

ORIGINAL RESEARCH PAPERS.

Comparative Analysis of Customer Satisfaction in Postal and Banking Services

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ABSTRACT

The goal of this study is a comparative analysis of customer satisfaction towards postal and banking services in Serbia. In addition, this paper should provide guidance on how managements of the Post Office and the Bank should behave on the market. The survey was conducted throughout the whole Serbian territory. The subject of the research is to measure the perception of postal and banking services, in order to assess the quality of services and the impact of expectations on the level of perceived quality. Testing and final conclusions about the level of quality of postal and banking services was carried out on the basis of the existing literature and modified SERVQUAL model.

KEY WORDS: Consumer Behavior, Satisfaction, Expectations, Perceptions, Servqual Model, Post Office and Bank.

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INTRODUCTION

Due to the increasing competition in the services, it is necessary to define the way the post offices and banks may act on the market. In a recent business environment, each bank and post office Serbia aims to achieve a new competitive service, both in price and quality. Based on existing literature and questionnaires in the form of custom Servqual model, this paper includes different areas of the quality of postal and banking services from the perspective of their users. The focus will be on those dimensions that mentioned model sets as the base of the quality of services. The quality of banking services will be analyzed through the relationship between the bank, its employees and clients, whether it is information about the loan, card, safe, money transfer or deposit (Pavlovic et al 2015). Under the postal services we consider the transfer of postal items, marketing services including: receiving advertisements, direct mail, mail shipment, personalized postage stamp, marketing services, telemarketing, telesales, commercial SMSs, post boxes, hybrid mail services, etc. The financial services include the following: payments, money transfer, services for banks, remittances, e-services, "cash express" service, ATMs, free shares, services for the Postanska Stedionica bank, as well as exchange office. There are also additional services such as logistic ones, including: IT services, philately, product sale and other services realized in cooperation with other organizations.

Customer orientation becomes a key aspect of a modern business which is being implemented in order to meet and to win loyal customers. This orientation involves researching consumer behavior, their segmentation and adapting supply and defining the relationship in a way that suits both sides (Tasic, Ratkovic, Beslin, 2011). Thus established relations should be maintained in the long term, because the longer it lasts, the cost of its maintenance is lesser. Banks and post offices must fully adopt this concept. Consumers must be at the center of research, because they are the initial and the final stage of relationship marketing. If a service organization wants to achieve the highest possible customer satisfaction and loyalty, it must be able to create and deliver superior value. The superior value can exceed the expectations of consumers. This value is treated in the literature as an additional value, which means more attractive offer in relation to competition. Additionally, in contemporary environment it usually includes an appropriate mix of instruments in the field of information - communication technologies (Ratkovic, Grubic, 2011). However, one should not neglect the dimension of the quality of direct human contact since these relations may represent a field where it is possible to achieve significant competitive advantage in the service industry. Servqual questionnaire will cover quality of services relating to the information - communication technologies and the activities implemented in direct contact between the employees and clients in banks and post offices.

The primary objective of the survey is to measure the quality of postal and banking services which give users of post offices and banks in Serbia with the help of Servqual model. The secondary goal of the research is to discover opportunities to improve services in the postal and banking sector in Serbia as well as to examine the correlation between the problems that users face. The social aim of the research is to present the place and role of post offices and banks in the current structure of the financial and economic system of the country. It is not only directed at examining the attitudes of clients on the quality of their post office and bank offers, but also to determine the importance of certain characteristics of the quality of postal and banking services in Serbia.

The following hypotheses are defined in accordance with the objectives of the survey:

The basic hypothesis: Customer satisfaction in Poste Srbije is greater than the satisfaction of users of banking services.

Auxiliary hypotheses:

- H₁ Users of postal services have more trust than users of banking services when it comes to assurance service quality dimension.
- H₂ Users of postal services have more trust than users of banking services when it comes to tangibles service quality dimension.
- H₃ Users of postal services have more trust than users of banking services when it comes to reliability service quality dimension.
- H₄ Users of postal services have more trust than users of banking services when it comes to Responsiveness service quality dimension.
- H₅ Users of postal services have more trust than users of banking services when it comes to Empathy service quality dimension.
- H₆ users of banking services expect more from reliability service quality dimension.
- H₇ users of postal services expect more from assurance service quality dimension.

