

AN EMPIRICAL ANALYSIS TO MEASURE THE RELATIONSHIP BETWEEN TRUST, COMMITMENT, AND SERVICE QUALITY OF CUSTOMERS IN THE BANKING SECTOR OF SOUTHERN PUNJAB-PAKISTAN.

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ABSTRACT- *The core cause for accomplishing this study is to determine the relationship between Trust, Commitment, and Service Quality of customers in the Banking Sector with special focus on the customers of Southern Punjab, Pakistan. This study is based on survey method of research. Both primary and secondary data are collected for conducting this study. Secondary data are collected from past literature and primary data is collected through a structured questionnaire. 400 questionnaires were distributed among the consumers randomly by using convenient sampling technique. Out of them, 350 questionnaires were returned complete and used in the analysis. Descriptive statistics, reliability analysis (Cronbach's alpha), and non-parametric test such as Spearman rank correlation data analysis tools were applied and software like SPSS was used to measure the strength and direction of relationship among the variables. The Cronbach's alpha describe the value 0.8, which described that the data collected with the help of described tools is highly reliable.. The results of the study show a strong positive relationship between trust, commitment, and service quality. Information sharing and market research also have the positive relation with the trust. Because it wins the loyalty of customers.*

Keywords: - Trust, Commitments, Service Quality, Banking.

INTRODUCTION

It is important to point out that the role of trust in customer relationship marketing is very essential to be maintained by all business organizations since the threat of competition is so much intensified in recent times [3]. Trust directly influences service usage and cross-buying. This appears to be highly diagnostic for service relationship development and company profits. Furthermore, trust mediates the entire impact of satisfaction which appears as a necessary but not sufficient condition for relationship maintaining and developing. Satisfaction. More generally service evaluations, must be efficiently converted into a trust before providing business results [1]. Traditionally, service quality can be defined as the difference between consumer expectations towards the service as to be received and perception of service being received [8]. Under the competitive environment, there is a need for banks to plan their strategies that will be differentiated from others. Competitive advantage can be achieved through the delivery of high service quality, and these qualities of service creation and prove the customer satisfaction and get customer loyalty [4]. Quality services attract customers and win their satisfaction. If the same quality of services continue to provide it will result in customer loyalty [22] Customers prefer the products of those companies which maintain their quality and make efforts to improve it further [23]. Most of the business are failed because they are unable to maintain quality of their services. At initial stage they offer better services just to trap the customers and later on they forget about the satisfaction of customers. Once a company lost the confidence of customers it cannot survive in the market in the long run [24]

In this study our main research question is "How can banking sector of southern Punjab of Pakistan increase and retain the customer trust, commitment and keep them loyal

for a long period of time towards their services?" In order to get the answer of this question, different variables, have been selected to measured trust, commitment, repurchase intention, customer satisfaction, and information sharing because studies show a divergent trends of claims and actual actual delivery of services to its customers by commercial banks.

REVIEW OF LITERATURE:

There are two categories of loyal customers. Loyal customer is first category. Under the loyal customer they are satisfied and un-satisfied. Satisfaction is not a basic factor for loyalty. Thus satisfied customer may not be loyal. But here is correlation among the satisfied customer and loyal customer [20]. Managerial level and satisfaction donates meaningfully to the commitment of consumers of online banking services [9]. The private banks are more customer relationship-oriented than the public banks. Committed parties are enthusiastic to invest in specific assets, which give them high return in the future [15]. Commitment divided into two categories which are affective and calculative commitment. Affective commitment is a desire to keep the constant relation that has been developed between the service provider and customer since the customer already like the organization [6]. Calculative commitment is a type of commitment to retain a good relation or connection among the two parties in order to avoid the service cost.[18]. Commitment can be described as an implicit or explicit pledge of relational continuity between buyers and sellers [5]. Trust has a Significant impact on service quality. Information sharing refers to the exchange of essential and exclusive information through interactive activities between manufacturers and their customers [13, and 14]. Customer satisfaction is not the result of a specific transaction, but that of a global evaluation of the relationship history between the parties. Service quality as an

antecedent to consumer satisfaction [7 & 11]. In a study of service quality in banking, service quality was identified as having a positive effect on customer satisfaction [10]. Service quality is an important factor affecting customer satisfaction. Repurchase intention refers to the individual's judgments about repeated buying a specific service from the same company, taking into consideration his or her current situation and likely circumstances [12].

