

## **Comparative Study of the Service Quality Perception of Customers: A Study of Indian and Thailand Banks**

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### **Abstract:**

#### **Purpose:**

*The aim of this research paper is to compare perceptions of bank service quality dimensions among Indian and Thai customers, and to determine perception differences of service quality dimensions in both countries.*

#### **Design/methodology/approach:**

*Data were collected using SERVQUAL (Perception) scale of Parasuraman, Zeithml, and berry 1986, 1988) from two convenience samples of bank customers (101 in India and 101 in Thailand). Service quality was measured using the five SERVQUAL dimensions of Tangibles, Reliability, Responsiveness, Assurance, and Empathy. Data were analyzed using Normality, Reliability and ANOVA.*

#### **Findings:**

*This research explores the perception of customers regarding service quality dimensions like Tangibility, Reliability, Responsiveness, Assurance and Empathy towards the Indian and Thai Banks. It was observed that there is no significant difference in Tangibility, Reliability, Assurance and Empathy of Indian and Thai banks. But in Responsiveness there is significance difference is found in Indian and Thai banks. The result indicated that the offerings of the banks in both India and Thailand w.r.t Tangibility, Reliability, Assurance and Empathy are same but the Responsiveness by employees of banks do vary in Indian and Thai banks.*

#### **Practical implications:**

*Indian and Thai bank managers should recognize the importance of “Responsiveness” in service delivery by implementing appropriate customer’s oriented strategies. Bank managers should focus on responding and performing promised services.*

#### **Originality/value:**

*Despite the many studies on individual countries, very few studies compare bank service quality in between different countries. The present study compares perceptions of bank service quality (Perception) between consumers in two countries India and Thailand that have different cultural and economic environments.*

**Keywords:** *Customer’s Perception, Service quality, Customer satisfaction, Cross cultural studies, India and Thailand.*

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## 1. INTRODUCTION

In today's competitive business world, customer satisfaction is an essential performance index and basic differentiator of business strategies. So, the more the customer satisfaction; more is the business. Commerce always begins and ends with customers and that's why the customers are treated as the God of the business. Business enhancements, status, profit, image, brand etc of the organization depends on customers. Thus it is important for all the establishments to meet all the customer's expectations from scratch to top.

### Service quality

Deming, Juran, Feigenbaum and Ishikawa: the quality is basically classified into 5 categories, i.e.: product led, transcendent led, customer led, process or supply led, and value led. The definition of service quality is based on customer-led quality definition where quality is defined as "satisfying customer's requirements, relying on the ability of the organization to determine customer's requirements and then meet these requirements".

The service industries are by and large customer driven and their survival depends on quality of the service they provided. In this context, quality of service furnished by banks is very important and success of their business is directly associated with the quality of service they deliver

### Dimension of Service Quality

**Operational definition:** Service quality factors include five dimensions of the 22-item, SERVQUAL instrument (Assurance, Empathy, Reliability, Responsiveness, and Tangibles) developed by Parasuraman et al. in 1988.

**Theoretical definition:** Service quality is perceived by customers as "the degree and direction of discrepancy between customers' service perceptions and expectations" (Parasuraman, Zeithaml, & Berry, 1985, Abstract section, Para 1).

**Assurance:** is defined as the "knowledge and courtesy of employees and their ability to inspire trust and confidence" (Parasuraman et al., 1988, p. 23). In this study, assurance is the understanding and politeness of the specific commercial bank's service providers and their capability to encourage trust and confidence as perceived by banking customers. Assurance is measured by using 4 items of the assurance dimension of the 22-item SERVQUAL.

Arasli *et al.* (2005) says that assurance dimension of service quality has strongest impact on customer satisfaction and that leads to positive word of mouth outcome.

**Reliability** is defined as the "ability to perform the promised service dependably and accurately" (Parasuraman et al., 1988, p. 23). This is measured using 5 items of the reliability dimension of the 22-item SERVQUAL.

Berry and Parasuraman (1991) says that reliable service is the outcome of the continuous improvement. Similarly in another study, they found that service reliability is the service "core" to most customers. So managers should use every opportunity to build a do-it-right-first attitude (Berry *et al.*, 1990).

