

# INFLUENCE OF SERVICE QUALITY DELIVERY ON CUSTOMER SATISFACTION AMONG CUSTOMERS OF DEPOSIT MONEY BANKS IN SOUTH-WESTERN NIGERIA

By

OBISESAN, Francis Oludare, Ph.D., ACIS, FCIB<sup>1</sup>

*Department of Finance, Redeemer's University, Ede, Osun State, Nigeria*

ADEGOKE, Asimiyu Kolawole, Ph.D., FCIB<sup>2</sup>

*<sup>2</sup>Department of Banking and Finance, Achievers University, Owo,*

## Abstract

The goal of this research was to see how service quality at deposit money banks in southern Nigeria influenced customer satisfaction. The study adopted a cross-sectional survey research design and gathered data from thousand, five hundred five (1,505) bank customers in south-western Nigeria. Both descriptive and inferential statistics were used in analysing the data. The impact of perceived service quality delivery on customer satisfaction was examined using the t-test for independent samples. It was discovered that the tangible dimensions of customer satisfaction [ $t(1503) = 30.32$ ;  $P < .01$ ], reliability [ $t(1503) = 12.90$ ;  $P < .01$ ], assurance [ $t(1503) = 2.17$ ;  $P < .05$ ], empathy [ $t(1503) = 4.94$ ;  $P < .01$ ], and customer satisfaction were significantly influenced by perceived service quality delivery. satisfaction [ $t(1503) = 18.97$ ;  $P < .01$ ]. The results suggested that to improve customer expectations and bank performance, bank management should think creatively and develop more services for the clients at a lower cost.

**Keywords:** Service Quality Delivery, Customer Expectation, Customer Perception, Bank

Services, Deposit Money Banks, Bank Management

## Introduction

Customer satisfaction is more complex than simply expressing a happy customer. Customer satisfaction" is most frequently used in the business and commerce sectors. It is a business term explaining a measurement of the kind of products and services provided by a company to meet its customers' expectations. To some, this may be seen as the company's key performance indicator (KPI). A crucial differentiator in a competitive marketplace where businesses vie for customers, customer satisfaction is also becoming an increasingly important component of business strategy. There is a substantial

body of empirical literature that establishes the benefits of customer satisfaction for firms. It is well established that satisfied customers are key to long-term business success. Tam (2004). It is also described as a global issue that affects all organisations, large and small, for-profit or nonprofit, domestic or international. Companies that have a more satisfied customer base also experience higher economic returns. Ueltschy *et al* (2006). Consequently, higher customer satisfaction leads to greater customer loyalty. Boulding (1993), which consequently results in increased earnings in the future Palmer and Bejou (1995). For that matter, many market leaders are found to be highly superior-customer service-orientated. They have been rewarded with high revenue and customer retention as well. In addition, companies operating in the same industry must evaluate the calibre of the services they offer to draw in and keep clients. It seems that a lot of researchers define customer satisfaction as a person's satisfaction—or dissatisfaction—arising from evaluating the perceived performance or result against the expectation. Gilbert (2006).

There are two general conceptualisations of satisfaction here, namely, transaction specific satisfaction and cumulative satisfaction. Adem, (2015). The customer's assessment of their experience and response to a specific service interaction is known as transaction-specific satisfaction. Revathi, (2016). This reaction is expressed by the customer who experiences a product or service for the first time. Meanwhile, cumulative satisfaction refers to the customer's overall evaluation of the consumption experience to date. Shanka, (2012). In other words, a personal collection of interactions with daily services offered. It is from this accumulation that customers establish a personal standard, which is used to gauge service quality. Nonetheless, it is generally acknowledged that measuring customer satisfaction involves the user's post-consumption evaluation of the goods or services they received. Suleiman, (2013). Various factors could influence customer satisfaction.

However, the main focus of this research will be on service quality as a factor in determining how satisfied customers are with bank services in South-Western Nigeria. Service quality is defined as the customer's overall evaluation of a service. Eshghi *et. al.* (2008). Companies will be able to provide services with a higher quality level by defining service quality, according to Ghylin (2008), which should increase customer satisfaction. Understanding service quality must involve acknowledging the characteristics of service, which are intangibility, heterogeneity, and inseparability, Parasuraman (1985); Ladhari (2009). In that way, service quality would be easily measured.

The difference between the customer's expectations for service performance before the service encounter and their perception of the service received can be used to define service quality in this study. Customer expectations serve as a foundation for evaluating service quality because quality is high when

performance exceeds expectations and low when performance does not meet expectations. The expectation is viewed in service quality literature as the desires or wants of the customer, i.e., what they feel a service could offer rather than would offer. Customers' perceptions of the technical and functional aspects of services determine how well they conceptualised the variables of the study, The next section provides previous empirical works on the connection between service quality delivery and customer satisfaction. The following section captures the methodology, while the results discussion, conclusion, and recommendations are documented in the section that follows.

