Research Article

Impact of Perceived Service Quality on Customers' Loyalty; Mediating Role of Customers' Commitment

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Abstract

In current modern economies, services sectors are considered the back bone of any economy. Service sector organizations are striving hard to provide better service qualities to their customers so that they can have maximum customers and ultimately can have maximum profit. On the other hand, customers select service providers on the bases of their quality. Hence it is very imperative to evaluate the perception of customers regarding the service quality of any organization. This study aims to examine the impact of perceived service quality of banking service on customer loyalty. Furthermore, the study also examined the mediating role of customer commitment in the relationship between perceived service quality and customers' loyalty. The study is quantitative in nature and data was collected using standardized questionnaires from existing studies. The study collected data from the customers of different private banks in Pakistan. The result revealed that PSQ has a positive and significant relationship with customer loyalty. Furthermore, customer commitment partially mediates the link between PSQ and customer loyalty. The study has many practical and theoretical implications.

Key Words

Perceived Service Quality, Customers loyalty, Customers Commitment, Banking service quality

Introduction

The service segment has encountered an unprecedented advancement in the course of recent years and cultivated 'consumerism' by making customers' increasingly dynamic and challenging, which infers that loyalty and advocacy concepts are very crucial in the marketing literature (Huang & To, 2020; Huang et al., 2020). Service sector in general and the banking industry in particular embrace frontline service employee that communicates with customers. If they seem empathic and reliable while interacting with customers' it will perhaps leads to positive service outcomes, or vice versa (Bahadur et al., 2020). The interactions between employee and service receiver in service encounters are critical because there is a noteworthy number of interactions required to conclude service processes and therefore, employees are fundamentally considered responsible for such interactions since they have the capacity to shape and mischief the brands (Huang & To, 2020).

Services such as bank, hotel, restaurant or leasing provide front-line staff and customer contact. If these interactions show concentrations, politeness, empathy and efficiency, then such

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interactions are likely to lead to satisfying service outcomes and, if these interactions cannot produce an anticipated association, then these interactions lead to unhappiness by customers (Bahadur et al., 2020). These interactions are vital in service environments as a large number of communications are required in order to complete services. The key responsibility of service staff is that they are capable of building and damaging the brand image (Erath et al., 2020; Huang & To, 2020). Existing studies and customer experiences show that customer-based service employee behaviour is critical for the performance of interactions and the satisfaction and loyalty of customers (Bahadur et al., 2020; Mehta & Tariq, 2020; Su et al., 2021). Moreover, Job Demand-Control (JDC) and Job Demand-Resources (JDR) theories propose that SQ of frontline employees' customers during service interactions is very crucial for successful service encounters.

PSQ is the perception of customers of services they received from providers(Nguyen-Phuoc et al., 2021). PSQ got tremendous attention from marketing scholars in the service sector. PSQ depicts "consistent performance, free of non-compliance, in which the customers can trust"(Gur, 2021), which lead toward customer positive feeling regarding the service brand. PSQ is crucial for the connection of customer service experience and SQ assessment (Parasuraman et al., 1993). Authors further express that since PSQ influences consumer views and intentions on the service brand or business, it has been documented as a key variable influencing customer service adoption.

Similarly, CC in customer and employee affiliation is crucial for it fabricates association and belonging that leads to CL (Syed & Shanmugam, 2021). CC plays an important part in CL and advocacy because the association with a brand depends on customers' choices (Wibisono et al., 2021). Theoretical foundations of the customer commitment model developed by marketing researchers based on comprehensive studies into organisational behaviour (Massoudi et al., 2020), in which many components of staff engagement, interplay and impact have been examined in depth on results such as staff turnover (Barreiro & Treglown, 2020). After the significant work of Morgan and Hunt (1994), CC has become a key driver of CL. The price differences compared to rivals are of less relevance to committed consumers because of the emotional aspect and because service problems are attributed instead to brand defect due to external factors(Izogo, 2017; Parawansa, 2018). Commitment is a psychotic relationship between a demanding business and a buyer's intentions to stay longer in a company(Arcand et al., 2017; Khan et al., 2020).

Similarly, Joseph (2017) determined that CC means "feeling attached to and intending to ensure the continuity of a relationship with a service provider or a brand". CC includes an intention to further develop, not simply to maintain the relationships. CC plays a central part in the satisfaction of the Service Brand as loyalty depends on the preference of the customer.

