# Determinants of Customer Service Quality Towards Customer Satisfaction: A Case Study of Atlas Mara Bank

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**Abstract**

*Purpose*: This is a case study of Atlas Mara Bank in Zambia. Using the attitudes of the Banks' clientele toward ideal banking services, the aim of this study was to determine the determinants of customer service quality towards customer satisfaction at Atlas Mara Bank

*Design*: A cross sectional explanatory questionnaire based design anchored on the discrepancy theory of formation and SERVQUAL service dimensions was employed. Ninety-seven Atlas Mara customers who sought various services were enrolled into the study using Availability Sampling. Linear Regression Analysis was the main form of analysis to determine the predictors of customer service quality towards customer satisfaction at Atlas Mara Bank.

*Findings*: Out of ten SERVQUAL elements, three were predictors of customer dissatisfaction and showed that the bank was not reliable as it was unable to provide the committed services truthfully and consistently (Reliability), the price/quality relation (price was used to include both interests and charges) (cost of Services Offered was rather high and ATM services were consistently out of order (Reliability).

*Originality:* The SERQUAL model and discrepancy theory of formation have explained the link between service quality and customer satisfaction which are uncommon findings in empirical studies employing the two epistemic domains. This is a premier study in Zambia and the findings, will help Atlas Mara Management and Board to apply efforts at reviewing the current services in the three domains.

*Conclusion*: The findings point to the fact that the quality of service delivery tends to influence the state of customer satisfaction. There are lessons from studies and these could be employed in improving service delivery and maintain customer loyalty.

*Key Words:* Service Quality, Customer Satisfaction, Determinants, Improve & Atlas Mara

## *Introduction*

The Zambian commercial banking sector is one of Southern Africa's fastest-growing banking sectors. There are 17 commercial banks out of which 1 is a domestic bank and 16 are foreign banks (BOZ, 2022). The fast-growing banking sector has positively influenced the Zambian banks, as more and more people need banking services for both commercial as well as personal use. The increased number of banks in Zambia has provided customers with a variety to choose from. This has raised the banks to pay due importance to enhance service quality and ensure customer satisfaction so as to attract more customers and further to make them loyal customers. Somestudies, have examined factors such as responsiveness, tangibility, reliability, empathy and assurance and have noted that

these factors have a significant influence on service quality thereby influencing customer satisfaction (Franklin, 2020; Ishfaq et al., 2020).

## 1.2 Background of the Study

The banking industry in Zambia has seen significant growth in the sector policy reforms that has necessitated liberalization, has opened up markets leading significant growth in the sector (Central Bank of Zambia 2016). This saw the emergence of Finance Bank Zambia (FBZ). FBZ was incorporated in Zambia in 1986. The same year, FBZ was licensed by the Bank of Zambia to conduct banking business in Zambia (FBZ, 2012). In June 2016, Finance Bank Zambia Limited (FBZ) was acquired by Atlas Mara Bank Limited ("Atlas Mara"), the sub-Sahara African financial services group (which owns BancABC Zambia). The acquisition positioned the combined banks (FBZ and BancABC) as the fifth largest bank in Zambia by asset value with pro forma combined assets as at December 31, 2017 of approximately $567 million. No reference

Atlas Mara currently employs more than 800 personnel and as a local financial institution, the bank prides itself in understanding the Zambian culture and values which has been critical to their overall success for the past 30 years since September 23, 1986. The shareholders' continued commitment to Zambia is demonstrated through the Bank's equal emphasis on the rural communities. The bank's branch nationwide network now stands at 45 branches and 5 agencies and very much represented in all Zambian provinces (BoZ, 2017).

Atlas Mara Bank (Z) Limited is also cognizant of the need to continually improve the environment in which its staff operates to ensure that they meet the constantly rising expectation of their customers, both in terms of service quality and the Bank's corporate image. To meet both challenges, an intensive staff re-training programme was initiated at all levels, with a view to match international best practices and develop the necessary confidence and capacity in their human resources. In addition, upon recruitment all new staff go-through an induction programme which includes customer service training (Atlas Mara, 2018). However, amidst all these efforts, Atlas Mara has had the desire to deliver high perceived overall service quality (SERVQUAL). This has been considered essential to distinguish itself from the other competitors and sustain its competitive advantage.

