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# An Assessment of Service Quality in Banks

***"If you cannot measure it, you cannot improve it"***  
***Lord William Thomson Kelvin (1824-1907)***

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Study attempts to measure and compare service quality and customer satisfaction among private, public and foreign bank. A survey has been used to collect primary data and 246 questionnaires were used in final analysis. Questionnaire items were developed through a two stage process involving a review of the measurement scale employed in previous studies and two pilot studies of focus group to identify the service attributes for assessing banking service quality. Factor analysis and reliability testing were employed to identify service quality attributes. Study results show that service quality is at the root of customer satisfaction. Exploratory factor analysis uncovered 19 variables (five groups) and they explain 95.22% variance. Replications among other samples are needed to validate the current finding. The research is just a small step in understanding the constructs of SQ and CS. The causal relationships between the two have not been investigated. This paper makes a valuable contribution given the fact that there are only a limited number of comprehensive studies dealing with the assessment service quality in banking environment in Gujarat state.

**Keywords:** Customer Services Quality, Customer Satisfaction, SERVQUAL

**C**ut throat competition and highly stressed profits have introduced the new marketing practices in the Indian banking sector and has also brought the customer satisfaction to the center of the focus. It has become very important for the banks to retain their existing customer base as well as to enlarge the same. As the numbers of banks are increasing; customers' expectations of service quality is growing. It has become imperative to measure the service quality of the bank so that the service providers can assess their level of service quality and identify the quality gaps for improvements. Service Quality is seen to be one of the main determinants of customer satisfaction. Every marketing textbook exhorts marketers to differentiate themselves from competitors and competing brands (Lamb, Hair, McDaniel, Boshoff & Teblanche, 2004). As most of the differentiating variables suggested in the literature are easily imitated by rivals many firms are focusing their efforts on quality of customer service as a means of differentiation. Service quality has also been shown to be an important driver of customer satisfaction both from theoretical view point and empirically substantiated in a variety of industries including service industries<sup>1</sup>. The study is also relevant in the light of the recommendations of several committees constituted by Government of India and the Indian Parliament, which argued that banks of India need to design effective customer service system so as to compete effectively in the liberalized market. Product differentiation is impossible in a competitive environment like the banking industry. Banks everywhere are delivering the same products. Thus, bank management tends to differentiate their firm from competitors through service quality. Service quality is an imperative element impacting customers' satisfaction level in the banking industry. In banking, quality is a multi-variable concept, which includes differing types of convenience, reliability, services portfolio, and critically, the staff delivering the service.

**“SQ is a multi-dimensional concept. It means different things to different people”**

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<sup>1</sup> Global Management Review, Vol.2, Issue 4, August–2008 Page no. 37-41.

## Literature review

Service quality has been identified as a critical success factor for organizations to build their competitive advantage and increase their competitiveness. Pioneering work by

The SERVQUAL instrument indicated five dimensions; tangibles, reliability, responsiveness, assurance, and empathy of service quality emerged across a variety of services

Parasuraman et al. (1985) led to a list of ten determinants (reliability; responsiveness; competence; access; courtesy; communication; credibility; security; understanding the customer; and tangibles) of service quality as a result of their focus group studies with service providers and customers which subsequently resulted in the development of the SERVQUAL instrument with these ten attributes distilled into five overall dimensions of service quality. The five dimensions of SERVQUAL are (Parasuraman et al., 1988, 1991):

- (1) Tangibles, which pertain to the physical facilities, equipment, personnel and communication materials;
- (2) Reliability, which refers to the ability to perform the promised services dependably and accurately;
- (3) Responsiveness, which refers to the willingness of service providers to help customers and provide prompt service;
- (4) Assurance, which relates to the knowledge and courtesy of employees and their ability to convey trust and confidence; and
- (5) Empathy, which refers to the provision of caring and individualized attention to customers.

SQ is a multi-dimensional concept (Jamal & Naser, 2002); it means different things to different people (Bennington & Cummane, 1998). Gronroos(1984) pioneered this

concept and defines service quality as a set of perceived judgments resulting from an evaluation process where customers compare their expectations with the service they perceive to have received. He suggests that it may be split into two facets – technical quality (what is done) and functional quality (how it is done). These two facets may be further interpreted to suggest that the service must be effective (doing the right things) in satisfying the specific needs of the customer as well as executing the service efficiently (doing things right).

