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## SERVICE QUALITY: AN EMPIRICAL ANALYSIS OF NATIONAL SAVING BANKS IN NORTHERN PROVINCE IN SRI LANKA

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**Abstract:** *The key objective of this study is identifying the dimensions of service quality of NSB in Northern Province in Sri Lanka. Research problem was identified, hypotheses established, and the relevant literature reviewed. Data were collected from 350 customers of National Saving Bank from Northern Province with the technique of convenience sampling. The result of correlation explores that, reliability, responsiveness, assurance, empathy, tangible, and communication are contributing to service quality and have positive relationship with customer satisfaction. The impact also was measured, and multiple regression model with all six predictors produced as  $R^2 = .814$ ,  $F(6, 343) = 112.225$ ,  $p < .001$ . All of the variables have positive coefficients, which mean that customer satisfaction increases by increasing of this six service quality dimensions. So this all six dimensions contribute to the service quality and help to make more customer satisfaction. Bank managers need to concentrate on improving quality of service along this six service quality dimensions to their customers, which help them to enjoy great customer satisfaction in the competitive situation.*

**Keywords:** *customer satisfaction, National saving bank, Northern Province, Service quality, service quality dimensions.*

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## **1. INTRODUCTION**

This study aims to explore most common constructs for quality of bank services and to understand the factors that influence service quality of National Saving Banks (NSB) in Northern Province. It also manipulates the effect of service quality dimensions on service quality and loyalty in Bank relationships and to discuss the come up with recommendations that may help Banks to increase customers' satisfaction and loyalty through improving service quality (Islam & Ahmed, 2005). The rest of this paper was organized as follows: background of the study, research questions, objective of the study, significance of the Study, review of literature, hypotheses, methodology, results and discussions of the study explained. Finally, contribution, limitations and direction for future research drawn.

## **2. BACKGROUND OF THE STUDY**

The banking industry of Sri Lanka it seems that there was no significant development until 1977 in terms of application of Marketing Management Concepts. After 1977 more significant changes have taken place in the banking and financial sectors of Sri Lanka and many foreign banks also have setup branches. New specialized financial institution has commenced operations. New developments have been taken place in the money and Capital Markets. According to the 2009 annual report of the Central Bank of Sri Lanka, the total number of commercial banks operating in Sri Lanka remained at thirty with twelve domestic banks and eighteen foreign banks. However, total number of bank branches including the branches that of the National Savings Bank and Regional Rural Development Bank operating are two thousand four hundred and eight as at the end of 2009. The expanded network of all banks concerned suggests that they operate in a highly competitive environment. They represent most important financial sector on the other hand banker being a service provider has to undergo a unique complexity in processing service product while maintaining a standard quality at all the time. Mostly, competition imitate one bank's product and it becomes a common product soon. Therefore, today customer services in particular function are in a highly competitive environment in Sri Lanka. Hence, in the last two decades there had been mounting pressures for applying customer service in the field of banking in Sri Lanka.



The Bank industry in Sri Lanka faces three major challenges they are improving quality, increasing deposit balance and reducing costs. While all three elements are important, there is growing evidence that the perceived customer satisfaction plays a vital role in dispose of services. In Sri Lanka, unfortunately, the customer's opinion gets very little attention. In Sri Lankan context the studies suggested the need to consider additional factors when establishing service quality criteria and their measures such as communication.

Furthermore in the case of National Savings Bank, the bank currently serves eleven billion customers and it enjoys a deposit base 373.6 Billion as at the end of 2010(NSB Annual Report – 2010). National Saving Bank, being a service organization need to maintain the highest customer service at all times to retain customers already with them, as well as to attract prospective customers.

**Table 1: Details of New Customer during the period of 2008-2010**

| Year | National Savings Bank | Bank Of Ceylon | Peoples Bank |
|------|-----------------------|----------------|--------------|
| 2008 | 0.375Mn               | 0.52Mn         | 0.53Mn       |
| 2009 | 0.42Mn                | 0.73Mn         | 0.61Mn       |
| 2010 | 0.53Mn                | 0.82Mn         | 0.68Mn       |

Source: NSB, BOC, Peoples Bank Annual Reports

According to the above data the new customer's joint with NSB is less than Bank of Ceylon and people's bank in the years of 2008, 2009, and 2010.

