# How does Service Characteristics and Corporate Social Responsibility Matters in Customer Retention and Bank Reputation: An Evidence from the Banks of Pakistan

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| ARTICLE INFO | ABSTRACT |
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| **Keywords:**<br><br>Service quality dimensions, CSR, customer trust, relationship quality, customer retention, and bank reputation.<br><br>**Corresponding Author:**<br>**Muhammad Aqib Shafiq**<br>Email: *mastoiaqib@gmail.com*<br><br>OPEN ACCESS | Previously very few studies examining the connection among service quality dimensions and performance of the company in the service industry especially in Pakistan. In Pakistan's banking business, the link between consumer expectations and perceptions of service quality features, as well as assessing their impact on customer retention and bank reputation, is still unclear. The major goal of this investigation is to determine the connection and causal influence of service quality characteristics on customer retention and bank reputation through the mediating effect of customer trust and relationship quality. In order to conduct this research a sample size of 350 will be used to fulfill the requirement of the research. Out of 350 questionnaire researcher received 338 responses the researcher neglect 23 responses because he found extreme abnormal rate of response and researcher found 315 acceptable responses. After data collection, the researcher uploaded data from questionnaire replies to Statistical Package for the Social Sciences (SPSS) 24 software for reliability analysis, frequency tables, descriptive statistics (Mean, Median, Mode, Variance, Standard Deviation, and Range) and correlation. After that researcher check the validity and hypotheses testing by using Analysis of moment structure (AMOS) 23. The current study to explain that there is favorable connection among service quality dimensions and CSR on customer retention and bank reputation. However, the study examines that customer trust and relationship quality had a positive mediating role between service quality dimensions and CSR on customer retention and bank reputation. |

## Introduction

It is impossible to overstate the significance of customer retention (CR) and service quality in the service sector (Zhuang and Babin, 2015). Lam and Burton (2006) found that the area of consumer interchange has shown a great deal of interest in finding out about client retention. This job is important, according to management researchers, for two reasons. First, in fluctuating market settings, the cost of recruiting new clients is tremendously high. Second, as long as customers keep doing business with companies, they increase their profits (Dawkins and Reichheld, 1990; Stauss et al., 2001; Iqbal et al., 2023). Investigators have also claimed that retaining consumers enhances effectiveness by lowering the costs of gaining new consumers (Reichheld and Kenny, 1990; Reichheld, 1996). Customer retention is a crucial aspect of banking plans in the current, fiercely competitive environment. Globally, banks are struggling to stay profitable, which is reducing their traditional sources of income. The most pressing issues confronting banks today are cost minimization and client retention. They must thus continue to concentrate on client retention to enable to stay competitive. The argument for keeping customers is rather straightforward. It is less costly to retain customers than to find new ones (Cohen, et al. 2007). In order to get a competitive edge over your industry's rivals, which is essential for your organization's expansion and revenue, service companies should endeavor to increase customer retention rates by developing a solid retention plan and paying close attention to client demands (Flambard-Ruaud, 2005).

The opposite of customer defection, as defined by Ahmad and Buttle (2001), is customer retention; a high retention rate has the same effect as a low switch rate. If CRM isn't clearly defined and relevant to the business's activities, it might be challenging. According to Bowen and Chen (2015), consumers must not only be pleased but also surpassed, which means that banks have to not only satisfy but also surpass client demands in order to keep customers loyal. The likelihood of retaining customers is increased by customer loyalty. CS has been identified as one of the main drivers of customer retention (CR) in a number of facility sectors, including banking, sales, and telecommunications (Oyeiniyi and Abiodun, 2010; Polo and Sese, 2009; Burnham et al., 2003).

Recent research indicates that, particularly after the subprime mortgage crisis, bank reputations have had a significant impact on purchase decisions. In addition to being readily copied, banking products are immaterial (Ruiz et al., 2014). As a result, it is critical to engage in developing a reputation in order to differentiate oneself from competitors (Pérez and Rodrguez Del Bosque, 2015). According to Rootman et al. (2011), some of the benefits for banks comprise WOM referrals, lower expenses for gaining new clients, better success, and developed sales. These advantages may all help banks stay in business and create efficient banking practices.

## Literature Review and Hypothesis Development

### Service Quality Dimensions on Customer Trust and Relationship Quality

The strategy for delivering quality assurance of products, service reliability, personnel responsiveness, and overall service customization demonstrates the level of service provided by a business or non-commercial organization to consumers. One sign of success in delivering excellent services is the ability and virtue of service providers for consumers. On the other hand, the user cannot make any convincing views about the company providing untrustworthy services and slowing the user's reaction. Previous study has shown how

service quality affects online suppliers' customer trust (Gefen, 2005). A tangible aspect of service quality SQ (T) is the actual premises, apparatus, and look of the employees (Parasuraman et al., 1988). Comfort, security, and accessibility to facilities are all actual problems associated with the locations (Castro, 1997; Bellini et al., 2005). Conferring to Parasuraman et al. (1988), SQ reliability (SQREL) is defined as the ability to deliver the fail-safe amenity consistently and precisely. Nguyen & Leblanc (2001) define dependability as the most trustworthy measure of SQ, which may be linked to previous customer practices (Ndubisi, 2006). Service quality Responsiveness (SQRES), Parasuraman et al. (1988) define it as the ability to assist clients and offer timely service. Reactivity is projected to have a positive and substantial impact on CS (Jun & Cai, 2001; Diaz & Ruiz, 2002; Joseph et al., 2005; Glaveli et al., 2006). Service quality Empathy (SQEM) is described by Parasuraman et al. (1988) as the firm's caring, customised attention to its consumers. Customer loyalty has been shown to be influenced by empathy (Butcher, 2001; Ndubisi, 2006; Ehigie, 2006; Khan 2024). Employee knowledge and politeness, as well as their capacity to encourage customer trust and assurance, were described by Parasuraman et al. (1988). Information exchange is a critical component of equally outdated marketing and relationship marketing, according to numerous studies, and it might result in common comprehension (Ndubisi, 2006; Iymperopoulou et al., 2006). Therefore, the following hypotheses are proposed:

H1a: Tangibles has favorable impact on CT.
H2a: Tangibles has favorable impact on RQ.
H1b: Reliability has favorable impact on CT.
H2b: Reliability has favorable impact on RQ.
H1c: Responsiveness has favorable impact on CT.
H2c: Responsiveness has favorable impact on RQ.
H1d: Empathy has favorable impact on CT.
H2d: Empathy has favorable impact on RQ.
H1e: Assurance has favorable impact on CT.
H2e: Assurance has favorable impact on RQ.

