in a commercial center which is portrayed through extreme rivalry, little development in number one call for an extended deregulation. Grovement of Pakistan has privatized pretty some of banks which in addition increases the opposition and complexity a few of the bank.

Due to heavy competition environment survival of the banks is really difficult with long term profitability. This should be possible both by upkeep or having new ones. This is possible only when banks have focus to attract new customers, but also they have taken the strategy of saving current customers and improve their loyalty against the organization by providing highly quality services on

consistent basis. It enables them to fulfill their client by fulfill their present needs and also consider their future needs on consistent basis. By using this ability to anticipate customers' needs it enhance customer satisfaction, as well as customer's loyalty. (Gantasala &Prabhakar, 2010).

The concept of customer's loyalty has been rooted around a few years. it has come to be greater essential present process brisk exchange in banking area. Consumer loyalty is important vicinity to investigate in offerings look at .the essential problem for the ongoing success of a company is its potential to keep its cutting-edge clients and make them unswerving to its brands .a numbers of scholars within the field of consumer loyalty have tried to categories factors which could influence it. Various examinations have been done with observes to customer loyalty in the several sectors.

There are numerous definitions of customer loyalty: Customer loyalty may be described because the practical behavior of clients to an employer or corporation. Purchaser loyalty states that even if agencies make minor errors or mistakes, client is nevertheless willing to do business with them or maintain members of the family. It have to be eminent but, that consumer loyalty has been taken into consideration for numerous a long time with the aid of marketer, but isn't always a properly achieved observable fact.

In service industries, the focal point of provider satisfactory stays a vital one as administration vendors attempt to keep up a near benefit in commercial center. Monetary service mainly banks contend in market with usually undifferentiated products and services, accordingly carrier quality grow to be a key aggressive weapon. A banking organization can handiest took competitive benefit by means of offering excessive best of offerings. Inan environment which becomes increasingly globally competitive, service quality and bank reputation are important

for measure of consumer loyalty and consumer loyalty's prompts client's steadfastness.

**The primary objective:** of this examine is to have a look at the three factors (provider pleasant, popularity, customer delight) effect on purchaser's loyalty for banking sectors of Pakistan. For this motive, there are 3 unique objectives of this study: to examine the provider fine has impact on customer loyalty: To observe the reputation affect on client dedication; To check consumer loyalty affect on client Loyalty. Because Research show that those customers are much loyal with organization which are satisfied with organization products and services overall.

On this research I tried to discover the principle determinants of the purchaser loyalty in banking enterprise of Pakistan as a way to help this key industry to have a much wider search for supporting their clients and sooner or later having extra loyal ones.

These elements which have affected the client steadfastness in saving money industry have been chosen which are seen quality, fulfillment and exchanging cost. In Pakistan context there are few studies conduct on customer loyalty there are much need to explore the area of customer loyalty because customer is the king of market. I have been selected service quality, Bank Reputation and Customer satisfaction as factors which have great impact on customer loyalty. This examination will help the managing an account part (open and private) by enhancing powerless territories with respect to consumer loyalty and fulfill them at most extreme level so clients steadfastness upgrade.

This research paper contain as follow: In the next explain the brief literature review on customer loyalty in step 2, the conceptual model ,hypothesis and methodology in step 3, and then step 4 explain the interpretation of data ,at the last we conclude the paper in step 5.

#### **Research Question:**

1. Which dimension has the greatest impact on customer satisfaction? And which dimension has the least impact on customer satisfaction?
2. What are the service quality dimensions in banking industry and how valid and reliable are these dimensions on customer satisfaction?
3. How does service quality effects on customer satisfaction in Pakistan banking industry?

#### **2. Literature review:**

The impact of administration quality on consumer loyalty and client unwaveringness inside the setting of managing an account district is a broadly said topic in the writing. This stage targets well known diaries, magazines and different course readings that incorporate productive records on various supplier best measurements notwithstanding client pride and shopper unwaveringness.

Islam & Niaz, (2014) held the investigation on the subject of examination of administration quality and fulfillment level of clients in managing an account segments of Bangladesh and found that there is sure connection between high administration quality and consumer loyalty for finding these outcomes the scientist utilized diverse methods like as Cross arrangement, a strategy of engaging measurements on gathered information with respect to five determinants which are conveyance benefit condition, starting knowledge, benefit experience, Relationship and Environment and Grievance Handling. For examination gathering information through the survey and organized

meeting from 300 clients who were utilizing administration of bank.