In a competitive financial service environment, the pursuit of highly perceived overall SERVQUAL is considered by enterprises to be a central strategy for distinction in the quest of realizing long-term success. Moreover, scholars and practitioners suggest that companies that provide good services are perceived as being of high quality, which could then be used to build customer trust, increase customer satisfaction, and improve corporate reputation (Wang et al., 2003; Chowdhary and Prakash, 2007; Eisingerich and Bell, 2008; Kassim and Abdullah, 2010; Stamenkov and Dika, 2015). Literature elsewhere has shown that a dissatisfied customer cannot make repeat purchase (Kaura et al., 2015). "Satisfaction is a necessary prerequisite for loyalty but it is not sufficient on its own to automatically lead to repeat purchases or brand loyalty" (Bloemer & Kasper, 1995, as cited in Kaura et al., 2015). The aim of this study was to ascertain the determinants of customer service quality towards customer satisfaction at Atlas Mara Bank.

**Add Brief literature**

It has become a well known fact that customer attraction is an important construct relating to improving the financial base of a bank. It is one of the drivers of customer satisfaction. According to Zameer (2015), corporate image is important in attracting customers. It is therefore imperative that the Bank ensures that its reputation, outlook, ambiance and all factors that affect customers and potential customers perception be addressed to retain and attract customers.

Mutengezanwa Margaret and Mauchi Fungai Ngoma (2013) stated that there was a relationship between internet banking adoption and educational level, occupation, age and income. Data was collected from 335 commercial bank customers using questionnaires. Data was analysed using Chi square tests generated from SPSS version 12 and Microsoft excel. Findings of the research supported the hypotheses, supporting the view that indeed age, occupation, income, gender and educational level had positive relationships with internet banking adoption. The study recommended bankers to tailor make their marketing efforts towards the middle aged, high income earners, the educated and the employed

**Materials and Methods**

**Theoretical framework**

The methods used in this study were anchored on two epistemic orientations. The first was the discrepancy theory of formation. The discrepancy theory was employed to provide a coverage in explaining satisfaction since satisfaction is said to be derived from a comparative process that considers a prior formed impression about an event, product, or process along with the experience of that same event, product, or process. The comparison is made along a set of factors that are the same between the prior expectation and the subsequent experience. The relationship between the anticipated levels and experienced levels are cognitively combined to arrive at a level of satisfaction (Jiang et al., 2012). This comparison was meant to assess the elements of Service quality. This led the inclusion of the SERVQUAL service measurement dimensions and the linear regression that was performed. The SERVQUAL, which Parasuman, Zeithaml and Berry first developed in 1985, was selected because it measures the difference between the customer's perceptions and expectations regarding services. It is based on the principle that customers' service expectations must be fully satisfied or a service exceeding their expectations must be provided to ensure high-quality services (see Parasuraman et al., 1988; 1991 and 1993). Ten quality dimensions were selected.

**Research design**

This was an explanatory quantitative case study design. The sample group for the study comprised Atlas account holders. The sample included 97 customers who were enlisted using convenient sampling. Respondents were enlisted as they came to the main banking hall for service. Questionnaires were administered by bank staff in the banking hall as customers were waiting to be served and even after having been served.

The SERVQUAL Bank Satisfaction Survey questionnaire was used to collect data. The tool developed based on the literature with constructs from pioneering studies (Yilmaz *et al.*, 2006; Akhtar, 2011; Ari and Yilmaz, 2015 ; Zia, 2015; Hossain et al., 2019d, 2020a, 2019b, 2019c, 2020b; Zia and Khan, 2019). Questions relating to the

demographical characteristics of respondents were asked for the first part of the data collection tool. The second part of the questionnaire consisted of questions aimed at measuring the respondents' attitudes regarding assessing ideal banking services they receive based on five constructs which are reliability, tangibles, cost, assurance and empathy/responsiveness. A five-point Likert-type scale was used for the attitude expressions (1: strongly disagree; 5: Strongly agree). To determine the reliability criteria of the data collection tool, a pilot study was initially conducted on 20 individuals. Questions that were difficult to understand were removed from the questionnaire, while some of the other questions were modified, as necessary. Satisfaction was also assessed on a five-point ordinal satisfaction scale as follows: 1 for very dissatisfied, 2 for dissatisfied, 3 for somewhat satisfied, 4 for satisfied and 5 for very satisfied. In total, 127 questionnaires were administered over a six-weeks period and only 79 of these were complete and formed part of the analysis.

