

The Moderating Effects of Customer Satisfaction on the Relationship between Service Quality and Customer Loyalty: Evidence from the Banking Sector of Egypt

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Abstract

Purpose: The purpose of this study is to examine the moderating significant role of Customer Satisfaction (CS) in the relationship between Service Quality (SQ) and Customer Loyalty (CL).

Research Design/Methodology: To assess positive SQ, refer to (SQ Questionnaire, Cronin & Taylor, 1992), CS (CS Questionnaire, Athanassopoulos, et al, 2001) and CL (CL Questionnaire, Parasuraman, 1996). The data of the study was collected from 310 employees at commercial banks in Egypt. Out of the 382 questionnaires that were distributed to employees at commercial banks in Egypt, 310 usable questionnaires were returned, a response rate of 81%. Multiple Regression Analysis (MRA) was used to confirm the research hypotheses.

Findings: This research findings show that CS is an important mediator between SQ and CL at commercial banks in Egypt. CS significantly influenced SQ and CL. The finding reveals that SQ affects CL through CS.

Practical implications: Learning the relationships between SQ, CS and CL, retailers can effectively allocate their resources and develop a rational plan to improve their SQ under specific business circumstances. In addition, by the referring of loyal customers, the commercial banks can attract more customers. Managers are advised to satisfy and better manage their relationships through quality product and service offerings to their customers as a competitive policy in the marketplace. The commercial banks are required to offer services that meet or surpass consumers' expectation. The study also reveals interesting implications in SQ, CS and CL, useful to both academics and practitioners. Managers will find this research helpful in better understanding these variables and their roles on their companies' performance.

Originality/value: This research dealt with SQ in terms of its concept and dimensions, in addition to dealing with the significant role of CS in the relationship between SQ and CL at commercial banks in Egypt.

Keywords: service quality, customer satisfaction, customer loyalty

1. Introduction

Service Quality (SQ), Customer Satisfaction (CS), and Customer loyalty (CL) are very important concepts that companies must understand if they want to remain competitive and grow. In today's competitive environment delivering high quality service is the key for a sustainable competitive advantage. CS does have a positive effect on an organization's profitability. CS forms the foundation of any successful business as CS leads to repeat purchase, brand loyalty, and positive word of mouth (Angelova & Zekiri, 2011).

CS and CL is a well known and established concept in several areas like marketing, consumer research, economic psychology, welfare-economics, and economics. CS and CL has long been a topic of high interest in both academia and practice (Ganiyu et al., 2012).

CL is expressed through emotional loyalty and behavior loyalty. Among them emotional loyalty assumes that the customer is highly recognized and satisfied for the belief, behavior and vision impression of the enterprise. Moreover, behavior loyalty is expressed through the repeating buying behavior for the product or service of the company (Thomas & Tobe, 2013).

This study is structured as follows: Section one is introductory. Section two presents the literature review. Section three discusses the research methodology. Section four presents the hypotheses testing. Section five explains the research findings. Research recommendations will take place at section six. Section seven handles the research implications. Limitations and future research will take place at section eight. Conclusion will be provided at the last section.

2. Literature Review

2.1. Service Quality

There are many definitions regarding the concepts of service. Services are deeds, processes, and performances (Parasuraman et al. 1985).

Services are increasingly becoming a larger portion of many organizations' regionally, nationally, and globally and are considered as a tool for revenue streams. Today's knowledge intensive services

businesses require reliable methods of measurement, assessment, and improvement (Spohrer & Maglio, 2008).

Service as is any activity or benefit that one party offers to another which is essentially intangible and does not result in the ownership of anything, and it may or may not be tied to a physical product (Kotler et. al., 1999).

Service is any primary or complementary activity that does not directly produce a physical product - that is, the non-goods part of the transaction between customer and provider (Payne, 1993).

Service is a package of explicit and implicit benefits performed with a supporting facility and using facilitating goods (Sasser et. al., 1978).

Quality was seen as a defensive mechanism but it is seen as a competitive weapon for emergence of new markets as well as growing market share (Davis et al, 2003).

Quality has been defined as fitness for use, or the extent to which a product successfully serves the purposes of consumers (Beverly et al., 2002).

Quality is a multi-dimensional phenomenon. Thus, reaching the SQ without distinguishing the important aspects of quality is impossible. There are three dimensions of output technical quality, service performance quality, and organization's mental picture (Gronroos, 2000).

Quality is considered as an investment for company, where the efforts for its improvement result in an increased clientele, increased levels of purchase from existing customers, and a rise in the company's profits (Parasuraman et al., 1985; Reichheld & Sasser, 1990; Rust et al., 1995).

Quality refers to the matching between what customers expect and what they experience (Berry et al., 1988).

Quality has been recognized as a strategic tool for attaining efficiency and business performance. With service assurance companies not even retain their existing customers but increase chances of getting and attracting new customers. Quality is one that satisfies the customer (Crosby, 1984; Eiglier & Langeard, 1987).

SQ has more directly influences on CL. It is one of the key elements which may influence customer's behavior. SQ decides whether the customer is loyalty or not. Therefore, improving SQ can increase CL (Deng, 2015).

SQ of an organization is becoming an important competition factor in the business field (Veldhuisen, 2011).

SQ is the overall assessment of a service by the customers (Eshghi et al., 2008). SQ is the difference between customer's expectations for the service encounter and the perceptions of the service received (Munusamy et al., 2010).

SQ is determined by calculating the difference between two scores where better SQ results in a smaller gap (Landrum, et al., 2008).

SQ is the result of the comparison that customers make between their expectations about a service and their perception of the way the service has been performed (Caruana, 2002).

SQ has gained tremendous attention from managers and academics due to its considerable influence on business performance, cost reduction, CS, CL and profitability (Gummesson, 1998; Sureshchander et al., 2002).

SQ has been conceptualized as the difference between customer expectations regarding a service to be received and perceptions of the service being received (Grönroos, 2001).

SQ has become a popular area of academic research and has been acknowledged as an observant competitive advantage and supporting satisfying relationships with customers (Zeithmal, 2000).

SQ is the meeting or exceeding customer expectations or as the expectations of service (Nitecki & Hernon, 2000).

SQ divisions are related to overall SQ and/or CS (Dabhalker et al., 1996; Zeithaml et al., 1996).

SQ is a global judgment, or attitude, relating to the superiority of the service. SQ presents 'the consumer's overall impression of the relative inferiority/superiority of the organization and its services. Therefore, SQ is a key of survival to all servicing companies (Parasuraman et al., 1994).

SQ is viewed as a form of attitude representing a long-run overall evaluation. Maintaining SQ at a certain level and improving it must be life-time efforts to those companies who desire life-time prosperity in customers' heart (Cronin & Taylor, 1992).

SQ is a difference between customer expectations of ‘what they want’ and their perceptions of ‘what they get’ (Gronroos, 1990).

SQ is the customer perception of how does a service meets or exceeds their expectations (Czepiel, 1990).

SQ has become a major area of attention during the past few decades for managers, researchers, and practitioners because of its huge impact on business performance of firms. Customers prefer and value companies that provide high SQ. Thus, the attainment of quality in products and services has become a drive concern of the 1980s (Brown & Swartz, 1989).

Customers judge SQ relative to what they want by comparing their perceptions of service experiences with their expectations of what the service performance should be. Marketers described and measured only quality with tangible goods, whereas quality in services was largely undefined and un-researched (Brown & Swartz, 1989).

SQ was developed as the overall evaluation of a specific service firm that results from comparing that firm’s performance with the customer’s general expectations of how firms in that industry should perform. SQ is the global evaluation or attitude of overall excellence of services. SQ has become a significant differentiator and the most powerful competitive weapon that organizations want to possess (Berry et al. 1988).

SQ is interpreted as perceived quality which means a customer’s judgment about a service. SQ is the degree of discrepancy between customers’ normative expectation for service and their perceptions of service performance (Parasuraman et al., 1985).

SQ is a causal antecedent of CS, due to the fact that SQ is viewed to be at the transactional level and satisfaction is seen to be an attitude (Oliver, 1997).

SQ had ten dimensions such as reliability, responsiveness, competence, access, courtesy, communication, creditability, security, understanding/knowing the customers and tangibility. These ten dimensions were cut down to five; namely, tangibility, reliability, responsiveness, assurance and empathy. They are as follows (Parasuraman et al., 1988):

1. **Tangibility:** This dimension includes the appearance of physical facilities, equipment personnel and communication materials used to communicate with customers. Elements within the tangibles dimension are cleanliness, space, atmosphere, appearance of server and location.
2. **Reliability:** It is the ability to perform the promised services dependably and accurately. The elements of reliability are speed, willingness to respond, accuracy and dependability.
3. **Responsiveness:** It is the willingness to help customers, and provide prompt service. Its elements include that of reliability.
4. **Assurance:** It is the knowledge and courtesy of employees and their ability to convey trust and confidence. Assurance may be measured using elements of knowledge trained professional, communications and caring for the customer.
5. **Empathy:** It is the provision of caring individualized attention to customers. Its elements are the same as assurance.

