

BANK CUSTOMERS' PERCEPTION OF SERVICE QUALITY AND CUSTOMER SATISFACTION IN SAUDI ARABIA

Dr. Ibrahim Abdullah Aljasser

(Corresponding Author)

Quantitative Analysis Department, College of Business
Administration
King Saud University, Riyadh, Kingdom of Saudi Arabia
ialjasser@ksu.edu.sa

Dr. Bokkasam Sasidhar

Quantitative Analysis Department, College of Business
Administration
King Saud University, Riyadh, Kingdom of Saudi Arabia
bbokkasam@ksu.edu.sa

ABSTRACT

Customers' expectations and needs is a driving force for providing quality service to current customers as well as to attract new customers. This study identifies and measures the relevant determinants of Service Quality (SERVQUAL) vis-à-vis the overall customer satisfaction levels of Saudi bank customers. The survey revealed that they have a significant positive perception towards the six SERVQUAL determinants and customer satisfaction, at 1% level. Further all the six SERVQUAL determinants are significantly related to and explain about 84% of overall customer satisfaction. It was observed that the female customers perceived higher level of positive perception towards the SERVQUAL determinants and customer satisfaction as compared to male customers. Also, customers below 35 years had positive perception towards communication and those having bachelor's degree and above perceive better reliability in banking services. This study provides insights to Saudi banks on appropriate banking service that suite customer needs.

Keywords: SERVQUAL, Service Quality, Customer Satisfaction, Customer Perception, Banking Industry, Saudi banks.

1. Introduction

Banking sector in Saudi Arabia is a fast growing business which is mainly fueled by increasing government expenditure as a result of higher income from oil revenues. Saudi Monetary Agency (SAMA) statistics shows that banking industry has expanded in the number of bank branches, ATM, checking accounts deposits, saving accounts deposits, and the number and value of transactions tell the whole story. In Table 1, a comparison between year 2000 and year 2014 is presented:

Table 1. Growth of banking sector in Saudi Arabia

Year	Checking Accounts Millions SAR	Saving Accounts Millions SAR	Number of bank branches	Number of ATM	Bank loans Millions SAR
2000	114481	90832	1184	2234	161094
2014	989174	398743	1912	15516	1204831

Source: SAMA 51st Annual report published on 17-12-2015

Currently, there are 12 Saudi banks which have full control of this sector and other international banks with a very small share in the market. Among these Saudi banks, two banks were established in recent years - Albilad Bank started in 2005 and Alinma Bank started operations in 2008. In the year 2000, Gulf International Bank opened its first branch in Saudi Arabia as the first International bank to start operation in Saudi Arabia. The numbers in Table 1 is indicative of the importance of keeping quality of service to the highest standard by Saudi banks for the purpose of not only keeping current customers but also for attracting new customers. Increasing competition by banks to attract customers and elevation of SERVQUAL demanded by customers pose significant challenges to managements of banks. Providing quality service and maintaining the highest level of customers' satisfaction is a major objective of management in banks.

In this paper, a survey was conducted in order to measure the various determinants of SERVQUAL vis-à-vis the overall customer satisfaction levels of Saudi customers of different banks. The survey focused on measuring customers' SERVQUAL and satisfaction levels and preferences for the purpose of:

1. Providing insights to Saudi banks on the appropriate banking service that suite customer needs.
2. Measuring customers' perceptions about different services as an indicative of global satisfaction.
3. Determining the association between SERVQUAL determinants and satisfaction levels.
4. Determining how customers' satisfaction is affected by demographic factors.

2. Literature Review

2.1 SERVQUAL

Customers' expectations and needs is a driving force for managements to provide quality service to current customers as well as to attract new customers. Due to competitiveness in the marketplace, customers' expectations are always elevated and becoming more demanding. SERVQUAL has become a popular area of academic research and has been acknowledged as an observant competitive advantage and supporting satisfying relationships with customers (Zeithmal, 2000).

