

### Bibliographies:

1. Alireza, F, Ali, K. and Aram, F., (2011), "How Quality, Value, Image, and Satisfaction Loyalty at an Iran Telecom", *International Journal of Business and Management*, Vol. 6, No 8, pp. 271-279.
2. Agyapong, G.K.Q, (2011), "The Effect of Service Quality on Customer Satisfaction in the Utility Industry – A Case of Vodafone (Ghana)", Vol. 6, No 5, pp. 203-210.
3. Akbar, S., Som, A.P., Wadood, F. and Alzaidiyeen, N.J. (2010), "Revitalization of Service Quality to Gain Customer Satisfaction and Loyalty", Vol. 5, No. 6, pp. 113-122.
4. Anderson, E.W. and Sullivan, M. W (1993), "The Antecedents and Consequences of Customer Satisfaction for Firms", *Marketing Science*, Vol. 12, No. 2, pp. 125-143.
5. Andreassen, T.W., and Lindestad, B. (1998), "Customer Loyalty and Complex Services: The Impact of Corporate Image on Quality, Customer Satisfaction and Loyalty for Customers With Varying Degrees of Service Expertise", *International Journal of Service Industry Management*, Vol. 9, No 1, pp. 7-23.
6. Anderson, E.W., Fornell, C. and Lehman, D.R. (1994), "Customer Satisfaction, Market Share, and Profitability: Findings from Sweden", *Journal of Marketing*, Vol. 58, pp. 53-66.
7. Al Khattab, S.A. and Aldehayyat, J.S. (2011), "Perception of Service Quality in Jordanian Hotels", *International Journal of Business and Management*, Vol. 6, No7, pp.226-233
8. Angur, M. G., Nataraajan, R, and Jahera Jr, J.S. (1999), "Service Quality in the Banking Industry: An Assessment in A Developing Economy", *International Journal of Bank Marketing*, Vol. 17, Iss. 3, pp. 116-123.
9. Anthanassopoulos, A.D., (2000), "Customer Satisfaction Cues To Support Market Segmentation and Explain Switching Behavior", *Journal of Business Research*, Vol.47, Iss. 3, pp. 191-207.
10. Bagozzi, R.P. (1994), *Structural Equation Model in Marketing Research*, Oxford: Blackwell Publishers.
11. Banking and Financial Institutions Act 1989 (BAFIA). Retrieved September 09, 2011, from <http://www.bnm.gov.my/>
12. Banking Sector. Retrieved December 09, 2011, from [http://www.bnm.gov.my/view.php?dbIndex=0&website\\_id=1&id=14](http://www.bnm.gov.my/view.php?dbIndex=0&website_id=1&id=14)
13. Beerli, A., Martin, J.D and Quintana, A. (2004), "A Model of Customer Loyalty in the Retail Banking Market", *European Journal of Marketing*, Vol. 38, Iss. 1/2, pp. 253-275.