SERVQUAL scale is the most famous measure of SQ. It is applicable in an extensive spectrum of service domains such as financial institutions, libraries, hotels, and medical centers. Many researchers have tried to use this tool in different service domains (Zeithaml et al., 1996; Parasuraman et al., 1988; 1994).

2.2. Customer Satisfaction

Satisfaction is the customers’ evaluation of a product or service in terms of whether that product or service has met their needs and expectations (Bitner & Zeithaml, 2003).

Satisfaction is a positive, affective state resulting from the appraisal of all aspects of a party’s working relationship with another (Boselie et al., 2002).

Satisfaction is the person’s feelings of pleasure or disappointment resulting from comparing a product perceived performance in relation to his or her expectations (Kotler, 2000).

If a customer received what she or he expected, the customer is most likely to be satisfied (Reichheld, 1996).

Satisfaction is the summary psychological state resulting when the emotion surrounding disconfirmed expectations is coupled with a consumer's prior feeling about the consumer experience (Oliver (1997).

The overall satisfaction has a strong positive effect on CL intentions across a wide range of product and service categories, including telecommunications services (Fornell 1992; Fornell et al. 1996).

Although satisfaction has been defined as the difference between expectation and performance, there are differences between quality and satisfaction. Satisfaction is a decision made after experience while quality is not the same. On the other hand, in satisfaction literature, expectations for goods is "would", while in SQ literature, expectations for goods is "should" (Parasuraman et al., 1991).

The concepts of CS is first introduced by Cardozo (1965), who indicates that customers' consume behavior will be produced again and will not change to another product or service by increasing their satisfaction. However, the definition of CS can be broadly fitted into two categories.

CS is the point at which expectation and reality coincide. The concept of satisfaction embraces not only what is gained in the use of a product, but also consumers feeling about the effectiveness of their own decision process. CS is the level of a person's perceived performance or outcome in relation to his/her own expectation. (Howard & Sheth, 1969).

CS is a post choice evaluation judgment concerning a specific purchase decision. CS is the necessary foundation for firms to retain the existing customers. The customers who are unsatisfied with the received products/services would not be expected to have long run relationships with the firm (Guo et al., 2009; Lin & Wu, 2011).

CS is regarded as how customers can get more benefits than their cost (Liu & Yen, 2010).

CS is hard to define because normally it is extenuated by expectation. Customers will be satisfied if the product or service above demands or expectation. On the other hand, if the product or service below demands or expectation, customer will be dissatisfied (Schmitt 2003; Goodman, 2009).

CS has been defined in various ways, but the conceptualization, which appears to have achieved the widest acceptance, is that satisfaction is a post-choice evaluative judgment of a specific transaction (Bastos & Gallego, 2008).

CS plays the most important role in total quality management. CS is probably less sensitive to seasonal fluctuations, changes in costs, or changes in accounting principles and practices (Kotler, 2006).

CS is a standard to identify the actual feeling of a customer about quality of service or product. It is not only about the direct impression about product or SQ, but also shows how the product or service meet customer's expectation or demand (Woodcock et al., 2003).

CS is certain psychological satisfaction, it is an attitude which is shown after the purchasing behavior. However, CL is a behavior of continuing transaction. It is also a progress for repeating purchasing. CS measures a customer's feelings and expectations while CL reflects to the behavior of purchasing and commitment of purchasing in the future. The survey of CS shows the opinions and feelings about previous purchasing experience, i.e. it can only reflect to the past behavior. It cannot be used as a reliable prediction for future behavior. However, the survey of CL can predict what the most favorite product or service is (Woodcock et al. 2003).

CS will probably talk to others about their good experiences. This fact, especially in the Middle Eastern cultures, where the social life has been shaped in a way that social communication with other people enhances the society, is more important (Jamal & Naser, 2002).

Many researchers consider CS to be the best indicator of a company's future profit and competitiveness. The outcomes of CS include CL (Bei & Chiao, 2001).

CS is a key factor in the formation of customer's desires for future purchase (Mittal & Kamakura, 2001).

CS has been a central concept in marketing literature and is an important goal of all business activities. Today, companies face their toughest competition, because they move from a product and sales philosophy to a marketing philosophy, which gives a company a better chance of outperforming competition (Kotler, 2000).

CS has a positive effect on an organization's profitability. The more customers are satisfied with products or services offered, the more are chances for any successful business as CS leads to repeat

purchase, brand loyalty, and positive word of mouth marketing. CS leads to repeat purchases, loyalty and to customer retention (Zairi, 2000).

CS is more likely to repeat buying products or services. They will also tend to say good things and to recommend the product or service to others. On the other hand, dissatisfied customers respond differently. Dissatisfied customers may try to reduce the dissonance by abandoning or returning the product, or they may try to reduce the dissonance by seeking information that might confirm its high value (Kotler, 2000).

CS remains a worthy pursuit among the consumer marketing community (Oliver, 1999).

Moreover, sometimes even the customer is not totally satisfied with the product or service, still chooses it because of a lower price or just the location. There is no doubt that CS is the key element which can cause repeating purchasing behavior. However, CS is not the most important factor of CL (Gitomer, 1998).

CS is the degree to which customer expectations of a product or service are met or exceeded. CS means that the customers' needs are met, product and services are satisfactory, and customers' experience is positive (Friday & Colts, 1995).

CS is the result of a customer's perception of the value received in a transaction or relationship—where value equals perceived SQ relative to price and customer acquisition costs (Heskett et al., 1990; Blanchard & Galloway, 1994; Hallowell, 1996).

CS in retail banking influenced by the perceived competitiveness of the bank's interest rates (Levesque & McDougall (1996).

CS may seek for competitors because they believe they might receive better service elsewhere. Unsatisfied customers may choose not to defect, because they do not expect to receive better service elsewhere or if the switching cost is high (Reichheld, 1996).

CS has frequently been advanced to account for CL (Dick & Basu, 1994, Oliver 1996; Zeithaml et al., 1996).

CS can influence CL directly. Hence, it is understood that the relationship between CS and CL is progressive. More specifically, CS provides the basis for achieving CL (Cronin & Taylor, 1992).

CS is a critical focus for effective marketing programs. CS is a collective outcome of perception, evaluation and psychological reactions to the consumption experience with a product or service (Yi, 1990).

CS is the customer's overall evaluation of the performance of an offering to date (Johnson & Fornell 1991).

CS as an attitude is like a judgment following a purchase act or based on series of consumer-product interactions (Yi, 1989).

CS is the judgment for the difference between the quality of the product or service and customer's own expectation (Tse & Wilton, 1988).

CS is the statue of emotion response. More specifically, when a customer can feel about the benefit of a product or service, the customer is willing to pay for the price and can tolerate with the rising price (Westbrook, 1980).

2.3. Customer Loyalty

Oxford Dictionary defines loyalty as a state of true allegiance. But the mere repeated purchase by customers has been mixed with the above mentioned definition of loyalty. In service domain, loyalty has been defined in an extensive form as observed behaviors (Bloemer et al., 1999).

Loyalty is best measured by continued buying behavior (Goodman, 2009). Loyal is about earning people's enthusiastic commitment to a relationship that will improve their lives over a long term. Hence, CL is about earning customers' trust and improving the enterprise' benefits (Reichheld, 2001).

Loyalty is a primary goal of relationship marketing and sometimes even equated with the relationship marketing concept itself (Sheth & Parvatiyar 1999).

Loyalty shows a customer's positive attitude for the repeating buying behavior on certain products or services. CL refers to the influences of quality, price, service and many relevant factors. These factors can create intensity feelings on certain products or services so that the product or service become preference (Gremler & Brown, 1999).

Loyalty is not merely a behavior; it is a function of underlying psychological factors as well. They propose the definition of brand loyalty as the biased behavioral response expressed over time by some

decision-making unit with respect to one or more alternative brands out of a set of such brands. Attitudinal loyalty is the consumer's predisposition towards a brand as a function of psychological processes (Jacoby & Chestnut, 1978).

CL is influenced by the quality of product or service and many other factors. It can make the customer emotionally involved with the product or service. Especially for hotel industry, since the service chain is complicated, every detail in this chain could make an effort on attracting customers. Generally, CS does not equal to CL (Dickie, 2008).

CL seems to be based on a collection of factors. The first is trust. Consumers must trust the vendor or product they encounter. Second, the transaction or relationship must have a positive perceived value greater than that supplied by competitors. Third, if marketers build on the first two factors, they may be able to create a level of positive customer emotional attachment. That emotional response may be commitment to their brands that is resistant to change (Kumar & Shah, 2004; Pitta, et al, 2006).

CL means the repeating purchase behavior based on personal preference of certain product or service. Loyalty customers are the most competitive advantage of an enterprise (Griffin, 2002).

CL shows a customer's positive attitude for the repeating buying behavior on certain product or service. CL is not only a repeating purchasing behavior, but also a high quality of inclination. It is a combination of inclination and repeating buying behavior. It shows high trust to the quality of product or service, also the belief for the enterprise and its product or service. Furthermore, if the same type produce or service is needed in the future, this certain product or service would be the first choice. This is the preference of the customer, moreover, as the result of preference, it turns to repeating purchasing behavior (Gremler & Brown, 1999).

