

# **SERVICE QUALITY DELIVERY AND CUSTOMERS' SATISFACTION IN NIGERIA BANKING INDUSTRY**

**BY**

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## **ABSTRACT**

The paper assesses the service quality delivery and Customer's satisfaction in some selected Banks in Nigeria. Primary data is used where (600) respondents were selected through convenient Sampling. The study uses gap analysis where the difference between the Banks customers' expectations and perception of service quality dimensions are analyzed to obtain the mean score. The result revealed that the mean score of the net perception is negative indicating that the customer's expectation is higher than the perceived service quality at the Banks. Similarly, the individual dimension average scores are all negative meaning that there is service failure in all the facet of service quality dimensions of Tangible, Assurance, Empathy, Reliability and Responsiveness in Nigeria banks. Thus, it is an indication that the service deliveries in Nigerian Banks do not meet customer satisfactions. Banks is required by this revelation to consider repackaging and redesigning of its service operations to match up with customer expectations.

**Keywords: Service quality, Customers satisfaction, Banks, Nigerian.**

## **1.1 Introduction**

Banking system is the engine of growth in any economy, given its function of financial intermediation. Through this function, banks facilitate capital formation, and promote economic growth. However, banks' ability to engender economic growth and development depends on the health, soundness and stability of the system. And it is not surprising that, the banking industry is one of the most regulated sectors in any economy. Therefore, Customer's satisfaction and service quality are critical components in strategic planning processes. The most central factor to sustainable competitive advantage is to provide the best service quality which will result in improved customer satisfaction. Banks service delivery systems in developing countries especially in Nigeria call for an efficient management to increase its effectiveness. Increasing the demand for customer satisfaction requires banking services to be customer-oriented and comply with standard and efficient protocols. Thus, recommendation from family or friends becomes an important source of information for selecting a bank. Recommendation as well as satisfaction is based on personal experience concerning the services that one has received from one financial institution or another. Customer's choice of a bank over another is based on several factors such as the interest rates, location, quality of service delivery and the banks reputation. Analyzing customer's satisfaction and

understanding weaknesses, opportunities, and threats associated with banking services, can enhance the ability of banks to attract customers.

(Ramsaran, Fowdar, 2008). Customer experience affects business performance, including, productivity, reduce costs, profitability and market share. Several efforts were made to improve the quality of services, and to increase customer's satisfaction by banks innovative measures were introduced like ATM network, internet banking, improved banking hall facilities among others, all in the interest of enhancing customers' comfort. These efforts which aim at bringing satisfaction to the customers seem to be futile. Customers' preferences and expectations seem not to match up with the banks initiatives. There is incessant complaint of long waiting at the banking hall, failure of network system and Automatic Teller Machines and defection to other banks

More also, research on customers satisfaction in banking services, has been largely on developed countries (Karim , Chowdhury 2014), (Phan , Nham 2015), Rehman (2012), (Abdul Kadir, Rahmani, Masinaei 2011). There is inadequate empirical evidence investigating customers' Satisfaction on banking services in developing countries especially Nigeria. It is against this background that this paper assesses the service quality delivery and customer's satisfaction in Nigerian banking industry. The main objective of this study is to assess the quality of service delivery and customer's satisfaction the specific objective of the study is to examine the Gap between customer's expectation and customer's perception of service quality dimensions (Tangibles, Reliability, Responsiveness, Assurance and Empathy) in Nigerian banks.

The work is structured in to five sections. With introductory section one, section two dwelled on the literature review of the study. Section three outline the study methodology and data presentation, analysis and discussions of findings are presented in section four. Section five concludes the work.

## **2.0 Literature review**

### **2.1 Theoretical Literature:**

In literature it has been widely accepted quality is multidimensional concept with many interrelated dimensions Cronin, Taylor (1992); Carmen,(2000); Choi et al (2005;). For many decades the pursuit, for most accurately determining these factors has led to different models and theories are being developed. Most models falls in the parameters of Donabedians (1988) work where services is investigated as concept which can be studied at any level of care.

**Attribution Theory:** Attribution Theory focuses on the way people identify causes of actions (Folkes et al, 1984). In addition, the Attribution-Based Affective Feelings of Westbrook, (1987) deals with the affective feelings associated with the product or service after purchase that can influence the level of satisfaction and states that both positive and negative feelings can exist simultaneously about a purchase.

