

# The Influence of Service Quality Delivery on Customer Loyalty in the Banking Sector in Erbil, Iraq

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**Abstract—** In any business-to-customer environment, the ultimate goal and objective is customer loyalty. More often than not, this can be a problem. Perhaps this is due to the fact that organizations sometimes do not really understand what is really going on in the mind of the customer. Thus, this predicament has become a challenge for most business conglomerates that place a high emphasis on customer relations. Although there has been a lot of research and study into the actual workings of the customer's mind, it remains a mystery to this day. Therefore, this study focused on measuring customer loyalty through service quality delivery in the banking sector in Erbil. Quantitative research was used to examine the relationship between service quality and customer loyalty. Reassurance has a positive relationship but no significant effect on customer loyalty. Reliability has a negative relationship but no significant effect on customer loyalty. Tangible values have a positive relationship and significant impact on customer loyalty. Empathy has a positive relationship but no significant effect on customer loyalty. Responsiveness has a positive effect but does not significantly affect customer loyalty. The study highlights the implications of improving service quality for marketers in the banking industry.

**Keywords—** Assurance, Empathy, Reliability, Responsiveness, Tangibles, Customer Loyalty, Banks of Erbil

## I. INTRODUCTION

Customer loyalty has become an important measure of firm performance and thus an important area of interest in the accounting and finance research literature. Institutional theory and stakeholder theory refer to the multidimensionality of the customer as not only an economic being but also a member of the family, community and country. Recent accounting research advocates the use of customer loyalty and loyalty as useful non-financial measures of firm performance so that good corporate governance results (Khan & Fasih, 2014 ). The ability to satisfy customers is vital for a number of reasons. For example, it has

been shown that dissatisfied customers tend to complain to or seek redress from an establishment when they have experienced poor service and want specific issues addressed (Siddiqi, 2011; Auka et al., 2013). Thus, a dissatisfied customer can become a saboteur, dissuading other potential customers from a particular service provider. The measurement of customer loyalty in the service industry compared to the manufacturing industry requires special attention due to the difficulty of finding accurate measurement parameters. Of all the service industries, the banking and financial sector occupies a dominant position, and the discussion of customer loyalty performance measures in the financial sector requires special attention.

Customer loyalty is a grossly neglected management indicator in most LDCs, including Erbil. Anecdotal evidence suggests that State Commercial Banks (SCBs) have lost their market share and are practically on the verge of closure due to poor service quality, according to customers. In contrast, private and foreign commercial banks operating in the same economic and cultural environment grow rapidly with higher profits and market share. Banking is one of the most sensitive types of business in the world. A bank is a financial intermediary that accepts deposits and channels them into lending activities directly or through the capital markets. It is a highly regulated industry with detailed and focused regulators. A bank, an institution that sells services, plays an important role in today's world of money and economics. It influences and contributes to many different but integrated economic activities such as resource mobilization, poverty alleviation, production and distribution of public finances. Erbil has a well-developed banking system consisting of a wide range of institutions, ranging from the central bank to commercial banks and specialized agencies to meet the special requirements of certain sectors. In 1947, the country had no significant banking network, but the first two decades saw phenomenal growth. Therefore, it is very important to identify the factors responsible for service quality.

Banking is a customer-oriented service industry. The bank's survival in the market depends on its customers. The customer

is the focus and customer service is the differentiator (Munusamy et al., 2010). A bank can differentiate itself from competitors by providing high quality customer service (Onditi et al., 2012). Research shows that companies with excellent customer service reputations reported a 72% increase in profits per employee compared to similar organizations that demonstrated poor customer service; it is also five times more expensive to attract new customers than to retain existing customers (Amin, 2016). In Erbil, customers in the banking sector are in a strong bargaining position due to the significant growth of banks. Therefore, banks must provide service carefully due to accessibility banks. Service quality has been a vital issue for discussion and research for the past three decades. Service quality research has clearly shown that customer perception of service quality depends on the customer's pre-service expectations. Research by Fida et al. (2020), Slack et al. (1990) noted, that the key strategy for success and survival of any business establishment is to provide quality services to customers. It's no less good that dissatisfied customers are more likely to tell ten more people about their bad experience with a particular organization. In order to achieve customer loyalty, organizations must be able to build and maintain lasting relationships with customers by meeting their various needs and demands (Islam et al., 2020). Otherwise, the cumulative effect of negative word of mouth, switching and reduced consumption will affect the bank's performance and profitability.

