

EXAMINING THE RELATIONSHIP BETWEEN SERVICE EXCELLENCE AND CUSTOMER DELIGHT: MEDIATING ROLE OF CUSTOMER SATISFACTION

Aamina Gillani¹, Rab Nawaz Lodhi¹ S.M. Irfan², Zahid Mehmood

¹Institute of Business and Management, Univeristy of Engineering and Techology, Lahore,

²Department of Statistics, COMSATS Institute of Information Technology, Lahore, Pakistan

College of Business Administration King Saud University, Riyadh

.Corresponding Author: S.M. Irfan (irfansyed36@gmail.com)

ABSTRACT: *In this enormously competitive business environment, organizations around the world have employed best strategies to provide higher quality of products and services not only to raise their customer satisfaction but to delight them. Service excellence which is getting recognition as an important factor for the prosperity of business but still there is limited literature about it and its models are still developing. Main purpose of this study is to investigate the relationship of service excellence, customer satisfaction and customer delight in private banking sector of Pakistan. Relationship between service excellence, customer satisfaction, and customer delight has been examined through structural equation modeling using a mediation process. The data is collected from 234 customers who visit the banks counters and have an account with private banks, located in city Lahore, of Pakistan. Results of this study shows that private banks are making their efforts to make their customers satisfied and further customer satisfaction plays the mediating role between service excellence and customer delight and customer delight is the next step after customer satisfaction.*

Key words: Service excellence, Customer delight, Customer satisfaction, Private banks in Pakistan

INTRODUCTION:

In this enormously competitive business environment, organizations around the world has employed best strategies to provide higher quality of products and services not only to rise their customer satisfaction but to delight customers. Basically to gain success is not the only edge to survive and stand but to achieve excellence in business through improvement, and best quality of product and services. Services are dignified as complex because it is unlike from physical goods, it is more critical to define them but service concept is an vital part of the strategic advantage following processes of service design, service growth and service improvement [1].

Services sector is among the fastest growing sector around the globe and contributing more than 60% in the global GDP in 2016. The performance of the banking sector, which rules the financial and services sector of Pakistan, is remarkable. In the services sector key development came from finance and insurance which posted a growth of 6.2 percent in 2014-15 against the target of 5.8 percent and growth of 4.2 percent of last year (Economic Suvey of Pakistan, 2015-2016). With the growing importance of services among acadmeicians and practitioners, customer happiness, and their satisfaction is also the top most priority of the service firms. To gain customer satisfaction both internal and external service organizations has implemented best strategies, models and quality management standards like the manufacturing firms to sustain and reamin competitive in the industry.

Many service firms around the globe has implemented business excellence models (like; MBNQA, EFQM etc.) to achieve excellence in services

Besides this many service organizations around the globe have developed and implemented their own service excellence models in their processes to gain customer delight. Examples included Singapore Airlines, Mayo Clinics, Four Season Hotels, IKEA, McKinsey & Co., Johns Hopkins Hospital, and Walt-Disney Company are among some famous service firms[2, 3]. Also, service excellence models reflect as a success factor, and many organizations have started using it as their marketing objective [2]. As Excellence in service is

considered to be the key driver for successful service business and a root of competitive edge so this area is getting considerations of both the academicians and researchers because service excellence models are still emerging and it needs contributions from academicians and researchers [3]. Most of the studies are limited with focusing only on customer satisfaction but there is a lack of research work on customer delight and adaption of service excellence models in Pakistan.

Due to the privatization of banking sector in Pakistan during the past few years has resulted in higher customer anticipations. It has enlarged the competition among various commercial banks and now customers demand better quality services from financial institutions. This encourages banks to provide premium quality services to their customers in order to achieve competitive advantage i.e. more satisfied and loyal customers. It has been weidely accepted by scholars, practitioners and researchers around the globe that service quality is a major success driver and also provides a sustainable competitive advantage to any business [4]. Delivering superior quality of services to the customer provides an opportunity for the organizaitons to meet the existing needs and wants of the customer, continuously improving it but also provides an opportunity to anticipate their future needs. Focusin on the current and future demands leads to the highest level of customer satisfaction abou the services, products and also positive word of mouth for the organization which ultimately leads it towards customer delight through superior quality of services on continuously. Consequently increase customer satisfaction lead it towards customer loyalty towards the organizations [5]. So, this study will help in investigating the extent of adaption of Johnston [4] service excellence model by private banks in Pakistan. Uniqueness of this study is that no such study has been conducted in Pakistan to check this relationship as per our best of knowledge. Most of the studies are limited with focusing only on customer satisfaction and loyalty but there is a lack of research work on customer delight and adaption of service excellence models in Pakistan.