#### **The Gap Analysis Theory**

This Theory recognized that a key set of discrepancies or gaps exist regarding executive perceptions of service quality and the tasks associated with service delivery to consumers; these gaps can be major hurdles in attempting to deliver a service which consumers would perceive as being of high quality. Al-Hamdan (2006).

Gap 1: This gap is the customer expectations - manager perceptions gap. This gap presents itself as the difference in expectations and perceptions regarding security and privacy. The lack of

interaction between executive management and patients results in misunderstanding of both the demands and the needs required to be fulfilled to improved customers satisfactions ratings.

Gap 2: Banks facilities also face problems in reacting to the services expected from customers. This gap is the difference between the management perceptions of customer's expectations and service quality specifications. The construct which govern this gap include aspect of management commitment to service quality, goal setting, tax standardization and perception of feasibility. Zeinthaml etal(1988).

Gap 3: Is the difference between service quality specifications and the actual service delivered. This is particularly difficult aspect due to inconsistency of customer's behavior.

Gap 4: This is the service delivery and external communication Banks do not always succeed in informing its customers of their endeavors to meet their expectations and deliver on promises. As a result customer's expectations are not aligned to the goals and strategies of the banks.

Gap 5: This Gap is described as the level of service expected form the provider versus perceived service. Expectations are viewed as the standards the bank customer applies to the service experience, while the perceptions are the subjective analysis of the experience. Thus, the most widely accepted measure of service quality remains the expectancy disconfirmation theory. Rahman, Haque, Kahn (2012).

## **2.2 Theoretical frame work**

This study relies on Attribution Theories and Gap Perspective theory. The two are assumed to be the most appropriate in the assessment of Service quality delivery and customer satisfaction in banks. Attribution Theory focuses on the way people identify causes of actions (Folkes et al, 1984). In addition, the Attribution-Based Affective Feelings of Westbrook, (1987) deals with the affective feelings associated with the product or service after purchase that can influence the level of satisfaction and states that both positive and negative feelings can exist simultaneously about a purchase. However, Gap perspective Theory, recognized that a key set of discrepancies or gaps exist regarding executing satisfaction of service quality and the tasks associated with service delivery to consumers; these gaps can be major hurdles in attempting to deliver a service which consumers would perceive as being of high quality or low quality.

## **2.3 Conceptual Issues**

### **2.3.1 Perceived service quality**

It is argued that perceived service quality involves a comparison of expectations with actual performance and is determined by the size and direction of so-called internal gaps: between customer expectations and management perceptions of those expectations; between management perceptions of customer expectations and the firm's service quality specifications; between service quality specifications and actual service delivery; and between actual service delivery and external communications about the service Other studies defined it as the extent to which a service meets customers' needs or expectations. Service is assumed to be quality when it consistently conforms to customer expectations. Quality is one of the things that consumers look for in an offer, which service happens to be one Solomon (2009) Quality can also be defined as the totality of features and characteristics of a product or services that bear on its ability to satisfy stated or implied needs Kotler et al.,(2002,) .

### 2.3.2 Service Quality Attributes:

The instrument that is most often used for measuring perceived quality of service in the marketing literature is SERVQUAL (Parasuraman et al., 1988). It consists of five service dimensions which are tangibles (physical facilities, equipment, and appearance of personnel), reliability (ability to perform the promised service dependably and accurately), responsiveness (willingness to help customers and provide prompt service), assurance (knowledge and courtesy of employees and their ability to inspire trust and confidence) and empathy (caring, individualized attention the firm provides its customers). Lee, Johnson (1997), Zeithaml, Bitner (2003).

The service quality construct is mostly conceptualized in the context of service marketing literature Lee; Yoo (2000). Therefore it deals with the concept of perceived service quality. According to Zeithaml ; Parasuraman ; Berry (1990), perceived service quality is the extent to which a firm successfully serves the purpose of customers. Customers determine the perceived or cognitive value of service based on their experience with the service delivered.