## 1. Literature Review

### 2.1 Customer Loyalty

Before proceeding further, it is better to fully understand the definition of the phrase "Customer Loyalty". The phrase not only expresses a happy customer, but is also quite complex. Customer loyalty is the term most widely used in business and commerce. It is a business term that explains the measurement of the type of products and services provided by a company to meet customer expectations. For some, this may be considered a key performance indicator (KPI). In a competitive market, where business

compete for customers, customer loyalty is seen as a key differentiator and is increasingly becoming a key element of business strategy. There is a substantial body of empirical literature showing the benefits of customer loyalty for firms. It is well known that satisfied customers are the key to long-term business success (Sasono et al., 2021; Al-Slehat et al., 2021; McCall-Kennedy and Lubis, 2021). It is also defined as a global problem that affects all organizations, regardless of their size, for-profit or non-profit, local or multinational. Companies that have a more satisfied customer base also experience higher economic returns (Miah, 2021; Makanyeza & Chikazhe, 2017; Alnaser et al., 2018). Therefore, higher customer loyalty leads to higher customer loyalty (Yi, 1991; Liu, 2017; Alnaser et al., 2018), which in turn leads to higher future revenue (Yadav & Rai, 2019).

For that matter, many market leaders are highly focused on superior customer service. They have also been rewarded with high revenue and customer retention. In this regard, organizations in the same market sector are forced to evaluate the quality of services they provide in order to attract and retain

their customers. Apparently, many researchers conceptualize customer loyalty as an individual's sense of loyalty (or disappointment) that results from comparing perceived performance or outcome against expectations (Shankar & Jebarajakirthy, 2019). There are two general conceptualizations of loyalty, namely transaction-specific loyalty and cumulative loyalty (Özkan et al. 2019 ; Muharam et al., 2021). Transactional loyalty is a customer's own evaluation of his or her experience and response to a particular service (Sulaiman, 2021; Raza et al., 2020). This is the reaction expressed by a customer who encounters a product or service for the first time. Meanwhile, cumulative loyalty refers to the customer's overall evaluation of the consumption experience to date (Mohamad et al., 2020); own accumulation of contacts with the services provided to them on a day-to-day basis. It is from this accumulation that customers establish a personal standard that is used to evaluate service quality. However, it is generally accepted that the measurement of customer loyalty is the user's evaluation of the products or services received after consumption (Shahid et al., 2018).

### 2.2 Service Quality

Service quality is a very important component in any business-related activity. This is particularly true given that marketers believe that customers' evaluations of service quality and the resulting level of loyalty affect business performance measures (Iqbal et al., 2017). Customer expectations are perceptions of services that serve as standards against which service performance is evaluated (Zrithaml et al., 1993); what customers think the service provider should offer rather than what can be offered (Parasuram et al., 1988). For some, service quality can also be defined as the difference between a customer's expectations of a service encounter and the perception of the service received. According to service quality theory (Fida et al., 2020), it is predicted that customers will rate quality as "low" when performance does not meet their expectations, and as "high" when performance exceeds expectations. Bridging this gap may require softening expectations or enhancing the customer's perception of what has actually been received (Parasuraman et al., 1985). According to Gronroos (1982), the perceived quality of a given service is the result of an evaluation process, as consumers often compare the service they expect with the perception of the service they receive. He concluded that service quality depends on two variables: expected service and perceived service. Quality means superiority or excellence (Taylor and Baker, 1994) (Zeithaml, 1988), or as a consumer's general impression of the relative inferiority/superiority of the organization and its services (Bitner and Hubbert, 1994; Keiningham et al., 1994). Consumers' behavioral intentions are also influenced by service quality standards (Nguyen., 2020).

