J. Myanmar Acad. Arts Sci. 2026 **Vol. XXIII. No.8**

BANK HOSPITALITY, SERVICESCAPE ON CUSTOMER SATISFACTION AND CUSTOMER LOYALTY OF PRIVATE BANKS IN MONYWA

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Abstract

This study investigates the effects of hospitality behavior on customer satisfaction of private banks in Monywa. Moreover, it is also developed the effect of servicescape on customer satisfaction and analyses whether it exist the effect of customer satisfaction on loyalty or not. A total of 200 bank customers from private banks in Monywa were surveyed through the structured questionnaire instrument with cluster sampling method. Both the correlation and regression were evaluated to meet the objective of the study. Results reveal that customers are satisfied with the hospitality behavior of bank personnel and servicescape environment in the private banks in Monywa. Regression analyses confirm that bank hospitality exerts positively have significant effect on customer satisfaction; moreover, "servicescape in the private banks have the positive direct effect on customer satisfaction. In addition, the customer satisfaction has also significant effect on customer loyalty. Therefore, this study suggests that the private banks in Monywa need to rely on the training programs to improve their hospitality behaviour at further levels and invest more on servicescape in their banks.

Keywords: Banks hospitality, Servicecape, customer satisfaction and loyalty

Introduction

In service industry, there is also a form of communication either directly or indirectly between employees and customers. Hospitality has a vital role which directly communicate with customers, such as hotels, banks, restaurants, hospitals, tourism agencies, airline companies and insurance agencies. Banks have customers who come from various backgrounds and occupation or profession. Therefore, quality of bank hospitality and servicecape should be good so that it can maintain the loyal customers through the satisfaction. The point is that clients are loyal to those products which have a greater value as compared to those of competitors.

Hospitality is the quality or disposition of receiving and treating guests in a warm, friendly and generous way (Brotherton & Wood, 2008). Ariffin, et al (2013) argued that hospitality behavior is supportive service and it can be increased the customer preference emotional feeling with regard to meet the customer value. Hospitality is a relationship between the host and guest that has a good effect on society. Ariffin etal (2013) developed that hospitality behavior has the influence on customer satisfaction. The effect of personnel behaviors can achieve customer loyalty through the customer satisfaction with the well-known image of the banks in the long term.

The quality of the service, the behavior of staff and the access of the service rapidly and in an uneventful manner to the customer are the necessary factors for the customer satisfaction. Ariffin et al. (2013) argued about the customer satisfaction that is affected by the quality of the staff performance and an emotional experience that is not tangible elements of the service.

The bank hospitality behavior has the influence on customer satisfaction because only with good communication quality, so any information provided by employees will be well received by customers. The bank staff's communication quality has positively influence the satisfaction with

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customers' perceived value of provided communication of these bank staffs. Gropper & Boily (1999) suggest that customer satisfaction is a primary goal for the success of the organization.

The bank staff's hospitably behavior need to meet the customer expectation with the preference service. while taking service so as to grow customers' loyalty. It can be concluded that hospitality behavior is concerned with relationship of host-guest to highlight the customers exceptional experience (Ariffin, et al. 2013).

As a result, customer exceptional or unique experience is very important to achieve the customer satisfaction in relation with these customers expectation (Hacıefendioglu & Koç 2009). With regard to customers satisfaction, there are many factors such as servicescape (ambiance, decor and design) and hospitability behavior of bank staff rather than financial factors. Customer wants to take the service in a peaceful place which makes the customer be pleased. Hacıefendioğlu and Koç (2009) studied about the concept of quality in service that is enhanced with the differentiation of the service provided. The more qualified the service which is offered is the more pleased the customer is. That is to say, customers' preferences which are based on their satisfaction make the companies advantageous in the competition.

