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## FACTORS AFFECTING CUSTOMERS' SATISFACTION OF VIETCOMBANK IN DONG NAI PROVINCE

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### ABSTRACT

*The study results showed that there were 450 customers of Vietcombank (VCB) in Dong Nai province who interviewed and answered about 26 questions that used for customers' responses measured through an adapted questionnaire on a 5-point Likert scale of the conventions following: 1: Completely disagree, 2: Disagree, 3: Normal; 4: Agree; 5: completely agree. The sample of hard copy and online questionnaire distributed 450 customers of Vietcombank (VCB) which has more than 20.000 customers in Dong Nai province. The Data collected from June 2016 to October 2016 in Dong Nai province. The paper had been analyzed Cronbach's Alpha, KMO test and multiple regression analysis. Moreover, the research Data processed from SPSS 20.0 software. The research result showed that there were five factors, which included of factors following banking service (X1), Responsiveness (X2), Staff behavior (X3), Facility (X4) and Empathy (X5) with significance level 5 percent. In addition, all of five components affecting the customers' satisfaction of Vietcombank in Dong Nai province with significance level 5 percent. Based the research results, the researcher has recommendations in order to improve the customers' satisfaction of Vietcombank in the future.*

**Keywords:** Bank service, customers, satisfaction, VCB and LHU

## Introduction

In Vietnam, the commercial banks help the economic development of a country by faithfully following the monetary policy of the central bank. In fact, the central bank depends upon the commercial banks for the success of its policy of monetary management in keeping with requirements of a developing economy. Thus, the commercial banks contribute much to the growth of a developing economy by granting loans to agriculture, trade and industry, by helping in physical and human capital formation and by following the monetary policy of the country. In addition, the commercial banks provide some products and service to their clients. Banking services include mobile banking, internet banking, SMS banking, credit card, ATM services, foreign currency account, locker service, and loan and advances (term loan, car loan, education loan, housing loan, micro group credit, micro credit enterprise, etc.). They also offer corporate banking, loan syndication, real-time online banking for corporate clients. Service quality, service charges, perceived value and customer satisfaction are the key sources of success in any service factory. Issues that affect service quality and customer satisfaction have operational and marketing orientations. To understand the dimensions of service quality and for measurement of customer satisfaction it is important to know under which typology commercial banks are belong.

On the other hand, customer interaction is defines such as the joint measure of customer contact and customization of services. Under this categorization, commercial banking services belong to mass service category. In commercial banking sector, there are high labor intensity and low customization of services. Mass service also includes retailing, wholesaling, schools, traditional long-distance ground trucking. Another three quadrants of services are: service factory (airlines, hotels, trucking, resorts and recreation), service shop (hospital, restaurant, auto and their services), and professional service (accounting firms, audit firms, medical clinics, law firms). The improvement of service quality, perceived value, and satisfaction ensure customer loyalty. Since the studies regarding service quality, perceived value, and customer satisfaction issues in banking industry is limited and there is no available measurement scales for service quality and customer satisfaction, especially in Vietcombank, this study efforts to propose the measurement scales for factors affecting customer satisfaction and for customer satisfaction itself. With the practical requirements of a working career in mind, the author had chosen: "***Factors affecting customers' satisfaction of Vietcombank in Dong Nai province***" as a paper. This research results help policy makers apply them for improving policy on the customers' satisfaction of Vietcombank in the future.

## Literature review

**Customer satisfaction:** It is the authentic expression of the status of satisfaction differ from person to person and product/service to product/service and is an appraisal of how products and services of a company meet up or exceed customer anticipation. Satisfaction is the consequence of a number of both psychological and physical factors which associate with satisfaction behaviors. Kotler (2000) defined satisfaction as: "a person's feeling of pleasure or disappointment resulting from comparing a product's perceived performance or outcome in relation to his or her expectations". Organizations can accomplish customer satisfaction by satisfying their customers' needs and wants (La Barbera and Mazursky, 1983). Customer Satisfaction is customers' collective conception of a firm's service performance (Johnson and Fornell, 1991). In finance service charge is termed as the amount of payment requested by the seller of services. Service charge as well as price is determined by several factors such as willingness of the buyer to

pay, willingness to accept, costs, markup, legal environment, intensity of competition price substitute products, etc. Price fluctuations in many service industries results in price-performance and the level of price-performance stability moderates the relationship between performance potential and successive performance and satisfaction judgments (Voss et al., 1998). The perceived price fairness related to different level intangible services has direct or indirect effect on customer loyalty in case of banks, auto repair and maintenance shops, and (gasoline) filling stations (Lien and Yu- Ching, 2006).

