



An Examination of the Relationship between Service Quality Perception of Alternate Banking Delivery Channels and Customer Satisfaction; A Step Forward towards Green Economy: Empirical Evidences from Pakistani Islamic & Conventional Commercial Banks

Muhammad Usama

MBA-Research Scholar, Karachi University Business School, University of Karachi, Pakistan.

Dr. Azam Ali

PhD- Islamic Banking and Finance from International Islamic University (IIUM), Gombak, Malaysia

Danish Ahmed Siddiqui

Associate Professor, Karachi University Business School, University of Karachi, Pakistan.

Abstract

This study examines the influence of service quality perception of alternate banking delivery channels offered by renowned Pakistani commercial banks on customer satisfaction as the trend of creating ease with the technological gadgets in every industry, whether service or manufacturing is getting pace over the years. The study evaluates the feedbacks and results to further expand the investments and enrich quality dimensions in order to enhance satisfaction. The nature of research is quantitative and the questionnaire is developed based on the existing literature. Self-administered survey was conducted to collect primary data. Correlation and multiple regressions were used to examine the relationship between variables. Findings of this research revealed that there is a significant positive relationship among the variables, such as tangibles, reliability, compliance, responsiveness, assurance and empathy and they are found strong determinants of service quality that ultimately influence customer satisfaction. The increased preference of adding alternate banking products along with the traditional methods of branch banking is gaining popularity and is also becoming a major marketing tool for most of the commercial banks irrespective of their dual nature e.g. Islamic or conventional. This research has attempted to deliver a better understanding of how the Alternate banking products are captivating the market share to keep up the pace in 21st century coinciding with technological revolution, and to adhere the customer satisfaction- the ultimate prosperity ladder. Fewer studies have been conducted worldwide and yet no empirical analysis found on Pakistan till date. The findings of this research will provide guidance to help policy makers of commercial banks in designing their Alternate banking delivery channels strategies and extend their focus towards customer satisfaction and to become a major contributor towards green economy as it saves tons of paper usage in record handling, filling and reporting.

Keywords: ABDC, all commercial banks, Pakistan.

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Introduction

The Banking industry is one of the crucial and structured segments of every country that directly or indirectly contributes in the economic development of a country by means of channelizing public and private funds both domestically and internationally. The recent technological inventions introduce various services and facilities that can positively contribute in customers' ease creation for example Internet Banking, Alternated teller Machine (ATM), Mobile Banking facilities and Call center services. However, with the expansion in services and customers, their quality sustenance needs to be assured, to evaluate the quality standards. There are numerous paradigms ranging from evaluating tangibles, the appearance of physical aspects to efficiency-the rapidness in response time, Effectiveness-How well the things done, Assurance- the believe in the safe execution of monetary or non-monetary transaction, empathy-the focus or courtesy element and compliance- the most crucial aspect of scrutiny to refrain from data theft and financial security. As most of the Alternate banking facilities allow the 24/7 banking channels service and follow strict regulations from the state regulatory bodies however there is dare need to evaluate the customer perspective too.

This study covers variables like responsiveness and empathy to captivate the closest quality understandings. As the quality of services and satisfaction of customers are the core concepts of marketing ideology and practicality, as quoted by (Anantharaman, 2002) in his study, similarly the importance of research is also defined by (Steven A. Taylor, 1994) in their study, as the significance of research objective cannot be exaggerated and likewise the author argued that the grass root understanding is mandatory for effective management from both the aspect of quality and customer satisfaction. The trend of quality percipience and customer satisfaction is turning to

be a prompt corporate milestone that every company needs to achieve at large, both in terms of products and services. The crux of the researches led on perceived quality and satisfaction of customers, is the assurance and assessment of service standards. The other aspect of satisfactory perceived quality leads towards service loyalty that ultimately drives branding and repurchase or usage of service and retention of customers (Steven A. Taylor, 1994). As discussed by (Caruana, 2002), in his article on Service Loyalty that the conceptualization of quality, satisfaction and loyalty are interrelated to each other.