**Corporate Social Responsibility and Customer Trust**

Businesses participate in moral and environmentally accountable behaviors to show their dedication to the community, since society's ethical perception of the business is crucial in building a trustworthy relationship with customers (Swaen and Chumpitaz, 2008). (bersederet al., 2014). For example, Park and Kim (2019) discovered that corporate social responsibility is one of the most effective ways for building customer trust. The anticipation of ethically justifiable action is defined as customer trust (Hosmer, 1995). In addition, corporate social responsibility appears to be a strong predictor of moral capital (Godfrey, 2005; Iglesias et al. 2020). Businesses that actively practice CSR have found that it yields advantages including customer satisfaction, loyalty, increased market value, and a favorable reputation among consumers (Pivato et al., 2008). The company's perspective on CSR affects CT. Therefore, we hypothesize:

H3: CSR has an important overtone with CT.

**Corporate Social Responsibility and Relationship Quality**

Connelly et al. (2011) proposed signaling theory as a method to comprehend more fully corporate social responsibility belongings, which explains how corporate social responsibility may convey favorable cues to clients (Hou et al., 2016). Positive signals can

comprise a range of unobservable traits (for example, a firm's attitude toward civilization and environmental matters), which apprise clients that the society is performing as expected (Brammer and Pavelin, 2006). As a result, businesses provide customers the chance to identify with good causes, therefore improving the quality of their interactions with businesses (Bhattacharya et al., 2009; Ali and Asim, 2023). There is ample proof that the quality of customer relationships is positively impacted by CSR. Nyadzayo et al. (2016) found that when consumers are aware of a company's involvement in CSR initiatives, they are inclined to exhibit higher levels of relationship quality. Consumers who have favorable perceptions about companies who engage in CSR initiatives are also more inclined to do so, according to Bhattacharya and Sen (2004). So we hypothesize that:

H4: CSR has a strong correlation with Relationship quality.

**Customer Trust and Customer Retention**

Customers' like, identification, commitment, customer trust, readiness to refer, and repurchase intents are described by Stauss et al. (2001). While the last two are deliberate behavior features, the first four are emotional-cognitive retention traits. CT may also be described as "making an effort to keep conducting business or communicating data with a specific business on a continuous schedule" (Zineldin, 2000). In addition, customer retention involves "retaining clients," as it could be more costly to acquire fresh clients than keeping current ones (Alshurideh, 2014). Long-term clients are less price-conscious, spend more, recommend new clients, and occupy fewer hours for the service supplier (Reichheld, 1996). Consequently keeping clients costs less than customer acquisition (Keiningham et al., 2007; Alshurideh, 2016b) increased earnings and corporate value will result from improving client retention (Al-Dmour et al., 2014; Alshurideh et al., 2019; Siddique et al., 2023). CT may be impacted by a number of variables, such as service quality, customer happiness, and CT. To increase client retention, company leadership has to comprehend how consumer happiness affects CR (Sim, Mak, & Jones, 2006; Alshurideh, 2019). From the above literature we proposed hypothesis that:

H5: Customer trust had a positive relation with customer retention.

**Customer Trust and Bank Reputation**

Customer trust is assumed to be a predictor of reputation rather than a result in this study. This concept stems from the idea that knowledge influences attitudes (Fishbein & Ajzen, 1975). (Fishbein & Ajzen, 1975). As a result, increasing employee customer trust should ideally lead to improved employee perceptions of the company. CT in employees has been associated with positive attitudes like commitment and work happiness in addition to actions like going the extra mile (Avolio, 2004; Shahid and Ahmad, 2024). These predicted links between customer trust and attitudes such as organizational commitment have been empirically confirmed as well (Michaelis, Stegmaier, & Sonntag, 2009). As a result, we propose:
H6: Customer trust is absolutely linked to the level of Bank reputation

**RQ and Customer Retention**

Customer views of RQ pertain to how effectively the connection meets the customer's expectations, forecasts, objectives, and wants (Jarvelin and Lehtinen, 1996). As a consequence, the customer's image of the entire relationship is conveyed via RQ (Wong and Sohal, 2002). A strong RQ indicates that the customer is dependent on the supplier's future

success due of the consistently high degree of prior performance (Wong and Sohal, 2002). RQ is a multifaceted concept that shows how effectively a relationship meets the requirements and expectations of each party concerned as well as how strong it is throughout (Wray et al., 1990; Crosby et al., 1990; 1994). The RQ structure may be thought of as a gauge of CS and trust. A prior research found that customer happiness and CT are measures of RQ (Kim and Cha, 2002). Some academics, like Bamford and Xystouri (2005), contend that how well the demands of a client for an encounter or item are met determines whether or not they are pleased. A happy client as one who receives significant additional value (Hanan and Karp, 1989). As a result, the researcher proposes a hypothesis:
H7: Relationship quality will have positively effect on customer retention.

### 2.7.7 Relationship Quality and Bank Reputation

Building relationships with customers is a strategically advantageous action in customer marketing that leads to an organization's long-term profitability and success (Morgan and Hunt, 1999). Building long-term connections with customer's results in increased customer happiness, retention, company growth, and profitability (Gronroos, 1997). Previous pleasant encounters contribute to a high-quality buyer-seller connection, which has a substantial influence on future seller-buyer interactions (Bejou et al., 1996). Buyers with good connection quality are more likely to be supportive and assertive with the seller, and therefore to provide helpful evaluations and comments to help the seller improve their reputation. Furthermore, verbal comments and favorable ratings have the power to operate on a wide scale, exerting control (power) through the use of computerized reaction mediators introduced by IT, and providing reliable information through online engagement. Dellarocas is a fictional character (2003). Based on this investigation, the researcher came up with the following hypothesis:

H8: Relationship quality will have positively impact on Bank Reputation.
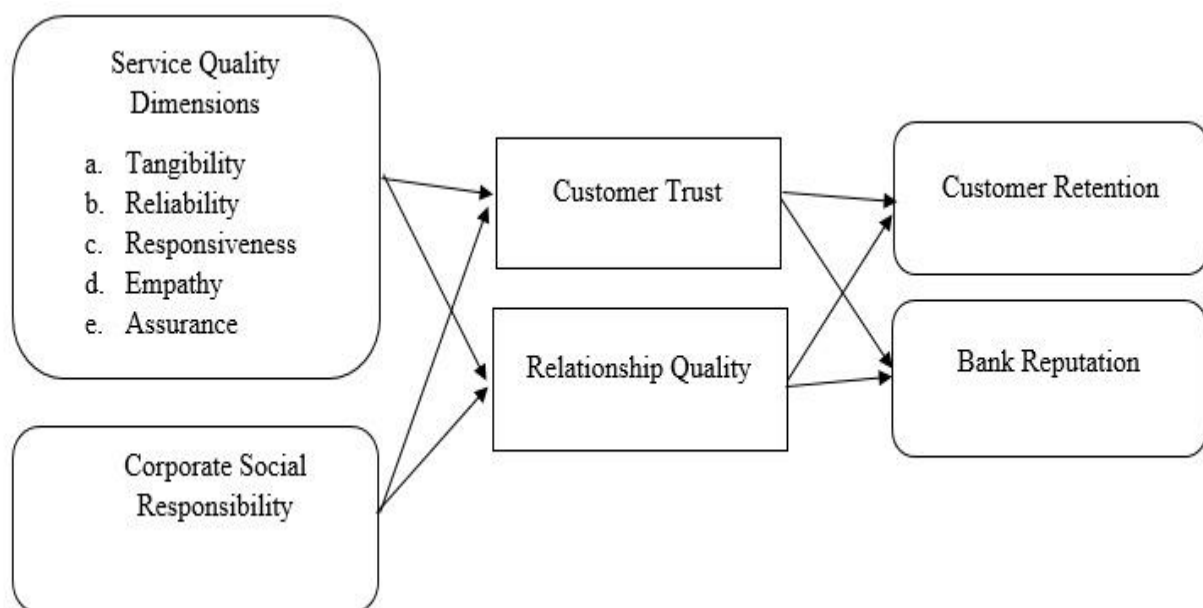
### Theoretical and Conceptual Framework



**Figure 1: Research Framework**

## Research Methodology

### Research Design

The investigation project that is chosen determines the construction and details of the study or studies that will be conducted (Malhotra, 2010). This study is conducted with the intend to understand How Does Service Characteristics and CSR matters in Customer Retention and Bank Reputation: An evidence from the banks of Pakistan? This research is exploratory in character, and it is quantitative in nature since it involves the empirical testing of hypotheses. The most successful and widely used strategy for collecting primary data in quantitative research projects is the survey research design. In most cases, a survey study design entails the creation of a questionnaire to gather primary data. The researcher gathered primary data from respondents by distributing a structured questionnaire to account holders of six Pakistani banks (HBL, ABL, NBP, Bank Alfalah, Bank Al Islami, and Meezan Bank) in the four districts of Pakistan (Dera Ghazi Khan, Lahore, Multan, and Rajanpur).

The proper people who are competent to examine the issue must collect the data required for the research in order to get the correct answers and achieve the study's objectives (Cavana et al., 2000).

The investigator take same of Islamic and conventional banks from the banking sector of Pakistan. From the Islamic bank the researcher takes Meezan bank, Bank Al Islami, and Bank Alfalah and from conventional bank researcher takes Habib Bank Ltd., Allied bank Ltd. and National bank of Pakistan, and the target population were account holders of these banks. In this research the number of respondents are 350 from these banks.

### Sample Size and Sampling Technique

The choice of sample size has always been crucial in research. The level of variation and spread in a population, the level of precision, alongside the level of trust must all be considered when selecting a sample. Conversely, non-statistical factors include population size, capital and human capital, and time accessibility (Cooper and Emory, 2000).

In general, it has been noted that researchers do not adhere to any certain sample size. According to Wright and Crimp's (1995) recommendation, each research project should have a sample size of at least thirty but not more than five hundred. A sample size of 350 will be utilized to carry out this study in order to meet its requirements. Because of covid-19 there were some limitations of distribution of questionnaire therefore researcher developed the questionnaire on google forms rather than physical paper by this there is no limitation of distribution of questionnaire in every district. Out of 350 questionnaire researcher received 338 responses the researcher neglect 23 responses because he found extreme abnormal rate of response and researcher found 315 acceptable responses.

The process of choosing a sample from a given population is referred to as sampling method (Alvi, 2016). In order to guarantee that the replies from every group were accurately reflected in the calculated sample size, the investigator used random sampling procedures. The investigator may readily contact the subjects while employing this strategy, which is one advantage. Additionally, there is the matter of time and resources.

## Results

## Reliability Analysis

Expending a customer-trusted instrument growths the possibility of accurate outcomes (Kirby, 2011). The instruments used in the present study underwent internal consistency (Cronbach's Alpha) testing. The values of CA reached from 0.819 for SQT and 0.817 for SQREL. The REL of SQRES characterizes .800 and the REL of SQEM represents .757. The REL of SQAS is.804 and the reliability of CSR is .829. The reliability of T is .802. The reliability of RQ is .852and the reliability of RET is .826. The reliability of variable BR is .838 (Table 4.1).

### Demographics Analysis

The results indicate the occurrence and proportion of men and women who participated in the research; the population is composed of both sexes. Male respondents made up 28.3 percent of the sample as a whole, while female respondents made up 71.7 %. The results show the age distribution of the respondents. Those between the ages of 18 and 28 make up 52.4% of the sample, while those between the ages of 29 and 38 make up 25.1%. Of the 315 total samples, 17.5% belong to the chronological group of 39–48, and 5.1% belong to the generation group of 49–60. The findings indicate the respondents' distribution by district. Of the whole sample, 41% is represented by the Dera Ghazi Khan Stay group and 11.1% is represented by the Lahore stay group. The residence pair from Rajanpur comprises 21.9% of the total pool of 315, whereas the stay company of 3 Multan comprises 25.7 of the entire population. Statistics indicate respondents' allocation by level of education. 33% of the sample as a whole consists of students with a bachelor's degree, whilst 14.9% consists of those with intermediate degrees. 22.9 percent of the population is in the M.Phil./MSc. education category, whereas 18.1 percent of the sample is in the MA/MSc. education group. Matric and PhD education groups make up 6.0% and 4.4% of the 315 total population sample, respectively. The findings illustrate the participant's occupation-by-occupation distribution. The group of housewives makes up 6.7% of the sample, whereas the group of government workers makes up 27.3%. Private workers make up 25.1% of the sample as a whole, whereas the unemployed employment group accounts for 12.1% of the general public. Students' occupation category makes up 28.9% of the 315 total population sample. The findings illustrate the kind of bank that provides services based on the interviewees' distribution. Those who use standard and Islamic services make up 17.1% of the sample as a whole, while those who use conventional services make up 40.6%. The percentage of the 315 population sample that uses Islamic services is 42.2%.The findings indicate the respondents' bank account allocation. Eleven percent of the sample is made up of Al-Falah bank account holders, whilst 23.8% of the sample is made up of ABL account holders. The percentage of the population with an HBL Bank account is 20.6%. Ten percent of the population has an Islamic bank account, twenty-four percent have a Meezan Bank account, and nine and a half percent have an NBP account among the 315 entire sample. The findings indicate the respondents' distribution by competence. 31.7% of the population is made up of those with one year of experience. 40.0% of the sample is made up of those with 2–5 years of expertise, while 28.3% of the sample is made up of those with more than 5 years of experience.