### 2.3.3 Service quality and customer satisfaction

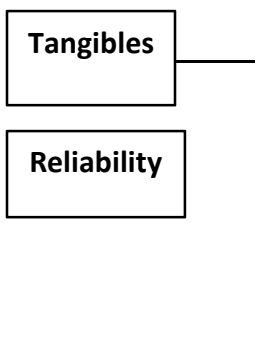
Customer satisfaction with a company's products or services is often seen as the key to a company's success and long-term competitiveness. Generally, there are two general conceptualizations of satisfaction, namely, transaction specific satisfaction and cumulative satisfaction (Jones and Suh, 2000; Yi and La, 2004). Transaction-specific satisfaction is a customer's evaluation of his or her experience and reactions to a particular service encounter (Boshoff and Gray, 2004), and cumulative satisfaction refers to the customer's overall evaluation of the consumption experience to date (Cook, 2008). One of the main elements of determining customer satisfaction is the customer's perception of service quality. Customer satisfaction is described as the result of a comparison of the customers' expectations and his or her subsequent perceived performance of service quality (Herington, Weaven, 2009).

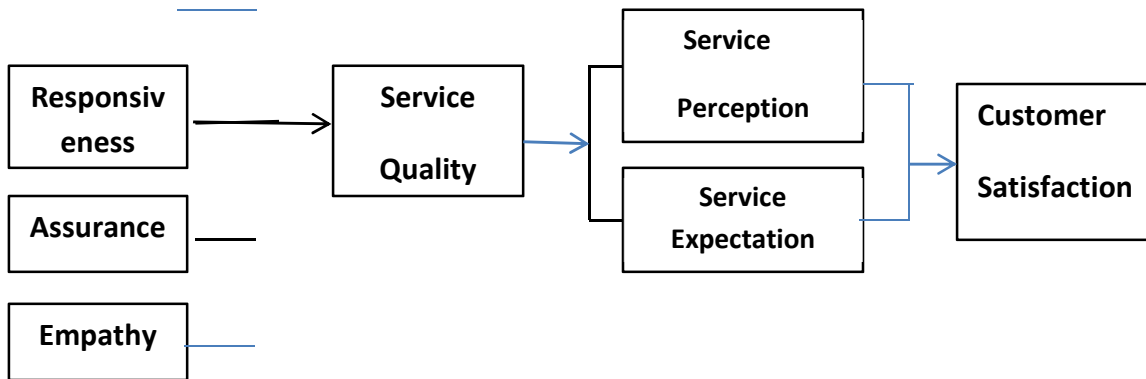
### 2.3.4 Customers Expectations:

In service delivery process, customers are looking forward to service encounters with eager anticipation. In other words, what Customers expect to acquire from service providers can define their diverse expectations. Moreover, customers' expectations are regarded as their desires or wants i.e. what they feel a service provider should offer more than what would offer. Parasuraman et al. (1991) proposed that understanding customer expectations of a service played an important role for delivering satisfactory services. Previous researches had presented that how customers assess the performance of a service provider was based on the single level of expectation standard, which meant customer felt a service provider.

### 2.3.5 Conceptual Research Model

The model below shows five service Quality dimension often used for measuring the Gap between customers' expectation and customers perception of quality service. The quality gap according to Parasuraman et al (1988) is the difference between perception (P) and expectation (E). ( $Q = P - E$ ). When Q is positive it implies customers are satisfied and when negative they are dissatisfied.





Source: Adapted from Parasuraman et al (1988)

## 2.4 Empirical Literature

Numerous studies of service quality and its consequences have been done since it is a way to create a competitive advantage for a company (Ladhari, (2008) Suhartanto, (2011). Banks as an institution begin to recognize that quality should be assessed for survival. Factors such as new incentive structures, declining reimbursement and increasing competition have placed a pressure on financial institutions to deliver efficiently and effectively. On the other hand, managers hope to decrease operating costs, expand access and improve service quality. Andaleeb,(2001).

Studies have not only identified the service quality measurements but also investigated the consequences of service quality especially the emotional aspect such as customer satisfaction. Bebko (2000) Examines the cause of service problems from service providers based on service intangibility within law firms, hair stylists, film processors and retail stores. It was revealed that customers have higher expectations for services which are more intangible than for services with more tangible features.