However, satisfaction is not enough to achieve an organization's success if the customers do not have a loyalty to the organization. Customer satisfaction will create customer loyalty. In general, the indicators of loyalty include less intention of customers to switch to competitors despite the existence of uniformity in banking goods and services (Chakravarty et al., 2004), and repurchase intents and favorable word-of-mouth to others (Supriyanto et al., 2021). According to Wakefield & Blodgett (1996), servicescape can influence behavior intention of customers such as approaching or avoiding behavior and the intention to repurchase. The bank hospitality behavior and servicescape can promote the customer satisfaction to meet the loyalty and approach behavior with preference and dominate conditions.

Therefore, banks can earn higher profit in relation with the competitors in terms of services provided. For this reason, every banking institution should focus on service quality so as to satisfy customer and retain customer loyalty. As a result, the study emphasized the effect of bank hospitality behavior and servicescape on loyalty through the customer satisfaction.

Rationale of the Study

With regard to the development of competition, accomplishing the higher level of customer satisfaction is concerned with the challenging task especially in the banking industry. In order to face this challenging task, bank industry has captured to loyal customer through the satisfied customers by providing bank hospitality and banks servicecape so as to achieve the competitive advantages. Research on service industry like banking, customer satisfaction and loyalty has been drawing high attention in this era. In early 90s, service sector has transformed greatly because of change in marketing environment (Zafar et al., 2011).

Additionally, maximum number of the research has been accompanied in developed countries. Hence, there is a need for more authentication of customer satisfaction and customer loyalty with regard to the service sector like banking particularly for developing countries like Myanmar. Therefore, in such situation, testing customer satisfaction might be interesting one in the country like Myanmar. This study is carried out in context of private banks in Monywa in order to identify the factors that affect the customer satisfaction because the factors leading to satisfied customers differ from one geographical region to another.

In some places, customers are satisfied with the service provided by government banks and in some places, customers are satisfied towards private banks. Moreover, in upper Myanmar, Monywa is a second largest city and the most important one in Sagaing division of Myanmar. In addition, Monywa is the major trading and communication center. Many University students, many marketers and farmers are rapidly developed in using the banks service.

Objectives of the Study

The objectives of this study are

1. To examine the effect of the bank hospitality and servicecape on customer satisfaction
2. To analyze the effect of the bank customer satisfaction on customer loyalty

Methods of the Study

In this study, both primary and secondary data are used. The required data for this study were collected from the consumers who visited at private banks (Kanbowza Bank, AYA Bank, YoMa bank, United Amara Bank and Asia Green Development Bank) in Monywa. Firstly, there are 17 private banks, it is selected five private banks among them with simple random sampling method. In addition, the sample size of the study was 200 respondents from the five private banks by using cluster sampling method. Structured questionnaires were used to collect both qualitative and quantitative primary data. Primary data were used to explore the consumers' satisfaction and loyalty and these primary data were collected during the weekday. The secondary data were collected from the sources such as internet websites, journals, books and documents that have conducted by previous researchers. The questionnaires are composed of four sections: 1. bank hospitality; 2. servicecape of bank; 3. Customer satisfaction and 4. Customer loyalty. All the statements were measured by a 5-point Likert scale ranging from strongly disagree (1) to strongly agree (5). The research model was analyzed by applying multiple regression analysis.

Scope and Limitations of the Study

This study analyzes the bank hospitality and servicecape to meet the loyalty through the customer satisfaction of private banks in Monywa. First limitation would be that the study analyzed only in the context of private banks in Monywa. Second, attention must be exercised when generalizing these findings to other types of private banks' product categories. Third, the bank hospitality and servicecape within a private bank catering to a particular customer segment might be perceived differently from bank hospitality and servicecape within other apparel retailer catering to a different customer segment. Fourth, this study did not measure any specific servicecape (e.g., ambiance, design and layout).

Literature Review

The literature review is constructed using different sections that are related to the purpose of the research. This section is to present why the bank industry needs to manage the bank hospitality behavior and servicecape to achieve the loyal customer through the customer satisfaction.