CL can be divided into three categories which include behavior, intentional and emotional. Behavior loyalty is the repeating purchasing behavior. Intentional loyalty is the possible buying intention. Emotional loyalty is the attitude of customers for the enterprise and its product or service, the customer may help the company publicize its product or service positively (Gremler & Brown, 1999).

CL is created when customers become advocate of an organization without any incentive. Also, CL refers to a deeply held commitment to re-buy a preferred product or service in the future despite situational influences and marketing efforts having the potential to cause switching behavior (Oliver, 1997).

CL expresses an intended behavior related to the product or service or to the company. CL is the mind set of the customers who hold favorable attitudes toward a company, commit to repurchase the company's product/service, and recommend the product/service to others (Pearson, 1996).

CL is viewed as the strength of the relationship between an individual's relative attitude and repeat patronage. CL is not only a behavioral phenomenon, besides the behavior aspects, loyalty refers to the attitude of a customer. The two dimensions of CL, relative attitude and repeat patronage, will indicate four types of loyalty (Dick & Basu, 1994).

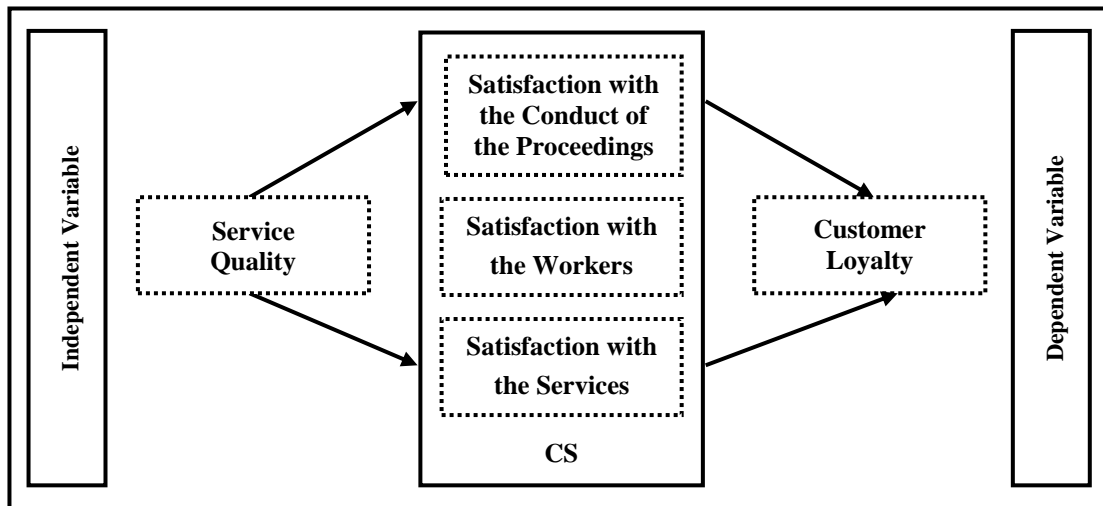
CL is considered an important key to organizational success and profit. Firms with large groups of loyal customers have been shown to have large market shares, and market share, in turn, has been shown to be associated with higher rates of return on investment (Raj, 1985; Reichheld & Sasser, 1990).

3. Methodology

3.1. Research Model

The proposed comprehensive conceptual model is presented in Figure (1). The diagram below shows that there is one independent variable of SQ. There are one dependent variable of CL. There is one mediating variable of CS. It shows the rational link among the three types of observed variables i.e. independent, dependent, and mediating variables.

Figure (1)
Proposed Comprehensive Conceptual Model



An in-depth literature review pointed out that SQ, CS and CL are related to each other. SQ is positively related to CS and to CL. Besides, there is a positive relationship between CS and CL. So, literature suggests that CS has a mediation role in the relationship between SQ and CL (Cavana et al, 2007; Garland & Gendall, 2004; Henkel et al, 2006; Heskett et al, 1997; Kao, 2009; Lai, 2004; Naeem & Saif, 2009; Rauyruen et al, 2007; Yu & Dean, 2001; Ziethalm et al, 2008).

From the above discussion, the research framework suggests that CS plays a significant role in the relationship between SQ and CL.

SQ as measured consisted of reliability, responsiveness, assurance, empathy and tangibility (Cronin & Taylor, 1992). CS is measured in terms of satisfaction with the conduct of the proceedings, satisfaction with the workers, satisfaction with the services of the bank, and verbal communication (Athanasopoulos, et al, 2001). CL is measured in terms of the intention of the spoken word, sensitivity to price, and the behavior of the complaint (Parasuraman, 1996).

3.2. Research Questions and Hypotheses

The researcher found the research problem through two sources. The first source is to be found in previous studies, and it turns out that there is a lack in the number of literature reviews that dealt with the analysis of the relationship between SQ, CS and CL at commercial banks in Egypt. This called for the researcher to test this relationship in the Egyptian environment. The second source is the pilot study, which was conducted in an interview with (30) employees in order to identify the relationship between SQ, CS and CL. The researcher found, through the pilot study, several indicators; notably the important and vital role that could be played by SQ in reinforcing CS and CL at commercial banks in Egypt.

As a result of the discussions given above, the research questions of this study are as follows:

- Q1: What is the nature and extent of the relationship between SQ (tangibility, reliability, responsiveness, assurance, and empathy) and CS at commercial banks in Egypt?.
- Q2: What is the extent of the relationship between SQ (tangibility, reliability, responsiveness, assurance, and empathy) and CL at commercial banks in Egypt?.
- Q3: What is the nature of the relationship between CS (satisfaction with the conduct of the proceedings, satisfaction with the workers, and satisfaction with the services of the bank) and CL at commercial banks in Egypt?.

There are studies in literature that study SQ, CS and CL factors separately and within the frame of bilateral relation, but there is no study that examines these three factors collectively at the Egyptian environment. This study aims to contribute to the literature by examining the research variables collectively and by revealing the interaction between the research variables.

As a result of the discussions given above, the following hypotheses were developed to test if there is significant correlation between SQ, CS and CL at commercial banks in Egypt.

H1: There is no statistically significant impact of SQ (tangibility, reliability, responsiveness, assurance, and empathy) on CS at commercial banks in Egypt.

H2: SQ (tangibility, reliability, responsiveness, assurance, and empathy) has no statistically significant effect on CL at commercial banks in Egypt.

H3: There is no statistically significant relationship between CS (satisfaction with the conduct of the proceedings, satisfaction with the workers, and satisfaction with the services of the bank) and CL at commercial banks in Egypt.

3.3. Population and Sample

The population of the study included all employees at commercial banks in Egypt. The total population is 66,536 employees. Determination of sample size was calculated using the formula (Daniel, 1999) as follows:

$$n = \frac{N \times (Z)^2 \times P(1-P)}{d^2 (N-1) + (Z)^2 \times P(1-P)}$$

The number of samples obtained by 382 employees at commercial banks in Egypt in Table (1).

Table (1) Distribution of the Sample Size

Bank Type	Number of Population	Percentage	Sample Size
1. General Commercial Banks	52564	79%	382 X 79% = 302
2. Joint Commercial Banks	11977	18%	382 X 18% = 69
3. Foreign Branches of Banks	1995	3%	382 X 3% = 11
Total	66536	100%	382 X 100% = 382

Source: Egyptian Central Bank, Economic Magazine, 2015

Proportionality with the number of employees in the research population is proved in Table (1).

By using the lists of employees at the Staff Affairs Department, commercial banks in Egypt random choice of categories was attained. Table (2) describes some of the features of the respondents at commercial banks in Egypt who participated in the survey.

Table (2) Frequency Distribution Table of Demographics

	Variables	Number	Percentage
1- Job Title	General Manager	20	6.5%
	Deputy General Manager	25	8.1%
	Agent General Manager	25	8.1%
	Deputy Manager	25	8.1%
	Controller	40	12.9%
	Excellent Banker	45	14.5%
	Banker A	40	12.9%
	Banker B	90	29.0%
	Total	310	100%
2- Marital Status	Married	215	69.4%
	Single	95	30.6%
	Total	310	100%
3- Age	Less than 30 years	120	38.7%
	From 30 to 45	140	45.2%
	More than 45	50	16.1%
	Total	310	100%
4- Educational Level	University Education	150	48.4%
	Post Graduate Studies	160	51.6%
	Total	310	100%
5- Period of Experience	Less than 5 years	60	19.4%
	From 5 to 10	210	67.7%
	More than 10	40	12.9%
	Total	310	100%

3.4. Procedure

The goal of this study was to identify the significant role of CS in the relationship between SQ and CL. A survey research method was used to collect data in this study. The questionnaire included four questions, relating to SQ, CS, CL, and biographical information of employees at commercial banks in Egypt. Data collection took approximately two months. About 382 survey questionnaires were distributed by employing diverse modes of communication, such as in person and post. Multiple follow-ups yielded 310 statistically usable questionnaires. Survey responses were 81%.