Certain limitations appeared during the research stemming from the models themselves, but also due to the fact that the expected number of responses was not obtained and the fact that the responses in some questionnaires were incomplete. Hence, in this case a questionnaire based on Servqual model tailored to be suitable for both posts and banks was developed. More than 4,000 e-mails were sent. Some respondents did not fill in the questionnaire fully, some said they do not use the postal services, and some respondents said they do not use banking services and some said that they do not have enough time. For the analysis, 250 fully filled up questionnaires were selected, both for posts and for banks, which is a total of 500 valid questionnaires for Serbia. In addition, this collection method has certain disadvantage, i.e. a probabilistically available sample, which regardless of its size, does not meet the strict statistical representativeness criteria (Evans, Anil, 2005). However, this method of data collection has its positive side, such as reducing costs, reducing the possibility of influencing the interviewer to answer the user and comfort for people. This method has many advantages compared to other methods. The SPSS version 17 statistical program was used for data processing.

REVIEW OF LITERATURE

In recent years, there is a trend of creating new services in both the postal and the banking sector, conditioned by the requirements and preferences of the users. The achievements of modern information technologies and their applications have greatly influenced the world of services. The application of information technology to reduce operating costs and interest margin, the quality of service has been improved, is creating new services and products while risk management becomes more efficient (Vunjak, Kovacevic, 2011). It is believed that achieving of good long-term relationships with customers is the foundation of creating a competitive advantage. In today's environment, the cost of maintaining relationships with existing customers are many times smaller than attracting new ones, however, the marketing activities must certainly focus on attracting new customers (Ratkovic, Krasulja, Garaca, 2013). In both processes that are taking place concurrently and overlapping, application of modern tools in the field of information - communication technology becomes an imperative.

Many postal operators in the world focused a significant part of its activities on providing e-services to its customers (Sarac, Kujacic , Jovanovic , 2013). When we talk about new products and services, it is necessary to say that the post offices and banks are increasingly trying to find customers and keep them for themselves. Post offices and banks are changing the philosophy of business, which was initially passive, and now has become proactive in seeking new jobs (Cirović

2011). Innovations in business primarily are related to the implementation of new technologies, both in money transfer and transfer of consignments. Modern marketing environment involves the use of innovation in the field of information - communication technologies and the appropriate solutions in the form of software and other IT solutions (Grubic, Ratkovic, 2012; Grubic, Ratkovic, Paunovic, 2013). The distribution network used for the realization of the information and business contacts are: ATMs used by banks and posts, SMS services also used by banks and posts, internet services and more. With the increasing importance of internationalization of business and quality systems, increased competition, and consumers got a central place in business. How long will be the life cycle of a product, whether some stagnant brand will commercially reposition itself, what will be the volume of consumption, it all depends on how much consumers are stimulated. Successful marketing strategies and business success on the market depends on the consumers, as well as long-term success. The established partnership with customers leads to mutual benefit, for themselves too, but also for enterprises (Milisavljevic, 2010).

In today's market conditions it is increasingly difficult to attract consumers, so it is necessary to particularly address the motivational factors that fall into the psychological determinants of its decision. Companies that manage operations based on satisfaction of their consumers focus on their needs and requirements, not on products, although products are the result of the needs and demands of consumers. Consumers want to meet the need and to solve the problem or achieve satisfaction with purchased goods. With modern consumers, it is necessary to establish a continuous dialogue in order to identify their requirements and to create an adequate communication flows and attractive offers (Garaca, Ratkovic, Raletic, 2013). Communication should lead to the disclosure of motives, that is, their expectations regarding the offer and the appropriate relationship with the service organization. The study of motivation is important in order to understand why consumers are searching for, buy and use certain types and brands of products and services. A motivated consumer is ready for action, i.e. purchase of offered products and services. It is the inner strength that cannot be observed, but stimulates and leads consumer behavior in the desired direction. Consumer behavior in the purchasing process has its own purpose, the goal. The purpose and goal is to meet certain needs or desires. However, consumer behavior is changing over time influenced by various factors, which points to the need for continuous research motivation. It is very important to understand the motives of consumers, because that is one half of the work, i.e. it is necessary to adequately meet their needs and achieve sales and profit (Maricic, 2005). Change management can be defined as the process of changing or modifying an existing organization (Kastratović, Arsenijević, Miletic, 2016).