Conceptual Studies:

Disconfirmation Theory:

The Disconfirmation theory holds the more clear evaluation of customer satisfaction scales, as it explains the comparative views of disconfirmation both with regards to expected performance and perceived performances, when the performance exceeds the expectation ($P > E$) it results in Positive disconfirmation and ultimately drives the satisfaction. When there is no unilateral raise in performance and expectation or $P = E$ this situation results in neutral view as there is no value addition results in it the last scenario that this theory discuss is when the performance of product or service decline from expectation it turns the customer views towards dissatisfaction or unlikeliness. (Oh, 1999)

Negativity Theory

The Negativity theory is created by Carlsmith and Aronson, this theory defines that any variation in performance, whether negative or positive will distract the individual cognition. That ultimately drives negative energy. This theory possess that the creation of expectations withhold

strong believes, furthermore the dissatisfaction can also occur in a situation where the product or service exceeds expectation. (Anderson, 1973)

Contrast Theory:

The contrast theory depicts the broad variation in decisions drive by own attitude or the attitude formed by others judgment in contrary to assimilation theory that depicts that consumers try to mitigate the differences between expectation and actual performances, in contrast theory it drives that the variation in percipience and actual state results in surprising effects that leads to focused or excessive state. (Cardozo, 1965)

For example if a company commits some pros in there advertisement that results in the creation of positive expectation and then results in the slightly un-fulfillment of promises as committed, the impact will be drastically worse as the consumer refuses the overall product, or it gives multiplication impact in both the cases of over commitment and under commitment let say the company committed less and delivers more, it also drives positive disconfirmation that also covers the extensiveness.

Assimilation Theory:

The theory based on customer satisfaction, dissonance theory, It explains that there is a cognitive evaluation between product or service expectation and the perceived performances. The main formation of assimilation theory consists of feedback evaluation, and this agenda of responses evaluation give this theory an introduction in the literature of customer satisfaction. To meet the expectation of consumers the affirmation in perception need to be established. At times the variation in expectation and performance can cause dis-satisfaction and lead to change in preference and drop down of selection in future acquirements. (Sunol, 1995) The assimilation

theory is being a part of massive criticism as it depicts that there is a cognitive relationship between expectation and satisfaction but the practicality of how disconfirmation drives whether satisfaction and dissatisfaction in contrary there are numerous researches that shows the actual performance leads to affirmation in expectation and reality

Empirical Studies:

(Anantharaman, 2002) Defines service quality as a form of attitude towards the attained service and can also be examine as an overall evaluation. At times the attitude and service quality is used interchangeably. Furthermore, in his studies the author explained attitude as an objectivity responding in a persistently favorable or unfavorable condition. The essence of this study reflects the conclusive assessment of service rendered.

The measurement of customer satisfaction lies with all the experiences customer holds with the service similar to service quality there are numerous levels of customer satisfaction that varies within an organization for example with the contact personnel, with the usage of service, with the environment and all in all organization. He further explained that in conceptualization customer satisfaction and service quality holds distinction but in spirits they are same because there is no productive output of enriching quality if it is not enhancing customer experiences. The SERVQUAL or service quality framework is discussed in his study, the 22 item scale to measure the service quality and its associated dimensions like responsiveness, empathy, tangibles, reliability and assurance. Furthermore, the study states that SERVQUAL model seems to ignore some aspects like non-human element and social responsibility and for that he added five factors approach to give more weightage to his study. Stratified random sampling was used and data was collected from customers of versatile banks ranging from public to foreign. The response rate was

60 % as total customer targeted were 452 and only 277 had appropriately responded. A paired “t” test and correlation was carried out to check the differences with regards to five factor approach and the results showed in general there is a strong bond between service quality and customer satisfaction.

The study proposed by (Caruana, 2002) reflects the mediating role of customer satisfaction with respect to service quality and highlighted the fact of creating significant Service Loyalty. The study initiated with the conceptualization of customer bonding as this is the core willingness of businesses and their stakeholders in order to remain sustain in the industry. The never returned customers proclaim that soon it is going to demolished the roots of businesses and there are factors that need to be taken into account as various studies deeply elaborates the magnitude of loss that a business suffered due to the loss of an individual customer that rapidly enrich quantity through versatile marketing moods promptly word of mouth. Furthermore, the authors discuss that the service quality is having a long term focus by both the practitioners and researchers but in recent year’s new paradigms begins that in actual influence the bottom line performance of the firms. The terminology of service quality often used synonymously with customer satisfaction by various practitioners but apart from academics they construct entirely different prospects. Likewise, the customer loyalty, satisfaction and service quality is deeply associated with each other but in spirit the loyalty is considered as the result of satisfaction that drives from a satisfactory service quality. Three instruments were used to construct the questionnaire and to conduct the study for measuring service loyalty (Dwayne D. Gremler, 2001) model was used likewise for service quality the SERVQUAL instruments were used and to measure the customer satisfaction the Bitner and Hubbert model is used (María Elisa Alén González *, 2007) . The sample size was of 1000

