APPLYING SERVQUAL TO THE BANKING INDUSTRY

Andreas P. Kakouris
University of the Aegean,

Panagiotis K. Finos
Hellenic Open University

ABSTRACT

This empirical study examines the service quality perceptions of customers of the leading bank in the Serbian market.

The survey was conducted by using the widely used SERVQUAL measurement tool. Moreover, comparison between SERVQUAL findings and customer satisfaction surveys was conducted along with an attempt to prove correlation between customers' perceptions regarding service quality.

Findings revealed gaps between expectations and perceptions among customers of the case-in-study bank which implies that there are service quality shortfalls that need to be taken care off.

The absence of scientific work related to service quality measurement using SERVQUAL method in the Serbian banking market, makes this work regarded as pioneering. Although SERVQUAL instrument exhibited several disadvantages in comparison to customer satisfaction surveys, the recommendation is not to abandon SERVQUAL measurements but to remove limitations and adapt it to better correspond to each case.

Introduction

As a consequence of the severe changes in the Serbian banking market that occurred during the period of year 2001 to 2005, the majority of domestic banks in Serbia closed and consequently substituted with foreign banks. This situation brought a lot of benefits for the international banks which started operating in Serbia. However, almost ten years after these changes, within the period of strong economic crisis, the banking sector of Serbia is becoming increasingly complicated as only few banks realized that the competitive advantage can be gained through service quality and customer satisfaction improvements.

The purpose of this study is to examine the service quality perceptions of customers of the largest bank in the Serbian market, by using the most widely used tool for measuring service quality called SERVQUAL (Parasuraman *et al.* 1988).

The focal point is the investigation of the most important service quality shortfalls via examining the gaps between customers' expectations and perceptions regarding service quality of the case-in-study bank. Furthermore, the results obtained were cross examined with findings from customer satisfaction surveys with the objective to determine the extent these two methods are indicating the same or similar shortfalls or contradicting each other.

Literature Review

In the markets worldwide a constant struggle is being fought to meet or even to exceed customers' expectations, a complex task but for majority of firms (Berry *et al*. 1985). World-class market performance in delivering high quality and cost competitive service is essential for survival in today's business environment (Cook and Verma 2002). However, due to several basic characteristics of services, it is much harder to measure service quality than quality of goods and tangible products. In spite of the extensive growth of the service sector there were not enough studies which had put an emphasis on service quality (Parasuraman *et al*. 1985). The main reason is the fact that service quality construct was difficult to define and measure (Parasuraman *et al*. 1985). Before the establishment of a service quality model three very important characteristics of services, which differentiate them from goods were considered – intangibility, heterogeneity and inseparability (Parasuraman *et al*. 1985).

Intangibility, in services, means that "they are performances rather than objects, and precise manufacturing specifications concerning uniform quality can rarely be set and unlike goods cannot be counted, measured, inventoried, tested and verified in advance of sale" which makes them more difficult to be evaluated or their quality to be measured (Parasuraman *et al*. 1985, p. 42).

Heterogeneity means that services' performance "often varies from producer to producer, from customer to customer and from day to day" (Parasuraman *et al*. 1985, p. 42).

"While physical goods are being produced in a factory services are produced in a process in which consumers interact with the production resources of the service firm" (Gronroos 1998, p. 322). Therefore, consumption of a service is much more "process consumption rather than outcome consumption" (Gronroos 1998, p. 322). This is actually the third characteristic of services which could be defined as inseparability.

It is possible that a part of the service may be prepared before the customers enter the consumption process but the critical part of the service process, for the service quality perception, occurs in interaction with customers (Gronroos 2001).

Moreover, another, fourth, characteristic of services – perishability, defined as impossibility of services is inventoried (Zeithaml *et al.* 1985; Gronroos 2001).

The three dimensions of service quality are (Lehtinen and Lehtinen 1982):

[1] physical quality, which correlates to tangible features of services (e.g. office spaces, various services related materials, equipment, etc.),

[2] interactive quality, which refers to process that occurs when customer and service provider are communicating and contacting, i.e. interacting, and

[3] corporate quality, which, in fact, is the image of the service provider as perceived by its customers and prospects.