3.5. Data Collection Tools

3.5.1. Service Quality Scale

The present study has investigated LS as an independent variable. The researcher has drawn on the scale of Cronin & Taylor (1992) for measuring SQ, which has been divided into five main components (tangibility, reliability, responsiveness, assurance, and empathy). There were 4 statements measuring tangibility, 5 statements handle reliability, 4 statements illustrate responsiveness, 4 statements handle assurance, and 5 statements illustrate empathy. The survey form has been used as a key tool to collect data to measure SQ at commercial banks in Egypt.

3.5.2. Customer Satisfaction Scale

The present study has investigated CS as a mediating variable. The researcher will depend on the scale developed by (Athanasopoulos, et al, 2001), in measuring CS, which has been divided into three main components (satisfaction with the conduct of the proceedings, satisfaction with the workers, and satisfaction with the services of the bank). There were 6 items measuring satisfaction with the conduct of the proceedings, 6 items measuring satisfaction with the workers, and 6 items measuring satisfaction with the services of the bank. The survey form has been used as a key tool to collect data to measure CS at commercial banks in Egypt.

3.5.3. Customer Loyalty Scale

The present study has investigated CL as a dependent variable. The researcher will depend on the scale developed by (Parasuraman, 1996), in measuring CL, which has been divided into four main components (verbal communication, the intention of the spoken word, sensitivity to price, and the behavior of the complaint). There were eleven items measuring CL. There were 3 items measuring verbal communication, 4 items measuring the intention of the spoken word, 4 items measuring sensitivity to price, and 3 items measuring the behavior of the complaint. The survey form has been used as a key tool to collect data to measure CL at commercial banks in Egypt.

Responses to all items scales were anchored on a five (5) point Likert scale for each statement, ranging from (5) “full agreement,” (4) for “agree,” (3) for “neutral,” (2) for “disagree,” and (1) for “full disagreement.”

3.6. Data Analysis and Testing Hypotheses

The researcher has employed the following methods: (1) The Alpha Correlation Coefficient (ACC), (2) Multiple Regression Analysis (MRA), and (3) the statistical testing of hypotheses which includes F- test and T-test. They are found in SPSS.

4. Hypotheses Testing

4.1. Evaluating Reliability

Before testing the hypotheses and research questions, the reliability of KM and OS were assessed to reduce errors of measuring and maximizing constancy of these scales. To assess the reliability of the data, Cronbach’s alpha test was conducted.

Table (3) shows the reliability results for SQ, CS and CL. All items had alphas above 0.70 and were, therefore, excellent, according to Langdrige’s (2004) criteria.

Regarding Table (3), the 22 items of SQ are reliable because the ACC is 0.9291. Tangibility, which consists of 4 items, is reliable because the ACC is 0.6399. Reliability, which consists of 5 items, is reliable

because the ACC is 0.7719. Furthermore, responsiveness which consists of 4 items, is reliable because the ACC is 0.6245. Assurance, which consists of 4 items, is reliable because the ACC is 0.6286. The 5 items related to empathy are reliable because ACC is 0.7628. Thus, the internal consistency of SQ can be acceptable.

Regarding Table (3), the 18 items of CS are reliable because the ACC is 0.9697. Satisfaction with the conduct of the proceedings, which consists of 6 items, is reliable because the ACC is 0.9361. Satisfaction with the workers, which consists of 6 items, is reliable because the ACC is 0.8927. Furthermore, satisfaction with the services of the bank, which consists of 6 items, is reliable because the ACC is 0.9108. Thus, the internal consistency of CS can be acceptable.

Table (3) Reliability of SQ, CS and CL

Variables	The Dimension	Number of Statement	ACC
SQ	Tangibility	4	0.6399
	Reliability	5	0.7719
	Responsiveness	4	0.6245
	Assurance	4	0.6286
	Empathy	5	0.7628
	Total Measurement	22	0.9291
CS	Satisfaction with the conduct of the proceedings	6	0.9361
	Satisfaction with the workers	6	0.8927
	Satisfaction with the services of the bank	6	0.9108
	Total Measurement	18	0.9697
CL	Verbal communication	3	0.9358
	The intention of the spoken word	4	0.8302
	Sensitivity to price	4	0.8837
	The behavior of the complaint	3	0.7410
	Total Measurement	14	0.9602

According to Table (3), the 14 items of CL are reliable because the ACC is 0.9602. Verbal communication, which consists of 3 items, is reliable because the ACC is 0.9358. The 4 items related to the intention of the spoken word are reliable because ACC is 0.8302. Sensitivity to price, which consists of 4 items, is reliable because the ACC is 0.8837. Furthermore, the behavior of the complaint which consists of 3 items, is reliable because the ACC is 0.7410. Thus, the reliability of CL can be acceptable.

Accordingly, three scales were defined, SQ (22 variables), where ACC represented about 0.9291, CS (18 variables) where ACC represented about 0.9697 and CL (14 variables), where ACC represented 0.9602.

4.2. Correlation Analysis

The researcher calculated means and standard deviations for each variable and created a correlation matrix of all variables used in hypothesis testing. Arithmetic mean and standard deviation values related to dependent and independent variables of this study and correlation coefficients between these variables are given in Table (4).

According to Table (4), the first issue examined was the different facets of SQ (tangibility, reliability, responsiveness, assurance, and empathy). According to Table (4), among the various facets of SQ, those who responded identified the presence of a tangibility ($M=3.82, SD=0.712$). This was followed by reliability ($M=3.79, SD=0.739$), empathy ($M=3.72, SD=0.691$), assurance ($M=3.59, SD=0.789$), and responsiveness ($M=3.58, SD=0.780$).

The second issue examined was the different facets of CS (satisfaction with the conduct of the proceedings, satisfaction with the workers, and satisfaction with the services of the bank). Most of the respondents identified the overall CS ($M=3.66, SD=0.858$).

The third issue examined was the different facets of CL (verbal communication, the intention of the spoken word, sensitivity to price, and the behavior of the complaint). Most of the respondents identified the overall CL (M=3.70, SD=0.865).

Table (4) Descriptive Statistics and Correlation Matrix of Constructs

Variables	Mean	Std. Deviat	1	2	3	4	5	6	7
1. Tangibility	3.82	0.712	1						
2. Reliability	3.79	0.739	0.95**	1					
3. Responsiveness	3.58	0.780	0.59*	0.63**	1				
4. Assurance	3.59	0.789	0.60**	0.63**	0.99**	1			
5. Empathy	3.72	0.691	0.72**	0.64**	0.62**	0.62**	1		
6. Customer Satisfaction	3.66	0.858	0.55**	0.48**	0.33**	0.34**	0.47**	1	
7. Customer Loyalty	3.70	0.865	0.55**	0.49**	0.34**	0.35**	0.48**	0.98**	1

Note: ** Correlation is significant at 0.01 level.

According to Table (4), SQ dimensions have positive and significant relation with CS. The correlation between SQ (tangibility) and CS is 0.554. For reliability and CS, the value is 0.484, whereas responsiveness and CS show correlation value of 0.338. The correlation between SQ (assurance) and CS is 0.349 whereas empathy and CS show correlation value of 0.471.

Regarding Table (4), SQ dimensions have positive and significant relation with CL. The correlation between SQ (tangibility) and CL is 0.553. For reliability and CL, the value is 0.490, whereas responsiveness and CL show correlation value of 0.348. The correlation between SQ (assurance) and CL is 0.358 whereas empathy and CL show correlation value of 0.480.

Concerning Table (4), CS have a positive and significant relation with CL. The correlation between CS and CL is 0.989.

Finally, Table (4) proves that there is a significant correlation between SQ, CS, and CL at commercial banks in Egypt.

4.3. The Relationship between SQ (Tangibility) and CS

The relationship between SQ (Tangibility) and CS at commercial banks in Egypt is determined. The first hypothesis to be tested is:

There is no relationship between SQ (Tangibility) and CS at commercial banks in Egypt.

Table (5) proves that there is a relationship between SQ (Tangibility) and CS at significance level of 0,000. As a result of the value of R^2 , the 4 independent variables of SQ (Tangibility) can explain 34.7% of the total differentiation in CS level.

For the results of a structural analysis of the MRA, the direct effect of SQ (Tangibility) and CS is obtained. Because MCC is 0.589, it is concluded that there is enough empirical evidence to reject the null hypothesis.

Table (5) MRA Results for SQ (Tangibility) and CS

The Variables of SQ (Tangibility)	Beta	R	R ²
1. The presence of equipment and sophisticated equipment.	0.192**	0.278	0.077
2. Convenient and attractive facilities and halls.	0.048	0.368	0.135
3. There is adequate parking space.	0.259**	0.393	0.154
4. Appropriate overall appearance of the organization of the nature and quality of services provided.	0.408**	0.513	0.263
<ul style="list-style-type: none"> ▪ MCC ▪ DC ▪ Calculated F ▪ Degree of Freedom ▪ Indexed F ▪ Level of Significance 		0.589 0.347 40.526 4, 305 3.31 0.000	
** P < 0.01			

4.4. The Relationship between SQ (Reliability) and CS

The relationship between SQ (Reliability) and CS at commercial banks in Egypt is determined. The second hypothesis to be tested is:

There is no relationship between SQ (Reliability) and CS at commercial banks in Egypt.

