Assessing Service Quality in the Mauritian Banking Sector Using SERVQUAL

Ramlugun Vidisha Devi
Department of Finance and Accounting,
Faculty of Law and Management, University Of Mauritius
Email: v.ramlugun@uom.ac.mu

Heman Kumar Singh Ramburuth
University of Mauritius
Email: nits07@hotmail.com

ABSTRACT

With growing competition in the banking sector, banks are focusing their efforts not only by providing better quality products and higher service quality but also to have a competitive edge over its rivals. The aim of this paper is to assess the service quality of the products in the Mauritian Banking Sector. A sample of 110 respondents from different areas was used for this project. The SERVQUAL Model was used to carry out the analysis. The study focused on five service quality dimensions, namely; tangibility, reliability, responsiveness, assurance and empathy. The results show that expectations of customers are higher than perceptions indicating that in general customers are disappointed with service quality level. Reliability and empathy were the two factors having the highest gap. Further it was observed that tangibility had the lowest gap showing that customers are mostly satisfied with the way staffs are dressed, appearance and facilities of the banks. It was found that Self Employed respondents and respondents earning 0-8000 were satisfied of bank's staffs approach to answer questions, and speed of which problems are dealt. However respondents in higher income groups are unsatisfied with banks' services. This paper contributes to the existing literature on service quality in the Mauritian banking sector.

Key Words: Service Quality, Servqual Model, Unique Competitive Advantage, Mauritian Banking Sector

INTRODUCTION

Today's marketing environment is characterized by increased rivalry and many other changes in macroeconomics variables. One of these is increased competition and it goes without saying that one of the drivers if business success is having a unique competitive advantage. Most managers understand that to attract a larger share of the market, or find enough customers prepared to pay a premium price they must provide something of greater value than their competitors. For companies in service industries, such as banks, competitive

advantage results in providing better service quality and hence leading to customer satisfaction. In can therefore be inferred that service quality is pivotal to the success of all service industries and to focus on quality would eventually lead to remaining economically competitive. In addition to this, Lewis et al. (1983) noted that service quality leads to reduced costs, increased profitability, and other beneficial elements. Banking services are no exception and as stated by Howcroft, (1991); Cronin and Taylor, (1992); Taylor and Baker, (1994), banks service quality is commonly noted as a critical prerequisite for satisfying and retaining valued customers.

The Mauritius Banking Sector has equally been subject to competition, not only among banks but also by from non-bank financial intermediaries. As such, customers have an abundance of alternative to chose from. Therefore, the ultimate aim of banks is to have a larger market share and hence more profits. Thus to meet these objectives, the banks have to attract more customers and to be able to achieve the same they have to provide better products and services with higher service quality. The purpose of this study is to investigate Customers' perception and expectations of Service quality in the Mauritian Banking Sector and to find out which Service Quality dimensions is most important and influence consumers to adopt the product or service. The remainder of this paper is organized as follows: after the introduction, the second section provides prior studies on service quality. The third section discusses the methodology used. The fourth section is on empirical data analysis, and the fifth section discusses the results and the findings of this study. Finally, the study concludes with a discussion of the limitation of the study, and the future research in this field is presented as well.

LITERATURE REVIEW

There have been several studies and debates on the concept of service quality because of the difficulties in both defining it and measuring it with no overall consensus emerging on either (Wisniewski, 2001). Service quality can be defined as the difference between customer expectations of service and the perceived service. It is the extent to which a service meets customer's needs and expectations (Lewis and Mitchell, 1990). If the perceived service falls below the expected service, customers are dissatisfied and if the perceived service quality is above the expected level, it creates satisfied customers (Andreassen, 1995).