SERVQUAL, which has been extensively used in assessing service quality of different service providers including banks, suggested that “Quality evaluations are not made solely on the outcome of a service; they also involve evaluations of the process of service delivery” (Parasuraman et al., 1985). Among the models for measuring SERVQUAL, the most acknowledged and applied model in diversity of industries is the SERVQUAL model developed by Parasuraman et al. (1988). They proposed a five dimensional construct of perceived SERVQUAL: tangibles (appearance of a service firm’s facilities, employees, equipment and communication materials), reliability (delivering the promised outputs at the stated level), responsiveness (providing prompt service and help to customers; the reaction speed plays a vital role here), assurance (ability of a service firm to inspire trust and confidence in the firm through knowledge, politeness and trustworthiness of the employees) and empathy (willingness and capability to give personalized attention to a customer) as the instrument for measuring SERVQUAL (Parasuraman et al., 1988; Zeithaml et al., 1990). However applicability of these five dimensions universally has been questioned, as the dimensions do not seem to be completely generic and largely depend on the type of industry being studied (Cronin and Taylor, 1992). A critical analysis of 19 different service quality models of SERVQUAL has been presented by Seth et al., (2005). It can be inferred that there is no one generally adopted SERVQUAL model, but the models developed so far have served as a basis for developing new SERVQUAL models.

2.2 SERVQUAL in Banking Sector

SERVQUAL has been defined as the overall assessment of a service by the customers (Eshghi et al., 2008). Parasuraman et al. (1985) observed that SERVQUAL is the measure of service delivered as against expected service performance. Consequently, having an improved understanding of customers’ attitudes will facilitate knowing how they perceive SERVQUAL in banking operations (Parasuraman et al., 1988). SERVQUAL technique based on the model developed by Parasuraman et al. (1988) was adopted (Santhiyavalli, 2011) to establish the four dimensions: reliability, responsiveness, empathy and tangibility as the major factors responsible for customer satisfaction, which stood at 90 percent regarding the services provided by State Bank of India. The results of literature review on customer satisfaction towards the services of a bank in India from five different perspectives namely, service encounters, waiting time of the customer to get the service, role of intermediaries, quality of service provided and customer complaints towards the bank has been carried out by Amudha and Vijayabanu (2012). They observed that attraction, retention and enhancement of the customer relationship are essential to maintain delighted and committed customers, who form the basis for the sustainable competitive position of the bank.

A study sought to find out the factors that affect quality customer service in financial institutions in Kenya was done to establish whether human resource factors such as training, staff motivation and job satisfaction, and product range affect the quality of customer service (Lawrence and Grace, 2012). The study revealed that the human resource factors were positively influencing the quality of customer service in the bank through the performance of the employees. Further, it was observed that there was a gap in technology. What the bank was using was not the best technology in the market given that there was lot of competition and that the customers were satisfied with the services they get but were not satisfied with the products.

Niveen El Saghier and Demyana (2013) identified four factors that influence users’ evaluation of SERVQUAL of banking services in Egypt. These factors are reliability, responsiveness, empathy and assurance. Titko Jelena et al. (2013) highlights the importance of managing SERVQUAL in banking that can positively affect customer satisfaction. The study instrument was specifically developed for measuring

SERVQUAL perceived by Latvian banks' retail customers in order to determine the most important contributors to customer satisfaction. The study yielded five SERVQUAL dimensions that allowed constructing customer satisfaction model: expenses, product, image, competence & emotional intellect and access. However, the questionnaire was exclusively developed for Latvia and considered Latvian banking sector specifics.

A study to identify the interrelationships between SERVQUAL, customer satisfaction and customer loyalty in the retail banking sector in Hong Kong (Mei et al., 2013) indicate that the five SERVQUAL dimensions (i.e. tangibility, responsibility, reliability, assurance and empathy) have a positive influence on customer satisfaction. Tangibility, responsibility, reliability and assurance were more significant in contributing to customer satisfaction, while empathy was the least significant dimension.

