

Measuring Quality of Bank Services in Jordan: Gap analysis

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Abstract

Purpose: *Measuring the quality of service provided by the commercial banks in Jordan and establishing a database which can help the management improving the quality of services.*

Methodology: *The study has been conducted on a sample of (1000) customer was randomly selected from the customers of all surveyed banks. The quality of service was measured by applying the gap model (the difference between the customers' perceived, and their expected quality).data required for this study has been collected by a questionOnaire which was designed for this purpose.*

Findings : *The findings of the study indicate that the quality of services is low (unsatisfactory), and in turn the banks still have a lot of efforts to do regarding the quality of their services.*

Limitations: *This study is based on sell-report perceptions of the customers. Data collected by this approach may or may not be an accurate to that extent which reflects the respondent's real feelings.*

Practical implications: *The results of this study should enable the management in the commercial banks in Jordan to design internal marketing programs aimed at building a strong service-minded employees and improving the quality of their services.*

Originality: *The study is a first research attempt which aims to measure the quality of bank service in Jordan using the Gap analysis approach.*

Keywords: bank, quality, marketing, service, Jordan

Introduction

Commercial banks in Jordan have a vital role in the socio-economic development process. They are the most influencing in the whole economic system than other institutions, and they had positively contributed in all developmental efforts devoted by the government. In the past ten years, noticeable developments in the banking sector have been occurred. The number of the banks and the size of their operations have been increased. There are (23) commercial banks operating in Jordan. these banks are divided into two broad categories: Jordanian, owned totally by Jordanian stockholders and the number of these banks is (13) banks. The second category is the non-Jordanian ,owned totally by non-Jordanian stockholders and the total of these is (10). With this number of banks competing in a relatively limited, and almost saturated market, commercial banks have to improve the quality of their services. This strategic objective can be achieved through improving the selling effectiveness of bankers. Management recognition is taking hold in the banking sector that employees of the bank must sell. Deregulations, intense competition, profit pressures, and a changing product line, among other influences are major challenges to this management.

This recognition must be translated into effective action plans and programs. These factors have been reported through long conversation between the researcher and bank executives over the past several months concerning problems they were experiencing in developing service quality improving programs in their banks, and through the questions he directed to employees attending sales workshops in some Jordanian banks. Most of the customers' preference of the bank service is significantly related to the quality of service, this quality is considered a major determinant of the bank's competitiveness beside other factors. It represents a relative advantage which highly contributes to the success of the bank in this competitive market where the number of the banks is increasing, especially, the non-Jordanian banks. Local banks have to improve the quality of their services, and to differentiate themselves from competitors in order to be able to compete in such market situation.

Thus, the present study aims at:

1. Exploring the concept of quality of service in banking sector in Jordan.
2. Providing an overall measure of quality of services provided by the commercial banks in Jordan
3. Measuring, and assessing the quality of service provided by the commercial banks in Jordan

Literature Review

In this part of the study the most relevant literature to the issue of service quality is to be reviewed as follows:

Service Quality

The term quality has been defined from different perspectives. It means different views to people according to the context. Cravens (1995), identified five perspectives of quality: (1) the transcendent view of quality this is synonymous with innate excellence, (2) the product-based quality which refers to some attributes which are existed in the product. (3) customer-based quality, which is equated with customer's maximum satisfaction. (4) the manufacturing-based quality which refers to the conformance to internally developed specifications, popularly known the technical quality, and (5) value-based quality, which refers to the culture of a customer's perceptual cost-benefit analysis (trade-off between possible values and costs. The researcher also, developed eight components of quality, these are: (1) performance, (2) conformance, (3) reliability, (4) conformance, (5) durability, (6) serviceability (speed, courtesy, competence, and ease of having problems settled), (7) aesthetics (how a product appeals to the customer's senses and feelings), and finally, (8) the perceived quality.

Despite the above classifications were developed within manufacturing contexts, they can be generalized for services. However, the intangibility which is involved in the service text led many researchers into the field to insist that quality of service should be measured by a distinctive approach. Services researchers (Brady and Cronin, 2003; Rust and Oliver, 2006) have suggested that customers evaluate quality of service based in their perceptions of the technical outcomes provided, the process by which that outcomes was delivered, and the quality of the physical environment where the service is delivered and that customers do not perceive quality in a one-dimensional way but rather, evaluate the quality based on multiple factors relevant to the context.