In today's world of fierce competition, a firm's ability to deliver high quality service those results in satisfied customers is the key to a sustainable competitive advantage (Shemwell et al. 1998). These because banks all over the world are constantly innovating their products and services and thus sometimes similar products and services are offered by rivals. Muffato and Panizzolo (1995) also suggested that customer satisfaction will provides competitive edge other rivals banks for the future, and will be the best indicator of a firm's profit ability. Further, they state that companies will try at all costs to improve their service quality, relationship with customers, reputation and image in order to bolster

their turnover and market share. Therefore, to deliver high quality service to customers, bank managers must have knowledge of how consumers perceive and evaluate the services, (Parasuraman et al. 2005). Perceived service quality can be described as customers' view or judgment of a service that contributes to his/her satisfaction, buying intentions and performance of companies (Zeithaml et al. 1996). Parasuraman et al. (1985) consider that a customer's assessment of overall service quality depends on the gap between the expected and perceived service. While it is recognized that most organizations have financial and resource constraints under which service is provided, bank managers must recognize that it is important that customer expectations are properly understood and measured. Furthermore, it is also imperative that any gaps in service quality be identified from the point of view of customers. Thus, the key to managing perceived service quality is to minimize this gap. Expected service quality is the level of quality customers' demand and expect from service providers (Deming and Gale et al.1994). Expectations are viewed by customers what they feel a service should offer rather would offer. Consumer behavioral intentions are also influenced by the standards of service quality (Choi et al., 2004). Schneider and White (2004) noted that "service quality judgments were viewed as global evaluations that were composites of consumers' experiences with an organization (global-level evaluation)," thus consumers' perceptions are mainly used to analyse service quality.

There are various benefits to be gained from service quality and as argued by Wolfinbarger and Gilly, (2003), quality has an impact customer satisfaction, retention, loyalty and thus service quality is pivotal to the success of all service industries, and banking services. Al-Hawari and Ward (2006) also demonstrate that service quality impacts on customer satisfaction which in turn affects the financial performance of banks. In addition, several studies found that there is a relationship between service quality, customer satisfaction, and profitability. Chang and San's (2005) carried a study in the Taiwanese banking industry and found that quality is an antecedent of customer satisfaction and customer satisfaction is an antecedent of profitability. Moreover, Heskett et al. (1997), Zeithaml et al.(2000) and Vimi and Mohd (2008) note the same relationship i.e. impact of high level of quality of service and customer satisfaction on profits of firms. Thus service quality and customer satisfaction must be taken into consideration when developing marketing tools and strategies. High service quality and level of satisfaction are the main attributes contributing to retaining customers and attract new ones. Consequently, higher customer satisfaction leads to greater customer loyalty (Yi, 1991; Anderson and Sulivan, 1993 Boulding et al., 1993). It is the main key to long term success of banks (Zeithaml et al. 1996; McColl-Kennedy and Schneider, 2000).

While it is well established that service quality is fundamental to the success of businesses, the issue of measuring service quality has been subject to much debate in literature. As stated by Edvardsen et al . (1994), in their experience, the starting point in developing quality in services is analysis and measurement. The SERVQUAL approach, which is used in this paper, is the most common method for

measuring service quality. Though there has been criticism on the SERVQUAL, it is considered to be the main tool and approach for measuring service quality. It can be used to compare customers' expectations before a service encounter and their perceptions of the actual service delivered (Gronroos et al. 1984; Parasuraman et al. 1985). The SERVQUAL instrument has been the predominant method used to measure consumers' perceptions of service quality. The concept of measuring the difference between expectations and perceptions in the form of the SERVQUAL gap score proved very useful for assessing levels of service quality (Parasuraman et al., 1995, 2003). He further argues that with minor modifications, SERVQUAL can be adapted to any service organization and that data obtained from the SERVQUAL Model can be used by managers to concentrate in areas which need improvement. Brysland and Curry (2001) further argue that the SERVQUAL Model is a model which has been used and tested by various researchers and has been used for many benchmarking purposes. SERVQUAL can also be administered on a repeated, regular basis.

RESEARCH METHODOLOGY

The main objective of the study that is to analyze the perception and expectations of bank customers as regards to service quality. The SERVQUAL Model was used for this purpose and a two section questionnaire was designed to meet the research objective. Section A of the Questionnaire was set to obtain personal information (gender, age, occupation, level of education and income group) on respondents.