Service quality dimensions by asking two questions; what and how it is delivered (Gronroos 1982). The answer to the former, it is described as technical quality and the answer to the latter is named as interactive quality. The manner in which service is delivered, i.e. interactive quality, is more important since it influences to a greater extent in creating service quality perceptions (Gronroos 2001).

Customers will evaluate service quality and the outcome will be in range of either satisfaction or dissatisfaction (Swartz and Brown 1989). Furthermore, consumer perceptions regarding service quality are result of comparing expectations before service receiving and actual experiences from the service i.e. if a service provider manages to meet consumer's expectations satisfaction will occur but if this discrepancy is negative dissatisfaction will occur, and if a service provider exceeds customer's expectations, the result would be a satisfied customer (Berry *et al.* 1985).

Methodology

The main goal is to determine the level of service quality as perceived by customers of the case-in-study bank by using the SERVQUAL tool. This is the first time this model is used in the case-in-study bank. In this section, the main features of the way this survey was conducted will be presented.

A structured questionnaire, a standard 22 item SERVQUAL questionnaire with five RATER dimensions, was used for this research effort. SERVQUAL instrument prevails as one of the most widely used approaches to measure service quality (Cook and Verma 2002) but still several authors question its universality

(Buttle 1996; Nyeck *et al*. 2002). The RATER scale could be changed or enriched so to be able to capture all levels of service quality in particular service industry (Parasuraman *et al*. 1991).

In order to avoid interviewing the "wrong customers" (Newman 2001, p.134), the questionnaires were given to active customers i.e. to customers that have ordered one or more transactions in the previous three months period. Moreover, the survey was anonymous and the customers were not asked to provide any personal data (e.g. name, income, investments).

The size of the sample depends upon the number of variables in study and it should be ten times the total number of items (Nunnaly 1978). In this case, since there were 22 items, 220 subjects, i.e. filled questionnaires were needed. Since it was expected that some of the interviews will be discarded, each branch (area) was asked for 40 completed interviews, which means that maximum of 280 completed interviews was expected (7 branches x 40 interviews). Once the survey was completed, there were 251 interviews that could be used for further analysis.

The questionnaire consisted of two sections: the first section contained 22 SERVQUAL items divided into expectations and perceptions parts and a 7-point Likert scale, with 1 meaning "totally disagree" and 7 meaning "totally agree" and the second section dealt with customers' standard demographical data and their banking behavior. The questions related to customers' banking behavior examined the contact channel most often used, customer complaints and complaint handling process, customers' willingness to recommend the bank and whether a customer is a "single" or "multi-bank" user.

The SERVQUAL questionnaires were administered to seven major branches that were all "A" type branches meaning that they were among the largest branches in their area and similar in terms of number of customers and size (number of joint teller places, client advisors, small business operations, etc.). Furthermore, the questionnaires were handed to the customers by their client advisors, who, while providing a short explanation regarding the survey, gave the questionnaires to the customers and asked them to fill them. Here, it must be underlined that the client advisors were instructed to leave the customer to fill the questionnaire alone.

Additionally, the client advisors were instructed to stress out, in communication with customers involved in the survey, the importance of customers' objective opinion. Also, the client advisors put an emphasis on the fact that the data will be used for statistical purposes only and that the customers' responds would directly be forwarded to the central unit in charge of conducting the survey without "interference" of the branch staff.

The case-in-study bank has started an extensive customer satisfaction program recently and one of the aims of this particular study is to determine whether there are some correlations in findings between these two types of surveys meaning if they will be able to pinpoint the same or similar service quality shortfalls,

respecting the fact that these two systems (questionnaires, methodologies, number of interviewees, etc.) are significantly different.

Findings

Out of 287 interviews 36 interviews were discarded: 28 for the reasons of objectivity (average score, for both expectations as well as perceptions, was 7) and 8 for the reasons of not being completed. Therefore, this research will be based on results obtained from 251 interviews. The number of interviews included, does not significantly surpasses the number of 220 interviews which could be regarded as optimum considering the number of items.

Demographic data: the findings related to sample characteristics of customers involved in the survey are presented in the Table I.

