

CUSTOMER PERCEPTIONS OF SERVICE QUALITY OF BANKING SERVICES IN INDIA: AN EMPIRICAL STUDY

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In this paper, an attempt has been made to empirically identify the factors affecting the perceptions of the customers regarding service quality being delivered in banking services. The need of the study arose as the customers' perceptions for banking services have undergone a massive change in the post liberalization period. The perceptions of 200 respondents were studied through questionnaires based on multiple item survey instrument SERVQUAL. Responses were analyzed using principal factor analysis. The paper found that four factors namely customer delight, reliability, system and human responsiveness and service product form the perception of the customers regarding the service quality. Furthermore, disagreement with applicability of Parasuraman's service quality dimensions with regards to banking services in India was also observed.

I- Introduction

Modern Service organizations continue to strive for pursuing new strategies for creating a satisfied as well as loyal customer base in order to enhance the sustainability of business and maximize profits and growth. This mindset has resulted in shifting the focus from "price" to "quality" of the service. However, such "quality" must be delivered consistently across each service encounter with the customers. This is so because, from customers' perspective, the service encounter provides an evidence of the level of service quality delivered by the provider leading to customer's overall evaluation of service as well as his/her future intentions towards the service organization.

In order to improve quality and thereby securing future revenue, service providers must acknowledge the importance of

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“understanding the needs of their customers”. This calls for recognition of “what customers want” as well as “what they don’t”. However, to acquaint oneself with the factors contributing to happiness of the customers is much easier than identifying those leading to their unhappiness.

For the last few years, significant attention has been paid to the factors as well as the aspects of the service environment that in turn influence the customers’ perceptions of service quality. Some researchers also tried to examine the connections between the expectations of people in a service settings and the perceived service outcome (Fischer *et al.*, 1997).

As Indian service sector has also experienced an immense change in environment after introduction of reforms in the LPG era, therefore, the perceptions of the Indian customers towards the service quality have also undergone a massive transformation. This is particularly true in case of banking services, due to entry of private as well as foreign banks in the post liberalization period. Also, a notable stability as well as growth in Indian economy has been witnessed over the last few years due to the soundness and efficiency of the Indian banking sector. Moreover, an improvement in the savings rate has also been observed during the past few years. Hence, with the increased role of banking in the economy on the whole and society in terms of savings to be specific, it becomes imperative to determine customers’ perceptions towards the quality of services delivered by these banks. Therefore, the objective of the present paper is to empirically explore the factors affecting perceptions of the customers regarding service quality of the Indian banking sector. The study will also try to determine the applicability of Parasuraman’s SERVQUAL scale in Indian context.

As far as methodological aspect of the paper is concerned, the paper has been divided into five sections. Whereas, Section I introduces the paper, Section II presents the research design of the study. Section III studies the present literature on service quality and perceptions and data analysis has been carried out in section IV. Finally, Section V contains the findings, conclusions, recommendations and limitations of the study.

II- Research Design

Measurement Instrument

To attain the objectives of the study stated in the previous section, a questionnaire containing 30 question items (statements) about variables related to service quality was designed on the lines of *SERVQUAL* instrument developed by Parasuraman *et al.*, 1988. Adjustments were made in the instrument to make it fit as per the requirement of the study. The customers of IDBI Bank over Punjab formed the population of the study. In order to increase reliability, each construct was operationalized with five-point Likert scale (1 for strongly disagree and 5 for strongly agree).

Sample Characteristics

As far as the demographic profile of the respondents is concerned, the sample comprises of a variety of respondents belonging to different economic and professional backgrounds (refer Appendix III). Majority of the respondents were businesspersons followed by individuals in service. Retired people, students and homemakers were the least constituents of the sample. The study's sample belonged to main cities of Punjab such as Amritsar, Jalandhar, Ludhiana and Patiala. It is acknowledged that there is a skew in the sample towards male respondents (80%) characterized by social set up prevailing in India. Around 48 per cent of the total sample size was the respondents from the age group of 30-45 years. Furthermore, 30 per cent of the respondents belonged to a comparatively younger age group i.e. 15-30 years. As far as educational background of respondents was concerned, 44.5 per cent of the respondents were graduates and approximately 35 per cent of them were post graduates. The sample population had a reasonable experience of banking as majority respondents (above 70 per cent) were lying in 5-15 years of experience interval. Furthermore, 45 per cent respondents paid a visit to the branch daily as majority of the sample consisted of businessmen community. The second highest place in the sample was occupied by service personnel as this group visited their respective branch for 2- 5 times in a month.