Problem Statement

CL is the key to every firm's growth and acts as a standard for any business organization's success. The most difficult issue in the intensely competitive banking market is obtaining clients, serving them, and sustaining relationships with them in order to achieve optimum satisfaction. This increase in retail banking competition, along with consumers' requests for increased SQ, is driving banks to understand their customers' purchasing behaviour to the greatest extent feasible. Banks are driven to turn themselves into profit-oriented enterprises in addition to their vital role in the development of people's lives and the economy as a whole. Banks must become more customer-oriented in order to become profit-oriented. However, only comprehending the customer's requirements. Though several researchers have previously investigated CL in the service industry, however, the predictors of CL in the banking sector of developing nations such as Pakistan remain unexplored. As a result, the current study will look at how PSQ impacts consumer loyalty through CC. Based on these arguments, the problem statement that will be answered by current research is:

'Service quality is an important factor in enhancing the number of clients for a service sector organization. If an organization is able is create a positive perception of the quality of its services; it will enhance customer commitment as well as customer loyalty.

Research Questions

1. How PSQ does affect CL in the banking sector of Pakistan?
2. Whether PSQ has any impact on CC?
3. What is the role of CC in enhancing CL?
4. Whether CC has any intervening role in the relationship of PSQ and CL?

Literature Review

PSQ and Customers Loyalty

Businesses have traditionally used a marketing strategy to attract customers' attention. In today's market, firms that defend their products and services through customer retention are rewarded (Bahadur et al., 2020). Customer satisfaction is dependent on a variety of factors, including excellent service, product, price, and availability to a bank's facilities. According to research, satisfied consumers make repeat purchases (or continue with existing service providers) and refer friends and family, improving the company's market share and profitability.

Because experts have recognised the complex relationship between CL and a company's success, the academic literature has given CL a lot of thought. Since loyal and satisfied clients buy and spend more, smart bank managers try to have a faction of them (Mehta & Tariq, 2020). Donnelly operationalized the concept of CL into measurable metrics (2009). CL, he explained, is calculated as follows: "customer satisfaction x customer recommendation x customer retention = CL score (CLS)". He claimed that a CL metric should "cover elements of customer happiness, customer retention, and customer referral to new customers" (Donnelly 2009; p. 51). The study produces construct items that capture both the attitudinal and behavioural aspects of loyalty in its characterisation.

This viewpoint has since been accepted by a large number of SQ researchers. (Parasuraman et al., 1994) defined SQ as an evaluation of the gap between consumers' "perceptions and expectations" for service delivery. In a subsequent and more sophisticated investigation, (Parasuraman et al., 1994) reduced the initial aspects from ten to five. This ground-breaking research study proposed that multi-dimensional situational elements influence PSQ. Customers' perceptions of service are largely determined by the five factors.

Despite SERVQUAL's popularity (Erath et al., 2020) and its widespread use by professionals at the managerial and academic levels, its validity has been questioned by critics. The gap score operationalization, expectation meaning (Butakor et al., 2021), generalised dimensions, and superior SQ characterization have all been questioned (Oliver, 1993). Researchers also have concerns about "SERVQUAL" aspects in various cultures (Behnam et al., 2020; Mehta & Tariq, 2020; Zaid et al., 2020) Customers' cultural orientation affects overall banking service expectations, according to Donthu and Yoo (1998), which is similar with Tsoukatos and Rand's findings (2007). Ladhari (2008) has proposed that the "SERVQUAL" scale be improved while taking different cultural contexts into account.

As a result of this rationale, other concepts for evaluating SQ have been developed. The "SERVQUAL" paradigm has prompted detractors to develop distinct SQ measurements. Researchers have combined various metrics and methodologies with SERVQUAL dimensions to enhance this concept; however, the "SERVQUAL" remains the basis for the mainstream of other efforts. Cronin and Taylor (1992) proposed "SERVPERF", a "performance-based" SQ concept,

based on their conviction that SQ (SERVQUAL) conceptualization and operationalization were inadequate.

Rather to employing a single general scale, scholars attempted to combine "expectations and perceptions" into a single measurement scale which is more reliable. In his study on China's telecommunications industry, Wang et al. (2020) employed a similar paradigm. Though the core outlook of (Parasuraman et al., 1994) has been kept, the study has 5 factors in the framework of SQ. Ladhari et al. (2011) conducted a study to compare Tunisian and Canadian consumers' perceptions of bank SQ. For the SERVQUAL dimensions, customers in both countries reported higher levels of PSQ, with Canadians reporting higher levels than Tunisians. The first major predictor for both was reliability; however, the scond impotant outcome fluctuated culturally, with empathy being the second essential element.