### 2.3 Customer Loyalty in Retail Banking

Customer loyalty and service quality are inter-related. The higher the service quality, the higher is the customer loyalty. Many agree that in the banking sector, there are no recognized standard scales to measure the perceived quality of a bank service. Thus, competitive advantage through high quality

service is an increasingly important weapon to survive. Measuring service quality seems to pose difficulties to service providers because of the unique characteristics of services: intangibility, heterogeneity, inseparability and perishability (Fattah et al., 2021). Because of these complexities, various measuring models have been developed for measuring perceptions of service quality ( Parasuraman et al., 1985; 1988). The SERVQUAL model of Parasuraman et al. (1988) proposes a five-dimensional construct of perceived service quality: tangibles; reliability; responsiveness; assurance; and empathy – with items reflecting both expectations and perceived performance. Service quality has become an important research topic because of its apparent relationship to costs (Puriwat & Tripopsakul, 2017), profitability (Alshurideh et al., 2017), customer loyalty (Bolton and Drew, 1991; Boulding et al., 1993), customer retention (Reichheld and Sasser, 1990), and positive word of mouth. There are many research instruments developed to measure the perceived service quality. Among such general instruments, the most popular being the SERVQUAL model, a well known scale developed by Parasuraman et al. SERVQUAL has been widely acknowledged and applied in various services setting for variety of industries in the past decade. Examples include: health care setting, dental school patient clinic, business school placement centre, tire store, actual care hospital, large retail chains, banking, pest control, dry cleaning, and fast food restaurants (Babakus and Mangold, 1992).

According to Nyeck, Morales, Ladhari, and Pons (2002), the SERVQUAL measuring tool “remains as the most complete attempt to conceptualize and measure service quality”. Word has it that it has quite a number of benefits. Incidentally, the SERVQUAL measuring tool’s main benefit is its ability that allows researchers to examine numerous service industries such as; healthcare, banking, financial services, and education (Nyeck, Morales, Ladhari, & Pons, 2002). The fact that SERVQUAL has critics does not render the measuring tool moot. Rather, the criticism received concerning SERVQUAL measuring tool may have more to do with how researchers use the tool. Nyeck, Morales, Ladhari, and Pons (2002) reviewed 40 articles that made use of the SERVQUAL measuring tool and discovered “that few researchers concern themselves with the validation of the measuring tool”. Originally, SERVQUAL formulated by Parasuraman et al. (1985) showcased ten various components. Later in 1988, these ten components were collapsed into five different dimensions. They are: Assurance; Reliability; Tangibles; Empathy; Responsiveness.

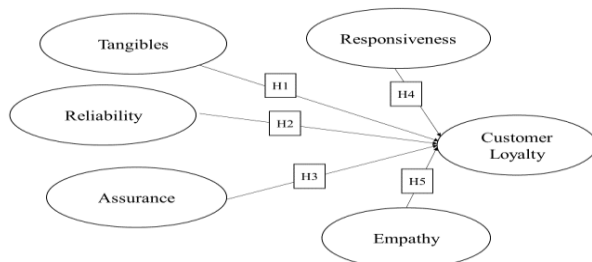


Figure 1: The Research Framework

**1.4 Hypotheses Development**

The hypothesis developed for this article is based on the following assumptions:

H1: Assurance has a positive relationship with customer loyalty.

H2: Reliability has a positive relationship with customer loyalty.

H3: Tangibles values have a positive relationship with customer loyalty.

H4: Empathy has a positive relationship with customer loyalty.

H5: Responsiveness has a positive relationship with customer loyalty.

