CHAPTER V: CONCLUSION, RECOMMENDATIONS, LIMITATIONS AND FUTURE STUDIES

5.1: CONCLUSIONS

The main objective of the study was to investigate the internet service quality and its impact on customer satisfaction and customer loyalty. First of all, the 24 items used in this survey are extremely valid and reliable in measuring the quality of service and its dimensions. In general, the quality of e-services offered by Burundian banking sector does not meet customer expectations. The study also tried to examine the relationship between customer satisfaction and customer loyalty. The highest and the lowest score mean values for e-service quality measurement range from 2.85 to 3.30. This shows that E-SQD should be carried out based on five service quality dimensions criteria measures. The highest mean score is 5 points, the overall values of service quality measurements results have fallen even below point 4 which means that banks in Burundian area need to focus more on offering adequate internet service quality to satisfy their customers as well to boost the customer loyalty since a satisfied customer is in many cases synonymous with a loyal customer. Furthermore, within the study, the results revealed that the wholly service quality measurements have a positive relationship between customer satisfaction and customer loyalty. Thus, it shows that the hypotheses proposed by the author are supported.

Even though this study provides important information about the e-service quality in Burundian banking sector particularly in Bujumbura city, there is still room for expansion, explore for a deeper understanding of how e-banking services are provided in Burundi. Future research may highlight service quality across the banking sector throughout the territory of Burundi to get an overview of the quality of banking services within Burundian banking industry, especially e-services and this will allow the leaders of this sector to improve their services to increase customer satisfaction as well customer loyalty. A dissatisfied customer is too difficult to manage, the employees of these banks waste a lot of time on customer complaints, and this will disrupt almost the entire operation of the bank. A dissatisfied customer will share negative information with his friends and relatives and subsequently that will ruin the whole reputation of these institutions in general. Future

research can be directed towards investigating the use of SERVPER within other services companies by integrating additional service quality measures.

As a managerial contribution, this study will help the banks' leaders to become more focus on its customer, provide the prompt service for them, providing an individual attention to the clients, the study will also serve as a wake-up call for those authorities of different banks, especially in Bujumbura where the survey was focused on to review the operation system of the call centre of these banks institutions, review the working hours for this kind of service.

5.2: RECOMMENDATIONS

One of the main objectives of the study was to make pertinent recommendations on e-service quality of Burundian banking sector. According to the outcomes of the survey and conclusions different recommendations are made. The results showed that customers are not satisfied with the overall e-services delivered by Burundian banking industry. The findings revealed that the overall banking e-services in Burundi were found to be below customer expectations means that e-service quality is low. The managers of Burundian banking sector should be aware of that information and take serious decisions to improve the overall service quality of the banks. To do so, the staffs of these institutions must be motivated and trained to improve customer confidence in the banking services.

 Thus, a great deal of effort is required to maintain or even improve their performance in terms of physical structure, kit, and appearance of staffs. In addition, the capability to execute the assure service reliable and truthfully should be improved. Likewise, the improvement also is required in improving readiness to support clients and provide prompt e-service to them. Acquaintance and courtesy of employees as well their skill to generate trust and security need to be on focus for these institutions toward the customers. Therefore, the managers of the banks should focus more on the individual care and attention that their companies provide to the clients toward customers satisfaction as well the customer loyalty.

5.3: LIMITATIONS AND FUTURE STUDIES

The main limitation of this survey is that the author cannot generate data from all over the country, because of issues relating to funds and time, the author only collected data with customers of different banks living in the city of Bujumbura. We strongly encourage the authors within the future studies that they can refer to us and collect data on the whole Burundian territory finally to have an overview about internet banking and the quality of the service offered by the different banks on the Burundian territory in general.

REFERENCES

Abebe, E. (2014). *School of Management and Accounting Assessing the Impact of Core Banking and Service Quality on Customer Satisfaction in Commercial Bank of Ethiopia (A case of Bishofftu Branch) ABC Research Alert. 2*(2).