According to the literature, PSQ is a significant antecedent of CL (Behnam et al., 2020; Malik et al., 2011; Wang et al., 2017; Zaid et al., 2020). One of the most significant factors in increasing client loyalty is SQ. The amount of value consumers perceive from a company's product is determined by its value proposition. Consumers' positive perceptions of SQ may lead to a higher perceived value of the firm's service (Cronin et al, 2000) and, as a result, a better relationship with the customer (Cronin et al, 2000). Favourable word of mouth about the organisation is boosted by positive perceptions of its service excellence.

Previous research has found a substantial link between PSQ and CL in the services business (Abror et al., 2019). In the banking business, Nguyen-Phuoc et al. (2021)argued that the bank's improved services had a favourable impact on client loyalty. Goyal et al. (2017)used a partial least square approach to perform a study on the mobile business with 102 respondents from Taiwan, and found that "tangibility, empathy, and responsiveness" increase CL indirectly and directly. (Abror et al., 2019; Agyeiwaah et al., 2021; Huang et al., 2020) lead a research on retail banking clients in the Netherlands and discovered that SQ does influence CL. The following proposed relationship was empirically tested based on the literature:

H1: The perceived qualities of service excellence have a different beneficial impact on banking clients' loyalty.

PSQ and CC

Previous research that found a direct correlation between SQ and CL used a composite construct to quantify SQ (Abror et al., 2019; Dias et al., 2019). According to (Arcand et al., 2017), such an approach might be problematic since not all of the general SQ dimensions described in prior studies are significant in various or special circumstances. Delineating the impacts of SQ on customer behavioral at micro level enables for the evaluation of "context-relevant components" of the construct as well as a clear indication of which SQ components should emphasis the most.

As far as we can tell, the impact of specific characteristics of SQ on customer commitment has rarely been investigated. SQ was investigated as a composite construct in the few previous research that looked at the relationship between the two factors (Li et al., 2020; Miranda et al., 2018). SQ has a considerable beneficial effect on the AC and Continuous commitment of (Miranda et al., 2018). SQ has a very substantial positive effect on affective commitment, according to Chomvilailuka and Butcher (2014). At the firm level, customers' perceptions of banking SQ are dominating. Customers must therefore perceive good service assurance and reliability in order to get committed to a firm's services. Customers value firms that provide dependable services, according to Ladhari and Leclerc (2013). Since "their or others' experience is the primary source of information for evaluating options"(Agyeiwaah et al., 2021), customers that see extraordinary SQ are expected to display commitment. Thus the following hypothesis is formulated;

H2: CC to the banking sector is positively influenced by PSQ.

Mediation Role of Customers Commitment

Moorman et al. (1992) describe SQ-commitment relationship as an ongoing desire to continue a valued relationship. When a relationship is deemed valuable, it is referred to as a "valued relationship" (Roy et al., 2017). Similarly, (Morgan & Hunt, 1994) expressed CC as "the exchange partner belief that an ongoing relationship with another is important as to warrant maximum effort at maintaining it "; the devoted party feels that it is worthwhile to work on the relationship in order to ensure that it lasts forever. Mutual commitment is said to be the foundation of any relationship (Parasuraman et al., 1994). Even though commitment and loyalty are related, Caceres and Paparoidamis (2007) contend that they are two distinct ideas. . Regardless of the shifting surrounding conditions, commitment plays a key function in calming behaviour. They went on to say that commitment is a necessary component of a strong and long-lasting devoted relationship. CL is defined as "a firmly held commitment to repeatedly re-buy or repurchase a preferred product/service in the future, resulting in repetitive same-brand or same-set purchasing, despite situational factors and marketing efforts having the potential to drive switching behaviour" Gur (2021, p. 34). As a result of the preceding debate, it can be determined that CC is a lower level of CL and that it is the right path to a long-term loyal bonds with customers. In the United Arab Emirates, banks are only now beginning to offer automated services. At this point, achieving CC rather than CL through "automated services" may be more practical. CL is a higher level of relationship that needs more.