14. Bojanic, D.C. (1996), "Consumer Perceptions of Price, Value and Satisfaction in the Hotel Industry: An Exploratory Study", *Journal of Hospitality and Leisure Marketing*. Vol. 4, No. 1, pp. 5-22.
15. Boohene, R. and Agyapong, G.K. (2011), "Analysis of the Antecedents of Customer Loyalty of Telecommunication Industry in Ghana: The Case of Vodafone (Ghana)", Vol. 4, No 1, pp. 229-240.
16. Boonajsevee, B. (2005), *Relationship Marketing: Loyalty Intentions in New Era of Thai Bank Marketing*, doctoral dissertation, Nova Southeastern University.
17. Bontis, N. and Booker, L.D, (2007), "The Mediating Effect of Organizational Reputation on Customer Loyalty and Service Recommendation in the Banking Industry", Vol. 45, No. 9, pp. 1426-1445.
18. Caruana, A. (2002), "Service Loyalty: The Effects of Service Quality and the Mediating Role of Customer Satisfaction", *European Journal of Marketing*, Vol.36, Iss. 7/8, pp. 811-828.
19. Caruana, A. and Fenech, N. (2005), "The Effect of Perceived Value and Overall Satisfaction on Loyalty: A Study among Dental Patients", Vol. 5, No. 3, pp. 245-255.
20. Casalo, L., Flavian, C. and Guinaliu, M., (2007), "The Role of Perceived Usability, Reputation, Satisfaction and Consumer Familiarity on the Website Loyalty Formation Process", Vol. 24, Iss 2, pp. 325-345.
21. Ch., R.A. and Asif, U. (2011), "An Empirical Study of Analyzing Customer Satisfaction towards Service Quality in Islamic Banks of Sargodha, Pakistan", Vol. 3, No. 1, pp. 726-733.
22. Chaudhuri, A. and Holbrook, M.B. (2001), "The Chain of Effect from Brand Trust and Brand Affect to Brand Performance: The Role of Brand Loyalty", *Journal of Marketing*, Vol. 65, No. 2, pp. 81-93.
23. Coakes, S.J., Steed, L., and Ong, C. (2010), *SPSS Version 17.0 for Windows: Analysis without Anguish*, Australia: John Wiley & Sons Ltd.
24. Corporate Information, Retrieved December 09, 2011, from <http://www.hsbc.com.my>
25. Cronin Jr., J.J. and Taylor, S.A. (1992), "Measuring Service Quality: A Reexamination and Extension", *Journal of Marketing*, Vol.56, Iss. 3, pp. 55-68.
26. Cronin Jr., J.J., Brady, M.K. and Hult, G.T., (2000), "Assessing the Effects of Quality, Value, and Customer Satisfaction on Consumer Behavioral Intentions in Service Environments", *Journal of Retailing*, Vol.76, Iss. 2, pp. 193-218.
27. Da Silva R.V. and Syed Alwi, S.F., (2006), "Online Corporate Brand Image, Satisfaction and Loyalty", *Journal of Brand Management*, Vol.16, Iss. 3, pp.119-144.

28. Damodar Suar, U. and Mohapatra, P., (2009), "Service Quality, Customer Satisfaction and Customer Loyalty in Indian Commercial Banks", *Journal of Entrepreneurship*, Vol. 18, 1, pp. 47-64.
29. Davies, G. and Chun R. (2002), "Gaps Between the Internal and External Perceptions of the Corporate Brand", *Corporation Reputation Review*, Vol. 5, Nos 2 & 3, pp.144-158.
30. Davies, G., Chun R., Da Silva, R. V. and Roper, S. (2004), "A Corporate Character Scale to Assess Employee and Customer Views of Organization Reputation", *Corporate Reputation Review*, Vol. 7, No 2, pp. 125-146.
31. Davies, G., Chun, R. and Da Silva, R.V., (2001), "The Personification Metaphor as a Measurement Approach for Corporate Reputation", *Corporate Reputation Review*, Vol. 4, No. 2, pp. 113-127.
32. Detragiache, E. and Gupta, P., (2006), "Foreign Banks in Emerging Market Crises: Evidence from Malaysia", *Journal of Financial Stability* 2, pp. 217- 242.
33. Dimitriadis, S., (2010), "Testing Perceived Relational Benefits as Satisfaction and Behavioral Outcomes Drivers", Vol. 28, No. 4, pp. 297-313.
34. Donio' J., Massari, P. and Passiante, G. (2006), "Customer Satisfaction and Loyalty in a Digital Enviroment: An Empirical Test", *Journal of Consumer Marketing*, Vol. 23, Iss. 7, pp. 445-457.
35. Ekinici, Y., Dawes, P.L. and Massey, G.R., (2005), "An Extended Model of the Antecedents and Consequences of Consumer Satisfaction for Hospitality Services", Vol. 42, No. 1/2, pp. 35-68.
36. Ennew, C.T. and Binks,M.R. (1999), "Impact of Participative Service Relationships on Quality, Satisfaction and Retention: An Exploratory Study", Vol. 46, Iss. 2, pp. 121-132.
37. Free Sobel Test Calculator for the Significance of Mediation. Retrieved October 25, 2011, from <http://www.danielsoper.com/statcalc3/calc.aspx?id=31>
38. Fornell, C., (1992), "A National Customer Satisfaction Barometer: The Swedish Experience", *Journal of Marketing*, Vol. 56, Iss. 1, pp. 6-22.
39. Fornell, C., Johnson M.D., Anderson E.W., Cha, J. and Bryant B.E. (1996), "The American Customer Satisfaction Index: Nature, Purpose, and Findings", Vol. 60, Iss. 4, pp. 7-18.
40. Gronroos, C. (1988), "Service Quality: The Six Criteria of Good Perceived Service", Vol. 9, Iss. 3, pp. 10-13.