### **Literature review**

The relationship between fulfilment and administration quality has received significant attention in writing. A few studies in the field of advertising writing have shown that there is a mixed relationship between apparent administration quality and administration fulfilment. Regularly, the nature of the administration quality and fulfilment connection is seen as direct, showing that the level of higher administration quality prompts more elevated amounts of fulfilment. Pollack, (2008). Various studies have affirmed that administration quality is a forerunner to consumer loyalty. Lee, (2006). Customer loyalty and administration quality are two distinct but related developments, as demonstrated by Dabholkar et al. (2010) and Choi et al. (2004). Dabholkar et al. (2010) prescribed that consumer loyalty and administration quality ought to be measured independently, keeping in mind the end goal to see how clients assess administration quality.

To provide patients with more effective and engaging care, the human services sector has linked consumer loyalty to promotion ideas. Kay, (2007). Fulfilment with human services is identified with ideas of social insurance quality. As per Donabedian (2005), patient fulfilment has turned into an essential result of human services administration quality and is not just a critical segment of the nature of consideration but additionally a key benefactor to the meaning of value from the viewpoint of patient desires. It has been demonstrated that patient fulfilment is a crucial outcome of consideration and that the participant's perception of the quality of the administration is acknowledged to strongly influence persistent fulfilment. Badri et al. (2009). Along these lines, there exists an innumerable connection between social insurance administration quality and patient fulfilment. In light of this, Andaleeb (2001) examined the connection between patient fulfilment and human services administration quality using auxiliary mathematical statement displays among patients at open healing facilities in the United Arab Emirates. She discovered that patient fulfilment is strongly correlated with apparent administration quality.

The study conducted by Azizan and Mohammed (2013) focused on how patient satisfaction in an open medical facility was affected by the quality of saw administration. Information incorporated 109 respondents that accomplished the clinic administration.

Utilising a PLS-SEM apparatus, the speculated impacts among the builds were tried exactly. There were no factually significant relationships discovered between the development of saw administration quality and (i) the construction of the doctor's facility foundation, which supported theory H1, or (ii) the development of cooperation with consideration suppliers, which supported theory H2. Be that as it may, the outcomes show that the way coefficients were critical between saw administration quality build and (iii) patients' view of regulatory methodology develops, and it upheld the speculation H3, (iv) patients' impression of restorative consideration develop, and it bolstered the theory

H4 and (v) patients' impression of nursing consideration develop, and it upheld the theory H5. The development was thought to be one of the main factors influencing the current study's apparent administration quality. The way coefficient from saw administration quality to patient fulfilment was extremely huge, and it upheld the speculation H6. The precursors of administration quality exhibited extensive force in clarifying differences in saw administration quality. In general, the model explained 66.6% of the variation in patient fulfilment, and the foundation, connection, managerial, medical care, and nursing consideration builds explained 69.7% of the variation in saw administration quality. Consequently, it can be reasoned that the model is suitable for deciding the human services administration quality. Furthermore, Irfan *et al.*'s (2012) study looked at the type of social insurance services that general society medical facilities in Pakistan provide to their patients. As of now, the social insurance framework in Pakistan embodies open doctor's facilities, human services units, and dispensaries, which are not adequate to meet the medicinal services necessities of 169.9 million individuals. This study means to examine the nature of administrations conveyed to patients by open doctor's facilities in Pakistan. Because of this, a survey was developed using the modified "SERVQUAL" framework and five administration quality metrics, namely compassion, tangibles, convenience, responsiveness, and confirmation. 369 responses were obtained from patients who received profitable treatments at general population healing centres in Lahore, Pakistan. Data was analysed using a simple comparison displaying system (SEM), and the results of this study indicate that open medical facilities are not making any evident efforts to communicate the nature of their treatments to their patients or to attend to the needs and problems of quiet. *et al.* (2010) researched the impact of social insurance administration quality on therapeutic visitors' fulfilment that come to Malaysia as global patients. The units of examination of the study are

people who go to private human services focused in Penang. Overall, the study's findings showed that overall patient satisfaction and the quality of social insurance administration are positively correlated. In this manner, the administration and administration suppliers ought to give careful consideration to social insurance administration quality to have the capacity to make dependable game changers for building up the medicinal tourism industry compared with their local rivals. Boulding et al. (1993) used a practice study based on proof to try and resolve any problems that might arise between customer loyalty and administration quality. The study embraced a cross-sectional outline utilising a poll review of outpatients in seven medical focuses in Taiwan. Three hundred and fifty (350) duplicates of the survey were appropriated, and two hundred and eighty-five (285) substantial duplicates were recovered, with a legitimate reaction rate of 81.43%. The SPSS 14.0 and AMOS 14.0 (basic mathematical statement displaying) measurable programming bundles were utilised for examination. A supporting mathematical statement that illustrates the degree of relationships between variables as well as the sequence of events and outcomes is made clear. Restated, SEM results don't simply indicate exact connections between variables when characterising the pragmatic circumstance. Thus, SEM was utilised to test the theories. Patient satisfaction and the quality of medication administration are directly impacted by the way interpersonallybased experiences are viewed. Patients' perceptions of administration quality have a significant impact on their trust. The view of trust among patients emphatically impacts their fulfilment.

