

## **Understanding Bank Service Quality in Customers' Terms: An Exploratory Analysis of Top-Of-Mind Definition**

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### **Abstract**

*The financial services industry has gone through significant changes and become globally competitive over the years. In coping with competition, practitioners often sought to identify service quality that mattered to the customers in order to satisfy bank customers. In measurement of bank service quality, most studies have utilized the generic service quality attributes of the popular SERVQUAL model. The SERVQUAL service quality dimensions provide the benefit of reliability in identifying general service dimensions of importance. On the other hand, the generic service quality dimensions may be limited in offering practical insights that are specific to the context. The study findings suggest that an unaided measurement of top-of-mind perception can identify a set of service quality attributes that may be useful in formulating an institution's service improvement strategy in a specific context. This paper reports on an exploratory study that investigated the unaided top-of-mind definition of bank service quality using content analysis of study individuals' free expressions of quality service of a bank. The analysis identified the three most important criteria: bank personnel; speed of service; and convenience. The results indicate that the unaided, top of mind expression of respondents can identify the important service criteria in specific as well as general terms. The specific terms may offer valuable insights for practitioners in formulating institution and context specific service improvement strategies. Managerial implications of the study findings are discussed.*

### **Introduction**

During the past two and a half decades, many regulatory, structural, and technological factors contributed to significant changes in the financial services marketing environment in the US as well as around the world (Angur *et al.*, 1999). The outcome of such changes was a competitive industry which has been challenged to please sophisticated consumers who are experienced, and have elevated expectations and choices. In competing for bank customers, bank managers have been searching for competitive advantages that would differentiate their institutions from others.

In so doing, service quality has been and remains at the forefront of bank management's attention (Appelbaum *et al.*, 2005), as well as a focus on the services marketing literature (Lassar *et al.*, 2000; Arasli *et al.*, 2005). The general notion has been that the service quality is closely related to customer satisfaction and bank performance. While the direction of the relationship has been a subject of debate in some studies (Ahmad and Kamal, 2002; Bitner, 1990; Cronin and Taylor, 1992; Yavas *et al.*, 1997), the widely accepted belief is that the delivery of high service quality is a must for attaining customer satisfaction, and a precondition for a number of desirable behavioral outcomes that lead to high performance in retail banking (Ting, 2004; Yavas *et al.*, 2004).

In measurement of bank service quality, the vast majority of studies relied on quantitative measurements which in most cases utilized quality items prescribed by the five dimensions of SERVQUAL (Parasuraman *et al.*, 1988). A handful of studies approached the measurement of bank service quality using alternative methods. The purposes of this paper are to review the current state of measuring bank service quality and to present results of a qualitative study that investigated bank service quality in the customers' terms.

### **Literature Review**

Many studies focused on exploring interrelationships between service quality, customer satisfaction, and behavioral outcomes. It is generally accepted that high service quality results in customer satisfaction and other desirable customer behaviors such as loyalty, greater willingness to make a recommendation to someone else, reduction in complaints and an improved customer retention rate (Bitner, 1990; Danaher, 1997; Headley and Miller, 1993; Levesque and McDougall, 1996; Magi and Julander, 1996; Zeithaml *et al.*, 1996).

### Measurement of perceived service quality

In measurements of service quality, the Parasuraman *et al.*'s (1988) five-dimension SERVQUAL model has been the most widely used instrument for measuring service quality (Angur *et al.*, 1999; Yavas *et al.*, 2004). The five dimensions include tangibles, reliability, responsiveness, assurance, and empathy. These five dimensions are developed into a scaled, multiple item study instrument. For example, researchers utilized the Parasuraman *et al.*'s 22 item SERVQUAL instruments as listed in Table I for the comparability of data generated from other studies that used the popular instrument (Yavas *et al.*, 2004). On the other hand, it is common to see only fractional differences in respondents' average responses to the 22-item scales, which makes it difficult to understand the extent to which items are to be prioritized. It is also conceivable that while the 22 items are inclusive enough to cover the general service quality issues in various service businesses, they may not be specific enough to understand the industry specific, if not institution specific, quality concerns and priorities. Therefore, the blind use of the 22-item SERVQUAL instrument may limit the accuracy in understanding the most salient service quality terms of customers in a specific service business and context.