Parasuraman et al.,(1988) identified five criteria used by customers in evaluating service quality. These are:

1. Reliability, which refers to the ability of the firm to perform the promised service dependably and accurately.
2. Responsiveness, which refers to the willingness to help customers and to provide prompt service.
3. Assurance, it refers to the employees' knowledge and courtesy and their ability to inspire trust and confidence.
4. Empathy, it means caring, individualized attention given to customers.
5. Tangibles, it implies the appearance of physical environment elements, equipments, personnel, and communication material (reports, billing statements).

Gronroos, (2007), suggests that the quality of service as perceived by customers is the result of an evaluation process in which they compare their perspective of service outcome against what they expected. This is referred to as the customer gap and what is going to be applied in measuring the quality of bank service within the context of the present study. On the other hand, quality means zero detection. It has been described as keeping every customer the bank can profitably serve. When customers have a long –term relationship with the bank, their use of the service can be tracked on an individual account basis. It should be noted that both customer and employee retention can be built if loyalty is recognized by top management in the banks as a systematic challenge, not just a tactical courses of action. It should be seen as standing at the core of sustained competitive success (Lovelock, 1994).

Cohen (2005) pointed out that service quality, has three distinct components: customer quality criteria service, company the commercial banks employees' perception of sales culture and its effects on the customer's perceiv facets, and the relationship among these components.(Al-Haddad (2008) defined the quality as the difference between the actual performance of service with the customer's expectations about it. This difference indicates the level of quality of service. In a previous study conducted by Mualla (1998), the findings indicated that the customer's evaluation of the quality of services provided by the Jordanian commercial banks was negative (-2), and the service quality expected by those customers' was higher than that they have delivered. The study recommended that the management in those banks should adopt effective programs to improve the quality of services provided, and the necessity for more research on the customers' satisfaction.

Salah (2004) attempted to measure quality of services provided by Islamic banks in Jordan, the findings of the study indicated that the customers' evaluation of the quality of service was positive on three dimensions of the quality: the tangibles, responsiveness, and empathy, where their evaluation was negative regarding both the reliability and assurance dimensions. In a recent study conducted by Al-Atari (2009) on the quality of services provided by the commercial banks in Jordan, the findings indicated that the customer's evaluations about the quality of services were low.

Hypotheses of the Study

Quality of service has emerged as one of the most important determinants of customer satisfaction and retention. The literature review indicated that high levels of profitability from current customers, and few lost customers are strategic goals which should be achieved by the bank management. Delivering high quality of service appears to be valued by customers. Hence, the following hypotheses investigate several aspects of the two constructs and the relationships between them:

HO1: The overall service quality provided by the commercial banks is low.

HO2: There are no significant differences between Jordanian and non-Jordanian banks regarding the overall quality of service provided.

HO3: There are no significant differences between Jordanian and non-Jordanian banks regarding the customers' perceived quality of service.

HO4: There are no significant differences between Jordanian and non-Jordanian banks regarding the customers' expected quality of service.

HO5: There are no significant differences between Jordanian and non-Jordanian banks regarding the on all its dimensions.

The study framework and sampling procedure

The present study has been conducted within the commercial banks working in Jordan. A total of (23) commercial bank, of which (13) banks were Jordanian, and (10) banks were non-Jordanian, and most of them were branches of either Arab or foreign countries. All those banks were used as a framework for the sampling procedure of this study. Table (1) displays a list of the commercial banks and the number of employees in each, in addition to the size of their deposits:

Table (1) Commercial Banks Operating in Jordan

| No. | Name of Bank | No. of Employees | % of the total | Deposits (000)m. | % of the total |
|-----|---|------------------|----------------|------------------|----------------|
| 1. | Arab Bank | 2856 | 20 | 4832.01 | 27.8 |
| 2. | Housing Bank for Commerce and Finance | 1701 | 12 | 2699.64 | 15.6 |
| 3. | Jordanian Islamic Bank | 1498 | 10 | 424.66 | 2.5 |
| 4. | Jordanian National Bank | 1266 | 8.9 | 1121.77 | 6.6 |
| 5. | Bank of Jordan | 1210 | 8.5 | 1076.43 | 6.3 |
| 6. | Cairo-Amman Bank | 1182 | 8 | 807.58 | 4.7 |
| 7. | Jordan Kuwait Bank | 726 | 5 | 1183.87 | 6.8 |
| 8. | Jordanian Commercial Bank | 442 | 3 | 424.21 | 2.4 |
| 9. | Arab Banking Institution | 377 | 2.6 | 379.33 | 2.2 |
| 10. | Union Bank for Savings and Investments | 349 | 2.4 | 715.18 | 4.2 |
| 11. | Jordanian Arab Bank for Investment | 347 | 2.4 | 372.46 | 2.2 |
| 12. | HSPC (Middle East) | 344 | 2.4 | 506.12 | 3.0 |
| 13. | Capital Bank | 290 | 2 | 543.99 | 3.4 |
| 14. | International Islamic Arabic Bank | 286 | 2 | 211.55 | 1.3 |
| 15. | Standard Chartered Bank | 265 | 1.8 | 412.79 | 2.5 |
| 16. | Egyptian Arab Land Bank | 238 | 1.6 | 192.89 | 1.2 |
| 17. | Jordanian Bank for Investment and Finance | 234 | 1.6 | 501.70 | 2.9 |
| 18. | Socete General Bank | 214 | 1.5 | 128.39 | 0.7 |
| 19. | Audi Bank | 129 | 0.9 | 295.50 | 1.7 |
| 20. | BLOM Bank | 80 | 0.7 | 117.11 | 0.7 |
| 21. | City Bank | 68 | 0.5 | 190.92 | 1.1 |
| 22. | Kuwait National Bank | 32 | 0.2 | 171.82 | 0.9 |
| 23. | Al-Rafedain Bank | 31 | 0.2 | 48.77 | 0.3 |
| | Total | 14165 | 100 | 17358.69 | 100 |

The sampling procedure

The data required for this study has been collected from a sample which has been randomly selected from the customers of all banks surveyed. Because the number of the banks' customers was unable to be reached for privacy and secrecy reasons claimed by the management in these banks, the following statistical law was applied:

$$\eta_c = \left(Z_{\alpha/2} * \sigma / E \right)^2$$

Where:

η_c = refers to the customer' sample size

$Z_{\alpha/2}$ = refers to the value on the standardized normal distribution at 95% degrees of confidence this value was (1.96) with probability of 0.975

(σ) = refers to the standard deviation of the population which is $\sqrt{2}$

E= refers to the allowed error which is 10%.

Applying this previous equation, the customers' size was reached as follows:

$$\eta_c = \left(Z_{\alpha/2} * \sigma / E \right)^2$$

$$\eta_c = \left(1.96 * \sqrt{2} / 0.10 \right)^2$$

$$\eta_c = \left(1.96 * 1.4 / 0.10 \right)^2 \quad \eta_c = (1.96 * 14)^2$$

$$\eta_c = 753$$

To increase the external validity of the results expected from this study, the sample size was raised to (1000). A total of (1330) questionnaires were distributed to reach the required sample size which represents a reliable rate of response (75%). On the other hand, the rationale that has been followed in selecting the sub-sample from each bank was as follows:

(The deposits of each bank / Total deposits of all banks) x 1330

Both indicators can be considered as sufficient to reflect the relative importance of each bank in the total samples of both the employees and customers. Tables (3) present the procedure used in selecting the sample

Table (2): The total customers' sample of the commercial banks

| No. | Name of Bank | Deposits (000)m. | Distributed Questionnaire | Returned Questionnaire |
|-----|---|------------------|---------------------------|------------------------|
| 1. | Arab Bank | 4832.01 | 215 | 162 |
| 2. | Housing Bank for Commerce and Finance | 2699.64 | 120 | 90 |
| 3. | Jordanian Islamic Bank | 424.66 | 19 | 14 |
| 4. | Jordanian National Bank | 1121.77 | 50 | 38 |
| 5. | Bank of Jordan | 1076.43 | 48 | 36 |
| 6. | Cairo-Amman Bank | 807.58 | 36 | 27 |
| 7. | Jordan Kuwait Bank | 1183.87 | 53 | 40 |
| 8. | Jordanian Commercial Bank | 424.21 | 19 | 14 |
| 9. | Arab Banking Institution | 379.33 | 103 | 78 |
| 10. | Union Bank for Savings and Investments | 715.18 | 32 | 24 |
| 11. | Jordanian Arab Bank for Investment | 732.46 | 17 | 13 |
| 12. | HSPC (Middle East) | 506.12 | 138 | 104 |
| 13. | Capital Bank | 543.99 | 24 | 18 |
| 14. | International Islamic Arabic Bank | 211.55 | 9 | 7 |
| 15. | Standard Chartered Bank | 412.79 | 112 | 84 |
| 16. | Egyptian Arab Land Bank | 192.89 | 52 | 39 |
| 17. | Jordanian Bank for Investment and Finance | 501.70 | 23 | 17 |
| 18. | Socete General Bank | 128.39 | 35 | 26 |
| 19. | Audi Bank | 295.50 | 80 | 60 |
| 20. | BLOM Bank | 117.11 | 32 | 24 |
| 21. | City Bank | 190.92 | 52 | 39 |
| 22. | Kuwait National Bank | 171.82 | 47 | 36 |
| 23. | Al-Rafedain Bank | 48.77 | 14 | 10 |
| | Total | 17358.69 | 1330 | 1000 |