Adam, A. M. (2020). Sample Size Determination in Survey Research. *Journal of Scientific Research and Reports*, *26*(5), 90–97. https://doi.org/10.9734/jsrr/2020/v26i530263

Adebisi, O., Korant eng Fianko, S., Kwesi Nooni, I., Liang Kheng, L., Mahamad, O., Ramayah, T., & Professor, A. (2010). The Impact of Service Quality on Customer Loyalty: A Study of Banks in Penang, Malaysia ASSESSING T HE IMPACT OF SERVICE QUALIT Y ON CUST OMER LOYALT Y: A CASE ST UDY OF T HE CELL… The Impact of Service Quality on Customer Loyalty: A Study of Banks in Pen. *International Journal of Marketing Studies*, *2*(2). www.ccsenet.org/ijms

Anggoro, B. (2013). *Impact of Service Quality, Product Quality and Price on Customer Satisfaction. 1*(4), 1491–1498. http://118.97.187.12/pustaka/files/17726/jurnal/the-impact-of-service-quality-product-quality-and-price-on-customer-satisfaction.pdf

Apuke, O. D. (2017). Quantitative Research Methods : A Synopsis Approach. *Kuwait Chapter of Arabian Journal of Business and Management Review*, *6*(11), 40–47. https://doi.org/10.12816/0040336

Ashfaq, M. (2019). After Sales Service, Customer Satisfaction, and Loyalty in Telecom Sector. *Journal of Applied Structural Equation Modeling*, *3*(1), 31–42. https://doi.org/10.47263/jasem.3(1)04

Asnawi, N., & Fanani, M. A. (2019). *The role of service quality within Indonesian customers satisfaction and loyalty and its impact on Islamic banks*. https://doi.org/10.1108/JIMA-03-2017-0033

Balinado, J. R., Prasetyo, Y. T., Young, M. N., Persada, S. F., Miraja, B. A., & Perwira Redi, A. A. N. (2021). The effect of service quality on customer satisfaction in an automotive after-sales service. *Journal of Open Innovation: Technology, Market, and Complexity*, *7*(2). https://doi.org/10.3390/joitmc7020116

Berry, L. L., Parasuraman, A., & Zeithaml, V. A. (1994). Improving service quality in America: Lessons learned. *Academy of Management Perspectives*, *8*(2), 32–45. https://doi.org/10.5465/ame.1994.9503101072

Chin, W. W. (1998). *Misq-Vol22N1Commentary-1998.Pdf*.

Etikan, I. (2016). Comparision of Snowball Sampling and Sequential Sampling Technique. *Biometrics & Biostatistics International Journal*, *3*(1). https://doi.org/10.15406/bbij.2016.03.00055

Farrell, A. M., Souchon, A. L., & Durden, G. R. (2001). Service Encounter Conceptualisation: Employees' Service Behaviours and Customers' Service Quality Perceptions. *Journal of Marketing Management*, *17*(5–6), 577–593. https://doi.org/10.1362/026725701323366944

Fida, B. A., Ahmed, U., Al-Balushi, Y., & Singh, D. (2020). Impact of Service Quality on Customer Loyalty and Customer Satisfaction in Islamic Banks in the Sultanate of Oman. *SAGE Open*, *10*(2). https://doi.org/10.1177/2158244020919517

Field, A. P. (2005). Is the meta-analysis of correlation coefficients accurate when population correlations vary? *Psychological Methods*, *10*(4), 444–467. https://doi.org/10.1037/1082-989X.10.4.444

Garvin, D. A. (1984). What Does "Product Quality" Really Mean? In *Sloan management review* (Vol. 26, Issue 1, pp. 25–43).

Glance, S. A. T. A. (2016). *Burundi*. 2012–2015.

Gopi, B., & Samat, N. (2020). The influence of food trucks' service quality on

customer satisfaction and its impact toward customer loyalty. *British Food Journal*, *122*(10), 3213–3226. https://doi.org/10.1108/BFJ-02-2020-0110

Gronroos, C. (1984). A Service Quality Model and its Marketing Implications. *European Journal of Marketing*, *18*(4), 36–44. https://doi.org/10.1108/EUM0000000004784

Haghkhah, A., & Rasoolimanesh, M. (2020). Effects of customer value and service quality on customer loyalty: mediation role of trust and commitment in business-to-business context. *Management Research and Practice*, *12*(1), 27–47. https://www.researchgate.net/publication/338912726

Hair, Joe F., Ringle, C. M., & Sarstedt, M. (2011). PLS-SEM: Indeed a silver bullet. *Journal of Marketing Theory and Practice*, *19*(2), 139–152. https://doi.org/10.2753/MTP1069-6679190202

Hair, Joseph F., Hult, G. T. M., Ringle, C. M., Sarstedt, M., & Thiele, K. O. (2017). Mirror, mirror on the wall: a comparative evaluation of composite-based structural equation modeling methods. *Journal of the Academy of Marketing Science*, *45*(5), 616–632. https://doi.org/10.1007/s11747-017-0517-x

Hassan, M., Hassan, S., Nawaz, M., & Aksel, I. (2013). Measuring customer satisfaction and loyalty through service fairness, service quality and price fairness perception: An empirical study of Pakistan mobile telecommunication sector. *Science International*, *25*(4), 971–980.