An earlier study based on customers of various bank in the Saudi capital city of Riyadh, during the fall of 2014 (Ghalib, 2014) found a positive relationship among assurance, empathy, and responsiveness, but that this relationship had no significant effect on customer satisfaction. Reliability was found to have a negative relationship to customer satisfaction, but no significant effect on the same. Only tangibles were found to have a positive relationship on customer satisfaction. However, the study was restricted to the customers from Riyadh city only.

The present study considers the perceptions of the customers of Saudi Arabia and tries to examine the effect of each of the SERVQUAL determinants as well as their effect on customer satisfaction.

3. Methodology

This paper adopts both the descriptive and explanatory survey design. Consequently, while the paper seeks to bring out the determinants of SERVQUAL, it does not ignore the characteristics of consumer behavior in terms of their satisfaction.

3.1 Focused Group Discussions / Exploratory Survey / Questionnaire

Faculty and management students were invited for focused group discussions to describe the characteristics contributing to the SERVQUAL and their satisfaction with bank services. This was undertaken to identify the most relevant SERVQUAL determinants and customer satisfaction as well as to frame relevant questions for extracting them. The inputs from the focused group discussions were used to frame the questionnaire. Compared to the traditional SERVQUAL instrument, a structure of six and not five basic dimensions was proposed for Saudi bank service quality. The additional dimension included was access, which was indicated as important by participants in the qualitative study and identified by authors of SERVQUAL (Parasuraman et al., 1985, 1988) as well before they reduced a set of ten determinants of service quality based on focus groups into five by using a factor analysis. Access was found as a bank service quality attribute by some other researchers too (Bahia and Nantel, 2000; Johnston, 1997; Oppewal and Vriens, 2000; Jun and Cai, 2001). Thus the final questionnaire for measuring SERVQUAL was developed by implementing the six dimensions of the SERVQUAL instrument: Access, Communication, Competence, Tangibility, Empathy and Reliability; each dimension followed by relevant questions. Given that most of the items in the questionnaire were targeted to measuring the respondents' perceptions and attitudes, a seven-point Likert-type scale (1=Very Poor to 7=Excellent) was considered more appropriate and reliable (Alreck and Settle

1995; Miller 1991; Kraig Finstad 2010). A questionnaire in English and Arabic was designed and distributed through the internet to target respondents randomly.

The questionnaire, apart from questions on socio-demographic characteristics, contained 20 statements arranged randomly, as shown below:

Sl. No.	Questionnaire item
1	Range of products provided by the bank.
2	Your opinion about bank's network (Branches, ATMs, phone banking, internet banking.)
3	Letters and Brochures are easy to understand
4	I am kept up to date with the status of my accounts, loan contacts, credit card statement
5	Queries are answered satisfactorily
6	Branches and ATMs are Conveniently Located
7	Waiting time for service is appropriate.
8	Suitable devices and procedures in providing service.
9	Availability of parking
10	Pleasant and attractive decor
11	Waiting time in the bank is comfortable
12	Staff members are friendly and courteous
13	Staff are familiar with their duties and have good communication skills
14	Recognition of you as a valued customer
15	Staff appearance is professional and attractive
16	Promptness in giving service
17	Promptness in solving conflicting issues.
18	Promptness in feedbacks about inquiry
19	Confidentiality of dealings.
20	Globally, taking into account all your previous answers, what is your level of satisfaction?

These items measured the SERVQUAL determinants and customer satisfaction in 7 groups.

Group 1: Three items are used to measure Access (Questions 2, 6 and 7).

Group 2: Two items are used to measure Communication (Questions 3 and 4).

Group 3: Four items are used to measure Competence (Questions 5, 16, 17 and 18).

Group 4: Four items are used to measure Tangibility (Questions 8, 9, 10 and 15).

Group 5: Two items are used to measure Empathy (Questions 11 and 12).

Group 6: Two items are used to measure Reliability (Questions 13 and 19).

Group 7: Three items are used to measuring Customers' Satisfaction (Questions 1, 14 and 20).

