



STUDY OF CUSTOMER SATISFACTION WITH SERVICE QUALITY OF PUBLIC SECTOR BANKS OF INDIA USING SERVQUAL MODEL

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Abstract: *Customer satisfaction is one of the major concern for all business organizations whether manufacturing product or offering services. Number of theories and models are being propounded to understand what makes customers more satisfied. SERVQUAL model help to identify the gap between what customers expect (expectations from a service) and what they really perceive (what they receive). Thus it suggests better understanding of customer's expectations to decrease the gaps and delight the customers. This paper focuses on understanding customer's satisfaction from the services provided by public sector banks using SERVQUAL model. Survey method has been used to collect primary data on expectations and perception of customers on five dimensions (Tangibility, Assurance, Empathy, Reliability and Responsiveness) of service quality and gap was identified. The result suggests that perception of customers on Tangibility, Assurance, Empathy and Responsiveness are less than expectation while it is more in case of Assurance.*

Key words: *Customer satisfaction, banks, services, expectation, perception*

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INTRODUCTION:

Customer Satisfaction is a popular as well as a debated topic during both business expansions and recessions. Most discussions on customer satisfaction involve customer expectation of the service delivery, actual delivery of the customer experience, and expectations that are either exceeded or unmet. If expectations are exceeded, positive disconfirmation results, while a negative disconfirmation results when customer experience is poorer than expected. (Middle Eastern Finance and Economics - Issue 14 (2011) 63).

Customer satisfaction is defined as “the consumer’s fulfillment response”, a post consumption judgment by the consumer that a service provides a pleasing level of consumption-related fulfillment, including under or over-fulfillment. (Oliver, 1997) while according to Zeithaml & Bitner, (2000), customer satisfaction is their evaluation of services after purchase as opposed to their expectation.

Giese & Cote, (2000) carried out a study on various definitions on satisfaction and came up with the definition, “customer satisfaction is identified by a response (cognitive or affective) that pertains to a particular focus (i.e. a purchase experience and/or the associated product) and occurs at a certain time (i.e. post-purchase, post consumption)”.

Customers have become knowledgeable and this has gradually led to a greater degree of “consumer sovereignty” (Blanchard & Galloway, 1994), when making a choice.

Fonvielle (1997) emphasized the customer satisfaction as the only way to business success. Customer satisfaction is the overall evaluation to services. It is the reflection customers make to their previous purchase. If it always exceeds their expectation, their loyalty increases. Customer satisfaction should be highly valued in business (Ostrom & Iacobucci, 1995; Hou & Yao, 1995; McAlexander et al., 2003).

According to Wicks & Roethlein (2009), organization that consistently satisfy their customers, enjoy higher retention levels and greater profitability due to increased customer’s loyalty.

And therefore it is essential to keep consumers satisfied and this can be done in different ways and one way is by trying to know their expectations and perceptions of services offered by service providers.



SERVQUAL MODEL OF SERVICE QUALITY:

The SERVQUAL- the service quality model was developed by Parasuraman, Valarie Zeithaml and Len Berry. Ten elements of service quality identified originally were later collapsed into five factors - reliability, assurance, tangibles, empathy and responsiveness - that create the acronym RATER.

1. **Reliability**-It involves consistency of performance and dependability. It means that the firm performs the service right the first time and honors its promises. Specifically, it involves: accuracy in billing; keeping records correctly; and performing the service at the designated time.
2. **Responsiveness**: It is concerned with the willingness and readiness of employees to provide service. It involves timeliness of service: mailing a transaction slip immediately; calling the customer back quickly; and giving prompt service (e.g., setting up appointments quickly).
3. **Assurance**: It is to inspire trust and confidence in customers. It is concerned with the knowledge and courtesy of staff; their ability to inspire trust and confidence. It involves Staff competence, Respect for stakeholders, Credibility, Probity and confidentiality and Safety and security
4. **Empathy**: It involves access (to staff, services, information), Communication (clear, appropriate, timely), understanding the stakeholder, services appropriate for stakeholders needs and individualized attention
5. **Tangibles**: It includes the physical evidence of the service- physical facilities; appearance of personnel; tools or equipment used to provide the service; and physical representations of the service, such as a plastic credit card or a bank statement

SERVQUAL represents service quality as the discrepancy between a customer's expectations from a service offering and the customer's perceptions of the service received, which require respondents to answer questions about both their expectations and their perceptions (Parasuraman et al., 1988). The difference between expectations and perceptions is called the gap which is the determinant of customers' perception of service quality.