respondents and the response rate was of 20.5%. The study concludes that customer satisfaction plays a pivotal role in service quality as well as building service loyalty.

The study was conducted by (Oh, 1999) with the purpose to identify the relationship between service quality, customer satisfaction and customer value in an hospitality industry the sample was collected from a luxury segment of hotel industry as the hotel industry is one of the mobilized industry across the globe where, commuting is essential though the quality sustenance is its backbone. The author covers various aspects from pricing to perception, and word of mouth communication to customer satisfaction. In recent years this industry has witnessed tremendous amount of research in the area of service quality as well as satisfaction of customers. The author further explains the concept of customer value as the overall assessment of promised or perceived service and the actual implication and in many cases customer value is the base of customer purchases. The SERVQUAL framework, path analysis was used to access the variables The study was conducted in northeastern US city the target places were two luxury hotels, sample size of 3,451 guests was targeted in which the response rate was 15.9% covering 545 usable responses. The study concludes that the role of perceived value in customers purchase or post purchase decisions are remarkably evident. Furthermore, the authors proposed recommendations and implications. In terms of framework usage, it can help in the assessment of consumer decision process as well as evaluating company performances.

(Charilaos Kouthouris, 2005) Depicts the interrogation of service quality that whether it really effects the satisfaction of customers and changes their behavioral intentions by using the most implicative SERVQUAL framework The study was conducted in sports industry particularly in an outdoor setting three broad categories are covered in this study primarily the ones who came

to attend the sports event like championships secondly the visitors of sports attractions the third ones came with the objective of active tourism in which they take part in numerous recreational activities like outdoors, golf and list goes on and on. This study covers the sample from sports tourist of Greece particularly the outdoors. As the sports industry is a quality oriented segment, being a service industry, there quality evaluation is most crucial to reflect their standings and standards. Furthermore, the authors explained that the service quality is suggested as the core conceptualization for organizations numerous researches had published that drives that service quality directly associated with retention of customers and can leads to higher profitability. The theoretical perspective defined perceived service quality as a universal paradigm or attitude towards the excellence of service and its broadly accepted that the concept of service quality is multidimensional that deals in various paradigms. In this study the factors associated with SERVQUAL model is deeply discussed and test. Factors like reliability, assurance, tangibles, empathy and responsiveness. Particularly the reliability refers to the accuracy of service performed with the fulfillment of commitment assurance deals with the ability of knowledge holding as well as its transmission. Tangibles refers to a physical state of environment and its associated equipment's and material. Empathy, here means the attentiveness in terms of focus and lastly the responsiveness that means courteous and promptness in the transmitter attitude. The sample size is of 287 respondents, the result of the study shows the variation as compare to previous researches. It shows that the satisfaction and behavioral intentions cannot be predicted by service quality examinations

(Isa M. Z., 2008) Study measured the association of service quality perception and customer satisfaction. The research was conducted on Malaysian Islamic banks. The crux of their

research lies in the examination of customer satisfaction with regards to the service usage by both Muslims and non-Muslims as the Islamic banking do not restricted towards a single ethnic segment of Muslims. To give and share the feelings of fulfillment considered as the core objective of every company or institution irrespective of any discrimination and it can collectively contribute in creating peace and harmony and can also promote national unity. In order to measure service quality they have used SERVQUAL model and as there study is more sophisticated in terms of religious supremacy, the compliance and assurance factor cannot be ignored to enrich the accuracy of compliance they have added CARTER model- the six dimensional model the authors further extend their literature by coinciding the cross national comparisons with Jordan and Malaysia and precisely concludes that in Jordan the rationality behind the usage or selection of Islamic banking is not mainly religious compliance on the contrary side, in Malaysia the 40% population shows there inclined due to the religious efficacy. The extensive research on service quality is seen in recent years, the focus of this research is to measure the gap between customer expectation and actual performance in order to evaluate the service quality. The quota sampling method was used in total 32 branches were targeted for data collection In total 660 questionnaires were distributed in which the response rate was 66.7 percent In conclusion the results suggested that there is a direct positive relationship between service quality and customer satisfaction means the enrichment in quality leads to heightening customer satisfaction.