Survey Method and Technique

The data for the study was collected through personal contact using convenience sampling approach. The survey was conducted over a period of one quarter i.e. July to September 2009. A total of 220

customers were contacted and asked to fill the questionnaire. However, only 200 responses (approx. 91 per cent) were found suitable for further analysis as 20 questionnaires were incomplete and had to be excluded.

Statistical Tools

To draw up valid conclusions and test these empirically, an exhaustive use of statistical tools has been made in the present study. Whereas, for testing the reliability of the data statistical means like Cronbach Alpha Coefficient has been determined, the adequacy of the data has been tested through Kaiser–Meyer–Olkin (KMO) and Bartlett test of Sphericity. The data has further been Factor Analyzed with the help of Principal Component Analysis. Further, the results have been supported with the help of *Pie Diagrams* wherever required. Besides use of other statistical techniques such as Arithmetic Mean and Standard Deviation has also been made to make the data more meaningful.

III- Review of Literature

Service Quality Defined

Ghobadian *et al.* (1994) envisaged that most of the service quality definitions lie within the “customer led” category. Juran (1999) views the definition of customer led quality as “*features of products which meet customers’ needs and thereby provide customer satisfaction.*” As service quality relates to meeting customers’ needs, the term “perceived service quality” should be considered to understand consumers (Arnauld *et al.*, 2002). Perceived quality of service has been defined as the difference between customers’ expectation and their perceptions of the actual service received (Grönroos, 1984 and Parasuraman *et al.*, 1985). Hoffman & Bateson (2001) defines service quality as an “attitude” formed by a long-term and overall evaluation of a performance. Furthermore, the delivery of a service has been described as a “performance” featuring the service provider (employee) and the customer (Bitner, 1992). It is during this performance that the actions and behavior of service employees become the “crucial determinants of service quality as perceived by consumers” (Hartline and Ferrell, 1996.). The service quality is conceptualized from two dimensions i.e. the technical quality (what

is delivered to the consumer) and the functional quality (how it is delivered) Gronroos (1990).

Service Quality Satisfaction

In line with Brady and Cronin (2001) definition of quality, Keaveney (1995) suggests that consumers voluntarily exit a relationship due to the personal dissatisfaction with service quality received i.e. the outcome or due to the interaction with the service provider. Many other researchers have also suggested that the quality of the customer-organization interaction influences the customer's response to failings in services (Berry, 1995 and Kelley and Davis, 1994). The literature on loyalty also indicates that company's resources and skills are manifested in the service quality (Mittal and Lassar, 1998). Poor quality levels provoke a change in consumers' attitudes towards the firm and likely a change in their behavior (Bansal *et al.*, 2005). Research in service quality has extended in recent years towards aspects such as physical environment and how these aspects influences customers' satisfaction with the service (Bitner, 1992; Kotler, 1973 and Shostack, 1977). The conceptual nature of the relationship between service quality, satisfaction and behavioral intentions is perhaps best explained by Rust and Oliver (1994) who suggests that quality is only one of the many potential dimensions factored into customer satisfaction, however the concept of perceived fairness is more related to service quality perceptions. Though not incorporated in the SERVQUAL scale, a number of recent studies have instituted a correlation amid customer satisfaction and fairness perceptions. Research has established that customers' perceptions of service fairness in turn influence their loyalty and purchase intentions. However, the fact is that the service quality and fairness are two diverse constructs. A customer might evaluate his/her own service outcomes favorably, but still carry a feeling that the service process was inequitable. For example, a VIP may receive exceptional treatment at a hotel but notice other customers being treated adversely.

Conclusion of the Review

The review of the above literature emphasizes that service quality construct must include the customer perspective in it. The quality of the service is judged by the customer after consuming it, supporting the view that customer satisfaction is the result of service quality. Although the controversy regarding who is the predecessor of whom

is still going on. But one consensus among all the researchers that has been able to be established is the service quality to be related with the customer.