Given the highly competitive financial service environment in which the NSB also has to compete, so, the banks need to provide higher quality of service to the customers. And also, according to the internal memo of General Manager/CEO office dated 12<sup>th</sup> may 2011, the complaints of customers received by General Manager /CEO have categorized as follows,

**Table 2: Distribution of complaints during the period from 05.05.2010 to 04.05.2011**

| Type of Complaints           | No of Complaints | Percentage |
|------------------------------|------------------|------------|
| Poor customer service        | 47               | 48%        |
| IT related issues            | 23               | 24%        |
| Inefficiency in the business | 21               | 22%        |
| Customer's lack of awareness | 3                | 3%         |
| Customer Grievances          | 3                | 3%         |
| <b>Total</b>                 | <b>97</b>        | <b>100</b> |

Source: NSB Annual Report - 2011



48% complaints received during the one year from 05.05.2010 to 04.05.2011 due to the poor customer services. Therefore, there is an intellectual puzzle that is whether the NSB has clearly recognized the factors influencing service quality of the National Savings Bank. So, through this study, the researcher investigates the factors influencing on Service quality of the National Savings Bank in Northern Province.

### **3. RESEARCH QUESTIONS**

To achieve the objective of this study the following research questions are drawn to direct this research work.

- Do tangibles, reliability, responsiveness, assurance, empathy, and communication have a significant effect on customer satisfaction as service quality dimensions?
- Does service quality have significant deference among the Branches?

### **4. OBJECTIVES OF THE STUDY**

The key objective of this study is identifying the dimensions of service quality of NSB in Northern Province based on customer satisfaction.

To this purpose, the following objectives have been set by this study:

- to Determine what constitutes service quality in the context of NSB in Northern province
- to evaluate service quality dimensions
- to find out is there any differences in service quality among the NSB Branches of Northern Province

### **5. SIGNIFICANCE OF THE STUDY**

This study attempted to identify the dimensions of service quality of NSB in Northern Province. NSB forms the largest and is the country's most important group of financial institutions with stiffer competition among domestic and foreign banks; therefore it is important for the NSB to improve the quality of their services. As globalization and liberalization of financial institution accelerate, competition among banks in offering products and services becomes more intense. Customers in Sri Lanka become more educated better informed, and more and more knowledge based. So the demand for high quality services expects with increased customers' buying power.



Economic development and the status of customer care are mutually interdependent. In Sri Lanka, It is nearly 45% of organizations are engaged in service marketing activities (Department of senses 2009). That most at the government organizations rarely practice marketing strategic in which the NSB is not an exception. Nowadays banking also faces severe challenges from competitors like any other Industries. Hence, the application of marketing managerial technique is vitally important than previous periods. It stresses the requirement of Identifying the customer needs and wants and fulfilling them through offerings the right product, to right people, at right place, at right price and with right promotions.

In this way, the issues of service quality and customer satisfaction are important to academics, practitioners and as well as the private as a source of enlightenment since it enlarges the existing literature on service quality.

## **6. REVIEW OF THE LITERATURE**

By definition, a service includes several distinct characteristics. A service is intangible and difficult to store. In a service, customers are extensively present as participants in the process. The inseparability of a service is due to the fact that it is simultaneously produced by the provider and consumed by the customer. Because this services are heterogeneous and known to vary from service provider to service provider, customer to customer, and day to day (Shetty & Ross, 1987).

Traditionally service quality has been defined as the difference between customer expectation and perception of service. The researchers believe that measuring service quality as disconfirmation (the difference between perception and expectations) is a valid and allows service providers to identify several gaps in the service provided (Gronroos, 1983; Parasuraman, et al. 1988, 1991; Yongsul wang and Hing – Po Lo, 2002).

The first attempt to describe and define service quality was the paradigm suggested by Gronroos (1983) who distinguished between technical quality (what is done) and functional quality (how it is done). The earlier work of Gronroos (1983) was later extended by Parasuraman, et al. (1985). Bitner and Hubbert (1994) argued that to fully understand service quality, the intangible, heterogeneous and inseparable nature of services must be acknowledged and that service quality can be defined as the customer's overall impression of the relative superiority of the organization and its services. And they defined perceived



service quality as Customers' overall impression of the relative inferiority or superiority of the organization and its services. Whereas Lewis and Booms (1983) explored as the customer's assessment of the overall excellence or superiority of the service in these terms service quality means confirming to customer expectations.