Fram & McCarthy,( 2011) on their exploration on the most proficient method to hold consumer loyalty in turbulent circumstances, express that accomplishment in keeping up fulfillment levels includes undertaking client centered restorative activities which incorporate; more continuous client gatherings, enhanced electronic or print mail interchanges and the arrangement of all the more agreeable money related data. The creators likewise express that bank chiefs should proceed to concentrate on the fundamentals of client center, utilization of existing and rising innovation to give client benevolent help, and continually survey and refresh their money related incentive offered to clients in request to keep up consumer loyalty amid turbulent circumstances.

The name of Article is "Consumer loyalty: A Comparison of Public and Private Banks of Pakistan". By Haq & Muhammad,( 2013) In this Research paper master contemplated the private and open banks of Pakistan through purchaser dedication. The inspiration driving this examination is to evaluate open and private part banks of Pakistan to gage their purchaser dedication. Basic data has been assembled through an inside and out portrayed overview and number of respondents was 351 from different zones. Mean standard deviation was used as Descriptive Statistics. Results exhibit most raised purchaser steadfastness in cost charged by banks, beneficial range of banks and staff perspective toward basic considering customers. Likewise, when open banks are differentiated and private banks customers are exceedingly content with private banks because of their workplaces.

Sabir, Ghafoor, Akhtar, Hafeez, & Rehman, (2014) Driven an examination "Components Affecting Customer Satisfaction in Banking Sector of Pakistan" in which he discussed the parts impacting buyer faithfulness in keeping cash territory of Pakistan and discover the association between shopper reliability, advantage quality and customer relentlessness. The layout of research is quantitative and examine based. Data was assembled from four urban social orders which consolidate Sahiwal, Arifwala, Okara and Pakpatan. Number of respondents are 72. Association and Regression examination used to measure the impact of organization nature of customer dependability on customer immovability. Results exhibit that there is an immense association between advantage quality and shopper steadfastness similarly positive association between customer reliability and customer commitment.

The name of article is "Clients' fulfillment towards Islamic keeping money: Pakistani point of view" by Raza, Saddique, Farooq, Saqib, & Amin,( 2012) The motivation behind this investigation was to order those components which are connected with consumer loyalty and discover relationship between consumer loyalty and known elements. An organized survey was produced to get the reactions of Islamic managing account clients. Connection system was connected with a specific end goal to look at the connection between examined factors. Study builds up a positive connection between consumer loyalty and known components.

A survey of the arrangement of character which are equipped for being consolidated in the measure of consumer loyalty for Islamic banks was performed by Estiri, Hosseini, Yazdani, & Javidan Nejad, (2011) Afterward, the likelihood

was postured of collection these traits into measurements of value, continuing to esteem different option structures by methods for corroborative factor examination strategy and testing their unwavering quality and legitimacy. The discoveries from this investigation uncover that consumer loyalty in Islamic retail saving money relies on two central points, propose quality and service deliver quality.

Banks need to reclassify their Newman & Cowling, (1996) elaborate the study and explored corporate picture to that underscores benefit quality since it gives many points of interest to an organization for example, enabling the organization to separate itself from its rivals by expanding deals and market shares, giving chances to strategically pitching, enhancing client relations therefore upgrading the corporate picture, unwavering quality, responsiveness, validity and correspondence brings about the fulfillment furthermore, maintenance of clients and worker, in this manner diminishing turnover rate.

Duffy, (1998) Steadfastness has been an essential worry in promoting making arrangements for various reasons including worldwide rivalry, showcase immersion, innovative advancement, and client mindfulness. Truth be told, a long haul achievement isn't only a component of reasonable cost however it is an element of nature of items and administrations and numerous partnerships want to manufacture a long haul association with their clients utilizing client situated inclinations. To complete the objective of getting and holding a greater number of customers, every one of the associations should underline on building customer steadfastness by expanding the offer of customers. From this time forward building customer steadfastness should be seen as a fundamental business technique rather than basically a promoting program.

Nasir, Mushtaq, & Rizwan, (2014) With a particular true objective to get long haul associations and long haul points of interest it is indispensable for relationship to consistently fulfilled the customers so they remain to a similar affiliation and stick to it in long run and continue with repurchase. Buyer dependability comes after the utilization of some administration or item which is basically the consequence of genuine and expected limits of item.