**Perceived value** (Banking services). Perceived value is customers' psychological assessment regarding the product and service about the utility of that product or service comparing with expectation. Recently value perceptions have been focused by marketing researchers and managers to explain customer satisfaction and loyalty (Lin and Wang, 2006). To assess value perception customers consider perceived benefits relative to sacrifice (Lee et al., 2007). Except monetary sacrifice perceived value assessment includes social psychological perspective and nonmonetary costs such as search cost, transaction cost, negotiation cost, and consumption of time (Kuo et al., 2009; Chen and Tsai, 2008). Variety indicates a firm's availability of a selection of products and/services to clients. In the banking services industry, a bank's variety depends on its different types of services and options to clients with regard to banking services. For example, Vietcombank has a variety of products and/or services if it provides clients with the options of banking at a physical branch, using an ATM, Internet, telephone and cellular phone banking. Additionally, a bank's variety of products and/or services will increase if it provides clients with various account options, including saving, cheque and credit card accounts. A bank's variety is extended through the availability of different types of transaction options, such as deposits, transfers, balance enquiries and the payment of accounts.

**Employees' Attitude** (Staff behavior). An attitude can be defined as a positive or negative evaluation of people, objects, event, activities, ideas, or just about anything in your environment (Zimbardo et al., 1999) or it can be defined as a tendency to respond in a specific way, based on positive or negative judgments regarding objects, people and/or situations (Robbins, 1998). As this study examines how employees' attitudes of bank, as perceived by clients, attitude thus mentioned in this study are related only to aspect of work which includes attitude determining employees' reaction, response to or behavior towards various aspects of his/her job. Employees' knowledge (Trained Knowledge). Knowledge is a fluid mix of framed experience, values, contextual information, and expert insight that provides a framework for evaluating and incorporating new experiences and information. It originates and is applied in the minds of knower (Davenport & Prusak, 1998). Policy usually a documented set of broad guidelines, formulated after an analysis of all internal and external factors that can affect a firm's objectives, operations, and plans. The policy formulated by the firm's board of directors, corporate policy lays down the firm's response to known and knowable situations and circumstances. It also determines the formulation and implementation of strategy, and directs and restricts the plans, decisions, and actions of the firm's officers in achievement of its objectives.

Organizational politics is a vital part of an organization. Vigoda (2000) stated that perception of organizational politics was found to have negative relationship with job attitudes (job satisfaction and organizational commitment), a positive relationship with intention to leave the job (exit), and a stronger positive relationship with negligent behavior (neglect). A weak negative relationship was found between perception of organizational politics and employee's performance as reported by supervisors.

**Facility** (Technology). Technology in the banking service: Increasingly, many services are being delivered with the help of technology. Advances in technology have transformed banking service in recent years, especially with regard to self-service options and service support (Swartz & Iacobucci, 2000:103). For example, Vietcombank now offers faster and better services, with increased availability and convenience like Internet banking, SMS banking, ATM... Delivering services through technology is a cost-effective, reliable and efficient method for service firms. Furthermore, these advanced services can be delivered at any time and at any place, not only in a physical banking branch during its opening hours. However, technology delivered services limit the direct or indirect contact between a service provider and its clients (Swartz & Iacobucci, 2000:103).

**Responsiveness:** the willingness to help customers and to provide prompt service. Responsiveness is the readiness and willingness of employees to help customers by providing prompt timely services, for example, mailing a transaction slip immediately or setting up appointments quickly.