CC has been discussed in previously as a valuable construct for predicting client purchase intentions as well as gauging the likelihood of CL (Goyal et al., 2017). The majority of researchers who explored commitment construct predictors put their models to the test in both industrial and consumer goods markets (Nguyen-Phuoc et al., 2021). In inter-organizational connections, relational commitment has been seen as critical. The vast majority of B2B research has linked CC to "trust", "perceived value", and "perceived quality"(Ahn et al., 2021; Behnam et al., 2020). Banks target individual customers, and it might be difficult for customers to build a trusting and committed connection with their banks because of the high level of credibility elements in financial services. Customers of banks are unable to assess the quality of service until after the transaction has occurred. Establishing effective communication channels with bank customers regarding their investments can strengthen the CC (Miranda et al., 2018). Customer communication on their investment status, potential future opportunities and risks, and if they are obtaining the intended financial outcomes must be kept up to date. Automated bank services are seen as a cost-effective way to provide customers with timely and accurate information. Customers of banks can stay up to date on all of their financial transactions at any time and from any location.

The idea that automated SQ could enhance rather than degrade relationships has received some theoretical and empirical support in the literature. According to the literature, if companies do not supply the channels that their customers want and value, they will have a harder time building solid relationships with them. Because of the nature of automated media like phone and online banking, certain parties' connections have become closer than they have ever been (Wang et al., 2017; Zaid et al., 2020). Customers who are happy with their bank's automated distribution channels are more likely to notify others about its benefits. As a result, automated channel users are more likely to praise their bank to others, promoting it and urging others to conduct business with it (Mols, 1998). The usage of automated channels as a form of communication and the quality of those channels Only a few B2B contexts or physical products and services have looked into the relationship between SQ and relationship commitment (Dias et al., 2019). As a result, the fourth hypothesis might be stated as follows:

H3: CC significantly intervenes the impact of PSQ on CL.

Research Methodology

Research Design

Various approaches for collecting data from respondents can be used in social science research. Data-collecting approaches include observation, surveys, written records, and interviews. Because the current study is descriptive in nature, a survey approach is used to acquire the necessary data from the clients. The replies of the respondents were recorded using the Likert scale technique, which is considered to be a more appropriate scale, since the item research instrument was formed of statements with the option to display the reaction in a positive or negative fashion by picking the numerical score. The current study used a "5-point-Likert-scale" to tab the replies, "with a '1' for strongly disagree, a '3' for neutral, and a '5' for strongly agree". For data gathering, a standardised questionnaire was employed.

Population

The population for this study were all the customers of private sector banks located in the Hazara Region. Data were collected from the customers of "Allied Bank Ltd, Bank Alfalah, Habib Bank Ltd, Union Bank Ltd, United Bank Ltd, Meezan Bank Ltd and Muslim Commercial Bank Ltd".

Sample Size and Sampling Technique

The sample is a finite tiny subset of a population that represents all of the features of the population (Chu et al., 2017). The population for the current research was the customers who use the services of the above-mentioned banks. Data were collected from the customers who visited banks that were located in Shinkyari, Dodhyal and Mansehra cities. Since, random sampling, in this case, was difficult, because the authentic sampling frame was not available, thus non-probability sampling techniques such as the "convenience sampling technique" were used to collect data from the customers of the above-mentioned banks at Shinkyari, Dhodhyal and Mansehra cities. A total of 220 self-administered questionnaires were distributed among the user of the above-mentioned bank services. Out of 220 circulated questionnaires, 190 were returned back and 172 were found fit for further analysis.

Data-Collection Procedure

Adopted questionnaires were used to measure the perception of banking customers concerning the SQ of the banks they were using. Moreover, they were also asked how much they are committed towards the bank and whether they will continue the services of the bank as a loyal customer. For this purpose, questionnaires were distributed personally to the customers who were visiting the banks. Quite often, the customers refused to participate in the survey as they were in hurry. Some of the customers took the questionnaire with them with a promise that they will return it in their next visit. However, the researcher managed to get 172 questionnaires for analysis.

Data analysis procedures

Following the data gathering stage of this research, the author collected and structured the data based on primary and secondary data sources. Data editing was used on a regular basis to achieve logical competence and response consistency. As a consequence, deficiencies and faults are addressed as quickly as feasible. Following the completion of the screening and editing processes, inferential statistical techniques were utilised to derive the findings from the acquired data. SPSS software version 21 was used for this objective. To determine the link between the variables, descriptive statistics, reliability analysis, and the correlation test were utilised. Barron and

Kenny's (1986) four-step model was used to assess the mediating effects. The outcomes of which will be presented in the next chapter no. 4.