Satisfaction is becoming one of the most essential objectives which any firm seeking for long-term relationship with customer considers as the top priority. In retail banking context where the contacts with customers are one of the most core business processes, customer satisfaction is becoming the key for successful (Belas & Gabcova, 2014; Belas, Cipovova & Demjan, 2014; Chavan & Ahmad, 2013). One of the main elements determining customer satisfaction is the customer's perception of service quality. Customer satisfaction is described as the result of a comparison of the customers' expectations and his or her subsequent perceived performance of service quality

Karim RA, Chowdhury T (2014) studied the dimensions such as sympathy, tangibility, trustworthiness, receptiveness and assurance are essential for the satisfaction of customers towards the services provided by the private banking sector in Bangladesh. Abdul Kadir H, Rahmani N, Masinaei R (2011) studied the dimensions with regard to responsiveness, customization and flexibility for E-SERVQUAL model, found unable to respond the customer's need in Malaysia banks. Phan CA, Nham PT (2015) studied the service quality's dimension - assurance and tangible at private commercial joint stock bank in Vietnam have found a greater impact on the satisfaction of customers. Empathy and tangible dimensions demonstrates the highest positive correlation and least positive correlation respectively towards customer satisfaction Rehman AA (2012) studied the customers of Islamic banks (U.K and Pakistan) considered assurance dimension as an important factor for customer satisfaction followed by reliability and empathy.

The above empirical literatures have shown numerous studies on service quality and customer satisfaction. However, despite the importance of quality service to customer satisfaction, few studies can be found for developing countries. This can be considered a limitation to adequate understanding on the effect of service quality delivery on customer satisfaction especially on banking service. The study was able to establish a research gap of inadequate Empirical literature investigating service quality in banking industry in developing countries especially Nigeria.

### **3.1 Methodology**

The purpose of this study is to assess Service Quality delivery and customer's satisfaction in selected Nigerian banks. This may shape confidence and subsequent behaviors of customers with regard to choice of banks. This section intends to describe methods of data collection, analysis and the population, methods to get the sample size, the research instrument.

### **3.2 Research Design**

This is concerned with the overall plan and its approaches, strategies and related methods of inquiry Creswell (2004). The research design used for this study includes Survey, where questionnaires were employed on (600) banks customers through convenience sampling techniques, a technique in which a sample is drawn from that part of the population that is close to hand or readily available and The area of the study covers some selected banks in Nigeria..

The method of data collection that is used for this work is primary data collection. Questionnaire was administered. The effects of independent variables on the dependable variable were assessed by the 5-point Likert attitude scale because it can be analyzed effectively as interval scale. (Allen; Seaman, 1997). This study adopt five dimensions of SERVQUAL as proposed by Parasuraman et al. (1988), (Othman; Owen, 2001, 2002), (Jabnoun; Al-Tamimi, 2003). The instrument poses a set of 22 structured and paired questions based on a five- point Likert-type scale ranging from 1 (strongly satisfied) to 5(strongly dissatisfied).

### **3.3 Data Analysis Technique**

The performance of the services delivered was measured by the customers' expectation and perception of the SERVQUAL dimensions, a descriptive statistics on the responds of the patients were used to undertake the needed measurements. The quality gap according to Parasuraman et al (1988) is the difference between perception (P) and expectation (E). (Q= P-E). When Q is positive it implies customers are satisfied and when negative they are dissatisfied

$$Q = \sum_{x=1}^{22} (Px - Ex)$$

Where: Q represents consumer's perceived service quality, P and E the ratings corresponding to perception and expectations of "x" statement, respectively. Using a 5point Likert scale, with ends anchored by the labels "Strongly Disagree" (value 1) and "Strongly Agree" (value5).

## **4.1: Data Presentation, Analysis and Interpretation**

### **Tangibility Dimension**

Table 4.1 the average scores (mean) expectation is so high in relation to the scale of measurement. With tangibles, the mean results of the items on perception of the respondents are low. Irrespective of the various means of the factors for both expectation and perception, mean score for the expectation were found to be relatively higher than its perception for each of the factors considered signifying that, Service Quality is Negative and is dissatisfied. This means that customers consider visually appealing physical facilities, efficient equipment and good-looking workers. Out of the items, customers are very much interested in the equipment used to deliver the services

Table 4.1: Descriptive Statistics on Tangibility Dimension

Tangibility Expectation		Tangibility Perception		
Items	Mean	Items	Mean	Gap
The appearance of bank staff should be neat and professional.	3.62	The appearance of bank staff is neat and professional.	3.15	-0.4667
The physical facilities (e.g., building and furniture) should be attractive and visually appealing.	3.71	The physical facilities (e.g., building and furniture) are attractive and visually appealing.	3.254	-0.4542
Equipment's in the bank should be Adequate	3.63	Equipment's in the bank are adequate.	3.192	-0.4375
Equipment's should be Modern.	3.55	Equipment's are Modern.	3.167	-0.3875
Average	14.51	Average	12.761	