During 80-ies of the last century, Parasuraman, Zeithaml and Berry noticed the need to measure quality of service, and have carried out extensive research and questioned the importance of quality of service (Hill 2006). As an instrument for measuring the quality of service, these authors have developed the Servqual model, which were later used by numerous companies to make better understand of their expectations and perceptions of consumers. Servqual model provides the appropriate conceptual framework for examining the quality of service, because it is based on a definition of quality as a comparison between the provided and expected, as well as on establishing and understanding the gap that occurs in the process of providing services (Ozetic et al. 2010). Perceptions are measured on a scale from 1 (strongly disagree) to 5 (strongly agree). The highest value on the scale refers to the high level of perception and high expectations. Quality service is the result of fulfilled or exceeded expectations, and GAP occurs when expectations are not met. It is calculated as the difference between the value perceptions and expectations. The expectation is positive or exceeded when the difference is positive, while negative difference indicates that an expectation was not realized. According to Parasuraman, Zeithaml and Berry (1990), Servqual model can be applied to any service organization in order to assess the quality of services provided. However, Hill and Alexander believe that the approach of forming the scale of 22 questions grouped into five categories is too rigid (Zivkovic, 2014).

Quality dimensions used to measure the service quality of SERVQUAL model are: reliability, responsiveness, tangibles, empathy and assurance. Looking at all of these dimensions of service quality, it can be concluded that most applies to employees (service personnel), from which it follows that the quality of services in the banking sector largely depends on the personnel who is in direct contact with the client during the process of serving. Consequently, the banking strategies to improve the quality of services must first be justified by improving the performance of employees, especially those who have direct contact with consumers.

Analysis of the entire business environment and discovering opportunities on the market can be made using a large number of models and techniques. Also, since the market is made up of many different elements, which perform mutual influence and have impact on the business of the company, the possibility of creating strategies performances may include all of the options in between, from choosing of a homogeneous segment and placement of a product, up to choose of a large number of different segments and launching more products (Ratkovic, Grubic, Tasic, 2011).

Marketing research responds to the problem, or to a specific opportunity, which classifies this process as reactive, as opposed to the marketing information system (MIS) that continuously collects, processes, analyzes and disseminates information in order to prevent problems, or reducing the effects of certain undesirable situation (Ratkovic, Grubic, Tasic, 2011). At the same time, the process of marketing research and MIS are integral parts of the process of customer relationship management. Both marketing activities involve the use of appropriate internal marketing, especially in service organizations. Attracting of the suitable personnel, as well as maintaining good long-term relationships with them, is the foundation of building internal marketing (Ratkovic, 2009). Today, establishing of internal marketing and relationship marketing includes a direct human contact, as well as partial or full integration of information - communication technologies in certain activities in post offices and banks.

Relationship marketing includes relationships with employees and relations with customers, but also other groups of participants in supplying values to the end users; it is a modern concept that sets marketing as a central task. Relationship marketing involves marketing philosophy that should be present in every part of the bank (Ljubojevic, 1997). It is necessary to represent the marketing approach of all employees in order to achieve a higher level of customer satisfaction, not only to be activity within the marketing sector (Ciric, 2012). Traditional marketing is replaced by the relationship marketing, which gives the greatest importance to building and maintaining of the long-term relationships with all participants in the supply chain. Relationship approach is crucial for setting up integrated marketing as a strategic business tool in banks, and it requires a high level of proficiency and skills focused on business management (Koprivica, 2007). In order to achieve successful marketing of products and services, it is necessary to consider some basic aspects of customer expectations through finding suitable answers to the following questions (Milenovic, 2014): What types of standard expectations consumers have? What factors influence the formation of these expectations? What role these factors play in changing expectations? How companies can meet or exceed the expectations of customers? That is exactly why continuous research of expectations and perceptions of service quality is a central task for all organizations, especially those providing services such as posts and banks.