Instrumentation

Since the present study is positivist and thus quantitative in nature, therefore it is done with the help of a data collection method. Data were collected based on the adopted questionnaire detail of which is presented in the following para;

PSQ: PSQ scale was adopted by Bahia and Nantel, (2000) who developed it, particularly for the banking sector. The scale consists of fifteen items including "your bank physical facilities are visually appealing".

Customers Commitment

With minor modifications, the assessment scale used by Jones et al., (2007) for emotional, calculative, and normative commitment is used to measure commitment in this study, and it consists of 9 questions.

Customers' Loyalty

CL was assessed using "Attitudinal and Behavioral Loyalty". "Affective, Attitudinal, and Behavioral Loyalty" are the characteristics that have been chosen for the current study. The scale developed by Bettencourt (1997) and also used and tested by Foster and Cadogan, (2000) was used for measuring CL. The scale consists of 9 items.

Findings and Analysis

Demographic Analysis

This study aimed to analyze the perception of customers regarding the banking SQ and its impact on CL through CC. For this purpose around 220 questionnaires were circulated among the customers of various private banks located in the Hazara Region. Out of 220 questionnaires, the researcher got 190 filled questionnaires. The researcher found 18 questionnaires with missing values and got 172 questionnaires fit for further analysis with a response rate of 78%. The details of the demographic properties of the respondents are provided in the following tables.

Gender

The empirical analysis shows that the respondents have almost equally participated in the survey. As shown in the following table, the male respondents were 53% whereas, 47% were female who participated in the survey.

Age

The age of the participant is given in the following table. It shows that respondents were of age 21-30 which gives 56.4% of the total respondents followed by the age group 31-40 with 29.7%.

Education

The educational background of the participants is given in the following table. It shows that 64 percent of the respondents were university graduates followed by graduate students from other colleges. The majority of the respondents were highly educated.

Profession

The profession of the respondents is presented in the following table. It shows that 17.4% of the respondents were government servants, 29.1% were private employees, 12.2 were running their own businesses and around 40% were involved in other professions.

Reliability

Reliability is a measure of whether a test or survey measures what it is supposed to assess. It describes the coherence of test findings, guaranteeing that the numerous items assessing the various constructs provide consistent scores.

The internal consistency and reliability of PSQ as a whole were found to be 0.768, whereas the alpha score for the individual attributes of PSQ such as; tangibility (0.753), reliability (0.74), responsiveness (0.74), empathy (0.78) and assurance (.72). An alpha score more than 0.7 is considered to be reliable (lee, 1951). Since the alpha value for PSQ and its dimensions is recorded more than 0.7, it can be said that the instrument of PSQ with its attribute is reliable and consistent (see table no 5 for detail)

Consequently, the reliability of CC was measured with cronbach alpha. The overall reliability for customer commitment was found as 0.72. Furthermore, the reliability of the dimensions of customer commitment was recorded as, AC (0.77), NC (0.75) and CaC (0.74). Alpha score for the commitment as a whole and for its attributes are recorded above 0.7, thus the instrument reliability is verified (see table no 6).

Likewise, the reliability of customers was verified with cronbach's alpha. The alpha score for CL as a whole was found as 0.74. whereas, the alpha score for the dimensions of CL was recorded as; attitudinal loyalty (0.76), behavioral loyalty (0.76) and affective loyalty (0.74).

Descriptive Properties of the Data

After discussing the demographic properties of the participants, this section presents the descriptive properties of the data. The mean, standard deviation and standard error of the PSQ, CC and CL is presented in the following table. The mean of PSQ is found to be 3.18 with SD 0.59, mean of CC is 3.25 with SD 0.61 and CL 3.29, with SD 0.56.

Correlation Analysis

The correlation suggests that all the variables are positively correlated with each other. It presents that increasing the value of one variable will positively enhance the other variable. The correlation coefficient between PSQ and Commitment is 0.562 and found significant. Similarly, the "correlation coefficient" between PSQ and CL is 0.398 and found significant. Lastly, the correlation between commitment and loyalty is positive and significant (0.452).

Hypothesis 1

The first hypothesis was developed to examine the impact of PSQ on CL. The "Linear regression analysis" was performed to check the effect of PSQ on CL. After running the linear regression, it was found that PSQ positively and significantly influences CL in the banking sector of the Hazara Region (beta 0.398, SE 0.04 & p<0.001). Findings revealed that when customers positively perceive the banking SQ their loyalty enhances. A positive perception of a customer regarding the banking SQ will enhance the CL by 39%. It confirms the first hypothesis of the study.

