

# **Service Quality and Switching Behavior of Customers: An Empirical Investigation on SBI Customers of Cuttack District of Odisha**

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## **ABSTRACT:**

### **Objectives:**

The objective of the paper was to study the relationship between service quality and customers' propensity to switch.

### **Scope**

The study has been restricted to the sub-urban town of Cuttack district of Odisha i.e., Nuapatna and Athagarh and conducted on the customers of two of the SBI branches.

### **Findings and Originality of the paper**

The study revealed that the customers of State Bank of India at Nuapatna and Athagarh are satisfied with their banks on the basis of 'gap analysis' which did not reveal any gap i.e. a negative P-E score. It was found and reaffirmed that the service quality dimensions, which are significantly important to influence the switching decision of the customers, are reliability, convenience and responsiveness. The study also found that better the perceived reliability, convenience and responsiveness factors, less the customers' propensity to switch which ultimately mean that a decreased in the perceived reliability, convenience and responsiveness factors would increase customers' propensity to switch. The regression analysis permitted to construct equation predicting customers' propensity to switch (PTS) on the basis of service quality dimensions).

### **Direction for Future Direction**

Therefore, in future other geo-demographic locations may be explored and incorporated for the study to obtain a generalized acceptability of relationship between the dependent and independent variables. A further study can be undertaken to understand the specific factor/factors pertaining to switching behavior with an estimation of switching cost which may be both financial and non-financial. As Customer Relationship Management and retention of customers is significantly related to profitability (Reichheld & Sasser, 1990), analysis of switching behavior of bank customers is of prime importance.

**Key Words:** Service Quality, Switching Behavior, Customer Relationship Management

## **1. Introduction**

Service quality has ushered as one of the most critical success factors towards growth and survival of service firms. High service quality to customer offers a firm a competitive advantage in competitive markets (Karatepe et al., 2005). Perception of quality with respect to a service is difficult to frame due to intangible and heterogeneous attributes associated with the same. Perceived service quality has been observed as an attitude towards interpreting superiority of the service (Zeithaml & Bitner, 2000). The dimensions of service quality in the Indian banking sector is undergoing the phase of rapid transition with the advent of multinational foreign banks and aggressive expansion drives of the private banks. The transition has been further stimulated by the integration of technology, which has catapulted the banking experience of the customers to a digitalized environment. Convergence of technologies namely internet, mobile telecommunication, auto-vending machines etc. has virtually delivered to the customers a seamless banking process where they have more access to avail more options and benefits. This has resulted in a gradual migration of customers from the dominating public sector banks to the foreign and private banks. Banking sector reforms witnessed a metamorphosis of the Indian public sector banks to get rid of their age-old operational procedures and upgraded to electronically networked branches. According to Ndubisi (2003), customers' perception of superior service is related to customers' perceived mutualism (i.e. customer-firm interaction) associated with customer support, which results in increasing market share/profit. Therefore, defection of customers from their existing bank is a signal to tense about. 'Propensity to switch' is one of the behavioral intentions exhibited by the customers that deserves much attention and should be studied since it can impact profit.

The scope of the study is limited as it has been conducted on the customers of two of the State Bank of India (Nuapatna and Athagarh of Odisha) which are operating with Core Banking System (CBS) with modern transaction facilities.

## 2.Literature review

### 2.1Service quality

The contribution of service sector to national and global economy cannot be ignored from the research perspectives and intensive competition among the different players in the industry thereof has compelled researchers to redefinethe concept of servicequality. Over the years, exploration to enhancement of service quality has remained the cynosure of research interest. (Yavas et al.,1997, Rust & Zahorik, 1993; Cronin & Taylor, 1992, 1994; Buttle, 1996; Crosby & Stephens, 1987;Parasuraman et.al. 1988; Kearns & Nadler, 1992; Avkiran, 1994; Julian & Ramaseshan, 1994; Llosa et.al., 1998). Gaining sustainable competitive advantage over competitors by maintaining customer relationships has become one of the strategic weapons for a modern day service enterprises (Zeithaml et al., 2000). Grönroos (1982) described service quality as “a customer’s perception of difference between the expected service and the perceived service.” He then defined the concept of perceived service quality as the outcome of an evaluation process, where the customer compares his expectations with the service he perceives or has received (ibid). The study of service quality was pioneered by PZB, who developed the gaps framework in 1985 and its related SERVQUAL instrument in 1988 (Parasuraman et al., 1985, 1988, 1991). Quite a few numbers of scholars did agree to the fact that service quality can be described by a two-dimension process (Grönroos, 1983; Lehtinen & Lehtinen, 1982). The first dimension deals with what the service actually delivers and is referred to by PZB (1985) as “outcome quality” and by Grönroos (1984) as “technical quality”. The second dimension focuses on the delivery mechanism to deal with how the service is delivered. PZB (1985) referred it as “process quality” while Grönroos (1984) termed it as “functional quality”. Parasuraman and Zeithaml (2006) described service quality as “the degree and direction of discrepancy between customers’ service perceptions and expectations”. One of the results of the studies initiated by Parasuraman, Zeithaml and Berry (1985) was the identification of ten determinants of service process quality listed in Table1 as follows:

**Table 1: Ten determinants of service process quality by PZB (1985)**

Reliability	Involves consistency of performance and dependability.
Responsiveness	Concerns the willingness or readiness of employees to provide service
Competence	Means possession of the required skills and knowledge to perform the service
Access	Involves approachability and ease of contact
Courtesy	Involves politeness, respect, consideration and friendliness of contact personnel
Communication	Keeping customers informed and listening to them
Credibility	Involves trustworthiness, believability, honesty.
Security	Freedom from risk ,uncertainty and fraudulence
Knowing the customer	Involves making the effort to understand the customer’s needs
Tangibles	Include the physical evidence of the service

Parasuraman et al. (1988) conducted another study later which revealed that there is some overlapping among the dimensions listed in Table 1. The study compressed the ten dimensions identified earlier into five composite dimensions:

1. Tangibles 2. Reliability 3. Assurance 4.Responsiveness 5. Empathy

Researchers questioned at a later stage the consistency of these dimensions when using these in different context (Buttle, 1996 and Carman, 1990). Carman (1990), for example, after conducting a research which involved testing five dimensions in services other than those used by Parasuraman et al. (1988) cautioned that “ while Parasuraman, Zeithaml and Berry [PZB] items provide a start for item development, all items need to have validity and reliability checks before commercial application.” Woo and Ennew (2005), meanwhile, explored that in business services markets, the dimensions were completely different and required to be context specific. As noted by Doran (2002), it is imperative to examine commonly accepted, western-based marketing theory in the context of different countries to see whether such concepts explain the same phenomena in consumers from different countries. While comparing with the extensive research conducted on service quality over the past two decades (e.g. Bitner, 1990; Cronin & Taylor, 1992, Parasuraman et al., 1988), relatively very less attention has been paid to issues surrounding service quality in non-western countries, like the Asian region and in particular, Malaysia. Of the knowledge gained in the domain of service quality literature, the work of Parasuraman et al. (1988) provides an approach for defining and measuring service quality, known as SERVQUAL. Incorporating five service quality dimensions of tangibles, reliability, responsiveness, assurance and empathy, SERVQUAL has been well grounded within the literature.

SERVQUAL, nevertheless, suffers from certain limitations, particularly when applied across different service industries (e.g.: Babakus & Boller, 1992; Schneider & White, 2004). For example, DINESERV for restaurant, developed by Stevens et al. (1995), in response to findings explored that SERVQUAL was inadequate for the 'unique' restaurant environment (Dube et al., 1994).

### *2.2 Behavioural consequences of service quality*

The research on service quality suggests that most employees have a real customer orientation, understand customer needs, and possess empathy and respect for their customers (Bitner et al., 1994). Quality service sustains customer faith and it is necessary for keeping competitive advantage (Berry et al., 1994). Superior service quality leads to desirable behavioral intentions, which ultimately lead to retention, ongoing revenue creation, increased spending, payment of price premiums, and generation of referred customers (Zeithaml et al., 1996). Excellent service is a profit strategy as it attracts more number of new customers and results in fewer lost customers and increased business with existing customers, more cushioning from price competition and fewer mistakes (Berry et al., 1994). Listening to the customer is one of the main components of delivering excellent service. Listening and responding to the customer's requirements based on quality service has a direct effect on the quality of service delivered (Berry & Parasuraman, 1997). To maximize long term customer and shareholder value, it is pertinent that firms develop customer retention strategies (Weinstein et al., 1999c).

Inferior quality leads to unfavorable behavioral intentions, which lead to customer defection from the organization, which ultimately leads to decreased spending, lost customers, and increasing costs associated with attracting new customers (Zeithaml et al., 1996). Customer switching behavior can affect market share and profitability. Switching can cost an organization the customer's future revenue stream (Keaveney, 1995). Customer loyalty makes an organization more profitable. Customers' complaints and other unfavorable behavioral intentions need to be handled effectively to ensure the stability of these relationships (Tax & Brown 1998a). Customers tend to be delighted and may also switch because of the attraction of competitors that are providing better service, more personable service or higher quality. This may not mean that they are dissatisfied with present services. Managers of service firms should understand that some customers would switch services even when they are satisfied with a former provider (Keaveney, 1995). Therefore, it is important that the marketers to retain the existing customers should know the quality of services provided by the competitors.