Measurement of Service Quality

The quality dimensions of service are considered as criteria to assess service quality (Parasuraman, Zeithaml and Berry, 1985). This idea is also supported by Feinburg and de Ruyter (1995) as they propose that the dimensions serve as instruments for measuring perceived service quality. Along with, they also hypothesize that perceived service quality of consumer is usually a multi-dimensional construct.

To measure service quality, Parasuraman *et al.* developed SERVQUAL model in 1988 by examining the perceived "gap" between the customer's expectation of service quality and his/her perception of the service actually received (Parasuraman *et al.*, 1988). This instrument has been put to empirical testing, and is generally acknowledged and accepted by marketing researchers (Babakus and Boller, 1992 and Carman, 1990). This instrument consists of five dimensions known as tangibles, reliability, responsiveness, assurance and empathy. However, this scale is subject to certain controversies. The Parasuraman's scale has been criticized on the basis that many of the service quality measurement dimensions are not included in the scale. For example, Brady and Cronin (2001) criticize the model on the ground that the perceived service quality is instead made up of three dimensions: "the outcome", "interaction" and "physical environment". Outcome quality is what the customer obtains when the productive process ends; interaction quality refers to the interaction that taking place while the service is being delivered; and environment quality refers to the conditions of the environment where the service is delivered.

However, the earliest research on service quality dimensions was carried out by Grönroos (1984). He found that the perceived quality of a given service is the outcome of an evaluation process; whereby a comparison is made between the consumer expectations with his perceptions of the service received by him. Along with, he also opined that expectations are influenced by "traditions", "ideology", "word-of-mouth communication", and "previous experience" with the service. Also, the customers' perceptions of a service itself

establish their perceived quality of service. However, he did not discuss the relationship between perception and expectation as well as influence on service quality.

Grönroos (1984) found that "service quality" contains three global dimensions. "Technical quality" being the first dimension refers to the outcome of the service. For a bank, technical quality may include the range of service products offered and the excellence in its delivery. Second dimension is the "functional quality" that refers to the manner in which the service is delivered. Customers of a bank will measure whether the service employees are polite and empathetic or transactions are safe and accurate. The third and last dimension is the "corporate image". The bank's image is built largely by both technical and functional quality and also other factors like the goodwill built over time to some extent.

The findings of Gronroos are supported by SERVQUAL model developed by Parasuraman *et al.*, (1985). The model is based on three under mentioned premises:

- a) Measuring service quality is difficult than measuring product quality by the customer;
- b) Service quality perceptions are derived by the consumer by comparing the service expected and service received; and
- c) Quality expectations are not derived only on the basis of service outcomes, rather process of service is also part of service quality evaluations (Parasuraman *et al.*, 1985).

In contrast to Grönroos (1984) who used global measure of service quality, Parasuraman *et al.* (1985) recognized 97 items for measuring service quality. They argued that irrespective of the type of service, consumers use similar criteria in measuring service quality. Thereafter, they grouped these items into 10 key categories identified as "service quality determinants". The determinants were reliability, responsiveness, competence, access, courtesy, communication, credibility, security, understanding/knowing the customer, and tangibles. In further refinement of their study Parasuraman *et al.*, factor analyzed these determinants and reduced these to only five tangibles, reliability, responsiveness, assurance, and empathy given hereunder:

SERVQUAL'S FIVE DIMENSIONS

Dimensions	Definitions
Tangibles	The appearance of physical facilities, equipments, appearance of personnel and communication materials
Reliability	The ability to perform the promised service dependably and accurately.
Responsiveness	The willingness to help customers and provide prompt service.
Assurance	The knowledge and courtesy of the employees and their ability to inspire trust and confidence.
Empathy	The caring individualized attention firm provides to its customers

Source: Parasuraman, Zeithaml and Berry (1988), and Parasuraman, Zeithaml and Berry, (1991)

As the literature discussed the applicability as well as controversial issues relating to Parasuraman's service quality dimensions, there arose a need for determining the applicability of Parasuraman's service quality dimensions in context to Indian service sector. Hence, the present study focuses on customers of IDBI bank's branches in Punjab to determine their perceptions towards service quality and also to find out the applicability of service quality dimensions.