Henseler, J. (2015). PLS-MGA : A Non-Parametric Approach to Partial Least Squares-based Multi-Group. *Challenges at the Interface of Data Analysis, Computer Science, and Optimization*, *495–501*, 1–8. http://link.springer.com/10.1007/978-3-642-24466-7%7B%5C_%7D50

Hossain. (2013). Influence of Customer Satisfaction on Loyalty: a Study on Mobile Telecommunication Industry. *Journal of Social Sciences*, *9*(2), 73–80. https://doi.org/10.3844/jssp.2013.73.80

Islam, T., Islam, R., Pitafi, A. H., Xiaobei, L., Rehmani, M., Irfan, M., & Mubarak, M. S. (2021). The impact of corporate social responsibility on customer loyalty: The mediating role of corporate reputation, customer satisfaction, and trust. In *Sustainable Production and Consumption* (Vol. 25, Issue July). Elsevier B.V. https://doi.org/10.1016/j.spc.2020.07.019

Jang, H. W., & Lee. (2020). Physical Environment Quality , and the Moderating. *Mdpi*.

Jemaiyo, B., Mwaura, P., & Kamau, G. G. (2019). Relationship between Service Quality and Customer Loyalty: Evidence from Star-Rated Hotels in North Rift, Kenya. *The International Journal of Business & Management*, *7*(7), 324–335. https://doi.org/10.24940/theijbm/2019/v7/i7/bm1907-048

Journal, I., & Management, R. (2015). *Service quality , customer satisfaction and loyalty in automobile repair services sector*. *October 2016*. https://doi.org/10.1108/IJQRM-05-2013-0075

Kelil, K. (2018). The Impact of Service Quality on Customer Satisfaction: The Case of Commercial Bank of Ethiopia in Bale Robe Town. *International Journal of Scientific and Research Publications (IJSRP)*, *8*(6), 0–8. https://doi.org/10.29322/ijsrp.8.6.2018.p7872

Khatoon, S., Zhengliang, X., & Hussain, H. (2020). The Mediating Effect of Customer Satisfaction on the Relationship Between Electronic Banking Service Quality and Customer Purchase Intention: Evidence From the Qatar Banking Sector. *SAGE Open*, *10*(2). https://doi.org/10.1177/2158244020935887

Kusdibyo, L., & Februadi, A. (2019). The Effect of Electronic Service Quality on Customers Satisfaction and Loyalty in Online Shopping. *IOP Conference Series: Materials Science and Engineering*, *662*(2). https://doi.org/10.1088/1757-899X/662/2/022036

Leguina, A. (2015). A primer on partial least squares structural equation modeling

(PLS-SEM). In *International Journal of Research & Method in Education* (Vol. 38, Issue 2). https://doi.org/10.1080/1743727x.2015.1005806

Makudza, F. (2021). Augmenting customer loyalty through customer experience management in the banking industry. *Journal of Asian Business and Economic Studies*, *28*(3), 191–203. https://doi.org/10.1108/jabes-01-2020-0007

Meeboonsalang, W., & Chaveesuk, S. (2019). An integrated model of customer loyalty in automobile insurance in Thailand. *Asia-Pacific Social Science Review*, *19*(3), 203–216.

Nguyen, D. T., Pham, V. T., Tran, D. M., & Pham, D. B. T. (2020). Impact of service quality, customer satisfaction and switching costs on customer loyalty. *Journal of Asian Finance, Economics and Business*, *7*(8), 395–405. https://doi.org/10.13106/JAFEB.2020.VOL7.NO8.395

Ogiemwonyi, O. (2020). The Relationship between Service Quality Dimensions and Customer Satisfaction towards Hypermarket in Malaysia. *International Journal of Psychosocial Rehabilitation*, *24*(5), 2062–2071. https://doi.org/10.37200/ijpr/v24i5/pr201904

Petzer, D. (2016). Quantitative Research Module. *Doctoral Programme 2016*, 1–16.

