

## **Impact of Service Quality of e-banking on Customer Satisfaction: A Study of Panchapuri Municipality**

Nirajan Bhandari

nirajanbhandari950@gmail.com

### **Abstract**

*This study Impact of Service Quality of e-banking on Customer Satisfaction: A Study of Panchapuri Municipality. Since customer satisfaction is a high priority as one of the goals of banks, this study aims to investigate the effect of e-banking service quality on customer satisfaction. The survey includes respondents of residents from Panchapuri Municipality households, student, government employment etc. The study used a descriptive research design where data was collected from 200 respondents who were willing to participate using a structured questionnaire. The majority of the respondent are female, and youths.*

*This study has further tried to examine the relationship between these influencing factors and customer satisfaction. This study is reliability, security and responsiveness has a significant positive effect on customer satisfaction whereas efficiency has insignificant effect on customer satisfaction. The respondents argue with the reliable service, security maintained and timely response of bank. The correlations between responsive and customer satisfaction, reliability responsiveness were found most significant. Bank should think in making their e-banking service more efficient so that customer get multiple service in a single click.*

**Key Words :** Impact, Service, Customer, Information, Communication

### **Introduction**

The growth and development of the Nepal economy and the expansion of financial markets through liberalization, privatization and globalization have given way to plethora of financial products either as an investment alternative credit. The 21<sup>st</sup> Century, shaped by the technological revolution, is the age of globalization. The Internet massively impacts all aspects of individual, institutional business. Technology tremendously impacts bank and the financial services sector is no exception. Applying information and communication technology concept, techniques, policies and implementation strategies, banking services have become a subject of fundamental importance and concern to all banks and a prerequisite for local and global competitiveness in the banking industry. Electronic banking means an electronic system for banking transactions and internal accounting and bookkeeping instead of using the traditional manual banking system. E-banking also provides information about a bank and its services via the homepage. On the World Wide Web, more sophisticated e-banking services provide customer access to accounts, the ability to move their money between different accounts and make payments or apply for loans via e-channels.

Electronic banking is an umbrella term for the process by which a customer may perform banking transactions electronically without visiting the banks. The term refers to one form another of electronic banking like personal computer banking, internet banking, virtual banking, online banking, home banking, remote electronic banking, anywhere/any time/any branch banking, phone banking, and e-remittance. Electronic banking is one of the latest trends in the Nepalese banking scenario. Many bank and other FIS have already implemented, plan to implement e-banking because of its numerous potential benefits. Electronic banking has enabled banks to improve customer service quality by speeding up most routine banking transactions and providing anywhere and anytime banking. A new banking channel, Tele-banking, has opened up in the form of ATMs.

Technological change is transforming the banking sector, leading to the adoption of electronic banking or e-banking. This technology allows banks to perform banking activities through electronic channels like telephone, mobile phone, and internet. Bill Gates emphasized the importance of e-banking in 2008, stating that bank are essential, not just branches. Banks are promoting e-banking to customers as it offers faster, more reliable services than traditional banking. Technological change is transforming the banking sector, leading to the adoption of electronic banking e-banking. This technology allow banks to perform banking activities through electronic channels like telephone, mobile phone and internet. Bill Gates emphasized the importance of e-banking in 2008, stating that bank are essential, not just branches. Banks are promoting e-banking to customers as it offers faster, more reliable services than traditional banking (Mohalingam and Janathanan, 2018).

The past two decades have witnessed a significant shift in banking practice and operations towards Internet banking. Qureshi, et. al., (2008) observed this shift and noted that many banks have shifted from traditional armchair banking to online banking, where customers can use self-service channels such as automated teller machines (ATM) and the Internet to satisfy their financial needs. The main reason for this dramatic shift has been its perceived usefulness in terms of ease of transaction, security and privacy provided by online banking. The importance of online banking in several ways, there seem to be fewer studies about internet banking, especially in the Nepalese context.

The establishment of Nepal Bank Ltd in 1937, the first bank to start banking in Nepal The channels of e-banking available in Nepal are Automated Teller Machines, Point of Sales (PoS), Telephone Banking, Internet Banking, and Mobile Banking (SMS Banking Customers can make an Account Status check and Balance Inquiry from telebanking similar to Tele-banking SMS banking facilities. From Internet banking, customers have fund transfers within accounts within the bank, get a balance statement online and pay bills online. This study seeks

to explain the customer satisfaction of the banks and financial institutions focusing on managing and retain retaining e-banking customers in today's competitive world. Technological change is transforming the banking sector, leading to the adoption of electronic banking, e-banking. This technology allows banks to perform banking activities through electronic channels like telephone, mobile phone, and internet. Bill Gates emphasized the importance of e-banking in 2008, stating that banks are essential, not just branches. Banks are promoting e-banking to customers as it offers faster more reliable services than traditional banking (Mohalingam and Janathanan, 2018).