IV- Data Analysis

The useful responses were tested to examine the validity and reliability of the scale to obtain a quantitative and statistically proven identification of requirements of the respondents. The test for quantitative validity was conducted employing the statistical technique of Factor Analysis on the 30 proposed variables using the Principal Component Method. These factors were rotated automatically using the varimax rotation algorithm to ensure that only important and most suitable factors are extracted. The data analysis was carried by using statistical package for social sciences (SPSS) version 10.0.5.

Reliability Analysis

The internal consistency and reliability of the construct are tested by computing the Cronbach's Alpha (α) Coefficient. Some guidelines in the literature suggest a reliability coefficient of around 0.90 to be considered "excellent", values of around 0.80 as "very good," and values of around 0.70 as "adequate", depending on the questions. Values below 0.5 suggest that at least one-half of the observed variance may be due to random error, and measures that are unreliable should be avoided (Kline, 1998).

In the present study, the overall alpha value came out to be 0.7943. However, individual alpha for certain variable were found to be greater than overall calculated alpha and hence, a total of 15 items were deleted after iterations as suggested by Kline, 1998. As a result, the final overall alpha came out to be 0.904 which was much higher than the acceptable standard of 0.70 (Nunnally 1988 and Netemeyer *et al.* 1990) demonstrating internal consistency and reliability of the established scales. Similarly, the reliability estimates for the derived constructs also ranged from 0.74 to 0.83 in the model that again satisfying the Nunnally, 1988 cut-off criteria of 0.7.

Sampling Adequacy

Sampling adequacy is measured by Kaiser-Meyer-Olkin (KMO) measure. The value of Kaiser-Meyer-Olkin (KMO) of the construct was found to be 0.794 as against the minimum acceptable value of 0.5 (Othman and Owen 2001) indicating that the factor analysis test had proceeded correctly and that the sample used was adequate. Therefore, it can be concluded that the matrix did not suffer from the problem of multicollinearity or singularity.

Suitable for Testing Multidimensionality

The results of the Bartlett test of Sphericity turned out to be highly significant (sig. = 0.000) further indicating that factor analysis processes was correct and suitable for testing multidimensionality (Othman and Owen, 2001).

Thus, the statistical tests for *SERVQUAL* testified that the soundness of the proposed items and dimensions of the instrument to measure the service quality in a banking system and hence these can be used for further analysis.

Principal Factor Analysis

The goal of this analysis is to summarize the data set from the survey as accurately as possible using few factors. Principal Factor Analysis identified a few high-level dimensions characterizing service quality perceptions for the banks. As 15 statements were already deleted in the reliability analysis, therefore, remaining 15 were factor analyzed and classified under four factors as shown in table 1. These factors explained 73 per cent of the total variance, much acceptable for the Principal Component Varimax rotated factor loading procedure (Johnson and Wichern, 2002). These four factors are defined as follows.

- Five variables loaded particularly high on the first factor, named as "***Customer Delight***". These describe "great deal for money", "polite behavior of employees", "happiness from services", "sense of confidence instilled by behavior of employees" and "positive word of mouth". All these variables are related to overall experience of joy and satisfaction during the service encounter. These variables together explain more than 23 per cent of the variance.
- The second factor "***Reliability***" included the variables like "use of same bank in future", "upholding loyalty with the same bank", "reliable services", "accurate customer account" and "recommendation of the use of services of the bank to friends and associates". This factor explained for 17 per cent of the total variance.
- The third factor comprised of three variables such as "safety of the transactions", "managerial support extended to the customers" and "trust on employees of the bank". These variables measure responsiveness of the staff as well as the systems of the bank, hence named as "***Systems and Human Responsiveness***". This factor explained for 16.5 per cent of the total variance.
- The last factor included two statements namely "excellent product values" and "quality of services". Therefore, this factor has been named as "***Outstanding Service Product***". This factor also explained for 16 per cent of the total variance explained.

Note: Table I in annexure presents the explanatory data related to these four factors.