Table (6) MRA Results for SQ (Reliability) and CS

The Variables of SQ (Reliability)	Beta	R	R ²
1. Commitment to implement the work in the given time.	0.389**	0.498	0.248
2. Attention to the problems of customers by answering their questions.	0.172*	0.345	0.119
3. Care to provide the service correctly, and from the first time.	0.041	0.364	0.132
4. Providing the service on the dates that have been identified.	0.082	0.250	0.062
5. Availability of accurate documentation systems and records.	0.234**	0.314	0.098
<ul style="list-style-type: none"> ▪ MCC ▪ DC ▪ Calculated F ▪ Degree of Freedom ▪ Indexed F ▪ Level of Significance 		0.567 0.321 28.745 5, 304 3.01 0.000	
** P < 0.01		* P < 0.05	

As Table (6) proves, the MRA resulted in the R of 0.567. This means that CS has been significantly explained by the 5 independent variables of SQ (Reliability). Furthermore, the R² of 0.321 indicates that the percentage of the variable interprets the whole model, that is, 32.1%. It is evident that the five independent variables of SQ (Reliability) justified 32.1% of the total factors of CS. Hence, 67.9% are explained by the other factors. Therefore, there is enough empirical evidence to reject the null hypothesis.

4.5. The Relationship between SQ (Responsiveness) and CS

The relationship between SQ (Responsiveness) and CS at commercial banks in Egypt is determined. The third hypothesis to be tested is:

There is no relationship between SQ (Responsiveness) and CS at commercial banks in Egypt.

Table (7) MRA Results for SQ (Responsiveness) and CS

The Variables of SQ (Responsiveness)	Beta	R	R ²
1. Informing customers accurately of dates of service.	0.192**	0.229	0.052
2. Permanent readiness to assist customers.	0.086	0.247	0.061
3. Short waiting period to provide the service to customers.	0.172**	0.255	0.065
4. Responding to customer complaints quickly.	0.066	0.202	0.040
▪ MCC		0.350	
▪ DC		0.123	
▪ Calculated F		10.652	
▪ Degree of Freedom		4, 305	
▪ Indexed F		3.31	
▪ Level of Significance		0.000	
** P < 0.01			

Table (7) proves that there is a relationship between SQ (Responsiveness) and CS. As a result of the value of R², the 5 independent variables of SQ (Responsiveness) can explain 12.3% of the total differentiation in CS level. For the results of a structural analysis of the MRA, the direct effect of SQ (Responsiveness) and CS is obtained. Because MCC is 0.350, there is enough empirical evidence to reject the null hypothesis.

4.6. The Relationship between SQ (Assurance) and CS

The relationship between SQ (Assurance) and CS at commercial banks in Egypt is determined. The fourth hypothesis to be tested is:

There is no relationship between SQ (Assurance) and CS at commercial banks in Egypt.

Table (8) MRA Results for SQ (Assurance) and CS

The Variables of SQ (Assurance)	Beta	R	R ²
1. Behavior of employees makes customers feel confident.	0.159*	0.255	0.065
2. Clients have a sense of security in dealing with the institution.	0.197**	0.235	0.055
3. Workers deal with customers humanly and decently.	0.091	0.220	0.048
4. Adequate knowledge to answer customer questions is available.	0.085	0.258	0.066
▪ MCC		0.359	
▪ DC		0.129	
▪ Calculated F		11.262	
▪ Degree of Freedom		4, 305	
▪ Indexed F		3.31	
▪ Level of Significance		0.000	
** P < 0.01 * P < 0.05			

Table (8) proves that there is a relationship between SQ (Assurance) and CS at significance level of 0,000. As a result of the value of R², the 4 independent variables of SQ (Assurance) can explain 12.9% of the total differentiation in CS level.

For the results of a structural analysis of the MRA, the direct effect of SQ (Assurance) and CS is obtained. Because MCC is 0.359, it is concluded that there is enough empirical evidence to reject the null hypothesis.

4.7. The Relationship between SQ (Empathy) and CS

The relationship between SQ (Empathy) and CS at commercial banks in Egypt is determined. The fifth hypothesis to be tested is:

There is no relationship between SQ (Empathy) and CS at commercial banks in Egypt.

Table (9) MRA Results for SQ (Empathy) and CS

The Variables of SQ (Empathy)	Beta	R	R2
1. Employees are personally interested in customers.	0.395**	0.278	0.077
2. Priorities of management and staff in the organization include the supreme interests of the clients.	0.174*	0.171	0.029
3. Customers receive good treatment, respect and appreciation of their circumstances.	0.042	0.079	0.006
4. Working hours are appropriate for each customer.	0.083	0.114	0.012
5. Needs of customers are known.	0.201**	0.110	0.012
<ul style="list-style-type: none"> ▪ MCC ▪ DC ▪ Calculated F ▪ Degree of Freedom ▪ Indexed F ▪ Level of Significance 		0.554 0.307 26.960 5, 304 3.01 0.000	
** P < 0.01 * P < 0.05			

As Table (9) proves, the MRA resulted in the R of 0.554. This means that CS has been significantly explained by the 5 independent variables of SQ (Empathy).

Furthermore, the R² of 0.307 indicates that the percentage of the variable interprets the whole model, that is, 30.7%. It is evident that the 5 independent variables SQ (Empathy) justified 30.7% of the total factors of CS. Hence, 69.3% are explained by the other factors. Therefore, there is enough empirical evidence to reject the null hypothesis.

4.1. The Relationship between SQ (Tangibility) and CL

The relationship between SQ (Tangibility) and CL at commercial banks in Egypt is determined. The sixth hypothesis to be tested is:

There is no relationship between SQ (Tangibility) and CL at commercial banks in Egypt.

Table (10) MRA Results for SQ (Tangibility) and CL

The Variables of SQ (Tangibility)	Beta	R	R2
1. The presence of equipment and sophisticated equipment.	0.193**	0.280	0.078
2. Convenient and attractive facilities and halls.	0.031	0.372	0.138
3. There is adequate parking space.	0.239**	0.383	0.146
4. Appropriate overall appearance of the organization of the nature and quality of services provided.	0.408**	0.515	0.265
<ul style="list-style-type: none"> ▪ MCC ▪ DC ▪ Calculated F ▪ Degree of Freedom ▪ Indexed F ▪ Level of Significance 		0.587 0.344 40.035 4, 305 3.31 0.000	
** P < 0.01 * P < 0.05			

Table (10) proves that there is a relationship between SQ (Tangibility) and CL at significance level of 0,000. As a result of the value of R², the 4 independent variables of SQ (Tangibility) can explain 34.4% of the total differentiation in JE level.

For the results of a structural analysis of the MRA, the direct effect of SQ (Tangibility) and CL is obtained. Because MCC is 0.587, it is concluded that there is enough empirical evidence to reject the null hypothesis.

4.9. The Relationship between SQ (Reliability) and CL

The relationship between SQ (Reliability) and CL at commercial banks in Egypt is determined. The seventh hypothesis to be tested is:

There is no relationship between SQ (Reliability) and CL at commercial banks in Egypt.

Table (11) MRA Results for SQ (Reliability) and CL

The Variables of SQ (Reliability)	Beta	R	R2
1. Commitment to implement the work in the given time.	0.392**	0.502	0.252
2. Attention to the problems of customers by answering their questions.	0.170*	0.349	0.121
3. Care to provide the service correctly, and from the first time.	0.034	0.367	0.134
4. Providing the service on the dates that have been identified.	0.067	0.260	0.067
5. Availability of accurate documentation systems and records.	0.231**	0.313	0.097
<ul style="list-style-type: none"> ▪ MCC ▪ DC ▪ Calculated F ▪ Degree of Freedom ▪ Indexed F ▪ Level of Significance 		0.569	0.323
		29.059	5, 304
		3.01	0.000
** P < 0.01	* P < 0.05		

As Table (11) proves, the MRA resulted in the R of 0.569. This means that CL has been significantly explained by the 5 independent variables of SQ (Reliability). Furthermore, the R² of 0.323 indicates that the percentage of the variable interprets the whole model, that is, 32.3%. It is evident that the five independent variables of SQ (Reliability) justified 32.3% of the total factors of CL. Hence, 67.7% are explained by the other factors. Therefore, there is enough empirical evidence to reject the null hypothesis.

4.10. The Relationship between SQ (Responsiveness) and CL

The relationship between SQ (Responsiveness) and CL at commercial banks in Egypt is determined. The eighth hypothesis to be tested is:

There is no relationship between SQ (Responsiveness) and CL at commercial banks in Egypt.

Table (12) MRA Results for SQ (Responsiveness) and CL

The Variables of SQ (Responsiveness)	Beta	R	R2
1. Informing customers accurately of dates of service.	0.203**	0.241	0.058
2. Permanent readiness to assist customers.	0.087	0.253	0.064
3. Short waiting period to provide the service to customers.	0.180**	0.263	0.069
4. Responding to customer complaints quickly.	0.063	0.204	0.041
<ul style="list-style-type: none"> ▪ MCC ▪ DC ▪ Calculated F ▪ Degree of Freedom ▪ Indexed F ▪ Level of Significance 		0.362	0.131
		11.518	4, 305
		3.31	0.000
* P < 0.05			

Table (12) proves that there is a relationship between SQ (Responsiveness) and CL. As a result of the value of R^2 , the 4 independent variables of SQ (Responsiveness) can explain 13.1% of the total differentiation in CL level. For the results of a structural analysis of the MRA, the direct effect of SQ (Responsiveness) and CL is obtained. Because MCC is 0.362, there is enough empirical evidence to reject the null hypothesis.

