















### ***Service Quality Dimensions***

Table 3 showed that the mean scores for tangibility items ranged from 3.74 (the appearance of the physical facilities of the bank is keeping with the type of services provided) to 4.19 (bank's employees are well dressed and appear neat), whereas the mean scores for reliability items ranged from 3.51 (when the bank promises to do something by a certain time, it does so) to 4.08 (the bank is dependable). Similarly, the mean scores of responsiveness items ranged from 3.71 (employees of bank are never too busy to respond to customer requests promptly) to 4.06 (employees of bank are always willing to help customers). The mean scores for the assurance items were 3.78 (you can trust employees of the bank), 3.91 (you feel safe in your transactions with the bank's employees), and 3.83 (employees of the bank are polite), whereas that of empathy items ranged from 3.35 (the bank has your best interests at heart) to 3.65 (employees of the bank understand what your needs are). The mean score of tangibility, reliability, responsiveness, assurance and empathy was 4.01, 3.78, 3.94, 3.84, and 3.53, respectively.

### ***Customer Satisfaction and Loyalty***

Table 4 showed that the mean scores for the customer satisfaction items ranged from 3.71 (I am satisfied with individual attention and complaint handling of the bank, and I am satisfied with products and services offered by my bank) to 4.05 (Overall, I am satisfied with the physical setting of the bank), whereas the mean scores for the customer loyalty items ranged from 3.35 (I have no intention to switch over to other) to 3.77 (I will continue to use this banking service in the future). The mean score of customer satisfaction and loyalty was 3.87, and 3.59,

respectively.

### ***Correlation Analysis***

Table 5 showed that the five service quality dimensions were positively correlated with service quality ( $r = 0.738$  to  $0.807$ ,  $p < 0.01$ ), customer satisfaction ( $r = 0.545$  to  $0.743$ ,  $p < 0.01$ ), and customer loyalty ( $r = 0.513$  to  $0.649$ ,  $p < 0.01$ ). The within-service quality dimensions correlation coefficients were also positive ( $r = 0.365$  to  $0.596$ ,  $p < 0.01$ ).

### ***Regression Analysis***

F-test showed that the effects of tangibility, reliability, responsiveness, assurance and empathy explained 68.9% of the variation in customer satisfaction and was significant ( $p = 0.000$ ) (Table 6).



Table 3. Cronbach's alpha values, mean, standard deviations of service quality dimensions for customers (n = 195) of nine private banks, Hawassa, Ethiopia, 2023

Dimension	Cronbach's alpha for dimensions	Cronbach's alpha if item deleted	Mean	SD <sup>1</sup>
<b>Tangibility</b>	<b>0.777</b>		<b>4.01</b>	<b>0.698</b>
The bank has up-to-date equipment		0.735	4.09	0.844
Bank's physical facilities are visually appealing		0.718	4.02	0.905
Bank's employees are well dressed and appear neat		0.727	4.19	0.908
The appearance of the physical facilities of the bank is keeping with the type of services provided		0.712	3.74	0.945
<b>Reliability</b>	<b>0.790</b>		<b>3.78</b>	<b>0.749</b>
When the bank promises to do something by a certain time, it does so		0.737	3.51	1.012
The bank is dependable		0.736	4.08	0.870
The bank provides its service at the time it promises to do so.		0.719	3.59	0.987
The bank keeps its records accurately		0.760	3.92	0.949
<b>Responsiveness</b>	<b>0.834</b>		<b>3.94</b>	<b>0.807</b>
You receive prompt service from bank's employees		0.769	4.04	0.946
Employees of bank are always willing to help customers		0.741	4.06	0.871
Employees of bank are never too busy to respond to customer requests promptly		0.802	3.71	0.974
<b>Assurance</b>	<b>0.850</b>		<b>3.84</b>	<b>0.818</b>
You can trust employees of the bank		0.761	3.78	0.966
You feel safe in your transactions with the bank's employees		0.795	3.91	0.895
Employees of the bank are polite		0.813	3.83	0.936
<b>Empathy</b>	<b>0.873</b>		<b>3.53</b>	<b>0.819</b>
The bank give you individual attention		0.825	3.62	0.979
Employees of the bank give you personal attention		0.825	3.49	0.981
Employees of the bank understand what your needs are		0.846	3.65	0.980
The bank has your best interests at heart		0.855	3.35	0.904

<sup>1</sup>SD = standard deviation.