### Correlation Analysis

Service Quality Tangible had a substantial optimistic association with itself, according to bivariate association (r = 1, p <.01). There is a favorable connection among tangible service

quality and tangible service quality. Service quality tangible and service quality reliability are positively correlated (r =.62, p <.01). Similarly, there is a strong positive link between service quality responsiveness and both service quality tangible (r =.82, p <.01) and service quality reliability (r =.75, p <.01).

Service quality empathy has optimistic connection with service quality tangible (r = .66, p < .01), service quality reliability (r = .66, p < .01) and SQ responsiveness (r = .65, p < .01). It is shown that SQ assurance has highly positive correlation with SQ tangible (r = .79, p < .01), SQ reliability (r = .71, p < .01), SQ responsiveness (r = .84, p < .01) and SQ empathy (r = .61, p < .01). The table shows that cooperate social responsibility has positive correlation with service quality tangible (r = .74, p < .01), SQ reliability (r = .82, p < .01), SQ responsiveness (r = .81, p < .01), SQ empathy (r = .68, p < .01) and SQ assurance (r = .78, p < .01). Results shows that CT has optimistic association with service quality tangible (r = .80, p < .01), SQ reliability (r = .68, p < .01), SQ responsiveness (r = .76, p < .01), SQ empathy (r = .69, p < .01), service quality assurance (r = .79, p < .01) and cooperate social responsibility (r = .72, p < .01). Relationship quality has positive correlation with SQ tangible (r = .69, p < .01), SQ reliability (r = .75, p < .01), SQ responsiveness (r = .77, p < .01), SQ empathy (r = .77, p < .01), SQ assurance (r = .78, p < .01), cooperate social responsibility (r = .80, p < .01) and customer trust (r = .69, p < .01). Customer retention has positive correlation with SQ tangible (r = .80, p < .01), service quality reliability (r = .73, p < .01), SQ responsiveness (r = .80, p < .01), SQ empathy (r = .76, p < .01), SQ assurance (r = .79, p < .01), cooperate social responsibility (r = .79, p < .01), customer trust (r = .85, p < .01) and relationship quality (r = .73, p < .01). Bank Reputation has positive correlation with SQ tangible (r = .77, p < .01), SQ reliability (r = .82, p < .01), SQ responsiveness (r = .83, p < .01), SQ empathy (r = .67, p < .01), SQ assurance (r = .87, p < .01). CSR (r = .87, p < .01), customer trust (r = .75, p < .01), relationship quality (r = .85, p < .01) and customer retention (r = .78, p < .01).

**Descriptive Statics**

The explanation of the constructs' mean, standard deviations (SD), correlation, and dependability. The mean standard deviation of service quality tangible (m= 5.64, SD= 1.22), service quality reliability (m= 5.70, SD= 1.20), service quality responsiveness (m= 5.66, SD= 1.20), service quality empathy (m= 5.46, SD= 1.30), service quality assurance (m= 5.72, SD= 1.20), cooperate social responsibility (m= 5.71, SD= 1.12), customer trust (m= 5.72, SD= 1.14), relationship quality (m= 5.57, SD= 1.19), customer retention (m= 5.68, SD= 1.11), bank reputation (m= 5.78, SD= 1.10).

## Structural Paths
### Structural path model for SQT with T

Hypothesis 1 was suggested that there is a substantial inspiration of SQ tangible on customer trust. SEM outcomes showed that service quality tangible was confidently important linked with customer trust, model fit indexes are $\chi2 = 9.947$, DF = 5, p < .000, ($\chi2/df$) = 1.989, CFI = .995, GFI = .990, AGFI = .956, TLI = .986, NFI =.991, RMR = .034, RMSEA =.056. Additionally, the calculated values of parameters demonstrated the applicability of the structural model and showed a strong positive correlation between CT and claimed SQ ($\beta$ =.80; p <.000). Additionally, the proportional Pearson correlation between service quality tangible and customer trust ($R^2$ = .64; p < .000) with alteration 64% customer trust. Therefore, H1 received full support from all indices and projected results.

## Structural path model for SQ (T) with RQ

Hypothesis 2 was suggested that there's a substantial impact of service quality tangible on relationship quality. SEM consequences presented that service quality tangible was statistically significant correlation with relationship quality, model fit indexes are $\chi^2$ = 13.160, DF = 7, p < .000, ($\chi^2$/df) = 1.880, CFI = .996, GFI = .991, AGFI = .941, TLI = .982, NFI =.992, RMR = .061 and RMSEA =.053.

Additionally, the calculated parameters demonstrated the applicability of the framework and revealed a substantial positive relationship among relationship quality and expressed service quality ($\beta$ =.69; p <.000). Additionally, there was a 48% variation in relationship quality and a well-squared multiple correlation between physical service quality and relationship quality ($R^2$ =.48; p <.000). Therefore, H2 received full support from all indices and projected values.

## Structural path model for SQREL and T

H3 was planned that there is important inspiration of SQ reliability on customer trust. SQ reliability was significantly completely correlated with with customer trust, model fit indexes are $\chi^2$ = 10.795, DF = 6, p < .000, ($\chi^2$/df) = 1.799, CFI = .995, GFI = .989, AGFI = .961, TLI = .987, NFI =.989, RMR = .036 and RMSEA =.050.

Additionally, the calculated parameters demonstrated the applicability of the structural framework and showed a strong positive correlation between customer trust and expressed service quality reliability ($\beta$ =.68; p <.000). Additionally, there is a well-squared multiple correlation between CT and SQ dependability ($R^2$ =.56; p <.000), with a variation of 56%. Therefore, H3 received full support from all indices and projected values.

## Structural path model for SQREL and RQ

Hypothesis 4 was suggested that there's a substantial impact of SQ reliability on relationship quality. SQ reliability was completely substantial linked with relationship quality, model fit indexes are $\chi^2$ = 26.845, DF = 13, p < .000, ($\chi^2$/df) = 2.065, CFI = .992, GFI = .981, AGFI = .935, TLI = .978, NFI =.985, RMR = .088 and RMSEA =.058.