Operational definition of quality of service

For the purpose of this study, the operational definition of service quality (SERVQUAL) presented by Zeithaml and her colleagues (1988) has been adopted. Therefore, service quality (SERVQUAL) was operationally defined through five broad consolidated dimensions, those were:

- (1) Tangibles, which reflects the appearance of physical elements.
- (2) Reliability, which reflects the dependability and accurate performance of the service.
- (3) Responsiveness, which reflects promptness and helpfulness.
- (4) Assurance, which is represented in competence, courtesy, credibility and security, and finally,
- (5) Empathy, which means the easiness of access, good communications, and customer understanding.

Based on the above operational definition, service quality (SERVQUAL) was measured by using the SERVQUAL scales consist of (22) characteristics of the service provided by the banks. The (22) characteristics represent the major (5) dimensions of the service quality as proposed by Parasuraman et.al.,(1988)who applied the gap model in their measurement of service quality. According to this model, the service quality was defined as the difference between the service actual performance (**p**) and the customers' expected service quality (**E**). When perceived performance (P) scores are lower than the expectations (E) scores, this indicates a poor (low) quality; the contrary is a sign of good quality. Adopting this rational, the researcher assures the concept of service quality from the customer's perspective, because he always believes that the evaluations of the quality are inherited in the minds of customers.

The (22) statements through which the quality of service was measured has been reached after some modifications were made in the original SERVQUAL so as better to capture the expectations and perceptions of the Jordanian customers of the commercial banks. Modifying the SERVQUAL scale was to improve the validity and reliability of the scale as an instrument of measurement of the quality of bank services in Jordan. The modification of the original scale of SERVQUAL made after it has been presented through in-depth interviews with focus groups consisting from senior managers who have been randomly selected from the surveyed banks (Jordanian and non-Jordanian). In addition to a pilot study conducted on a small representative sample selected from the original sample used for this study.

The modified scale contained (22) statements that are distributed throughout the five service quality dimensions as follows:

- 1) Reliability, measured throughout the statements from (1-5).
- 2) Responsiveness, measured throughout the statements from (6-9).
- 3) Assurance, measured throughout the statements from (10-13).
- 4) Empathy, measured throughout the statements from (14-18).
- 5) Tangibles, measured throughout the statements from (19-22).

The scale also contained expectation statements (the same 22 but in future tense). The (22) statements were attached with a seven-point scale ranging from "Strongly disagree" (1) to "strongly agree" (7). The scale was presented as a part of a questionnaire designed for the purpose of this study. It should be indicated that the SERVQUAL was presented to the respondents in two forms, one measures the service quality on the (22)statements,as it is perceived by customers, subsequently, they were asked to record their expectations regarding the same (22)statements. The gap between the two measurements represents the measure of the service quality.

Data Collection

Data required for this study was collected from the sample by a structured questionnaire was designed. Customers' perceived and expected SERVQUAL were measured by the SERVQUAL scales, as developed by Parasuraman et. al.,(1988). Initially, their perceptions of their banks' performance on (22) characteristics of the SERVQUAL provided by their banks were rated. Subsequently, they were asked to express their expectations on the same (22) characteristics after some modifications were made in the original SERVQUAL .The modifications in the scale were made by presenting the statements through in-depth interviews with focus groups consisting from customers randomly selected from the surveyed banks (Jordanian and non-Jordani). In addition, a pilot study was conducted on a small representative sample, which also, randomly selected from the bank's customers. The modified (22) statements were attached with a 7-point scale ranging from strongly disagree (1) to strongly agree (7).