Table 4. Cronbach's alpha values, mean, and standard deviations of customer satisfaction and loyalty for customers (n = 195) of nine private banks, Hawassa, Ethiopia, 2023

Dimension	Cronbach's alpha for dimensions	Cronbach's alpha if item deleted	Mean	SD <sup>1</sup>
<b>Customer satisfaction</b>	<b>0.878</b>		<b>3.87</b>	<b>0.741</b>
Overall, I am satisfied with the physical setting of the bank		0.843	4.05	0.817
I am satisfied with the banking skills, courtesy and friendliness of bank employees		0.842	4.02	0.861
I am satisfied with individual attention and complaint handling of the bank		0.859	3.71	0.832
I am satisfied with employees' response and prompt services provided by my bank		0.847	3.88	1.023
I am satisfied with products and services offered by my bank		0.867	3.71	0.969
<b>Customer loyalty</b>	<b>0.857</b>		<b>3.59</b>	<b>0.807</b>
I recommend this bank to families, relatives and friends		0.830	3.68	0.931
I will continue to use this banking service in the future		0.812	3.77	0.947
I often tell positive things about my bank to other people		0.819	3.59	1.043
I have no intention to switch over to other		0.852	3.35	1.056
I prefer this bank over other banks		0.820	3.54	1.075

<sup>1</sup>SD = standard deviation.

Table 5. Pearson correlation coefficients among service quality dimensions, service quality, customer satisfaction and customer loyalty for customers (n = 195) of nine private banks, Hawassa, Ethiopia, 2023

Items <sup>1</sup>	REL	RES	ASS	EMP	SQ	CS	CL
TAN	0.596**	0.529**	0.466**	0.365**	0.738**	0.545**	0.513**
REL		0.559**	0.556**	0.469**	0.805**	0.651**	0.578**
RES			0.510**	0.548**	0.807**	0.743**	0.649**
ASS				0.575**	0.800**	0.638**	0.581**
EMP					0.766**	0.601**	0.522**
SQ						0.813**	0.727**
CS							0.821**

<sup>1</sup>TAN = tangibility; REL = reliability; RES = responsiveness; ASS = assurance; EMP = empathy; SQ = service quality; CS = customer satisfaction; CL = customer loyalty; \*\* = significant at p < 0.01 probability level.

Table 6. Significance of regression model of service quality dimensions on customer satisfaction for customers (n = 195) of nine private banks, Hawassa, Ethiopia, 2023

Source of variation <sup>1</sup>	Sum of Squares	df	Mean Square	F	P
Regression	73.359	5	14.672	83.606	0.000
Residual	33.167	189	0.175		
Total	106.526	194			

<sup>1</sup>Dependent variable = customer satisfaction (CS); independent variables: tangibility, reliability, responsiveness, assurance, empathy; df = degree of freedom;  $R^2 = 0.689$ ; standard error of the estimate (SE) = 0.419.

Table 7 demonstrated that each dimension of service quality had a statistically significant effect on customer satisfaction, except for tangibility. This agrees with the correlation analysis except for tangibility. The unit change in reliability, responsiveness, assurance and empathy would increase customer satisfaction by 0.203, 0.385, 0.187 and 0.123 units, respectively. The standardized regression coefficient, or beta coefficients ( $\beta$ ), or direct effect of reliability, responsiveness, assurance, and empathy on customer

satisfaction was 0.205, 0.420, 0.206 and 0.132, respectively. Moreover, the tolerance and variance inflation factor (VIF) measurements of multicollinearity were more than 0.10 and less than 10, respectively.

F-test showed that the effects of tangibility, reliability, responsiveness, assurance and empathy explained 54.4% of the variation in customer loyalty and was significant ( $p = 0.000$ ) (Table 8).