**2. Research Methodology**

The respondents for this study were individuals from Erbil who had their accounts in various banks in the public and private sectors. And the total sample size is 350 people. The respondent from a different sector and a different geo-demographic area has accounts in various public sector banks such as Rafidain Bank, Rasheed Bank, Agricultural Cooperative Bank of Iraq and Real Estate Bank of Iraq. Private sector banks such as Erbil International Bank, International Development Bank of Iraq, Ashur International Investment Bank. The sampling technique we used in this study is "convenience". The research is based on primary data where a set of questionnaires is created and distributed among the participants are those who have accounts in various public and private sector banks. Google forms were also developed electronically and the provided link was sent to those willing to participate in this research process, i.e. willing respondents. To understand the public or private preferences of the bank, a set of questionnaires was created in which individual participants of different ages, genders, qualifications and salaries were asked to indicate their preferences on a 5-point Likert scale (very satisfied, satisfied, neutral, dissatisfied). , Very dissatisfied). The information was then evaluated using the Statistical Package for Social Sciences (SPSS) and Partial Least Squares (PLS) software. The set of questionnaires was divided into 27 components that influence the quality of service and affect the loyalty of the bank's customers. These factors were divided into six main groups such as reliability, confidence, responsiveness, sensitivity, empathy and customer loyalty.

**Table 1: Frequency and Percentage distribution of the Personal background of the respondents as follows:**

Demographic	[2]Characteristic	[3]Frequency	[4]Percentage
Gender	[7]Male	[8]210	[9]60.28
	[10] Female	[11] 140	[12] 39.71
Age	[16] 20 - 30	[17] 55	[18] 15.71
	[19] 31- 40	[20] 91	[21] 26
	[11,5]		

	[22] 41 - 50	[23] 93	[24] 26.57
	[25] 51 - 60	[26] 85	[27] 24.28
	[28] 61 years old and above	[29] 26	[30] 7.42
[31]	[35] Government	[36] 94	[37] 26.85
[32]	[38] non-government	[39] 125	[40] 35.71
[33]	[41] Own employee	[42] 57	[43] 16.28
[34] Occupation	[44] Student	[45] 26	[46] 7.42
	[47] Others	[48] 48	[49] 13.71
[50]	[53] Single	[54] 70	[55] 20
[51]	[56] Married	[57] 238	[58] 68
[52] Marital Status	[59] Other	[60] 42	[61] 12
	[65] Primary	[66] 25	[67] 7.14
[62]	[68] Secondary	[69] 37	[70] 10.57
[63]	[71] Higher secondary	[72] 48	[73] 13.71
[64] Education	[74] Undergraduate	[75] 118	[76] 33.71
	[77] Graduate	[78] 132	[79] 37.71
[80]	[83] Below 300\$	[84] 47	[85] 13.42
[81]	[86] 500 -1000 \$	[87] 99	[88] 28.28
[82] Monthly Income	[89] 1001- 1500\$	[90] 142	[91] 40.57
	[92] 1501-2000 \$	[93] 27	[94] 7.71
	[95] 2000 and Above	[96] 35	[97] 10
[98]	[100] Fixed deposit	[101] 51	[102] 14.57
[99] Nature of account	[103] Savings Account	[104] 161	[105] 46
	[106] Current Account	[107] 115	[108] 32.85
	[109] Others	[110] 23	[111] 6.57
[112]	[114] Less than 3 year	[115] 116	[116] 33.14
[113] Time duration of relationship with banks	[117] 3-7 years	[118] 150	[119] 42.85
	[120] 7-11 years	[121] 55	[122] 15.71
	[123] 11 and Above years	[124] 29	[125] 8.28

**4. Results**

**4.1 Scale Validity and Reliability**

Table 2 explains that the "latent variables" are classified by the "convergent validity" of all factor loadings and for all study variables the value (AVE) is greater than 0.5 and for all latent variables the composite reliability values are higher. criterion of 0.7 indicating that the qualified components maintain acceptable reliability. Moreover, applying the "Cronbach's  $\alpha$ " reliability test, all the latent values are greater than 0.6, and this evidence is sufficient to agree with the good reliability of the research material. While reviewing the discriminant validity, Table 3 shows that for all variables, the square root AVE values are greater than the correlations between constructs. Therefore,

it can be concluded that the measurement model has good reliability and its validity is construct and reliable for specifying the study variables.