Reliability and Validity Test

The reliability test was applied to examine the internal consistency of the service quality (SERVQUAL) variable in the two questionnaires. The results show that the value of Cronbach coefficient Alpha was (0.94), indicating that there is a good internal consistency among items within each of the dimensions of the service quality. This result enhanced the internal and external validity of the study and reinforced the generalization of the results.

Findings and Discussion

In this part of the study, the major findings are reported as follows:

Customers' evaluations of service quality (SERVQUAL)

In measuring the customers' evaluations of SERVQUAL, the gap model of service quality developed by Parasuraman et. al., (1988) was applied. It indicated the customer's gap which represents the difference between the overall customers' perceived and expected SERVQUAL. The importance of this measure comes from the fact that customers' expectations are the standards of service performance (or reference point's performance) against which customers' experiences are compared. Within this context, the following findings were reached:

The overall customers' perceived SERVQUAL: Respondents rated their scores of the perceived SERVQUAL on a 7-point scale ranging from "strongly disagree" (1) to "Strongly agree" (7). The overall mean scores of perceived SERVQUAL were computed (1000) on the (22) individual SERVQUAL statements, and then dividing the total sum of the mean scores by the total number of customers sample (1000). The higher the mean score, the more positive evaluations about the quality of services provided by the commercial banks the customers have made. Accordingly, the overall mean score of customers' perceived SERVQUAL was (3.5)

The overall customers' expected SERVQUAL: Respondents completed SERVQUAL scales which measured their expectations of (22) characteristics (statements). Again, the overall mean scores of expected SERVQUAL was computed by totalling the rating of all customers (1000) on the (22) individual SERVQUAL statements, and then dividing the total sum of mean scores by the total number of customer (1000). The higher the mean score, the higher the expectations about the quality of service provided by the banks the customers have made. Accordingly, the overall mean score of the customers' expected SERVQUAL was (5.7). Applying the gap model of service quality, the gap between the two measurements of customers' service quality represents the level of SERVQUAL of the commercial banks. Therefore, overall SERVQUAL (gap) = customers' perceived SERVQUAL (P) – customers' expected SERVQUAL (E).

$$\begin{aligned} \text{The Gap (Quality)} &= P - E \\ &= 3.5 - 5.7 \\ &= -2.2 \end{aligned}$$

According to the SERVQUAL decision rule, the SERVQUAL is considered as unsatisfactory (low) if the perceived SERVQUAL (P) mean score is lower than the expected (E). So, it could be concluded that the customers' SERVQUAL provided by commercial banks was low (unsatisfactory), and thus, the third main hypothesis (**HO3**) was accepted. In order to test for differences between banks with higher and lower levels of SERVQUAL, it was found similar (-2.2), which means that there are no significant differences in the customers' evaluations of SERVQUAL, in both the Jordanian and non-Jordanian banks, and therefore, the first hypothesis (**HO1**) was supported. Similar results regarding the quality of bank services provided by commercial banks in Jordan was reached in a previous study conducted by the researcher (Mualla, 1998). It then, could be concluded that after (10) years, quality of services provided by those banks has not been changed, and therefore, intensive efforts still to be devoted by the management of these banks to improve the quality of their services in order to enhance their competitive position in the market.

Significant variations were detected between non-Jordanian and Jordanian banks regarding each of the overall perceived and expected SERVQUAL provided by them. Customers of non-Jordanian banks appeared to have higher scores of both overall perceived and expected SERVQUAL, than those of Jordanian banks, this means that each of the second and third hypotheses (**HO2, HO3**) was supported. Assessing which dimension of SERVQUAL has been scored higher by the customers of both, Jordanian and non-Jordanian would generate valuable strategic insights for the management of quality of bank service. Apparently, customers of non-Jordanian banks had higher scores of SERVQUAL than those of Jordanian banks on all SERVQUAL dimensions. However, both categories of banks scored almost similarly regarding the gap on each of the SERVQUAL dimension; this means that the fourth hypothesis (**HO4**) was supported.

Table (3) summarizes the aggregate means of the overall SERVQUAL, the individual dimensions for both, Jordanian and non-Jordanian banks. Also, the major gaps (SERVQUAL) on all dimensions are shown in table (4).