Table I – Sample Characteristics

Factor	Category	Percentage (survey)	Percentage (bank level)
Gender	Male	**48.2**	**52.1**
	Female	**51.8**	**42.9**
Age Group	17-24	2.0	9.1
	25-34	**23.1**	**25.5**
	35-44	**35.9**	**21.0**
	45-54	**22.7**	**18.7**
	54-65	14.7	16.9
	65-74	1.6	8.8
Education	Elementary	2.8	6.2
	High School	**41.4**	**59.9**
	University	**50.2**	**28.0**
	Other	5.6	5.9

Banking behavior: The findings related to banking behavior are presented in the Table II. It is important to emphasize that all questions asked to customers of this survey are identical to those asked in the customer satisfaction survey, except for "Recommendation" question which was, in this case, "Yes" or "No" question, while in the customer satisfaction survey customers were asked to what extent they would recommend the bank to a friend, relative, etc. Accordingly the answer could

not be a simple yes or no but a point on, in this case, 10-point Likert scale. The customers that answer 8 or more are considered to be "Promoters" and those who answer 5 or less are considered to be "Detractors". Customers who give grades 6 and 7 do not fall into any of those categories and that is the reason why percentage in "Recommendation" column with regards to bank data, does not sum up to 100%. Regardless to these differences, it could be easily concluded that the case-in-study bank has a large majority of customers willing to promote it, i.e. to spread positive word of mouth which is proven not only by customer satisfaction surveys but SERVQUAL survey as well.

Table II – Banking behavior

Factor	Category	Percentage (survey)	Percentage (bank level)
	Branch Staff	86.0	75.5
	Internet	6.8	6.0
	ATM	6.0	17.0
	Contact Center	0.4	1.3
	Other	0.4	0.2
Multi-banking	Yes	27.1	18.3
	No	72.9	81.7
Recommendation	Yes	96.4	90.1
	No	3.6	5.4
Complaints	No	85.6	96.0
	Yes	14.4	4
*Satisfied **with overall complaint handling process***		69.4	40.8
*Not satisfied **with overall complaint handling process***		30.56	59.2

One of the most important issues related to low(er) usage of other channels among bank customers in Serbian market, could be related to National Bank of Serbia imposed regulations as well other legal regulations which restrict types of

businesses that could be conducted between bank and its customers over e.g. internet or phone. This means that customers, while using services over internet or phone banking, could in majority of cases control their balances, make some payments (on domestic accounts only) or perform exchange operations. Applying for some products or services (overdrafts, loans, cards, etc.) or some more specific banking operations still demand customer to be present in the branch. That answers the question of lower usage of other channels in comparison to branches. Interestingly, there is an 11% difference between two surveys with relation to ATM usage.

Multi-banking: this survey shows that large majority of customers interviewed are only using services of the case-in-study bank which has also been confirmed by customer satisfaction surveys. Judging by the customer satisfaction index, these multi-banking customers tend to have lower satisfaction index than single-banking ones.

Recommendation: this survey highlights that the majority of customers are willing to recommend the bank to a friend, relative or a colleague was also introduced, an intention which has also been confirmed by customer satisfaction surveys.

Complaints: the majority of customers declared that they did not complain (not even verbally) in the previous period. The difference in percentages between two surveys, although not very significant, still exists.

The reliability of the scale has been determined by using Cronbach's alpha coefficients and are calculated and presented in the Table III. The table shows that all reliabilities were adequate since Cronbach's alpha values for each dimension surpasses 0.7 thresholds.

Table III – Reliability test

Dimension	No. of items	Mean score	Std deviation	Cronbach's alpha
Expectation				
Tangibility	4	6.42	2.987	0.771
Reliability	5	6.6	2.643	0.760
Responsiveness	4	6.501	2.759	0.828
Assurance	4	6.637	2.298	0.797
Empathy	5	6.292	3.974	0.840
Perception				
Tangibility	4	5.925	3.122	0.799

Reliability	5	6.002	3.720	0.841
Responsiveness	4	5.974	3.424	0.845
Assurance	4	6.197	3.000	0.837
Empathy	5	5.827	4.287	0.828

The overall SERVQUAL score is obtained when average expectations score is detracted from average perceptions score. Average Perceptions score, in this case, is 5.979 whereas the average Expectations score is 6.486. Therefore, the overall SERVQUAL gap has a negative score of -0.507. These findings imply that, overall customers' perceptions of case-in-study bank fall short of their expectations.