As a performance measure, satisfaction is considered an important outcome of bank customer service. Satisfaction is generally viewed as a broader concept while service quality assessment focuses on dimensions of service (Zeithmal et al., 2000).

The most recognized and widely used model of service quality is the SERVQUAL categorization proposed by Parasuraman et al., (1988). Parasuraman et al., (1985) provided a list of ten determinants of service quality, which they believe to be the "determinants of service quality in most consumer service industries" (Berry et al., 1985). These were determined as a result of focus group studies with the service provider and customer. The ten categorizations were access, tangibles, communication, courtesy, competence, credibility, responsiveness, reliability, security, and understanding the customer.

It is very important to identify the elements of service quality in order to gain customer satisfaction (Johnston, 1995). Angur et al. (1999) examined the applicability of alternative service quality measure in the Retail Banking industry in India. They used SERVQUAL model to measure the overall service quality of two major banks in India. They found that all the dimensions are not equally important in explaining variance in overall service quality. Furthermore this study indicates that responsiveness and reliability seem to be the most important dimensions followed by the empathy and tangible dimensions; whereas, assurance appears to be the least important dimension. Finally, they recommend that SERVQUAL is the best measure of service quality in banking industry.

In this way this study also represented six factors as dimensions of perceived service quality. So, tangible, reliability, responsiveness, assurance, empathy and communication were modeled with overall satisfaction as the dependent variable.

## **7. HYPOTHESES**

H<sub>1</sub>: Tangibles, reliability, responsiveness, assurance, empathy, and communication have positive relationship with customer satisfaction as dimensions of service quality

H<sub>2</sub>: Tangibles, reliability, responsiveness, assurance, empathy, and communication have positive impact on customer satisfaction as dimensions of service quality



H<sub>3</sub>: Significant deference exists on service quality among the bank branch grades.

## 8. METHODOLOGY

### Variables

It is generally agreed that service quality is an attitude or global judgment about the superiority of a service. Service quality means “the identification of causes of service quality shortfalls and the design and implementation of corrective actions.” It creates the customer relations and retention. In this study quality of service is determined by the following factors.

**Reliability:** The banks should have the ability to perform the promised service dependably and accurately

**Responsiveness:** The literature identifies responsiveness as an important component of service quality and characterizes it as the willingness of the staff to be helpful and to provide prompt services.

**Assurance:** The banks should have knowledge and courtesy of employees and their ability to convey trust and confidence.

Empathy: The banks should have caring and individualized attention to its customers.

**Tangible:** It reflects the appearance of physical facilities, equipment, personnel and communication materials of banks.

**Communication:** The ability of the service providers to communicate with the customer in a way he or she will understand. This includes the clarity, completeness and accuracy of both verbal and written information communicated to the customer and the ability of staff to listen and understand the customer. Communication with customers is vital to delivering service satisfactions because when banks staff takes the time to answer questions that concern customers, it can alleviate their feelings of uncertainty.

### Data

Primary and secondary data used for the present study. Primary data was collected from 350 NSB customers in the Northern Province through the questionnaire. Secondary data was used from the reports, books, journals and etc.

### Sample Design

Convenience sampling method used to select 350 customers from the NSB in Northern Province. Kumar (2005) argued that convenience sampling was common for market



researchers. Starmass (2007) suggested that the advantages of adopting convenience sampling were cost effective and time saving. Although the application of the convenience sampling technique is somewhat limited, the sample could deliver accurate results when the population is homogeneous (Starmass, 2007). Since the targeted population in the study is homogeneous, the data was collected from a convenience sample of individuals, irrespective of their banking purpose, gender, occupation, or income. Convenience sampling was used in this research due to the limited budget and practical difficulties in obtaining the list and information of the targeted population.

### **Instrument**

The instrument was used as the questionnaire which was an adapted version of SERVQUAL mainly developed from Parasuraman et al (1988). These elements are also accepted by other authors (Zethaml et al., 2000; Jun & Cai, 2001; Yang & Fang, 2004; Liu & Arnett, 2000; Ndubisi et al., 2009) to conclude the service quality in banking sector. This questionnaire was applied to measure the 24 service quality characteristics based on the review of the literature on SERVQUAL and in-depth interviews with customers of the NSB.