Questions in section B consisted of 22 questions to measure the key dimension of service quality i.e. reliability (5 attributes), empathy (5 attributes), responsiveness (4 attributes), assurance (4 attributes), tangibles (4 attributes) and through this the gap between perception and expectation will be analyzed. The questions were divided into two parts whereby the first part evaluated actual quality of service offered (according to perception and experience) and the second part into expected quality of service i.e. what customers expect all banks to provide. Questions were set in Likert scale where rating of each statement started with 1 indicating "strongly disagree" an ended with 5 being "strongly agree". The same methodology was used by Tahir & al (2007) in assessing perception, expectation of consumers and service quality gap in the Malaysian banking sector.

To achieve the research objectives, data were gathered from bank customers in random areas. Before circulation, the questionnaire was pilot tested among 10 respondents to identify the problems and then eliminate them. People aged 18 and above, student, self employed or employed were required to fill in the survey. A total of 110 respondents were chosen divided equally in male and female. Minors were not included in the study considering that they do not use banking technologies or services.

DATA ANALYSIS

Demographic Profile of respondents: In total, a sample of 110 respondents from different bank branches participated in the survey. Details of the respondents profile are provided in table 1 below:

Table 1: Demographic Profile of the respondents

Demographic Characteristics		Frequency	%
Gender	Male	55	50
	Female	55	50
Age Group	18-25	28	25
	26-35	32	29
	36-50	31	28
	51-60	15	14
	Above 61	4	4
Educational Level	Up to Primary Level	7	6
	Up to Secondary Level	47	43
	Up to Tertiary Level	56	51
Occupation	Self Employed	16	15
	Government Employee	33	30
	Private Sector Employee	48	44
	Student	13	12
Income Group	0-8000	26	24
	8001-15000	22	20
	15001-20000	35	32
	20001-30000	22	20
	30001 and above	5	5

It can be noted in the above table that respondents are equally divided into male and female with a frequency of 55 each. The highest number of respondents falls in the age group 26-35. It can be further noted that the highest level of education attained by most respondents was tertiary education, followed by secondary and primary education. Concerning occupation, it can be seen that the highest number of respondents come from Private Sector (48%) followed by 38% from the Government Sector, 16 % self –employed and students make 13% of the sample. In terms of household income, 32 % of the sample falls in the range Rs. 15001- Rs 20,000.

Reliability test

Before proceeding with the analysis, a reliability test was carried out to ensure that the data collected is reliable. The Cronbach Alpha is calculated to measure the reliability of the five dimensions, i.e. Tangibility, Reliability, Responsiveness, Assurance and Empathy.

Table 2: Cronbach's Alpha of all the Variables

	Perception	Expectation
22 Items	0.8145	0.8831
Tangibility	0.7046	0.7912
Reliability	0.7132	0.7677
Responsiveness	0.7567	0.7789

Assurance	0.7136	0.7355
Empathy	0.7857	0.7479

From Table 2, it can be seen that all the coefficients of alpha are all above 0.7 for all the dimensions. Fujun et al. (2007) states that a Cronbach's alpha of greater than 0.7 indicates that the data is internally consistent. Thus it can be concluded that the data is reliable.

Analysis of Mean Scores and Service Quality Gap of Perception and Expectation of Bank Customers

This section of the analysis intends to investigate the mean and standard deviation of perceptions and expectations of banks' customers. Hence for that purpose the mean of the 44 items of the SERVQUAL Model including perception and expectation, was calculated. Parasuraman et al. (1985) considered that a customer's assessment of overall service quality depends on the gap between the expected and perceived service. Thus, the key to managing perceived service quality is to minimize the gap.

Table 3: **Mean (SD) Scores and Service Gap on Tangibility**

		Perception	Expectation	Gap
	Tangibility	**Mean (SD)**	**Mean (SD)**	
1	Does technology look modern?	4.2909 (0.5641)	4.5636 (0.5507)	-0.2727
2	Are the facilities attractive?	4.3000 (0.5989)	4.5727 (0.582)	-0.2727
3	Are the Staffs dressed neatly?	4.3636 (0.6458)	4.5909 (0.5794)	-0.2273
4	Are written materials easy to understand?	4.3545 (0.5681)	4.5545 (0.6293)	-0.2

Tangibility is about Appearance of bank facilities, technologies & staffs, printed and visual materials. As regards to all four statements on tangibles, it can be noted that the mean expectation scores are greater than the mean perception scores. According to Lewis and Mitchell, (1990), if service quality is lower than the customer expected, perceived quality is less than satisfactory, there is customer dissatisfaction. However, it can be noted that gap between expectation and perception is not very large. Attribute 3 relating to whether the staff are dressed neatly has the highest mean both in terms of expectation and perception and the lowest in this dimension being attribute 1 as far as perception is concerned. It should also be noted that attribute 1 and 2 have the highest negative sign. This can be explained by the fact that whilst customers are aware that banks are launching new products and services, they feel that the cost of using them will affect them negatively and continue to use the existing ones with which they feel more secure and at ease with.