The sampling frame for the study consisted of Saudi bank users. A total of 758 responses were received. However, 145 responses had to be ignored, in view of incomplete data provided for all sections of the questionnaire. Thus, finally data from 613 questionnaires were used for analysis. The combination of both descriptive and inferential statistics was used as methods of data analysis.

3.2 SERVQUAL and Customer Satisfaction Hypotheses

Based on the findings of the exploratory investigations the following hypotheses were established for the quantitative study:

H₁: The customers of banks in Saudi Arabia have a positive perception towards the SERVQUAL determinants and customer satisfaction.

H₂: There is positive relationship between the SERVQUAL determinants and customer satisfaction.

4. Data Analysis and Findings of the Study

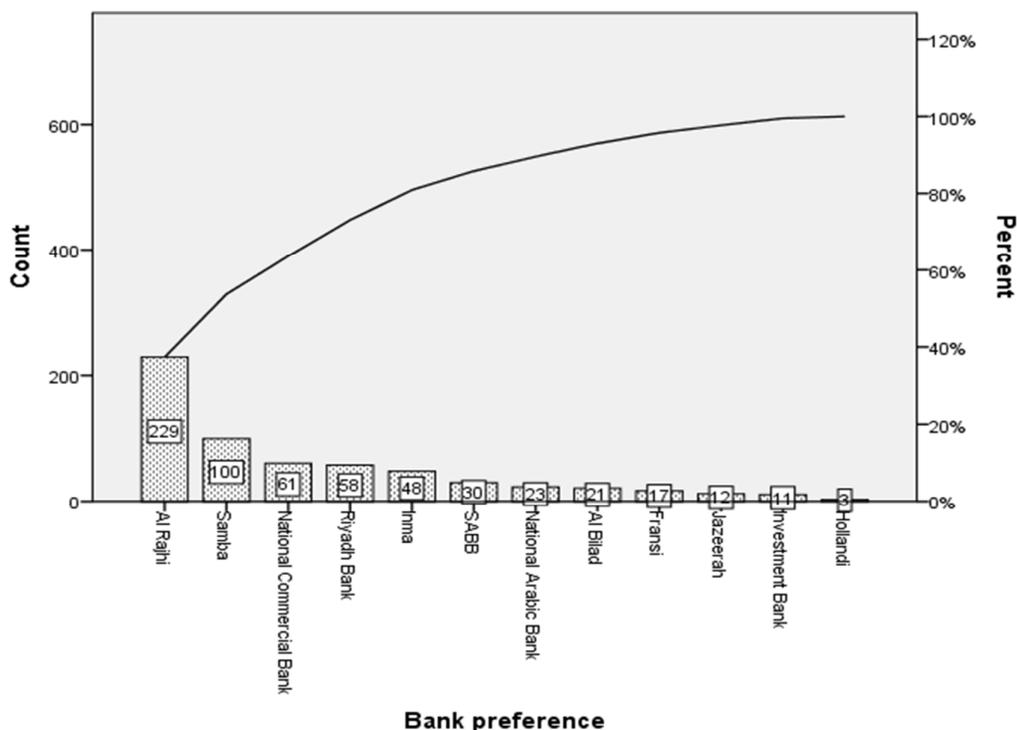
The data collected were analyzed using PASW Statistics 21.

4.1 Respondents' Profile

The questionnaire included a section on socio-demographic characteristics. The study of demographics of the respondents provided the guidance to analyze the individual perception towards SERVQUAL determinants and customer satisfaction. Demographic factors included gender, age-group, occupation, education and income levels. Further the data on the most frequently used bank by the respondents were also gathered. The survey included both male and female customers in equal proportions. It is observed that about 42% of the respondents are in the age group of 25 to 35 years. Further about 50% are employed in public sector organizations and about 87% are having bachelor's degree or above. The income ranges of respondents is dispersed which provide the opportunity to study the perception of customers whose earning can change the way of their thinking toward the customer service in banks.