Additionally, the calculated parameter values demonstrated the applicability of the structural model and revealed a substantial encouraging relationship between relationship quality and expressed service quality reliability ($\beta$ =.75; p <.000). Additionally, there is a well-squared multiple correlation between relationship quality and service quality reliability ($R^2$ =.56; p <.000), with relationship quality accounting for 56% of the variation. Therefore, H4 received full support from all indices and projected values.

## Structural path model for SQRES and T

Hypothesis 5 was projected that there is substantial influence of service quality Responsiveness on customer trust. Service quality responsiveness was certainly significant associated with customer trust, model fit indexes are $\chi^2$ = 10.413, DF = 3, p < .000, ($\chi^2$/df) = 3.471, CFI = .992, GFI = .989, AGFI = .925, TLI = .961, NFI =.989, RMR = .044 and RMSEA =.089.

Additionally, the calculated coefficients demonstrated the applicability of the structural model and showed a strong positive correlation between customer trust and expressed service quality responsiveness ($\beta$ =.76; p <.000). Furthermore, there was a 56% variation in customer trust and a well-squared multiple connection between responsiveness and customer trust ($R^2$ =.56; p <.000). Consequently, full indices and projected values completely favored 5.

## Structural path model for SQRES and RQ

According to Hypothesis 6, responsiveness of service quality has a major impact on relationship quality. Relationship quality and service quality responsiveness were favorably linked, model fit indexes are $\chi^2$ = 23.562, DF = 13, p < .000, ($\chi^2$/df) = 1.812, CFI = .994, GFI = .984, AGFI = .943, TLI = .982, NFI =.986, RMR = .067 and RMSEA =.051.
Additionally, the calculated coefficient values demonstrated the applicability of the structural model and showed a strong positive correlation between relationship quality and expressed service quality responsiveness ($\beta$ =.78; p <.000). Additionally, there was a well-squared multiple correlation between responsiveness and relationship quality ($R^2$ =.60; p <.000), with relationship quality accounting for 60% of the variation. As a result, all indices and predicted values fully supported H6.

## Structural path model for SQ (EM) and CT

According to Hypothesis 7, consumer trust is significantly impacted by service quality empathy. Customer trust was significantly positively correlated with SQ empathy, model fit indexes are $\chi^2$ = 21.853, DF = 11, p < .000, ($\chi^2$/df) = 1.987, CFI = .994, TLI = .979, NFI =.988, RMR = .080, GFI = .985, AGFI = .938 and RMSEA =.089.
Additionally, the calculated parameter values demonstrated the applicability of the structural model and showed a strong positive correlation between customer trust and expressed service quality empathy ($\beta$ =.69; p <.000). Additionally, there was a 69% variation in CT and a well-squared multiple correlation between empathy and customer trust ($R^2$ =.48; p <.000). Therefore, H7 received full support from all indices and projected values.

## Structural path model for SQ (EM) and RQ

Hypothesis 8 was suggested that there's a substantial impact of service quality empathy on relationship quality. SQ empathy was statistically substantial correlation with relationship quality, model fit indexes are $\chi^2$ = 21.853, DF = 11, p < .000, ($\chi^2$/df) = 1.987, CFI = .994, TLI = .979, NFI =.988, RMR = .080, GFI = .985, AGFI = .938 and RMSEA =.089.
Additionally, the computed parameters demonstrated the applicability of the structural model and showed a substantial positive relationship between relationship quality and claimed service quality empathy ($\beta$ =.77; p <.000). Additionally, there was a 60% variation in relationship quality and a well-squared multiple correlation between empathy and relationship quality ($R^2$ =.60; p <.000). Therefore, H8 received full support from all indices and projected values.

## Structural path model for SQ (AS) and CT

Hypothesis 9 was suggested that there is a substantial impact of SQ assurance on customer trust. SQ assurance was statistically substantial correlation with customer trust, model fit indexes are $\chi^2$ = 13.564, DF = 6, p < .000, ($\chi^2$/df) = 2.261, CFI = .992, TLI = .981, NFI =.986, RMR = .045, GFI = .986, AGFI = .950 and RMSEA =.089.
Additionally, the calculated parameter values demonstrated the applicability of the structural model and showed a strong positive correlation between customer trust and claimed service quality assurance ($\beta$ =.79; p <.000). Additionally, there was a 79% variation in customer trust and a well-squared multiple correlation between assurance and customer trust ($R^2$ =.79; p <.000). Therefore, H9 received full support from all indices and projected values.

## Structural path model for SQ (AS) and RQ

Hypothesis 10 was suggested that there's a substantial impact of SQ assurance on relationship quality. SQ assurance was statistically substantial correlation with relationship quality, model fit indexes are $\chi^2 = 30.059$, DF = 13, p < .000, ($\chi^2/df$) = 2.312, CFI = .990, TLI = .973, NFI =.983, RMR = .074, GFI = .979, AGFI = .928 and RMSEA =.065.
Additionally, the calculated parameter values demonstrated the applicability of the structural model and revealed a substantial positive relationship among relationship quality and claimed service quality assurance ($\beta$ =.78; p <.000). Additionally, there was a 62% variation in relationship quality and a well-squared multiple correlation between assurance and relationship quality ($R^2$ =.62; p <.000). Therefore, H10 received full support from all indices and projected values.

## Structural path model for CSR and CT

Hypothesis 11 was suggested that there is a substantial impact of CSR on customer trust. CSR was completely noteworthy linked with customer trust, MFI are $\chi^2 = 12.152$, DF = 8, p < .000, ($\chi^2/df$) = 1.519, CFI = .996, TLI = .991, NFI =.990, RMR = .046, GFI = .989, AGFI = .962 and RMSEA =.041.
Additionally, the computed parameter values demonstrated the applicability of the structural model and showed a substantial positive correlation between customer trust and expressed CSR ($\beta$ =.72; p <.000). Additionally, there is a 72% variation in customer trust and a well-squared multiple correlation between CSR and customer trust ($R^2$ =.72; p <.000). Thus, H11 received full support from all indices and projected values.

## Structural path model for CSR and RQ

Hypothesis 12 was suggested that there is a big impact of CSR on relationship quality. CSR was statistically substantial correlation with relationship quality, MFIU are $\chi^2 = 12.152$, DF = 8, p < .000, ($\chi^2/df$) = 1.519, CFI = .996, TLI = .991, NFI =.990, RMR = .046, GFI = .989, AGFI = .962 and RMSEA =.041.
Additionally, the calculated parameter values demonstrated the applicability of the conceptual framework and showed a strong positive correlation between claimed CSR and relationship quality ($\beta$ =.80; p <.000). Additionally, there was a 64% variation in relationship quality and a well-squared multiple correlation between the two ($R^2$ =.64; p <.000). Therefore, H12 received full support from all indices and projected values.