Table 4: Mean Scores, Standard Deviation of Perception and Expectation on Reliability - **Mean Scores and Service Gap on Reliability**

		Perception	Expectation	Gap
	Attributes	**Mean (SD)**	**Mean (S D)**	
5	If a response is promised in a certain time, does it happen?	3.8545 (0.74)	4.4455 (0.71)	-0.5909
6	Are exact specifications of client followed?	3.6636 (0.95)	4.1091 (0.82)	-0.4455

7	Are statements or reports free of error?	4.4364 (0.83)	4.5727 (0.67)	-0.1364
8	Is service performed right the first time?	3.9182 (0.85)	4.3455 (0.78)	-0.4273
9	Is level of service same at all times of day and for all members of staff?	3.8727 (0.9)	4.3455 (0.76)	-0.4727

Again, for all five statements on reliability, it is seen that the mean expectation scores are greater than the mean perception scores which shows some difference in magnitude of gap score among the five items. It can be noted that attribute 7 has the highest mean score which is related to the statements of accounts or reports. This indicates that most respondents receive their statement of accounts or reports without error. It can be noted that under this dimensions, all the other means are below 4 with attribute 6 having the lowest mean. Attribute 5 has the highest gap with -0.5909. The attribute relates mainly to the speed to which the banks respond to problems, indicating that customers perceive that bank employees do not generally fulfill their promises in a timely manner.

Table 5: Mean Scores, Standard Deviation of Perception and Expectation on Responsiveness - Mean Scores and Service Gap on Responsiveness

	Perception	Expectation	Gap
Attributes	Mean Scores (SD)	Mean Scores (SD)	
10	When there is a problem, does the organization respond to it quickly?	4.0000 (0.6496)	4.4545 (0.7498)	-0.4545
11	Are staffs willing to answer clients' questions?	4.2182 (0.7708)	4.3909 (0.718)	-0.1727
12	Are specific times for service accomplishments given to client?	4.0909 (0.8731)	4.3000 (0.7962)	-0.2091
13	Are public situations treated with care and seriousness?	4.1727 (0.7998)	4.4545 (0.7856)	-0.2818

Attribute 11 relating to the staff willingness to answer questions has scored the highest mean. In terms of expectations, it can be noted that the highest mean involve attributes 10 and 13 which shows that the customers feel that these two attributes are equally important to them. It can be noted that attribute 11, willingness of the staff to answer questions, has the lowest gap in this dimension. The reason may be due to the fact that some bank branches are small in nature and are not well staffed and therefore customers have to wait for a long time before there are dealt with . The other attributes mainly deal with how problems are handled and it can be noted that the values are negative and higher than -0.2. The results show that the customers are not satisfied with the speed with which problems are dealt with.

Table 6: Mean Scores, Standard Deviation of Perception and Expectation on Assurance - Mean Scores and Service Gap on Assurance

	Perception	Expectation	Gap
Attributes	Mean Scores (SD)	Mean Scores (SD)	
14	Does staff appear to know what they are doing?	4.3545 (0.6717)	4.5545 (0.6852)	-0.2
15	Friendliness and courtesy of staff	4.5091 (0.5375)	4.7000 (0.5834)	-0.1909
16	Behaviors of staff still confidence in customers	4.2455 (0.7803)	4.4909 (0.6873)	-0.2455
17	Do you feel safe when carrying the transactions?	4.2455 (0.7803)	4.6182 (0.7417)	-0.3727

Assurance attributes scored had the highest scores under perception and expectation, with mean scores above 4.2. It can also be noted that out of all the attributes for assurance, attribute 15 scored the highest mean. Banks operate under the rule that the customers are king (Prabhakaran, 2003), meaning that staffs should entertain all queries to satisfy clients. In terms of expectations, attribute 16 has the lowest mean. It can be noted that the gaps are negative but however, they are close to zero indicating that not all customers are dissatisfied. Attribute 15 (Friendliness and courtesy of the staff) has the lowest gap of -0.1909and attribute 16 show that customers are not satisfied with how the staffs behave. Few respondents think that some of the staffs appear not to know their job as they tend to make errors or ask seniors to help them. Further, some of the respondents do not feel safe when doing their transactions.