Table 7. Regression coefficients for relationship between service quality dimensions and customer satisfaction for customers (n = 195) of nine private banks, Hawassa, Ethiopia, 2023

Model	Unstandardized coefficients		Standardized coefficients			Multicollinearity	
	B	SE	$\beta$	t	P	Tolerance	VIF <sup>1</sup>
(Constant)	0.202	0.197		1.022	0.308		
Tangibility	0.059	0.057	0.056	1.040	0.300	0.578	1.729
Reliability	0.203	0.057	0.205	3.587	0.000	0.505	1.979
Responsiveness	0.385	0.051	0.420	7.559	0.000	0.535	1.871
Assurance	0.187	0.050	0.206	3.747	0.000	0.542	1.843
Empathy	0.123	0.048	0.136	2.540	0.012	0.576	1.736

<sup>1</sup>VIF = variance inflation factor.

Table 8. Significance of regression model of service quality dimensions on customer loyalty for customers (n = 195) of nine private banks, Hawassa, Ethiopia, 2023

Source of variation <sup>1</sup>	df	Sum of squares	Mean square	F	P
Regression	5	68.672	13.734	45.017	0.000
Residual	189	57.663	0.305		
Total	194	126.335			

<sup>1</sup>Dependent variable = customer loyalty (CL); independent variables: tangibility, reliability, responsiveness, assurance, empathy; df = degree of freedom;  $R^2 = 0.544$ ; standard error of the estimate (SE) = 0.552.

Table 9 showed that reliability, responsiveness and assurance dimensions had a statistically significant effect on customer loyalty, except for tangibility and empathy. The unit increase in reliability, responsiveness, and assurance would

increase customer loyalty by 0.176, 0.343 and 0.209 units, respectively. The direct effect ( $\beta$ ) of reliability, responsiveness, and assurance dimensions on customer loyalty was also 0.163, 0.343, and 0.212, respectively.

Table 9. Regression coefficients for relationship between service quality dimensions and customer loyalty for customers (n = 195) of nine private banks, Hawassa, Ethiopia, 2023

Model	Unstandardized coefficients		Standardized coefficients		
	B	SE	$\beta$	t	P
(Constant)	-0.037	0.260		-0.144	0.886
Tangibility	0.115	0.075	0.099	1.538	0.126
Reliability	0.176	0.075	0.163	2.357	0.019
Responsiveness	0.343	0.067	0.343	5.103	0.000
Assurance	0.209	0.066	0.212	3.176	0.002
Empathy	0.099	0.064	0.100	1.548	0.123

### *Customer Satisfaction as a Mediator*

The following three simple linear regressions and one multiple regression were conducted to assess the role of customer satisfaction (mediator) in the relationship between service quality (independent variable) and customer loyalty (dependent variable) (Baron & Kenny, 1986).

- 1) Model 1: Service quality significantly affects customer satisfaction
- 2) Model 2: Service quality significantly affects customer loyalty
- 3) Model 3: Customer satisfaction significantly affects customer loyalty
- 4) Model 4: Service quality insignificantly affects customer loyalty in the presence of customer

satisfaction

Complete mediation occurs when all four conditions are met, and partial mediation occurs only the first three conditions are significant (Baron & Kenny, 1986). Simple regression analysis showed that the effect of service quality on customer satisfaction and loyalty, and that of customer satisfaction on customer loyalty were significant ( $p = 0.000$ ) and had moderate R-square ( $R^2 = 0.529$  to  $0.674$ ) values. Similarly, multiple regression showed that the effect of service quality and customer satisfaction on customer loyalty was

significant ( $p = 0.000$ ) (Table 10).

Table 11 showed that, in simple regression, a unit increase in service quality would increase customer satisfaction by 0.988 and customer loyalty by 0.962, whereas a unit increase in customer satisfaction would increase customer loyalty by 0.894. The direct (standardized) effects of service quality on customer satisfaction and customer loyalty were 0.813 and 0.727, respectively, while that of customer satisfaction on customer loyalty was 0.821.