**Table I Parasuraman *et al.*'s 22-item SERVQUAL instrument**

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SQ1	Having modern looking/up-to-date equipment
SQ2	Appearance of physical facilities
SQ3	Appearance of employees
SQ4	Visual appeal of the materials associated with the service (e.g., pamphlets)
SQ5	Keeping promises to do something by a certain time
SQ6	Interest shown in solving problems
SQ7	Performing the service right the first time
SQ8	Providing the services at the time promised
SQ9	Accuracy of records
SQ10	Telling customers exactly when services will be performed
SQ11	Giving prompt service to customers
SQ12	Willingness of employees to help customers
SQ13	Responding to customer requests
SQ14	Trustworthiness of employees
SQ15	Safety in transactions
SQ16	Politeness of employees
SQ17	The knowledge of the personnel in answering customer questions
SQ18	Individual attention I receive
SQ19	Having convenient operating hours
SQ20	Personal attention given to customers
SQ21	Having the customer's best interest at heart
SQ22	Understanding the specific needs of the customers

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A handful of investigations pursued different approaches to the measurement of service quality in banking. Mersha and Adlaka (1992) generated twelve attributes of poor and good service quality from a sample of MBA students, using the Delphi technique. The 12 attributes were converted into scales and used for analysis of students' service quality perception. The authors concluded that the list of attributes generated was conforming to the five dimensions of SERVQUAL. In another study, Avkiran (1994) developed a multi-dimensional instrument for measuring customer-perceived quality in retail branch banking. The instrument was developed by using the SERVQUAL as a starting point and adding items from a qualitative study. Through the application of the iterative process, the study identified staff conduct, credibility, communication and access to teller services as the final dimensions of service quality (Avkiran, 1994). In another study, Aldlaigan and Buttle (2002) developed a scale to measure service quality perceptions of retail bank customers. The scale was based on the technical and functional service quality schema proposed by Gronroos (1984). The multi-phased study resulted in SYSTRA-SQ, which is comprised of service system quality, behavioral service quality, service transactional accuracy, and machine service quality.

A brief review of literature on bank service quality measurement indicates that the vast majority of studies used quantitative measurements.

Among them, SERVQUAL has been the most widely used instrument for measuring service quality and that it is inclusive enough to embrace the bank quality criteria derived from alternative methods. It is interesting to note that while the SERVQUAL may be inclusive, alternative measurements have identified service quality dimensions similar to those of SERVQUAL using fewer number of service quality attributes. On the other hand, the study by Aldlaigan and Buttle (2002) seems to indicate that there may be a need to add bank practice specific quality attributes that result from technology enabled bank services that are new.

### **Contextual variation of service quality perceptions**

Studies, though handful, have investigated the impact of culture and other environmental factors on perception of service quality. In general, cross-cultural studies of service quality support the notion that service users of different cultures have difference in expectation on the level of service, important criteria for service quality, and perception of the quality terms. For instance, Zhang *et al.*, (2008) in a review of several empirical studies, identify consistent results showing that service users from different countries and cultural backgrounds record different expectations, react differently to service encounters, and show dissimilar behavioral intentions.

To further indicate the contextual variations in the saliency of service quality dimension perception, a few studies report differences in perceived service quality across countries (Lewis, 1991; Malhotra *et al.*, 2005; Dash *et al.*, 2009; Ladhari *et al.*, 2011). For example, Malhotra *et al.* (2005) found differences in the perception of service quality dimensions between developed (US) and developing (India and Philippines) economies and note that consumers of services in different countries may have different perceptions of what service quality is due to cultural and environmental difference. Dash *et al.* (2009) found that cultural dimensions, both at the individual and national levels, affected the importance of various service quality dimensions. For instance, Canadian Indian consumers attached higher importance to reliability while Indian consumers found tangible attributes more important. More recently, Ladhari *et al.* (2011) also found the difference between the Canadian and Tunisian customers in their perception of importance of service quality dimensions.