Zeithaml et al. (1996) proposed a comprehensive, multi-dimensional framework of customer behavioral intentions, known as Behavioural Intentions Battery (BIB), to be used in the service industry. The framework contains of 13-items across five dimensions namely loyalty to organization, propensity to switch, willingness to pay more, external responses to a problem and internal responses to a problem. In due course of time, a number of conceptual and empirical criticisms were raised by Bloemer et al. (1996) pointing towards the fact that the dimensions of BIB may exhibit overlapping thereby difficult to derive the exact behavioral cause-effect relationship.

## **3. Methodology**

The study which was conducted on the State Bank of India (Nuapatana and Athagarh branches, of Cuttack District, Odisha) with 178 usable response generated through a structured questionnaire (500 of them were distributed, 250 for each branch); investigates the relationship between the service quality (perceived) and customers' propensity to switch their existing service providers. To understand the perceived service quality of customers, SERVQUAL scaling technique has been used with requisite modification (done with exploratory factor analysis using principal axis factoring procedure with orthogonal rotation through the VARIMAX process) to fit the study with five identified dimensions namely tangibles (4 factors), reliability (5 factors), convenience (six factors), empathy (4 factors) and responsiveness (3 factors). The expected and perceived service quality score was summated over a 7 point Likert scale across the five identified dimensions and 22 factors of SERVQUAL instrument. To understand the 'propensity to switch' of the customers, the Behavioral Intentions Battery (BIB), developed by Zeithaml, et al. (1996) was used whereby two variables were considered namely 'do less business with bank (SBI) in the next few years' and 'to take some/whole of the business to a competitor bank that offers better service quality'. Random sampling technique was used to generate the response.

## **4. Findings**

The demographic data findings are presented in Table 2.

**Table 2:** Demographic profile of the Respondents

Demographic Variable	Demographic Characteristics	Frequency	%
Gender	Male	129	72.47
	Female	49	27.53
Age	= 21 years	18	10.11
	22-32 years	58	32.58
	33-43 years	66	37.07
	44-54 years	26	14.60
	= 55 years	10	5.64
Income	= Rs. 14999.00	21	11.79
	Rs. 15000-Rs.	132	74.15
	= Rs. 45000.00	11	6.20
Occupation	Service [govt./priv]	105	58.98
	Self employed	15	8.42
	Professionals	7	3.93
	Student	11	6.20
	Housewives	32	17.97
	Others [retd., VRS	8	4.50
Educational Qualification	High school	0	0.00
	Graduate	148	83.14
	Postgraduate	22	12.35
	Doctorate & others (CA, fellow etc)	8	4.51

The Cronbach's alpha were calculated to assess the internal consistency of the scales used for both SERVQUAL and BIB and the alpha values for both the scales were found to indicate adequate reliability (Nunnally, 1978) and the results are presented and summarized in Table 3.

The KMO measure of sample adequacy (0.819 and 0.709 respectively) represents a high-shared variance and a relatively low uniqueness in variance (Kaiser & Cerny, 1979). Barlett's sphericity test (Chi-square=3123.987,  $p < 0.001$  for SERVQUAL and Chi-square=2098.222,  $p < 0.001$  for BIB) presented in Table 4 indicates that the distribution is ellipsoid and amenable to data reduction (Cooper & Schindler, 1998).

**Table 3: Reliability Statistics**

Scales	No. of factors	$\alpha$ - value
SERVQUAL	22	.906
BIB	12	.816

The service quality score [SQS] was obtained by taking the mean value of P-E (perception-expectation) score obtained by a 7 point Likert scale, where '1' stands for 'strongly disagree' and '7' for 'strongly agree' for all the 178 responses across the five dimensions and twenty two factors of SERVQUAL scale (Table 5). The SQS did not reveal any gap i.e. a negative P-E score.