LITERATURE REVIEW:

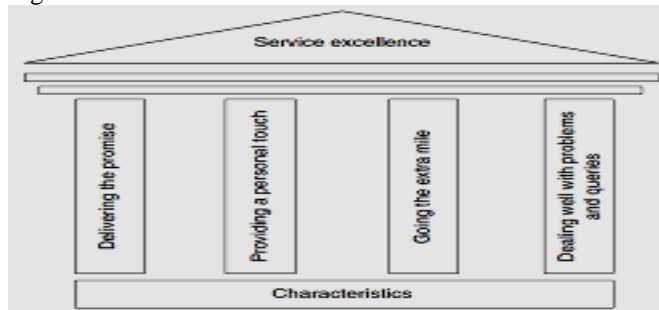
Majority of the early literature on service quality is focused on identification of its factors, dimensions, attributes and the improvement of these factors but there is a scarce of studies on service excellence and the mechanism how it helps to gain customer delight in service environment. Although it may be easy for customer to know the quality of services they have received either excellent or poor but still difficult to understand how it has been operationalized [4]. There are little evidences about the antecedents of service excellence and its consequences in terms of customer delight. This construct is a new emotional state in satisfaction research [6].

SERVICE EXCELLENCE

Service excellence is about the providing the services that surpasses customer anticipations and involves customer delight [7]. The excellence of service is defined by facility user based on whether actual experiences meet anticipated experiences [8]. Excellent services is a prerequisite of firm treatment with their customer in terms of quality of services a customer anticipates and in case of failure to meet the customer anticipations resulted in bad services. Central idea while discussing the excellence in services mainly focusing on delivering services through using a systematic approach and making efforts to delight its customers. Delighting the customer is the basic concept of service excellence [4, 9-12]. Systematic approach is the second part of defining service excellence [3]. Excellent services delivered by the firm is not a one time good experience to customer but it should be a continuous efforts to maintain its delivery and improvement [13, 14].

Many researches and subjective evidences displays that service excellence requires a systematic and organized efforts in delivery of services [14]. System failures are considered as reason of poor quality services rather than people [15]. An important part of service excellence is its organized nature, rather than a one-time good service experience [15]. In service excellence set-up, the service providers are well capable, outgoing, contactable, knowledgeable, truthful, consistent, firm, involved and dependable [8]. Many models have also been recognized to allow well thoughtful of the concept of service excellence and methods to implementation but one of the best renowned model of service excellence is Johnston’s model [4]. According to Johnston [4] service excellence is about being relaxed to do business with. Service excellence is the capability to provide an excellent service in order to entice and retain customers [8].

Figure 1: Johnston Service Excellence Model



Quality of services either it is excellent or poor most of the time customer instinctively know but many managers’ find it

difficult to understand the mechanism how excellence can be achieved, operationalized and how to deliver it [4]. Literature on service excellence is still scarce [4], and its outcome, delight is a new concept in customer satisfaction research [12]. That requires exceeding customer expectation may raise the cost and Gronroos [16] also pointed out that if perceived quality of services are too high, it may lead to unnecessarily increase the costs. Thus, meeting and exceeding customer expectations requires continuous investments on quality improvement and performance at all levels [4]. Johnston [4] concluded that excellence can not only have achieved by exceeding customer expectations but to deliver services what it is promised, addressing the customer problems and queries, however, ‘provision of personal touch is appreciated and provision of little extra was not necessary but appreciated when it happen’ (p-22).

Table 1: Characteristics of Service Excellence

Elements of Service Excellence	Description
Delivering the promise	<ul style="list-style-type: none"> • They do what they say • They meet expectations • They don’t let you down • If you ask it just happens • It’s delivered consistently • They are reliable
Providing a personal touch	<ul style="list-style-type: none"> • They treat me like an individual • They care about you • It feels personal • They give you the time • They know about me; I don’t have to keep telling them
Going the extra mile	<ul style="list-style-type: none"> • They went out of their way • They anticipated my needs • They call you back, I didn’t have to chase them • They fall over themselves to help
Dealing well with problems and queries	<ul style="list-style-type: none"> • When it goes wrong they sort it out • They were happy and willing to sort it out • They did not pass me around • They phoned me back • They know what to do if there is a problem