Canadians customers viewed empathy and reliability the most important predictors of satisfaction and loyalty and Tunisians, reliability and responsiveness. A brief review of the literature suggests that the perception and importance of service quality may vary by micro- (customer characteristic related) and macro- (environment related) factors. Therefore, there seems to be a room for an exploratory, micro-level measurement in gauging local customer specific priorities in bank service quality using the expression of customers in their own terms. The following section describes the current investigation with study methods and results, followed by the conclusion and implication of the study findings.

### **The Study**

This study attempts to explore top-of-the-mind responses from study individuals in identifying service quality in personal banking. It is believed that unaided responses that are free from predetermined description of quality attributes can help the practitioners understand the service quality in the language of the customers and that the customers free expressions can augment the current understanding with the customer driven definition of bank service quality. The study individuals consisted of a convenience sample of junior level business students in a public university. A total of 56 respondents were asked to provide three most important criteria for good bank service in their own expression. Approximately half of the respondents were female and the average age of the students was 25. The vast majority of the students were employed 20 hours or more per week and all of them had experience in personal banking. The respondents were limited to listing the three most important criteria in order to gauge their top-of-mind, evoked set responses. With the exception of two study individuals who gave only two criteria, all of the respondents provided three criteria for good bank service quality in their own terms.

Their responses were analyzed through content analysis. The responses were counted and placed into the categories. The categories were labeled to describe the terms that seemed to go together. The analysis was performed by two individuals. The inter-coder reliability was 96 percent. The content analysis of the responses produced a frequency table of responses on a number of bank service quality criteria as expressed by the respondents. A total of 166 mentions were generated from 56 respondents. Each respondent was asked to name three most important indicators of bank service quality. Table 2 presents the summarized list of service quality in bank services as perceived and expressed by the respondents in their own terms. The study individuals' free responses resulted in five general categories including People-Oriented, Service-Functional, Convenience-Access, Price-Associated, and Institutional-Image factors.

**Table II Customers’ Top-Of-Mind Definition of Bank Service Quality**

Service Quality Criteria	# Responses	Percent*
<b>People-Oriented</b>	<b>61</b>	
Friendly/Smile	24	43
Helpful/Willing	5	9
Courteous/Polite	4	7
Personal	4	7
Competent	7	13
Customer Service	10	18
problem solving	4	7
Communication	3	5
<b>Service-Functional</b>	<b>39</b>	
Advise	3	5
Accuracy	10	18
Speed	24	43
Variety	2	4
<b>Price-Associated</b>	<b>19</b>	
Interest Rate	11	20
Low Cost	7	13
ATM Charge	1	2
<b>Convenience/Access</b>	<b>33</b>	
Time	4	7
Location	19	34
Technology (User friendly 24 hour access)	10	18
<b>Image</b>	<b>11</b>	
Trust/Credibility	9	16
Honesty	1	2
Atmosphere	1	2
<b>Others</b>	<b>3</b>	
Organized	1	2
Comfortable Interior	1	2
Fair/Equal Treatment	1	2
<b>Total</b>	<b>166***</b>	<b>299**</b>

\* Base=56 total number of respondents

\*\* 1% gap due to rounding errors.

\*\*\*All but two respondents gave three service qualities.

As shown in the table, the People-Oriented factor was the leading criteria for bank service quality. More specifically, respondents noted that good service quality meant “friendly/smiling” service personnel. About 43 percent of respondents wrote down the words “friendly personnel” as one of their three responses. Other service personnel- related criteria mentioned included descriptors such as helpful and willing, courteous and polite, personally attentive, competent, problem solving, and good communication skills. Note that some respondents still expressed in a general term ‘customer service’, indicating that to these respondents the concept of service quality is a general and abstract term. In combination, the study revealed that the people-oriented criterion seems to be the dimension that put a face to the service quality of a bank.