Parasuraman, Zeithmal and Berry (1985) proposed that service quality is a function of the differences between expectation and performance along the quality dimensions. They developed a service quality model based on gap analysis. Gap 5 is a service quality shortfall as seen by the customer, and gaps 1-4 (understanding, service standard, service performance and communication) are shortfalls within the service organization. Thus gaps 1-4 contribute to gap 5.

In the banking industry, the study on service quality has been undertaken for example by MukeshKumar, FongTatKee, VincentCharles (2010), Kirti Dutta and Anil Dutta (2009), Riadh Ladhari (2008), Francois A. Carrillat, Fernando Jaramillo and Jay P. Mulki (2007), Huseyin Arasli, Salime Mehtap-Smadi and Salih Turan Katircioglu (2005), Yavas *et. al.* (2005), Charles chi cul, Barbara R. Lewis, Wan Park (2003), Naceur Jabnoun and Hussein A. Hassan Al-Tamimi (2003), Ahmad Jamal and kamal Naser (2002) , Karin Newman (2001), Kamillia Bahia and Jacques Nantel ((2000), Parasuraman *et al.* (1985; 1988).

In the study of service quality in the banking sector, Mukesh Kumar, Fong Tat Kee, VincentCharles (2010) aimed to find the differences in the service quality between two types of banks, namely conventional and Islamic, in terms of common critical factors after re-examining the SERVQUAL model. The researcher surveyed 308 bank customers from both Islamic and conventional banks from different parts of Malaysia. From survey results author found that the expectations on competence and convenience are significantly different between conventional banks and Islamic banks. Kirti Dutta and

Anil Dutta (2009) intended to study the expectations and perceptions of the consumers across the three banking sectors in India and then related it to financial performance of the Banks. To explore the customers' perception of service quality the researcher surveyed 263 respondents across the three banking sectors. From survey results the author found that in the banking sector it is the foreign banks which are perceived to offer better quality of services followed by the private and then public banks. It was also found that these perceptions are reflected in the financial performance of the banks also. Riadh Ladhari (2008) aimed to identify the key conceptual and empirical issues that should be considered in the development of alternative industry-specific measurement scales of service quality (other than SERVQUAL). The author identified deficiencies in some of the alternative service-quality measures; however concluded that the identified deficiencies do not invalidate the essential usefulness of the scales in his research paper titled "Alternative measures of service quality: a review". Francois A. Carrillat, and Jay P. Mulki (2007) aimed to investigate the difference between SERVQUAL and SERVPERF's predictive validity of service quality. Data from 17 studies containing 42 effect sizes of the relationships between SERVQUAL and SERVPERF with overall service quality (OSQ) are meta-analyzed. At the end the researcher found that Overall, SERVQUAL and SERVPERF are equally valid predictors of OSQ. Adapting the SERVQUAL scale to the measurement context improves its predictive validity; conversely, the predictive validity of SERVPERF is not improved by context adjustments. Huseyin Arasli, Salime Mehtap-Smadi and Salih Turan Katircioglu (2005) measured the service quality perceptions of Greek Cypriot bank customers and examined the relationship among service quality, customer satisfaction and positive word of mouth. Author found that the expectations of bank customers were not met where the largest gap was obtained in the responsiveness-empathy dimension. Reliability items had the highest effect on customer satisfaction, which in turn had a statistically significant impact on the positive word of mouth. In the study of service quality in the banking sector in Turkish

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banking, Yavas *et. al.* (2005) employed a multi-stage, multi-phase, and multi-sample approach to study service quality scale. Customer perceptions of service quality of retail banks in Northern Cyprus serve as the study setting. In another paper he has examined the nature of relationships between service quality, background characteristics, and satisfaction and selected behavioral outcomes by using retail banking in Germany. He found from his research that “timeliness” aspects of service delivery are more closely related to customer satisfaction, and complaint and switching behaviors. Charles chi cul, Barbara R. Lewis and Wan Park (2003) collected data on expectations, performance and

“How is the value delivered by Indian banks perceived by their customer and does it meet the expectations of their customer?”