Adapted from: Johnston, 2007

RELATIONSHIP BETWEEN SERVICE EXCELLENCE AND CUSTOMER SATISFACTION

Service excellence is a straight result of attention to people, customer satisfaction and loyalty is the consequence of excellence in a sequence of meetings between service providers and service users[8]. According to literature if bank deliver the devoted services honestly and reliably then it shows major impact on customers satisfaction[5]. One of the empirical study shows that when employees give individualized attention to their customers and listen their problems and efficiently addressing their concerns and demands then it shows significant relationship with customer’s satisfaction [17]. One of the study conducted in banking sector also tells that when personnel rapidly reply to the problems of customers and give trust and assurance to them about their facilities then it also shows positive impact on customer’s satisfaction[18]. Literature also support this fact that when the organization providing the services right at the first time and fixes the problem on time if any occur then it helps to make the customers satisfied and loyal[19] and when customers receive promised services during every visit to the bank then customer’s satisfaction and loyalty increase as reliability is the convincing factor for retaining and maintaining the customers[20].

H₁: There exist a positive relationship between service excellence and customer satisfaction.

RELATIONSHIP BETWEEN SERVICE EXCELLENCE AND CUSTOMER DELIGHT

The conventional concept of service excellence gave importance on delighting the customer [4]. There are some limitations regarding service excellence which is meant to gain customer delight. First, it is supposed that delight results from above customer anticipation [12]; however beyond customer anticipations is generally expensive second it is not always practicable in some service sectors to put the component of surprise to delight their customers. These boundaries in the conventional conceptualization of service excellence headed Johnston to determine that the “definition of excellent service built on delighting the customer is unsuitable, unfeasible and difficult to operationalize in the long term”[4].

Delight defines as surprising consumption, arousal and positive affect [6]. The authors expressed delight as unanticipated performance. Delight defines as 100% satisfaction [21]. Some authors defines delight as an utmost form of satisfaction [22]. Some school of thoughts describe delighted customers as the customers who are fully satisfied or totally satisfied [23]. One of the thought develop [24] that delight is an expressive response from astonishing and positive levels of presentation. Some author comprise delight into two different types. One type in which surprise element is involve and other type is without the element of surprise. The first type is the mixture of surprise and pleasure while the other type depicts that delight can be create with the only element of happiness. By the secondary type of delight, organization can have a long-term relationship with their delighted customers mutually satisfying relationship because when organization initiatively know all the needs and desires of the customers and meet their expectations by providing the same product and services which the customer desire most then customers not only feel delighted but also become a loyal which is the ultimate success of any organization. One of the research findings propose that the key variance among customer satisfaction and customer delight is the degree and strength of the affective reply that provided by the customers to the consumption experience, although customer delight cannot be achieve without customer satisfaction [25].

According to Johnston, service excellence is generally about being easy to do business with, and not essentially surpassing anticipations [4]. Johnston’s model is one of the famous model of service excellence which challenge the conventional approach of delighting the customer to achieve service excellence and his model also infer on continual improvement by providing the preventive and reactive approach that shows if any problem and nonconformance occur then there must be a strong system in place that can dealt with issues effectively because customers not really want to get services beyond their anticipations but they actually desire to get the services right at the first time [2].

H₂: There exist a positive relationship between service excellence and customer delight.

RELATIONSHIP BETWEEN CUSTOMER SATISFACTION AND CUSTOMER DELIGHT

Satisfaction is distinct construct at the cooperative level of services acknowledged by customers and is determined by satisfying and dissatisfying service meetings with the firms with the passage of time [26]. It is a sensation of pleasure because one has something or has achieved something. It is

an achievement of satisfying a need, desire, demand or anticipation. When customers equate their anticipations about a specific product or services towards its real benefits then the feeling of satisfaction arise [27]. As stated by Kotler and Armstrong [28], satisfaction is a person’s emotional state of liking or disappointment resulting from the assessment of product’s apparent performance in reference to anticipations. Many research works have shown that about 60% of customers who move to opponents would categorize themselves as “satisfied”. So it is ascertain that even the satisfied customers defect at higher rate. This is true due to the fact that firms dealing in alike products and services as there is not much of product variation that’s why victory comes only when customers move outside the zone of simple satisfaction into the opinion where they will show behavior consistent with the goals of the firm. This is called the ‘Zone of Delight’[29].