Lee, (1970) put it, benefit quality is the thing that the customer's request, regardless of whether it is correct or off-base. Along these lines we may state that past investigations have featured the way that administration quality is a greater amount of a mentality yet cannot be considered at standard with fulfillment, which is customarily expected as a result of the correlation amongst desires and execution. It isn't urgent that clients buy the item or administration which offers most elevated quality, rather they may rank organizations on different properties as strength, comfort, focused evaluating and even their person past encounters.

### 3. Research Methodology

Methodology involves procedures of information accumulation, handling and detailing. It outlined the research design furthermore, the process of empirical investigation which was guided by the research questions. It also outlined the population of the study, sample size and sampling techniques, research instruments, and how their reliability and validity was ensured, data collection procedure, data analysis as well as logistical and ethical considerations.

#### Methodology

Review strategy is utilized for this investigation utilizing survey as information accumulation instrument.

The poll is adjusted from scales effectively utilized for past investigations in the writing. Last poll comprises of two areas.

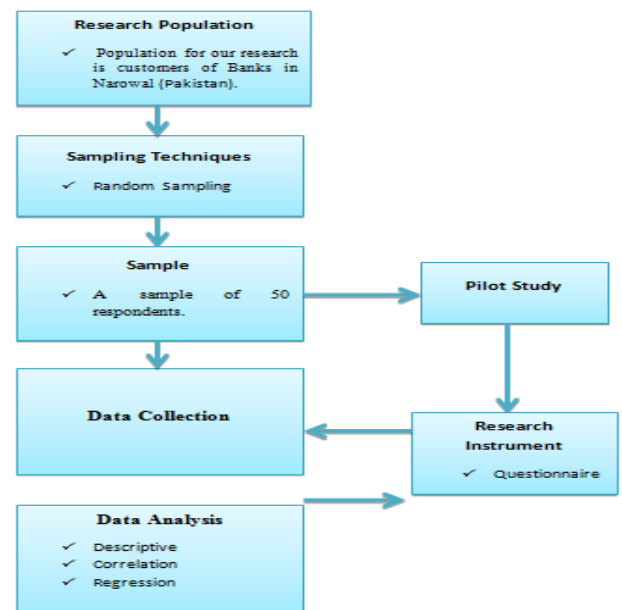
The principal area contained inquiries on the statistic qualities of the subjects. The second segment contains things in regards to needy and free factors of the investigation, and was partitioned into four sections, for example, client devotion; benefit quality, bank notoriety, and consumer loyalty. Every one of the things in the poll were measured on five-point Likert scale evoking reactions running from 1 to 5, where 1 = Strongly Agree, 2 = Agree, 3 = Neutral, 4 = Disagree and 5 = Strongly Disagree.

Before going for the full investigation, at first a pilot considers was completed to check the dependability utilizing Cronbach's Alpha test. The adjusted survey was appropriated among 50 respondents picked arbitrarily bank customer. Generally, the administration quality scale comprising of 9 things ended up being solid with Cronbach's Alpha coefficient of .807.

The scale comprising 5 things of bank notoriety which dependable with Cronbach's Alpha coefficient of .728. The scale comprising 5 things of consumer loyalty which solid with Cronbach's Alpha separately. While the scale things of the needy variable client steadfastness additionally yielded solid outcomes with Cronbach's Alpha coefficients of .866.

As indicated by the rundown of State Bank of Pakistan, there are 26 traditional banks which have subcategories of open (5), private (17) and particular banks (4). Along these lines measuring and breaking down the reliability of clients of these banks would have justifiably delivered positive outcomes. The information was then entered in Statistical Package for Social Sciences (SPSS 19) for investigation. Basic clear, relationship and relapse examination was utilized to dissect the information.

#### Research Design



#### Variables:

##### Dependent variable

**1. Customer Loyalty:** From the viewpoint of (Hosseini and Shahmoradi), the customer's loyalty is his bias to brand and behavioral response during the time that a person prefers a special brand over the other brands and decides about it in form of a psychological commitment.

According to of (Hosseini and Shahmoradi), the customer's loyalty is explained in three cases:

First, the loyalty shown through the customer's behavior with repetitive purchasing.

Second, the loyalty shown through the customer's attitude about the company (this factor includes preference and commitment to the brand and advising it to the others).

Third, a composition of the customer's behavior and his attitude about the company. In other words, along with the repetitive purchase, the customers have a positive evaluation of the company's brand and share it with the others. In the current study, three aspects of bank's image and bank's value have been considered and we will explain.

#### Independent variable

**2.Customer's Satisfaction** :According to(Hosseini and Shahmoradi) the customer's satisfaction is the extent of his favorableness due to different characteristics of the product and it is the profit making resource and a reason to continue the organization's activity.