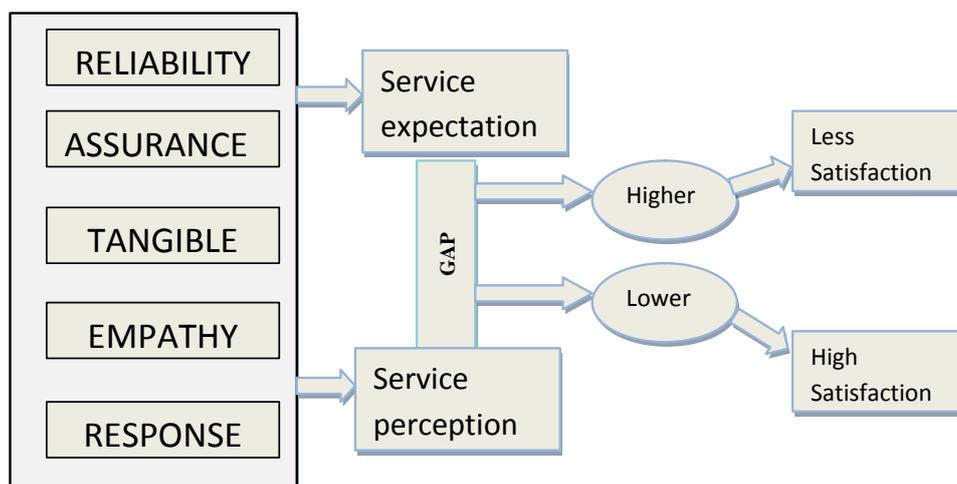
CUSTOMERS' EXPECTATION OF SERVICE QUALITY

Zeithaml et al (1993) states customer expectations as beliefs about a service that serve as standards against which service performance is judged; which customer thinks a service provider should offer, rather than on what might be on offer (Parasuraman et al., 1988). Expectation is what people expect from an ideal bank depends on customer's need, their past experience and the way they get information about the bank, through relatives or friends etc and also how bank itself communicate and treat a customer. Literature explains expectation as predictions made by consumer about what is likely to happen from a transaction.

CUSTOMERS' PERCEPTION OF SERVICE QUALITY

According to Parasuraman et al., (1988), customers' perception of performance is what they experienced. Literature maintains that customers' total perception of a service is based on their perception of the outcome and the process; where the outcome is either value added or quality and the process is the role undertaken by the customer (Edvardsson, 1998). Kandampully (1998) states the customer's perception of quality of service is based on the degree of agreement between expectations and experience.

The result of this comparison is perceived service quality (Gronroos, 1982, 1984; Takeuchi and Quelch, 1983; Parasuraman et al., 1985, 1988). Parasuraman et al, (1988) define perceived quality as a form of attitude, related but not equal to satisfaction, and results from a consumption of expectations with perceptions of performance. Therefore, having a better understanding of consumers attitudes will help know how they perceive service quality in banking operations.





OBJECTIVES OF THE STUDY

The main objective of the study is to measure service quality of banking sectors of Indore especially with SERVQUAL model. The major objectives of the present study are

- To study the difference between perceptions and expectations of Public Sector Bank's customers on Tangibility.
- To study the difference between perceptions and expectations of Public Sector Bank's customers on Reliability.
- To study the difference between perceptions and expectations of Public Sector Bank's customers on Responsiveness.
- To study the difference between perceptions and expectations of Public Sector Bank's customers on Assurance.
- To study the difference between perceptions and expectations of Public Sector Bank's customers on Empathy.

LITERATURE REVIEW

Satisfaction of customer is one of the most researched topics and many studies have been conducted to examine the satisfaction and intention of banking customers (Moutinho and Smith, 2000; Mihelis et al., 2001; Wirtz, 2003; Laforet and Li, 2005; Liu et al., 2008; Gu et al, 2009; Bamdad and Rafiei, 2009; Udo et al., 2010; Gilaninia and Mosavian, 2010; Kazemi and Mohajer, 2010; Samadi and eskandari, 2011; Grigoroudis et al., 2012).

Navaratnaseelan and Elangkumaran(2014) examine the relationship between service quality and customer satisfaction through SERVQUAL model. In their study the service quality dimensions such as Reliability, Assurance, tangibility, Empathy, Responsiveness were considered as independent variable and customer satisfaction as the dependent variable. Pearson correlation analysis revealed that there is significant positive correlation between service quality and customer satisfaction.