The gap between customers' expectation and real performance of a service is termed as service quality (Parasuraman et al., 1985; 1988). Parasuraman et al., (1988) developed the SERVQUAL model as mentioning five dimensions such as tangibility, responsiveness, reliability, assurance, and empathy. In 1992, Cronin and Taylor proposed the alternative method, referred to as SERVPERF. They argued that, to assess service quality, perception of customers regarding the performance of service provides better results than using SERVQUAL. Along with other researchers in 1994, Parasuraman et al. also mentioned that measurement method using SERVPERF is better than using SERVQUAL, though SERVQUAL can provide better diagnostic results of service quality. The dimensions (i.e. tangibility, responsiveness, reliability, knowledge, and accessibility) of service quality for mass service as well as banking service will be dominant.

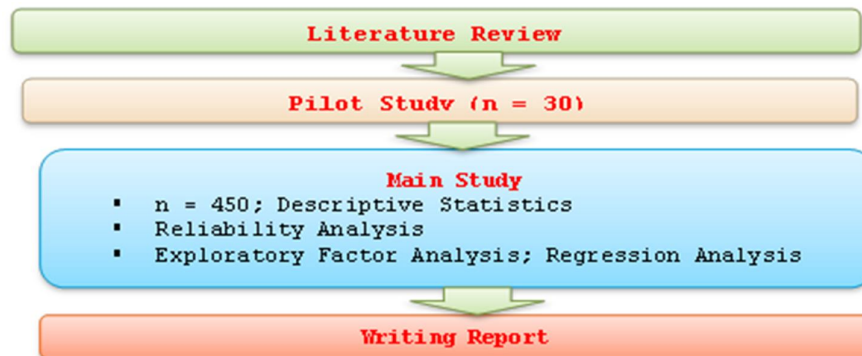
### **Methods of research**

In this paper, the research method used to gather data was an in-depth face-to-face interview, with a prepared set of questions. This is time-consuming and it is difficult to control the range of answers. The method was used because it enabled the researcher to win the respondents' cooperation. There are several research designs, such as, experimental and non-experimental hypothesis testing. Experimental designs can be either informal designs (such as before-and-after without control, after-only with control, before-and-after with control) or formal designs (such as completely randomized design, randomized block design, Latin square design, simple and complex factorial designs), out of which the researcher must select one for his own project. The preparation of the research design, appropriate for a particular research problem, involves usually the consideration of the following: (i) The means of obtaining the information;

(ii) The availability and skills of the researcher and his staff (if any); (iii) Explanation of the way in which selected means of obtaining information will be organized and the reasoning leading to the selection; (iv) The time available for research; and (v) the cost factor relating to research, i.e., the finance available for the purpose.

This study consists of two phases: Phase one is a preliminary study and the second phase is a formal and more comprehensive study. The study is done by qualitative method. The Research will be done by formal quantitative methods. Unit of analysis is a customer. Study subjects are customers of Vietcombank in Dong Nai province. The preliminary study for customers was conducted in April 2016, using qualitative methods

to interview 30 customers of Vietcombank in Dong Nai province to examine the content and meaning of the words used in the scale. Following this, the formal study was conducted from June 2016 to October 2016, using qualitative methods to interview 450 customers to examine the content and meaning of the words used in the scale.



#### Research process for customer satisfaction of VCB

**Population:** Total number of customers of Vietcombank in Dong Nai province at the time of the study was more than 20.000 customers. After completing the preliminary investigations, formal research is done by using quantitative methods questionnaire survey of 450 customers: the reason tested measurement models, and model and test research hypotheses. Data collected were tested by the reliability index (excluding variables with correlation coefficients lower  $< 0.30$  and variable coefficient Cronbach's alpha  $< 0.60$ ), factor analysis explored (remove the variable low load factor  $< 0.50$ ). The hypothesis was tested through multiple regression analysis with linear enter method.