**Table 4: KMO and Bartlett's test**

		SERVQUAL	BIB
Kaiser-Meyer-Olkin Measure of Sampling Adequacy		.819	.709
	Approx. Chi-Square	3123.987	2098.222
	Df	163.000	149.000
	Sig.	.000	.000

**Table 5: SQ Score**

		Tangibles	Reliability	Convenience	Empathy	Responsiveness
P-E	mean	+0.16	+0.83	+0.44	+0.08	+0.17
SQS		+0.336				

The propensity to switch index (PTS index) was obtained by taking the composite mean of the response generated over a 7 point Likert scale across two factors that indicate switch in BIB and the results are presented and summarized in Table 6: (a) Do less business with SBI in next few years  
 (b) Take some of your business to a competitor that offers a better price.

**Table 6: PTS index**

	Do less business with SBI in next few years	Take some of your business to a competitor that offers a better price
Mean Score	1.79	3.31
PTS index	2.55	

Bivariate correlation was analysed to obtain the Pearson correlation coefficient to explore the nature of relationship between the SERVQUAL dimensions, which are the determinants of service quality and the factors of 'propensity to switch' as per the Behavioral Intentions Battery namely – 'do less business with the bank (DLB)' and 'take business away to other bank (TBATOB)'. The results presented in Table 7 indicated that intention of doing less business with the bank (DLB) has strong negative correlation with reliability ( $r=-.753^{**}$ ,  $p<.001$ ), convenience ( $r=-.376^{**}$ ,  $p<.001$ ) and responsiveness ( $r=-.396$ ,  $p<.001$ ) whereas increase in reliability, convenience and responsiveness factors will reduce the intention of the customers to lessen the gamut of business transactions with their bank (SBI). The intention of the customers to switching some part or all of their business over to other banks offering better price/service (TBATOB) was found to be negatively correlated with reliability ( $r=-.819^{**}$ ,  $p<.001$ ), convenience ( $r=-.481^{**}$ ,  $p<.001$ ), responsiveness ( $r=-.209^{**}$ ,  $p<.001$ ) and empathy ( $r=-.130$ ,  $p<.001$ ). Therefore, the intention to take away business will reduce upon increase in reliability, convenience, empathy and responsiveness factors of service quality. We did not find significant relationship with regard to 'tangibles' dimension.

**Table 7: Correlation between SERVQUAL dimensions (determinants of service quality) and factors of propensity to switch**

		DLB	TBATOB	Tangibles	Reliability	Convenience	Empathy	Responsiveness
DLB	<b>Pearson Correlation</b>	1.00	-.010	.038	-.753**	-.0376*	-.037	-.396
	<b>Sig. (2-tailed)</b>		.785	.317	.000	.000	.321	.000
	<b>N</b>	178.00	178	178	178	178	178	178
TBATOB	<b>Pearson Correlation</b>	-.110	1.000	.134	-.819**	-.481**	-.130**	-.209**
	<b>Sig. (2-tailed)</b>	.785		.265	.000	.000	.000	.000
	<b>N</b>	178	178.000	178	178	178	178	178
Tangibles	<b>Pearson Correlation</b>	.038	.134	1.000	.159**	.314**	.069	.290**
	<b>Sig. (2-tailed)</b>	.317	.265		.000	.000	.067	.000
	<b>N</b>	178	178	178.000	178	178	178	178
Reliability	<b>Pearson Correlation</b>	-.753**	-.819**	.159**	1.000	.042	-.076*	.578**
	<b>Sig. (2-tailed)</b>	.000	.000	.000		.258	.43	.000
	<b>N</b>	178	178	178	178.000	178	178	178
Convenience	<b>Pearson Correlation</b>	-.376*	-.481**	.314**	.042	1.000	.040	.523**
	<b>Sig. (2-tailed)</b>	.000	.000	.000	.258		.284	.000
	<b>N</b>	178	178	178	178	178.000	178	178
Empathy	<b>Pearson Correlation</b>	-.037	-.130**	.069	-.76*	.040	1.000	.563**
	<b>Sig. (2-tailed)</b>	.321	.000	.067	.043	.284		.000
	<b>N</b>	178	178	178	178	178	178.000	178
Responsiveness	<b>Pearson Correlation</b>	-.396**	-.209**	.290**	.578**	.523**	.563**	1.000
	<b>Sig. (2-tailed)</b>							
	<b>N</b>	178	178	178	178	178	178	178.000

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

\* Correlation significant at 0.05 level (2-tailed)

The SERVQUAL dimensions (independent variables) were regressed with the ‘Propensity to Switch’ index (PTS) (dependent variable) with determination of marginal impact of a 1% change in independent variables on dependent variable (Chakravarty et al., 2003). The model summary given in Table 8 indicated  $R^2 = 0.908$ , which showed the existence of 90.8% relationship between dimensions of Service quality and PTS Index.