importance measures from 153 bank customers in order to assess the measurement of service quality in South Korean banks. Tests of SERVQUAL, Weighted SERVQUAL, SERVPERF and Weighted SERVPERF were reported by the authors in his paper. Naceur Jabnoun and Hussein A. Hassan Al-Tamimi (2003) developed a modified SERVQUAL for measuring service quality in the United Arab Emirates commercial banks. The instrument includes thirty items that belong to the five dimensions of SERVQUAL. The author tested the instrument for reliability and validity and indicated that the

instrument had only three dimensions. Ahmad Jamal and kamal Naser (2002) studied the impact of Service Quality Dimensions and Customer Expertise on Satisfaction from sample of 167 respondents of Abu Dhabi Commercial Bank. Author reported that both core and relational dimensions of service quality appear to be linked to customer satisfaction. Karin Newman (2001) presented a case study of a pioneering nationwide implementation of SERVQUAL by a major UK high street bank between 1993 and 1997 in his research paper titled “Interrogating SERVQUAL: a critical assessment of service quality measurement in a high street retail bank. Kamillia Bahia and Jacques Nantel ((2000) performed study in Canada and tried to develop a reliable and valid scale for the measurement of perceived service quality of bank services. BSQ scale comprised of 31 items was used on 360 retail banking customers. Their study found that when comparing

BSQ dimensions and SERVQUAL, it seemed that BSQ dimensions were more reliable than SERVQUAL.

## **Research Objective**

The researchers have identified following research questions from literature review.

How is the value delivered by Indian retail banks perceived by their customer and does it meet the expectations of their customer? Is there any difference between customer satisfaction and service quality among private sector, public sector and foreign sector? Which dimension is doing well among all five dimensions in banking sector? So, foremost aim of this research is to comparatively examine and measure of service quality and customer satisfaction among private sector, public sector and foreign bank and to offer suggestion based on results of the study.

## **Methodology, Data collection and Survey instrument**

### **Sample size determination**

For determining the sample size, following formula was used.

$$n = \frac{z^2 pq}{d^2}$$

Here  $Z = 1.96$ ,  $p = 0.20$ ,  $q = 0.80$ ,  $d = 0.05$ ,

$$n = \frac{(1.96)^2(0.20)(0.80)}{(0.05)^2} \qquad n = 245.8624 \approx 246$$

### **Sample**

The population comprised retail customers of bank as defined in similar studied in literature. A stratified simple random sampling procedure was used on a sample of 246 respondents. The sample of 246 was divided equally among three types of banks i.e. 82 respondents for each strata. The population of this study was customers of retail banks of Ahmedabad and Gandhinagar.

## Characterstics of the sample

		<b>Public</b>	<b>Private</b>	<b>Foreign</b>
<b>AGE</b>	Less than 20	4	4	2
	20 - 23	<b>28</b>	11	13
	23 – 26	12	<b>24</b>	<b>34</b>
	26 – 29	8	<b>28</b>	<b>20</b>
	29 – 32	22	7	11
	More than 32	8	8	2
	<b>Total</b>	<b>82</b>	<b>82</b>	<b>82</b>
<b>Annual Income</b>	1,00,000 - 2,00,000	4	2	8
	2,00,000 - 3,00,000	<b>38</b>	<b>58</b>	26
	3,00,000 - 4,00,000	37	20	<b>43</b>
	4,00,000 - 5,00,000	1	2	5
	More than 5,00,000	2	0	0
	<b>Total</b>	<b>82</b>	<b>82</b>	<b>82</b>
<b>Occupation</b>	Student	<b>38</b>	28	22
	Business man	19	18	21
	Service	22	<b>32</b>	<b>38</b>
	House wife	3	4	1
	<b>Total</b>	<b>82</b>	<b>82</b>	<b>82</b>
<b>Education Level</b>	Less than S.S.C.	2	2	0
	S.S.C.	4	1	3
	H.S.C.	4	3	3
	Graduation	<b>56</b>	<b>43</b>	<b>39</b>
	Post Graduation	16	<b>33</b>	<b>37</b>
	<b>Total</b>	<b>82</b>	<b>82</b>	<b>82</b>