Table IV – Overall service quality

Perception (mean)	**Expectation (mean)**	**SERVQUAL gap**
5.979	6.486	-0.507

When we divide the perceptions and expectations into five original RATER dimensions, we could see that all dimensions have a negative SERVQUAL score. By looking at the Table V, we can see that there is no gap that exceeds 1 whole point. The highest negative SERVQUAL gap can be noted for Reliability dimension (-0.598) while the lowest gap is present in the Assurance dimension (-0.440). It seems that, in general, customers of the case-in-study bank receive lower level of service quality than they expect to receive from an excellent bank. Therefore, a conclusion could be drawn that case-in-study bank, in majority of cases, is not able to adequately meet and accordingly exceed customers' expectations, which, in turn, implies certain degree of customers' dissatisfaction.

Table V – SERVQUAL scores of quality dimensions

Dimension	**Perception**	**Expectation**	**SERVQUAL gap**
Tangibility	5.925	6.42	-0.496
Reliability	6.002	6.6	-0.598
Responsiveness	5.974	6.501	-0.527
Assurance	6.197	6.637	-0.440
Empathy	5.827	6.292	-0.464

In order to determine what are the exact facets (i.e. items) that require bank's attention, dimensions have to be divided into single items (Table VI). The highest gap can be found within Tangibility dimension, namely "Modern looking equipment" and is followed by Empathy item "Convenient operating hours" (the lowest perception score). The lowest gap is found in Tangibles but in this case with "Materials associated with services are visually appealing" item (mostly thanks to the lowest expectation score of that particular item).

Interestingly, in the "top five" items with highest SERVQUAL gaps, we can find items from four dimensions. This is a clear indication that there is no dimension that is more critical than the other, but that there are various service quality aspects, belonging to different service quality dimensions, that need to be improved.

Table VI – SERVQUAL items and gaps

Dimension	Item	Perception	Expectation	Gap
Tangibility	Modern looking equipment	5.669	6.534	-0.865
	Appealing physical facilities	5.873	6.546	-0.673
	Neat appearance of staff	6.179	6.562	-0.382
	Materials associated with services are visually appealing	5.980	6.040	-0.060
Reliability	Staff keeping promise	6.036	6.709	-0.673
	Sincere interest in solving customers' problems	6.036	6.669	-0.633
	Staff performing service right the first time	5.880	6.363	-0.482
	Provide services at the time they promise to do so	5.972	6.705	-0.733
	Insists on error free records	6.088	6.554	-0.466
Responsiveness	Staff telling customers exactly when services will be performed	6.004	6.590	-0.586
	Staff providing prompt service	5.920	6.478	-0.558
	Staff willingness to help	6.155	6.625	-0.470

	Staff never too busy to respond to customers' needs	5.817	6.311	-0.494
Assurance	Behaviors of staff instills confidence in customers	6.303	6.641	-0.339
	Customers feel safe in their transactions	6.239	6.641	-0.402
	Courtesy of staff	6.215	6.534	-0.319
	Staff having knowledge and being competent to answer questions	6.032	6.733	-0.701
Empathy	Individual attention given by the bank	5.968	6.303	-0.335
	Convenient operating hours	5.414	6.191	-0.777
	Special attention given by the staff	6.020	6.203	-0.183
	Staff giving customer best interest at heart	5.813	6.454	-0.641
	Understanding of specific needs	5.920	6.307	-0.386

Discussion of Findings

The aim of this section is to analyze the items with the highest service quality gaps, in terms of establishing what exactly caused them as well as to provide directions for narrowing them down, i.e. to provide directions for improvements. Information obtained from customer satisfaction surveys as well as customers' complaints will be combined together with SERVQUAL results (in cases where it is possible and/or necessary) in order to gain more complete picture about service quality shortfalls or actions that need to be taken.