Initially, in the statistical analysis, the Cronbach's $\alpha$ value was calculated, which indicates the internal consistency coefficient of the data collection tool. Cronbach's $\alpha$ value for the entire data collection tool was found to be 0.94. Based on the results of the first-order CFA on the SERVQUAL model, constituting six service dimensions, it was determined that the model was compatible. The regression weights for items representing each dimension were as follows: Reliability; between 0.80 and 0.85, tangibility between 0.77 and 0.79, Empathy/Responsiveness between 0.70 and 0.77, cost between 0.80 and 0.82 and Accessibility between 0.81 and 0.83. The coefficients represent the correlation coefficient matrix that indicates the relationship of each item with the relevant dimension, and these figures were considered to be sufficiently high. For SERVQUAL, the CFA compliance index results at first-order are at acceptable levels (The Normed Fit Index (NFI)=0.97; Comparative Fit Index (CFI)=0.96; Goodness of Fit Index (GFI)=0.98; Adjusted Goodness of Fit Index (AGFI)=0.93; root mean square error approximation (RMSEA)=0.067; $\chi^2$/df=3.42).

**Demographics**

A sample of 97 respondents was a satisfactory number of observations based on the G-Power analysis (Faul et al., 2007). There was no dominant age group by customer category. The means age was 36.8years. The youngest was 24 years where as the oldest was 58 years. Males n = 55 (56.7%) were dominant over females n = 42 (43.3%). Over three quarters of the customers n = 78 (80.4%) were bachelor's degree holders. Majority of the customers, n = 65 (67%) had been with the bank for less than five years. More than half of the customers n = 78 (80.4%) intend to continue banking with Atlas Mara in the next 5 years (Table 1).

**Table 1: Customer type and intention to continue banking with Atlas Mara in the next 5 years**

| | | What type of customer are you? | | | Total |
|---|---|---|---|---|---|
| | | I am a corporate customer | I am an individual | I am both | |
| Do you intend to continue banking with Atlas Mara in the next 5 years? | Yes | 6 | 56 | 16 | 78 |
| | No | 1 | 3 | 0 | 4 |
| | Undecided | 8 | 7 | 0 | 15 |
| Total | | 15 | 66 | 16 | 97 |

## 4 Profiling of Customer Satisfaction

This section is about answering the research question "What is the profile of SERVQUAL elements on selected service domains that Atlas Mara provides to its customers?" A five-point ordinal agreement scale was used to measure ten Likert items. The respondents were required to rank the indicators on a scale 1-5(minimum to maximum) to reflect their positions and the extent to which they agree with the statements. The descriptive values indicate that total quality agreement mean score for the ten variables is 39.3 which falls above but very close to the median predetermined value 30. This shows a high level of agreement. The standard deviation of service quality is also quite low which means variability of the responses on service quality is less and overall reliability of the score is better.

The descriptive values shown in Table 2 are for each determinant. The table indicates the total quality agreement mean score for the ten variables that were assessed. Six elements have values of ≥4 which is above the mean predetermined acceptable value for agreeable or acceptable service quality rendered and four elements fell below the value of expected service that was rendered. This on average shows a high level of agreement in terms of expected services. The standard deviation of service quality is also quite low which means variability of the responses on service quality is less and overall reliability of the score is better.

**Table 2: Descriptive Statistics for All Elements of service quality**

| Element of service quality | μ | Md | Mo | Sd |
|---|---|---|---|---|
| The bank is reliable as it is able to provide the committed services truthfully and consistently (Reliability) | 3.75* | 4 | 4 | .936 |
| The state of physical facilities as well as staff and their appearance (good ambience, lighting, air-conditioning, seating arrangement) (Tangibles) | 4.14 | 4 | 4 | .804 |
| The price/quality relation (price was used to include both interests and charges) (Cost) | 3.91* | 4 | 4 | .843 |
| Management & marketing staff render assurance as they instill trust and confidence in the customer (Assurance) | 4.09 | 4 | 4 | .614 |
| Banks reaction to complaints is top class as, customers receive trustable services on which they can rely (Reliability). | 3.73* | 4 | 4 | .771 |
| The bank does well in promoting its services or products (Tangibles) | 3.02* | 3 | 3 | .692 |
| Communication with the bank (via telephone, fax, internet) and customers is such that their concerns and demands are attended to timely (Empathy/Responsiveness). | 4.14 | 4 | 4 | .433 |
| Internet/mobile banking is very secure (Assurance) | 4.27 | 4 | 4 | .511 |
| ATM services are consistently in order (Access/Reliability) | 4.24 | 4 | 4 | .704 |

* Elements with low expected values of service quality rendered.