## Instrument

The five dimensions of SERVQUAL as proposed by Parasuraman et al. (1988), Othman and Owen (2001, 2002) and Jabnoun and Al-Tamimi (2003) were adapted and modified in this study. SERVQUAL has emerged as perhaps the most popular standardized



questionnaire to measure service quality. The instrument poses a set of 22 structured and paired questions designed to assess customers' expectations of service provision and the customers' perceptions of what was actually delivered. A five-point Likert-type scale is used in this study, anchored by "strongly disagree" to "strongly agree". The five dimensions operationalized by Parasuraman et al. (1988) to measure service quality are already discussed in literature review section. Content validity (wording and meaning) was checked carefully by two bank experts. A pre-test was then conducted with a group of bank customers, and minor changes to the scales were made accordingly to ensure that the questions were not repetitive. Finally, demographic information and product knowledge of banking customers were elicited from the respondents. The questionnaire was divided in three sections. The first section was to measure the respondents' expectations (E), second question was related to respondents' perceptions (P) about service quality of banks. The third and last section was for demographic profile of respondents and customers satisfaction level.

## Findings and Analysis

### Final Factor analysis Results

		Eigen Values	Factor loadings	Percentage Variance	Cum. Percentage
<b>Tangibles</b>	Q1	5.642	0.84	27.83	27.83
	Q2		0.76		
	Q3		0.91		
<b>Reliability</b>	Q5	4.578	0.94	25.37	53.2
	Q6		0.87		
	Q8		0.79		
	Q9		0.92		
<b>Responsiveness</b>	Q10	2.427	0.78	18.79	71.99
	Q11		0.86		
	Q12		0.99		
	Q13		0.97		
<b>Assurance</b>	Q14	1.104	0.91	11.82	83.81
	Q16		0.85		
	Q17		0.84		
<b>Empathy</b>	Q18	1.002	0.76	11.41	95.22
	Q19		0.84		
	Q20		0.94		
	Q21		0.83		
	Q22		0.79		

\*Extraction method:- principal component Analysis. \*Rotation Method:- Varimax with Kaiser normalization.

From the rotated factor matrix, found that three component have less than 0.5 Eigen values. And 19 components explain 95.22% variance of total variance. And from the extraction table which components have lesser value (less than 0.90) it should be deleted

in factor analysis. From the above both the table we can say that 3 components; Q4, Q7 and Q15 are not important and they are removed for further survey.

**Reliability Testing** With the small sample size, the validity and reliability of the scale were not assessed using SEM. So, reliability was examined using the Cronbach's alpha ( $\alpha$ ) value. A measure of construct reliability (Cronbach's Alpha) was computed for each dimension to assess the reliability of the set of items forming that dimension. (See Table given below). These coefficients range from 0.8647 to 0.7962. As a rule; 0.70 and above as an indicator of reliability.

**Reliability Measure for SQ Dimensions**

<b>Dimensions</b>	<b>Cronbach's alpha (<math>\alpha</math>)</b>
Tangibles	0.8647
Reliability	0.8279
Responsiveness	0.8436
Assurance	0.8125
Empathy	0.7962

From the below table of Mean, Standard Deviation GAP scores of Private sector banks, Public sector banks and Foreign banks, we can say that the public sector bank and private sector banks have more service quality gap than Foreign Banks. we can also conclude that all three sector banks perform well in Tangibility factors, because in all five dimensions tangibility has less gap score and the people are more reliable on public sector banks because the public sector banks have less service quality gap. The public sector is performing well compare to private sector in only one dimension and it is assurance. So finally we can conclude from the above table that Foreign Banks is better than public sector banks and private sector banks.

**Mean, Standard deviation and Gap scores of Private sector banks, Public sector banks and Foreign Banks.**

Factors		Public Sector Banks			Private Sector Banks			Foreign Banks		
		E	P	Gap	E	P	Gap	E	P	Gap
Tangibility	Mean	4.08	2.01	<b>2.07</b>	3.96	2.03	<b>1.93</b>	3.96	2.12	<b>1.84</b>
	S.D.	1.58	1.70		1.62	1.62		1.68	1.58	
Reliability	Mean	4.24	2.25	<b>1.99</b>	4.46	2.03	2.43	4.51	2.13	2.38
	S.D.	1.02	1.45		1.22	1.87		1.21	1.88	
Responsiveness	Mean	4.51	1.98	2.53	4.48	2.06	2.42	4.24	2.01	2.23
	S.D.	1.01	1.65		1.04	1.57		1.04	1.60	
Assurance	Mean	4.41	2.13	<b>2.29</b>	4.48	2.01	<b>2.47</b>	4.35	2.25	2.10
	S.D.	1.08	1.63		1.11	1.73		1.15	1.73	
Empathy	Mean	4.52	1.94	2.58	4.46	1.98	2.48	4.39	2.07	2.32
	S.D.	1.14	1.80		1.12	1.86		1.25	1.85	