Heryanto (2011) in his research titled "Effect of service quality on customer satisfaction in Bank Nagari" of Indonesia studied the effect of service quality on customer satisfaction. The paper defines the various dimensions of service quality like responsiveness, reliability, assurance and Tangibility and Empathy and customer satisfaction factor like speed, Accuracy, Safe, Sauvé and Comfort and concluded significant relationship between service quality and customer satisfaction. The study also revealed that service quality is very



important and consists of action like staff availability, right service at right time, commitment, quick response, competency, complaint solution, and capability of the staff at bank.

Suliaman Aymn (2013) of Jordan in his study identified the impact of the basic dimensions of the SERVQUAL model on the level of customer satisfaction in dealing with the housing Bank. The result indicated that there is an impact of the basic dimensions on the level of customer satisfaction at different level. The study also recommend the need for continuous improvement of service provided to customers, through consumer behavior studies, and work to predict customer expectations to ensure the provision of better services.

Kumar et al,(2009) used the SERVQUAL model in a research to determine the relative importance of critical factors in delivering service quality of banks in Malaysia. In their study, they modified the SERVQUAL model and considered six dimensions; tangibility, reliability, responsiveness, assurance empathy and convenience and these consist of 26 statements. They considered convenience because it is an important determinant of satisfaction for banking customers in Malaysia and contributes very highly in the customers' appreciation of the quality of services offered by the bank. The study recommended that banks need to be more competent in delivering their services and fulfilling the assurance of customers and providing the banking services more conveniently.

Negi (2009) used the SERVQUAL Model to determine customer satisfaction in Telecommunication industry. He found out that reliability, empathy and network quality proved to significantly effective in contributing to overall service quality and overall customer satisfaction with mobile services.

RESEARCH DESIGN

In this study descriptive cross sectional design has been used to carry out the research.

POPULATION

The population for study is the people of Indore who are having bank account in any of the public sector banks.

DATA COLLECTION INSTRUMENTS - QUESTIONNAIRE

Research is based on primary information collected through self administered questionnaire which was distributed to the customers and collected after its completions.



Five dimensions -Tangibles, Reliability, Responsiveness, Assurance, and Empathy of the SERVQUAL model have been divided into 22 statements to measure service quality in the private and public sector banks.

In the SERVQUAL model, the statements are divided into two parts, the first part is meant to measure the expectations of customers and the second part to measure their perceptions. Demographic information about customers like gender, age, occupation, and qualification has also been collected.

Consumers perceived service quality in banks is assessed by the difference between the expectation and perception of services experienced by customers in banks. This will help to identify with what items of the SERVQUAL dimensions customers are satisfied.

Scale for measurement: The study it has been carried out on five point scale (5-Strongly agree, 4 –Agree, 3-Neutral, 2- Disagree and 1- Strongly Disagree) to measure both the expectation and perception of the customers.

Perceptions are based on the actual service they receive in banks and expectations are based on what they actually find in the banks. Service quality scores are the difference between the perception and expectation scores (P-E) with a possible range of values from -5 to +5 (-5 stands for very dissatisfied and +5 means very satisfied). The quality score measures the service gap or the degree to which expectations exceed perceptions.

The more **positive** the P-E scores, the higher the level of service quality leading to a higher level of customer satisfaction.

DATA ANALYSIS

Demographic analysis of sample: The bank customers who were surveyed for the studies are the respondents for the study. The profile of them has been shown in Table No 1. Table shows that out of 80 respondent 19 were female and 61 are male. The percent wise distribution of gender is 76.3 percent male and 23.8 percent are female. On examining the table it has been found that out of 80 respondents, 50 are married while 30 are unmarried. Thus 62.5 percent respondents are married and only 37.5 percent are unmarried. respondent's age have been grouped in four groups- 21-30, 31-40, 41-50 and above 50 and the result shows that 20 respondents out of 80 belongs to 21-30 age group with the percentage of 25 %.41 respondents with 51.3 percentage are of 41-50 age group .13 people belong to 31-40 and 6 people were above 50 years with the percentage of 16.3 and 7.5



percent respectively. Respondents who were classified in postgraduate, Graduate, below post graduate and above postgraduate. 41 respondents are only graduate whose percentage is 51.3. followed by post graduate whose number is 25 and percentage is 31.3. Below and above graduate respondents are equal number and that is 7 with percentage of 8.8