**Level of Satisfaction**

This section is ascribed to the second research question "What is the level of Atlas Mara customer satisfaction with SERVQUAL elements on selected service domains?" This section assessed satisfaction on a five-point ordinal satisfaction scale as follows: 1 for very dissatisfied, 2 for dissatisfied, 3 for somewhat satisfied, 4 for satisfied and 5 for very satisfied. Satisfaction with quality of service was assessed and the findings show that over three quarters n = 80 (82.5%) of the customers were satisfied with the services compared to only n = 17 (17.5% who were not satisfied.

Generally, customers were satisfied with services n = 80 (82.5%) when compared to only n= 17 (17.5%) who were somewhat satisfied. The within gender sample satisfaction index was higher in males (81.9%) when compared to females (83.4%). Chi-square test showed that there was no association with between gender and satisfaction noting that p was 0.846 and this was > 0.5. (Tables 5a and 5b).

**Table 5a: Gender and Level of Satisfaction**

| | | What is your level of satisfaction of quality of services? | | Total |
|---|---|---|---|---|
| | | Somewhat satisfied | Satisfied | |
| Gender | Male | 10 (18.1%)* | 45 (81.9%)* | 55 |
| | Female | 7 (16.6%)** | 35 (83.4%)** | 42 |
| Total | | 17 (17.5%) *** | 80 (82.5%)*** | 97 |

* The denominator was 55

** The denominator was 42

***The denominator was 97.

**Table 5b: Chi-Square Tests**

| | Value | df | Asymp. Sig. (2-sided) | Exact Sig. (2-sided) | Exact Sig. (1-sided) |
|---|---|---|---|---|---|
| Pearson Chi-Square | .038[a] | 1 | .846 | | |
| Continuity Correction[b] | .000 | 1 | 1.000 | | |
| Likelihood Ratio | .038 | 1 | .846 | | |
| Fisher's Exact Test | | | | 1.000 | .533 |
| N of Valid Cases | 97 | | | | |

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 7.36.

b. Computed only for a 2x2 table

**Profile of Customer**

Regarding type of customer, the within type of customer sample satisfaction, the index was higher when one at least was serviced as a corporate customer (see Table 6a).

**Table 6a: Type of Customer and Level of Satisfaction**

| | | What is your level of satisfaction of the above quality of services? | | Total |
|---|---|---|---|---|
| | | Somewhat satisfied | Satisfied | |
| What type of customer are you? | I am a corporate customer | 1(0.6%) * | 14(99.4) * | 15 |
| | I am an individual | 11(16.6) ** | 55(83.4) ** | 66 |
| | I am both | 5(3.1) *** | 11(96.9) *** | 16 |
| Total | | 17 (17.5) **** | 80 (82.5) **** | 97 |

\* The denominator was 15

\*\* The denominator was 66

\*\*\*The denominator was 16.

\*\*\*\* The denominator was 97


A chi square test of association was performed and the significant tests are not discussed and this is due to the fact that in one cell within the contingence table, the cell counts were less than 5.   However, for the sake of transparency, the association table is presented below (Table 6b).


**Table 6b: Chi-Square Tests**

|  | Value | df | Asymp. Sig. (2-sided) |
|---|---|---|---|
| Pearson Chi-Square | 3.342[a] | 2 | .188 |
| Likelihood Ratio | 3.344 | 2 | .188 |
| N of Valid Cases | 97 |  |  |


Regarding age, the within type of age sample satisfaction, the index was the lowest for the 28 to 37 years age group were n = 13(38.2%) were Somewhat satisfied and n = 21(61.8%) were satisfied. The other age groups showed high within group indices of satisfaction with services (see table 6c).


