

## References

- Anderson, Eugene W. (1994), "Cross-Category Variation In Customer Satisfaction and Retention," *Marketing Letters*, 5 (January), 19-30. ClaesFornell, and Donald R. Lehmann (1994), "Customer Satisfaction, Market Share, and Profitability: Findings From Sweden," *Journal of Marketing*, 58 (January), 53-66.
- Behera, J. P. (2018). Impact of Service Quality on Customer Loyalty in Indian Banking Sector in Odisha. *RESEARCHGATE*, 320-321.
- Bitner, M.J. and Hubbert, A.R. (1994), "Encounter satisfaction versus overall satisfaction versus service quality: the consumer's voice", in Rust, R.T. and Oliver, R.L. (Eds), *Service Quality: New Directions in Theory and Practice*, Sage Publications, Thousand Oaks, CA
- Bloemer, J.M.M., and Kasper, H.D.P. (1995). The complex relationship between consumer satisfaction and brand loyalty. *Journal of Economic Psychology*, 16, 311-329
- Camarero Izquierdo, C., Gutiérrez Cillán, J., & San Martín Gutiérrez, S. (2005). The impact of customer relationship marketing on the firm performance: A Spanish case. *Journal of Services Marketing*, 19(4), 234-244. doi:10.1108/08876040510605262
- Crosby, L.A., Evans, K.R. and Cowles, D. (1990) Relationship Quality in Services Selling: An Interpersonal Influence Perspective. *Journal of Marketing*, 54, 68-81. <http://dx.doi.org/10.2307/1251817>
- Douglas Chiguvi, P. T. (2015). Impact of Customer Satisfaction on Customer Loyalty in the Banking Sector. *International Journal of Scientific Engineering and Research*, 58 of 68.
- Doney, P.M, & Cannon, J.P. (1997). An Examination of the nature of trust in buyer-seller relationships. *Journal of Marketing*, 61, 2, 35-51.
- Fishbein M. e Ajzen I., 1975, *Belief, Attitude, Intention and Behavior: An Introduction to Theory and Research*, Reading (Mass.), Addison-Wesley

- Fornell, C. (1992). A National Customer Satisfaction Barometer: The Swedish Experience. *Journal of Marketing*, 56, January, pp.6-21.
- Grönroos, C. (1984), "A service quality model and its marketing implications", *European Journal of Marketing*, Vol. 18 No. 4, pp. 36-44.
- Gul, R. (2014). The Relationship between Reputation, Customer Satisfaction, Trust, and Loyalty. *Journal of Public Administration and Governance*, 372-373.
- Krawcheck, S. (2012), Four Ways to Fix Banks, *Harvard Business Review*, 90(9), pp. 19-28.
- Mascarenhas, O. A., Kesavan, R., & Bernacchi, M. (2006). Lasting customer loyalty: A total customer experience approach. *Journal of Consumer Marketing*, 23(7), 397-405. doi:10.1108/07 363760610712939
- Leninkumar, V. (2017). The Relationship between Customer Satisfaction and Customer Trust on Customer Loyalty. *International Journal of Academic Research in Business and Social Sciences*, 451-452.
- Morgan, R.M., & Hunt, S.D. (1994). The Commitment–trust theory of relationship marketing. *Journal of Marketing*, 58, 3, 20-41.
- Ngo Vu Minh, N. H. (2016). The Relationship between Service Quality, Customer Satisfaction and Customer Loyalty: An Investigation in Vietnamese Retail Banking Sector. *Journal of Competitiveness*, 105-106.
- Oliver, Richard L. (1980), "A Cognitive Model of the Antecedents and Consequences of Satisfaction Decisions," *Journal of Marketing Research*, 17 (November), 460-69.
- Oliver, R. L. (1999). Whence Consumer Loyalty? *Journal of Marketing*, 63, 33. doi:10.2307/1252099
- Pan, Y., Sheng, S., & Xie, F. T. (2012). Antecedents of customer loyalty: An empirical synthesis and re-examination. *Journal of Retailing and Consumer Services*, 19(1), 150-158. doi: 10.1016/j.jretconser.2011.11.004
- Parasuraman, A., Zeithaml, V., & Berry, L. 1998. SERVQUAL: A Multiple-Item Scale for Measuring Consumer

Perceptions of Service Quality. *Journal of Retailing* 64 (1), 12-40.

Sathiyavany, N. S. (2018). E-Banking Service Qualities, E-Customer Satisfaction, and e-Loyalty: A conceptual Model. *The International Journal of Social Sciences and Humanities Invention*, 4817

Spreng, R.A., MacKenzie, S.B. and Olshavsky, R.W. (1996) A Reexamination of the Determinants of Consumer Satisfaction. *Journal of Marketing*, 60, 15-32. <http://dx.doi.org/10.2307/1251839>

Sureshchandar, G.S., Rajendran, C. and Anantharaman, R.N. (2002), "The relationship between service quality and customer satisfaction – a factor approach", *Journal of Services Marketing*, Vol .14, nr. 4, pp. 363-379

Torres-Moraga, E. (2013). The Effects of Service Quality on Customer Trust and Satisfaction in Internet Banking. *Estudios de Administración*, 11-12.

Yee, R. W. Y., Yeung, A. C. L., & Edwin Cheng, T. C. (2010). An empirical study of employee loyalty, service quality and firm performance in the service industry. *International Journal of Production Economics*, 124(1), 109-120. doi:10.1016/j.ijpe.2009.10.015

Zeithaml, V.A., Berry, L.L., and Parasuraman, A. (1996). The behavioral consequences of service quality. *Journal of Marketing*, 60, April, 31-46

Zopounidis, C. 2012. *New Trends in Banking Management*. Luxembourg, Springer Science & Business Media.