**Empathy** is the ability to tune into other's feeling/s (Cook, Macaulay *et al.*, 2004). Empathy is a mandatory competence of the social awareness cluster, which is one of four emotional intelligence competencies (Boyatzis *et al.*, 2000). In this study, empathy, is measured using the 5 items of the empathy dimension of the SERVQUAL.

**Responsiveness** is defined as the willingness to help customers and provide prompt service (Parasuraman *et al.*, 1988). In their research, responsiveness is the readiness of banking service provider's at a specific commercial bank headquarters to provide punctual services as perceived by a specific commercial bank headquarters' banking customers. This is measured using 4 items of the responsiveness dimension of the 22-item SERVQUAL.

Tahir & Abu Bakar (2007) reported service quality and customer satisfaction of commercial banks by using SERVQUAL in Malaysia. They reported that responsiveness is rated as the important dimension of service quality. They found that accurate proper service delivery, communication & effective conflict handling results into overall customer satisfaction regarding bank services in Malaysia (Nelson 2006).

**Tangibles** are defined as the physical facilities, equipment, and appearance of personnel (Parasuraman *et al.*, 1988). This is measured using 4 items of the tangible dimension of the 22-item SERVQUAL.

## 2. REVIEW OF LITERATURE

Panwar upendra singh (2015) in his research on "Measuring Service Quality Dimensions in Nationalized and Private Banks," explores the perception of customers regarding Tangibles, Reliability, Responsiveness, Assurance

and Empathy towards the nationalized and private banks. It was observed that there is a significant difference in Tangibles and Reliability between customer and with respect to the Responsiveness, Assurance and Empathy no significant difference was found. The result indicated that the dimensions Tangibles, Reliability need to be improved by public banks and private banks.

Ladhari et al (2011) compared perceptions of bank service quality among Canadian (a developed economy) and Tunisian (resource –challenged) customers. The study concluded that bank priorities vary depending on the origin of their customers. For instance in Canada empathy was identified as the most important dimension for predicting satisfaction and loyalty among customers whilst “reliability” and “responsiveness” dimensions of service quality were identified as the most important predictors of satisfaction and loyalty among Tunisian customers. It can be deduced from these findings that marketing practitioners must identify the dimensions of service quality that determine satisfaction and loyalty in their own country. Thus, it can be argued that a standardized marketing strategy in environment characterized by different economic, social and cultural environment is not appropriate. Ladhari et al (2011) further acknowledge the contribution of internet banking as an alternative for developing, operating and offering bank services and products. They however caution banks operating in resource –challenged environment to consider the challenges posed by adopting internet banking as internet users may have different demand expectations and needs from in-person customers.

Mohammed & Leo (2009) found in their study on “Customer perception on service quality in retail banking in Middle East: the case of Qatar” that the highest customer perceptions are demonstrated in the tangibles area such as infrastructure facilities of the bank, followed by the empathy area such as timing of the bank and returns on deposit. On the other hand, the lowest perceptions are in the competence area, such as the method of imposing service charges followed by reliability, such as customers’ guidance. Therefore, to be successful, retail banks must provide service to their customers that meets or exceeds their expectations.

Wei (2009) found in his study on “Service Quality Index: A Study on Malaysian Banks” that the service dimension of intangibles had a higher possibility to improve customer satisfaction and the service attributes to performance had positive association with customer satisfaction in Malaysian Banks.

Al-Tamimi and Jabnoun (2006) compare the service quality and banks’ performance between National and Foreign Banks in the UAE i.e. Abu Dhabi, Dubai and

Sharjah. The banks’ performance is analyzed and based on two indicators i.e. ROI and ROA for the time period from 1987 to 2000. Their study concludes that there is no significant difference between national banks and foreign banks in overall service quality and also in dimensions of tangibles and empathy but in case of human skills there is a significant difference and foreign banks are found to be superior. The study also concludes that the relationship between service quality and banks’ performance can be in both directions either bank should improve service quality to improve their profitability or vice-versa.