According to the responses, the bank which is most frequently used by the customers is dispersed among twelve banks, though Al Rajhi and Samba banks take the top two spots. These two account for about 54% share of all the banks. However the customers are drawn from other banks too, though they have less share, have displayed similar perceptions. Hence, the outcome of this research is applicable for almost every bank operating in Saudi Arabia. The Pareto graph of the frequently used banks is shown in Figure 1.

Figure1. The Pareto graph of the frequently used banks.



4.2 Reliability and Validity Analysis

A Cronbach coefficient alpha test was conducted on all the seven factors generated to test the reliability of all its item variables. The purpose is to determine internal consistency of the scale used. According to Sekaran (2000) Cronbach alpha is a reliability coefficient that indicates how well the items are positively correlated to one another. The closer the Cronbach alpha is to 1, the higher the internal consistency. Based on the guidelines by Sekaran (2000), a scale of below 0.6 are considered to be poor, 0.6 to 0.7 ranges are acceptable and those over 0.7 are good. The values of Cronbach alpha coefficient are depicted below in Table 2.

Table 2. Reliability Test Results

Determinant	No. of items	Cronbach Alpha
Access	3	0.761
Communication	2	0.689
Competence	4	0.916
Tangibility	4	0.825
Empathy	2	0.823
Reliability	2	0.667
Customers' Satisfaction	3	0.852

The Kaiser-Meyer-Olkin measure of sampling adequacy was 0.963, which is significantly high. Thus the questionnaire's reliability and validity were deemed effective.

4.3 Significance of SERVQUAL Determinants and Customer Satisfaction

The descriptive statistics of Table 3 displays the 613 respondents' mean, standard deviation and standard error against each SERVQUAL determinant and overall level of customers' satisfaction. These factors can be categorized as per their mean disperse. As the one-sample statistics show that all the factor means are between 4.2855 and 5.2137, this clearly suggest that each factor is showing clear indication of positive customer perception.

Table3. Descriptive Statistics

	N	Mean	Std. Deviation	Std. Error Mean
Overall level of Customer Satisfaction	613	4.5905	1.69925	.06863
Access	613	4.7461	1.63617	.06608
Communication	613	4.7692	1.75132	.07074
Competence	613	4.3222	1.81125	.07316
Tangibility	613	4.6077	1.53653	.06206
Empathy	613	4.2855	1.89277	.07645
Reliability	613	5.2137	1.57830	.06375

One Sample test is applied on each SERVQUAL determinant and overall level of customers' satisfaction. Table 4 shows the results of the one-sample "t-test". The "df" column displays degrees of freedom. In this case, this equals the number of cases in each group minus 1. The column labeled Sig. (2-tailed) displays a probability from the t distribution with 612 degrees of freedom. As the overall customer satisfaction and each SERVQUAL determinant are showing significant value at 1% level, we can conclude that the customers of banks in Saudi Arabia have a positive perception towards the SERVQUAL determinants and customer satisfaction.

Table 4. One-Sample Test Results

	Test Value = 4					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Overall level of Customer Satisfaction	8.604	612	.000	.59054	.4558	.7253
Access	11.289	612	.000	.74606	.6163	.8758
Communication	10.874	612	.000	.76917	.6303	.9081
Competence	4.404	612	.000	.32219	.1785	.4659
Tangibility	9.792	612	.000	.60767	.4858	.7295
Empathy	3.734	612	.000	.28548	.1353	.4356
Reliability	19.039	612	.000	1.21370	1.0885	1.3389

4.4 Relationship between the SERVQUAL Determinants and Customer Satisfaction

The correlation between the six SERVQUAL determinants and customer satisfaction is analyzed to examine the existence of any relationship. The results of the analysis are presented in Table 5.

Table 5. Table of Correlations

		Overall level of Customer Satisfaction	Access	Communication	Competence	Tangibility	Empathy	Reliability
Overall level of Customer Satisfaction	Pearson Correlation	1	.762**	.689**	.885**	.801**	.811**	.781**
	Sig. (2-tailed)		.000	.000	.000	.000	.000	.000
	N	613	613	613	613	613	613	613

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

The correlations, as shown in Table 5, revealed that all the six SERVQUAL determinants are significantly related to the customer satisfaction. Further, as presented in the model summary of Table 6, these determinants explain about 84% of overall customer satisfaction.