Clearly, it has been shown from Figure 4.1 that, in terms of tangibility, as the customers were expecting the bank to provide a service quality level of 14.51 representing 53%, the bank are rather providing a service quality level of 12.761 representing 47% with a gap of -1.749 (6%) lower than the expectation of the customers. The falling of perception short of the expectation can be attributed to the fact that, the banks could not be provide the required tangible services enough to meet or satisfy the customers

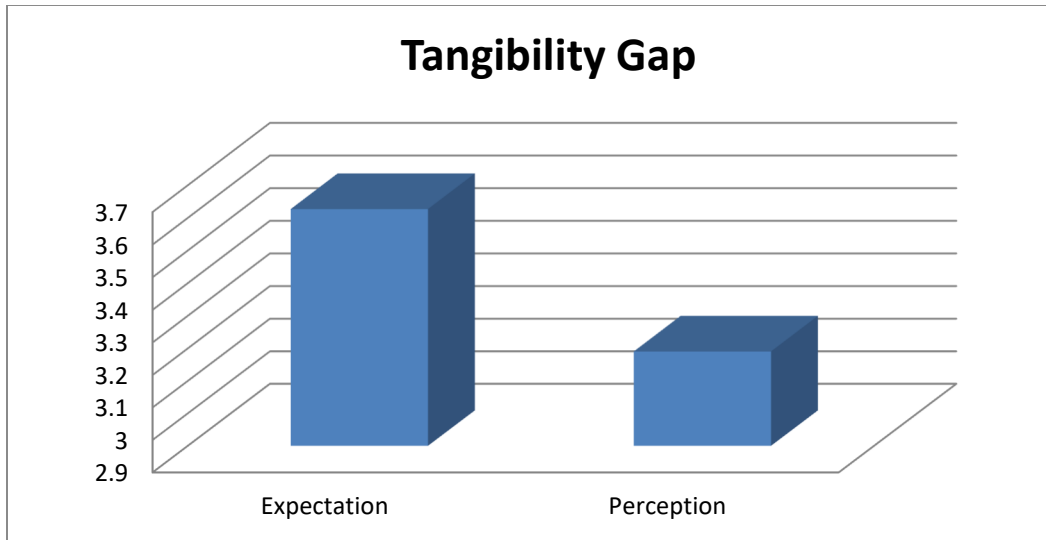


Figure 4.1: Histogram on the difference between Perception and Expectation for Tangibles Source: Field Survey 2017

Table 4.2 Shows that both cumulative and individual averages indicate negative values of the gap analysis meaning that expectation of reliability service quality delivery in the banks is beyond the perceived values. The services provided to the customer are not up to their expectation. Irrespective of the various means of the factors for both expectation and perception, mean score for the expectation were found to be relatively higher than its perception for each of the factors considered signifying that, there was no satisfaction.

Table 4.2: Descriptive Statistics on Reliability Dimension

Reliability Expectation		Reliability Perception		
Items	Mean	Items	Mean	Gap
When banking services are promised are to be done.	3.65	When banking services are promised it is done.	3.242	-0.4083
Sincere interest should be shown in solving customer's problem.	3.81	Show sincere interest in solving customer's problem.	3.346	-0.4625
Provision of banks services should be done at the time promised.	3.64	Provision of banks services at the time promised.	3.333	-0.3042
Keeping banks records should be done correctly.	3.9	Keeping banks records correctly.	3.496	-0.4083
<b>Average</b>	<b>15</b>	<b>Average</b>	<b>13.417</b>	



As shown in Figure 4.2 as customers were expecting a service quality level of 15 (53%), the banks were rather delivering a service quality level of 13.417 (47%) with a service gap of -1.583 (6%) falling short of the expectations of the customers. This indicates that, service delivery was unsatisfactory.