**Table 6c Age and Level of Satisfaction**

|  |  | What is your level of satisfaction of the above quality of services? |  | Total |
|---|---|---|---|---|
|  |  | Somewhat satisfied | Satisfied |  |
|  | 18 to 27 | 1(0.5%)* | 20(95.5%)* | 21 |
|  | 28 to 37 | 13(38.2%)** | 21(61.8%)** | 34 |
| Age group | 38 to 47 | 2(1.9%)*** | 24(98.1%)*** | 26 |
|  | 48 to 57 | 0(%)**** | 12(100%)**** | 12 |
|  | Over 57 | 1(25%)***** | 3(75%)***** | 4 |
| Total |  | 17 (17.5%)****** | 80 (82.5%)****** | 97 |


\* The denominator was 21

\*\* The denominator was 34

\*\*\*The denominator was 26

\*\*\*\* The denominator was 12

\*\*\*\*\* The denominator was 4

\*\*\*\*\*\* The denominator was 97

A chi square test of association was performed and the significant tests are not discussed and this is due to the fact that in some cells of the contingence tables, the cell counts were less than 5. However, for the sake of transparency, they are included in this section (see Table 6d).

**Table 6: Chi-Square Tests**

|  | Value | Df | Asymp. Sig. (2-sided) |
|---|---|---|---|
| Pearson Chi-Square | 16.899[a] | 4 | .002 |
| Likelihood Ratio | 18.165 | 4 | .001 |
| N of Valid Cases | 97 |  |  |

a. 5 cells (50.0%) have expected count less than 5. The minimum expected count is .70.

**Regression**

Linear regression was performed to determine the impact of service quality factors on customer satisfaction. The main hypothesis from the regression equation that the author is testing as follows:

 a)  Null hypothesis $H0_1$: Provision of service quality does not impact customer satisfaction.

 b)  Alternate hypothesis $HA_1$: Provision of service quality impacts customer satisfaction.

Then, after running the linear regression test, 3 main tables of reference to the findings are presented and these are:

 a)  Model summary

 b)  ANOVA

 c)  Coefficients of regression

In Table 7a, is the model summary. The model summary provides detail about the characteristics of the model. In this study are the ten predictors and customer satisfaction were the main variables considered. The R value shows a simple correlation 0.564 (the "R" Column), which indicates a high degree of correlation between customer satisfaction and service quality factors.

The $R^2$ shows the total variation for the dependent variable that could be explained by the independent variables and in this case it is 0.682. This implies that 68.2% of the variation in satisfaction is explained by the combined explanatory variables. This indicates that the model is rather a strong fit to estimate customer satisfaction with the services offered by Atlas Mara. Therefore, the remaining 31.8% of the variation in customer satisfaction may be explained by other explanatory variables which are not included in the model.

Adjusted R-square shows the generalization of the results i.e. the variation of the sample results from the population. The adjusted $R^2$ 0.239 is less than $R^2$ (0.682) and this shows that the model is effective enough to determine the relationship which is a good outcome. Further, the F-test of overall significance indicates that the

linear regression model provides a better fit to the data than a model that contains no independent variables. This is shown by the p-value 0.001 which is less than the significance level 0.05. The sample data provides sufficient evidence to conclude that the regression model fits the data better than the model with no independent variables. The model summary table is satisfactory and as such we proceed with the next step – analyzing ANOVA.

**Table 7a: Results of the Model Summary**

| R | R Square | Adjusted R Square | Std. Error of the Estimate | Change Statistics | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | | | | R Square Change | F Change | df1 | df2 | Sig. F Change | |
| .564[a] | .682 | .239 | .333 | .318 | 4.012 | 10 | 86 | 0.00 | |

The ANOVA (Analysis of Variance) (see Table 4.8b) was used to look at how well the predictors as a whole could account for differences in the response variable customer satisfaction to show how the variability in the response variable is partitioned between different explanatory components (which it measures in terms of sums of squares). The p-value/ Sig value was set at 95% confidence interval for the study. Thus, the p-value should be less than 0.05 and in the ANOVA table, it is 0.001 and therefore, the result is significant. In Table 7b, we use the F-ratio to represent an improvement in the prediction of the variable by fitting the model. The F-ratio has a value more than 1 and as such we have yielded efficient model. In the table below, the value is 4.012, which is good. The overall F-test is significant at 0.001 and we conclude that $R^2$ does not equal zero, and the correlation between the model and dependent variable is statistically significant.