Table (3): Summary of the aggregate means of the overall SERVQUAL and its five dimensions

| Dimensions nationality of the bank | Reliability | | Responsiveness | | Assurance | | Empathy | | Tangibles (physical evidence) | | Overall SERVQUAL means scores | |
|---------------------------------------|-------------|------------|----------------|----------|-----------|----------|----------|----------|-------------------------------|----------|-------------------------------|----------|
| | P.S.* (P) | E.S.** (E) | P.S. (P) | E.S. (E) | P.S. (P) | E.S. (E) | P.S. (P) | E.S. (E) | P.S. (P) | E.S. (E) | P.S. (P) | E.S. (E) |
| Jordanian Banks (500) | 3.4 | 5.2 | 3.2 | 5.4 | 3.2 | 5.5 | 3.2 | 5.5 | 3.1 | 5.5 | 3.2 | 5.4 |
| Non-Jordanian Banks (500) | 3.6 | 5.9 | 3.7 | 5.9 | 3.7 | 6.0 | 3.7 | 6.0 | 3.7 | 6.0 | 3.7 | 5.9 |
| Overall (1000) | 3.5 | 5.6 | 3.5 | 5.6 | 3.5 | 5.7 | 3.5 | 5.7 | 3.4 | 5.7 | 3.5 | 5.7 |

| | | | | | | |
|---------------------------------|------------|------------|------------|------------|------------|------------|
| Individual dimension gap | P-E (-2.1) | P-E (-2.1) | P-E (-2.2) | P-E (-2.2) | P-E (-2.3) | P-E (-2.2) |
|---------------------------------|------------|------------|------------|------------|------------|------------|

*Perceived SERVQUAL
 **Expected SERVQUAL

Table (4): The major gaps in the structural dimensions of SERVQUAL in commercial banks

| Nationality of the banks SERVQUAL Dimensions | Jordanian banks | Non-Jordanian banks | Overall gap |
|---|-----------------|---------------------|---------------|
| Reliability | P-E (-2.2) | P-E (-2.3) | (-2.1) |
| Responsiveness | P-E (-2.2) | P-E (-2.2) | (-2.1) |
| Assurance | P-E (-2.3) | P-E (-2.3) | (-2.2) |
| Empathy | P-E (-2.3) | P-E (-2.3) | (-2.2) |
| Tangibles | P-E (-2.4) | P-E (-2.3) | (-2.2) |
| Overall SERVQUAL (gap) | (-2.2) | (-2.2) | (-2.2) |

Practical Implications

In deregulated financial markets, many banks are realizing the necessity of having a competitive edge over their competitors. They should develop more proactive marketing strategies to find and keep customers. A part of this strategic option is that the management must devote more intensive efforts towards improving the quality of their services. The findings of this study do lead to some potential ideas regarding a well-managed quality assurance. The findings also indicate that higher levels of quality service can be delivered when banks adopt the customer orientation, and reinforce their relationship with them. The overall implication to these findings is that consistent with the importance of being adaptable the employee’s service culture is necessary for a sustainable relationship. Along with this line of thinking, managers in the commercial banks in Jordan can more effectively align the interest of the employees and customers. Accordingly, employees lacking a strong customer-orientation are inappropriate to be assigned with customers accounts needing long-term relationship. The management’s commitment to quality of service should be extended to strengthening the internal relationship. The results of this study should enable the management in these banks to design internal marketing programs aimed at building a strong service-minded employees. This requires more attention to employees’ feelings, recognition of employees as invaluable assets to the bank, and frequent interaction between employees and management. All these values create a favourable internal environment that helps the empowerment of employees.

Limitations of the Study

As it is the case in any study, some limitations relevant to this study cannot be abandoned, for instance, the findings of this study are based on self-report perceptions of customers. Data collected by this approach may or may not be as accurate to that extent which reflects the respondent's real feelings.

Suggestions for Future Research

The insight reached from this study may be just as enlightening as more replicating research is to be conducted. Further, the next suggested research should identify expected antecedents and outcomes of service quality. If this study was applied to other service organizations, this would expand our understanding of the adoption of service quality to those organizations. This, in turn, suggests that with more validation the conclusion derived from this study could prove to augment many of the managerial activities such as recruitment, selection, and training which would be reflected on the bank's profitability.

Conclusions

The purpose of this study has been to assess the service quality in the commercial banks in Jordan. The findings of this study have indicated that the quality of service as it has been perceived by the customers of all commercial banks was low. The implications of this study suggest that commercial banks must devote considerable efforts toward the quality of their services. They can more productively assign relational customers to employees, based on their inclination to consider the long-term relationship with customers. This study also emphasises the importance of establishing a sustainable relationship with customers. Service quality is inherited in the minds of customers.

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