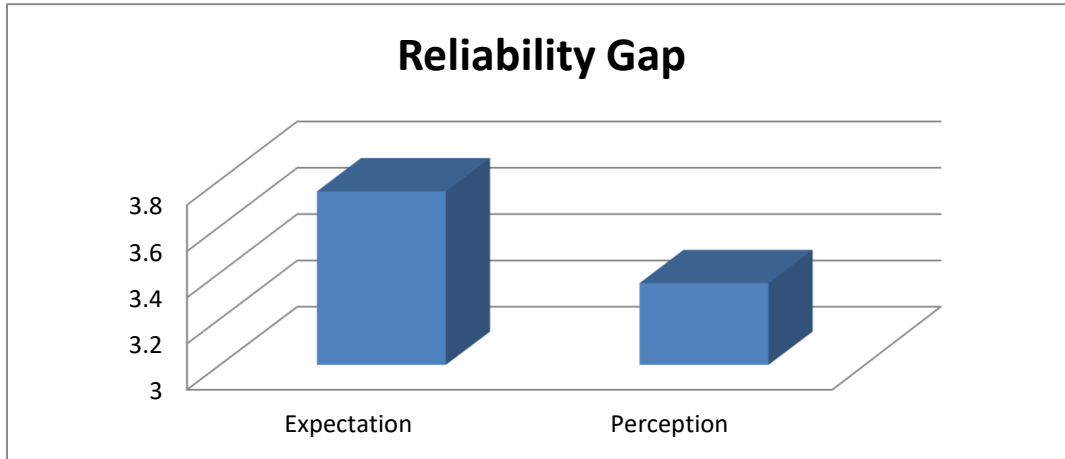


Figure 4.2: Histogram on the difference between Perception and Expectation for Reliability. Source: Field Survey 2017

Table 4.3 shows that the average scores (mean) expectation is so high. This means that customers consider information, prompt services; staff help and access to services. Irrespective of the various means of the factors for both expectation and perception, mean score for the expectation were found to be relatively higher than its perception for each of the factors considered this means that, Service Quality is Negative and is dissatisfied.

Table 4.3: Descriptive Statistics on Responsiveness Dimension

Responsiveness Expectation		Responsiveness Perception		
Items	Mean	Items	Mean	Gap
Information should be provided when service will be performed.	3.78	Information is provided when service will be performed.	3.521	-0.254
Provisions of services should be prompt.	3.68	Provisions of prompt services.	3.400	-0.279
Staffs should be willing to help customers	3.82	Staffs are willing to help customers	3.504	-0.317
It should be easy to access services when needed.	3.55	It is easy to access services when needed.	3.271	-0.275
<b>Average</b>	<b>14.83</b>	<b>Average</b>	<b>13.696</b>	

Figure 4.3 shown that, the total service quality level of the responsiveness fails to meet the perception of the customers as they were expecting a service quality level of 14.83 (52%), the banks was delivering a service quality level of 13.696 (48%) which falls short of -1.134 (4%) on the expectation of the customers represents an unsatisfactory level of service delivery for the dimension

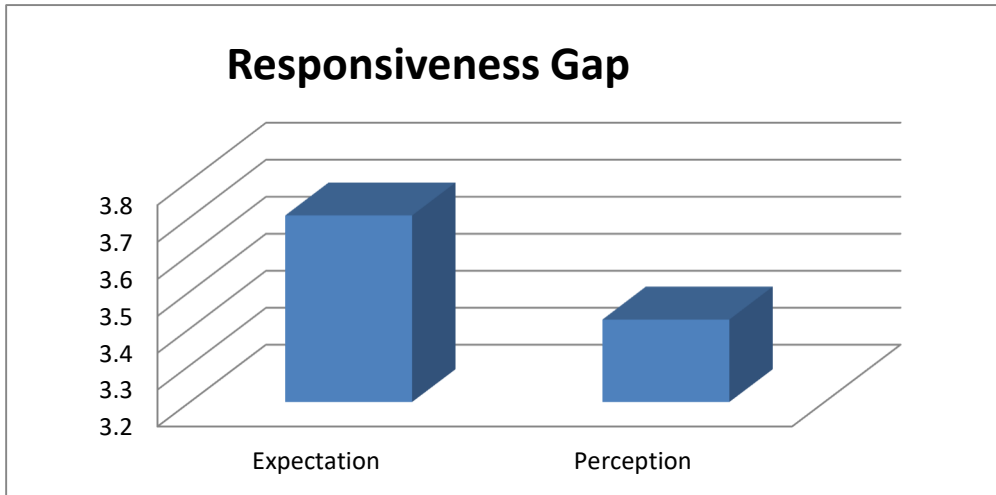


Figure 4.3: Histogram on the difference between Perception and Expectation for Responsiveness  
Source: Field Survey 2017.