To identify the true financial benefits that each of the Housing Bank and the Jordan Islamic Bank provided, Abu (2000) conducted a relative study between the two banks, titled "Effect of Administration Quality on Consumer Loyalty and Benefit in Jordanian Banks." Furthermore, the study intended to connect the relationship between bank administration quality and gainfulness increment at the rate of quantifiable profit. Three surveys were distributed: one for executives, one for employees, and one for customers. An example of a survey included 112 directors, 148 bank employees, and 602 customers of the banks where the study was conducted. Both Housing Bank and Jordan Islamic Bank are required to develop plans and tactics with the ultimate goal of improving the quality of the services provided by the Bank through the development of immutable viewpoints, indicating personalised and high-end client education, while also striving to improve the perception of the value of the money-saving benefits provided through increased personal client correspondence and increased statistical research to pinpoint the causes of the discrepancy between the administration's view of account management quality provided and the client's view of money-saving administration quality.

From the literature review, therefore, the study will investigate whether service quality has a significant influence on customer satisfaction among bank customers in Southwestern Nigeria.

## **Methodology**

### **a. Research Design**

This study adopted a cross-sectional survey through an ex-post factor design. In certain banks in Southwestern Nigeria, the study looked into how customers' satisfaction levels were affected by the quality of the services they received. The independent variable was service delivery quality, while the dependent variable was customer satisfaction.

### **b. Study Area**

The five largest deposit money banks in Nigeria—Zenith Bank Plc, Ecobank Plc, First Bank Plc, Guarantee Trust Bank Plc, and Access Bank Plc—which are located in the country's South West geopolitical zone were the subject of this study. The South West geopolitical zone of Nigeria consists of six states, including Lagos, Ogun, Oyo, Osun, Ondo, and Ekiti States. These six states' capital cities will serve as the study population. The South Western geopolitical zone of Nigeria represents a geographical area spreading between Latitude 6° N and 4° S and Longitude 4° W and 6° E. It has a land area of 114.27 km,<sup>2</sup> representing 12% of the country's landmass. The zone also has a population of 27,722,432 (NPC 2006). The selection of South Western Nigeria was based on its ranking as the second most numerous geopolitical zone (out of six) with 137 local governments.

### **c. Sampling Method**

Because the regional branches of these banks in each state capital in the South Western geopolitical zone were chosen as case study subjects from among the top five banks, purposive sampling criteria were applied. The researcher was able to interact with a wide range of clientele, from the most affluent to the least literate, thanks to the regional branches' selection. Fifty questionnaires were administered to customers of each of these branches to achieve the objectives of this research work. This was a total of one thousand five hundred questionnaires in all. The five largest Deposit Money Banks in Nigeria that were the subject of this study were Zenith Bank Plc, Ecobank Plc, First Bank Plc, Guarantee Trust Bank Plc, and Access Bank Plc. The banks were chosen based on the categories that emerged from the following table:

**Table 1: 10 Biggest Deposit Money Banks Ranking in Nigeria by Tier 1 Capital**

<b>BANKS</b>	<b>Tier 1 Capital (\$ Bn)*</b>	<b>Profit Before Tax N (Bn)</b>	<b>Shareholder s' Funds N (Bn)</b>	<b>Gross Earnings N(Bn)</b>	<b>Deposit N (Tr)</b>	<b>World 1000 Ranking</b>	<b>Africa Ranking</b>	<b>Ranking in Nigeria</b>
Zenith Bank Plc	3.162	119.79	153.1	314	97	322 <sup>nd</sup>	6 <sup>th</sup>	1 <sup>st</sup>
ECO Bank Plc	3.030	118.21	61	177	118	338 <sup>th</sup>	7 <sup>th</sup>	2 <sup>nd</sup>
FBN Plc	2.327	117.92	71	244	75	371 <sup>st</sup>	10 <sup>th</sup>	3 <sup>rd</sup>
GTBank Plc	1.781	116.38	80.9	242	64	449 <sup>th</sup>	13 <sup>th</sup>	4 <sup>th</sup>
Access bank Plc	1.389	52.03	75	207	83	553 <sup>rd</sup>	15 <sup>th</sup>	5 <sup>th</sup>
Diamond Bank Plc	0.104	28.10	85	181	206	579 <sup>th</sup>	16 <sup>th</sup>	6 <sup>th</sup>
UBA Plc	1.341	35.23	74	264	81	710 <sup>th</sup>	17 <sup>th</sup>	7 <sup>th</sup>
Fidelity Bank Plc	0.168	15.51	167	127	806	759 <sup>th</sup>	21 <sup>st</sup>	8 <sup>th</sup>
FCMB Plc	0.167	23.94	144	131	705	814 <sup>th</sup>	24 <sup>th</sup>	9 <sup>th</sup>
Sterling Bank Plc	0.165	10.71	66	106	121	821 <sup>st</sup>	28 <sup>th</sup>	10 <sup>th</sup>