Table no 1

Demographic profile of the customers

Parameters		Frequencies	Percentages
Gender	Male	61	76.3
	Female	19	23.8
Marital Status	Married	50	62.5
	Unmarried	30	37.5
Age	21-30Years	20	25
	31-40 Years	13	16.3
	41-50 Years	41	51.3
	Above 50 Years	6	7.3
Qualification	Above Post Graduate	7	8.8
	Post Graduate	25	31.3
	Graduate	41	51.3
	Below Graduate	7	8.8
Occupation	Student	12	15
	Service	52	77.5
	Business	6	7.5

Service Quality of Public Sector Banks

Expectation and perception of customers on different dimensions of service quality: Table No 2 depicts the expectation and perceptions of public bank customers.

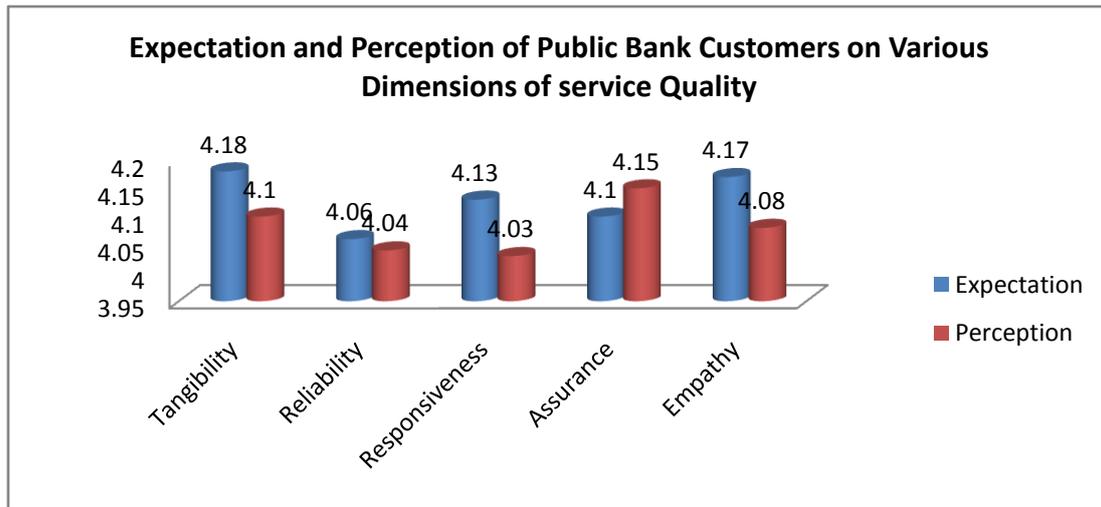
Table No 2

**Expectation and Perception of Public Bank Customers on Various
Dimensions of service Quality**

Dimension	Mean of Expectation (E)	Mean of Perception(P)	Gap P-E
Tangibility	4.18	4.1	-0.08
Reliability	4.06	4.04	-0.02
Responsiveness	4.13	4.03	-0.10
Assurance	4.1	4.15	+0.05
Empathy	4.17	4.08	-0.09



Fig No 1



The Table shows that perception of customers on Tangibility is 4.1 which is less than expectation which is 4.18. As the difference is -0.08 there is dissatisfaction on this dimension though nominal. Similarly Perception on Reliability, Responsiveness and Empathy is 4.04, 4.03 and 4.08 respectively which is less than their expectation of 4.06, 4.13 and 4.17 respectively. Again the differences are -0.02, -0.10 and -0.09. As the differences between perception and expectation on these dimensions of service quality are negative customers perceive less than what they expect., However on Assurance, the perception of customers is 4.15 is more than their expectation which is 4.1 leading to positive difference of 0.05 which indicates that customers are satisfied on this dimension of service quality. The result has also been represented in Figure No 1.