**Table 7b: ANOVA**

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| | Regression | 4.460 | 10 | .446 | 4.012 | .000[b] |
| 1 | Residual | 9.560 | 86 | .111 | | |
| | Total | 14.021 | 96 | | | |

a. Dependent Variable: Level of satisfaction of services

b. Predictors: (Constant), ATM services are consistently in order (Reliability), Internet/mobile banking is very secure (Assurance), The price/quality relation (price was used to include both interests and charges) (Access), Management & marketing staff render assurance as they instil trust and confidence in the customer (Assurance), Communication with the bank (via telephone, fax, internet) and customers is such that their concerns and demands are attended to timely (Empathy)., Attitude and behaviour of staff, being consistently courteous and polite with customers (Empathy), The bank is reliable as it is able to provide the committed services truthfully and consistently (Reliability), Banks reaction to complaints is top class as, customers receive trustable services on which they can rely (Reliability)., The bank does well in promoting its services or products (Tangibles), The state of physical facilities as well as staff and their appearance (good ambience, lighting, air-conditioning, seating arrangement) (Tangibles)

These ANOVA results estimate that as the p-value of the ANOVA table is below the tolerable significance level, thus results of a possibility of rejecting the null hypothesis in further analysis could be attempted. This leads us to examine the coefficient table. Below table shows the strength of the relationship i.e. the significance of the variable in the model and magnitude with which it impacts the dependent variable. This analysis helps in performing the hypothesis testing for a study. In Table 7c, only one value is important in interpretation and this is the Sig. value. The value should be below the tolerable level of significance for the study i.e., below 0.05 for 95% confidence interval in this study. Based on the significant value the null hypothesis is rejected or not rejected. The decision rule was that, if Sig. is < 0.05, the null hypothesis would be rejected. If Sig. is > 0.05, then the null hypothesis would not be rejected. If a null hypothesis is rejected, it means there is an impact. However, if a null hypothesis is not rejected, it means there is no impact.

**Table 7c: Regression Coefficients**

| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|---|---|---|---|---|---|
| | B | Std. Error | Beta | | |
| (Constant) | 2.257 | .664 | | 3.400 | .001 |
| Attitude and behaviour of staff, being consistently courteous and polite with customers (Empathy) | .005 | .039 | .013 | .133 | .895 |
| The bank is reliable as it is able to provide the committed services truthfully and consistently (Reliability) | .085 | .045 | -.178 | 1.879 | .044* |
| The state of physical facilities as well as staff and their appearance (good ambience, lighting, air-conditioning, seating arrangement) (Tangibles) | -.072 | .059 | -.134 | -1.215 | .228 |
| The price/quality relation (price was used to include both interests and charges) (cost of Services Offered? | .154 | .042 | -.340 | 3.663 | .000* |
| Management & marketing staff render assurance as they instill trust and confidence in the customer (Assurance) | .007 | .065 | .011 | .107 | .915 |
| Banks reaction to complaints is top class as, customers receive trustable services on which they can rely (Reliability). | .072 | .050 | .144 | 1.431 | .156 |
| The bank does well in promoting its services or products (Tangibles) | .002 | .054 | .004 | .040 | .968 |
| Communication with the bank (via telephone, fax, internet) and customers is such that their concerns and demands are attended to timely (Empathy). | .084 | .085 | .096 | .995 | .323 |
| Internet/mobile banking is very secure (Assurance) | -.108 | .073 | -.145 | -1.483 | .142 |
| ATM services are consistently in order (Reliability) | .163 | .054 | .301 | 3.027 | .003* |

The analysis has shown that customer satisfaction is impacted negatively by three service quality variables and these are:

a) The bank is unreliable as it is unable to provide the committed services truthfully and consistently (Reliability) – p = .044;

b) The price/quality relation (price was used to include both interests and charges) (cost of Services Offered, – p = .001 and

c) ATM services are consistently in order (Reliability) – p = .003.

**Findings**

The main findings in this study are that total quality agreement mean score for the ten variables is 39.3 and this falls above the median predetermined value 30. This shows a high level of agreement. Over three quarters n = 80 (82.5%) of the customers were satisfied with the services compared to only n = 17 (17.5%) who were not. However, customer satisfaction is impacted by three service areas in the bank. The bank is seen not to be reliable to provide the committed services truthfully and consistently (Reliability) – p = .044. The bank's price/quality relation (that includes both interest and charge) (Service price), – p = .001 and the bank's ATM services are not consistently in order (Reliability) – p = .003. Three SERVQUAL attributes which are reliability and cost of service have negative impacts on customer satisfaction. The findings indicate that while respondents evaluate the bank positively overall, there is still room for improvement especially involving consistency in accessing ATM services, bank services and committing services with truthfulness and consistency.