**Source: Researcher's Extractions from: The Banker Magazine, London and The FitchRating International as at 29th June, 2018**

Paid-up share capital, redeemable preference shares, share premiums, general reserves (retained profit), SMEEIS reserves, statutory reserves, and other reserves as may be determined by the Central Bank of Nigeria (CBN) are all included in the definition of Tier 1 capital.



#### d. Research Instrument:

A self-administered questionnaire was used to elicit responses from respondents. Each questionnaire consists of Section A for the biodata, Section B for bank account holding information, Section C for factors and actions that cause dissatisfaction, Section D for Customer expectation and perception, Section E for service delivery, and Customer satisfaction, Section F contains five-point Likert scale questions about customer retention and service performance, while Section G deals with new customer expectations. The weighted Likert scale was categorised into Very Satisfied, Satisfied, Dissatisfied, Very Dissatisfied, and No opinion. Weights were assigned to the options as appropriate. The demographic variables that were included in the questionnaire were age, gender, educational background, marital status, religion, types of employment, and place of residence. Additionally, questions about bank account holding information, factors and actions that lead to dissatisfaction, and customer expectations and perceptions using the SERVQUAL model's five elements—tangibles, reliability, responsiveness, assurance, and empathy—were included. Customer Service Assessment embodying determinants of customer satisfaction such as courtesy, customer care, value-added services, prompt service, adequacy of facilities, and reliability were also considered.

#### e. Validity and Reliability of Research Instrument

According to Asika (2004), the consistency amongst separate measurements of the same phenomenon is what defines reliability. The reliability of the instrument was estimated using Cronbach's reliability test to ensure the internal consistency of the scale. A pilot study was conducted using the regional offices of the five biggest banks in Ibadan to ascertain the validity of the instrument. A pre-test was carried out to evaluate the feasibility of the study and identify any shortcomings in the data collection procedure to assess the validity of the research instrument. This helps to discover errors in the questions asked, such as ambiguous instructions or wordings, including variables defined. Before the pilot study, copies of the questionnaire were given to a few clients of these five banks. One hundred copies of the questionnaire (20 copies each for the purposefully selected five banks, not including the five (5) chosen for the main study) were used for the pilot study. Cronbach's alpha ( $\alpha$ ) was used to assess test-retest reliability. Results included a 5-item measure of factors and actions causing customer dissatisfaction ( $\alpha = .897$  and  $\alpha = .907$ ), an 11-item measure of customer expectations of service quality ( $\alpha$

$= .549$  and  $\alpha = .789$ ), an 8-item measure of service delivery and customer satisfaction ( $\alpha$   
 $= .824$  and  $\alpha = .838$ ), and a 9-item measure of customer overall satisfaction ( $\alpha$   
 $= .80$  and  $\alpha = .894$ ). The reliability of the instrument used for data collection met



the conventional specifications and standards. Similarly, a convergence form of construct validity was established in the pilot study. f. Data Analysis

Statistical Package for Social Sciences (SPSS) version 23 was used to analyse the collected data. Both descriptive and inferential statistics were used in analysing the data. Descriptive statistics was used in analysing the demographic factors, while a t-test for the independent sample was used in analysing the objective of the study.

## Results and Discussion

This section presents results of gathered data from a total of one thousand, five hundred and five (1,505) bank customers across the following banks in South-Western Nigeria; Zenith Bank Plc; Ecobank Plc; First Bank Plc; Guaranty Trust Bank Plc; and Access Bank Plc. Table 2 presents the demographic distribution of respondents; Socio-demographic information of respondents

**a. Socio-Demographic Information of Respondents** **Table**  
**2: Socio-Demographic Information of Participants**

SN	Variables	Response	Frequency	Percentage
1	Gender	Male	812	54
		Female	693	46
2	Employment status	Unemployed	355	23.6
		Public sector	734	48.8
		Private sector	416	27.6
3	Age	18-35 years	496	33
		36-50 years	487	32.4
		51-65 years	307	20.4
		66 years and above	215	14.3

4	Educational level				Primary	7	0.5
					SSCE	433	28.8
					Tertiary	732	48.6
					Postgraduate	333	22.1
s5	How many banks do you maintain?				One	724	48.1
					Two	697	46.3
					Three	48	3.2
					Four	36	2.4
<hr/>							
6	Length of banking?				10 years and above	1136	75.5
					5- 10 years	133	8.8
					Less than 5 years	236	15.7
<b>Total</b>						<b>1505</b>	<b>100</b>