Table 10. Significance of regression models to test customer satisfaction as a mediator between service quality and customer loyalty for customers ( $n = 195$ ) of nine private banks, Hawassa, Ethiopia, 2023

Model <sup>1</sup>	Dependent variable	Independent variable (s)	Source of variation	Sum of Squares	df	Mean Square	F	P	R-square	SE
1	CS	SQ	Regression	70.463	1	70.463	377.1	0.000	0.661	0.432
			Residual	36.063	193	6.187				
			Total	106.526	194					
2	CL	SQ	Regression	66.859	1	66.859	216.957	0.000	0.529	0.555
			Residual	59.476	193	0.308				
			Total	126.335	194					
3	CL	CS	Regression	85.15	1	85.15	399.027	0.000	0.674	0.462
			Residual	41.185	193	0.213				
			Total	126.335	194					
4	CL	CS, SQ	Regression	86.483	2	43.242	208.332	0.000	0.685	0.456
			Residual	39.852	192	0.208				
			Total	126.335	194					

<sup>1</sup>CS = customer satisfaction; CL = customer loyalty; SQ = service quality; df = degree of freedom; SE = standard error of the estimate.

Table 11. Significance of regression coefficients for relationship between service quality, customer satisfaction and customer loyalty for customers (n = 195) of nine private banks, Hawassa, Ethiopia, 2023

Model <sup>1</sup>	Dependent variable	Independent variable(s)		Unstandardized Coefficients		Standardized Coefficients		
				B	SE	$\beta$	t	P
1	CS	SQ	Constant	0.099	0.197		0.505	0.614
			SQ	0.988	0.051	0.813	19.419	0.000
2	CL	SQ	Constant	-0.087	0.253		-0.344	0.731
			SQ	0.962	0.065	0.727	14.729	0.000
3	CL	CS	Constant	0.126	0.176		0.715	0.475
			CS	0.894	0.045	0.821	19.976	0.000
4	CL	CS, SQ	Constant	-0.160	0.208		-0.772	0.441
			SQ	0.234	0.092	0.177	2.534	0.012
			CS	0.738	0.076	0.677	9.724	0.000

<sup>1</sup>CS =customer satisfaction, CL = customer loyalty; SQ = service quality; SE = standard error of the estimate

## Discussion

Using the criteria of strongly disagree (1.00-1.80), disagree (1.81- 2.60), neutral (2.61-3.40), agree (3.4-4.20), and strongly agree (4.21-5.00) (Nyutu et al., 2021), the respondents agreed with the presence of tangibility, provision of accurate and dependable services at promised times, less waiting to obtain services, employees' trustworthiness and politeness in handling customers, and presence of individual attentions and understanding customers'

needs by private banks and their employees. This study also showed that customers were generally satisfied with the private banks' service offerings and were loyal to them.

The corrections among service quality dimensions were positive suggesting that the improvement in one dimension would have a positive influence on the others. Using the criteria for the interpretation of correlation coefficient ( $r$ ) as  $r = 0.1$  is small,  $r = 0.3$  is medium, and  $r = 0.5$  or more is large (Gravetter et al., 2020), the

correlation coefficients of service quality with customer satisfaction ( $r = 0.813$ ,  $p=0.01$ ) and customer loyalty ( $r = 0.727$ ,  $p < 0.01$ ), and that between customer satisfaction and customer loyalty ( $r = 0.821$ ,  $p < 0.01$ ) were strong. It has also been reported that improving overall service quality and its dimensions will result in satisfied and more devoted customers (Lenka et al., 2009; Siddiqi, 2011; Shanka, 2012; Ali & Raza, 2015; Slack & Singh, 2020; Supriyanto et al., 2021).