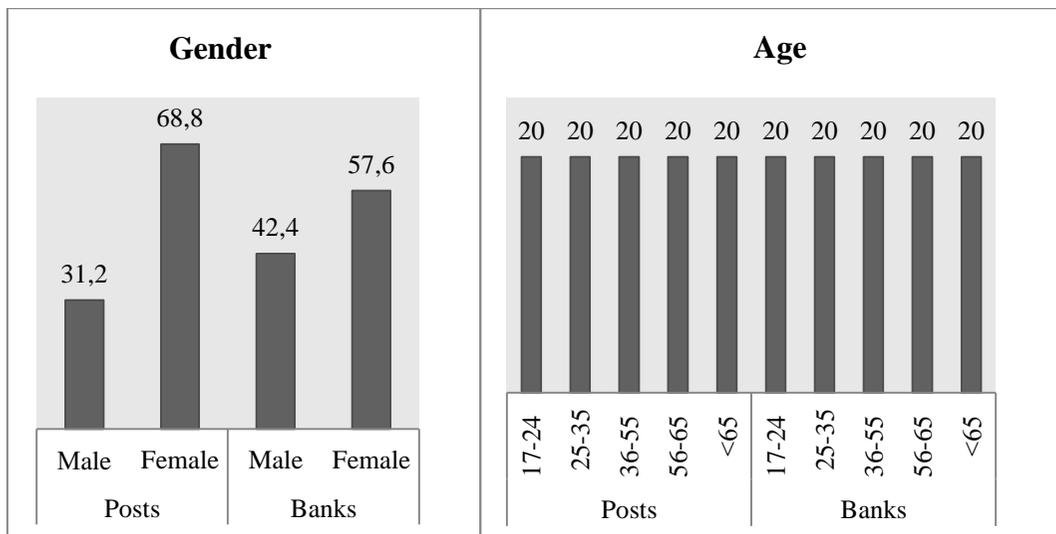
EXAMINATION OF THE QUALITY OF POSTAL AND BANKING SERVICES-A COMPARATIVE ANALYSIS-

The sample of respondents

The total sample consisted of 500 respondents. The survey was conducted in two parts. The first part of the research was to examine the respondents' satisfaction with postal services, while the second part of the study encompassed examination of the satisfaction towards banking services.

In relation to the gender of the respondents, two-thirds of the respondents were female (63.2%) and one third of the respondents were male (36.8%). When it comes to study of quality of postal services, 31.2% were male respondents and 68.8% were female respondents, while in the study relating to quality of banking services, 42.4% were male respondents and 57.6% were female respondents. Sample structure of research presented in this paper, based on gender and age of respondents in post offices and banks in Serbia, is shown in Figure 1.

Figure 1: Structure of the samples according to gender and age of the respondents

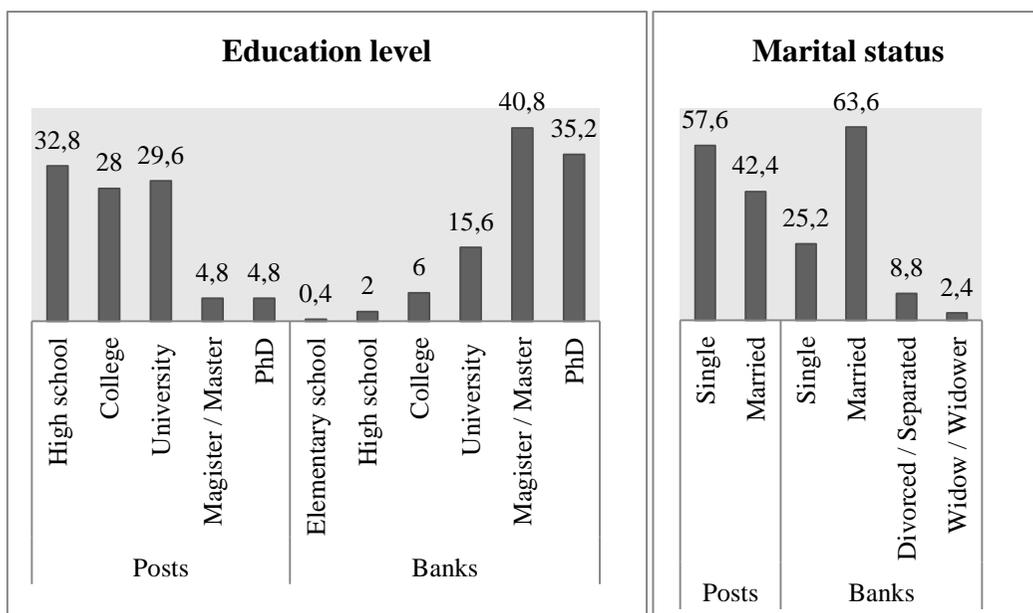


The sample was balanced by the age of the respondents and is divided into five age groups – 17 to 24 years, 25 to 35, 36 to 55 years, 56 to 65 and over 65 years. In all age categories include 50 respondents (20,0%).

When it comes to the education of the respondents, in the subsample related to the quality of postal services, the majority of respondents have a high school degree (32.8%), slightly fewer respondents have a university degree (29.6%) while third place take the respondents with completed secondary or higher education (28.0%). In this subsample the smallest part consisted of respondents who completed magister or master studies or have a university degree (4.8%).