Detailed Analysis of Dimensions of Service quality:

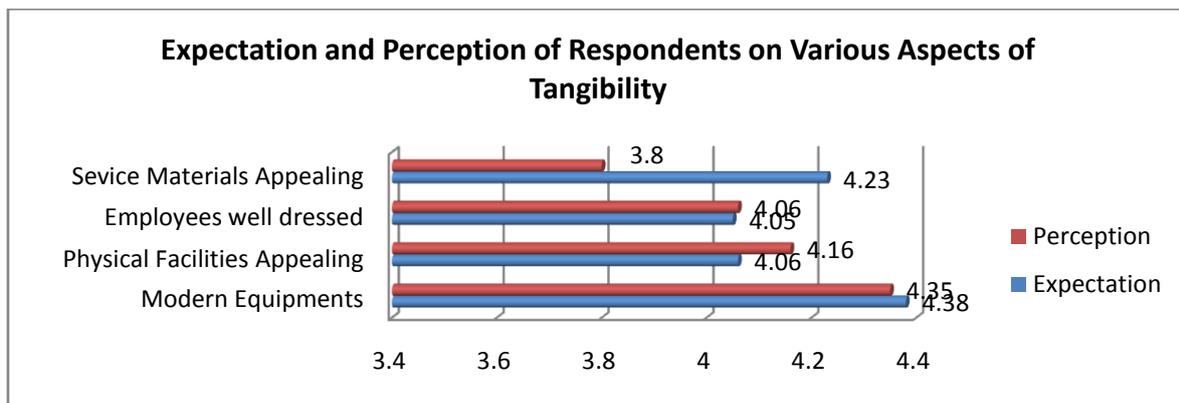
1. Tangibility: Table No 3 and Figure No 3 deals with various aspects of tangibility in service provided by the public sector banks. It has been found that customer's expectation is more on many fronts like modern equipments which is 4.38, service providing materials (4.23) and employee well dressed (4.06), and they are getting less, the mean are 4.35, 3.8 and 4.05 and the gap is -0.03, -0.43 and -0.01 only. It means that customer's expectations on these dimensions are higher than what they perceive. But On physical service appealing that is the ambience of banks and appearance of employees, customers is getting more than what they expect as the P-E score is positive. The result is graphically presented in figure No 2 also.



Table No3: Expectation and Perception of Respondents on Various Aspects of Tangibility

Aspects of Tangibility	Mean of Expectation	Mean of Perception	P-E Gap
Modern Equipments	4.38	4.35	-0.03
Physical Facilities Appealing	4.06	4.16	+0.1
Employees well dressed	4.05	4.06	-0.01
Service Materials Appealing	4.23	3.8	-0.43
Mean	4.18	4.1	-0.08

Figure No 2



2. Reliability: Table No 4 represents the detailed response of customers on reliability dimension of service quality. On examining the table it is found that on three aspects – clean physical environment, doing things at promised time and performance of service right first time the perception is more than customer’s expectation. The Perception on these are 4.21 and 4.02 and 4.08 respectively while expectation are 4.06, 3.9 and 3.95 resulting P-E score 0.15, 0.12 and 0.13. As the P-E score are positive, the customers are satisfied on these aspects of Reliability. But on other three aspects like doing things at promised time employees showing sincere interest in solving customers problems, and accurate record keeping and customers expects more and are perceiving or getting less from the banks.

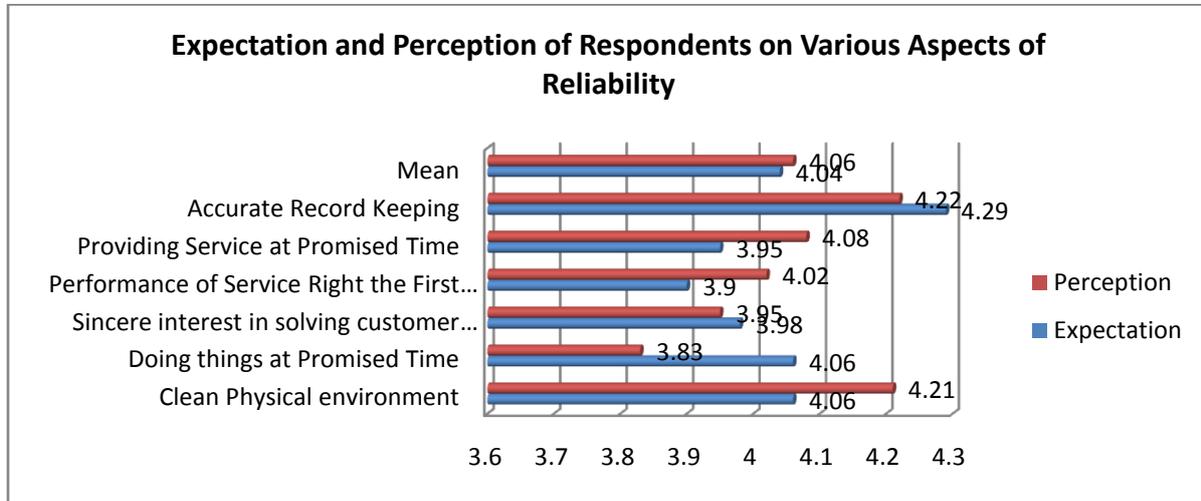
Table No 4: Expectation and Perception of Respondents on Various Aspects of Reliability