41. Hair, J.F., Anderson, R.E., Tatham, R.L. and Black, W.C. (1998), *Multivariate Data Analysis with Readings*, Upper Saddle River, New Jersey, United States: Prentice Hall.
42. Han, H. and Ryu, K., (2009), "The Roles of the Physical Environment, Price Perception, and Customer Satisfaction in Determining Customer Loyalty in the Restaurant Industry", *Journal of Hospitality & Tourism Research*, Vol. 33, No. 4, pp. 487-510.
43. Hart, A.E. and Rosenberger, P.J., (2004), "The Effect of Corporate Image in the Formation of Customer Loyalty: An Australian Replication", Vol. 12, Iss. 3, pp. 88-96.
44. Ho, R. (2006), *Handbook of Univariate and Multivariate Data Analysis and Interpretation with SPSS*. New York: CRC Press, pp.249.
45. How to Test For Mediation and Sobel Test. Retrieved October 31, 2011, from <http://psychweb.psy.umt.edu/denis/datadecision/mediation/index.html>
46. Hsieh, A.T and Li, C.K, (2008), "The Moderating Effect of Brand Image on Public Relations Perception and Customer Loyalty", Vol. 26, No. 1, pp. 26-42.
47. Iheke, O.R. (2008), "Gender, Migration and Agricultural Productivity", *Pakistan Journal of Sciences*, Vol. 5, Iss. 7, pp. 676-680.
48. Jamal, A. and Naser, K. (2002), "Customer Satisfaction and Retail Banking: An Assessment of Some Key Antecedents of Customer Satisfaction in Retail Banking", *The International Journal of Bank Marketing*, Vol. 20, Iss. 4/5, pp. 146-160.
49. James Poon, T.F., Meng Wei, Sze Yuen and Wee Suan (2000), "Enhancing Corporate Image in Organisations", *Management Research News*, Vol. 23, No. 5/6, pp. 28-54.
50. Kassim, N. and Abdullah, N.A, (2010), "The Effect of Perceived Service Quality Dimensions on Customer Satisfaction, Trust and Loyalty in E-Commerce Settings", Vol. 22, No. 3, pp. 351-371.
51. Keller, K.L. (1993), "Conceptualizing, Measuring, and Managing Customer-Based Brand Equity", *Journal of Marketing*, Vol.57, pp. 1-22.
52. Khalifa, A.S. (2004), "Customer Value: A Review of Recent Literature and an Integrative Configuration", *Management Decision*, Vol. 42, Iss. 5-6, pp. 645-666.
53. Kim, H.B., and Kim, W.G. (2005), "The relationship between Brand Equity and Firms' Performance in Luxury Hotels and Chain Restaurants, *Tourism Management*", Vol. 26, Iss 4, pp. 549-560.
54. Kotler, P. and Keller, K.L. (2006), *Marketing Management (12th edition)*, Upper Saddle River, New Jersey, United States: Prentice Hall.