Table I
Factors Measuring Perceptions towards Service Quality of Banking Services

Construct/Factor (%age variance explained)	Statements Included	Factor Loading	Cronbach Alpha (Overall 0.904)	Mean	Standard Deviation
1. Customer Delight (23%)	Great Deal for Money	.843	0.8242	3.56	1.04
	Polite Employees	.742		4.02	0.92
	Happiness from Services	.725		3.77	0.85
	Employee Behavior Instills Confidence.	.723		3.68	0.98
	Good Word of Mouth	.570		3.57	1.11
2. Reliability (17%)	Use of Same Bank in Future	.863	0.8297	3.22	0.87
	Loyal Customer	.644		3.75	1.00
	Reliable Services	.614		3.71	.94
	Accurate Customers Account	.567		4.20	.89
	Recommend to My Friends	.504		3.83	1.01
3. System and Human Responsiveness (16.5%)	Safe Transactions	.852	0.7772	4.18	.88
	Manager Support	.734		4.05	.89
	Trust on Employees	.669		3.66	.84
4. Assurance of Service Product (16%)	Quality of Services	.843	0.7377	3.61	.69
	Excellent Product Values	.767		3.57	.80

V- Descriptive Statistics

Table I also presents the "mean score" and "standard deviation" of the variables forming these factors. Whereas, mean is arithmetic average, standard deviation is measure of dispersion or variation (Fallik & Brown, 1983).

By observing these statistics in table I, it can be derived that the variable "politeness of employees" contributed most in the variance explained of the first factor i.e. "*customer delight*" supported by the highest mean and standard deviation of less than 1. The two

statements in the first factor i.e. "happiness resulting from services" and "confidence instilled by the behavior of employees" also had a mean closer to 4 and a standard deviation of less than 1. This proves the relevance of these statements to customer perception of service quality.

Further, "accuracy in the maintenance of the accounts" emerged as major contributor in the second factor with the highest mean and a standard deviation of less than 1. Thereafter in the third variable, the relevance of the "safe transactions" as well as the "support of the manager" can also not be ignored as the mean is surpassing 4 and standard deviation remaining less than 1.

However, in the last factor the variable "quality of services" was observed to be little more important than the variable "excellent product value".

The descriptive statistics in the form of frequency figures for these 15 statements has been presented in the form of pie diagrams given after table I. It can be seen that most customers agree (and sometimes strongly agree too) with all the refined statements representing various aspects related to the service quality. In fact, as supported by mean scores, majority customers agree to the statements such as "bank provides them accurate customer accounts" with "safety in transactions", "employees are polite" and "manager's support is extended to them".

V- Summary, Findings and Conclusion

The present work aims to find out the customers' perceptions towards service quality of banking services in India. The results extracted in the preceding section bring out a number of important findings. From the findings it can be determined that the factors such as "*customer delight*", "*reliability*", "*system and human support*" and "*service product value*" play an important role in forming customers' perceptions about the service quality of any bank.

The most important factor explaining the highest variance turned out to be "*customers' delight*". This indicates that for a modern customer, the payback in terms of value of money invested in a bank has a definite impact on their judgment of a bank's quality. Further,

the polite behavior of the employees and the confidence infused in the customer also has a significant impact on the service quality judgment of the banks. Therefore, the findings indicate the importance of the role played by the executives or service employees of the banks as in case of any other service as described by Parasuraman *et al.*, (1988) as "Empathy". This delight ultimately results in a good word of mouth for the present service provider.

Secondly, Reliability (supporting Parasuraman *et al.*, 1988) of the service provider also determines the service quality that will in turn decide the use of same services from the same service provider in future and its recommendations to the others. The reliability aspect includes providing safety to the most value possession i.e. money of the customer. This aspect was again found to be in agreement with the Parasuraman's model.