The coefficient of determination ( $R^2$ ) value for the regression of service quality dimensions on customer satisfaction ( $R^2=0.689$ ) and customer loyalty ( $R^2=0.544$ ) was moderate according to the criteria of  $R^2$  value of 0.75, 0.50, and 0.25 is substantial, moderate, and weak, respectively (Hair et al., 2019). The standardized regression coefficients, or beta coefficients ( $\beta$ ) use standardized data and show the direct effect of independent variables on dependent variable (Hair et al., 2019). The direct effect of reliability, responsiveness, assurance, and empathy on customer satisfaction was 0.205, 0.420, 0.206 and 0.132, respectively, suggesting that any improvement in these dimensions would increase customer satisfaction. The significant impact of reliability (Ali & Raza, 2015; Gnawali, 2016), and that of responsiveness, assurance and empathy (Shanka, 2012; Ali & Raza, 2015; Gnawali, 2016; Kant & Jaiswal, 2017) on customer satisfaction have also been reported in previous studies.

Despite the fact that poor tangibles would lead to customer disappointment (Parasuraman et al., 1988; Arasli et al., 2005), the insignificant effect of tangibility on customer satisfaction could be because private banks might have similar offers in terms of up to-date

equipment, visually appealing facilities, and neat and well-dressed employees. The insignificant effect of tangibility on customer satisfaction has also been reported by other studies (Arasli et al., 2005; Shanka, 2012).

Tolerance and the variance inflation factor (VIF) are commonly used to assess multicollinearity, or the degree of correlation in independent variables. Tolerance is determined as  $1-R^2$ , i.e., the variability of an independent variable that cannot be explained by the other independent variables, after regressing independent variables on another independent variable, and it should be more than 0.10 to demonstrate that the independent variables do not contribute significantly to the variation of that independent variable. Variance inflation factor (VIF), which should be generally less than 10, is an inverse of the tolerance value and its square root indicates the degree to which the standard error would be increased (Hair et al., 2019). Thus, tolerance value of more than 0.10 and variance inflation factor of less than 10, for the preset study, suggested the low multicollinearity problem among service quality dimensions.

The present study showed that customer satisfaction was a partial mediator between service quality and customer loyalty. The substantial reduction in the direct effect of service quality on customer loyalty from the value of 0.727 in simple regression to 0.177 in multiple regression in the presence of customer satisfaction, and the significant indirect effect ( $0.813 \times 0.677 = 0.550$ ) according to Sobel test ( $Z = 7.776$ ,  $p = 0.000$ ) would show that customer satisfaction is a more crucial factor for customer loyalty than service quality. The role of customer satisfaction as a mediator between service quality and customer

loyalty has also been reported in previous studies (Siddiqi, 2011; Ngo & Nguyen, 2016; Kasiri et al., 2017; Pakurár et al., 2019; Slack & Singh, 2020; Supriyanto et al., 2021).

Although customer satisfaction is a strong mediator, the significant effect of service quality on customer loyalty in the presence of customer satisfaction would show that multiple mediating factors might occur between service quality and customer loyalty (Baron and Kenny, 1986). It has also been reported that satisfied customers are not always loyal (Bhat et al., 2018; Supriyanto et al., 2021). For instance, Bhat et al., (2018) suggested that satisfaction can lead to loyalty when customers build trust.

## Conclusion

This study showed that all service quality dimensions (tangibility, reliability, responsiveness, assurance, and empathy) and overall service quality had positive correlation with customer satisfaction and loyalty. This suggests that enhancing service quality would increase customer satisfaction and loyalty in private banks. However, reliability, responsiveness, and assurance dimensions had significant influence on customer satisfaction and loyalty, indicating that improving them will assist to both keep current customers and attract new ones. The non-significant

effect of tangibility on both customer satisfaction and loyalty, and that of empathy on loyalty would suggest that implementing strategies to differentiate these dimensions would give private banks competitive advantages. Moreover, the strong mediating role of customer satisfaction between service quality and loyalty would suggest that implementing service quality improvement measures which guarantee customer satisfaction will, in return, lead to loyalty.

## Limitations and Future Research

This study was limited to private banks in Hawassa, one of the largest cities in Ethiopia. Future research should include more banks and respondents, drawing a sample from different major cities in Ethiopia. Even though customer satisfaction strongly mediated the relationship between service quality and customer loyalty in this study, other factors affecting this relationship should also be studied.

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