METHODOLOGY

Hypothesis:

Commitment-trust theory has been particularly influential and with help of the theory of following hypotheses is developed.

H1. There is a Positive relationship between trust and commitment.

H2. There is a Positive relationship between Trust and service quality

H3. There is a Positive relationship between Commitment and information sharing.

H4. There is a Positive relationship between Commitment and marketing research support.

H5. There is a Positive relationship between Service quality is and customer satisfaction.

H6. There is a Positive relationship between Service quality and repurchase intention [16].

Sample of the study:

This research study was concentrated on the banking industry of Pakistan. All the Commercial Banks were chosen because of their unique role in the economy. Currently, five public sectors Banks, five Islamic banks, and seventeen Private commercial banks are working. Due to time and costs constraints we selected 400 customers of these banks randomly as a sample of this study. A structured 5 point Likert scale questionnaire was developed and distributed among the selected respondents. Out of the 400 questionnaires 350 were received in complete form and used for analysis. The SPSS software was used to carry out reliability test (Cronbach's alpha's test for each construct); descriptive analysis (frequency and percentage distributions); and non-parametric test such as Spearman rank correlation coefficient. SPSS for Windows is probably one of the most widely used computer software for analysis of quantitative

data for social scientists [2]. Reliability analysis is used to measure the reliability of data. Descriptive statistics and correlation analysis were also used to identify the relationship among the variables.

RESULT AND DISCUSSION:

Table 1 shows that "This bank gives you trustworthy impression" where N is the sample size which is 350 and minimum is 4 which is agree and the maximum is 5 which is strongly agree and mean is 4.29 and standard deviation is .452 which shows some variation on results that results is in between agree and strongly agree. In descriptive statistics of "employees of banking shows, respect to you" where N is the sample size which is 350 and minimum is 4 which is agree and the maximum is 5 which is strongly agree and mean is 4.49 and standard deviation is .501 which shows some variation on results that results is in between agree and strongly agree. In descriptive statistics of "the bank fulfill its obligation to you" where N is the sample size which is 350 and minimum is 4 which is agree and the maximum is 5 which is strongly agree and mean is 4.33 and standard deviation is .469 which show some variation about our results that the results are in between agree and strongly agree. These results are shown in Table 1

Table 2 describe the descriptive statistics of repurchase intension. In descriptive statistics of "you do business with this bank more often where N is the sample size which is 350 and minimum is 4 which is agree and the maximum is 5 which is strongly agree and mean is 4.20 and standard deviation is .398 which show some variation about results that results are in between agree and strongly agree. In descriptive statistics of "you do business with this bank more often where N is the sample size which is 350 and minimum is 3 which is neutral and the maximum is 5 which is strongly agree and mean is 4.37 and standard deviation is .772 which show some variation on results that results are in between neutral and strongly agree. In descriptive statistics of "you will repurchase services from this bank" where N is the sample size which is 350 and minimum is 4 which is agree and the maximum is 5 which is strongly agree and mean is 4.25 and std. deviation is .436 which shows that result is in between of agree and strongly agree.

Table # 1 Trust:

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
This bank gives you trustworthy impression	350	4	5	4.24	.426
You have trust in this bank	350	4	5	4.29	.452
Employees of bank shows respect to you	350	4	5	4.49	.501
The bank fulfill its obligation to you	350	4	5	4.33	.469

Table # 2 Repurchase Intention:

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
You do business with this bank more often	350	4	5	4.20	.398
You strongly recommended others to business with this bank	350	3	5	4.37	.772
You will repurchase services from this bank	350	4	5	4.25	.436

Table # 3 Service quality:

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
The bank provide good services	350	4	5	4.37	.484
The bank's physical appearance is visually appealing	350	4	5	4.34	.474
Your bank fulfilling your basic needs	350	4	5	4.45	.498
Employees of bank understand your specific needs	350	2	5	3.59	1.146
You have to visit your bank many time to solve credit card or car loan problems	350	2	5	4.43	.546
Our bank provide you banking information on phone or email when you ask	350	3	5	3.95	.863
The bank's employees has the necessary knowledge to serve you	350	2	5	4.25	1.128
Your bank inform you about each transaction	350	2	5	3.72	1.184

Table # 4 Information Sharing:

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Your bank discuss new service or product with you	350	1	5	2.05	.575
Your bank share market information related to your business	350	1	5	1.87	.700
Bank ask your needs and develop services according to your demand	350	1	5	1.84	.715
Your bank jointly make production plan with you	350	1	4	1.80	.598

Table # 5 Marketing Research Report:

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Bank get feedback from you about its services	350	1	4	2.05	.376
Bank introduce new services to you and get feedback its new services	350	1	4	1.89	.537
Bank get suggestions to improve its services and products	350	1	5	1.80	.733
Bank ask you about your unfulfilled needs	350	1	4	1.89	.539

Table # 6 Commitment:

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
You are committed to your service provider	350	4	5	4.25	.436
Your bank is focusing on long term relations instead of short term profits	350	1	5	2.49	1.248
Bank is investing on you in shape of advertisement	350	4	5	4.17	.375
You defend your bank if someone criticize your bank	350	2	5	3.97	1.023

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Table # 7 Customer Satisfaction:

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
You are satisfied your bank service quality	350	4	5	4.15	.359
You are satisfied with the facilities provided by your bank	350	4	5	4.41	.492
You are satisfied with E banking services	350	2	5	2.89	.909
You are satisfied with the services rate	350	1	5	2.89	1.233
You are satisfied with bank staff	350	4	5	4.23	.424

Table # 8 Correlation

Trust	Pearson Correlation	1						
	Sig. (2-tailed)							
	N	350						
Repurchase	Pearson Correlation	.896**	1					
	Sig. (2-tailed)	.000						
	N	350	350					
Information Sharing	Pearson Correlation	.262**	.171**	1				
	Sig. (2-tailed)	.000	.001					
	N	350	350	350				
Mkt Research	Pearson Correlation	.163**	.133*	.951**	1			
	Sig. (2-tailed)	.002	.013	.000				
	N	350	350	350	350			
Commitment	Pearson Correlation	.673**	.770**	.450**	.293**	1		
	Sig. (2-tailed)	.000	.000	.000	.000			
	N	350	350	350	350	350		
Service Quality	Pearson Correlation	.661**	.769**	.429**	.275**	.996**	1	
	Sig. (2-tailed)	.000	.000	.000	.000	.000		
	N	350	350	350	350	350	350	
Customer Satisfaction	Pearson Correlation	-.081	-.262**	.567**	.364**	.249**	.248**	1
	Sig. (2-tailed)	.130	.000	.000	.000	.000	.000	
	N	350	350	350	350	350	350	350

Table 3 highlights the fact that “the bank provide good services” where N is the sample size which is 350 and minimum is 4 which is agree and the maximum is 5 which is strongly agree and mean is 4.37 and std. deviation is .484 which shows that result is in between of agree and strongly agree. In descriptive statistics of “the bank’s physical appearance is visually appealing” where N is the sample size which is 350 and minimum is 4 which is agree and the maximum is 5 which is strongly agree and mean is 4.34 and std. deviation is .474 which shows that result is in between of agree and strongly agree. Table 4 reflects that “Your bank fulfilling your basic needs” where N is the sample size which is 350 and minimum is 4 which is agree and the maximum is 5 which is strongly agree and mean is 4.45 and std. deviation is .498 which shows that result is in between of strongly agree and agree. In descriptive statistics of “employees of bank understand your specific needs” where N is the sample size which is 350 and minimum is 2 which is disagree and the maximum is 5 which is strongly agree and mean is 3.59 and std. deviation is 1.146 which shows that result is in between disagree and strongly agree. The data given in table 5 reveals that “you have to visit your bank many time to solve credit