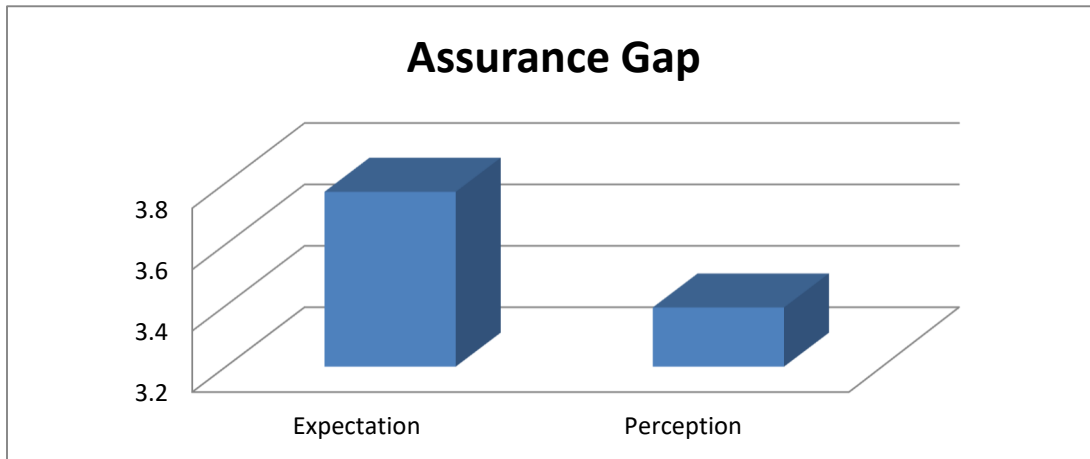
Table 4.4 Shows that, the expectation of the customers are higher than the perceived service quality generally, the individual averages indicate negative values of the gap analysis meaning that expectation of reliability service quality delivery in the banks is beyond the perceived values. This means that services provided to the customer are not up to their expectation.

Table 4.4: Descriptive Statistics on Assurance Dimension

Assurance Expectation		Assurance Perception		
Items	Mean	Items	Mean	Gap
Customers should feel secured in receiving services in the banks.	3.75	Customers feel secured in receiving services in the banks.	3.442	-0.304
Adequate explanation should be giving to banks related problems.	3.85	Adequate explanation is giving to banks related problems.	3.479	-0.371
Staff should have knowledge to answer customers' questions.	3.81	Staffs have knowledge to answer customers' questions.	3.454	-0.354
Staff should be courteous and polite towards customers.	3.73	Staffs are courteous and polite towards customers.	3.333	-0.392

Staff behavior should instills confidence to customers	3.72	Staffs behavior instills confidence to customers	3.258	-0.463
Average	18.86	Average	16.966	

Figure 4.4 shown that, the total service quality level of the assurance fails to meet the perception of the customers as they were expecting a service quality level of 18.86 (53%); and they were receiving a service quality of 16.966 (47%), a service quality gap of -1.894 (6%) lower than their expectation. This shows a general dissatisfaction on the assurance dimension.



Source: Field Survey 2017

Figure 4.4: Histogram on the difference between Perception and Expectation for Assurance

Table 4.5 Generally, The individual averages indicate negative values of the gap analysis meaning that expectation of reliability service quality delivery in the banks is beyond the perceived values. This means that services provided to the customer are not up to their expectation. Irrespective of the various means of the factors for both expectation and perception, mean score for the expectation were found to be relatively higher than its perception for each of the factors considered this means that, Service Quality is Negative and is dissatisfied.

Table 4.5: Descriptive Statistics on Empathy Dimension

Empathy Expectation		Empathy Perception		
Items	Mean	Items	Mean	Gap
Staff should give individual attention to customers.	3.75	Staff gives individual attention to customers.	3.429	-0.325
Operating hours should be convenient to all customers	3.7	Operating hours is convenient to all customers	3.338	-0.358
Staff should have customer's best interest at heart.	3.73	Staff has customer's best interest at heart.	3.325	-0.408
Staff should give personal attention to customers.	3.79	Staff gives personal attention to customers.	3.421	-0.367
Staff should understand the need of the customers.	3.91	Staff understands the need of the customers	3.571	-0.338
Average	18.88	Average	17.084	

Figure 4.5, Shows that customers were expecting a service quality level of 18.88 (53%), the banks were rather giving a service quality level of 17.084 (47%), falling short of -1.796 (6%) of their expectations. Therefore, customers were not satisfied with the services.