Bank Hospitality and Customer Satisfaction

The servicescape (ambiance, décor and design) has the positive effect on customers satisfaction while hospitality behavior of ban staff plays a vital in these sections. Avcı & Sayılır (2006) argued that the bank staff's hospitality behavior is very important factors for customers' preference perception of the service provided by these staff. Ariffin et al (2013) identified hospitality is concerned with the bank personnel behavior while servicescape is about appearance of the physical environment in which the performance is take place. Hospitality is the quality of treating the guests in sharing knowledge friendly (Brotherton & Wood, 2008). Ariffin et al (2013) stated hospitality behavior as a additional service that increase the value of perceive service to achieve the customer satisfaction.

Servicescape and Bank Customer Satisfaction

According to Hacıefendioglu and Koç (2009), satisfaction is the customer's evaluation of the advantage which the customer received from the service with the meet of customer expectations. The benefit that customer provides may not always be financial. Sometimes, the ambient of work place wellness, decoration and harmony relieve the customer psychologically. Customer wants to take the service in a peaceful place which makes the customer be pleased. Hacıefendioğlu and Koç (2009) studied about the concept of quality in service that is enhanced with the differentiation of the service provided. The more qualified the servicecape (such as ambiance, design and layout) which is offered is the more pleased the customer is. That is to say, customers' preferences which are based on their satisfaction make the companies advantageous in the competition.

Servicescape is the foundation of marketing activities in the few decades. In marketing literature, the atmosphere and environment can be calling the servicescape (Baker, 1987). While it has identified the term of servicescape and atmosphere (Kotler, 1973), servicescape also means the physical environment in a service organization (Weerasinghege, 2019). Correspondingly, there are many definitions of servicescape from other authors' study and theoretical view point. It can be concluded servicescape and the man-made physical environment are closely similar point of view (Bitner, 1992). Moveover, that, Bitner (1992) developed the effect of servicescape on customers satisfaction by showing the result of positive effect with preference customers experience and it is the best relevant factor of approach behavior.

Servicescape and Hospitableness of Hosting Behavior and Bank Customer Satisfaction

Ariffin et al. (2013) showed that hospitality and servicescape have important role on guest satisfaction. If the servicescape in which the customer takes service is unfavorable, the customer doesn't prefer the bank even if the staff has hospitableness of hosting behavior. Namely, the bank staff's hospitableness of hosting behavior and the positive effect of servicescape provide the customer satisfaction considerably in banks focusing on customers.

Since the customers' demands are fullfilled fast and reliably, hospitableness of hosting behavior appeals the customers. Gümüş and Korkmaz (2014) studied about the banks that were at the beginning of the institutions in which communicated with customers face to face and so the differentiations were revealed in hospitability and the quality of servicescape individually. Reliability is the most important factor for the bank customers, and then the monitoring of personal information and the compaigns suitable for customers' income level and that the transactions are achieved in a short time are also very important.

The banks' goods are the services they offer and this service provides the maximum customer satisfaction with the help of qualified servicescape of banking sector and the hospitableness of hosting behavior as this service is offered communicatively. According to Gümüş and Korkmaz (2014), it needs to emphasize on customers perception by providing valuable service with the advanced technology. Therefore, banks should make innovations to provide the customer satisfaction and servicescape in hospitableness of the hosting behavior.

Besides that, the Standard of Organization International (2017) defines supporting activities of management or servicecape as an organizational performance which integrates staff and physical environment within the man-made environment for the purpose of improving the perceived quality of service. Drion, Melissen, & Wood (2012) assert that facilities management or servicecape is a management function that focuses on managing the physical environment to meet the value-added process of the bank or business organization.

In the scopes of facilities management or servicecape, organizational performance can promote by using valuable human resource with effective working environment and sustainable development and economic activities. Management of physical environment is the primary task of the organization as an integrating activities of services to provide customer satisfaction and value (Mohd Noor & Pitt 2009), Therefore, it can be concluded that managing the servicescape and physical environment is identifying an environment for providing the organizational performance with a harmless, efficient and effective environment for business operation.