**Table 2: Convergent validity and measurement model**

[126]	[127] Cronbach's Alpha	[128] rho_A	[129] Composite Reliability	[130] Average Variance Extracted (AVE)
[131] Tangibles	[132] 0.951	[133] 0.951	[134] 0.949	[135] 0.719
[136] Reliability	[137] 0.939	[138] 0.938	[139] 0.961	[140] 0.749
[141] Assurance	[142] 0.935	[143] 0.942	[144] 0.965	[145] 0.821
[146] Responsiveness	[147] 0.919	[148] 0.928	[149] 0.937	[150] 0.781
[151] Empathy	[152] 0.923	[153] 0.921	[154] 0.935	[155] 0.748
[156] Customer Loyalty	[157] 0.927	[158] 0.920	[159] 0.946	[160] 0.801

**Table 3: Discriminant Validity of Latent Constructs**

[161]	[162] Tangibles	[163] Reliability	[164] Assurance	[165] Responsiveness	[166] Empathy	[167] Customer Loyalty
[168] Tangibles	[169] 0.881	[170]	[171]	[172]	[173]	[174]
[175] Reliability	[176] 0.783	[177] 0.894	[178]	[179]	[180]	[181]
[182] Assurance	[183] 0.775	[184] 0.843	[185] 0.888	[186]	[187]	[188]
[189] Responsiveness	[190] 0.842	[191] 0.825	[192] 0.799	[193] 0.852	[194]	[195]
[196] Empathy	[197] 0.845	[198] 0.811	[199] 0.848	[200] 0.839	[201] 0.879	[202]
[203] Customer Loyalty	[204] 0.769	[205] 0.729	[206] 0.729	[207] 0.772	[208] 0.828	[209] 0.891

**4.3 Hypothesis Testing**

The findings show that the determinant, empathy, has the greatest impact on customer loyalty compared to any other determinants of the quality of banking services provided in Erbil. If empathy increases by 0.217, customer loyalty in the banking sector will increase. Similarly, customer loyalty in Erbil banks is also highly dependent on reliability, where a 0.201 increase in reliability will lead to a direct increase in customer loyalty in Erbil banks. In addition, responsiveness will directly affect customer loyalty in Erbil banking institutions, where an improvement in responsiveness by 0.167 will increase customer loyalty in Erbil banks accordingly. However, confidence and perceived least impact on customer loyalty, where an increase of 0.166 respectively will increase customer loyalty in banking services provided by banks in Erbil.

Table 3: Hypothesis testing

Hypothesis	Path coefficient	Original Sample (M)	Original Sample (O)	Sample Mean	S.E	t-value	P Values
H1	Tangibles Customer Loyalty	-> 7	0.16	0.16705	0.083	32.1	0.000
H2	Reliability Customer Loyalty	-> 1	0.20	0.20107	0.044	30.3	0.000
H3	Assurance Customer Loyalty	-> 6	0.16	0.16607	0.056	24.0	0.000
H4	Responsiveness Customer Loyalty	-> 7	0.16	0.16705	0.039	34.0	0.000
H5	Empathy -> Customer Loyalty	7	0.21	0.21406	0.051	33.6	0.000

## 5. Discussion

Tangible assets include premises, equipment and company representatives. This study found a positive correlation and a high level of significance between tangible values and customer service. When retail banks reduced business hours to five days a week, it became difficult for customers to visit branches in person, and instead they used telephone and internet banking.

Reliability refers to the accuracy and timeliness of service. According to the responses to our questionnaire, reliability has a significant impact on customer loyalty, possibly due to the increasing popularity of telephone and internet banking, which provides customers with an alternative to face-to-face customer service. The 24/7 nature of online and telephone banking means that retail banks can reduce their operating costs without extending branch hours or hiring additional staff. Customers now place higher demands on the reliability of machines than on people deal with banks.

The findings show that the relationship between responsiveness and customer loyalty is insignificant. Surprisingly, these results contradict previous findings from other studies (Alshurideh et al., 2017; Sitorus & Yustisia., 2018; Tech; 2020; Slack et al., 2020). Customer loyalty remains an important factor that a bank must ensure in order to generate profits. Customers who use a particular service of the bank consider changing the bank as a threat. Customers are more educated and knowledgeable, and their demand is also growing. To stay in business, the bank needs to improvise its customer service campaign. A loyalty program can be used as one of the tools

retain the customer. With the emergence of foreign banks, local banks need to improve the quality of service by providing more experienced staff to serve customers in operations. The results of the hypothesis testing also show that responsiveness was found to have a positive relationship with customer loyalty,

which is consistent with Glaveli et al. (2006) who highlighted that speed of service delivery improves perceptions of service quality, while Ngo & Nguyen (2016) showed that “no waiting time” increases customer loyalty.