4.11. The Relationship between SQ (Assurance) and CL

The relationship between SQ (Assurance) and CL at commercial banks in Egypt is determined. The ninth hypothesis to be tested is:

There is no relationship between SQ (Assurance) and CL at commercial banks in Egypt.

Table (13) proves that there is a relationship between SQ (Assurance) and CL at significance level of 0,000. As a result of the value of R^2 , the 4 independent variables of SQ (Assurance) can explain 13.7% of the total differentiation in CL level. For the results of a structural analysis of the MRA, the direct effect of SQ (Assurance) and CL is obtained. Because MCC is 0.370, it is concluded that there is enough empirical evidence to reject the null hypothesis.

Table (13) MRA Results for SQ (Assurance) and CL

The Variables of SQ (Assurance)	Beta	R	R2
1. Behavior of employees makes customers feel confident.	0.169**	0.263	0.069
2. Clients have a sense of security in dealing with the institution.	0.207**	0.247	0.061
3. Workers deal with customers humanly and decently.	0.085	0.220	0.048
4. Adequate knowledge to answer customer questions is available.	0.085	0.262	0.068
▪ MCC		0.370	
▪ DC		0.137	
▪ Calculated F		12.080	
▪ Degree of Freedom		4, 305	
▪ Indexed F		3.31	
▪ Level of Significance		0.000	
** P < 0.01 * P < 0.05			

4.12. The Relationship between SQ (Empathy) and CL

The relationship between SQ (Empathy) and CL at commercial banks in Egypt is determined. The tenth hypothesis to be tested is:

There is no relationship between SQ (Empathy) and CL at commercial banks in Egypt.

Table (14) MRA Results for SQ (Empathy) and CL

The Variables of SQ (Empathy)	Beta	R	R2
1. Employees are personally interested in customers.	0.397**	0.502	0.252
2. Priorities of management and staff in the organization include the supreme interests of the clients.	0.172*	0.349	0.121
3. Customers receive good treatment, respect and appreciation of their circumstances.	0.034	0.367	0.134
4. Working hours are appropriate for each customer.	0.068	0.260	0.067
5. Needs of customers are known.	0.202**	0.280	0.078
▪ MCC		0.558	
▪ DC		0.311	
▪ Calculated F		27.444	
▪ Degree of Freedom		5, 304	
▪ Indexed F		3.01	
▪ Level of Significance		0.000	
** P < 0.01 * P < 0.05			

As Table (14) proves, the MRA resulted in the R of 0.558. This means that CL has been significantly explained by the 5 independent variables of SQ (Empathy). Furthermore, the R² of 0.311 indicates that the percentage of the variable interprets the whole model, that is, 31.1%. It is evident that the 5 independent variables SQ (Empathy) justified 31.1% of the total factors of CL. Hence, 68.9% are explained by the other factors. Therefore, there is enough empirical evidence to reject the null hypothesis.

4.13. CS (Satisfaction with the Conduct of the Proceedings) and CL

The relationship between CS (satisfaction with the conduct of the proceedings) and CL at commercial banks in Egypt is determined. The eleventh hypothesis to be tested is:

There is no relationship between CS (satisfaction with the conduct of the proceedings) and CL and CS at commercial banks in Egypt.

Table (15)
MRA Results for CS (Satisfaction with the Conduct of the Proceedings) and CL

The Variables of CS (Satisfaction with the Conduct of the Proceedings)	Beta	R	R2
1. The internal design of the building makes it easier to streamline the functioning of transactions.	0.220**	0.877	0.769
2. There are more than a bank branch meeting your needs (for example, near the workplace).	0.089**	0.877	0.769
3. The bank offers unparalleled facilities (such as interest rates on loans or deposits).	0.179**	0.908	0.824
4. The bank does not make mistakes when informing me about the conduct of my business.	0.267**	0.895	0.801
5. Guiding signs of facilities and offices are evident.	0.166**	0.729	0.531
6. it's easy to contact the bank over the phone and via e-mail.	0.196**	0.814	0.662
<ul style="list-style-type: none"> ▪ MCC ▪ DC ▪ Calculated F ▪ Degree of Freedom ▪ Indexed F ▪ Level of Significance 		0.977 0.954 1058.185 6, 303 2.80 0.000	
** P < 0.01			

Table (15) proves that there is a relationship between CS (satisfaction with the conduct of the proceedings) and CL at significance level of 0,000. As a result of the value of R², the 6 independent variables of CS (satisfaction with the conduct of the proceedings) can explain 95.4% of the total differentiation in CL level.

For the results of a structural analysis of the MRA, the direct effect of CS (satisfaction with the conduct of the proceedings) and CL is obtained. Because MCC is 0.977, it is concluded that there is enough empirical evidence to reject the null hypothesis.

4.14. CS (Satisfaction with the Workers) and CL

The relationship between CS (satisfaction with the workers) and CL at commercial banks in Egypt is determined. The twelfth hypothesis to be tested is:

There is no relationship between CS (satisfaction with the workers) and CL and CS at commercial banks in Egypt.

Table (16)
MRA Results for CS (Satisfaction with the Workers) and CL

The Variables of CS (Satisfaction with the Workers)	Beta	R	R2
1. Workers in the bank are elegant.	0.124**	0.654	0.427
2. Bank staff are polite and treat clients decently.	0.276**	0.909	0.826
3. Bank staff are well aware of the activities and the work of the bank.	0.341**	0.867	0.751
4. Bank staff have the knowledge necessary to serve you immediately.	0.090**	0.873	0.762
5. Bank employees are acting freely with me when I am having a problem with a view to solving them.	0.119**	0.625	0.390
6. Bank employees do not hesitate to find the time to provide the best service to the customer.	0.225**	0.800	0.640
▪ MCC		0.981	
▪ DC		0.961	
▪ Calculated F		1259.238	
▪ Degree of Freedom		6, 303	
▪ Indexed F		2.80	
▪ Level of Significance		0.000	
** P < 0.01			

As Table (16) proves, the MRA resulted in the R of 0.981. This means that CS has been significantly explained by the 6 independent variables of CS (satisfaction with the workers).

Furthermore, the R^2 of 0.861 indicates that the percentage of the variable interprets the whole model, that is, 86.1%. It is evident that the six independent variables of CS (satisfaction with the workers) justified 86.1% of the total factors of CL. Hence, 13.9% are explained by the other factors. Therefore, there is enough empirical evidence to reject the null hypothesis.

4.15. CS (Satisfaction with the Services of the Organization) and CL

The relationship between CS (satisfaction with the services of the organization) and CL at commercial banks in Egypt is determined. The thirteenth hypothesis to be tested is:

There is no relationship between CS (satisfaction with the services of the organization) and CL and CS at commercial banks in Egypt.

Table (17) proves that there is a relationship between satisfaction with the services of the organization and CL. As a result of the value of R^2 , the 6 independent variables of satisfaction with the services of the organization can explain 90.4% of the total differentiation in CS level.

For the results of a structural analysis of the MRA, the direct effect of CS (satisfaction with the services of the organization) and CL is obtained. Because MCC is 0.951, there is enough empirical evidence to reject the null hypothesis.

Table (17)

MRA Results for CS (Satisfaction with the Services of the Organization) and CL

The Variables of CS (Satisfaction with the Services of the Organization)	Beta	R	R²
1. The bank deserves confidence.	0.288**	0.894	0.799
2. You do not need to pay numerous visits to the bank in order to solve a specific problem.	0.110*	0.897	0.804
3. If there is a problem, the bank will be ready to discuss this with me.	0.020	0.653	0.426
4. The bank provides services to the customer quickly.	0.113**	0.406	0.164
5. Good relations between workers and management of the bank contributes to providing the best service to the customer.	0.231**	0.909	0.826
6. The bank offers a wide variety of services that meet your needs.	0.319**	0.873	0.762
<ul style="list-style-type: none"> ▪ MCC ▪ DC ▪ Calculated F ▪ Degree of Freedom ▪ Indexed F ▪ Level of Significance 		0.951 0.904 476.170 6, 303 2.80 0.000	
** P < 0.01		* P < 0.05	

5. Research Findings

The present study on analyzing the moderating significant role of CS in the relationship between SQ and CL at commercial banks in Egypt revealed the following results:

1. There is a positive and significant correlation between the SQ and CS. It is clear that there is interest from the organization to provide services to quality, which is expected. They meet ambitions and CS, and affect them. Therefore, this is reflected in the satisfaction. This is consistent with the finding of the significant importance of SQ perceptions and the association between SQ and CS (Cronin, & Taylor, 1992; Taylor, & Baker, 1994). Also, customers have put the criteria of CS towards SQ provided by their banks. Fast and efficient service, confidentiality of bank, speed of transaction, friendliness of bank personnel, accuracy of billing, billing timeliness, billing clarity, competitive pricing, and SQ are the key factors which significantly affect CS (Hokanson, 1995). Young customers place more emphasis on factors like the bank's reputation, friendliness of bank personnel, convenient location, and availability of parking space in selecting their banks (Almossawi, 2001).
2. CS is a decision made after experience while quality is not the same. On the other hand, in CS literature, expectations for goods is "would", while in SQ literature, expectations for goods is "should". Several researches have been done on the relation between SQ and CS. These researches show that CS results in SQ (Parasuraman et al., 1988; 1991).
3. SQ is an important indicator of CS intentions. That is, consumers may be loyal to bank if it is viewed as generating satisfaction among other consumers, particularly in credence products and services. This alone may create an amount of unwillingness to switch. Finally, SQ is a key factor for CS. It is an important tool for banks for augmenting their income and market share (Sureshchandar et al., 2002; Muyeed, 2012).
4. There is a positive and significant correlation between the SQ and CL. This indicates that the SQ is high and convincing from the point of view of the customers and they want better performance. This is consistent with the finding that there is a strong relationship between SQ and CL as confirmed by many

researchers (Anderson & Mittal, 2000; Bloemer & De Ruyter, 1999; and Oliva et al., 1992; Heskett et al. (1997). While Bloemer and De Ruyter (1999) have stated that SQ results in CL; whereas level of customers also tends to be relatively high, it may also act as a vital promoter of CL. However, in today's highly dynamic and competitive environment, attaining higher levels of CS and CL, especially in the services sector, may be a tough task for many organizations. Also, many researchers have proved willingness to recommend and repurchase intention as dimensions of the CL. Further, they found that SQ has a strong positive impact on these dimensions of CL (Ehigie, 2006; Wong & Sohal, 2003; Bloemer et al., 1998; and Bitner, 1990).

5. There is a positive relationship between SQ, CS, and CL. This is consistent with the finding that SQ is one of the most important aspects of the premium customer experience. Most organizations monitor their SQ on a regular basis to ensure maximum CS and to improve CL. CS is attained by properly meeting the customer demands and expectations and providing services which are up to the market standards (Gitomer, 1998). A positive consumption experience of the customer ensures that his overall feelings for the products or services consumed are positive. However, CS does not guarantee repurchase, CL. Also, SQ has been suggested as a strong predictor of CS by many organizational researchers. SQ is a driver of the CS that impacts CL (Cronin et al., 2000).
6. There is a positive correlation between CS and CL. This is the result of dealing well with customers, solving their problems, and facilitating the procedures for the provision of services to them, which affects them and contributes to creating a sense of loyalty to the bank to a large extent. In other words, researchers have found a strong relationship between CS and CL. Szymanski & Henard (2001) indicate 15 positive and significant correlations between the two constructs. Bearden & Teel (1983) have shown a relationship between CS and CL. Jones et al., (1995) argued that this relationship is not a simple linear one; the resulting behaviors may depend on consumer attributions. Furthermore, CS is a driver of CL. However, a number of contributions to the services marketing literatures over the past decade have called this into question and empirical studies have begun to demonstrate service contexts in which CS and CL do not always correlate positively (Silvestro & Cross, 2000, Kamakura, 2002, Pritchard & Silvestro, 2005). In addition to that, CS is not enough. There has to be extremely satisfied customers. This is because CS must lead to CL. Building CL is not a choice any longer with businesses. It is in fact the only way of building sustainable competitive advantage. Building CL has become a core marketing objective shared by key players in all industries catering to business customers (Bowen and Chen (2001). Also, high CS will result in increased CL for the firm and that customers will be less prone to overtures from competition (Fornell, 1992).
7. Furthermore, CS is positively associated with repurchase intentions, likelihood of recommending a product or service, loyalty and profitability (Anton (1996). Additionally, CL would purchase from the firm over an extended time (Evans, & Lindsay, 1996). CS are more likely to be repeat customers and don't think to switch to other service providers (Guiltinan, et al., 1997). The causal construct between CS and CL found that there is positive association between CS and CL (Bontis, et al., 2007). CS and CL are highly related, and that dissatisfaction fosters a customer's intention to switch. Also, CS should be the primary objective of an organization to enhance CL but a business that focuses exclusively on CS runs the risk of becoming an undifferentiated brand whose customers believe only that it meets the minimum performance criteria for the category (Clarke, 2001). Finally, customers must to be extremely satisfied. As far as organizations are concerned, they want their customers to be loyal to them and CS does not fully guarantee this. CS is not necessarily a guarantee of loyalty. Customers may change service providers because of price, or because the rival is offering new opportunities, or simply because they want some variation. Today, financial institutions are seeking information on how to build CL (Sivadas & Baker-Prewitt, 2000; Reichheld, 1996; Bowen & Chen, 2001). Finally, CS leads to greater CL (Bolton & Drew, 1993), reduces the costs of future transactions (Reichheld & Sasser, 1990), positively impacts firm's revenues (Bolton 1998), and minimizes customer defection if quality falters.
8. There is a significant role of CS in the relationship between SQ and CL. In other words, SQ affects CL through CS. This is consistent with the finding that CS plays a mediator role in the effect of SQ on CL. In fact, SQ affects CL through CS. In addition, results of this research show that SQ is an important gateway to CS (Caruana, 2002). CS is a leading factor in determining loyalty (Anderson & Lehmann

1994). Finally, satisfaction typically mediates the effects of product quality, SQ, and price or payment equity on loyalty (Bolton & Lemon 1999; Fornell et al. 1996).

6. Recommendations

The basic purpose of this research work is to put forward recommendations of practical nature rather than just proposing research oriented work.

1. The need for credit and interest in improving the SQ provided to customers. This is in order to be able to compete in the future and live up to the level of ambition of services provided.
2. The commercial banks in Egypt should learn customers' point of view through questionnaires, among other things, business research studies, or specialists in order to provide consulting services in order to check the quality of services.
3. The commercial banks in Egypt should pay much attention to CS, through the selection of skilled workers on how to provide the service and earn CS, and design a training program for them in order to equip them with knowledge and skills required to provide services.
4. The commercial banks in Egypt is interested in how to facilitate business processes and reduce the time of service to the customer through motivating employees and giving them the empowerment required for the performance of their quality.
5. The commercial banks in Egypt should know the need to respect the customer, and the staff should try to get the information and suggestions or problems in order to improve service delivery and CS.
6. The commercial banks in Egypt must try to maintain existing customers to gain their satisfaction. This is because the cost of maintaining the current client is less as a cause of a new customer, and to maintain it for a longer period. The customer is getting a sense of loyalty to the bank, thereby acting to promote it and gain new customers. Attention must be paid to CS because it gets reflected on them and affect their loyalty. It also improves the relationship between the SQ and CL.
7. The commercial banks in Egypt must adopt a win-win SQ strategy through which they provide value to the customer and customer remains loyal to the organization. The value provided must keep in view the satisfaction of the customers.
8. The commercial banks in Egypt must understand and determine the factors that enhance CS. Surveys must be conducted to obtain the data from the customers regarding their perceptions, expectations and recommendations to improve the SQ. In other words, CS is a very much important factor that not only forces the customers to remain loyal with the organization, but also proves as a marketing mechanism through which other people are attracted towards the organization.
9. The commercial banks in Egypt should look for the contemporary approaches of delivering quality services through relationship management tactics. These approaches build a long term relationship with the customer through the provision of premium quality services. In other words, traditional predictors of the CS such as SQ still have a strong impact on the CS. So, these factors must be the core of the strategy aiming at enhancing CS and CL. In other words, probably the most important determinant of the CL is SQ. So, the provision of premium quality services must be the prime objective of the business strategy of commercial banks in Egypt.
10. The commercial banks in Egypt must think regarding developing a competitive edge which sets apart the products and services of the organization in a distinctive way. Provision of premium quality services holds upmost importance among the factors which can enable the commercial banks to have a competitive edge over the rivals successfully in today's market-driven system. In other words, innovating the services according to the needs and demands of the customers is very much important. Customers must be the focus of every strategy. The commercial banks in Egypt must think in terms of end result of their SQ innovations. The focus should be on the long run.

7. Research Implications

Managers at commercial banks in Egypt might be able to improve CL through SQ and CS. The findings provide several managerial implications. The fundamental premise of the proposed model was that retailers should understand comprehensively the critical factors necessary to achieve high SQ that will

significantly affect CS and CL, and use them as diagnostic information. By recognizing and analyzing these diagnostic indicators, retailers will be better able to formulate and implement their strategic plans.

According to Hansen & Bush (1999), a great success will result from a strategy that concentrates on one targeted dimension of SQ, rather than from one in which the retail firm improves marginally on all of the dimensions. The interpretation of the research model has the potential to help retailers better understand how customers assess the SQ and how their service campaigns influence CS and CL in different extent. Learning the uncovered relationships between SQ, CS and CL, retailers can effectively allocate their resources and develop a rational plan to improve their SQ under specific business circumstances.