Dhillon et al. (2003) studied the “Impact of relationship marketing and trends of customer relationship in selected PSU Banks (SBI) and Private Sector Banks (ICICI) in Chandigarh” and concludes that ICICI bank is doing well in credibility, access, communication, understanding the customers, tangibles, reliability, responsiveness, competence and courtesy as their mean value is greater than that of SBI but from security point of view, SBI is better.

Howcroft, et.al (2002) found in their research on “Consumer Attitude and The Usage and Adoption of Home-Based Banking in the United Kingdom” that variables such as age and other demographics impact customer selection and satisfaction in specific situations. Their study has included specific questions relating to gender, age, income, and education in hopes of establishing either a positive or negative impact on overall service quality outcomes.

Soteriou, Zenios (1997) study on “Efficiency, Profitability and Quality of Banking Services” indicated that superior insights can be obtained by analyzing simultaneously operations, service quality and profitability simultaneously, than the information obtained from benchmarking studies of these three dimensions separately.

Zeithaml et.al, (1985) in their study “A Conceptual Model of Service Quality in its Implications for Future Research,” fostered a direct relationship between customer satisfaction and service quality and broadened the unique characteristics of service products. They explained that service in its production sense and consumption occurs simultaneously. Production and consumption of service products cannot exist in isolation, requiring them to be simultaneously produced and consumed. Additionally, they suggest that service production and consumption is by its own nature heterogeneous. Their research was significant in that it highlighted the differences between manufactured products and service products, and it introduced the interrelationships between customer service and customer satisfaction through the measurement of gaps.

### 3. RATIONALE

As the service sector of the global economy grows, the study of services and innovation are becoming increasingly important. Service products distributed regionally, nationally, and globally have become larger portions of company revenue streams; knowledge-intensive business services aimed at enhancing performance require reliable methods of measurement, assessment, and improvement (Spohrer & Maglio, 2008). The most popular and widely used service quality instrument is SERVQUAL. Business operations are incomplete without talking about banks; hence it is essential to know the service quality of banks in different countries. Current study here is to measure the service quality dimensions of Indian and Thai Banks through the customers of the provider who will be helping the banking sector in knowing services provided by them to their customer.

### 4. OBJECTIVE

To measure the perception of the customer in Indian banks with respect to five SERVQUAL dimensions.

### 5. HYPOTHESIS

**H<sub>01</sub>:** There is no significant difference in perception of customers of Indian and Thai Banks with respect to tangibles.

**H<sub>11</sub>:** There is significant difference in perception of customers of Indian and Thai Banks with respect to tangibles.

**H<sub>02</sub>:** There is no significant difference in perception of customers of Indian and Thai Banks with respect to reliability.

**H<sub>12</sub>:** There is significant difference in perception of customers of Indian and Thai Banks with respect to reliability.

**H<sub>03</sub>:** There is no significant difference in perception of customers of Indian and Thai Banks with respect to responsiveness.

**H<sub>13</sub>:** There is significant difference in perception of customers of Indian and Thai Banks with respect to responsiveness.

**H<sub>04</sub>:** There is no significant difference in perception of customers of Indian and Thai Banks with respect to assurance.

**H<sub>14</sub>:** There is significant difference in perception of customers of Indian and Thai Banks with respect to assurance.

**H<sub>05</sub>:** There is no significant difference in perception of customers of Indian and Thai Banks with respect to empathy.

**H<sub>15</sub>:** There is significant difference in perception of customers of Indian and Thai Banks with respect to empathy.

### 6. METHODOLOGY

#### The Study

The study is exploratory in nature and aims to understand the difference in service perception of customers of Indian and Thai Banks.

#### The Sample

The sample for the study was collected from customers of Indian and Thai Banks.

The total sample consisted of 202 respondents, i.e. 101 of Indian banks and 101 of Thai Banks.

#### Tools for Data Collection

Service Quality scale SERVQUAL of (Parasuraman, Zeithml, and berry 1986, 1988) (only perception scale 22 question).

#### Tools for Data Analysis

The data for the present study was analyzed by using Normality test, Reliability test and ANOVA.