"Modern looking equipment" (Tangibility dimension, gap -0.865) – this item has the second lowest perceptions score and it is this low score combined together with moderately high expectations score that made the highest gap. This is also one of the most surprising findings. Being the strongest bank in Serbian market as well as the bank with highest investments in branch network (which of course includes investments in equipment and branch layout) one could not expect such low perception score for this particular item as well as for "Appealing physical facilities" item. Nevertheless, it seems that customers do not perceive bank's equipment as being modern while they consider that it is important for the bank to have modern looking equipment. It is hard to exactly determine the reasons for such a high expectation score on one side and low perception score on another. By

looking at things from customers' perspective, modern looking equipment might be important as a tool that enables functionalities of services in terms of fast and reliable (error free) delivery. When we add the image of a market leader which, among other things, implies innovations and reliability, (with equipment being one of the tools which enables these image aspects), we can than better understand this high gap score. Unfortunately, this item has no match in customer satisfaction surveys and there were no complaints regarding appearance of the equipment. It is not easy to provide answers to these questions, mostly because we are bound on SERVQUAL survey only, which, is, in this case, telling us "what", but is not telling us "what precisely". We first need to determine, what the places (i.e. network areas) where these service short falls are the most obvious. Second we need to see what the equipment that is not perceived as being modern actually is: IT equipment in branches, ATMs, or something else that customers come in contact with. Bearing in mind that investments in equipment could be very expensive, suggestion at this point would be to determine what needs to be "modernized" and where this "modernization" needs to take place. The "what precisely" question could be answered with slightly modified SERVQUAL survey or with introduction of this item in the standard customer satisfaction survey but in the way that it can be able provide answer to aforementioned questions. Answering these questions along with costs vs. benefit analysis could be a starting point in deciding whether to act or not. Also, inclusion of the weights in the questionnaire might have helped by indicating the importance this item has for customers.

"Convenient working hours" (Empathy dimension, gap -0.777) – this is the item with lowest perceptions score (5.414). Judging by the results, we can conclude that customers are dissatisfied with operating hours of branches. Unlike with the previous item, there are clear indications coming from customer satisfaction surveys and to some extent complaint handling data that customers of the case-in-study bank are, in general, dissatisfied with working hours. Customer satisfaction surveys data show that this is the second most often mentioned cause of dissatisfaction, right after waiting time in branches. Obviously, there is a clear connection between SERVQUAL data and CS data in this case. What are the managerial implications with regards to this particular item? The case-in-study bank has the second largest branch network in Serbia with more than 200 branches. Naturally, this massive network demands large number of personnel. There are many circumstances that influence the decision about working hours of the branch – among which number of personnel and profitability of the branch seem to be the most important. If we simplify the situation, we could draw a logical conclusion that the best solution would be to prolong working hours by adding new personnel. But, would that decision be a right one? We might increase customer satisfaction to some extent but we might also be in danger of reducing branch's profitability in

terms that costs of hiring and paying new personnel might exceed the profit of the branch. So, we could have slightly more satisfied customers, but we could also have less profitable branches. The Customer satisfaction survey is also revealing another important piece of information – the weight of this particular item on overall customer satisfaction is not very high (i.e. it is low), which means that improvement in this direction could, to a certain extent, mitigate this dissatisfaction cause, but on the other hand it would not bring significant improvements in customer satisfaction. The management of the bank realized that this is an important issue for the customers. Therefore, apart from performing analysis of the more "critical" branches and trying to conform their working hours to customers' expectations, another approach was executed - the case-in-study bank tried to educate the customers to use alternative channels for every day banking operations. Being the only bank in Serbia who alongside developed branch and ATM network and internet banking offered phone banking as well as mobile banking services, the case-in-study bank wanted to show their customers that there are alternatives to branch banking. However, judging by the results of this survey we could see that customers could still be regarded as being conservative in terms of banking and that they prefer the "face to face" contact. The thing which remains very important is the fact that there is strong correlation in findings between CS and SERVQUAL surveys with regards to this particular item.