Excellent services delivered to the customer represents the level of service quality that results in delighting the customers. Delight is “an expression of very high satisfaction” resulting from “surprisingly good performance” [6].

Delight defines as surprising consumption, arousal and positive affect [30]. The authors expressed delight as unanticipated performance. Delight defines as 100% satisfaction [30]. Some authors defines delight as an utmost form of satisfaction [30]. Some school of thoughts describe delighted customers as the customers who are fully satisfied or totally satisfied [30]. One of the research findings propose that the key variance among customer satisfaction and customer delight is the degree and strength of the affective reply that provided by the customers to the consumption experience, although customer delight cannot be achieve without customer satisfaction [30].

Customer satisfaction plays a key role as an predecessor of customer delight [30]. The relationship between satisfaction and delight was stronger than the direct relationship between satisfaction and loyalty [30]. Importantly, therefore satisfaction is likely to be a compulsory condition for delight to occur. One of the research outcomes also show delight as the maximum level of satisfaction that move towards customer intention to repurchase in the future. Normal and basic satisfaction is not enough to locked customer loyalty, retention, and thus long term customer relation. Both satisfaction and delight are essential for long-term relationship with customers and profitability of the organization. Therefore organization should focus on excellent and quality service delivery as it is antecedent to both customer satisfaction and delight [30]. On the basis of above discussion we, assume that customer satisfaction has a strong and positive influence in achieving customer delight and secondly, it also mediates the relationship between service excellence and customer delight. The following hypothesis has proposed to empirically validate this theoretical assumptions.

H₃: There exist positive relationship between customer satisfaction and customer delight

H₄: Customer satisfaction mediates the relationship between service excellence and customer delight.

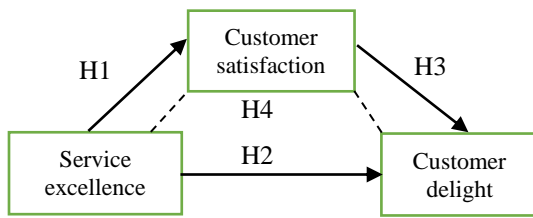


Figure 2: Proposed theoretical model

METHODOLOGY:

This research is deductive and quantitative in nature. Questionnaire is used to collect the data. Demographic analysis is used for the four demographic questions e-gender, age, qualification and profession. Descriptive analysis is used for the four constructs of service excellence and customer’s satisfaction and customer delight. Descriptive statistics helps to check the status of service excellence in the banking sector through the responses of the respondents who are the customers of private banks. The reliability of the gathered data is measured using Cronbach’s alpha value. After that, Factor analysis is performed which is the data reduction technique and suitable for our study then in the last portion SEM is used to reach the final results of this study.

INSTRUMENT AND MEASURES

Questionnaire is used as a survey instrument. Questionnaire comprises of two parts. First part for the collection of personal information of the respondents and second part for the collection of respondent’s perception regarding the services of private banks in Pakistan. In second part questions are related to service excellence, customer satisfaction and customer delight. The questionnaire items are modified from previous literature and authenticated with a pilot test. Five point Likert scale is used to measure the responses and the coding of the scale is made as [5 = strongly Agree to 1= strongly disagree].

RESULT AND ANALYSIS

All variables are tested for the consistency reliability by using Cronbach’s alpha which is .953 showing that variables in questionnaire are correlated and addressing the research problem. Reliability of service excellence constructs are also tested and the Cronbach’s alpha values are above .7 that shows the internal consistency of the scale and the correlation of the constructs.

In order to confirm that all the factors are loading on their own construct, factor analysis using SPSS is run and KMO value is .938 which is great and it shows that data is suitable for factor analysis and only two items are excluded from the analysis because they have poor loading/low communality values (less than 0.3). Finally, four components revealed as a result of factor analysis with eigen values exceeding 1 and extraction method of maximum likelihood using promax rotation, explaining 42.654%, 6.964 %, 5.405%, and 4.167% of the variance. These four constructs are representing the service excellence dimensions. In order to check the association among the studied variables correlations analysis are run given in table: 2 which provides us evidences that there is a positive association among the studied variables.

