

**IMPACT OF SERVICE QUALITY, SERVICE
CONVENIENCE AND PERCIEVED PRICE &
FAIRNESS ON CUSTOMER SATISFACTION AND
LOYALTY: FINDINGS FROM BANKS OPERATING
IN KARACHI**

By

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Supervisor – Student Meeting Record

S#	Date	Place of Meeting	Topic Discussed	Signature of Student
1.	2-04-18	Faculty-1	Data Analysis and Results Interpretation	<i>Wajeeda</i>
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Thesis Title: Impact of service quality, service convenience and perceived price and fairness on customer satisfaction and loyalty: findings from banks operated in Karachi

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Declaration of Authentication

I, hereby, declare that no portion of the work referred to in this thesis has been submitted in support of any application for another degree or qualification of this university or any other institution of learning.

Student's Signature: Wajeeha

Dedication

This thesis is dedicated to my supervisor Kaleem A. Ghias, for his kindness, devotion and for his endless support.

Further, I would like to dedicate it to my Parents who have been source of inspiration and provided their moral, spiritual and emotional support.

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Abstract

Purpose - The purpose of this paper is to examine the extent to which service quality, perceived price and fairness and service convenience influence customer satisfaction and customer loyalty for Karachi banking sector. It further examine the impact of customer satisfaction on customer loyalty.

Methodology & Design - This research is quantitative in nature and primary data was collected using a cross sectional survey that was electronically distributed. The main data were collected in a web-based questionnaire survey. The questionnaire distributed online to customers who has at least one bank account and total of 425 responses were used for further analysis. Reliability test, correlation test and regression test were performed using SPSS to test proposed hypotheses on the associations between variables.

Findings - Results reveal that service quality dimensions (employee behavior and tangibility) shows a significant impact on customer satisfaction and loyalty except information technology. Also perceived price and fairness identifies a significant impact on customer satisfaction and loyalty. All dimensions of service convenience except benefit convenience shows an impact on customer satisfaction whereas transaction convenience and benefit convenience doesn't show impact on loyalty.

Limitations - This research is based on non-probability convenience sampling technique and data was collected through cross sectional survey which minimizes the diversity impact. The study may suffer from lack of generalization as it is conducted in one city of Pakistan (Karachi).

Recommendations – the recommendation of this research is based on results. Therefore it is suggested that the bank executives should find a way to convey quality services and be straightforward in making feasible promises to the clients also provide training to employees to give uniform services.

Keywords - Service quality, service convenience, perceived price and fairness, customer satisfaction and customer loyalty.

TABLE OF CONTENTS

CHAPTER 1	1
INTRODUCTION	1
1.1 Background.....	1
1.2 Problem statement.....	3
1.3 Research Questions.....	5
1.4 Purpose of Study.....	6
1.5 Significance of Study.....	6
1.6 Limitations of Study.....	6
1.7 Outline of Study.....	7
CHAPTER 2	8
LITERATURE REVIEW	8
2.1 Service Quality Concept.....	8
2.2 Customer Satisfaction and Loyalty.....	9
2.2.1 Impact of Service Quality on customer satisfaction and loyalty.....	10
2.3 Service Convenience.....	13
2.3.1 Impact of Service convenience on customer satisfaction and loyalty.....	13
2.4 Perceived Price and Fairness.....	15
2.4.1 Impact of Perceived Price Fairness on customer loyalty & satisfaction...	15
2.5 Summary of Literature Review.....	17
2.6 Multiple Regression Hypothesis.....	20
2.7 Conceptual Framework.....	21
2.8 Hypothesis.....	21

CHAPTER 3.....23
RESEARCH METHODOLOGY.....23

3.1 Research Approach.....23

3.2 Research Design.....23

3.3 Sampling Design.....24

3.3.1 Target Population.....24

3.3.2 Sample Size.....24

3.3.3 Sampling Technique.....24

3.4 Research Instrument.....25

3.5 Data Collection.....26

3.6 Statistical Technique.....27

CHAPTER 4.....28
DATA ANALYSIS.....28

4.1 Respondent Profile.....28

4.2 Reliability Test.....29

4.2.1 Cronbach’s Alpha Test for Employee Behavior.....30

4.2.2 Cronbach’s Alpha Test for Tangibility.....30

4.2.3 Cronbach’s Alpha Test for Information Technology.....30

4.2.4 Cronbach’s Alpha Test for Decision Convenience.....31

4.2.5 Cronbach’s Alpha Test for Access Convenience.....31

4.2.6 Cronbach’s Alpha Test for Transaction Convenience.....32

4.2.7 Cronbach’s Alpha Test for Benefit Convenience.....32

4.2.8 Cronbach"s Alpha Test for Post-Benefit Convenience.....33

4.2.9	Cronbach's Alpha Test for Perceived Price & Fairness.....	33
4.2.10	Cronbach's Alpha Test for Customer Satisfaction.....	33
4.2.11	Cronbach's Alpha Test for Customer Loyalty.....	34
4.2.12	Cronbach's Alpha Test for Overall Response.....	34
4.3	Correlation Test.....	36
4.3.1	Customer Satisfaction.....	37
4.3.2	Customer Loyalty.....	38
4.4	Inter-Item Correlation.....	39
4.5	Regression Model.....	40
4.5.1	Customer Satisfaction Results.....	40
4.5.1.1	Hypothesis Testing of Customer satisfaction.....	41
4.5.2	Customer Loyalty Results.....	46
4.5.2.1	Hypothesis Testing of Customer Loyalty.....	47
4.5.3	Customer Satisfaction on Loyalty.....	51
4.5.3.1	Hypothesis Testing.....	53
4.6	Summary of Hypothesis Testing.....	54
CHAPTER 5.....		55
DISCUSSION.....		55
5.1	Service Quality.....	55
5.1.1	Employee behavior.....	55
5.1.2	Tangibility.....	56
5.1.3	Information Technology.....	56
5.2	Service Convenience.....	57
5.2.1	Decision Convenience.....	57

5.2.2 Access Convenience.....57

5.2.3 Transaction Convenience.....58

5.2.4 Benefit Convenience.....58

5.2.5 Post-Benefit Convenience.....59

5.3 Perceived Price and Fairness.....59

5.4 Customer Satisfaction and Loyalty.....60

CHAPTER 6.....61

RECOMMENDATIONS AND CONCLUSION.....61

6.1 Recommendations.....61

6.2 Limitations and Future Research.....62

6.3 Conclusion.....62

REFERENCES.....64

APPENDIX.....69