Electronic business is no longer an option for businesses; it is a necessity. Recently, electronic banking has been adopted in various commercial activities (Mambi, 2010), advancing services such as selling and purchasing items through Internet systems. Despite the risks associated with this technology, the market economy and the need to make the world one village have necessitated commercial and financial institutions to adopt electronic banking to link banking activities affairs more easily than it was in the past. This is to say with electronic banking, it is even easier for a holding bank to control its subsidiary bank allocated at a distance as a result of technological advancement.

Customer satisfaction and e-banking worldwide, the focus of those studies was both on customer satisfaction and service quality offered by the banks as well as on the organization. However, this study tried to address the effects of electronic banking on customer satisfaction of banks. This research has considered limited e-banking variables tangibility, efficiency, reliability that determine customer satisfaction. However, other factors also play an important role in determining customer satisfaction.

### **Objective**

The objectives to examine the relationship between tangibility and customer satisfaction and to examine the relationship between reliability and customer satisfaction.

### **Review of Literature**

Service quality is perhaps the most critical aspect of the customer experience. Accordingly, organizations regularly monitor service quality and satisfaction to improve customer retention. Service quality is based on the notion that service quality can be measured by comparing customer expectations against the service received. The gap between expectation and actual service is measured along key service dimensions. It involves measuring customer perceptions and service expectations along key service quality dimensions. Examining differences between the desired level of service and the delivered reveals where improvements in the service mix are required. Originally, Parasuraman, et. al., (1988) identified the 10 core components of service quality as reliability consistency performance and dependability, responsiveness willingness/readiness to serve, competence

possessing knowledge and skills, access approachability and ease of contact, courtesy politeness, consideration and friendliness of the staff, communication updating and listening to customers, credibility trustworthy and reputable with customer interests at heart, security freedom from danger and risk, customer knowledge understanding needs and personalized attention, as well as tangibles facilities and physical features.

**Reliability:** It is the dependability of the service provider and performing of services as stated, i.e., fulfilling the promises made, problem resolution, etc. Customers want to do business with companies that fulfill their promises, especially about the service outcomes and core service attributes. According to Arasli, et. al., (2005), reliable services boosted policyholders confidence, increased loyalty, spread WOM through recommendations, and influenced customer satisfaction. Therefore, service providers such as insurance can improve customer and company relationships by offering better service quality through effective communication through knowledgeable employees and dedicated agents with expertise.

**Responsiveness:** It is the reaction time of the service, willingness to help customers, and to provide prompt service. It emphasizes attentiveness and promptness in dealing with customers requests, queries, complaints, and problems. It captures the notion of flexibility and the ability to customize the service to customer needs. It is an important variable because customers feel more valued when getting the best possible quality of service and according to Mengi (2009), a high level of responsiveness leads to customer satisfaction. Therefore, service providers must listen to queries and make necessary improvements through appropriate communication channels; this facilitates establishing and maintaining long-term relationships with policyholders.

**Assurance:** It is the level of certainty that customers have about the quality of service. It emphasizes employee knowledge and courtesy and the ability of the firm along with its employees to inspire trust and confidence in customers, which in return facilitates maintaining good customer contact through the creation and provision of good quality service (Bitner, 1990); and also results in customer satisfaction Ahearne, et. al., (2007). Assurance is vital in the consumer service utilization.

**Tangibility:** It is the appearance of physical facilities, equipment, personnel and communication materials. It refers to a service look feel and provides physical representations of the services customers will use to evaluate quality. In other words, tangibility is about creating positive impressions through internal design, extremal design, surroundings, facilities, and environment. Since the services are intangible, customers tend to make assumptions of service quality by evaluating the tangible facilities, such as the equipment and the layout of the offices and company (Bitner, 1990), and focusing on tangible elements that influence customer satisfaction. The policyholders are satisfied through physical

environments such as having comfortable service centers, providing a good atmosphere within the surroundings and offering additional services as it improves the quality of interaction between customer and company.

SERVQUAL provides a basic framework for measuring and understanding customer satisfaction, which can be adapted to fit the characteristics of the research needs of a specific company. The expectations and perceptions format of the SERVQUAL model encompasses all of the five service quality dimensions: assurance, reliability, responsiveness tangibility and empathy (Parasuraman, et. al., 1988). Thus, SERVQUAL is a good measurement instrument for a service-oriented industry like insurance.