**Discussion**

The objective of the present study was to determine the predictors of customer service quality towards customer satisfaction at Atlas Mara Bank. The study presented and tested an empirical study of a model of perceived overall SERVQUAL in the banking industry, particularly within Atlas Mara context. This research identified dimensions of SERVQUAL that could predict satisfaction over the overall perceived SERVQUAL. The findings suggest that despite the high level of agreement in terms of satisfaction with service which stood at 82%, customers n = 17 (17 %) were somewhat dissatisfied especially with three service quality elements (i) the bank was not reliable as it was unable to provide the committed services truthfully and consistently (Reliability), the price/quality in relation (price was used to include both interests and charges) to the cost of services offered was rather high and ATM services were consistently out of order (Reliability). The within gender sample satisfaction index was higher in males (81.9%) when compared to females (83.4%). Regarding type of customer, the within type of customer sample satisfaction, the index was higher when one at least was serviced as a corporate customer. Regarding age, the within type of age sample satisfaction, the index was the lowest for the 28 to 37 years age group were n = 13(38.2%) were somewhat satisfied and n = 21(61.8%) were satisfied and this could be linked to education level (Mutengezanwa et al., 2013) . The other age groups showed high within group indices of satisfaction with services. However, it can be inferred that an increase in the level of satisfaction with the banks, increased customer loyalty toward their bank.  One could argue that service quality is more momentous than price since meager quality has been proven to scare away customers more frequently than high prices (Cronin, and Taylor, 1992; 1994). In today's Atlas Mara's market-driven banking system, more customers are loyal to the bank than the few noting that more than half of the customers n = 78 (80.4%) intend to continue

banking with Atlas Mara in the next 5 years. As for those customers who may leave or intend to leave, this is an indication that all what these customers need is quality of products and services which satisfy their requirements effectively. This points to the need for the bank to find the ways to create a satisfied and happy client-base. The study points to the need to look at reliability - the ability of a service provider to provide the committed services truthfully and consistently. Customers want trustworthy services on which they can rely (Blery et al., 2009).

The regression analysis result indicates the presence of negative impacts of three service quality factors on customer, namely the bank is un reliable to provide the committed services truthfully and consistently (Reliability), the price or cost of a customer doing business and ATM services being consistently not in order (Reliability). The regression analysis reveals sufficient evidence to conclude that reliability and the price or cost and empathy, assurance, are significant predictors of customers' satisfaction. These findings are in conformity with the existing literature (Bloemer et al., 1998; Athanassopoulos et al., 2001) therefore, justifiable up to great extent. The only finding which is not in conformity with the previous literature is the insignificant association of reliability with customer satisfaction and this may be due to couple of reasons i.e. many of the previous studies on this construct have been done in developed countries while the author conducted this research study in a developing country where the concept of customer service and service quality is entirely different from developed countries on environmental grounds. Within Atlas Mara, bank staff rarely provides prompt services and customers have to wait for hours to be facilitated. Moreover, customers may be more concerned towards other aspects of services. Service quality has been admired by the organizational researchers all around the globe as a competitive weapon which differentiates the organization from its rivals in a much positive way by enabling the service organizations to delight the customers through the provision of premium quality services on consistent basis and subsequently enhance their satisfaction and loyalty to the organization (Curry & Herbert, 1988; Zeithaml, 1988; Naik et al., 2010; Wisniewski, 2001). Generally, these findings do not compare with available empirical literature on advocates that service quality and customers' satisfaction are heartily interconnected, and service quality is one of the aspects that affect customer satisfaction, along with price and personal recognition (Liu et al., 2016). However, service quality is more momentous than price since meager quality has been proven to scare away customers more frequently than high prices (Basari & Shamsudin, 2020; Babakus and Boller, 1992). Once a firm makes its customers satisfied, they become loyal to the firm (Ehigie 2006).

Relating to the theory of discrepancy of formation and SERVQUAL model, in line with other service industries, the conceptualization and operationalization of service quality in the banking industry is largely built on the pioneering works by Grönroos (1984) and Parasuraman et al. (1985, 1988). In the banking sector, the author has also applied service quality as customers' cognitive evaluation because of the difference they perceive between the actual service performance and their a priori expectations of important banking services attributes (Bahia and Nantel, 2000). The findings suggest that bank managers in Atlas Mara should focus on reliability and costing dimensions of service quality with a purpose of measuring, monitoring, and improving satisfaction levels of their customers. It has been observed that many researchers have found a significant relationship between the satisfaction level and the SQ (Parasuraman et al., 1991; Ozioma and Marcus, 2020; Zeng and Wu, 2020). Although, it has been observed that there is a mediating role of satisfaction in loyalty formation (Caceres and

Paparoidamis, 2007; Zeng and Wu, 2020). This study reechoes what previous research has done. The studies in banks, the hospitality industry and retail services have highlighted that higher levels of service quality lead to a higher leave of satisfaction which further leads customers to form a positive attitude. From the study findings, it is understood that customers will continue to use Atlas Mara products and services as long as customer satisfaction is maintained or improved and that they would continue to be loyal in spite of bank failure in the three service quality elements.