The customer's satisfaction is his feeling or attitude about the goods or services which influences the shopping behavior of the consumer. The customer's satisfaction means when he feels that the characteristics of the product or service is compatible with his expectations. Express that the satisfaction is a wide feeling which changes by the quality of services and product, price, context and private factors.

**3.Service Quality:** In accordance (sanjuq2014) imparting first –rate offerings can beautify customer retention costs, entice new clients thru word-of-mouth, boom productivity, cause higher market share, reduce working costs and body of workers turnover, and improve financial overall performance, profitability, and morale amongst employees.

**4.Bank Reputation:** We Communicate and teach individuals.  
• We win business and cooperative attitude of clients.(Aslam and Ahmad 2015)

**Table 1. Dimension of Customer Satisfaction.**

Dimension	Definition	Reference
Technology	<ul style="list-style-type: none"> <li>Technology gives fulfillment level toto customers.</li> <li>Our bank invest heavy amount in technology.</li> </ul>	(Aslam and Ahmad 2015)
Service environment	<ul style="list-style-type: none"> <li>Accurate work place and conditions are useful for wellbeing and execution.</li> <li>The rousing environment delights clients to remain longer.</li> </ul>	(Aslam and Ahmad 2015)
Accuracy	<ul style="list-style-type: none"> <li>The quality or condition of being right or exact.</li> <li>"We believe in the precision of the insights.</li> </ul>	<a href="https://en.oxforddictionaries.com/definition/accuracy">https://en.oxforddictionaries.com/definition/accuracy</a>

**Table 2. Dimension of Service Quality.**

Dimension	Definition	Reference
Reliability	<ul style="list-style-type: none"> <li>Providing administration as guaranteed</li> <li>Dependability in dealing with clients' administration issues.</li> <li>Performing administrations right first time</li> <li>Providing administrations at the guaranteed time</li> <li>Maintaining mistake free record</li> </ul>	(Ndikubwimana and Berndt 2016)
Responsiveness	<ul style="list-style-type: none"> <li>Keeping client educated with respect to when administration will be performed</li> <li>Prompt administration to clients</li> <li>Willingness to help clients</li> <li>Readiness to react to clients' solicitations</li> <li>Employees will ingrain trust in clients</li> </ul>	(Ndikubwimana and Berndt 2016)
Assurance	<ul style="list-style-type: none"> <li>Making clients feel safe in their exchanges</li> <li>Employees who are reliably gracious</li> <li>Employees who have the information to answer clients' inquiries</li> </ul>	(Ndikubwimana and Berndt 2016)

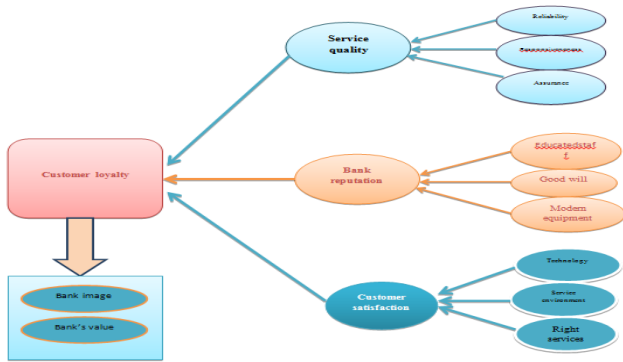
**Table 3. Dimension of Bank Reputation.**

Dimension	Definition	Reference
Modern Equipment	<ul style="list-style-type: none"> <li>Modern means relating to the present time, for example the present decade or present century.</li> <li>People are sometimes described as modern when they have opinions or ways of behavior that have not yet been accepted by most people in a society.</li> </ul>	dictionary.reverso.net
Good Will	<ul style="list-style-type: none"> <li>Goodwill is an intangible asset that arises as a result of the purchase of 1 employer via any other for a top class fee.</li> <li>The price of a agency's brand name, solid customer base, desirable client members of the family, appropriate worker members of the family and any patents or proprietary generation represent goodwill.</li> <li>Goodwill is taken into consideration an intangible asset as it isn't a physical asset like buildings or equipment. The goodwill account may be found within the property part of a business enterprise balance sheet.</li> </ul>	www.investopedia.com
Qualified Staff	<ul style="list-style-type: none"> <li>Through qualified staff client are satisfied because guide the employee in good way.</li> </ul>	