"**(Bank) Provide(s) services at the time they promise to do so**" (Reliability dimension, gap -0.733). High expectations are the reason for creating this high gap. It seems that what this item stands for is very important for the customers of the case-in-study bank. The fact that Reliability dimension, in total, has the highest expectations score, gives an indication of importance of all items related to reliability. This item certainly implies that there are certain issues in communication with the customers because they base their expectations in accordance with promises given by the service provider, bank in this case. One of the most common reasons in failing to deliver the service at the time when it was said that it would be delivered is over-promising. There is no adequate "match" to this item in the customer satisfaction surveys but there is a certain (high) percentage of complaints which are caused by similar communication issues. SERVQUAL gives us very clear indications that there are certain issues in communication with customers and problems in delivering the services when they were supposed to be delivered.

We can see that three out of five Reliability items are more critical than the remaining two (namely "Staff keeping promise", "Sincere interest in solving customers' problems" and lastly "Provide services at the time they promise to do so"). They could, as mentioned earlier, be named as over-promising issue. The most obvious suggestion for the case-in-study bank would be to make a trade-off

between promising on one side and service quality (i.e. performance) on another. Likewise, some additional researches need to be conducted in order to see what exactly was promised and not adequately delivered (is it a product or a service, is the "over-promising issue" a result of e.g. a marketing campaign or inability to handle large number of requests, etc.). Then, the findings should be analyzed and concrete improvement actions for resolving either communication or other internal problems should be taken.

"**Staff having knowledge and being competent to answer questions**" (Assurance dimension, gap -0.701). High expectations are again cause for such a high gap (6.733 – the highest score in comparison to all other items). This is also a very surprising finding bearing in mind that knowledge and competence item is highly evaluated by customers as shown by customer satisfaction surveys. Therefore this particular item should be analyzed with care because of confronting findings. Nevertheless, we can clearly see that staff being competent and knowledgeable is a very important trait of a service provider as perceived by customers. Let us not forget that SERVQUAL (as well as customer satisfaction survey) deals with customers' perceptions meaning that a service provider can indeed have competent staff but the problem emerges when the staff is not perceived as being competent by the customers.

Responsiveness dimension (gap -0.527) – although this particular dimension does not contain any of the "top 5" critical items, it is by itself critical since it is the dimension with the second highest gap. Having in mind the sample characteristics of the customers involved in the survey who declared that branch is their preferred contact channel, we could describe the entire dimension as "branch staff performance" dimension. The first item "Staff telling customers exactly when services will be performed" could be related to the explanation provided for the Reliability dimension, more precisely over-promising issues. The item "Staff willingness to help" is in a way perception about kindness and ability to listen to customers while gap for "Staff never too busy to respond to customers' needs" item might not be necessarily caused by staff. As said before customers of the case-in-study bank are dissatisfied the most with waiting time in branches. In cases where there are a lot of people waiting, branch staff needs to make a trade off between quality of service and serving speed. That might be the one of the reasons that caused this gap to occur. With regards to this item, it seems that, by looking at SERVQUAL results only, we can only speculate, rather than draw a precise conclusion. However, on overall, these are very important findings since they provide us with information that service provided by (mostly) branch staff needs to be improved.

Conclusions

The aim of this research effort is to measure customers' service quality perceptions of the leading bank in the Serbian market by using the most popular and widely used service quality measurement tool – the SERVQUAL, in order to determine the major service quality shortfalls of the case-in-study bank. Research revealed several important shortfalls and considering that in all five service quality dimension negative gap between perceptions and expectations exists, the conclusion that can be drawn is that there is a certain level of dissatisfaction among customers of the case in study bank making improvements necessary.

Clearly, there is a lot of potential in SERVQUAL tool and it can be modified to correspond better to the service settings or market conditions. Therefore, this study recommends the following regarding the use of SERVQUAL tool:

1) To introduce questions related to costs within SERVQUAL questionnaire as a separate item.
2) To determine the number of interviews necessary to establish the statistically valid expectations score and weights, so that expectations scale (as well as weights assigning table) could be eliminated from majority of questionnaires, thus shortening the time necessary for completion of the questionnaires as well as data analysis.
3) To introduce questions related to the length and understandability of the questionnaire.
4) To examine the possibility of performing benchmarking SERVQUAL surveys with aim to determine service quality expectations as well as perceptions of the competitors in the market.

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