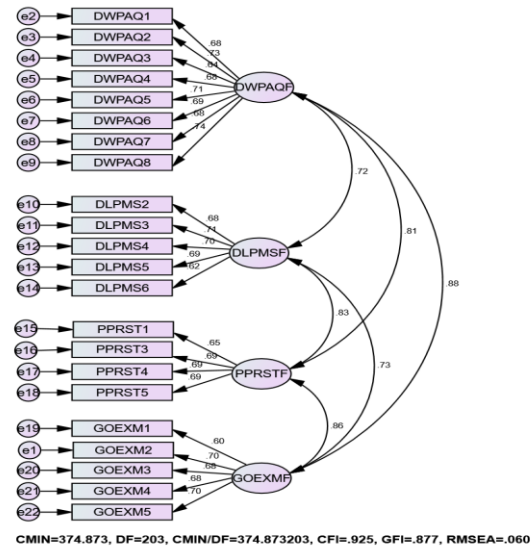
Table 2: Correlations Matrix

		DLP	PPR	GOE	DWP
DLP	Pearson Correlation	1	.683**	.611**	.621**
	Sig. (2-tailed)		.000	.000	.000
	N	234	234	234	234
PPR	Pearson Correlation	.683**	1	.704**	.681**
	Sig. (2-tailed)	.000		.000	.000
	N	234	234	234	234
GOE	Pearson Correlation	.611**	.704**	1	.733**
	Sig. (2-tailed)	.000	.000		.000
	N	234	234	234	234
DWP	Pearson Correlation	.621**	.681**	.733**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	234	234	234	234

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

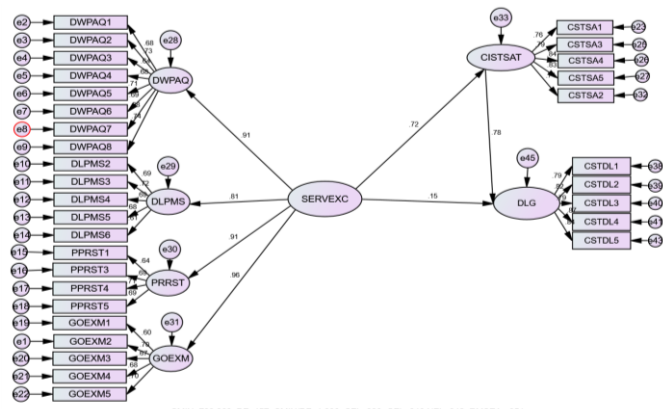
To further, confirm the factors confirmatory factor analysis is run which provides significant value for model fit.

Figure 3: Confirmatory Factor analysis



The CFI compares the fit of hypothesized model to an independent or null model. CFI fall in range from 0 to 1. Value close to 1 show good model fit and value of 1 show perfect model fit. Above figure shows that value of CFI is 0.925 which is very close to 1 and hence showing the model fit is very good. The GFI and AGFI calculate the relative amount of variance and covariance explained by the model. Value close to 1 shows good fit and value equal to 1 show perfect model fit. In the above figure, both GFI and AGFI values are close to 1, i-e 0.877 and 0.847 respectively which shows a good model fit. In the above figure RMSEA value also fall in acceptable range as it is between .05 and .08 that shows the adequate model fit. Path analysis results shows that the fit indexes fall within acceptable range (RMSEA = .051; CMIN/DF = 1.60; CFI = .933; GFI = 0.840). On the basis of estimates the below table shows the acceptance and rejection of hypothesis of our study.

Figure 4: Path Analysis



CMIN=733.863, DF=457, CMIN/DF=1.606, CFI=.933, GFI=.840, NFI=.842, RMSEA=.051

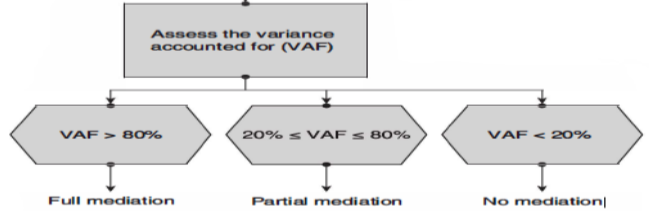
Relationship	Estimate	S.E.	C.R.	P	Results
CISTSAT <--- SERVEXC	.895	.118	7.581	***	Accepted
DLG <--- SERVEXC	.205	.091	2.250	.024	Rejected
DLG <--- CISTSAT	.839	.095	8.814	***	Accepted

Variance Accounted For (VAF)

It determines the size of the indirect effect in relation to the total effect $VAF = \text{Indirect effect} / \text{Total Effect}$

According to Hair et al. [31] mediation results can be explained in terms of full mediation, partial mediation, or no mediation is given in the following figure.