**Table 4. Dimension of Customer Loyalty.**

Dimension	Definition	Reference
Image of Bank	<ul style="list-style-type: none"> <li>The image of an organization is defined in the form of perceptions of all external shareholders especially the customers and it indicates their attitudes and beliefs about the company. The image aspect is widely defined as the how customers understand the company's goods and services, its reputation and desire to make value for the customer.</li> </ul>	(Hosseini and Shahmoradi)
Bank's value	<ul style="list-style-type: none"> <li>In a widespread definition, value includes the customer's perceptions of the product or service and it is not within the product or service and it is not something that organization can provide it. The value may cause competitiveadvantage, satisfaction and loyalty of the customer</li> </ul>	(Hosseini and Shahmoradi)

**Theoretical Framework**



**Hypothesis of the Study**

- H1=Service quality has impact on customer loyalty.
- H2=Bank reputation has impact on customer loyalty.
- H3=Customer satisfaction has impact on customer loyalty.

**4. Analysis and Interpretations:**

**1. Regression analysis:**

**Table 5. Model Summary.**

Model	R Square	Std. Error of the Estimate
1	.722	.60070

a. Predictors: (Constant), satisfaction, goodwill, quality

Table 5 above gives the model rundown of the model which determines client reliability as an element of administration quality, bank notoriety, consumer loyalty. R square of the model is .722 which involves that 72.2% of the variety in the needy variable i.e. client devotion is represented by this model which is very great.

**Table 6. ANOVA<sup>a</sup>**

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	43.101	3	14.367	39.815	.000 <sup>b</sup>
	Residual	16.599	46	.361		
	Total	59.700	49			

a. Dependent Variable: loyalty

b. Predictors: (Constant), satisfaction, goodwill, quality

Table 6 above gives the ANOVA trial of the model which specifies customer reliability as an element of administration quality, bank notoriety, and consumer loyalty. ANOVA tells general integrity of attack of the model. F-measurement of the model is 39.815 which is very great and involves that model is a solid match at 1% level of importance.

**Table 7. Coefficients<sup>a</sup>.**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig. (p-value)
		B	Std. Error	Beta		
1	(Constant)	-.343	.334		-1.026	.310
	Service quality	.398	.151	.300	2.637	.011
	Bank reputation	.221	.107	.190	2.062	.045
	Customer satisfaction	.555	.112	.513	4.968	.000

a. Dependent Variable: loyalty

Table 7 gives the aftereffects of the model anticipating client dependability through the factors of administration quality, bank notoriety, and consumer loyalty. Every one of the factors have a positive and noteworthy association with

client unwaveringness. These outcomes are in affirmation with the connection examination clarified underneath. The relapse coefficients of critical factors i.e. benefit quality, bank notoriety, and client fulfillments are .398, .221 and .555 respectively. Relapse examination drives us to acknowledge theories of H1, H2 and H3 proposing a noteworthy and positive relationship of administration quality (P=.011), bank notoriety/cooperative attitude (P=.045) and consumer loyalty (P=.000) with client faithfulness.

**Descriptive Analysis:**

**Table 8. Descriptive Statistics.**

	Mean	Max	Min	SD
Service Quality	2.90	4.44	1.22	.830
Bank reputation	2.59	4.80	1.00	.945
Customer satisfaction	3.08	4.80	1.40	1.019
Customer loyalty	3.10	4.80	1.40	1.103

Table 8 represents the insights about mean, Max and, Min and standard deviation scores of the factors of the investigation. These scores were discovered utilizing the spellbinding measurements in SPSS. The distinct appeared in the table demonstrate that mean of administration quality, altruism, consumer loyalty, client steadfastness is 2.9, 2.5, 3.0 and 3.1 with standard deviation of .83095, .945, 1.019 and .1.1038 separately. The mean score of administration quality, altruism, consumer loyalty and client dedication that is a normal of by and large with a specific end goal to improve their fulfillment level and devotion. The standard deviation is likewise very low which implies changeability of the reactions on by and large is less and general unwavering quality of the score is better.

**Correlations Analysis:**

**Table 9. Correlations.**

	Service Quality	Bank Reputation	Customer Satisfaction	Customer Loyalty
Service Quality	1			
Bank Reputation	.533**	1		
Customer Satisfaction	.658**	.363**	1	
Customer Loyalty	.738**	.536**	.779**	1

Table 9 gives the Pearson's connection coefficient between different administration quality, positive attitude, consumer loyalty and client dependability which is discovered utilizing the SPSS 19. The outcomes show that administration quality and all altruism consumer loyalty have positive relationship with client reliability in managing an account area of Pakistan.