**Sampling:** The concepts of scale in this study have been tested in many countries, especially developing countries. In Vietnam there are few topics of this scale that are applicable, so the preliminary study plays a useful role in controlling the content and meaning of the words and terms, and if necessary to help adjust the scales to fit the current research environment of Vietcombank in Dong Nai province. This study further translated versions of this application on a questionnaire survey to survey. The questionnaire is presented as follows: The preliminary study was conducted through qualitative methods using in-depth interviews with 30 customers related with Vietcombank in Dong Nai province independently to test the content and meaning of the words and terms used in this scale to make sure they are appropriate and easy to understand. Preliminary results of the study help to remove restrictions and unnecessary errors, and thus the official questionnaires are better phrased when used for formal quantitative research. The customers were given in-depth interviews about the meaning and content of the scale of the customer satisfaction of Vietcombank in Dong Nai province. The end result is that all customers understood the content and meaning of every sentence of the scale. Therefore, this scale was then used in the formal research. 450 customers were given in-depth interviews about the meaning and content of the scale of the customer satisfaction of Vietcombank in Dong Nai province. The end result is that all customers understood the content and meaning of every sentence of the scale. Therefore, this scale was then used in the formal research.



**Research model for the customer satisfaction of VCB**

The following hypotheses were formulated to find out how these individual variables from literature that are linked to the customer satisfaction of Vietcombank (VCB).

H1: Banking service has positive relation to the customer satisfaction of VCB

H2: Responsiveness has positive relation to the customer satisfaction of VCB

H3: Staff behavior has positive relation to the customer satisfaction of VCB

H4: Facility has positive relation to the customer satisfaction of VCB

H5: Empathy has positive relation to the customer satisfaction of VCB

**Research results**

**Table 01: Cronbach's Alpha test for factors affecting customers' satisfaction of Vietcombank in Dong Nai province**

<b>1. Banking service (B)</b>	<b>Cronbach's Alpha</b>
B1: Our bank always resolves complaints quickly and satisfactorily	0.926
B2: Our bank always provides adequate, accurate and timely information	
B3: Our bank image has made a good and deep impression for customers for many years	
B4: The personal information of customers is always confidential	
B5: Our bank has won reputation in the market many years	
B6: Our bank always performs exactly with what has been committed	
<b>2. Responsiveness (R)</b>	<b>Cronbach's Alpha</b>
R1: Consulting services and online sales of businesses are quick, professional and accurate	0.938
R2: Availability and implementing services arising (if any) are good and in time	
R3: Test procedure of services are done well and regularly experience of customers	
R4: There is a good link among the major, professional and prestigious service providers	
R5: Product services are professional and perfect	
<b>3. Empathy (E)</b>	<b>Cronbach's Alpha</b>
E1: Our bank has a network of branches, representative offices, the agencies that is convenient for customers	0.895
E2: Service time of the bank is easy and convenient for customers	
E3: The forms and means of payment are varied and flexible for customers	
E4: Website interface of the bank is good, impressive and easy using for customers	
<b>4. Staff behavior (S)</b>	<b>Cronbach's Alpha</b>
S1: The staffs of the bank have good qualifications	0.904
S2: The Staffs of the bank can reach the needs of travelers quickly	
S3: The Staffs of the bank do consultancy work dedicatedly, specifically, clearly, completely and accurately	
S4: The Staffs of the bank have sense of enthusiasm in serving	
<b>5. Facility (F)</b>	<b>Cronbach's Alpha</b>
F1: Facilities, and equipment of the bank such as offices, sales offices, etc. are good, beautiful, elegant and modern	0.910
F2: Documents and publications of the bank introducing products and services very attractive and professional	
F3: Online sales of the bank have all information that is easy to use and professional	
F4: The staffs of the bank are beautiful, impressive and distinctive	
<b>6. Customers' Satisfaction (C)</b>	<b>Cronbach's Alpha</b>
C1: You are very pleased with the quality of service our bank	0.953
C2: You will continue using our services in the future	
C3: You will introduce my relatives and friends to use our services	

(Source: The researcher's collecting data and SPSS)