The table also shows that the “speed of service” was as frequently mentioned as the “friendly personnel” in describing bank service quality, with 43 percent of respondents mentioning speed as one of the three most important criteria. It seems somewhat surprising to note that while there has been significant improvement in speed of service through technology, the need for fast service still remains salient.

For example, in recent years bank customers have been benefiting from ATM and on-line banking, which presumably offer speedy transaction and service. Yet, a sizable number of respondents--college students who may be more prone to use the technological benefit of the speedy bank service--still note "speedy service" as one of their top-of-mind bank service quality criteria. This may be due in part to the characteristic of study individuals and in part, to the elevated expectations in the context of practice.

The study individuals consisted of college students with an average age of 25. The characteristics of the generation Y, people born between 1977 and 1994 (Kotler and Armstrong, 2006), are considered to be technologically savvy and experienced, value instant gratification and tend to be impatient and now-oriented. Reflecting on the characteristics of the generation Y, the study individuals may have a different expectation regarding the acceptable amount of time in making a bank transaction.

For example, while they can experience almost instant transactions through ATM, they may have to wait in line in the bank for other transactions involving personal service such as notary, money order services, or resolving account problems. Their expectation of and the need for the 'speed of service' may be elevated and become more salient due to the contrast in experience of different service access. This tendency may create a managerial dilemma in which the benefit of the technology may create a challenging managerial situation with regards to the adequate staffing in terms of number and training to offer the desired level of speedy service while maintaining efficiency in managing the productivity of service personnel. Another area of managerial consideration would be if and how much the 'friendly' personnel can make up for the gap in the 'speed of service'. When combined with other functional service criteria such as accuracy, availability of financial advices, and the variety of services, the Service Function-related factor was the second most important dimension with 39 mentions.

The respondents also frequently mentioned "location" with 34 percent of respondents noting this in their free response. Combining with other access related responses such as extended time, technology, and anytime availability, the Convenience/Access criterion was the third most important dimension perceived by the study respondents. It is interesting to note that 'price' was not as frequently mentioned as the aforementioned criteria. This may be due in part to the limited experience of the respondents, and in part, to the lack of differences among competing banks that are perceived to be substantial enough to note. It is conceivable, therefore, to speculate that the saliency of bank service quality dimensions may be situational and may change as the context changes. For example, in a study of affluent bank customers, Lee and Cunningham (1990) found that retail bank customers identified interest rate as an important criterion along with customer service and convenience. The study was conducted while the financial service market was undergoing significant changes due to deregulation. One of the major implications was varying interest rates, which was new to retail banking at the time. Bank customers of 1980s may have been more sensitive to interest rates as offering a different interest rate was a new practice at the time. This contrast may indicate that the relevancy of service quality criteria is context specific and changes over time as the context changes. It implies that the measurement of customer terms may need to be conducted on a regular basis to capture the moving picture of changes in saliency of service quality terms.

### ***Conclusions and Implications***

The study attempted to identify bank service quality criteria that are perceived to be salient to respondents without using prescribed service quality indicators. It was intended to measure unaided descriptions of bank service quality through the use of an open-ended questionnaire, free of pre-set scale items. The resulting items confirmed the general inclusiveness of the SERVQUAL criteria. In addition, the study identified a new service quality term of 'speed'. Furthermore, the study revealed a variation in relative importance of bank service quality criteria perceived by a group of college students. It implies that the relevant set of bank service quality criteria may vary by characteristics of customers and by context. It is noted that the self-report format tends to facilitate the contrast in the priority of service quality criteria by using the raw frequency data rather than the aggregated mean scores. Therefore, the salient criteria generated in direct terms offer the benefit of simplicity and relevancy to the bank managements in identifying important criteria for their next strategic improvement in a specific context.