Table 7: Mean Scores, Standard Deviation of Perception and Expectation on Empathy - Mean Scores and Service Gap on Empathy

	Attributes	Perception Mean (SD)	Expectation Mean (SD)	Gap
18	Individual attention given by staff	3.9364 (0.77)	4.1909 (0.807)	-0.2545
19	Convenient Opening Hours	3.9909 (0.94)	4.5000 (0.7136)	-0.5091
20	Staff giving customers best interest at heart	3.7091 (0.97)	4.0636 (0.8911)	-0.3545
21	Personal Attention given	3.8727 (0.97)	4.1000 (0.898)	-0.2273
22	Understanding the specific needs of customers	3.8273 (0.97)	4.3364 (0.7576)	-0.5091

It can be noted that the attributes mean scores are below 4. Attribute 19 has the highest mean in both perception and expectation. The respondents' views are that opening and closing hours of banks is deemed to be important for them. The reason may be that whenever they have any problem or queries or have go to banks to get a loan, the customers know that there can go any time during the day and before the closing the hour which is a reasonable time. Moreover, attribute 20 has the lowest mean value under both expectations and perceptions. It can be observed that attributes 19 and 22 have the highest gap. Customers are not satisfied with the opening and closing hours of the banks and they feel that banks do not do the efforts to know what they want as a customer. Further, relating to attributes 18, 20 and 21, it can be noted that some of the customers are not happy with the attention given. This may be explained by the fact that banks' staffs communicate in a language that makes customers uncomfortable. All the gaps can be further reduced by minimal promise and maximum performance, thus leading to customer's satisfaction.

Table 8 shows the mean scores and gap for the Overall dimensions of Service Quality

	Perception	Expectation	Gap
Tangibility	4.3273	4.5705	-0.2432
Reliability	3.9491	4.3636	-0.4145
Responsiveness	4.1205	4.4	-0.2795
Assurance	4.3386	4.5909	-0.2523
Empathy	3.8673	4.2382	-0.3709
Overall Figure	4.1012	4.4207	-0.3195

It can be observed that in terms of perception assurance has the highest mean indicating that most customers are generally satisfied with the security and behavior of the staffs. Empathy has the lowest mean and a gap of -0.3709 mainly because most customers are not satisfied with the lack of understanding what customers want and the opening and closing time of banks. In terms of expectations, Assurance has the highest mean showing that customers think that it is the most important attribute. Reliability has the highest gap with a value of -0.4145. This is due to several factors such as promise not fulfilled by banks, failure to provide good services at the first time and all day long and following customers' specification. Tangibility has the lowest gap indicating that most of the respondents are rather satisfied with the facilities and appearance of the banks. Overall, it can be noticed that there is a gap of -0.3195 indicating that the banks did not meet the expectations of its clients.

The key to managing service quality is to minimize the gap between perception and expectation. The standard deviation measures the dispersion of a set of data from its mean and a high standard deviation will indicate that opinions of respondents differ to a large extent. Attribute 20 has the highest standard deviation of 0.9706 meaning that respondents across different age groups, gender, educational level, occupations and income groups' views differ to a large extent. Attribute 15 has the lowest standard deviation (0.5375) indicating that the respondents' views are almost the same. In terms of expectation, attribute 21 has the highest mean (0.8980) indicating that respondents' view differ to a large extent and that attribute 1 has the lowest mean (0.5507) showing that the respondents' views are almost the same.

4.4 Analysis of demographic factors on Service Quality Gaps

To verify whether demographic profiles of respondents have an impact on service quality, further analysis was carried out. Cross tabulations were made between service quality and gender, occupation and income group.