## Structural path model for CT with CR

Hypothesis 13 was suggested that there is a major influence of customer trust on client retention. CT was highly substantial correlation with customer retention, MFI are $\chi^2 = 18.095$, DF = 6, p < .000, ($\chi^2/df$) = 3.016, CFI = .991, TLI = .967, NFI =.986, RMR = .046, GFI = .983, AGFI = .921 and RMSEA =.080.
Additionally, the calculated parameter values demonstrated the applicability of the structural model and showed a strong positive correlation between customer retention and self-reported customer trust ($\beta$ =.85; p <.000). Additionally, there is a 72% variation in customer retention and a well-squared multiple correlation between customer trust and customer retention ($R^2$ =.72; p <.000). Therefore, H13 received full support from all indices and projected values.

**Structural path model for CT with BR**

Hypothesis 14 was suggested that there's a major influence of customer trust on bank reputation. Customer trust was statistically substantial correlation with bank reputation, MFI are $\chi^2$ = 15.209, DF = 6, p < .000, ($\chi^2$/df) = 2.534, CFI = .992, TLI = .973, NFI =.987, RMR = .041, GFI = .987, AGFI = .939 and RMSEA =.070.

Thus, the entire indicators and predicted values gave finish favor to H14. Additionally, the calculated parameter information also revealed and developed the suitability of the structural model and demonstrated that expressed customer trust had a significant beneficial relationship along bank reputation ($\beta$ =.75; p <.000). Additionally, the squared multiple correlation between customer trust and bank reputation ($R^2$ =.57; p <.000) with variance 57% bank reputation was also shown.

**Structural path model for RQ and CR**

Hypothesis 15 was suggested that there is a major influence of relationship quality on CR. RQ was statistically substantial relationship with customer retention, MFI are $\chi^2$ = 53.217, DF = 18, p < .000, ($\chi^2$/df) = 2.957, CFI = .982, TLI = .954, NFI =.973, RMR = .145, GFI = .969, AGFI = .905 and RMSEA =.079.

Additionally, the calculated parameter values demonstrated the applicability of the structural model and showed a strong positive correlation between customer retention and expressed relationship quality ($\beta$ =.73; p <.000). Additionally, there was a 54% variation in customer retention and a well-squared multiple correlation between relationship quality and customer retention ($R2$ =.54; p <.000). Therefore, H15 received full support from all indices and projected values.

**Structural path model for RQ and BR**

According to hypothesis 16, relationship quality has a significant impact. Overall, SEM findings indicated that customer retention and model fit indices were strongly correlated with bank reputation $\chi^2$ = 32.818, DF = 17, p < .000, ($\chi^2$/df) = 1.930, CFI = .992, TLI = .979, NFI =.984, RMR = .058, GFI = .979, AGFI = .933 and RMSEA =.080. Additionally, the calculated parameter values demonstrated the applicability of the structural model and showed a strong positive correlation between bank reputation and expressed relationship quality ($\beta$ =.85; p <.000). Moreover, there was a 72% variation in the well-squared multivariate correlation between relationship quality and bank reputation ($R2$ =.72; p <.000). Therefore, H16 received full support from all indices and projected values.

## Discussions

The dimension of Service quality (tangibles) had significant association with customer trust and the findings of SEM also defines that service quality tangibles were strongly associated to customer trust. Same prior results were supported by Patton (2019) Investigate the inspiration of SQ proportions on reputation and brand customer trust. The findings show that all aspects of service quality (tangible characteristics, reliability, accountability, trustworthiness, and empathy) have a favorable and substantial influence on brand trust and brand reputation. The dimension of Service quality (tangibles) had important association with relationship quality and the outcomes of SEM also explains that service quality tangibles were strongly associated to relationship quality. The outcomes of this study demonstrate that the dimensional structure of service quality in a growing telecom market

does not entirely correspond to the earlier outcome supplied by the creators. It also demonstrates how a service supplier may improve the caliber of their interactions by raising certain quality metrics. The outcomes of SEM displays that there is substantial impression of service quality dimension (reliability) on customer trust and consequences described that the service quality reliability were substantially connected with customer trust. Previous study by Patton (2019) Investigate the effect of SQ dimensions on reputation and brand CT. The data show that the positive and substantial effects on brand confidence and reputation on all aspects of service quality (tangibles, dependability, accountability, trustworthiness and empathy). There is important encouragement of service quality (reliability) on relationship quality. To discover and study this intended relationship of this current study SEM technique were used and the outcomes shows that service quality reliability and relationship quality had substantial impact. The outcomes of this study demonstrate that the dimensional structure of service quality in a growing telecom market prepares not entirely contest the outcome earlier provided by the discoverers. It also demonstrates how a service supplier may improve the caliber of their interactions by raising certain quality metrics. The results of SEM shows that there is substantial impression of SQ reliability on relationship quality and significances described that the service quality reliability were significantly connected with relationship quality. According to the findings of this study, the dimensional structure of service quality in a rising telecom market does not completely correspond to the results originally stated by the creators. It also illustrates how a service supplier may enhance the caliber of their interactions by raising certain quality metrics. The outcomes of SEM displays that there is important effect of service quality empathy on customer trust and concerns described that the service quality empathy were greatly connected with customer trust. Previous study also exposed that there was constructive and substantial connotation among service quality empathy and customer trust Patton (2019) this study shows the impact of service quality dimensions on brand customer trust and brand reputation and the results were confirmed that service quality empathy had great impact on customer trust. The outcomes of SEM shows that there is significant impact of service quality empathy on relationship quality and implications described that the service quality empathy were significantly connected with relationship quality. The outcomes of this study demonstrate that the dimensional structure of service quality in a growing telecom market does not entirely match the result previously provided by the originators. It also shows that by increasing some quality indicators, a service provider may increase the quality of their relationships. There is essential encouragement of service quality assurance on customer trust. To observe and study this future association current study followed SEM technique where results is that the service quality assurance had strong extensive positive relation with customer trust. The study results suggest that consumer loyalty is highly connected to trust and customer happiness, according to Akbar (2009). Customer happiness has been a significant mediator between perceived quality of service and customer loyalty. The outcomes of SEM shows that there is substantial impression of relationship quality on customer retention and implications described that the customer retention were significantly connected with relationship quality. Previous study of Kassim (2010) investigate about the outcome of apparent service quality measurements on customer satisfaction, customer trust, and loyalty in e-commerce settings. According to the findings of this study, perceived service quality has a substantial influence on customer satisfaction. Customer satisfaction, in turn, was discovered to have a substantial influence on trust. There is crucial impact of service quality responsiveness on customer trust. To observe and study this future association current study followed SEM technique where results is that the service quality responsiveness had strong extensive positive relation with customer trust. Previously Lee (2012) investigate in his study. The data show that the quality of relationships is not affected