It is recognized that improvement of CS, customers will be more loyal. By the referring of loyal customers, the commercial banks can attract more customers. Managers are advised to satisfy and better manage their relationships through quality product and service offerings to their customers as a competitive policy in the marketplace. The commercial banks are required to offer products/services that meet or surpass consumers' expectation.

8. Research Limitations

Although the results presented in this study are useful in understanding the relationships between SQ, CS and CL, there are several limitations that need to be addressed. They are as follows:

1. The sampling frame includes the employees at commercial banks in Egypt. This may lead to loss of generalizability. Although the sample used appears homogenous and yielded reliable data, it would be better to include more demographic control variables, which lead to more generalizable results and allow possible segmentation in terms of SQ, CS and CL. Further studies should use a more representative sample of whole retail customers' population, which lead to more sound and comprehensive findings.
2. The variables in the hypothesized model, CS and CL, are likely to be influenced by other variables other than SQ. So, other factors that are found to influence loyalty are brand name and value and brand commitment (Kuikka & Laukkanen, 2012; Belaid & Behi, 2011); confidence benefits and special treatments benefits (Ruiz-Molina et al., 2009); the quality of product offered in retail outlets (Allaway et al., 2011; Fandos & Flavián, 2006). Other studies identify factors such as price (Martin-Consuegra et al., 2007) or store environment (Guenzi et al., 2006) as factors influencing CS. Addressing these additional factors in specific retailing contexts extend the landscape of retailing research and can contribute in achieving deeper insights on retail customer behavior.
3. The data was collected at single point in time. Although all the proposed hypotheses were based on previous research studies and evidences shown in the previous literature, it is not possible to explain causal relationships among the variables of the study due to the absence of a longitudinal research design. Hence, the findings of the study are not an evidence for explaining causal relationships among variables.
4. This study may be of significant importance both in contributing to the literature and as far as banking sector is concerned. An important strategy for 21st century commercial banks must be the provision of premium quality services in order to keep the CS and CL to the organization and subsequently to survive and compete in today's dynamic and competitive corporate environment effectively.

9. Conclusions

SQ is one of the most important factors in identifying new customer needs and the key to CS and CL is providing the customers with their undiscovered needs (Chai & colleagues. 2009).

SQ is an excellent technique for enhancing CS and CL to the organization in today's competitive environment. The main objective of this study is to determine the impact of various SQ dimensions on CS and CL. While several authors have emphasized the multidimensional nature of SQ and the relationships between CS and CL, this research sought to establish the bridges between SQ, CS, and CL.

The current research attempts to find the impact of CS on CL. Clarke (2001) examined that CS is really no more than the price of entry to a category. For CS to be effective, it must be able to create CL.

The commercial banks in Egypt can benefit from the fact of knowing how customers perceive the SQ and knowing the way of how to measure SQ. Therefore, the management can use the specific data obtained from the measurement of SQ in their strategies and plans. This will help the commercial banks in Egypt to

better understand various SQ that affect CS. In this way, the commercial banks in Egypt can better allocate resources to provide better service to their customers. Thus, understanding CS with SQ is very important and challenging.

The commercial banks in Egypt are facing so many challenges i.e. increase in customers' demands and expectations coupled with provision of premium quality services (Ettorre, 1994; Joseph & Walker, 1988; JA, 1983; and Leonard & Sasser, 1982). Moreover, customers are behaving more critically to the SQ practices prevailing in banks (Albrecht & Zemke, 1985). Increasing customer demands together with ever growing competition are compelling the commercial banks in Egypt to adapt new competitive and innovative ways which will help them to take the lead in the market place in the form of loyal customer-base (Sellers, 1989).

In the banking industry, a key element of CS is the nature of the relationship between the customer and the provider of the products and services i.e. banks. Thus, both product and SQ are commonly noted as a critical prerequisite for satisfying and retaining valued customers. Previous research has identified many factors that determine CS in retail banking sector, and that there are differences in how consumers perceive services across countries and cultures that cannot be generalized.

The bank's ability to deliver these benefits on a continuous basis probably has a significant impact on the level of CS. Therefore, the commercial banks in Egypt has to identify and improve upon factors that can increase customer value. Although it is apparent that for superior service it is not sufficient to focus on satisfying customers, as customers switched their financial institutions because of SQ problems and failures (Gerrard, & Cunningham, 1997), and stop the use of a financial service provider because of poor service performance (Allred & Addams, 2000). This attitude is a significant factor, which influences customer intention to engage in positive or negative behavior decisions. Consequently, CS is a necessary prerequisite for building long term customer relationships and likely to increase loyalty (Anthanassopoulos et al., 2001; Selnes, 1993; Bloemer, & Ruyter, 1998).

McIlroy & Barnett (2000) stated that an important concept to consider when developing a CL program is CS. CS is a critical scale of how well a customer's needs and demands are met while CL is a measure of how likely a customer is to repeat the purchases and engage in relationship activities. Loyalty is vulnerable because even if consumers are satisfied with the services they will continue to defect if they think they can get better value, convenience or quality elsewhere. Therefore, CS is not an accurate indicator of loyalty. CS is essential but not a sufficient condition of loyalty. In other words, we can have CS without CL, but it is too hard or even impossible to have loyalty without satisfaction. CS is very important. Thus, though CS does not guarantee repeat purchases on the part of the customers but still it plays a very important part in ensuring CL. However this point has been echoed by lots of organizational critics when they said that CS is a direct determining factor in CL which in turn prevent them to switch to other financial service providers. Therefore, the organizations should always strive to ensure that their customers are very satisfied. CL and retention is potentially one of the most powerful weapons that financial institutions of 21st century can employ in their fight to gain a strategic advantage and survive in today's ever-increasing competitive environment.

CS is a popular concept in several areas like marketing, consumer research, economic psychology, welfare-economics, and economics. The most common interpretations obtained from various authors reflect the notion that satisfaction is a feeling which results from evaluation process of what has been received against what was expected, including the purchase decision itself and the needs and wants associated with the purchase (Armstrong & Kotler, 1996).

CS secures future revenues (Fornell, 1992; Bolton, 1998), reduces future transactions costs (Reichheld & Sasser, 1990), decreases price elasticity (Anderson, 1996), and minimizes the likelihood of customers defecting if quality falters (Anderson & Sullivan, 1993).

The power of CL is clear and compelling. It leads to more profitable growth. CL stay longer with companies that treat them well. They buy more of their products, and they cost less to serve. They recommend the organizations to their friends and colleagues, becoming, in effect, a highly credible volunteer sales force. Investing in loyalty can generate more attractive returns than rolling out an ambitious new marketing plan or expanding line of company's business. Loyalty can be of substantial value to both customers and the firm. Customers are willing to invest their loyalty in business that can deliver superior

value relative to competitors (Reichheld, 1996). When they are loyal to a firm, consumers may minimize time expended in searching and in locating and evaluating purchase alternatives. Also, customers can avoid the learning process that may consume the time and effort needed to become accustomed to a new vendor. CL is one major driver of success in e-commerce (Reichheld & Scheffer, 2000).

By increasing CL, CS are likely to remain loyal to the service provider (Eriksson & Vaghult, 2000). CS and CL are not directly correlated, particularly in competitive environments. To achieve loyalty in competitive environments organizations need to ‘completely satisfy’ their customers (Jones & Sasser, 1995). There is a big difference between satisfaction, which is a passive customer condition, and loyalty, which is an active or proactive relationship with the organization (Fredericks, 2001).

Satisfaction alone does not make a customer loyal and that merely measuring satisfaction does not tell a company how susceptible its’ customers are to changing their spending patterns or jump ship to competitors with a better offering. They identify three basic customer attitudes, emotive, inertia and deliberative that underlies loyalty profiles. They have found that the emotive customers are the most loyal. Thus, it would seem that while satisfaction is an important component of loyalty. The loyalty definition needs to incorporate more attitudinal and emotive components (Coyles & Gokey, 2002).

SQ and all its dimensions such as tangibility, reliability, responsiveness, assurance and empathy have significant and positive association with CS and CL towards their respective financial service providing organizations.

SQ has been admired by the organizational researchers all around the globe as a competitive weapon which differentiates the organization from its rivals in a much positive way by enabling the service organizations to delight the customers through the provision of premium quality services on consistent basis and subsequently enhance their CS and CL (Naik et al., 2010; Wisniewski, 2001; Curry & Herbert, 1988; and Zeithaml, 1988).

Customers are not loyal to one particular bank in Egypt. Today, all what they need is quality of products and services which satisfy their requirements effectively. Hence the major need of today is to find the ways to create satisfied and happy client-base. Therefore, these commercial banks in Egypt must consider the above discussed antecedents of CS in order to have happy customer base (Sharp & Sharp, 1997) which subsequently enhances their financial performance and profitability (Hackl et al., 2000; Andereson et al., 1994; Lewis, 1993).

CS is the degree to which customer expectations of products or services are met or exceeded. Therefore, any business, especially service providers in a competitive environment without a focus on CS, will remain irrelevant in the marketplace and experience low customer patronage, poor customer retention, loyalty and recommendation. CS increases organizations’ market shares and assists eateries to enhance CL.

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