4.4.1 Gender and Service Quality Gaps

It can be observed from Table 9 that few male respondents are not satisfied under the tangibility dimension (Gap: -0.1364) and that the majority of male respondents are not satisfied with the empathy attributes (Gap -0.4909). Concerning female respondents, they are mostly dissatisfied except under the Assurance where few respondents are dissatisfied as it is closer to 0.

Table 9: Cross-tabulation of Gender and Service Quality Gap

Gender	Tangibility	Reliability	Responsiveness	Assurance	Empathy
Male	-0.1364	-0.3855	-0.2409	-0.2818	-0.4909
Female	-0.3500	-0.4436	-0.3182	-0.2227	-0.2509
Total	-0.2432	-0.4145	-0.2795	-0.2523	-0.3709

4.4.2 Occupation and Service Gaps

Concerning occupation, it can be noted that students feel safer, secure and think that the banks' staffs have the skills required to do their jobs (Assurance, Gap: -0.0577). Further, few self employed respondents are not satisfied with the reliability attributes. However, most self employed respondents are satisfied with the responsiveness dimensions (0.1250). Private Sector employees (-0.5542) and students (-0.5385) are mostly dissatisfied when it comes to the reliability attributes i.e. with statements or reports of the banks or promise made or level of service.

Table 10: Cross-tabulation of Occupation and Service Quality Gaps

Occupation	Tangibility	Reliability	Responsiveness	Assurance	Empathy
Self Employed	-0.1719	-0.0375	0.1250	-0.2969	-0.2750
Govt. Employee	-0.3106	-0.3455	-0.3864	-0.2652	-0.2667
Private Sector Employee	-0.2135	-0.5542	-0.3281	-0.2813	-0.4500
Student	-0.2692	-0.5385	-0.3269	-0.0577	-0.4615
Total	-0.2432	-0.4145	-0.2795	-0.2523	-0.3709

4.4.3 Income Group and Service Quality Gaps

It is evident from Table 11 that respondents falling in the 30001 and above are clearly dissatisfied with the reliability and responsiveness attributes with gaps of -1.24 and -1.4 respectively. Further, some of the respondents under that category are also not satisfied with Assurance and Empathy attributes also. It is interesting to note that most respondents falling under 0-8000 income group are satisfied with the responsiveness attributes i.e. ability of banks' staffs to tackle problems quickly and willingness to ask questions and under this category of income group, very few respondents are dissatisfied with the Assurance Dimension (-0.0096).

Table 11: Cross-tabulation of Income Group and Service Quality Gap

Income Group	Tangibility	Reliability	Responsiveness	Assurance	Empathy
0-8000	-0.2308	-0.5077	0.0385	-0.0096	-0.3769
8001-15000	-0.2386	-0.3091	-0.3068	-0.3523	-0.5364
15001-20000	-0.3071	-0.3200	-0.2929	-0.2571	-0.2400
20001-30000	-0.1477	-0.3727	-0.3523	-0.3636	-0.3727
30001 and above	-0.3000	-1.4000	-1.4000	-0.5500	-0.5200
Total	-0.2432	-0.4145	-0.2795	-0.2523	-0.3709

CONCLUSION

Taken as a whole, it can be concluded that bank customers are not satisfied with quality of service of banks. Principally, customers are dissatisfied with the reliability attributes meaning that customers are disappointed with service level and of bank employee's ability to perform a promised service in a timely and accurate manner. On the other hand, lower gaps have been observed for tangibles which would imply that customers are in the main satisfied with the outward aspect of banks, facilities offered and appearance of personnel. It should however not be ignored that a negative gap has been obtained for all 22

dimensions. The study also reveals that respondents in higher income groups are more dissatisfied with quality of service of banks.

The results of the study call attention to the need of bankers in identifying cost-effective ways of closing service quality gaps in order to remain competitive and there are still improvements to be made. In addition, they can prioritize which gaps to focus on. However, satisfying clients is not an easy task. One of the ways to improve service quality would be to introduce a complaints handling system in terms speed of response, and understanding the customer's specific needs. Making frequent surveys to know about the customers' perceptions and expectations and analyse whether their aims have been achieved or not or relaxing banks closure hours would also be means to enhance on service quality levels.

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