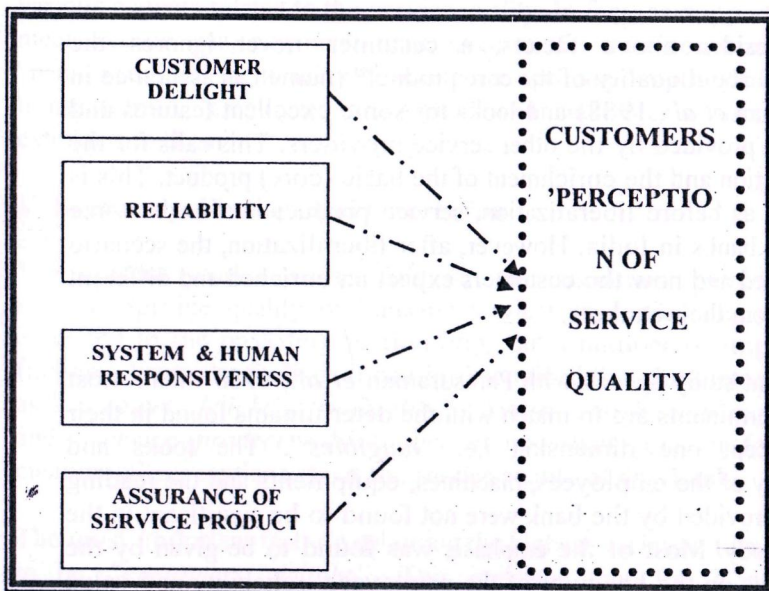
Further, the modern customer also looks for the responsiveness and support extended by the human and systems of the banking service provider (named as "responsiveness" by Parasuraman *et al.*, 1988). In addition, this support needs to be extended throughout the organization. Also, accuracy in customer accounts and the safety of the financial transactions also plays a greater role.

Lastly, besides above factors, a customer never ignores the "assurance about quality of the core product" (named as assurance in Parasuraman *et al.*, 1988) and looks for some excellent features and values not provided by the other service providers. This calls for the differentiation and the enrichment of the basic (core) product. This is evidenced as before liberalization, service product used to be same for all the banks in India. However, after liberalization, the scenario has changed and now the customers expect an enriched and different product from their bankers.

The present study agrees with Parasuraman *et al.*, 1988 where most of the determinants are in match with the determinants found in their study except one dimension i.e. "tangibles". The looks and personality of the employees, machines, equipments and the reading material provided by the bank were not found to be significant in the present study. Most of the emphasis was found to be given by the respondents on the behavior of the employees, reliability and value of the services provided by the bank. The possible reasons of this

may be that as the service product under study is "banking" whereby transactions are of financial and valuable nature, therefore, the role of "service product values" and its "reliability" increases and that of "tangibles" decreases. At the same time, the behavior of the employees should be polite and honest so that it leads to instilling confidence in the customers to reduce their fear in carrying out these transactions without any risk. Therefore, the role of tangibles reduces and the other four factors increases.

In the light of these conclusions, we would like to stress that this paper contributes to the service quality literature by providing empirical evidence about the factors that possibly affect the perception of the customers in forming an opinion about the quality of services being provided by a particular bank. Firstly, the paper empirically demonstrates the existence of various factors that affect the customer perception of service quality. Second, these perceptions may force the consumer to switch or retain the services of the same service provider. Therefore, it becomes imperative for managers to keep these factors in mind. On the basis of the findings of the present study, the following model of customers' perceptions towards service quality may be perceived:



Lastly, with regards to the implications of the findings from managerial point of view, it is advised that the conclusions of Burnham *et al.* (2003) and Bansal and Taylor (1999) should also be kept in mind. As per Burnham *et al.* (2003) firms are stuck in the myopic belief that satisfaction and service quality are the only tools available to help them to retain consumers. In the same way, Bansal and Taylor (1999) show that quality is not the only attribute of the service that influences consumer intentions. In this line, we have shown that the perception of poor quality levels and of a low firm commitment does undermine consumers' trust in the organization, and to a certain extent motivates their desire to switch. But other factors like the perception of an unfair price and the experience of anger incidents, poor quality, and low commitment have also a stronger consequence on customers' intention to switch. Therefore, besides these findings, it is recommended to take help of other methodologies such as experimentation or the study of critical incidents (Roos, 1999) while determining the factors affecting customers' perceptions towards the organization.

Limitations and Future Research Directions

At the end, it is pertinent to mention that the study suffers from many limitations relating to data collection and result interpretation. The main limitation is the likelihood of a common method bias by using a single questionnaire to determine all constructs. Another limitation was that the universe of the present study was limited to IDBI bank in geographical area called Punjab. As a consequence, the generalisability of the findings might be limited. The geographical boundaries of this research as well as the sample size will have to be extended in order to generalize the findings.

Lastly, this study actually considered subjects' intentions and attitudes towards behavior than actual behavior. However, intentions may not be essentially an ideal predictor of behaviors. Therefore, upcoming studies can endeavor to improve such limitation by directly observing the subjects over time.

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