(Michel Rod, 2009) Examine the relationship of service quality, internet banking and customer satisfaction the demographics of the subject study is New Zealand. This research examines the three broad paradigms and also empirically evaluates them 1) Virtual customer service quality 2) Virtual Information service quality and 3) product quality of banking services

and largely internet banking service quality. To determine the attributes of service quality the authors used the SERVQUAL dimensions. In additions they explain the expectancy of customers to be fairly treated remains same although they are not physically interacted, this could be done through various forms example by providing detailed information and process flows for prompt and authentic services. The findings of this research revealed that there is a significant relationship between service quality, product quality and customer satisfaction

The study measured the conversion of branch banking to virtual banking in the demographics of India, the study presented by the assistant professor of Waljat College. The rapid growth of Information shifts every industry, towards a new hype. Now instead of visiting branches customer can handle their accounts while sitting on couches. Customers can pay their utility bills, transfer money and even get the real life updates.

This research analyze the practicality of direct banking channels for sustaining customer relationship management of banks promptly Indian banking sector even if a user is not using the internet services he/she can be able to utilize the virtual gadget, ATM automated teller machine. This could save the standing in long queue. And if the customer is able to use internet or have the connection he/she do not even need to visit the ATM machines. There Smart phones are enough to do transactions on single clicks. The study also shows the overall evaluation of over the year's growth in usages. But a critical point is also highlighted that in case of virtual banking the customer interaction is declining with branches and bankers. So to get the real insights of customers is turning to be a hefty task as compare to branch traditional banking.

Hypotheses:

Ha1: Tangibles have a significant relationship with Service Quality.

Ha2: Reliability has a significant relationship with Service Quality.

Ha3: Responsiveness has a significant relationship with Service Quality.

Ha4: Assurance has a significant relationship with Service Quality.

Ha5: Empathy has a significant relationship with Service Quality.

Ha6: Compliance has a significant relationship with Service Quality.

Ha7: There is a significant impact of all independent variables i.e. Tangibles, Reliability, Responsiveness, Assurance, Empathy and Compliance on Service Quality Perception.

Ha8: Service Quality Perception has a significant relationship with Customer Satisfaction.

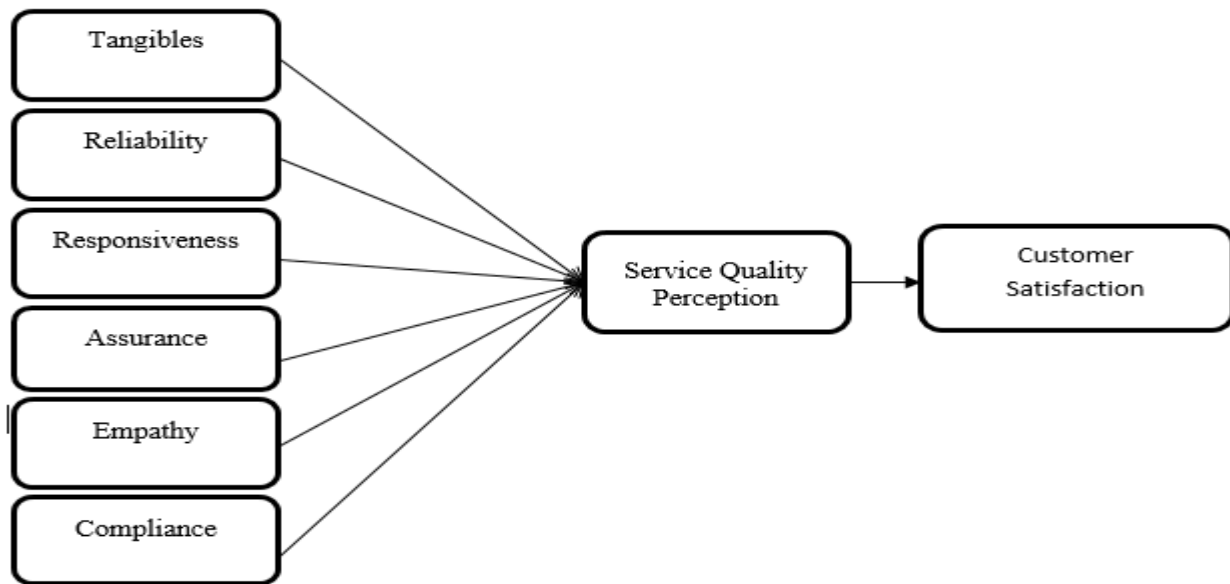
Research Design:

The correlational research design is used to find out the relationship among alternate variables i.e. Tangibles, Responsiveness, Reliability, Assurance, Empathy, Compliance, Service Quality Perception and Customer satisfaction of commercial banks in Pakistan. The study also examines the impact of Service quality perception of alternate banking delivery channels on customer satisfaction in Pakistan.

Instrumentation:

In order to accumulate the data, 5 pointed “Likert scale” was used. The adaptation of the scale is from the reliable sources; however, in this study, the scales are updated to measure the material aspects as most of the researches under SERVQUAL model contain physical interaction or its patterns. The SERVQUAL dimensions are proposed by (Isa M. A., 2008). The collection of data is conducted through close ended survey. I asked the personnel’s & their families who were exiting

the banking branches, that after leaving banking branch whether they use alternate banking channels or not ? If their response is in affirmation, I then asked the individuals & families more questions otherwise stopped questioning, do you wish to contribute in my university academia project to validate the alternate banking channels In form of questionnaire.



Modeling Framework

Regression Model:

$$CS = \alpha + \beta_1PSQ + \epsilon$$

$$PSQ = \alpha + \beta_1T + \beta_2R + \beta_3RE + \beta_4A + \beta_5E + \beta_6C + \mu$$

Here:

CS = Customer Satisfaction PSQ = Perceived Service Quality T = Tangibles

R = Reliability Re = Responsiveness A = Assurance E = Empathy C = Compliance

The application of Multiple Regression is used as an advanced statistical technique to forecast the multiple values of variables with single variable. In particular, it gives the access to evaluate the variance in terms of individual and overall contribution.

Results

The study conducts the data from 400 Individuals who were the active users of ABDC channels progressing their services from the commercial banks in Pakistan. After collection of data, the questionnaire records were examined to measure the various techniques and variables and at large to measure the significance of the hypothesis of the study. The sample size of our study consist of 400 respondents with a 99.8 % response rate, this accumulation of 400, bifurcated in 217 number of male respondents aggregating 54.3% of overall samples and 182 female respondents covering 45.5% However the gap of 0.03% is reflecting 1 respondents' response was found missing. The biography factor of respondents reflects 100% response rate with multiple intervals. The first age group of 18-23 years, covers 18.8%, having a response of 75 out of 400 respondents likewise, the category of above 33 years of age having a mild variant response with only .5% with the first category having 73 responses the highest rate in ages count is between 24-28, i.e. youth group that covers 37.3% having 149 responses. In order to get the optimum outcome, the data gathered from various operated banks, those who are investing huge amount of their budgets in getting virtually strong and step forwarded in customer convenience 366 respondents stated their relationship however 34 respondents won't reveal their connections. The sector of employment that respondents holds, is diversified as some of them are self-employed personnel's while others are working in various industries like banking, education, media, military etc. The responsibility criteria in utmost industries segregated by three levels high level, medium level and low level responsibility, most of the responses covers the mid criteria aggregating 72.2% that covers 163 respondents in overall response rate. While getting the responses of study from the respondents it is also observed that how long customer is having relationship with the subject bank,

as it will lead to more accuracy in gathering data. Our study depicts that most of the respondents fall in the interval of 2-4 years covering 30% of overall data gathered.