Customer Satisfaction and Customer Loyalty

Customer satisfaction is concerned with the emotional response that varies in intensity depending on how well a customer's expectations were met during or after using a particular good or service. Positive disconfirmation results from customers' perceptions of product or service performance that exceeds expectations, while negative disconfirmation, or dissatisfaction, results from perceptions of underperformance, and zero disconfirmation results from perceptions of performance that is equal to expectations (Balcha, etal., 2023)

Consumer satisfaction is a central concept in modern thought and marketing in their practice. The new marketing concepts emphasize the transmission of satisfaction, not just products, to the consumers in order to make profits out of it. Satisfaction can be understood as the perception of the extend of the customer in their needs, goals and desires have been fully achieved (Oliver, 1999). It can also be defined as achieve or meter individual expectations for a product or service. Rooted in the psychology literature, assessment of satisfaction asks customers of companies to achieve total satisfaction, as if this not occur, the company does not become competitive and becomes unable to retain its customer base (Mittal et al., 2014).

The management literature claims that customer satisfaction is the consequence of perceptions that consumers have from the amount received during a transaction or relationship where the value equals achieved service quality (Hallowell, 1996). Keeping customers happy is still seen as important for companies to achieve success. However, the importance of customer satisfaction differs based on the degree of hedonism and benefits that company offers has to give (Mittal et al., 2014). In the bank customer satisfaction, it needs to develop preference relationship between the customers and the service. However, it is related with a requirement to satisfy and retain customers (Hoq & Amin, 2010). Oliver (1999) stated that customers satisfied tend to be loyal customers by advocating that satisfaction is an indisputable determinant of loyalty.

Customer loyalty combines both attitudinal and behavioral loyalty. Attitudinal loyalty refers to the customers' positive propensity toward a good or service based on their overall experiences. If a competitive brand with better quality and a lower price becomes available on the market, these customers can switch. Contrarily, customers loyalty is concerned with customers' engagement to the stimuli provided by marketers which tend to become approach behavior to meet competitive advantages (Balcha, etal., 2023). In general, the indicators of loyalty include less intention of customers to switch to competitors despite the existence of uniformity in banking goods and services (Chakravarty et al., 2004), and repurchase intents and favorable word-of-mouth to others (Balcha, etal., 2023)

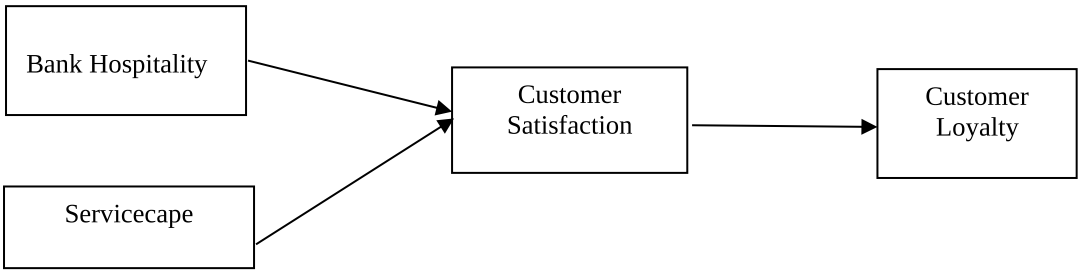
For companies that already have a strong focus on service, future improvements in service can come only through the addition of new programs betting on endo marketing to their employees in order to achieve better productivity and efficiency with consumers (Zahorik & Rust, 1993).

Hypotheses Development

Based on the above literature, the following two hypotheses were formulated. This which can be seen below:

H1: Bank hospitality behavior and banks' servicecape (ambiance, color and design) will lead to the positive effect on bank customers' satisfaction

H2: Customers satisfaction will have a significant effect on customer loyalty.



Source: Own Compilation

Figure 1: Conceptual Framework of the Study

In the course of testing the relationship between variables, the study generates the theoretical contribution. The study needs to investigate whether the positive direct effect of bank hospitality and servicecape on consumers satisfaction to meet the consumers loyalty is existed or not because servicecape is important in studying the consumers satisfaction (Bitner, 1992). In the conceptual model of the study, the independent variables are bank hospitality and servicecape (ambiance, layout and décor). Moreover, dependent variable is customer loyalty through the customer satisfaction.