Table 01 showed that all of variables surveyed Corrected Item-Total Correlation greater than 0.3 and Cronbach's Alpha if Item deleted greater than 0.6 and Cronbach's Alpha is very reliability. Such observations make it eligible for the survey variables after testing scale. This showed that data was suitable and reliability for researching. Besides, the research results showed that KMO coefficient had:  $0.5 \leq KMO \leq 1$  (KMO: Kaiser-Meyer-Olkin). KMO is an index used to examine the appropriateness of factor analysis. KMO value significantly larger factor analysis is appropriate. KMO coefficient is 0.812 and the level of significance (Sig) is 0.000. Exploratory Factor Analysis (EFA) is consistent with survey data of 450 customers of Vietcombank (VCB) in Dong Nai province who interviewed and answered about 26 questions but 428 customers of Vietcombank (VCB) processed by SPSS 20.0.

**Table 02: Factors affecting factors affecting customers' satisfaction of Vietcombank in Dong Nai province**

**Bootstrap for Model Summary**

Model	Durbin-Watson	Bootstrap <sup>a</sup>			
		Bias	Std. Error	95% Confidence Interval	
				Lower	Upper
1	1.939	-.684	.093	1.077	1.436

a. Unless otherwise noted, bootstrap results are based on 2000 bootstrap samples

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.831 <sup>a</sup>	.690	.686	.32578	1.939

a. Predictors: (Constant), X5, X4, X3, X2, X1

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	99.694	5	19.939	187.872	.000 <sup>b</sup>
	Residual	44.787	422	.106		
	Total	144.481	427			

a. Dependent Variable: Y

**Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	.111	.115		.970	.332		
X1	.305	.026	.421	11.509	.000	.548	1.824
X2	.239	.016	.417	14.755	.000	.918	1.089
X3	.168	.013	.347	12.535	.000	.957	1.045
X4	.036	.018	.055	1.962	.050	.938	1.066
X5	.221	.027	.304	8.278	.000	.545	1.835

a. Dependent Variable: Y

**Bootstrap for Coefficients**

Model	B	Bootstrap <sup>a</sup>				
		Bias	Std. Error	Sig. (2-tailed)	95% Confidence Interval	
					Lower	Upper
(Constant)	.111	6.553E-005	.096	.243	-.081	.288
X1	.305	.000	.023	.000	.259	.350
X2	.239	.000	.017	.000	.205	.273
X3	.168	3.030E-006	.013	.000	.142	.193
X4	.036	.000	.017	.036	.002	.069
X5	.221	8.406E-005	.025	.000	.173	.272

a. Unless otherwise noted, bootstrap results are based on 2000 bootstrap samples

(Source: The researcher's collecting data and SPSS)

Table 02 showed that Y variable is the customers' satisfaction of Vietcombank in Dong Nai province. The variables of X1 – X5: Factors affecting the customers' satisfaction of Vietcombank in Dong Nai province. Banking service (X1), Responsiveness (X2), Staff behavior (X3), Facility (X4) and Empathy (X5). Regression coefficients represent the mean change in the response variable for one unit of change in the predictor variable while holding other predictors in the model constant. This statistical control that regression provides is important because it isolates the role of one variable from all of the others in the model. The key to understanding the coefficients is to think of them as slopes, and they're often called slope coefficients. Then, we can see the results of the hypothesis was tested through multiple regression analysis in table 02, adjusted R Square is 0.686. This model explained 68.8 percent from the above mentioned 5 factors.



In addition, table 02 showed that all the values are  $t > 2$  with smaller significance level 0.05 and statistically significant data to explain the variation of the the customers' satisfaction of Vietcombank in Dong Nai province. Besides, the regression coefficient is positive. This means that the impact of the independent variables in the same direction with the the customers' satisfaction of Vietcombank in Dong Nai province. Moreover, the regression results showed the Durbin - Watson stat = 1.939 said no autocorrelation phenomena. Table 02 showed that bootstrap results are based on 2000 bootstrap samples. The bias is very small, nearly is around 0.00. Besides, there is the considering magnification coefficient variance VIF (Variance Inflation Factor). VIF is exaggerated coefficient variance, when VIF value exceeding 10.0 is shown signs of multicollinearity phenomenon. While table 02 results can assert no correlation between the independent variables in the equation. Meaning no multicollinearity phenomenon by VIF values are less than 10.