The questionnaire for this study included two sections. The first Section carries 06 questions, which were designed to elicit personal information about the respondents, and selected Customers are asked to mark in the appropriate case. The section two questionnaire was structured and, that NSB customers were asked to rate their level of agreement for the perceived service and satisfaction at which they served, on a five-point Likert scale ranging from strongly agree (5) to strongly disagree (1) was used.

## **9. VALIDITY AND RELIABILITY ANALYSES**

In the present study, the content validity of the instrument was ensured. Items of service quality dimensions were identified from the literature and exploratory investigations, and those were done fully reviewed by professionals and academicians.

We examined the internal consistency reliability by values of coefficient alpha (Cronbach's alpha). All Cronbach's alpha coefficients are above 0.70 indicates that the measure is compositely reliable and internally consistent as recommended by Nunnally (1978). The overall reliability of the instrument of this study is 0.828, it also indicating we used a high reliability instrument.



## 10. RESULTS AND DISCUSSION

### Correlation Analysis

Correlation analysis is one of the most widely used and reported statistical methods in summarizing scientific research data. It is often useful to determine if a relationship exists between two different variables and quantify the dependence of two or more variables. The correlation coefficient or *r* coefficient explores the degree or strength of this type of relationship (Richard, Ed, & RDCS, 1990). In this way, correlation analysis performed. The results of the study reflect that all factors have positive correlations and significant at level of 0.01 as stated in the Table 3. It indicates if these six service quality factors increase that leads to increase customer satisfaction. So, reliability, responsiveness, assurance, empathy, tangible, and communication contribute to the total service quality. So  $H_1$  was accepted.

**Table 3: Summary of Correlations**

|                    | Tangible | Responsiveness | Reliability | Assurance | Empathy | Communication |
|--------------------|----------|----------------|-------------|-----------|---------|---------------|
| Responsiveness     | .542**   |                |             |           |         |               |
| Reliability        | .298**   | .403**         |             |           |         |               |
| Assurance          | .618**   | .608**         | .414**      |           |         |               |
| Empathy            | .482**   | .622**         | .353**      | .518**    |         |               |
| Communication      | .346**   | .400**         | .269**      | .315**    | .365**  |               |
| T. service quality | .782**   | .835**         | .523**      | .822**    | .787**  | .432**        |

\*\* . Correlation is significant at the 0.01 level (2-tailed).

### Multicollinearity diagnosis

The multicollinearity test was performed for the purpose of ensuring the independent variables are not highly correlated among the variables. The results of all variance inflation factor (VIF) are below the cutoff (10). Based on this result there is no issue regarding multicollinearity problem to use these independent variables in regression analysis to prove the hypotheses (O'Brien 2007).

**Table 4: Summary of Multicollinearity Diagnostics**

|                | Tolerance | VIF   |
|----------------|-----------|-------|
| Tangible       | .564      | 1.773 |
| Responsiveness | .490      | 2.040 |
| Reliability    | .714      | 1.401 |
| Assurance      | .442      | 2.261 |
| Empathy        | .631      | 1.584 |
| Communication  | .762      | 1.312 |

a. Dependent Variable: Customer Satisfaction



### Regression Analysis

In this study, multiple regression analysis carried out to predict the impact of the service quality dimensions on customer satisfaction of NSB Branches. The summary of result stated in Table 5.

**Table 5: Summary of regression analysis**

| Model          | Std. Error | Beta | t     | Sig. |
|----------------|------------|------|-------|------|
| (Constant)     | 2.132      |      | .830  | .407 |
| Tangible       | .086       | .204 | 4.881 | .000 |
| Responsiveness | .085       | .274 | 5.934 | .000 |
| Reliability    | .117       | .083 | 2.444 | .015 |
| Assurance      | .105       | .230 | 5.135 | .000 |
| Empathy        | .081       | .186 | 4.419 | .000 |
| Communication  | .101       | .084 | 2.359 | .019 |

a: dependent variable: Customer satisfaction

Notes: Significant at:  $p < 0.01$  levels,  $R = 0.814$ ;  $R^2 = 0.663$ ;  $F = 112.225$

The multiple regression model with all six predictors produced  $R^2 = .814$ ,  $F(6, 343) = 112.225$ ,  $p < .001$ . As can be seen in Table 5, the all six service quality dimensions had significant positive regression with customer satisfaction. The standard deviation of the error terms is 3.05. A 66.3% R-sq indicates that whenever we observe a variation in the value of customer satisfaction, 66.3% of it is due to the model (or due to change in this six service quality dimensions) and only 33.7% is due error or some unexplained factor. That is this data fits well to the linear model.