*Table 1***Respondent's Profile**

Variable	Category	Frequencies	Percentage
Gender	Female	182	45.50
	Male	217	54.30
Age	18-23	75	18.80
	24-28	149	37.30
	29-33	103	25.80
	above 33	73	18.30
Banking Relationship	BAHL	47	11.80
	UBL	48	12.00
	MCB	47	11.80
	MEEZAN	36	9.00
	ALFALAH	30	7.50
	HABIB BANK	44	11.00
	HMB	39	9.80
	SILK BANK	36	9.00
	SCB	16	4.00
Other	23	5.80	
Employment Sector	Banking	72	18
	Education	96	24
	Military	21	5.3
	Media	39	9.8
	Food & Beverages	30	7.5
	Other	139	34.8
Level of Responsibility	Junior	117	29.3
	Middle	163	40.8
	Senior	108	27
Relationship time period with bank(s) in years	Less than 1 Year	38	9.5
	2-4 Years	120	30
	5-7 Years	109	27.3
	7-9 Years	62	15.5
	10 Years or more	70	17.5

Reliability Analysis:

Illustration of the reliability of data has been accomplished by implementing statistical analysis of reliability test. The questionnaire of this study is based on twenty four close ended questions that includes both DV (Dependent Variables) and IV (Independent Variables) in order of trying to raise the level of accuracy the statistical package for social sciences (SPSS) is used, generally the level of significance “p” should be more than 0.95 which is 95% of the overall data set to authenticate the level of significance in overall data, which means that the chances of error should be less than 0.05 or 5% in order to get the acceptance of alternate hypothesis and rejection of null hypothesis.

Table 2:

Variables	Reliability	
	No of Items	Cronbach's Alpha
Tangible	3	0.942
Reliability	3	0.889
Responsiveness	3	0.714
Assurance	3	0.92
Empathy	4	0.829
Compliance	2	0.521
Service quality perception	3	0.915
Customer Satisfaction	3	0.939

Table 3

Reliability Statistics	
Cronbach's Alpha	N of Items
.960	8

The Cronbach’s alpha represented by the accumulated study is 0.960 which is 96 percent and is considered as closer to optimum reliability of data set and is acceptable in accuracy terms. In particular the variable tangible is having 0.942 which is 94.2% which shows the excellent amount of internal consistency of data set likewise the reliability variable reflect the good

uniformity with 88.9%, the third independent variable responsiveness falls into the acceptable criteria of 71.4% , with 92.0% the assurance is falling under the excellent consistency of data set, nearby the empathy caters 82.9%, the service quality perception and customer satisfaction falls under the ideal consistency however the independent variable compliance shows some mild downfall in data accuracy as customers responses are diversified in both extreme ends.

Table 4

Correlations		Tangible	Reliability	Responsiveness	Assurance	Empathy	Compliance	Service Quality Perception	Customer Satisfaction
Tangible	Pearson Correlation Sig. (2-tailed)	1							
Reliability	Pearson Correlation Sig. (2-tailed)	.568** .000	1						
Responsiveness	Pearson Correlation Sig. (2-tailed)	.786** .000	.682** .000	1					
Assurance	Pearson Correlation Sig. (2-tailed)	.804** .000	.604** .000	.815** .000	1				
Empathy	Pearson Correlation Sig. (2-tailed)	.800** .000	.746** .000	.848** .000	.893** .000	1			
Compliance	Pearson Correlation Sig. (2-tailed)	.592** .000	.780** .000	.692** .000	.712** .000	.791** .000	1		
Service Quality Perception	Pearson Correlation Sig. (2-tailed)	.839** .000	.550** .000	.807** .000	.876** .000	.878** .000	.639** .000	1	
Customer Satisfaction	Pearson Correlation Sig. (2-tailed)	.839** .000	.553** .000	.787** .000	.870** .000	.881** .000	.635** .000	.922** .000	1

****.** Correlation is significant at the 0.01 level (2-tailed).

Table 5

Coefficients^a						
Model		Unstandardized Coefficients		Standardized Coefficients		Sig.
		B	Std. Error	Beta	T	
1	(Constant)	.095	.095		.995	.320
	Tangible	.270	.036	.275	7.542	.000
	Reliability	-.192	.042	-.159	-4.597	.000
	Responsiveness	.121	.046	.106	2.621	.009
	Assurance	.243	.047	.249	5.117	.000
	Empathy	.563	.065	.499	8.640	.000
	Compliance	-.052	.041	-.047	-1.291	.197

a. Dependent Variable: ServiceQualityPerception

Table 6:

Coefficients^a						
Model		Unstandardized Coefficients		Standardized Coefficients		Sig.
		B	Std. Error	Beta	T	
1	(Constant)	.195	.069		2.807	.005
	ServiceQualityPerception	.955	.021	.922	46.513	.000

a. Dependent Variable: CustomerSatisfaction

Findings & Discussion:

Customer satisfaction is the ultimate ladder that every institution wants to achieve irrespective of size or administration and in order to achieve satisfaction of customers service quality is one of the most crucial factors after the accumulation of data it is being observed that all the determinants of service quality perception like tangible, responsiveness, assurance, empathy

except compliance and reliability has the positive relationship, this affirmation states that any positive impact in independent variables can positively affect the output of dependent variable the above assessment is based on the survey of 400 respondents that laid this study to conclude.

Table 7*Hypotheses assessment summary*

Hypothesis	Result
Ha1: Tangible has a significant relationship with Service Quality.	Accepted
Ha2: Reliability has a significant relationship with Service Quality.	Rejected
Ha3: Responsiveness has a significant relationship with Service Quality.	Accepted
Ha4: Assurance has a significant relationship with Service Quality.	Accepted
Ha5: Empathy has a significant relationship with Service Quality.	Accepted
Ha6: Compliance has a significant relationship with Service Quality.	Rejected
Ha7: There is a significant impact of Tangibles, Reliability, Responsiveness, Assurance, Empathy and Compliance on Service Quality.	Accepted
Ha8: Service Quality has a significant relationship with Customer Satisfaction.	Accepted

Conclusion

The rationality behind this study is to examine the impact of Tangibles, Reliability, Responsiveness, Assurance, Empathy, and Compliance of commercial banks on Service quality perception and impact of Service quality perception on customer satisfaction. Tangible, Reliability, Responsiveness, Assurance, Empathy, and Compliance are independent variable and service quality perception is dependent variable and in another hypothesis it turns into independent variable with the dependent variable of customer satisfaction after a tremendous amount of responses and literature review the proposed conclusion is that the service quality perception is the

vital tool to grab the position in the eyes of customers and it can lead as a game changer in terms of loss of customers quality itself is important but when it emerge with technological gadgets it become fascinating and can captivate a huge chunk of market-that every business desires seemingly and work for.

The alternate banking delivery channel is the most vibrant innovation in today's banking era both in terms of customer convenience and corporate profit shifts to the crowning positions. However, if these channels of alternate banking ignored by the investors, commercial banks or state, sooner or later the customer will refuse its acceptance and will turn into a huge security threat as well as bad image of country at large.

The research questions and objectives are designed to get the core insights of a problem that are associated with the customers of alternate banking channels and for the accomplishment of research objectives, theoretical framework and hypothesis has created and for the collection of data self-administered instrument is adopted and amended for the suitability of research. The data is collected by a sample size of 400 respondents of alternate banking delivery channels by various commercial banks of Karachi, Pakistan prior to the conclusion of this study the significance is authenticated by multiple statistical tools.

The research objective for this study set to determine the relationship among tangible, reliability, responsiveness, assurance, empathy, compliance, service quality perception and customer satisfaction and to evaluate the impact of tangible, reliability, responsiveness, assurance, empathy, compliance, service quality perception on customer satisfaction both the research objectives were met. Most of the hypotheses for the variables tangible, responsiveness, assurance, empathy, service quality perception and customer satisfaction were accepted thus proving

significance in determining customer satisfaction by means of service quality perception except reliability and compliance as they were rejected by means of hypothesis.

Recommendations

The field advices or the contribution of respondents for the future researchers consist on various aspects, first to involve the less educated by means of language understanding- population into alternate banking delivery channels. And to make these channels more secured and user friendly third to give the more accurate picture or ground realities, more users will be targeted with different segments in different parts of the country.

Furthermore, the researchers advise to take more verity of question with different scales of measurement to get the more in-depth analysis of data set.

Limitation

The biggest restraint that I as a researcher had faced is the time constraint as the study can be more fruitful with the addition of numerous variables, more population can be tapped which were remain untapped but was willing to contribute at large. Promptly I have tried to capture the rationalities behind selected variables but with the increase in sample size the accuracy of the data will be greatly influence. Conclusively the data is only gathered form the vicinity of Karachi it can be extended to every part or business hubs of Pakistan.

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