by all CSR features. Although both the economic and philanthropic components influence organizational trust significantly, only the ethical aspect has positive effects on job satisfaction. There is crucial impact of service quality responsiveness on customer trust. To observe and study this future association current study followed SEM technique where results is that the service quality responsiveness had strong extensive positive relation with relationship quality. According to Lee (2012), the study's findings demonstrate that not all CSR characteristics have the same influence on relationship quality. While both the economic and philanthropic components have a substantial impact on organizational trust, only the ethical factor has a favorable impact on work satisfaction. The outcomes of SEM shows that there is substantial influence of relationship quality on customer retention and implications described that the customer retention were significantly connected with relationship quality. Prior study of Ranaweera (2003), According to the findings of this study, trust is more crucial for relationship-oriented consumers than for transaction-oriented customers. 28 As a result, even in the context of fixed line telephones, it is not ruled out that for some consumers, faith in their service provider may be more essential than pleasure with their service provider in deciding customer retention. There is vital impact of customer trust on bank reputation. To observe and study this future association current study followed SEM technique where results is that the Service Quality Responsiveness had strong extensive positive relation with Customer trust. According to Song (2019) The results of this study show that reactive and reliable service quality substantially impacts corporate image and customer confidence, whereas concrete outcomes, empathy and quality assurance are not major precedents for corporate image and consumer confidence. It is also proven to substantially influence business image and consumer confidence. The results of SEM demonstrations that there is substantial influence of relationship quality on Customer Retention and implications defined that the Customer Retention were significantly connected with relationship quality. Previously timeline (2014) investigated the Factors persuading customer retention: case study of Lithuanian mobile operators. According to the findings of that study, switching costs have the biggest influence on customer retention. The importance of relationship quality cannot be overstated. Due to the fact that relationship quality is highly important for switching costs since improving relationships increases emotional loss, mobile connection suppliers should emphasize good customer relationships as a vital component in order to retain consumers. It is possible to argue that relationship quality has both a direct and indirect influence on customer retention. There is vital influence of relationship quality on bank reputation. To observe and study this future association current study followed SEM technique where results is that the Relationship Quality had strong extensive positive relation with relationship quality. Previously, Kim (2003) discovered that when there is a high level of trust between consumers and companies, as well as high measurement costs and uncertainty, the reputational connection between customers and enterprises might suffer significant consequences.

## Theoretical Contributions

Literally, these variables are very interesting theoretically to observe. The results of this study make crucial contributions to the banking industry by revealing the influence of service quality measurements and CSR to retain the customers and gain its reputation. This study discovered the influence of service quality dimensions on customer trust and relationship quality and corporate social responsibility on customer trust and relationship quality and also the impact of customer trust on customer retention and bank reputation and relationship quality on customer retention and bank reputation. These hypothesis

associations were examining via Structural Equation Model (SEM) technique. Outcomes of this research support to the literature in a different manner.

First, the impact of this study narrates to the development of the conceptual framework. The developed framework summarized the service quality dimensions were connected to customer retention and bank reputation. Accordingly, by using SEM to experimentally examined the conceptual framework, this study contributed to academic knowledge. This research showed that it may help the practitioners to apply the service quality dimensions in such a manner that it can enhance the relationship of the customer with their bank. **Second,** the recent study contributes theoretically by using the service industry research by investigating the customer retention and bank reputation in the developing countries like Pakistan. Previous studies also indicate that in today's increasingly competitive market, customer retention is a critical component of banking strategy. Banks throughout the world are battling to maintain their competitiveness, which is limiting their conventional revenue streams (Haripersad, 2018). This study delivers the indications that overall service dimensions affect the customer retention and bank reputation. The recent findings highlight the importance of all five dimensions of service quality in banking industry. **Third,** this study also examines that there is a significant impact of CSR on customer retention and bank reputation and it also increase the level of customer trust and relationship between the banks and their customers. Now a days CSR is attaining more attention to increase the retention and reputation not only in banking industry but all types of service industries. Therefore, this theoretical framework also guides the practitioners to use this factor as their competitive advantage and enhance their customer trust and relationship that will lead them to increase customer retention and reputation. Finally, now to attain the target of customer retention and bank reputation the practitioners should make a proper strategies regarding this theoretical frame work. By the findings of this research they will come to know that if they want to increase their level of reputation and to retain their customers they should work on their service quality and their responsibility towards the society around them, that will increase the level of customer trust and relationship and these are the key factors to achieve their target.

## Recommendations for Implications

This study evaluates key factors for practitioners' implications. Practitioners should recall that all five dimensions of service quality and corporate social responsibility are strongly related with customer retention and bank reputation through the mediating effect of customer trust and relationship quality. **First,** it has been observed in the study that tangibles had a strong impact in building the customer trust and relationship among the customers. Therefore, while making the strategies managers should take a vital attention to the tangibles in the bank. As an example, they should make the interior and exterior beautiful so that customers feel at ease coming in for services. Managers should pay attention to personnel attire, personnel skills, effective response of ATM machine, appealing design of debit and credit cards, and the availability of a waiting area and drinking water for customers, especially in branches located in hot climates. These are some implications that should considered to find the customers customer trust and relationship. **Second,** the techniques used in the study demonstrations that there is a strong impact of reliability on customer trust and relationship quality. In the bank reliability refers to the customer trust in banks' ability to perform the service in appropriate way, such as to react according to the promises and affirmations. A reliable service implies that the practitioners should have access to an internet connection so that they may complete the transections in a reasonable amount of time throughout the day. Another thing to mention that practitioners should not