55. Kuang, W.W. (2011), "Customer Loyalty Explained by Electronic Recovery Service Quality: Implications of the Customer Relationship Re-Establishment for Consumer Electronics E-tailers", *Contemporary Management Research*, Vol. 7, No. 1, pp. 21-44.
56. Kuo, Y.F., Wu, C.M. and Deng, W.J. (2009), "The Relationship Among Service Quality, Perceived Value, Customer Satisfaction, and Post-Purchase Intention in Mobile Value-Added Services", Vol. 25, Iss. 4, pp. 887-896.
57. Lai, F., Griffin B, M. and Babin, B.J. (2009), "How Quality, Value, Image, and Satisfaction Create Loyalty at a Chinese Telecom, *Journal of Business Research*", Vol.10, Iss. 62, pp. 980-986.
58. Li, M.L. and Green, R.D, (2011), "A Mediating Influence on Customer Loyalty: The Role of Perceived Value", *Journal of Management and Marketing Research*, Vol. 7, pp. 1-12.
59. Lin, H. and Wang, Y. (2006), "An Examination of the Determinants of Customer Loyalty in Mobile Commerce Contexts", *Information and Management*, Vol. 43, Iss. 3, pp. 271-282.
60. Maybank Wins CRM Excellence Award. Retrieved October 28, 2011, from <http://www.maybank2u.com.my>
61. McDougall, G. and Levesque, T., (2000), "Customer Satisfaction with Services: Putting Perceived Value into the Equation", *Journal of Services Marketing*, Vol. 14, No. 5, pp. 390-410.
62. Member Banks. Retrieved September 09, 2011, from <http://www.abm.org.my/>
63. Maalik, M. and Khan, T.H. (2011), "Impact of Organizational Context on Key Determinant of Customer Satisfaction in Banking Sector of Pakistan", Vol. 3, No. 2, pp. 1055-1068.
64. Naeem, H., Akram, A. and Saif, I. (2009), "Service Quality and its Impact on Customer Satisfaction: An Empirical Evidence from the Pakistani Banking Sector", *International Business and Economics Research Journal*, Vol. 8, No12, pp. 99-104.
65. Nguyen, N. and Leblanc, G. (2001), "Corporate Image and Corporate Reputation in Customers' Retention Decisions in Services", *Journal of Retailing and Consumer Services*, Vol. 8, Iss. 4, pp-227-236.
66. Nikbin, D., Ismail, I., Marimuthu, M. and Jalalkamali, M. (2010), "Perceived Justice in Service Recovery and Recovery Satisfaction: The Moderating Role of Corporate Image", *International Journal of Marketing Studies*, Vol. 2, No. 2, pp. 47-56.
67. Norusis, M.J. (2006), *SPSS 15.0 Guide to Data Analysis*, Chicago, United States: Prentice Hall Inc.

68. Oliver, R.L. (1997), "Satisfaction: A Behavioural Perspective on the Consumer", McGraw-Hill, Boston, MA.
69. Oliver, R.L. (1989), "Processing of the Satisfaction Response in Consumption: A Suggested Framework and Research Propositions", *Journal of Consumer Satisfaction, Dissatisfaction, and Complaining Behaviour*, Vol. 2, pp1-16.
70. Oliver, R.L. (1999), "Whence Consumer Loyalty?", *Journal of Marketing*, Vol. 63, pp. 33-44.
71. Pallant, J. (2001), *SPSS Survival Manual*, Chicago: Open University Press.
72. Pallant, J.F. (2005), *SPSS Survival Manual: A Step by Step Guide to Data Analysis Using SPSS (2<sup>nd</sup> edition)*, Australia: Allen & Unwin,.
73. Parasuraman, A., Zeithaml, V. and Berry, L.L. (1985), "A Conceptual Model of Service Quality and Its Implications for Future Research", *Journal of Marketing*, Vol.49, Iss. 4, pp.41-50.
74. Public Bank clinches Alpha awards. Retrieved October 28, 2011, from <http://www.btimes.com.my/articles/20110919155820/Article/>
75. Qin, H. and Prybutok, V.R. (2009), "Service Quality, Customer Satisfaction, and Behavioral Intentions in Fast-Food Restaurants", *International Journal of Quality and Service Sciences*, Vol. 1, No. 1, pp. 78-95.
76. Ramachandran, V. (2010), *Gender Issues in Higher Education – Advocacy Brief*, Thailand: UNESCO Asia and Pacific Regional Bureau for Education.
77. Rowley, J. (2005), "The Four Cs of Customer Loyalty", *Marketing Intelligence and Planning*, Vol.23, No. 6, pp. 574-581.
78. Rust, R.T, Zahorik, A.J. and Keiningham, T.L. (1995), "Return on Quality (ROQ): Making Service Quality Financially Accountable", *Journal of Marketing*, Vol. 59, Iss. 2, pp. 58-70.
79. Sanzo, M.J., Santos, M.L, Vazquez, R. and Alvarez, L.I. (2003), "The Effect of Market Orientation on Buyer-Seller Relationship Satisfaction", *Industrial Marketing Management*, Vol.32, No. 4, pp. 327-345.
80. Saunders, M., Lewis, P. and Thornhill, A. (2007), "Research Methods for Business Students(4<sup>th</sup> Edition)", England, Pearson Education Limited.
81. Schneider, B., and White, S.S. (2004), *Service Quality: Research Perspectives*, California, United States of America: Sage Publications, Inc.
82. Sekaran, U., (2003), *Research Methods for Business: A Skill-Building Approach*, United States of America: John Wiley & Sons.