Service quality dimensions are related with overall satisfaction and regression model was done,

**Overall Satisfaction**

$$= b_0 + b_1 \text{ Tangibility} + b_2 \text{ Reliability} + b_3 \text{ Responsiveness} + b_4 \text{ Assurance} + b_5 \text{ Empathy}$$

$b_0 = \text{Constant} = 2.406$ ,  $b_1 = -0.15$ ,  $b_2 = 0.079$ ,  $b_3 = 0.011$ ,  $b_4 = -0.147$ ,  $b_5 = 0.134$  and now model can be written as

**Overall Satisfaction**

$$= 2.406 - 0.15 \text{ Tangibility} + 0.079 \text{ Reliability} + 0.011 \text{ Responsiveness} - 0.147 \text{ Assurance} + 0.134 \text{ Empathy}$$

Here overall satisfaction of customer depends on five dimensions Tangibility, Reliability, Responsiveness, Assurance and Empathy, so five dimensions are taken as an independent variable and overall satisfaction as a dependent variable.

## **Limitations and Future Research**

The research has just made a small step in understanding the constructs of SQ and CS. The causal relationships between these two have not been investigated. Researcher can develop more specific service quality scale by incorporating link between service quality and customer satisfaction and their effect on purchase intentions, fewer complaints, emotional bonding, word of mouth, loyalty, recommending and switching etc. Researcher can find a causal link between SQ and CS and their effect on variables mentioned. The present study is based on a small sample size and areas covered in Ahmedabad and Gandhinagar only, therefore the results of this study cannot be generalized. However, this study provides an opportunity for the researchers to use larger sample size and arrive at generalization. Future research can examine a wider respondent base across the cities of Gujarat state and can employ more diversified sample. The sample is skewed to a particular gender with 85% of the respondents being male. Future researchers can use quota sampling across the different income groups, gender and age categories.

## **Managerial implications**

Banking is the hyper competitive industry. Success in banking sector inevitably depends on customer satisfaction. The banks those are not in a position to meet expectations of their customers will be gradually driven away from competition. SERVQUAL as the quality measurement instrument focusing customer expectations and perceptions and gap between two is the most popular method used in service sector like banking. In this study, service quality of private, public and foreign banks were measured by using the SERVQUAL method. This study adds to the small but growing volume of literature examining service quality in Gujarat. Service Quality has become an important integral

component of many organizations in order to differentiate themselves from competitors and to build sustainable competitive advantage. When assessing the service quality managers should not employ general measures of service quality, but should ensure that they are evaluating all aspects of their service. The results of this study provides evidence that the SERVQUAL dimensions are a useful tool to predict overall satisfaction. Service quality managers can use the results of this study to enhance their understanding

**“Loyal customers,  
they don't just  
come back, they  
don't simply  
recommend you,  
they insist that  
their friends do  
business with you”**

-Chip Bell

of which service quality dimensions are associated with overall satisfaction,. Since it is more expensive to find and attract a new customer than it is to retain an existing one (Schlesinger and Heskett, 1991). Bank service providers should continually monitor the level of fulfillment of personal needs and satisfaction with the organization, if they wish customers to remain loyal and want them to recommend their banks to others. As discussed above and shown in service quality gap analysis table maximum gap score is for responsiveness and empathy dimensions. So, all bank irrespective

whether it is private, public or foreign should make effort to include interpersonal skills training in their overall training program to satisfy the needs of their customers. The statistical analysis shows that there exists a gap between the customer expectations and perceptions in the banking sector. This gap varies across the banking sector. Researchers, managers and marketers of banking services in particular and service organizations in general, should recognize the need of investing in Employee training programs with major focus on interpersonal communication and personalized customer care factors in order to provide the service with an emphatic approach. Banks need to improve those employee-related attributes of service quality since they are the main sources of the competitive advantage. On a closing note, it should be noted that while the results and implications of the present study are useful, for broader conclusions, service managers could include dimensions of service quality that are not adequately captured in the generic SERVQUAL instrument, could develop more specific service quality scale by

incorporating link between service quality and customer satisfaction with mediating and moderating variables and of course with more diversified samples.

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