### **Electronic service quality and customer satisfaction**

E-service quality is about overall assessment and discernment by the customer regarding the eminence and quality of e-service delivery (Santos, 2003). Endurance in today competitive banking environment depends on providing customers with excellent service and product. E-banking has attained essential service status in attaining customers loyalty in the banking sector by ensuring customer satisfaction and healthy relations. Satisfaction is an “evaluation of the perceived discrepancy between prior expectations and the product's actual performance (Oliver, 1999). Satisfaction has an intimate link with service quality. Online banks need to become more concerned about customers perception of the quality of online banking services as it is easier for them to assess the advantages of competing services.

Researchers have verified that providing quality service to customers makes them stay with an organization, catches the attention of new ones, augments corporate image, and assures endurance and profitability of an organization (Negi, 2009; Ladhari, 2009). Customer pleasure contributes to the absolute gains of a quality revolution, which is majorly contingent on the customer’s cognizance of overall service quality. It is crucial to recognize how consumers perceive service quality and how it will affect their satisfaction level, through which banks can identify the gaps in service quality delivery to take essential curative actions to improve upon their activities.

A study to examine the effects of E-banking service quality on client satisfaction within the Commercial Bank of Ethiopia. The convenience sampling method was used in this study. Primary and secondary data sources were utilized in the research. Data was gathered in both quantitative and qualitative formats from a sample of 168 respondents. Econometric tools and a five-point Likert scale were used to analyze the data. The influence of E-banking service quality on client satisfaction was investigated using a multinomial and ordered logit model. The econometric findings revealed a significant relationship between tangibles, dependability, responsiveness, empathy, assurance, and client satisfaction. Providing a stable network,

educating clients on E-banking usage, strengthening E-banking security, increasing the number of E-banking, and raising the amount of money withdrawn were all advised based on the findings of this study.

Online Banking Service Practices and Its Impact on E-Customer Satisfaction and E-Customer Loyalty in Developing Country of South Asia-Nepal Nepalese Commercial Bank provides its loyal customers with simple online banking services to satisfy their needs and assist them in saving money while maintaining security (Gautam and Sah, 2023). In the context of Nepalese Commercial Bank, this study expands on the association between the standard of online banking services, e-customer pleasure, and e-customer loyalty. Aspects of the quality of the online banking service have a significant impact on e-customer satisfaction and loyalty. It implies that improving the caliber of online banking services will boost e-customer loyalty by enhancing e-customer satisfaction. In this study e-customer satisfaction significantly impacted e-customer loyalty, as in most earlier studies. The relationship between the caliber of the online banking service and e-customer loyalty was mediated by e-customer satisfaction. Customer satisfaction is thus between perceived security issues and Wi-Fi service consumption. It also shows the connection between security, privacy and customer satisfaction. When interacting with bank and other financial institutions, customers are more concerned about the protection and confidentiality of the website.

### **Methodology**

A researcher has used a quantitative methodology when the aims and objectives of the research are exploratory on the combination data in this thesis. It is concerned with formulating plans and procedure, measurement instrument development, and methods for data collection, analysis and interpretation. The chapter deals with the justification of the methodology used for finding solutions to the research problem. It also describes the participating organization and outlines the methods of gathering the data, and characteristics of data to be used to analyze the data.

Research is a scientific and systematic search for pertinent information on a specific topic. The Advance Lerner Dictionary of current English lays down the meaning of research as a careful investigation or inquiry especially through search for new facts in any branch of knowledge. Before executing any research study, its research methodology should be laid down explicitly. Research design is a guideline for determining the methods and processes for collecting and analyzing the data. It provide the structural baseline for the collection, measurement, and analysis of the data and it also aims at the allocation of limited resources for the crucial choices in the methodology. Research design includes a structure of the research problems and the plans of investigation to obtain empirical pieces of evidence to prove the relationship between variables of research.

This is quantitative research based on published secondary data. The secondary data analytical research is done. Research design is an arrangement of data collection and analysis of data in a manner that aims to combine relevance to the research purpose. For this study exploratory and descriptive research design methods have been used, wherein the researcher has explored.

Population refers to the entire group of people, events and things of interest that the researcher wishes to investigate and a sample is an element from a population. Usually, the population is too large. The study will use a convenience sampling method to select the respondents. Convenience sampling is a type of sampling method that involves selecting respondents who are easily accessible. A small but carefully chosen sample can be used to represent the population. Research needed information regarding subject matter to conduct study. Data may be primary secondary. Primary and secondary data comes within the scope of statistics and can be used as part of a research method.