Figure 5: Meidation process



As per our study variance accounted for (VAF) is 81% which shows full mediations. Results of this study provides us evidences that there exist a positive relationship between service excellence and customer satisfaction and thus satisfying the hypothesis H1. Customer satisfaction has a significant positive impact on customer delight and thus satisfying the hypothesis H2. Service excellence does not has significant impact on customer delight and thus rejecting the hypothesis H3. Hypothesis H4 is satisfied the assumption that customer satatisfaction mediates the relationship between service excellence and customer delight.

DISCUSSIONS & LIMITATIONS

This study is conducted in private banking sector of Pakistan and the results shows that service excellence is one of the major factor that helps in gaining not only customer satisfaction but also customer delight. First hypothesis is to find that whether there is a significant relationship between service excellence and customer satisfaction. In the direct relation of service excellence to customer satisfaction, the value of estimate is 0.90. Therefore, hypothesis is accepted that there is a significant relationship between service excellence and customer satisfaction. Second hypothesis is to find that whether there is significant relationship between service excellence and customer delight. In the direct relation of service excellence to customer delight, the value of

estimate is 0.20. This is significant but weak so based on weak direct relation the hypothesis is rejected. Third hypothesis is to find that whether there is a significant relationship between customer satisfaction and customer delight. In the direct relation of customer satisfaction to customer delight, the value of estimate is 0.84. Therefore, hypothesis is accepted that there is a significant relationship between customer satisfaction and customer delight. In this research study, the relationship between service excellence and customer delight is significant through the mediating role of customer satisfaction. Therefore, fourth hypothesis is accepted that Customer satisfaction mediates the relationship between service excellence and customer delight. The VAF results shows that customer satisfaction fully mediates the relationship between service excellence and customer delight. Literature also support this fact and define delight as extent of satisfaction [30]. According to Kim [30] customer satisfaction plays a key role as an predecessor of customer delight.

Though this study provides numerous theoretical and practical implications for the banking industry, there are some restrictions and recommendations for further research. An important limitation of this study is related to the data collection. Data was collected through convenience sampling due to which there may have sampling biases. This study has some boundaries as well as valuable findings. In this study only Johnston’s excellence model is investigated in banking sector. For further studies another models of service excellence can be taken for investigation in banking sector or it is also possible to compare the service excellence models and see which model is more adapted by the banks. It is also feasible to use the same theoretical framework for the comparison of foreign and local banks. For future studies it is also possible to take another industry e-g luxury industry like garments and cosmetic industry. In these industry customer delight and service excellence model adaption can be investigated.

CONCLUSION

This research work investigate that how the constructs of service excellence adapted by private banks ensure customers delight through mediating role of customer satisfaction. The purpose of this research work is to get customers perception about the services of private banks and to see that to what extend private follow the service excellence models to make their customers more than satisfied. This study is basically based on Johnston’s service excellence model which is consider one of the best model of service excellence so far. So on the base of this model a theoretical framework is develop and investigate it in banking sector of Pakistan. By investigating the theoretical framework in private banks the results shows that private banks are making their customers satisfied and delight through the mediating role of satisfaction. From the results it is also see that private banks are providing service excellence to their customers and adapting service excellence model in better way.

REFERENCES:

1. Goldstein, S.M., et al., *The service concept: the missing link in service design research?* Journal of Operations management, 2002. **20**(2): p. 121-134.
2. Asif, M., *A critical review of service excellence models: towards developing an integrated framework.* Quality & Quantity, 2015. **49**(2): p. 763-783.
3. Gouthier, M., A. Giese, and C. Bartl, *Service excellence models: a critical discussion and comparison.* Managing Service Quality: An International Journal, 2012. **22**(5): p. 447-464.
4. Johnston, R., *Insights into service excellence*, in *Service Excellence als Impulsgeber*. 2007, Springer. p. 17-35.
5. Khan, M.M. and M. Fasih, *Impact of Service Quality on Customer Satisfaction and Customer Loyalty: Evidence from Banking Sector.* Pakistan Journal of Commerce and Social Sciences, 2014. **8**(2): p. 331-354.
6. Oliver, R.L., R.T. Rust, and S. Varki, *Customer delight: foundations, findings, and managerial insight.* Journal of retailing, 1997. **73**(3): p. 311-336.
7. Asif, M., *A critical review of service excellence models: towards developing an integrated framework.* Quality & Quantity, 2014: p. 1-21.
8. Umar, M.A., R. Kasim, and D.J. Martin, *A review of service excellence models.* 2013.
9. Dube, L. and K. Menon, *Managing emotions.* Marketing Health Services, 1998. **18**(3): p. 34.
10. Johnston, R., *The determinants of service quality: satisfiers and dissatisfiers.* International journal of service industry management, 1995. **6**(5): p. 53-71.
11. Schneider, B. and D.E. Bowen, *Understanding customer delight and outrage.* Sloan management review, 1999. **41**(1): p. 35-45.
12. Oliver, R.L., *Satisfaction: A behavioral perspective on the customer.* New York, 1997.
13. Wirtz, J. and R. Johnston, *Singapore Airlines: what it takes to sustain service excellence-a senior management perspective.* Managing Service Quality: An International Journal, 2003. **13**(1): p. 10-19.
14. Lytle, R.S., P.W. Hom, and M.P. Mokwa, *SERV*OR: A managerial measure of organizational service-orientation.* Journal of Retailing, 1998. **74**(4): p. 455-489.
15. Berry, L.L., A. Parasuraman, and V.A. Zeithaml, *Improving service quality in America: lessons learned.* The Academy of Management Executive, 1994. **8**(2): p. 32-45.
16. Gronroos, C., *Relationship approach to marketing in service contexts: The marketing and organizational behavior interface.* Journal of business research, 1990. **20**(1): p. 3-11.
17. Wieseke, J., A. Geigenmüller, and F. Kraus, *On the role of empathy in customer-employee interactions.* Journal of Service Research, 2012. **15**(3): p. 316-331.
18. Munusamy, J., S. Chelliah, and H.W. Mun, *Service quality delivery and its impact on customer satisfaction in the banking sector in Malaysia.* International Journal of Innovation, Management and Technology, 2010. **1**(4): p. 398-404.
19. Izogo, E.E. and I.-E. Ogba, *Service quality, customer satisfaction and loyalty in automobile repair services sector.* International Journal of Quality & Reliability Management, 2015. **32**(3): p. 250-269.
20. Selvakumar, J.J., *Impact of Service Quality on Customer Satisfaction in Public Sector and Private Sector Banks.* Purushartha: A Journal of Management Ethics and Spirituality, 2016. **8**(1).
21. Ngobo, P.-V., *Decreasing returns in customer loyalty: Does it really matter to delight the customers?* Advances in Consumer Research, 1999. **26**: p. 469-476.
22. Kumar, A. and R. Iyer, *ROLE OF INTERPERSONAL FACTORS IN DELIGHTING CUSTOMERS.* Marketing Management Journal, 2001. **11**(1).
23. Kumar, A., R.W. Olshavsky, and M.F. King, *Exploring alternative antecedents of customer delight.* Journal of Consumer Satisfaction Dissatisfaction and Complaining Behavior, 2001. **14**: p. 14-26.
24. Finn, A., *Reassessing the foundations of customer delight.* Journal of Service Research, 2005. **8**(2): p. 103-116.
25. Souca, M.L., *Customer dissatisfaction and delight: completely different concepts, or part of a satisfaction continuum?* Management & Marketing, 2014. **9**(1): p. 75.
26. Ladhari, R., I. Ladhari, and M. Morales, *Bank service quality: comparing Canadian and Tunisian customer perceptions.* International Journal of Bank Marketing, 2011. **29**(3): p. 224-246.
27. Magesh, R., *A Study on Quality of Service as a Tool for Enhancement of Customer Satisfaction in Banks.* Global Journal of Finance and Management, 2010. **2**(1): p. 123-133.
28. Kotler, P. and G. Armstrong, *Principles of marketing.* 2010: Pearson Education.
29. Chamola, P. and P. Tiwari, *Customer delight and mood states: an empirical analysis in Indian retail context.* International Journal of Indian Culture and Business Management, 2014. **8**(4): p. 543-554.
30. Schaufeli, W.B., et al., *Burnout and engagement in university students a cross-national study.* Journal of cross-cultural psychology, 2002. **33**(5): p. 464-481.
31. Hair, J., Joe, et al., *Partial least squares structural equation modeling (PLS-SEM) An emerging tool in business research.* European Business Review, 2014. **26**(2): p. 106-121.