Aspects of Reliability	Mean of Expectation(E)	Mean of Perception(P)	Gap P-E
Clean Physical environment	4.06	4.21	0.15
Doing things at Promised Time	4.06	3.83	-0.23
Sincere interest in solving customer Problems	3.98	3.95	-0.03
Performance of Service Right the First Time	3.9	4.02	0.12
Accurate record keeping	3.95	4.08	0.13
Accurate Record Keeping	4.29	4.22	-0.07
Mean	4.04	4.06	0.02



The Perception on these aspects are 4.83, 3.95 and 4.22 while the expectations are 4.06, 3.98 and 4.29 respectively. The P-E score are negative on these aspects revealing the customers dissatisfaction. Figure no 3 compares the expectation and perceptions of customers on reliability dimension of service quality.

Figure No 3



3. Responsiveness: Responsiveness means the response of the employees to the customers and plays vital role in customer satisfaction with any service. The result of customer's expectation and perception on responsiveness has been presented in Table No 5 and graphically presented in Figure no 4.

Table No 5

Expectation and Perception of Respondents on Various Aspects of Responsiveness

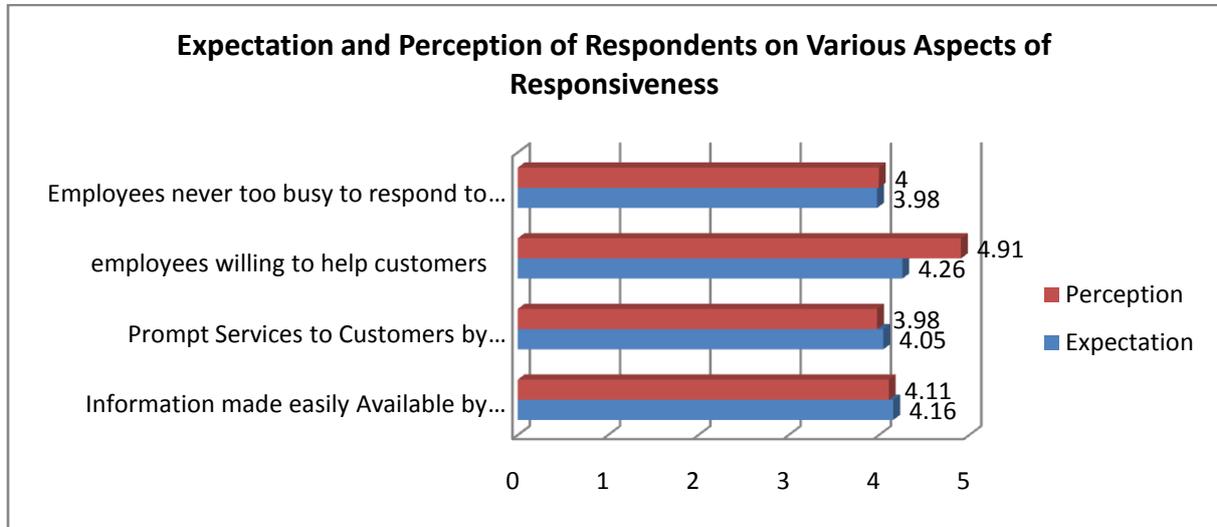
Aspects of Reliability	Mean of Expectation(E)	Mean of Perception(P)	Gap P-E
Information made easily Available by Employees	4.16	4.11	-0.05
Prompt Services to Customers by Employees	4.05	3.98	-0.07
employees willing to help customers	4.26	4.91	0.65
Employees never too busy to respond to customer request	3.98	4	0.02
Mean	4.11	4.02	-0.09

The table reveals that Perception is more on two aspects than their expectation, and these are willingness of employees to help customers (4.91) and employees never too busy to respond to customers (4.00). The value of expectation on these two aspects is 4.26 and 3.98 and the gaps are 0.65 and 0.02 respectively inferring that customers are satisfied with the



bank's service on these aspects. But gap on Information made easily available and prompt services to customers by employees are -0.05 and 0.07 respectively means the customer's expectation is more on these dimension than what they receive at banks.