83. Selnes, F., (1993), "An Examination of the Effect of Product Performance on Brand Reputation, Satisfaction and Loyalty", *European Journal of Marketing*, Vol. 27, No 9, pp. 19-35.
84. Sheng, T. and Liu, C. (2010), "An Empirical Study on the Effect of E-Service Quality on Online Customer Satisfaction and Loyalty", *Nankai Business Review International*, Vol. 1, Iss. 3, pp. 273-283.
85. Siddiqi, K.O (2011), "Interrelations between Service Quality Attributes, Customer Satisfaction and Customer Loyalty in the Retail Banking Sector in Bangladesh", *International Journal of Business and Management*, Vol. 6, No 3, pp. 2-26.
86. Sivadas, E. and Baker-Prewitt, J.L. (2000), "An Examination of the Relationship Between Service Quality, Customer Satisfaction, and Store Loyalty", *International Journal of Retail & Distribution Management*, Vol. 28, No. 2, pp. 73-82.
87. Soomro, R.B, Jatoi, M.M. and Gilal, R. G., (2011), "Impact of Staff Training on Customer Satisfaction Using SERQUAL Model: A Case Study of Retail Banks of Pakistan", Vol. 3, No. 1, pp. 853-864.
88. Suprenant, C. and Churchill, G. (1982), "An Investigation into the Determinants of Customer Satisfaction", *Journal of Marketing Research*, Vol. 19, Iss. 4, pp. 491-504.
89. Toelle, S. (2006), *The Linkages Among Service Quality Attributes, Customer Value, Customer Satisfaction, And Customer Loyalty In Indonesian Retail Banking Settings*, doctoral dissertation, Nova Southeastern University.
90. Woodruff, B.R., (1997), "Customer Value: The Next Source for Competitive Advantage", *Journal of the Academy of Marketing Science*, Vol. 25, No. 2, pp.139-153.
91. Wuensch, K.L. (2009), *Statistical Tests of Models That Include Mediating Variables*. Retrieved November 1, 2011 from [psyphz.psych.wisc.edu/~shackman/mediationmodels.doc](http://psyphz.psych.wisc.edu/~shackman/mediationmodels.doc)
92. Yang, Z. and Peterson, R. (2004), "Customer Perceived Value, Satisfaction and Loyalty: The Role of Switching Costs, *Psychology & Marketing*", Vol. 21, Iss. 10, pp. 799-822.
93. Yee, R., Yeung, A. and Cheng, T. (2010), "An Empirical Study Of Employee Loyalty, Service Quality and Firm Performance In The Service Industry", *International Journal of Production Economics*, Vol. 124, Iss. 1, pp. 109-120.
94. Yim, C.K. and Kannan P.K. (1999), "Consumer Behavioral Loyalty: A Segmentation Model and Analysis", *Journal of Business Research*, Vol. 44, Iss. 2, pp. 75-92.
95. Zeithaml, V.A., Berry, L.L. and Parasuraman, A. (1996), "The Behavioural Consequences Of Service Quality", *Journal of Marketing*, Vol. 60, pp. 31-46.

96. Zeithaml, V.A. (1988), "Consumer Perceptions of Price, Quality, and Value: A Means-End Model and Synthesis of Evidence", *Journal of Marketing*, Vol. 52, pp. 2-22.