**Source: Researchers computation (2021)**

Table 2 presents results on the socio-demographic information of respondents. According to gender distribution, it is shown that more of the respondents 54% were males, while the other 46% were females. Employment status distribution revealed that more of the respondents 48.8% works with the government, 27.6% works in a private sector, while the other 23.6% were unemployed. Further, age distribution revealed that more of the respondents 33% were between 18 and 35 years, 32.4% were between 36 and 50 years old, 20.4% were between 51 and 65 years old, while the other 14.3% were 66 years and above. Further, educational level distribution revealed that more of the respondents 48.6% were tertiary certificate holders, 28.8% were SSCE holders, 22.1% were postgraduate certificate holders, while the other 0.5% indicated to be primary school leaving certificate holders. When asked how

many banks respondents maintains, more of them 48.1% indicated maintaining just one bank, 46.3% maintains two banks, 3.2% maintains three banks, while the other 2.4% maintains four banks. Finally, when asked the how long respondents have been banking, more of the respondents 75.5% indicated 10 years and above, 15.7% indicated less than 5 years ago, while the other 8.8% signified between 5 and 10 years ago.

**b.Influence of Service delivery quality on customer satisfaction**  
**Table 3:**  
**Summary of T-test for Independent Samples Showing the Influence of**  
**Perceived Service Quality Delivery on Customer Satisfaction**

Dependent	Service Quality	N	Mean	SD	T	df	P
Tangible	High quality	859	12.69	1.76	30.32	1503	<.01
	Low quality	646	9.52	2.31			
Reliability	High quality	859	7.82	1.80	12.90	1503	<.01
	Low quality	646	6.43	2.37			
Responsiveness	High quality	859	5.92	2.00	1.64	1503	>.05
	Low quality	646	6.10	2.16			
	High quality	859	9.43	2.83			
	Low quality	646					

Assurance				2.17	1503	<.05
	Low quality	646	9.12	2.55		
	High quality	859	8.53	2.71		
Empathy				4.94	1503	<.01
	Low quality	646	9.25	2.94		
	High quality	859	33.45	4.28		
Customer				18.97	1503	<.01 satisfaction
	Low quality	646	28.58	5.68		

**Source: Researchers computation (2021)**

Table 3 presents results on the influence of perceived service quality delivery on the domains of customer satisfaction among bank customers in South-Western Nigeria. It is shown that perceived service quality delivery had significant influence on tangible dimension of customer satisfaction [ $t(1503) = 30.32$ ;  $P < .01$ ]. Further, those with high perception of service quality delivery reported highest satisfaction with tangible dimension of the bank (Mean = 12.69; SD = 1.76) than those with low perception of service quality delivery (Mean = 9.52; SD = 2.31). As regards reliability dimension, it is shown that perceived service quality delivery had significant influence on reliability dimension of customer satisfaction [ $t(1503) = 12.90$ ;  $P < .01$ ]. Further, those with high perception of service quality delivery reported highest satisfaction with reliability dimension of the bank (Mean = 7.82; SD = 1.80) than those with low perception of service quality delivery (Mean = 6.43; SD = 2.37).

Pertaining to responsiveness dimension, it is shown that perceived service quality delivery had no significant influence on responsiveness dimension of customer satisfaction [ $t(1503) = 1.640$ ;  $P > .05$ ]. As regards assurance dimension, it is shown that perceived service quality delivery had significant influence on assurance dimension of customer satisfaction [ $t(1503) = 2.17$ ;  $P < .05$ ]. Further, those with high perception of service quality delivery reported highest satisfaction with reliability dimension of the bank (Mean = 9.43; SD = 2.83) than those with low perception of service quality delivery (Mean = 9.12; SD = 2.55). As regards empathy dimension, it is shown that perceived service quality delivery had significant influence on empathy dimension of customer satisfaction [ $t(1503) = 4.94$ ;  $P < .01$ ]. Further, those with low perception of service quality delivery reported highest satisfaction with reliability dimension of the bank (Mean = 9.25; SD = 2.94) than those with high perception of service quality delivery (Mean = 8.53; SD = 2.71). When it comes to customer satisfaction as a whole, it is shown that perceived service quality delivery had significant influence on customer satisfaction [ $t(1503) = 18.97$ ;  $P < .01$ ]. The study further revealed that, those with high perception of service quality delivery reported highest satisfaction with reliability dimension of the bank (Mean = 33.45; SD = 4.28) than those with low perception of service quality delivery (Mean = 28.58; SD = 5.68).