## **Conclusions and Recommendations**

### **Conclusions**

Customer satisfaction plays an important role within commercial bank business. Not only is it the leading indicator to measure customer loyalty, identify unhappy customers, reduce churn and increase revenue; it is also a key point of differentiation that helps VCB to attract new customers in competitive business environments. Besides, the paper had been analyzed Cronbach's Alpha, KMO test and multiple regression analysis. Moreover, the research Data processed from SPSS 20.0 software. The research result showed that there were five factors, which included of factors following banking service (X1), Responsiveness (X2), Staff behavior (X3), Facility (X4) and Empathy (X5) with significance level 5 percent. In addition, all of five components affecting the customers' satisfaction of Vietcombank in Dong Nai province with significance level 5 percent.

### **Recommendations**

#### **Component 1: Banking service**

Vietcombank in Dong Nai province should continue improving legal environment towards transparent, open and stable to ensure the equality and safety for the participants in the market operate efficiently. Edit time gaps in the existing text. Continue to build the legal documents regulate new services such as bank guarantees, financial leasing, factoring... according to international standards. Moreover, there are new services such as discount, financial leasing, factoring, credit cards, bank guarantee, overdraft, the derivative products... need to improve the marketing of commercial banks, help businesses and the public understanding, accessibility and use effectively the bank; enhance the utility of banking services; use a flexible tool to prevent risks associated with the safety of the banking business. Vietcombank in Dong Nai province should continue the strategic development of products and services suitable for each period, study the advantages and disadvantages of each service, help customers use the bank services a most efficient way.

#### **Component 2: Responsiveness**

Vietcombank in Dong Nai province should continue to maintain and improve the quality of direction: improving the process of service delivery, to ensure openness, transparency and simplify procedures to make services more accessible and attractive to customers. In addition, Vietcombank in Dong Nai

province should continue improving credit quality associated with credit growth; remove incentives for credit mechanisms in order to create the business environment of equality; improve the mechanism of savings mobilization in VND and foreign currencies with interest rates suitable for maximum mobilization of idle capital in society in a bank; Vietcombank in Dong Nai province should continue researching applying the loan classification based on risk and provision for risks according to the international standards to enhance the reputation of the bank.

### **Component 3: Staff behavior**

Vietcombank in Dong Nai province should continue improving the quality of human resources in the following directions: training and retraining of staff to perform well on the business of modern banking; standardized staff bank tied to income; recruiting young workforce, highly qualified, with usage policies and encourage adequate human resources qualified to work at the bank.

### **Component 4: Facility**

Vietcombank in Dong Nai province should continue to develop strategic technology development service bank for the operating business, capital management, risk management, system of inter-bank payment system of electronic transactions... Ensure translation offered rapid, accurate, safe, and beneficial for both banks and customers and the economy.

### **Component 5: Empathy**

Vietcombank in Dong Nai province should continue to increase the financial capacity of banks and enabling commercial banks to expand the operation scale and improve the ability to provide services, they must solve three problems: Increase in equity capital; increase profitability and removing those hard to definitively settle outstanding debts, clean up the balance sheet assets. Vietcombank in Dong Nai province should continue the scheme of restructuring banks has been Prime Minister for approval, apply advanced technology to make the most of people's capital and the development of the form of payment of non-cash associated with improving utility of each banking services to customers. Expansion of banking services to all strata of the population. Vietcombank in Dong Nai province should continue develop institutional asset management of debt, capital management, risk management, management information systems (MIS)... in accordance with international practice. Vietcombank in Dong Nai province should continue to improve the autonomy of business, self-responsibility of commercial banks; improve the ability to predict the market to be able to just open the possibility of doing business and to ensure the safety of banking operations.

Finally, the next research should survey more than 450 customers of Vietcombank (VCB) in Dong Nai province which are more than 20.000 customers. This helps the data that is more significant. The study topic is very big area. The next research should survey more than 26 the questions (items) and survey other commercial banks of other provinces in Vietnam.

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