**Study Limitations and Future Research Scope**

However, like in most researches, the present work has some limitations that should be acknowledged. The first relates to the sample size. Only a limited number of customers were considered for analysis. The fact that only customers from five outlets in Lusaka were included into the present study considerably limits the extent to which the results can be generalized the sample outside that of Lusaka may have differing opinions.

In future, studies could be conducted with a large group of customers and by further dividing the customers into other subgroups based on demographic segmentation. In most of the quantitative based surveys, investigations, cross-sectional data with common approach desirability biases are rational. Further similar studies are recommended to conduct in other geographical locations to determine whether the customers have been valuing the same quality dimensions in the bank. While caution was exercised during the survey and in presenting the Herman single factor test score in order to mitigate the effect of common technique biases, the danger of social bias was not eradicated. As a result, the author recommends that future studies collect data at multiple time intervals to forecast the precise moment and conditions. In addition, it ought to be remembered that the voice of the service provider and the customer about their lived experiences was absent. For the future researchers it is recommended to consider both quantitative and qualitative aspects when conducting the same study which will improve the accuracy of the findings through triangulation.

**Managerial Implications and Recommendations**

In spite of the above limitations, this study contributes to theoretical implications. Specifically, it has examined the specific dimensions of SERVQUAL and its influence on customer satisfaction. To recapitulate, this study offers several theoretical and practical implications, thereby making contributions both to the literature of the subject quality assurance and business praxis. The study has offered an empirical explanation of the predicted relationship between the perceived overall SERVQUAL elements and customer satisfaction. This empirical investigation forms a novel contribution to the literature about banking in Zambia. The findings claim that existing SERVQUAL model and the discrepancy theory of formation could be extended to a local bank. These novel findings could open up a new method of designing banking services in a developing country like Zambia. In fact, the proposals in this study provides a framework for Atlas Mara Board and Management to prescribe the pathway of offering quality service. This study would implore decision makers in the banking industry to consider factors influencing customer satisfaction.

Given the pricing structure, there is need for providing premium quality services and this ought to be one prime objective of the business strategy. Atlas Mara should look for the contemporary approaches of delivering quality services through relationship management tactics. These approaches have potential to redesign the business function of the organization and the focus of these approaches is to build a long-term relationship with the customer through the provision of premium quality services. The bank ought to think regarding developing a competitive edge which sets apart the products and services of the organization in a distinctive way. The concern relating to complaints of top-class customers that they receive less trustworthy services, innovating the services according to the needs and demands of the customers is very much important. Customers must be the focus of every strategy. In this regard, the bank ought to devise quality innovations. The focus should be on the long run rather the current situation.

The demographical approach could be analysed in this regard to find out the needs and demands of particular demographical sectors. The fact that within sample satisfaction index was higher in males when compared to females, the within type of age sample satisfaction index was the lowest for the 28 to 37 years' age group calls for interventions. For instance, the findings that male and female customers react differently to quality stimuli in the context of bank services has important managerial implications. It is recommended that bank considers developing differential strategies for male and female customers and the 28 to 37 years' customer age group. Given that male customers and younger persons are more likely to have a more favorable response and be loyal, the bank should make sure to make the most of its customers by ensuring that these demographic variations are considered.

**Conclusion**

Implementing these interventions in a cascaded manner can contribute to enhancing customer satisfaction in Atlas Mara Bank. This is due to the fact that customers are the core focus of the bank. Thus, it is essential for the Atlas Mara management to understand how customers perceive overall SERVQUAL. Due to the fact that the bank does not evaluate its services, SERVQUAL can be used as a tool to distinguish, provide a competitive edge, and increase the market size of the bank. However, it is important for the bank to continuously monitor and evaluate the effectiveness of the proposed interventions and be receptive to feedback from customers to ensure ongoing improvements in customer satisfaction levels

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