**Table 8: Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.908a	.824	.819	.39587	.824	261.203	5	172	.000

Adjusted R square (R2) (.819) indicated that the five dimensions of SERVQUAL entailed 81.9% variation in switching propensity.

**Table 9: ANOVA<sup>b</sup>**

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	126.313	5	25.263	161.203	.000 <sup>a</sup>
Residual	26.955	172			
Total	153.268	177			

a. Predictors: (Constant), RESP, TAN, RELIAB, EMP, COVEN

b. Dependent variable:

The results of ANOVA (Table 9) envisaged that the variation indicated by the SERVQUAL dimensions was significant at 1% level ( $F=161.203$ ,  $p<.001$ ). The standardized regression coefficient results (Table 10) revealed that the SERVQUAL dimensions namely reliability ( $\beta=-.097$ ,  $t=-1.132$ ,  $p<.001$ ), convenience ( $\beta=-.098$ ,  $t=-1.307$ ,  $p<.001$ ), and responsiveness ( $\beta=-.131$ ,  $t=-1.073$ ,  $p<.001$ ), have statistical significance and are negatively correlated to propensity to switch (PTS).

**Table 10: Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients		Sig.
		B	Std. Error	Beta	t	
1	(Constant)	-.138	.412		-.335	.738
	TAN	.613	.062	.557	.204	.000
	RELIAB	-.294	.289	-.097	-1.132	.000
	COVEN	-.156	.119	-.098	-1.307	.000
	EMP	.092	.082	.089	0.242	.216

The regression equation to predict ‘propensity to switch’ can be depicted as:

$$PTS = \beta_0 + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \beta_4X_4 + \beta_5X_5 + \epsilon \quad (1)$$

where, PTS is the propensity to switch,  $X_1$  to  $X_5$  are P-E score of five SERVQUAL dimensions across 22 factors,  $\beta_0$  is the regression constant,  $\beta_1$  to  $\beta_5$  are the estimated coefficients and  $\epsilon$  is the residual of the regression. On the basis of the results of the regression analysis, the equation obtained was as follows:

$$PTS = -.138 + 0.613X_1 - 0.294X_2 - 0.156X_3 + 0.092X_4 - 0.280X_5 + \epsilon \quad (2)$$

By replacing the values for  $X_1$  to  $X_5$  for an individual customer, propensity to switch of that particular individual can be predicted.

The marginal effect of 1% change in the independent variables ( $i1$ -  $i5$ ) on the dependent variable showed that a 1% increase in reliability, convenience and responsiveness reduces propensity to switch by 0.36%, 0.29% and 0.19%, respectively.

**Table 11: Marginal effect on dependent variable**

Variables	Standardized coefficients	p value	Marginal effect (%)
Tangibles ( $i1$ )	.557	.000	0.6118
Reliability ( $i2$ )	-.097	.000	-0.3627

Convenience (i3)	-.098	.000	-0.2954
Empathy (i4)	.089	.216	0.1921
Responsiveness (i5)	-.131	.000	-0.2875

## 5. Conclusion

The objective of the paper was to study the relationship between service quality and customers' propensity to switch. Due to inherent intangibility and heterogeneity being associated with the service industries, perception of service quality is highly individualistic in nature. Further to this, the service quality dimensions as identified by Zeithaml et al. (1985), may receive a differential weight from assorted customer base. This influences the customers' intention to switch as the switching cost may differ from one individual to another.

The study revealed that the customers of State Bank of India at Nuapatna and Athagarh are satisfied with their banks on the basis of 'gap analysis' which did not reveal any gap i.e. a negative P-E score. It was found and reaffirmed that the service quality dimensions, which are significantly important to influence the switching decision of the customers, are reliability, convenience and responsiveness. The study also found that better the perceived reliability, convenience and responsiveness factors, less the customers' propensity to switch which ultimately mean that a decreased in the perceived reliability, convenience and responsiveness factors would increase customers' propensity to switch. The regression analysis permitted to construct equation predicting customers' propensity to switch (PTS) on the basis of service quality dimensions).

The study has been restricted to the sub-urban town of Cuttack district of Odisha i.e., Nuapatna and Athagarh. Therefore, in future other geo-demographic locations may be explored and incorporated for the study to obtain a generalized acceptability of relationship between the dependent and independent variables. A further study can be undertaken to understand the specific factor/factors pertaining to switching behavior with an estimation of switching cost which may be both financial and non-financial. As Customer Relationship Management and retention of customers is significantly related to profitability (Reichheld & Sasser, 1990), analysis of switching behavior of bank customers is of prime importance.

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