



**TO DETERMINE THE FACTORS
AFFECTING CUSTOMER SATISFACTION IN
BANKING INDUSTRY OF PAKISTAN**

A Thesis submitted to Department of Management Sciences
in part fulfillment of the requirement for the MBA degree

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Candidate Signature: , _____ Date: _____

Certificate of Supervisor

I M. Zeeshan Ali being the Supervisor of the above student, certify that the research work of the student has been completed to my satisfaction and that the thesis is in a format recognized by the department and is in accordance with the rules of the University. The thesis is appropriate for examination.

Signature: _____ Date: _____

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Abstract

Statement of Problem:

This dissertation looked into the factors that affect customer satisfaction in banking industry of Pakistan and to measure the relationship of automated service quality with customer satisfaction.

Methodology:

SERVPERF model (reliability, responsiveness, assurance, empathy, tangibles) was utilized to determine the quality of services provided by Pakistani banks. A well-developed questionnaire was used to determine identified variables. A convenience sample technique was used to collect data from 100 customers of Pakistani banks. Pearson Correlation analysis was used to analyze the primary data.

Findings:

The results show that automated service quality has the highest relationship with customer satisfaction. Tangibles, empathy, responsiveness, reliability and assurance respectively have positive relationship with customer satisfaction.

Conclusion and Recommendation:

The researcher can conclude from the data analysis that all the identified variables have direct impact with customer satisfaction. The Pakistani banks should improve automated service quality in order to enhance customer satisfaction. They should also improve tangibles, empathy, responsiveness, reliability and assurance aspect of service quality to increase their market share and profitability.

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