Table 1.
Model Summary H1

Model	R	R Sq	Adj R Sq	Std. Error	F	Sig.
1	.398[a]	.158	.153	4.64391	31.994	.000[b]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	18.892	1.931		9.785	.000
	PSQ	.225	.040	.398	5.656	.000

a. Dependent Variable: Loyalty, Predictors: (Constant), PSQ

Hypothesis 2

The second hypothesis was formulated to examine the effect of PSQ on CC. For this purpose, linear regression was performed and the result shows that the impact of PSQ on CC is highly significant (beta 0.562, SE 0.039 & $p < 0.001$). Findings conclude that a positive perception of customers regarding the banking SQ enhances their commitment level by 56%. Thus the empirical findings confirm the 2nd hypothesis of the study.

Table 2.
Model Summary H2

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	F	Sig.
1	.562[a]	.316	.311	4.56694	78.364	.000[b]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	12.809	1.899		6.746	.000
	PSQ	.346	.039	.562	8.852	.000

a. Dependent Variable: Commitment, Predictors: (Constant), PSQ

Mediation Analysis

The first phase was completed since the results shown in table 10 show that PSQ is positively and substantially linked with CL (0.398, SE 0.04 & p0.001). The second criterion was met since the data show that PSQ is substantially and positively linked with CC (= 0.562, SE 0.039, p0.001). Similarly, the results show that the third criterion was met: CC is strongly and directly related to CL (= 0.452, SE, 0.063, p 0.001).

After verifying the direct role of the PSQ on CL, the 4th hypothesis was designed to verify the mediating role of the CC between the link of PSQ-CL. The regression analysis was performed that shows the significant direct effect of PSQ on CL (beta 0.210, SE 0.046, P<0.01) and the significant indirect effect of PSQ on CL through CC (beta 0.334, SE0.075, P< 0.001). As per Barron and Kenny (1986) model, when in mediation analysis, the direct and indirect effect both becomes significant it shows a partial mediation. Thus CC is partially mediating the relationship between PSQ and customers' loyalty.

Table 3.

Model Summary H3

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	F	Sig.
1	.485[a]	.235	.226	4.44121	25.927	.000[b]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	14.968	2.079		7.200	.000
	PSQ	.119	.046	.210	2.586	.011
	Commitment	.306	.075	.334	4.108	.000

a. Predictors: (Constant), PSQ, Commitment Dependent Variable: Loyalty

Conclusion and Discussion

The primary aim of the study is to evaluate the perception of the customers regarding the banking services they were using and its impact on customers' loyalty. Besides, the mediating role of CC between the link of PSQ and CL was verified. With the help of previous empirical literature and theoretical support such as; Morgan and Hunt (1994) theory of "trust and commitment", hypotheses were formulated. Data were collected through convenience sampling from the customers of private banks located in the Hazara Region. Empirical data revealed that PSQ has a positive impact on customers' loyalty. Furthermore, results show that CC partially mediates the association between PSQ–CL.

The rivalry has risen drastically in a number of economic areas, most notably in the services industry. Consequently, the focus on marketing methods has shifted from acquirement to retaining. Various countries' banking sectors are practically saturated. As a result, suppliers who create CL secure numerous profitable partnerships at the expense of providers who do not (Alketbi et al., 2020; Buil et al., 2019; Chiang et al., 2021). The growth of CL via the lenses of PSQ and customer commitment was investigated in this study. In general, previous research has seldom investigated the connections between the specific dimensions of PSQ and the two components of commitment studied in this work, as well as CL. Furthermore, the involvement of commitment components as mediators in the linkages between PSQ and CL has received less attention. This study addressed these gaps by examining the mediating effects of emotional and continuous commitment on the connections between PSQ and CL.

This study aimed to examine the impact of PSQ on CL through CC. The first hypotheses of the study were formulated to investigate the impact of PSQ and CL. Empirical data confirms that PSQ has a positive and significant impact on CL in the banking sector of Pakistan. Obviously, when customers perceive that the banking services they are using are positive, they will continue using the same banking service the form of loyal customers. The findings of this hypothesis are consistent with previous studies (Ahmed et al., 2020; Caniëls et al., 2018; Malik et al., 2011; Zaid et al., 2020). The findings of this hypothesis are also in line with the theory of social exchange which suggests that when customers are getting better SQ from the bank side, they in return reciprocate the favor by staying with the company in the form of loyal customers.