Primary data refers to data that is first used to test the working hypothesis and then used as evidence to support a researcher claim. The primary data sources for this study were customer with in Nepal. The data was collected through a unipolar five-point Likert questionnaire. A total of 9 items were included in this section of the questionnaire. The 250 questionnaires were distributed of which 220 responded but used only 200 with valid information. The result of the study was drawn from the data of 200 respondents.

The secondary data were used to support the study and get the findings of other researchers in the area. Secondary data sources are library books, newspapers on business, magazines on business, previous research articles, annual reports of different banks, investment board Chamber of commerce in Nepal to access internet sources and other related materials.

### **Data Presentation and Analysis**

This section deals with the demographic analysis and interpretation of primary data collected through questionnaire. It give an insight into the demographic characteristic of the respondent under study. Respondents are categorized into various categories according to their different demographic characteristics, such as gender, age and academic qualification of the respondents. The questionnaire was distributed to be data collected municipality of the respondents on the customer to use e-banking. The main objective was to determine the percentage of distribution of respondents by their customer to be decision.

#### **Gender**

The questionnaire was distributed to both males and females. The main objective was to determine the percentage of distribution of respondents by their gender. The frequency and percentage are depicted below in table.

Table 1

*Gender Profile of the Respondents*

Gender	Frequency	Percentage
Male	96	48
Female	104	52
Total	200	100

Source: Field Survey, 2025

Table 1 clearly shows the gender distribution of the respondents, where 96 were men and 104 were female. Hence, the male and female respondents comprised 52 percent and 48 percent, respectively. From the data, we can see that the majority of respondents were female.

**Age of the Respondent**

The questionnaire was distributed to respondents of different age group. Accordingly, the tabulation of the age group was generated to explore the age distribution of the respondents. Respondents ages were divided into five groups to determine the percentage distribution of the age group of people who responded to the given questionnaire, as shown in table.

Table 2

*Age Profile of the Respondents*

Age	Frequency	Percentage
16-25	89	44.5
26-35	85	42.5
36-45	15	7.5
46-55	8	4
55 Above	3	1.5
Total	200	100

Source: Field Survey, 2025

Table 2 analyzes the various age distributions of the respondents, where most of them fall under the age group of 16-25. For this purpose, the respondent were distributed according to age group, such as 16-25, 26-35, 36-45, and 55 above, and the percentage of respondents found to be 44.5 percent, 42.5 percent, 7.5 percent, 4.0 percent, and 1.5 percent respectively.

**Education of the Respondent**

The questionnaire was distributed to respondents with different levels of academic qualification. The educational qualification of respondents is shown in table.



Table 3

*Education Profile of the Respondents*

Education	Frequency	Percentage
High school	8	4
Intermediate	7	3.5
Bachelors	97	48.5
Masters or above	88	44
Total	200	100

Source: Field Survey, 2025

Table 3 depicts the educational qualifications of the respondents. The educational qualification was divided into four categories: High school, Intermediate, Bachelor, and Master above. It showed that 4.0 percent, 3.5 percent, 48.5 percent, and 44 percent were holding High school, Intermediate, Bachelor's degree, and Master's degree or above, respectively.

**To Level of Customer Understanding**

Questionnaire analysis has been conducted to find the level of e-banking understanding of the investment practices of the banking Sector. The major tool used for this purpose is an opinion survey through a structured questionnaire. The responses received from the respondents have been arranged, tabulated and analyzed to facilitate the descriptive analysis of this study.

The questionnaire either asked for a yes/no response a ranking of choices according to the number of alternatives where the first choice was most important and the last choice was least important. The investment with the highest percentage score is ranked as the most important, and the one with the lowest percentage is ranked as the least. The responses of the respondents were presented and interpreted in the table.

Table 4

*Know about E-banking*

Know	Response	Percentage (%)
Yes	191	95.5
No	9	4.5
Total	200	100

Source: Field Survey, 2025

Table 4 shows that 95.5% of respondents know about Internet banking out of 200 respondents. Since 191 customers answered yes, the remaining 9 respondents said no i.e., they don't know enough about Internet Banking services. So, the percentage of saying no was

only 9%. That means internet banking users are increasing day by day. From this analysis, it is clear that most customers know internet banking.

### **Various Factors influencing the use of e-banking**

This section expresses the descriptive analysis of the independent variable tangibility.