card or car loan problems” where N is the sample size which is 350 and minimum is 2 which is disagree and the maximum is 5 which is strongly agree and mean is 4.43 and std. deviation is .546 which shows that result is in between of disagree and strongly agree. Table 4 also highlights data of “your bank provide you banking information on phone or email when you ask” where N is the sample size which is 350 and minimum is 3 which is neutral and the maximum is 5 which is strongly agree and mean is 3.95 and std. deviation is .863 which shows that result is in between of neutral and strongly agree. In descriptive statistics of “your bank provide you banking information on phone or email when you ask” where N is the sample size which is 350 and minimum is 3 which is neutral and the maximum is 5 which is strongly agree and mean is 3.95 and std. deviation is .863 which shows that result is in between of neutral and strongly agree. In descriptive statistics of “your bank inform you about each transaction” where N is the sample size which is 350 and minimum is 2 which is disagree and the maximum is which is 5 strongly agree and mean is 3.72 and std. deviation is 1.184 which shows that result is in between of disagree and strongly agree.

In descriptive statistics of “your bank discuss new service or product with you” where N is the sample size which is 350 and minimum is 1 which is strongly disagree and the maximum is 5 which is strongly agree and mean is 2.05 and std. deviation is .575 which shows that result is in between strongly agree and strongly disagree. In descriptive statistics of “your bank share market information related to your business” where N is the sample size which is 350 and minimum is 1 which is strongly disagree and the maximum is 5 which is strongly agree and mean is 1.87 and std. deviation is .700 which shows that result is in between of strongly agree and strongly disagree. In descriptive statistics of “bank ask your needs and develop services according to your demand” where N is the sample size which is 350 and minimum is 1 which is strongly disagree and the maximum is 5 which is strongly agree and mean is 1.84 and std. deviation is .715 which shows that result is in between of strongly agree and strongly disagree. In descriptive statistics of “your bank jointly make production plan with you” where N is the sample size which is 350 and minimum is 1 which is strongly disagree and the maximum is 4 which is agree and mean is 1.80 and std. deviation is .598 which shows that result is in between of agree and strongly disagree.

Table 5 shows the result of marketing research to get feedback of the customers’ satisfaction about the banking services. In descriptive statistics of “bank get feedback from you about its services” where N is the sample size which is 350 and minimum is 1 which is strongly disagree and the maximum is 4 which is agree and mean is 2.05 and std. deviation is .376 which shows that result is in between agree and strongly disagree. In descriptive statistics of “bank introduce new services to you and get feedback its new services” where N is the sample size which is 350 and minimum is 1 which is strongly disagree and the maximum is 4 which is agree and mean is 1.89 and std. deviation is .537 which shows that result is in between of agree and strongly disagree. The descriptive statistics given in Table 6 relates to “bank get suggestions to improve its services and products” where N is the sample size which is 350 and minimum is 1 which is strongly disagree and the maximum is 5 which is strongly agree and mean is 1.80 and std. deviation is .733 which shows that result is in between of strongly agree and strongly disagree. In descriptive statistics of “bank ask you about your unfulfilled needs” where N is the sample size which is 350 and minimum is 1 which is strongly disagree and the maximum is 4 which is agree and mean is 1.89 and std. deviation is .539 which shows that result is in between of agree and strongly disagree.

Table 6 describes the fact that “you are committed to your service provider” where N is the sample size which is 350 and minimum is 4 which is agree and the maximum is 5 which is strongly agree and mean is 4.25 and std. deviation is .436 which shows that result is in between of agree and strongly agree. In descriptive statistics of “your bank is focusing on long term relations instead of short term profits” where N is the sample size which is 350 and minimum is 1 which is strongly disagree and the maximum is 5 which is strongly agree and mean is 2.49 and std. deviation is 1.248 which shows that result is in between of strongly disagree and strongly agree. In descriptive statistics of “bank is investing

on you in shape of advertisement” where N is the sample size which is 350 and minimum is 4 which is agree and the maximum is 5 which is strongly agree and mean is 4.17 and std. deviation is .375 which shows that result is in between of agree and strongly agree. In descriptive statistics of “you defend your bank if someone criticize your bank” where N is the sample size which is 350 and minimum is 2 which is disagree and the maximum is 5 which is strongly agree and mean is 3.97 and std. deviation is 1.023 which shows that result is in between of disagree and strongly agree.

