

---

**An Investigation of Factors Influencing Service Quality of Commercial Bank:  
A Case Study in China**

**Zhenyan Qin<sup>1</sup> and Pitsamorn Kilenthong<sup>2</sup>**

**10.14456/jrgbsrangsit.2016.5**

---

**Abstract:**

**Purpose-** This paper aim to look at the relationship between service quality and customer satisfaction, and the impact of CSR on customer satisfaction, the impact of customer satisfaction on word-of-mouth, the impact of customer satisfaction on loyalty intention. This paper also compares the effect of service quality across different types of commercial banks, including state-owned commercial banks and city commercial banks, using SERVQUAL model.

**Design/methodology/approach-** The sample is made up 368 bank customers, 196 from stated-owned commercial banks and 172 from city commercial banks from different cities of Guangxi, China. The data have been collected using the structured questionnaire. T-test, F-test, Crosstab analysis and multiple regression be used for analyzing data.

**Findings-** The result shows that perceived service quality is positively related to customer satisfaction, the results reveal that the responsiveness, assurance and empathy have highest impact on customer satisfaction. There is a significantly different perception of service quality between state-owned commercial banks and city commercial banks. Customers of city commercial banks has higher perceived service quality. On the other hand, this paper finds that older people of respondents are more satisfaction and more loyalty then younger respondents. This study also finds that CSR is positively related to customer satisfaction, customer satisfaction is positively related to word-of-mouth, customer satisfaction is positively is positively related to loyalty intention.

**Originality/value-** First, this paper conducts a survey of commercial banks in China banking industry, and analyses the difference in perceived service quality between state-owned commercial banking and city commercial banking. It could be very useful from the managing marketing perspective in increase bank competitiveness. Second, this paper examines Chinese commercial banking service quality and the effects of every factors on customer satisfaction by quantitative analysis method. The result is helpful for improving customer satisfaction and preventing customer defections. Final, this paper the investigates level of CSR activity, customer satisfaction, word-of-mouth and loyalty intention, by studying customers' behavior. The results could provide a suitable direction in order to meet customers' demand trend.

**Keywords:** SERVQUAL, commercial banks, satisfaction, CSR, WOM, loyalty

---

<sup>1</sup> International College, University of the Thai Chamber of Commerce, Thailand

<sup>2</sup> International College, University of the Thai Chamber of Commerce, Thailand