Therefore this study rejected the null hypothesis of  $H_2$ . And we can be sure with a higher degree of certainty (>98% in the case of all variable) that all coefficient should be included in the regression equation. All of the variables have positive coefficients, which mean that customer satisfaction increases with increasing tangible, reliability, responsiveness, assurance, empathy and communication. So all this six dimensions contribute to make more customer satisfaction as service quality dimensions. Moreover, this finding is consistent with the findings of Angur et al. (1999), Islam, N. & Ahmed, E. (2005), and Yang & Fang (2004).

### Service quality differences among the grade of NSB branches

The ANOVA test was computed to verify the significant deference, if any on service quality among four grades of NSB branches.



**Table 6: Result of ANOVA for branch grades**

|                | Sum of Squares | df  | Mean Square | F      | Sig. |
|----------------|----------------|-----|-------------|--------|------|
| Between Groups | 2729.520       | 3   | 909.840     | 10.123 | .000 |
| Within Groups  | 31098.848      | 346 | 89.881      |        |      |
| Total          | 33828.369      | 349 |             |        |      |

Dependent variable: Total service quality

The Table 6 presents the results that, F statistic is highly significant (sig. < .0001, and F (3,346) = 10.123). Therefore significant difference exists on service quality among four grades of NSB branches (at 5% confidence level). Hence this study conclude that, the mean values of total service quality of the NSB branches are not same for all four grades, thus this study rejected the null hypothesis of H3 at 5% of significant level.

**Table 7: Descriptive of ANOVA for branch grades**

|         | N   | Mean    | Std. Deviation | Std. Error | 95% Confidence Interval for Mean |             |
|---------|-----|---------|----------------|------------|----------------------------------|-------------|
|         |     |         |                |            | Lower Bound                      | Upper Bound |
| A-grade | 146 | 75.8082 | 9.07388        | .75096     | 74.3240                          | 77.2925     |
| B-grade | 68  | 77.3676 | 9.79172        | 1.18742    | 74.9975                          | 79.7377     |
| C-grade | 69  | 78.8986 | 9.02797        | 1.08684    | 76.7298                          | 81.0673     |
| D-grade | 67  | 83.4030 | 10.44039       | 1.27550    | 80.8564                          | 85.9496     |
| Total   | 350 | 78.1743 | 9.84527        | .52625     | 77.1393                          | 79.2093     |

Dependent variable: Total service quality

The Table 7 shows the mean values of service quality for each grade, the higher scores reflecting higher levels of service quality and vice versa. Hence according to the calculated mean values, D- grade has got the first rank (83.40) in service quality, followed by C- grade (78.90), B- grade (77.37), and finally A- grade (75.81). Based on this result, it can be concluded service quality of D- grade is higher than the other three grades.

## 11. CONTRIBUTION OF THE RESEARCH

This research helps to explain most common constructs for quality of bank services, and understanding of the factors that influence service quality of NSB in Northern Province. It helps to explain the role of saving banks in providing more customer oriented service. Furthermore, it helps to policy makers to identify the factors which are increasing customer satisfaction through qualified service for implementing policies to motivate peoples' saving habits. NSB bank plays a vital role in providing savings facilities to the people, and the required finance for additional investment, immediate financial needs to individual and institutional development. This research helps to understand the factors which are involving



in qualified and customer friendly service that leads to them to have a wider and affordable choice of finance sources.

## 12. LIMITATIONS AND DIRECTIONS FOR FURTHER RESEARCH

A Research work is never an easy task to overcome. There are occasions when the research would encounter problems, which are basic and unavoidable. This research work is not an exception. Considering the magnitude of time and finance involved in the study and considering also the difficulties of data collection from other banks, the study only with limited to NSB in Northern Province.

Also, the study is delineated only from 10 NSB branches in Northern Province out of 19 (including branches Postal Banking Branches), and among those branches' customers, the researcher has selected only 350 customers as the sample. So, the results can't be generalized to all banks or all provinces or all branches of NSB in Inland wide. Further researchers should focus on different banks or different provinces to generalize the determinants of service quality. In addition to this study's independent variables of Tangibles, reliability, responsiveness, assurance, empathy, and communication, some unexplained factor may correlate with service quality; further research is possible to consider these issues also.

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