The second hypothesis was to assess the consequence of PSQ on CC. Empirical data confirms that PSQ has an optimistic and significant impact on CC. CC includes an intention to further develop, not simply maintain the relationships. Committed customers appended less noteworthiness to price disparity with respect to contenders because of the social part of the brand and ascribe service failure to outward reasons rather than to brand insufficiency. The finding of this hypothesis is consistent with previous studies such as; (Drollinger & Comer, 2013;

Story & Hess, 2010 and Shukla, 2014). Furthermore, this finding is also consistent with the theory of "trust and commitment"(Morgan & Hunt, 1994).

Finally, the fourth hypothesis was set to verify the mediating role of CC between the link of PSQ-CL. The empirical data revealed that CC partially mediates the relationship between PSQ and CL. It suggests that a positive perception of customers regarding the banking services will enhance their commitment will further enhance their loyalty. The finding is consistent with The cognitive consistency hypothesis (Heider, 1946; Kruglanski et al., 2018) describes how people maintain a psychological equilibrium between their perception and appraisal of subjects. Individuals may, in other words, balance their positive and negative thoughts and construct their behavioural intentions appropriately. Individuals' emotional, attitudinal, and behavioural reactions are most likely shaped by their views. For instance, the individual who perceives that the banking SQ is good will tend to have a positive behavioural response such as commitment and loyalty.

Practical and Theoretical Contribution

This research has important theoretical consequences. First, given the increasing rivalry among banks, there is a need to study how banks may boost the efficacy of marketing efforts, which is significant and critical for long-term growth. Because of its large contribution to earnings, CL was used to assess the success of banks' marketing initiatives (Ahn, 2020). Furthermore, the findings suggest that the cognitive consistency theory can assist researchers in better understanding the process of belief, emotions, and action in the PSQ literature. Furthermore, the researcher shed light on the literature of PSQ, CC, and CL in the context of Pakistan's banking business. This study validates the fundamental pathway that connects PSQ and CL.

Along with theoretical contribution, this study has some valuable practical implications for banking industry in particular. In terms of practical implication, the findings provide useful implications for banks to improve SQ perception of the customers which will lead to customer loyalty. The study offers banks practical information that they can use to plan and implement marketing programmes that respond to the different needs of their consumers. CC is a critical element in bank financial performance. As a result, providing high standards of SQ should be handled in order to maximise customer happiness, which will result in a greater level of CL. If banking SQ converges and becomes standard and undifferentiated across all banks, clients will be able to easily compare and move from one bank to another, leading to a weaker commitment and loyalty connection. Customers are happy when they observe service excellence that exceeds their own expectations. In order to reduce some of the bad characteristics of banking SQ, bank management should involve consumers in the design phase and respond to customer requests earlier than their rivals (Massoudi et al., 2020). Because of the nature of financial services, every interaction point between banks and consumers provides a chance to position the bank favourably or negatively.

Numerous bank consumers still want to communicate with their service providers on a personal level. According to the literature, quality problems in the conventional setting are still an effective approach to establishing a solid marketing connection (Izogo, 2017; Nadeem et al., 2020; Roy et al., 2017). Face-to-face connection with clients allows banks to form stronger social and emotional relationships, creating a psychological barrier to leaving the present relationship. The outcomes of this study demonstrate the significance of the PSQ elements in building client loyalty. A better knowledge of the sequence of the link between PSQ, commitment, and bank profitability can aid in the more precise allocation of limited marketing resources.

Limitations and future research recommendations

This research, like previous studies, is not without flaws. First, inferring causal associations from cross-sectional data collection may be difficult, especially in CL research, which is present over a somewhat long period of time (Parawansa, 2018; Visamitanan & Assarut, 2021). As a result,

causation was not demonstrated categorically. Furthermore, while the sample size is adequate according to the criteria established for evaluating the models (Chu et al., 2017), it has an influence on our findings. Third, the use of the banking sector as the framework for this study limits the extent to which the findings may be generalised to other service areas. As a result, the results should be regarded with care. Again, the nature of the financial service industry necessitates care in interpreting the results. While popular wisdom holds that customers are more inclined to abandon firms that fail to satisfy their wants, it has also been suggested that customer flipping is significantly linked to switching costs.

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