Table 7 shows the results relating to the customer satisfaction. For example the descriptive statistics of “you are satisfied your bank service quality” where N is the sample size which is 350 and minimum is 4 which is agree and the maximum is 5 which is strongly agree and mean is 4.15 and std. deviation is .359 which shows that result is in between of agree and strongly agree. In descriptive statistics of “you are satisfied with the facilities provided by your bank” where N is the sample size which is 350 and minimum is 4 which is agree and the maximum is 5 which is strongly agree and mean is 4.41 and std. deviation is .492 which shows that result is in between of agree and strongly agree. In descriptive statistics of “you are satisfied with E banking services” where N is the sample size which is 350 and minimum is 2 which is disagree and the maximum is 5 which is strongly agree and mean is 2.89 and std. deviation is .909 which shows that result is in between of disagree and strongly agree. In descriptive statistics of “you are satisfied with the services rate” where N is the sample size which is 350 and minimum is 1 which is strongly disagree and the maximum is 5 which is strongly agree and mean is 2.89 and std. deviation is 1.233 which shows that result is in between of disagree and strongly agree. In descriptive statistics of “you are satisfied with bank staff” where N is the sample size which is 350 and minimum is 4 which is agree and the maximum is 5 which is strongly agree and mean is 4.23 and std. deviation is .424 which shows that result is in between of agree and strongly agree.

Correlation Analysis:

Correlation analysis is to measure the relationship among two items. Correlation matrix indicates the extent to which two variables are related to each other. Here we use the Correlation method to estimate the relationship between trust, commitment and service quality and three other variables such as repurchase intentions, information sharing and customer satisfaction.

- Trust and Commitment has a strong positive relationship and value of Pearson correlation is .673 and result is in two tailed significance level is .000, which is highly significant.
- Table 8 show the value of correlation is 0.661 between Trust and Service Quality, which represent the strong positive relationship. This relationship is also have the significant value 0.000, which represent that Trust have the significant strong and positive relationship with Service Quality.
- Commitment and Information Sharing also have the significant positive relationship. The value of correlation is 0.450 with the significant level at 0.000. The strength of this relationship is moderate.

- Market research has weak but positive relationship with Commitment. The value of coefficient of correlation is 0.293 and the significant level is 0.000.
- Correlation table also represents the weak positive relationship among the Service Quality and Customer Satisfaction. The value of correlation coefficient is 0.248 and the level of significant is 0.000.
- Service Quality also have the strong positive relationship with Repurchase Intentions of customer. 0.769 is the value of coefficient correlation and the significant level is 0.000.

H1 is true that there is a significant positive (.673) relationship between trust and commitment. H2 is also true that there is a significant positive (.661) relationship between Trust and Service Quality. H3 is accepted because that there is a significant positive (.450) relationship between Commitment and Information Sharing. There is a significant positive (.293) relationship between Commitment and Marketing Research, so, H4 is also accepted. There is a significant positive (.248) relationship between Service quality and Customer satisfaction in the light of the results H5 is accepted. H6 is also true that there is a significant positive (.769) relationship between Service qualities and Repurchase intention. Evidences from [21], [19], and [17] are also concluded the same result as I have find in my research thesis.

Conclusion and Recommendations:

This study measure theoretical relationships between trust and commitment in a banking sector. Banks have long respected the value of customer-focused marketing research work to increase more understanding of customer needs, potentials, and product performance acutities. Service quality significantly influence both satisfaction and repurchase intention. These results are consistent with previous relevant studies. [10]. We tested hypothesis and find that H1 is true because trust is positively related to commitment. On the other hand, H2 is also true according to the above given correlation matrix Trust is positively related to Service Quality. H3 and H4 are true because commitment is positively related to Information Sharing and Marketing Research Support. H5 is also true that Service Quality is positively related to Customer Satisfaction. H6 is also accepted that Service Quality has the positive relationship with the Repurchase Intention of customer. It is suggested that the banks should developed a team of trained managers having ability to conduct market survey to determine the future needs of customers. This team should establish close relationship with the customers to meet their future needs and win their loyalty.

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