Table 6. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.919 ^a	.845	.843	.67331

a. Predictors: (Constant), Reliability, Communication, Access, Empathy, Tangibility, Competence

4.5 Influence of Demographic Factors on the SERVQUAL Determinants and Customer Satisfaction

Chi-Square tests were conducted to find whether the SERVQUAL determinants and the customer satisfaction have any dependence on the demographic factors such as gender, age-group, occupation, education and income levels. Table 7 provides the Chi-Square values and its two-tailed levels of significance for significant variables.

Table 7. Results of Chi-Square Tests for Influence of Demographic factors on Individual variables

Demographic factor *Variable	Pearson Chi-square	Significance (two-tailed)
Gender * Customer Satisfaction	57.258	0.000
Gender * Access	51.458	0.000
Gender * Communication	39.436	0.000
Gender * Competence	53.341	0.001
Gender * Tangibility	52.150	0.001
Gender * Empathy	39.642	0.000
Gender * Reliability	46.706	0.000
Age Group * Communication	54.347	0.025
Education * Reliability	38.748	0.029

It is observed that the female customers perceived higher level of positive perception towards the SERVQUAL determinants and customer satisfaction, as compared to male customers. Similarly customers below 35 years have positive perception towards communication and those having bachelor's degree and above perceive better reliability in banking services.

5. Summary and Conclusions

The exploratory research offered several insights into the SERVQUAL determinants and propositions regarding customers' perceptions of SERVQUAL and customer satisfaction. This study investigated various important quality determinants based on the perception of bank customers in Saudi Arabia and the differences in relative importance they attach to the various SERVQUAL dimensions, using the SERVQUAL model. SERVQUAL appears to be a reliable scale to measure banks' quality of service, and provide a useful diagnostic measure in assessing and monitoring SERVQUAL and customer satisfaction in banks. The study revealed that the customers have a significant positive perception towards the six SERVQUAL determinants and customer satisfaction. The finding of this research further shows that customer satisfaction in the Saudi banking services is significantly related to the six determinants of SERVQUAL, viz., access, communication, competence, tangibility, empathy and reliability. It is observed that all the determinants of SERVQUAL have positive and significant impact on Customer Satisfaction. These findings corroborates well with the results of studies carried out in Egypt (Niveen El Saghier and Demyana, 2013) and Hong Kong (Mei et al., 2013). It also indicates that customers' perception is highest in

the reliability area and this result showed consistency with those of Parasuraman et al. (1985, 1988) and Yang and Fang (2004). This shows that the banks' customers prefer an environment where they have easy and comfortable approach, can communicate in language they can understand, where the staff possess the required skills and knowledge to perform the service, and understand their need and provide consistent and dependable services. The findings are important to enable bank managers to have a better understanding of customers' perception of SERVQUAL of banking and consequently how to improve their satisfaction with respect to various aspects of SERVQUAL.

It must be noted that this research includes only the investigation for the customers of banks of Saudi Arabia. Sample size limits the scope of large scale applicability of the results. Data gathered from a larger sample size may be useful to further validate the results. The results of this study are in line with the study involving service providers in a different service sectors (Parasuraman et al., 1988; Zeithaml et al., 1990). The results show that, in the retail banking sector, the SERVQUAL model remains an effective way of measuring customer satisfaction. Due to small sample sizes for some banks, investigation of individual banks and comparisons thereof has not been carried out.

The model is not restricted to a single sector or industry; rather it can be implemented in any sector where the organizations want to assess consumer expectations and perceptions about SERVQUAL, such as tourism and hospitality, insurance companies, hospitals, transport corporations, railways, airlines, telecommunications, libraries and other service sectors to assess the degree of quality of service offered by them.

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