**5. Conclusion and Discussion**

Service qualities of personal and public banks were measured by means of using questionnaire technique. The end result of this examine offers proof that the questionnaire dimensions are beneficial tool to degree over all service overall performance of banks. On this studies paper we've got observed that a purchaser gives maximum impotence to reliability size. Inside that reliability dimension they give more recognition on how banks satisfy their promise and how they show interest to do paintings. From evaluation it turned into observed that a client offers second importance to responsiveness of bank personnel. It consists of numerous standards like, promptness in giving service, willingness to assist customers and so on. customer gives third preference to guarantee component, it consist of criteria like safety of transaction, consistency in service and so forth.

So, banks whether they're private area financial institution or public area financial institution they should deliver extra recognition on growing reliability, responsiveness and assurance. For that they can deliver training to their employee a good way to assist them to give customized service. it will additionally assist to enforce empathetic technique.

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#### Appendix

##### Survey Questionnaire

I am student of University of Gujarat sub campus Narowal under Program **MBA** and my research topic is **Determinants of customer Loyalty in Banking Sectors of Pakistan**. I hope you will show your best interest to fill this questionnaire. Your opinion will be required in questionnaire shape for research. I give you assurance your views only used for Research purpose. Without the help of you, research on Customer Loyalty could not be conducted. For this purpose your participation is most important.

##### Part-I

##### General Information

Note: This information will exclusively be used for research purpose and will not be disclosed to anybody.

##### A. General information

1. Name (optional) \_\_\_\_\_

2. Bank Name: \_\_\_\_\_

3. Gender: Male  Female

4. City Name: \_\_\_\_\_

##### 5. Age.

Under 20 Years  21 – 30 years  31 – 40 years

41 – 50 years  50-60 years  60 and above

##### 6. Income.

Rs.10,000 –Rs.30,000  Rs.31,000 –Rs.60,000  Rs.61,000–Rs.100,000  Rs.101,000 –Rs.150,000  Rs.151,000 –Rs.200,000  Rs.201,000–Rs.250,000

##### 7. Bank Relation.

Less than 1 Year  1-5 Years  6-10 Years  11-15 Years  More than 20 years

##### 8. Relation Type.

Regular  Walking

##### 9. Profession.

House hold  Salary Person  Business Man  Student

##### PART II

Read the below mention statement and give your answer in shape of “ “

SA= Strongly Agree,

A= Agree

N= Neutral

D= Disagree

SD= Strongly Disagree

SR NO	Statement	SA	A	N	D	SD
<b>Service Quality.</b>						
1.	I am availing banking services due to its error free record.					
2.	If I have problem, bank staff resolved it without delay.					
3.	Bank has convenient operating hours which satisfied me.					
4.	I consider bank because it charged less on their services.					
5.	Sending statement on time satisfied me.					
6.	Bank staff deals me in polite way which satisfied me.					
7.	Providing true information regarding products satisfied me.					
8.	I am satisfied because Bank staffs have kept my information secret.					
9.	I am satisfied because bank insures my transaction security.					
<b>Bank Reputation.</b>						
10.	Well-dressed and educated staff satisfied me.					
11.	Positive words about bank satisfied me.					
12.	Good willing of bank satisfied me.					
13.	Bank employees communicate clearly which is understandable for me.					
14.	Bank has modern looking equipment it satisfied me.					
<b>Customer Satisfaction.</b>						
15.	Bank staffs show best interest at heart for customer it satisfied me.					
16.	Bank provide consistent service it satisfied me.					
17.	Individual attention by bank staff satisfied me.					
18.	Price of service is provided by the bank to be reasonable which satisfied me.					
19.	Bank staffs perform services right the first time it satisfied me.					
<b>Customer Loyalty.</b>						
20.	Intend to continue getting services from bank.					
21.	Strong preference on bank services.					
22.	Bank staff courteous and trustworthy.					
23.	Say positive things about the bank to other people.					
24.	Bank offer good value for money.					

**Questionnaires' reference**

1 Factors Affecting Customer Satisfaction in Banking Sector of Pakistan

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2 Customer Satisfaction in Public and Private Banks of Pakistan: An Empirical Evidence from Lahore City Jahanzaib M.Phil Scholar at National College of Business Administration &amp; Economics, Lahore, Pakistan Aftab Aslam M

3 MEASURING CUSTOMER SATISFACTION IN BANKING SECTOR: WITH SPECIAL REFERENCE TO BANKS OF SURAT CITY

DR. SNEHALKUMAR H MISTRY