Pham, L., Limbu, Y. B., Bui, T. K., Nguyen, H. T., & Pham, H. T. (2019). Does e-learning service quality influence e-learning student satisfaction and loyalty? Evidence from Vietnam. *International Journal of Educational Technology in Higher Education*, *16*(1). https://doi.org/10.1186/s41239-019-0136-3

Purwanto, A., & Sudargini, Y. (2021). Partial Least Squares Structural Squation Modeling (PLS-SEM) Analysis for Social and Management Research : A Literature Review. *Journal of Industrial Engineering & Management Research*, *2*(4), 114–123.

Rasoolimanesh, S. M., Ringle, C. M., Jaafar, M., & Ramayah, T. (2017). Urban vs. rural destinations: Residents' perceptions, community participation and support for tourism development. *Tourism Management*, *60*, 147–158. https://doi.org/10.1016/j.tourman.2016.11.019

Reserved, A. R., Url, O., & Uri, E. (2020). SAGE Research Methods Foundations. *SAGE Research Methods Foundations*, *2019*, 0–2. https://doi.org/10.4135/9781526421036

Rezaei, S., Karami Matin, B., Hajizadeh, M., Soroush, A., Mohammadi, Z., Babakhany, M., & Jamshidi, K. (2017). Evaluating service quality in the higher education sector in Iran: an examination of students' perspective. *International Journal of Human Rights in Healthcare*, *10*(2), 146–155. https://doi.org/10.1108/IJHRH-12-2016-0024

Ringle, C. M., Da Silva, D., & Bido, D. D. S. (2014). Modelagem de Equações Estruturais com Utilização do Smartpls. *Revista Brasileira de Marketing*, *13*(2), 56–73. https://doi.org/10.5585/remark.v13i2.2717

Sasono, I., Jubaedi, A. D., Novitasari, D., Wiyono, N., Riyanto, R., Oktabrianto, O., Jainuri, J., & Waruwu, H. (2021). The Impact of E-Service Quality and Satisfaction on Customer Loyalty: Empirical Evidence from Internet Banking Users in Indonesia. *Journal of Asian Finance, Economics and Business*, *8*(4), 465–473. https://doi.org/10.13106/jafeb.2021.vol8.no4.0465

Satti, Z. W., Babar, S. F., Parveen, S., Abrar, K., & Shabbir, A. (2020). Innovations for potential entrepreneurs in service quality and customer loyalty in the hospitality industry. *Asia Pacific Journal of Innovation and Entrepreneurship*, *14*(3), 317–328. https://doi.org/10.1108/apjie-08-2019-0063

Sciarelli, M., Nagm, A. A., Dakrory, M. I., Tani, M., & Khashan, M. A. (2017). Mediating Service Recovery Satisfaction in the Relationship between Internet Service Recovery and Customer Loyalty. *International Journal of*

Business and Management, *12*(10), 24.
https://doi.org/10.5539/ijbm.v12n10p24

Sharma, G. (2017). Impact Factor : 5 . 2 IJAR. *International Journal of Applied Research*, *3*(7), 749–752.

Straub, D., & Gefen, D. (2004). Validation Guidelines for IS Positivist Research. *Communications of the Association for Information Systems*, *13*(June 2014). https://doi.org/10.17705/1cais.01324

Taherdoost, H. (2016). Validity and Reliability of the Research Instrument ; How to Test the Validation of a Questionnaire / Survey in a Research Hamed Taherdoost To cite this version : HAL Id : hal-02546799 Validity and Reliability of the Research Instrument ; How to Test the. *International Journal of Academic Research in Management*, *5*(3), 28–36.

Taherdoost, H. (2017). Determining sample size; How to calculate survey sample size. *International Journal of Economics and Management Systems*, *2*(2), 237–239. http://www.iaras.org/iaras/journals/ijems

Teeroovengadum, V. (2020). Service quality dimensions as predictors of customer satisfaction and loyalty in the banking industry: moderating effects of gender. *European Business Review*, *May*. https://doi.org/10.1108/EBR-10-2019-0270

Woodsong, C. (2005). *Qualitative* (Issue January).

Zeithaml, V. A., Berry, L. L., & Parasuraman, A. (1996). The Behavioral Consequences of Service Quality. *Journal of Marketing*, *60*(2), 31–46. https://doi.org/10.1177/002224299606000203

INTERNET SOURCES
https://worldpopulationreview.com/countries/burundi-population

https://www.state.gov/reports/2021-investment-climate-statements/burundi/

https://brb.bi/en/content/financial-institutions

https://itweb.africa/content/GxwQD71ZrYoMlPVo

https://datareportal.com/reports/digital-2022-burundi