Figure No 4



On other two aspects the Expectation exceeds perception. Customer's expectation on information to be made easily available and prompt services is 4.16 and 4.05 and their perception is 4.11 and 3.98. Thus these are the front on which improvement is needed.

4. Assurance: Assurance is another dimension of service quality and it instills confidence in customers and they are assured that they are availing quality services. The result of bank customer's response on this dimension has been depicted in Table no 6 and Figure No 5. Result indicates that on all the aspects of assurance customer's perception is more than their expectation except one and that is employee's sufficient knowledge to answer customer's queries.

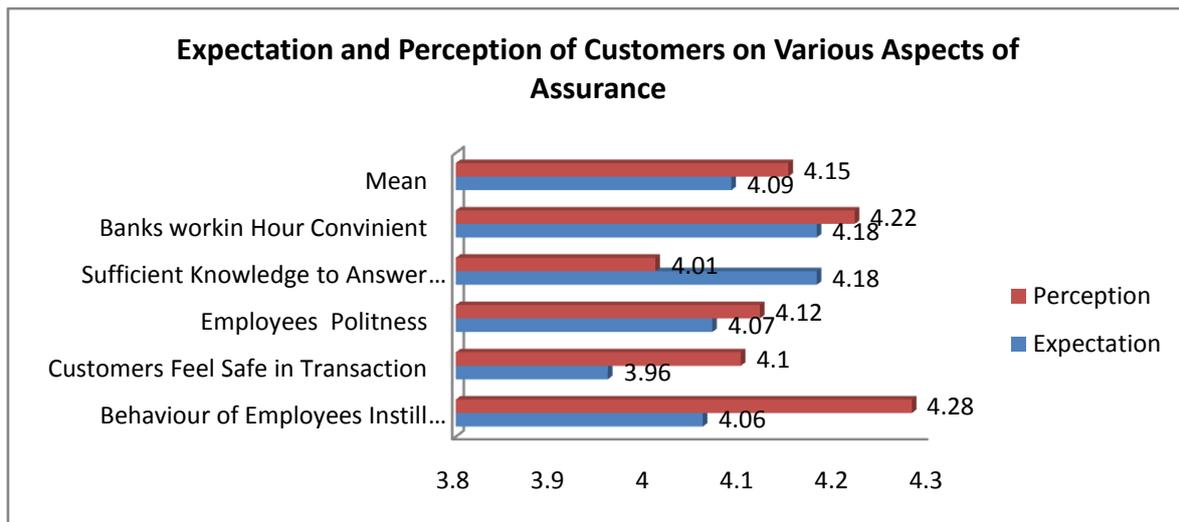
Table No 6

Expectation and Perception of Customers on Various Aspects of Assurance

Aspects of Assurance	Mean of Expectation(E)	Mean of Perception (P)	Gap P-E
Behavior of Employees Instill Confidence in Customer	4.06	4.28	0.22
Customers Feel Safe in Transaction	3.96	4.1	0.14
Employees Politeness	4.07	4.12	0.05
Sufficient Knowledge to Answer Customers Queries	4.18	4.01	-0.17
Banks working Hour Convenient	4.18	4.22	0.04
Mean	4.09	4.15	0.06



Figure No 5



Behavior of employees instilling confidence has perception value 4.28 and expectation value 4.06, P-E score 0.22, Customers feeling of safe transaction perception value 4.1 and expectation value 3.96, P-E score 0.14 and employee's politeness perception is 4.12 and expectation is only 4.07 resulting P-E score 0.05 and convenient working hour aspects has 4.22 and Perception is 4.18, P-E score 0.04. Employee's knowledge base to solve bank related problems of customers and are having expectation (4.18) exceeding perception (4.01) leading to negative P-E score of 0.17 showing dissatisfaction of customers.

5. Empathy: This dimension of service helps understanding the customers and good compassion with them. This helps to convert customers into loyal customers. Table No 7 deals with empathy of service quality. The result indicates that Expectation of getting individual attention to customers and their perception is same and the value of it is 4.2. On other aspects like personal service to customers by employees, customers best interest at heart by the bank employees and understanding specific needs of customers, the expectation is more than their and the P-E scores are -0.15, -0.25 and -0.09 respectively showing that customers wants more on these aspects than what they are receiving. The result is also represented in Figure no 6.