## **Conclusion and recommendations**

The study concluded that, while not across all dimensions, customer satisfaction was significantly influenced by perceptions of the quality of service provided by banks. The tangible, reliable, assured, and empathetic aspects of customer satisfaction were significantly impacted by the perception of service quality delivery, whereas the responsiveness dimension was not significantly impacted. This result is consistent with that of recommendations that investigated the effect of administration quality on consumer loyalty and benefits in Jordanian banks (a relative study between the Housing Bank and Islamic Jordanian Bank). Therefore, based on the findings, the study suggested that to improve customer expectations and bank performance, bank management should think creatively and develop more services for the

customers at a lower cost. Therefore, to improve the banking system, particularly Deposit Money Banks in Nigeria, bank managers, directors, and regulatory bodies can support employee work innovation. Additionally, banks should put more effort into improving customer satisfaction through the use of courtesy platforms, employee attitudes towards customers, customer relations training, respect for customers, welfare unit adjustments, and creating an emotional bond between the bank and its clients.

## References

Abu, M. (2000). The impact of service quality on customer satisfaction and profitability in Jordanian banks: A comparative study between the Housing Bank and the Islamic Jordanian Bank. MPhil, Al-Bayt University, Jordan.

Adem, U. (2015). A study on service quality of Commercial banks in Dire Dawa, Ethiopia: Comparative study of public and private banks. European Journal of Business and Management.

Andaleeb, S. S. (2001). Service quality perceptions and patient satisfaction: a study of hospitals in a developing country. *Social Science & Medicine*, 52, 1359–1370.

Asika, N. (2004). *Research Methodology: A Process Approach*. Shomolu, Lagos: Mukugamu and Brothers Enterprises

Azizan N.A., Mohammed B. (2013). The effects of perceived service quality on patient satisfaction at a public hospital in the state of Pahang, Malaysia. ISSN: 2186-8492, ISSN: 2186-8484 Print Vol. 2 No. 3.

Badri, M.A., Attia, S. & Ustadi, A M. (2009). Healthcare quality and moderators of patient satisfaction: testing for causality. *International Journal of Health Care Quality Assurance*, 22(4), 382 410

Boulding, W., Kalra, A., Staelin, R. and Zeithaml, V. (1993), "A dynamic process model of

service quality: from expectation to behavioural intentions", *Journal of Marketing Research*, No. 30, February, pp. 7-27. (17) (PDF) *Service quality and satisfaction: The moderating role of value*. Available from: <https://www.researchgate.net>

Ching-Sheng Chang<sup>1</sup>, Su-Yueh Chen and Yi-Ting Lan (2013). Service quality, trust, and patient satisfaction in interpersonal-based medical service encounters. Chang et al. *BMC Health Services Research* 2013, 13:22 <http://www.biomedcentral.com/1472-6963/13/22>.

Choi, K. S., Cho, W. H., Leec, S. Leed, H. & Kim, C. (2004). The relationships among quality, value, satisfaction and behavioural intention in health care

provider choice: A South Korean study. *Journal of Business Research*, 57, 913–921.

Dabholkar, P. A., Shepherd, C. D. & Thorpe, D. I. (2000). A comprehensive framework for service quality: an investigation of critical conceptual and measurement issues through a longitudinal study. *Journal of Retailing*, 76(2), 139-173.

Donabedian, A. (2005). Evaluating the Quality of Medical Care. *The Milbank Quarterly*, 83(4), 691–729.

Eshghi, A., Roy, S., and Ganguli, S., (2008) “Service quality and customer satisfaction: An empirical investigation in Indian mobile Telecommunications services”, *Marketing Management Journal*, Vol. 18, No. 2, p. 119-144.

Gilbert, R.G. (2006) A cross-industry comparison of customer satisfaction. University of Glasgow, 2006, Glasgow, UK.

Ghylin, K. M., Green, B. D., Drury, C. G., Chen, J., Schultz, J. L., Ugirala, A., Abraham, J. K., & Lawson, T. A. (2008). Clarifying the dimensions of four concepts of quality.

*Theoretical Issues in Ergonomics Science*, 9(1),73-94.  
<http://dx.doi.org/10.1080/14639220600857639>

Kay, M. K. (2007). Healthcare marketing: what is salient? *International Journal of Pharmaceutical and Healthcare Marketing*, 1(3), 247-263.

Ladhari, R. (2009). A review of twenty years of SERVQUAL research. *International Journal of Quality and Service Sciences*, 1(2), 172-198.  
<http://dx.doi.org/10.1108/17566690910971445>

Lee, P.M (2006). Impact of deficient healthcare service quality. *The TQM Magazine* 18(6): 563-571

Navid Fatehi R 1, Ahmad Puad Mat Som and Yuserrie Zainuddin (2010). Service Quality and Patients’ Satisfaction in Medical Tourism. *World Applied Sciences Journal* 10 (Special Issue of Tourism & Hospitality): 24-30, 2010 ISSN 1818-4952 © IDOSI Publications.

Palmer A. and Bejou, D (1995) The effects of gender on the development of relationships between clients and financial advisors. *International Journal of Bank Marketing*. 1995, 13 (3): 18-27.

Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1985). A conceptual model of service quality and its implications for future research. *Journal of Marketing*, 49, 41-50. <http://dx.doi.org/10.2307/1251430>



- Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1988). SERVQUAL: A multiple item scale for measuring consumer perceptions of service quality. *Journal of Retailing*, 64(1), 12-24. <http://dx.doi.org/10.2307/1251430>
- Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1994). Reassessment of expectations as a comparison standard in measuring service quality: Implications for further research. *Journal of Marketing*, 58, 111-124. <http://dx.doi.org/10.2307/1252255>
- Pollack, B. L. (2008). The nature of the service quality and satisfaction relationship. *Managing Service Quality*, 18(6), 537-558
- Rad, N.F., Mat Som, A.P. and Zainuddin, Y. (2010) Service Quality and Patients' Satisfaction in Medical Tourism. *Word Applied Sciences Journal*, 10, 24-30.
- Revathi S., S. A. (2016). Dimension of service Quality and customer satisfaction in Banking sector. *International journal of scientific research development*
- Irfan, S.M., Aamir Ijaz and IM.M. Farooq (2012). Patient Satisfaction and Service Quality of Public Hospitals in Pakistan: An Empirical Assessment. *Middle-East Journal of Scientific Research* 12 (6): 870-877, 2012ISSN 1990-9233 © IDOSI Publications, 2012 DOI: 10.5829/idosi.mejsr.2012.12.6.2743.
- Shanka, M. (2012). Bank service quality, customer satisfaction and loyalty in Ethiopian banking sector. *Journal of Business administration and management science research*.
- Suleiman, A. (2013). Basic Dimensions of the SERVQUAL model and its impact on the levele of customer satisfaction: An Empirical study of the housing Bank in Karak. *European Scientific Journal*, 21-34.
- Tam, J. L. M. (2004) Customer Satisfaction, Service Quality and Perceived Value: An Integrative Model, *Journal of Marketing Management*, 20(7-8), p. 897-917.
- Ueltschy, L., Laroche, M., Eggert, A. and Bindl, U. (2007) Service quality and satisfaction: an international comparison of professional services perceptions, *Journal of Services Marketing*, 21(6), p. 410–423.
- Brown D., Arnold R., Fletcher D., & Standage M. *Human thriving*. (2017) *Eur. Psychol.* 22, 167–179. doi: 10.1027/1016-9040/a000294.

- Carmeli, A., Brueller, D. & Dutton, J. E. (2009) Learning behaviours in the workplace: The role of high-quality interpersonal relationships and psychological safety. *Systems Research and Behavioral Science*, 26, (1). 81-98.
- Cohn, M. A., Fredrickson, B. L., Brown, S. L., Mikels, J. A & Conway, A. M. (2009) "Happiness unpacked: Positive emotions increase life satisfaction by building resilience." *Emotion*,
- Fredrickson, B.L., Brown, S. L., Mikels, J. A & Conway, A. M. (2009). Happiness unpacked: Positive emotions increase life satisfaction by building resilience. *Emotion*,
- Colbert, A. E., Bono, J. E., & Purvanova R. K. (2016.) Flourishing via workplace relationships: Moving beyond instrumental support." *Academy of Management Journal*, 59. (4), 1199–1223. <https://doi.org/10.5465/amj.0506>
- Chen, Z., Eisenberger, R Johnson, K.M., Sucharski, I.L & Aselage, J (2009) Perceived organizational support and extra-role performance: Which leads to which?" *Journal of social psychology*
- Danping Liu, Siwen Zhang, Yanling Wang, & Yufei Yan.(2021) The Antecedents of Thriving at Work: A Meta-Analytic Review, *Frontiers in Psychology*. 12, 10.3389/fpsyg.659072
- Das, K.V., Carla Jones-Harrell, Yingling Fan, Anu Ramaswami, Ben Orlove & Nisha Botchwey. (2020) Understanding subjective well-being: perspectives from psychology and public health. *Public Health Reviews*. 41 (25). <https://doi.org/10.1186/s40985-020001425>
- Diener, E. D. Wirtz, W. Tov, C. Kim-Prieto, D. Choi, S. Oishi, & R. BiswasDiener.(2010) New well-being measures: Short scales to assess flourishing and positive and negative feelings. *Social Indicators Research*. 97(2) 143–156.
- Diener, E. S. Oishi, & E. Suh. (2012) Positive emotion offset was essential to human evolutionary success." Paper submitted for publication, University of Illinois,
- Dutton J. E. (2003) Energize your workplace: How to create and sustain high-quality connections at work. San Francisco, CA: *Jossey-Bass*,
- Dutton, J. E. & Ragins B. R. (2007). LEA's organization and management series, Exploring positive relationships at work: Building a theoretical and research foundation. Lawrence Erlbaum Associates Publishers.