Empathy has a significant positive relationship with customer loyalty. This evidence is supported by the findings of Butcher et al., (2001), and Ndubisi (2006). As suggested by Butcher et al (2001), friendship between customers and individual service employees has a great influence on the development of customer loyalty. According to Ndubisi (2006), customer loyalty can be achieved by offering personalized, flexible and customizable services according to customer needs. This is consistent with this study's findings that empathy has a positive effect on customer loyalty. This study shows a significant relationship between customer confidence and loyalty and is consistent with previous studies including Ndubisi (2006). This study found that trust is an important predictor of customer loyalty and this is in line with Ndubisi (2006) who states that message is clearly a strong predictor of overall loyalty and an important source of customer loyalty in the Erbil banking sector.

Customer information must not be shared with third parties without their consent. But it has been said that customer information is being sold, especially to banks' marketing departments. Marketers of credit cards, personal loans and insurance products manage to get customer information from somewhere. From here they will call customers marketing their products. As the banking industry outsources some of its departments, this will lead to further potential unauthorized disclosure of customer information. The bank should study this area because customers will not be happy to learn that their information has been sold to third parties without their consent.

The managerial implication of this study is that bank managers need an effective recruitment and training program to: a) ensure that employees offer professional service, b) pay more attention to customer needs, and c) avoid disclosing customer information to marketers.

## 6. Conclusion

All components of a service quality program - assurance, empathy, reliability, tangibles and customer loyalty - must be met and implemented effectively. Managers should not focus on the bank's profit-related goals, but should also look at the needs of the bank's customers. Managers should provide customer relations training for all frontline staff. This study found that the SERVQUAL model is still the most effective model for measuring customer loyalty in retail banking. To retain customers, organizations must ensure that they provide their customers with the right products and services at the right time. Measuring service quality can provide specific data that can be used in quality management; thus, service organizations will be able to monitor and maintain service quality. Assessing

service quality and better understanding how different aspects affect overall service quality will enable organizations to effectively design their service delivery process. By identifying the strengths and weaknesses related to the dimensions of service quality, organizations can better allocate resources to provide better service and, ultimately, better service to external customers. Generally speaking, research on service quality is both important and challenging. Future efforts should continue to advance understanding of the concept and tools for measuring and improving service quality.

## 7. Limitations

First, control variables for socio-demographic variables were not taken into account. According to Caruana (2002), education and age are important segmentation variables. Second, the coverage of respondents in this study consists only of Erbil State. Generalizations about broader population, industry, and cultural issues should be treated with caution. In addition, surveys are not conducted for clients of foreign banks.

## 8. Recommendations

Customer loyalty is the most important business requirement. Value to the customer is an asset to the organization. While quality service is very important in today's competitive market. The purpose of this study was to find out customer loyalty towards service quality in relation to service quality. The list of recommendations was presented based on the results of a survey conducted among the customers of the banking sectors in Erbil.

- Management needs to improve service quality to meet customer needs. Bank should pay close attention to customer complaints to satisfy them waiting.

- Since the bank is a client-oriented organization, hiring potential human resources is mandatory. I for this reason, a bank should hire focused, passionate employees who will enjoy it communicate with customers and will try to effectively resolve customer complaints and other issues manner.

- The bank can show itself as a leader in the customer service market, going beyond the conventional way of working with clients, such as individual working hours for each client, delivery and payment acceptance according to the customer's convenience during difficult times customer that other competitors hardly provide.
- In order to retain existing customers and improve the quality of service, the bank must continuously support error-free transactions, as bank accounts and numbers are very sensitive to each customer.
- The bank's management needs to regularly conduct research activities to maintain regularity tracking

customer loyalty levels. Because customer expectations and loyalty are not static figures, regular surveys should be conducted at sufficient intervals.

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