Correlation Matrix of the Items

In this section, the correlation matrix of the variables was analyzed to identify the presence of highly correlated variables. As shown in the correlation matrix table Table 1, there are correlated between independent and dependent variables: bank hospitality and customer satisfaction and servicecape and customer satisfaction. There is also low correlated between two independent variables: (bank hospitality and servicecape).

Table 1 Correlation Matrix

Contracts	Bank Hospitality	Servicecape	Customers Satifaction
Bank Hospitality	1.000	0.299**	0.837**
Servicecape	0.299**	1.000	0.472**
Customers Satifaction	0.837**	0.472**	1.000

**. Correlation is significant at the 0.01 level (2-tailed)

The relationship between bank hospitality and customer satisfaction are measured by using Pearson's correlation coefficients. According to Table 1, bank hospitality and customer satisfaction are correlated at 1% level of significance. Since the calculated value of correlation coefficient for bank hospitality and customer satisfaction is 0.837, then there is a positive relationship between these variables. Likewise, the calculated value of correlation coefficient for servicecape and customer satisfaction (0.472) show there is a positive relationship between servicecape and customer satisfaction. Moreover, the relationship between two independent variables: bank hospitality and servicecape are measured by using Pearson's correlation coefficients. The calculated value of correlation coefficient for bank hospitality and servicecape is 0.299, then it can be concluded multicollinearity is not considered as a significant problem.

Empirical Analysis of the Effect of Bank Hospitality and Servicecape on Customer Satisfaction and Loyalty towards Private Bank in Monywa

In this section, bank hospitality and servicecape are considered as independent variables and customer loyalty is considered as dependent variables through customer satisfaction. When estimating regression coefficient in concerned with the effect of bank hospitality and servicecape on customer satisfaction of private banks in Monywa, it was calculated regression coefficient, standard error and significant 'p' values presented in Table 2.

Table 2 Effect of Bank Hospitality and Service on Customer Satisfaction of Private Bank in Monywa

Independent Variables	Unstandardized Coefficient		T	Sig
	B	Std Error		
(Constant)	-0.782	0.187	-4.170	.000
Bank hospitality	0.991	0.046	21.494	.000
Servicecape	0.214	0.030	7.138	.000
R	0.879			
Adj R^2	0.770			
F Value	332.092			

Source: survey data (2024)

Dependent Variable: Customer Satisfaction

Notes: ** indicates that 't' is significant at 5% level and

***indicate that 't' is significant at 1% level.

According to the Table 2, adjusted R squared value is the percentage or the value that indicated how the independent variables can explain the dependent variable. The adjusted R-squared value of the current study is 0.770. Therefore, 77% variation of customer satisfaction can be explained by bank hospitality and servicecape. The results also show that bank hospitality and servicecape are significant at 1% level. In addition, F value is 332.092 which indicates that the model is less error and significant.

Based on the regression analysis, the effect of bank hospitality on customer satisfaction is found to be positively significant ($B = 0.991$, $p<0.01$). The results of multiple regression model for testing H1 are provided. This implies that a greater level of bank hospitality can increase the customer satisfaction of this Bank. Moreover, the effect of servicecape on customer satisfaction has the significantly influenced with the standardized coefficient ($B = 0.214$, $p<0.01$). This implies that customers satisfaction can be much enhanced if the private banks provide its servicecape such as ambiance and design.

. As this result, the private banks can provide well train staff and preference servicecape to achieve to achieve customer satisfaction from the pleasant emotional feeling and the bank atmosphere can influence on product and service carried in these private banks with regard to communication of banks staff and bank servicecape.

Analysis of the effect of Customer Satisfaction on Customer Loyalty

In this section, customer satisfaction is considered as independent variables and customer loyalty is considered as dependent variables. The regression model is estimated by using backward method to examine the relationship between customer satisfaction and customer loyalty of private banks in Monywa. When investigating the significant factors, the calculated 't' values for each coefficient is examined. The calculated 't' values are presented in Table 3.