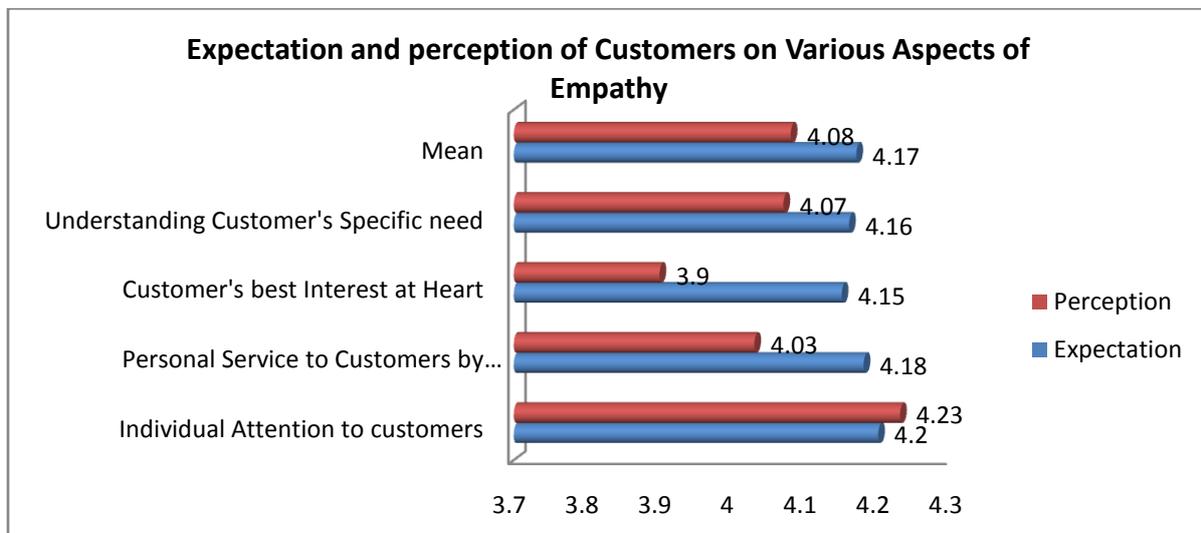


Table No 7

Expectation and perception of Customers on Various Aspects of Empathy

Aspects of Empathy	Mean of Expectation (E)	Mean of Perception (P)	Gap P-E
Individual Attention to customers	4.2	4.2	0.0
Personal Service to Customers by Employees	4.18	4.03	-0.15
Customer's best Interest at Heart	4.15	3.9	-0.25
Understanding Customer's Specific need	4.16	4.07	-0.09
Mean	4.17	4.08	-0.09

Figure No 6



FINDINGS AND DISCUSSION

1. The Result of the research shows that perception of Public Sector Banks' customers on Tangibility is less than expectation.
2. Similarly Perception of Public Sector Banks' customers on Responsiveness, Reliability and Empathy is also less than their expectation
3. But the Perception of customers on Assurance are more than Expectations.
4. The result indicates that the customers of these banks demand more on tangibility, responsiveness reliability and empathy and these are the facets which require improvements for customer's satisfaction.
5. In going details of Tangibility dimension of Public banks, it has been found that customers expectation is more on many fronts like modern equipments and service



providing materials and they are getting less. On physical service appealing that is the ambience of banks and appearance of employees, customers is getting more than what they expect.

6. The detailed response of customers on reliability dimension of service quality shows that only on two aspects –doing things at promised time and accurate record keeping, the perception is less than customer/s expectation. But on other four aspects like clean physical environment, employees showing sincere interest in solving customers problems, providing service at promised time and performance of service right first time customers expects less and are perceiving or getting more from the banks.
7. Public Bank customer’s Expectation exceeds their perception on Responsiveness two aspects and these are information to be made easily available and prompt services to customers. But on the same dimension, Perception is more on willingness of employees to help customers and employees never too busy to respond to customers two aspects than their expectation,
8. In case of assurance, result indicates that on all the aspects, customers perception is more than their expectation except one and that is employees sufficient knowledge to answer customers queries. But on behavior of employees instilling confidence, customers feeling of safe transaction, employee’s politeness and convenient working hour aspects have more Perception than Expectation.
9. The Empathy dimension of service helps understanding the customers and good compassion with them. This helps to convert customers into loyal customers. The result indicates that Expectation and Perception is same on getting individual attention to customers. Giving customers best interest at heart by the bank employees and understanding specific needs of customers, customers expectation is more than perception.

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