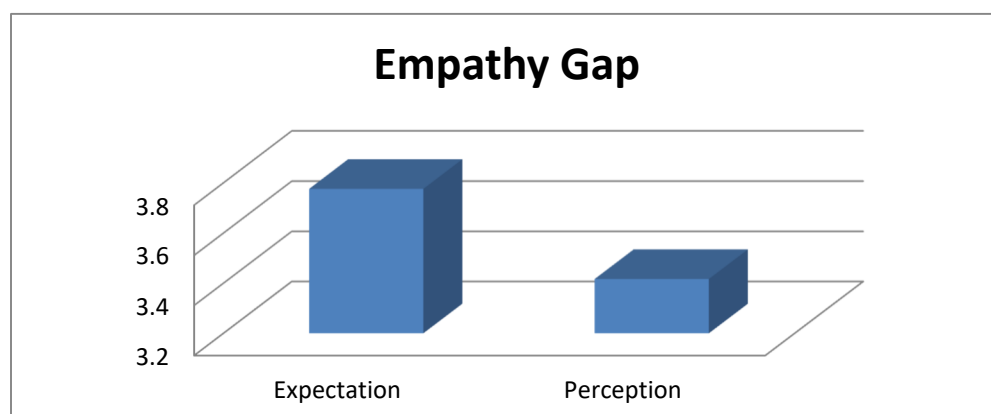


Figure 4.5: Histogram on the difference between Perception and Expectation for Empathy. Source Field Survey 2017

#### 4.2 Result of findings

The objective of the study was to determine the Gap between patients' expectations and 'perceptions of the service quality dimensions of Tangibles, Reliability, Responsiveness, Assurance and Empathy in cottage banks and finds that the overall expectation is high and implies that patients expect a lot from the banks. Looking at the individual dimensions, the expectations are higher than the perceptions. The negative scores indicate that patients are dissatisfied because they expect more than what actually offered in terms of the quality of services. In its strict sense customers perceive service quality in all the banks to be poor since it is lower than expectations and hence they are not satisfied. This attributed to poor facilities.

In this regard, customers are not satisfied with any dimension of service quality. All the dimensions show a gap between expected service and perceived service where expectation is higher than perception this means that our banks need to make improvements in all dimensions in order to close gaps that could lead to increased customer satisfaction.

## **Summary, conclusion and Recommendation**

### **5.1 Introduction**

This chapter gives a summary of key findings of the study presented according to the objectives of the study. Conclusions are drawn from the findings and recommendations are given to help improve the quality of the services delivered by Nigerian banks.

### **5.2 Summary**

Specifically, the paper examines the Gap between customer's expectation and perception of service quality dimensions (Tangibles, Reliability, Responsiveness, Assurance and Empathy) in Nigerian banks gap analysis was used to measure the difference between customers' expectation and perception of the SERVQUAL dimensions, Six hundred respondents (600) were obtained using convenience sampling. The result on the gap analysis shows that the overall expectation is high and implies that customers expect a lot from the banks. Looking at the individual dimensions, the expectations are higher than the perceptions. The negative scores indicate that customers are dissatisfied because they expect more than what actually offered in terms of the quality of services. In its strict sense customers perceive service quality in all the banks to be poor since it is lower than expectations and hence they are not satisfied. This attributed to poor facilities.

### **5.3 Conclusion**

The study assessed the quality of service delivery on customer satisfaction in Nigerian banks. Generally, the responses to service quality dimensions used for measurement provided by the banks established that the banking services are very poor this is because the banking sector in Nigeria is neglected for a long period of time; that leads to the poor services. All items measuring the service quality dimensions gave negative scores. Comparing the average scores to the scale of measurement shows that there is a Gap between expectation and perception of customers from the services provided by the banks.

### **5.4 Recommendation**

A comparison between expectation and perception indicate a gap. Thus, customer expectations scores are higher than the scores of customer perceptions. Banks is required by this revelation to consider repackaging and redesigning of its service operations to match up with customer expectation. This can be done by finding out from customers what they expect from the Bank and provide accordingly. Banks needs to revisit customer check on the general behavior of its employees and their knowledge level to answer questions of customers, in order to identify the flaws and address them. However, management should keep an eye on the efficiency of the machines used such as the tracking of the intranet used for transactions. By this customers will be compelled by virtue of superior service to stay than switching to a competitor.

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