Table 3 The Effect of Customer Satisfaction on Customer Loyalty

	Unstandardized Coefficient		**T**	**Sig**
	B	**Std Error**		
(Constant)	2.283	0.314	7.282	.000
Customer Satisfaction	0.476	0.078	6.135	.000
R	0.401			
R^2	0.430			
F Value	37.644			

Source: survey data (2024)

Dependent Variable: Customer Loyalty

Notes: ** indicates that 't' is significant at 5% level and

***indicate that 't' is significant at 1% level.

According to Table 3, customer satisfaction has the direct positive effect on customer loyalty of private banks in Monywa at 1% significant level. Therefore, the results of multiple regression model for testing H2 are accepted. The customer satisfaction has regression value of 0.476. The variable is significant at 1% significant level. R value is 0.401 and R square is 0.160. It indicates 30.1% and 16% relationship between customer satisfaction and customer loyalty of private banks in Monywa. In addition, F value is 37.644 which indicates that the model is less error and significant. Therefore, it can be concluded that the more the bank managers used the successful qualify bank hospitality and servicecape; the more the customers achieved customer satisfaction and loyalty.

Findings and Discussion

This study offers several contributions that can help private banks which want to appeal to more customers and increase loyalty or patronage. As expected, banks hospitality and servicecape had significant influence on customers satisfaction of private banks. In the current study on customer loyalty of private banks, it can conclude that banks hospitality and servicecape have the positive effect on customer loyalty through customer satisfaction. This means that customer loyalty is due to banks hospitality and servicecape because of reasonable information-inference from the preference or positive emotional feeling. This implies that customers satisfaction can be much enhanced if the private banks provide banks hospitality and its servicecape such as ambiance and design.

. It can be concluded the private banks can provide well train staff and preference servicecape to achieve customer satisfaction from the pleasant emotional feeling and the bank hospitality and servicecape can influence on product and service carried in these private banks with regard to communication of banks staff and bank servicecape.

Conclusion

The conceptual framework for this study aims to understand consumer satisfaction and loyalty of private banks in Monywa. The model explained the relationships among bank hospitality, servicecape, customer satisfaction and loyalty. This study found that the private banks can maintain the loyal customers through the customer satisfaction by providing the appropriate bank hospitality behavior and servicecape. It is also essential for the private banks to build the preference experience of customers. Similarly, even if the bank hospitality and servicecape meet the customer’s expectations, the customer perceives the banks to be satisfactory that will lead the patronage behavior or loyalty.

Needs for Further Study

This study analyzes the bank hospitality and servicecape to meet the loyalty through the customer satisfaction of private banks in Monywa. First limitation would be that the study analyzed only in the context of private banks in Monywa. Second, attention must be exercised when generalizing these findings to other types of private banks’ product categories. Third, the bank hospitality and servicecape within a private bank catering to a particular customer segment might be perceived differently from bank hospitality and servicecape within other apparel retailer catering to a different customer segment. Fourth, this study did not measure any specific servicecape (e.g., ambiance, design and layout).

This section attempts to explain the requirement for further study. Firstly, this study only focuses on consumers’ satisfaction and loyalty of private banks in Monywa. As the further study, consumers’ satisfaction and loyalty of private banks in other cities and public banks in Myanmar should be analyzed.

Adding on to the first, the one limitation of the study would be that this study did not consider individual elements of the business environment or servicecape (e.g., design or ambiance); but attempted to capture the overall effect of the servicecape. For example, the effect of music on consumer loyalty of the private banks.

Acknowledgements

I would like to express my respectful thanks to Professor Dr. Ni Lar Myint Htoo, Rector, Monywa University of Economics. Moreover, I also would like to express my deepest thimk to Professor Dr. Daw Soe Thu, Professor Dr. Khine Mar Hlaing and Professor Dr. Wah Wah Than Oo (Pro-Rectors of Monywa University of Economics) for their supports and encouragements. I would like to thank the owners and managers of the private banks in Monywa and the customers of these banks helping data collection and finding any resources which might have been helpful to this paper. Finally, I would like to tender my deep thanks to my parents and my family for their care, continuous support, understanding and encouragement throughout my life.

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