### 7. RESULT AND ANALYSIS

#### 7.1 NORMALITY TEST

Most statistical tests like t-test, Z test assume that the data are normally distributed; therefore there is a need to check the normality. Kolmogorove- Smirnov test is performed to examine if the values follow normal distribution. This test is essential to compare the averages of respondents; low significance value which is less than 0.05 indicates that the distribution of the data differs significantly from a normal distribution. Here the value of Asymp. Sig. (2-tailed) is .396 which is greater than the .05 (table 7.1). It shows that values in individualist and collectivist behaviors among customers of Indian and Thai banks follow normal distribution hence t-test can be used for comparing means. Hence the data of the present study is normality distributed.

Table 7.1

One-Sample Kolmogorov-Smirnov Test		
		kmo test
N		202
Normal Parameters <sup>a</sup>	Mean	109.46
	Std. Deviation	17.268
Most Extreme Differences	Absolute	.063
	Positive	.063
	Negative	-.053
Kolmogorov-Smirnov Z		.898
Asymp. Sig. (2-tailed)		.396
<b>a. Test distribution is Normal.</b>		

## 7.2 RELIABILITY TEST

Reliability of the measure was assessed with the use of cronbach's alpha. The reliability coefficients of the five dimensions of *SERVQUAL* (Perception scale) were consistent with the original version conducted by Parasuraman et al. (1988). Cronbach's alpha test is designed as a measure of internal consistency that is all the items within the instrument measure the same thing. It allows measuring the reliability of different variables. It consists of estimates of how much variation in scores of different variables is attributable to change or random errors (Selltiz et al. 1976). As a general rule, a coefficient greater than or equal to 0.7 is considered acceptable and a good indication of construct reliability (Nunnally 1978), low value below the 0.5 implies that reliability may not be appropriate.

Even though Cronbach's coefficient of the scale of the original *SERVQUAL* had high internal consistency (.92) based on Nunnally's (1978) analysis, The Cronbach's coefficient of the total scale here is found to be (0.877). This supports Parasuraman et al.'s (1988) findings that the *SERVQUAL* instrument could be utilized in various services without adaptation because the *SERVQUAL* has high reliability and validity. The Cronbach's alpha for the

questionnaire is (0.877) (Table 7.2). Hence, the scale used here can be said as reliable and can be used for analysis.

Table 7.2

Reliability Statistics	
<b>Cronbach's Alpha</b>	N of Items
<b>.877</b>	22

## 7.3 TESTING THE HYPOTHESIS

### Testing Hypothesis 01

**H<sub>01</sub>:** There is no significant difference in perception of customers of Indian and Thai Banks with respect to tangibles.

When the satisfaction of customers of Indian and Thai banks was analyzed with respect to tangibles, the value of significance for Tangibles was found to be **p=.061** (Table 7.3) which is greater than the significance value of .05 which means that null hypothesis is accepted. (H<sub>01</sub>). So, it may be concluded that there is no significant difference in perception of Customer of Indian and Thai banks with respect to tangibles.

So analysis indicates that customers do not vary in their perception of Indian and Thai banks w.r.t tangibles.

Table 7.3

Independent Samples Test										
Levene's Test for Equality of Variances				t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
total score	Equal variances assumed	3.541	<b>.061</b>	5.822	200	.000	2.614	.449	1.729	3.499
	Equal variances not assumed			5.822	190.944	.000	2.614	.449	1.728	3.499

### Testing Hypothesis 02

**H<sub>02</sub>:** There is no significant difference in perception of customers of Indian and Thai Banks with respect to Reliability.

When difference in Customer Satisfaction of Indian and Thai banks with respect to Reliability was analyzed, the value of Significance was found to be **p=.873** (Table 7.4) which is greater than significance value of .05 which supports

in acceptance of null hypothesis (H<sub>02</sub>) So, it may be concluded that there is no significant difference in Customer perception of Indian and Thai Banks with respect to Reliability.

The result of this hypothesis revealed that there were no differences in perception regarding perception of customers of Indian and Thai Banks with respect to Reliability.