Organization for Economic Co-operation and Development (OECD) 2014.  
*Better Life Index*,

Elliot, S. J., Dixon, E., & Kangmennang, J. A.(2017) GLOWING Footprint: Developing an Index of well-being for low to middle income countries. *International Journal of WellBeing*. 7, 1–27. doi:10.5502/ijw.v7i2.503.

Fairlie, P. (2011) Meaningful work, employee engagement and other key employee outcomes: implications for human resource development *Advances in Developing Human Resources* 13, 508-525.

Greenhaus, & T.D. Allen(2011) Work-family balance: A review and extension of the literature. In J. C. Quick & L. E. Tetrick (Eds.), *Handbook of occupational health psychology*. Washington DC: American Psychological Association,.

Guocai Wang, Dong Liu, Xifeng Wang (2011) Effects of perceived organizational support and guanxi on salesperson performance: the mediation of customer need knowledge. *Front. Bus. Res. China*. 5,( 3).

Han, H. (2015).Purpose as a moral virtue for flourishing. *J. Moral Educ.* 44, 291–309. doi: 10.1080/03057240.2015.1040383

Harari, M.B., Reaves, A. C. & (Vish) Viswesvaran C. (2016)“Creative and innovative performance: A meta-analysis of relationships with task, citizenship, and counterproductive job performance dimensions.” *European Journal of Work and Organizational Psychology*.

Junwei Zhang,P Matthijs Bal, Muhammad Naseer Akhtar,Lirong Long,Yong Zhang, &Ma Zixiang (2018.). High-Performance Work System and Employee Performance: The Mediating Roles of Social Exchange and Thriving and the Moderating Effect of Employee Proactive Personality. *Asia Pacific Journal of Human Resources* 57, (4). 369395

Kostopoulos K. & Bozionelos N. (2018) Team exploratory and exploitative learning: Psychological safety, task conflict, and team performance.” *Group & Organization Management*, 36, 385–415.

Lebreton, J. M., Hargis M. B., Griepentrog, B., Oswald, F.L., & Ployhart R.E. (2007) A multidimensional approach for evaluating variables in organizational research and practice.” *Personnel Psychology*, 60, 475 - 498. doi:10.1111/j.1744-6570.2007.00080.x

Muhammad Shahnawaz Adil, Mayra Bai (2018) Impact of job demands-resources model on burnout and employee's well-being: evidence from the pharmaceutical organisations of Karachi. *IIMB Management Review*, 30 (2)119-133. <https://doi.org/10.1016/j.iimb.01.004>Norling, L., & Chopik, W.

- (2020).The association between coworker support and subjective well-being.Frontiers in Psychology, <https://doi.org/10.3389/fpsyg.2020.00819>
- Paterson, T. A., Luthans, F. & Jeung, W. (2014) Thriving at work: Impact of psychological capital and supervisor support. *Journal of Organizational Behavior*, 35 (3) 434–446.
- Park, J. H., Newman, A., Zhang, L., Wu, C., & Hooke, A.(2016) Mentoring functions and turnover intention: The mediating role of perceived organizational support.*International Journal of Human Resource Management*, 27 (11). 1173–1191.
- Pinar, M.(2019) Multidimensional well-being and inequality across the European region with alternative interaction between the well-being dimensions. *Social Indicators Research*. 144 (1) , 31–72. doi:10.1007/s11205-018-2047-4
- Ryan, M., & Frederick C. (2006) On energy, personality, and health: Subjective vitality as a dynamic reflection of well-being. *Journal of Personality*,529–565
- Ryan, R. M., & Deci, E. L. (2017) Self-determination theory: basic psychological needs in motivation development and wellness. New York, NY: Guilford Press.
- Rhoades, L., & Eisenberger, R (2002) Perceived organizational support: A review of the literature”. *Journal of Applied Psychology*,
- Soh, M., Zarola, A., Palaïou, K., & Furnham A. (2016) Work-related well-being. *Health Psychol.*, 3, no 1, 2016. doi: 10.1177/2055102916628380
- Spreitzer, G., Bacevice, P & Garrett, L (2019) Workplace design, the physical environment, and human thriving at work. In *Organizational Behaviour and the Physical Environment*; Ayoko, O.B., Neal, M.A., Eds.; Routledge:London, UK,
- Towne, S. D., Anderson K.E., Smith M.L, Dahlke D.V., & Kellstedt D (2015) “Changing organizational culture: using the CEO cancer gold standard policy initiatives to promote health and wellness at a school of public health.”*BMC Public Health*, 15, 1, 853–868.
- Van Hees S.G.M., Carlier B., Vossen E., Blonk R.W., & Oomens S. (2022) Towards a better understanding of work participation among employees with common mental health problems: a systematic realist review. *Scand J Work Environ Health*. 48 (3), 173–89.
- Zhai Q., Lindorff M., & Cooper B. (2013) Workplace guanxi: Its dispositional antecedents and mediating role in theaffectivity-job satisfaction relationship. *Journal of Business Ethics*, 117 , 3, (2). 541–551