The content analysis of 166 mentions generated five dimensions including People-Oriented, Service-Functional, Convenience/Access, Price-Associated, and Institutional Image factors. The respondents associated good bank service quality more frequently with People-Oriented experiences such as friendly/smiling/courteous personnel who appear to be willing to help. The similar findings were noted in other studies (Arasli *et al.*, 2005; Avkiran, 1994; Johnston, 1995; Oly Ndubisi *et al.*, 2005).

Avkiran (1994) identified staff conduct, credibility, communication and access to teller services as the final dimensions of service quality. In a study of identifying the determinants of service quality that satisfy customers, Johnston (1995) concluded that the intangible aspects of the staff-customer interface have significant effects on service quality and noted that there was a need to engender a helpful, caring, friendly and committed approach in staff. Oly Ndubisi *et al.* (2005) also found that a positive experience in staff-customer interaction was the key to customer satisfaction. One can speculate that bank customers may become sensitive to the People-Oriented, high-touch, intangible service quality criteria in an age of increased depersonalization and automation impacting upon financial service delivery. Interestingly, the current study individuals noted 'speed of service' as frequently as 'friendly' service staff. This seems to suggest that perceived bank service quality may form in the context of changing environment and that they are subject to change as customers' experiences change over time. The exposure of the respondents to the new technology in banking, coupled with their generation Y characteristics, may have contributed to the current study individual's perceptions and preferences at this time. Therefore, it can be said that critical dimensions of bank service quality and their interpretation in practical business terms may vary as customer profiles and experiences change.

Other studies have found that bank service quality expectations vary by segments (Yavas *et al.* 2004), and by countries (Arasli *et al.*, 2005; Yavas *et al.*, 2004; Malhotra *et al.*, 2005; Dash *et al.*, 2009; Ladhari *et al.*, 2011), and by time (Lee and Cunningham, 1990). It is conceivable that the saliency of bank service quality dimensions may be situational and may change as the context changes. As mentioned before, the frequency of mentions on the 'speed of service' seems to reflect differences resulting from both customer characteristics and exposure to high-tech banking practices. In addition to the variation in relative importance of service quality criteria, the detailed meaning of any service quality dimension may vary. For example, a People-Oriented service expectation may be subject to variation depending on the characteristics of the customers, culture, and the business context. Generally speaking, customers expect to be attended by the service personnel with respect. Yet, the ways of conveying the desired level of respect may be different from situation to situation. This may mean looking into the customer's eyes with a friendly smile and/or saying "hello" with a willing attitude. Some customers may prefer being called by their first name, others, by the last name, and still others, no name for the sake of respecting their privacy. It could also mean that customers may view distracted service personnel as inappropriate and offending. For example, customers expect the service staff to focus on attending the matter of the customer instead of talking to customers or engaging in a phone conversation while helping the customer. It may also mean that the service staff should be trained with sensitivity to customers in the wait and be professional and punctual with each customer instead of engaging in unnecessary conversation with customers.

It should be noted that the current study is exploratory in nature and is limited by the use of a convenient sample of college students whose use and experiences in personal banking is different from the general population. Therefore, generalization of the study findings should be confined to the nature and the characteristic of the study individuals. Bearing the limitations, the study revealed an interesting area of development in college students' perception of bank service quality indicating 'the speed of service' with notable frequency of response. Moreover, the study revealed the kinds of staff conduct desired in reflecting good service quality in customers' terms. The study suggests that practitioners may benefit from frequent monitoring of customer perception using a simple and direct method. Given the exploratory nature, the study provided an encouraging observation on the potential value of a qualitative assessment of service quality as defined by the customers. It suggests that an unbiased, open-ended assessment can be useful in developing and validating the study instrument as well as augmenting occasional quantitative assessment with practical insights. Practitioners may benefit from accurate interpretations of service quality dimensions as they reflect the service quality in customers' terms. The goal of offering desirable encounters with service personnel may be attained by different expressions depending on customer characteristics, culture, and the context. An in-depth investigation of customers' terms in service quality can provide practitioners with valuable insights in designing and communicating accurate service quality strategy. Future research should involve various groups of individuals and situations to further the understanding of contextual variation in perceptions of quality service.

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