Table 7.4

Independent Samples Test										
Levene's Test for Equality of Variances				t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
total score	Equal variances assumed	.026	<b>.873</b>	2.623	200	.009	1.614	.615	.400	2.827
	Equal variances not assumed			2.623	199.822	.009	1.614	.615	.400	2.827

**Testing Hypothesis 03**

**H<sub>03</sub>:** There is no significant difference in perception of customers of Indian and Thai Banks with respect to responsiveness.

When difference in customer satisfaction of Indian and Thai Banks with respect to responsiveness was analyzed, the value of significance was found to be  $p=.013$  (Table 7.5)

which is less than the significance value of .05 which supports in the rejection of null hypothesis ( $H_{03}$ ). So, it may be concluded that there is a significant difference in customer perception of Indian and Thai Banks with respect to the responsiveness.

Table 7.5

Independent Samples Test										
Levene's Test for Equality of Variances				t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
total score	Equal variances assumed	6.230	<b>.013</b>	7.651	200	.000	6.545	.855	4.858	8.231
	Equal variances not assumed			7.651	176.932	.000	6.545	.855	4.857	8.233

**Testing Hypothesis 04**

**H<sub>04</sub>:** There is no significant difference in perception of customers of Indian and Thai Banks with respect to assurance.

When the satisfaction of customers of Indian and Thai banks was analyzed with respect to assurance, the value of significance value was found to be  $p=.399$  (Table 7.6) which is greater than the significance value of .05 which means that

null hypothesis is accepted ( $H_{04}$ ). So, it may be concluded that there is no significant difference in perception of Customer of Indian and Thai Banks with respect to assurance.

So results suggest that there is no significant difference in perception of customers of Indian and Thai Banks with respect to assurance.

Table 7.6

Independent Samples Test										
Levene's Test for Equality of Variances				t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
total score	Equal variances assumed	.715	<b>.399</b>	1.837	200	.068	1.010	.550	-.074	2.094
	Equal variances not assumed			1.837	198.130	.068	1.010	.550	-.074	2.094

**Testing Hypothesis 05**

**H<sub>05</sub>:** There is no significant difference in perception of customers of Indian and Thai Banks with respect to empathy.

When difference in perception of customers of Indian and Thai Banks with respect to empathy was analyzed, the value of significance was found to be p=.806 (Table 7.7) which is

greater than significance value of .05 which supports in acceptance of null hypothesis (H<sub>05</sub>) So, it may be concluded that there is no significant difference in perception of customers of Indian and Thai banks with respect to empathy.

Table 7.7

Independent Samples Test										
Levene's Test for Equality of Variances				t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
total score	Equal variances assumed	.060	<b>.806</b>	2.265	200	.025	2.050	.905	.266	3.833
	Equal variances not assumed			2.265	199.986	.025	2.050	.905	.266	3.833

**8. CONCLUSION**

This research explores the perception of customers regarding service quality dimensions like Tangibility, Reliability, Responsiveness, Assurance and Empathy towards the Indian and Thai banks. It was observed that there is no significant difference in Tangibility, Reliability, Assurance and Empathy of Indian and Thai banks. But in Responsiveness there is significance difference is found in Indian and Thai banks. The result indicated that the offerings of the banks in both India and Thailand w.r.t Tangibility, Reliability, Assurance and Empathy are same but the Responsiveness by employees of banks do vary in Indian and Thai banks.

In globalized economy when consumers move frequently in many countries, this kind of research will help marketers to analyse and prepare offerings. The study has an important implication that the bankers should provide similar services to all the customers. It is observed that in the responsiveness there exists a significant difference which needs to be reduced by the managers. This information will lead to reduction of expenses on account of the factors where no significant difference exists.

Limitation of the study is that the present study analyses the customer's perception of Indian and Thai banks in a small region. Furthermore, a small sample may not be the representative of the whole country and hence, in future, the research can be conducted by taking a large sample to facilitate a robust examination of the perception of consumers of the banks. Future study can also be conducted to identify demographic wise dimensions. The extension of this study can also include the banker's perspective to have a better understanding of the problem domain. Validation of model and extension of the results to other industries and to different cultures are some of the future directions in which the academics and the practitioners can work to enrich the service quality dimensions literature in banking industry.

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