Table 5

#### *Descriptive Statistics of Tangibility*

Statements	N	Mean	S.D.
Nepal government has up-to-date Service quality e-banking	200	2.940	1.0057
Prescribe Convenient location of the customer	200	3.120	.9273
Sufficient number of banking service product	200	2.790	1.0871
Materials associated with the FNCCI, Chamber of Commerce	200	3.070	.9216
Average score		2.98	

Source: Field Survey, 2025

The 5 table exhibited that the highest mean within these statements is 3.12 scored by the location of the Investment, convenient location of the Bank and the lowest mean is 2.94 scored by Nepal government has up-to-date Service quality e-banking. The mean value of all the statements ranges from 2.94 to 3.12, which indicates that there is consistency in the responses of the respondents on the specified Likert scale item. The average mean of all statements is 2.98. It indicates that the average score is more than two which means the tangibility of services is perceived as satisfactory.

### **Reliability**

This section expresses the descriptive analysis of the independent variable reliability.

Table 6

#### *Descriptive Statistics of Reliability*

Statements	N	Mean	S.D.
Information provided on website	200	3.085	0.976
Up to date content	200	3	1.0224
Wide range of products and services provided	200	3.08	1.0143
Average score		3.055	

Source: Field Survey, 2025

The table 6 displayed that the highest mean within the information provided on website is 3.085 scored by the Information provided on website, up to date content information provided on the website and the lowest mean is 3 scored by the statement, the has up-to-date content. The mean value of all the statements ranges from 3 to 3.085, which indicated that there is consistency in the responses of the respondents on the specified Likert scale item. The average mean of all statements Information provided on website, Content and Range is 3.055.

It indicates that the average score is more than two which means the reliability of services is perceived as satisfactory.

### **Responsiveness**

This section expresses the descriptive analysis of the independent variable responsiveness.

Table 7

#### *Descriptive Analysis of Responsiveness*

Statements	Mean	S.D.
Customer service representative	2.930	.9797
Quick confirmation	3.050	.9337
Our requests are handled promptly	3.025	.9639
Average score	3.002	

Source: Field Survey, 2025

Table 7 shows that the highest mean within this quick confirmation is 3.05 scored by the website, customer service representative and the lowest mean is 2.93 scored by the website, customer service representative. The mean value of all the statements ranges from 2.93 to 3.05, which indicates that there is consistency in the responses of the respondents on the specified Likert scale item. The average mean of all customer is 3.002. It indicates that the average score is more than two which means responsiveness of services is perceived as satisfactory.

### **Efficiency**

This section expresses the descriptive analysis of the independent variable efficiency.

Table 8

#### *Descriptive Analysis of Efficiency*

Statements	N	Mean	S.D.
Faster registration & renewal	200	3.08	0.979
Performance of market environment	200	3.355	0.9766
Transfer of skill manpower	200	3.26	0.9784
Average scores	200	3.2316	

Source: Field Survey, 2025

The table 8 inspected that the highest mean within these statements is 3.355 scored by the statement, performance of Plastic cards and the lowest mean is 3.08 scored by the statement, faster log in facility. The mean value of all the statements ranges from 3.08 to 3.355, which indicated that there is consistency in the responses of the respondents on the specified Likert scale item. The average mean of all statements is 3.2316. It indicated that the

average score is more than two which means the efficiency of services is perceived as satisfactory.

### Security

This section expresses the descriptive analysis of the independent variable Security.

Table 9

#### *Descriptive Analysis of Security*

Statements	N	Mean	S.D.
Effective banking policy	200	3.24	1.0087
Protection by the Nepal Government	200	3.37	0.9787
Tax exempt	200	3.51	0.9563
Average score		3.373	

Source: Field Survey, 2025

The table 9 presented that the highest mean within these statements is 3.51 scored by the statement, Privacy/Confidentiality of the bank and the lowest mean is 3.24 scored by the statement, Security for ATMs. The mean value of all the statements ranges from 3.24 to 3.51, which indicated that there is consistency in the responses of the respondents on the specified Likert scale item. The average mean of all statements is 3.373. It indicates that the average score is more than two which means the reliability of services are perceived as satisfactory.

### Conclusion

It has been concluded that the reliability, security and responsiveness are the major three dimensions that strongly lead to customer satisfaction of the e-banking customers. It has been further concluded that efficiency which has been insignificant effect on the customer satisfaction. It can be concluded that e-banking service quality enhances the reliability, security and responsiveness of the banks. The researcher concludes that as a manager, it is relevant that all the facilities in e-banking service quality programs should be strictly followed and applied successfully in the organization. With the existence of globalized business, banks are providing internet services in the economy in effective manner. Hence, in order to reap benefits, the banks should provide the best possible facilities to e-banking users in Panchapuri Municipality.

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