misuse any information of the cardholder. While making the strategies for more productivity they should keep in mind some of these suggestions they should improve the technology time to time. They should give multi skill trainings programs to increase the productivity level of workers. To gain reliability one of the main factor is privacy policy they should make high embedding security measure and develop more effective privacy policies. These are some factors that can enhance the customer trust and relationship among the customers. Third, from the recent findings of the study it is discovered that responsiveness had a positive impact on customer trust and relationship quality. While making strategies of gaining customer trust and making relationship with customers' practitioners should take a view of this service quality dimension. It is denoted by the enthusiasm to assist customers and provide rapid services. It is defined by the time duration needed to deal the customer's problems and come up with its solution. For this purpose, managers should have the knowledge about all the queries came into being while giving services to the customers'. This can be attained by shuffling the workers job to maintain and enhance their productivity level. This is the most vital dimension to gain the customer trust and relationship among the customers because, in this era the time is money and no one has time to wait for their solution, and everyone wants quick response for their problems. **Fourth,** it is proved by the SEM model that the relationship between empathy, customer trust and relationship quality is highly positive. It is referred to care, individualized attention that service provider gives to their customers. We know that in the bank customers come from different social backgrounds, and the practitioners should give them individual attention. Thus they feel comfort to describe all their queries to the practitioner. To maintain this dimension, the practitioners should give response to the customers based on their understanding and their literary status. They had to know how to deal with a customer of rural and urban areas. It definitely enhances the customer trust and relationship when the customer gets individual attention from the practitioner. **Fifth,** the results of SEM in this study defines that assurance has positively impact on customer trust and relationship quality. Assurance referred to the politeness and humble nature of the managers and their ability to make customer trust in the customers' heart and give them the confidence to enjoy the services of their relevant organization. To achieve this dimension of service quality managers should make a proper help desk for the customers' thus they feel relaxed to tell their requirements and it also helps practitioners to understand the customer needs. For this purpose, managers should train their staff accurately to handle the situation. In the era of social media like other service industries banks should have make their accounts on social media such as Facebook page to connect with the customers. This will help customers to find their services according to their need. This will help banks to maintain and increase customer trust and relationship with their customers. **Sixth,** the technique used in the recent study finds that CSR had great impact on customer trust and relationship quality. CSR defines as the social responsibility towards the society. In the past two decades CSR attaining a lot of attention in both developed and developing countries now it becomes an important factor to gain customer trust and relationship among the customers. Mangers should take special care of CSR aspects as they will highly impact to gain customer trust and reputation. Bank should take part in charity, donations and community improvement programs. Customer wants their bank to be law-abiding organization for this managers should maintain all their records, take quick action in any doubtful account and do not do any work that was against the law. A bank should behave ethically for this it should take care of their employees, employees should feel comfortable to work for their bank and bank should maintain the ethical norms for this purpose practitioners should make training sessions especially for gender based problems. There should be zero tolerance strategy for abiding the ethical norms. **Seventh,** from the recent study it is proved by the SEM that customer trust had strong positive

relationship with customer retention and bank reputation. Customer trust will help the bank to enhance the retention rate of customers and also increase bank reputation in the customer's mind. To do so managers should take these suggestions that are, be honest and transparent while giving services, share best practices, offer great customer service and do not forget about the service quality. That will enhance the customer to continue their business with the bank and also when customer make that special services bank's reputation increases in its mind. From the above findings it is proved that customer trust is accurately mediating service quality dimensions, CSR, customer retention and bank reputation. **Eighth,** from the results of SEM it is showed that relationship quality positively impacts on customer retention and bank reputation. Relationship quality referred to make customer trust and prove your commitment toward customer's problems. To achieve this goal manager should recall the above discussion and also strengthen these implications that are, give proper time to the customer, learn to give the feedback to the customer, develop the communication skills, and take personal interest in solving customer's problems. That will rise the relationship with the customer and it will enforce the customer to continue to do business with you and it also enhance the reputation in customer's mind. From the above discussions it is find that relationship quality work as accurate positive mediator between service quality dimensions, CSR, customer retention and bank reputation.

## Limitations, Conclusion and Future Research Directions

The sample size in this study is enough for the investigation, but a larger sample size will provide more thorough data. This research is being done on a variety of demographic groups. Three districts from south Punjab and one from upper Punjab, which is pertinently regarded as a prosperous district, are selected by the investigator; if just one sort of demographic region is selected, the findings will undoubtedly change. Another limitation is that this study is only conducted in district of province Punjab, Pakistan though the results should be different if conducted in other provinces of Pakistan. This study was conducted on the banking industry, but the framework is very important for nearly every kind of service sectors because it can assist them maintain their clients. The study was evaluated based on the bank's customers, but it could be implemented on bank professionals. In the past banks were mainly focused in strategies of customer satisfaction and customer loyalty. These strategies were make customer to be loyal and satisfied with their relevant banks but there is no security of doing business with the relevant bank for a long period of time. Especially in Pakistan the term retaliation is very ambiguous. The current study explores the importance of the term customer retention and bank reputation. Form this study banks can get an important instrument to retain their customers and increase their reputation in banking industry keeping in mind that retaining the customers are much more favorable than to make the new one because it will take less cost to retain a customer rather than to make a new one. The current study explains that there is constructive association among service quality dimensions and CSR on customer retention and bank reputation. However, the study examines that customer trust and relationship quality had a positive mediating role between service quality dimensions and CSR on customer retention and bank reputation. For this determination quantitative research design was acknowledged and a questionnaire used to collect data from customers of four district of banking industry of the Pakistan. Present study showed that there was a gap of study about customer retention and reputation in the service industry of Pakistan specially in banking industry therefore we study about variable that would impact on customer retention. For this purpose, we use service quality dimensions and CSR as independent variables and customer trust and relationship quality as mediators. The findings of the study showed significant and strong positive relationship

between all the variables and also showed that service quality dimensions and CSR does matter in customer retention and bank reputation using customer trust and relationship quality as mediator in the banking industry of Pakistan. We test our framework on the outcome service quality dimensions and CSR on customer retention and bank reputation by mediating effect of customer trust and relationship quality. For this purpose, it is specified that customer of the bank is to follow and also enhanced customer retention and bank reputation in the banking industry recognized and empirically measured the cross-sectional nature of data collected from 400 respondent customer of six banks (HBL, ABL, NBP, Meezan bank, bank Alfalah and Bank Al Islami) located in province of Punjab, Pakistan. Also in the study, during the selection of the Banks, either conventional or Islamic banks, the same results can be observed that the Service Quality Dimensions and CSR can enhance the quality of service by incorporating trust and relationship quality that may help to improve customer retention and bank's reputation. Initially, Statistical Package for the Social Science (SPSS) was used to clean and screened the data; find out the outliers, normality and reliability of data.  Then, AMOS to check the validity and model fitness. Structural Equation Modeling was conducted for hypothesized model. The future studies consider customer retention and bank reputation of banking industry in terms of employees. This study also helps to check other service industries by this framework.

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