The subsample in which the quality of banking services is examined is somewhat different relating to level of education (Figure 2). The majority of respondents have completed master studies or have a magister degree (40.8%) or Ph.D. (35.2%). 15.6% of respondents have a university degree, 6.0% have completed secondary or higher education, 2.0% have completed secondary education and one of the respondents (0.4%) have completed primary education.

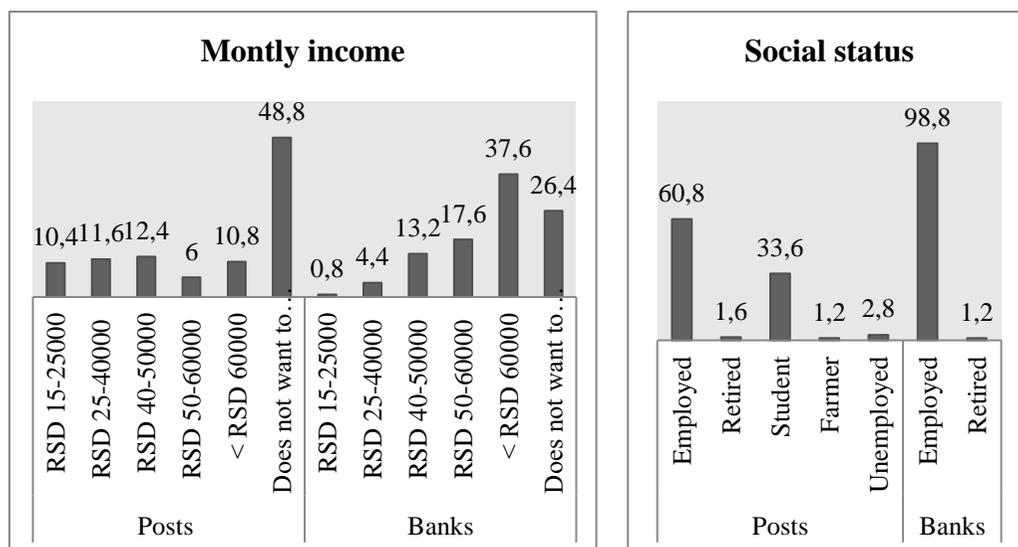
Figure 2: Structure of the sample based on education level and marital status of respondents



In relation to marital status of respondents, on a subsample in which the quality of postal services was examined, more than half of respondents are singles (57,6%), less than half are married (42,4%) (Figure 2). The subsample in which the quality of banking services was examined, more than half of the respondents are married (63,6%), one quarter of respondents have a marital status Single (25,2%), while 8,8% were divorced and 2,4% are widowed.

When it comes to material status of respondents, the resulting structure is similar to that of the sample in the study of postal services quality, as well as in research banking services quality (Figure 3). The subsample in which the quality of postal services was examined, almost half of respondents (48,8%) do not want to declare their financial status, 10,8% have a monthly income higher than RSD 60,000, 12,4% of respondents has a monthly income of RSD 40,001 - RSD 50,000 and 11,6% of respondents have a monthly income of RSD 25,001 - RSD 40,000. In this subsample of respondents, the least respondents has monthly income of RSD 50,001 - RSD 60,000 (6,0%) and 10,4% of those with lower incomes from RSD 15,000 - RSD 25,000. On the second subsample, in which the quality of banking services was examined, the majority of respondents had a high monthly income over RSD 60,000 (36,7%) and one quarter of the sample does not wish to declare their financial status when it comes to monthly income (26,4%). Fewer respondents have monthly incomes of RSD 50,001 - 60,000 (17,6%), while 13,2% of respondents have incomes from RSD 40,001 to RSD 50,000. In this subsample there is significantly less respondents with lower income (4,4%) with incomes of RSD 25,001 - RSD 40,000 and 0,8% of the respondents have incomes from RSD 15,000 - RSD 25,000.

Figure 3: The structure of the sample based on monthly income and social status of the respondents



In addition to the financial situation, the social status of the respondents was also examined (Figure 3). In both subsamples, most respondents were employed (60,8% - posts, 98,8% - banks). The subsample in which the postal service quality was examined, one-third of respondents were students (33,6%), 2,8% of respondents were unemployed, 1,6% were retired persons and 1,2% were farmers. On the second subsample, in which the quality of banking services was examined, among respondents who are employed there were 1,2% of respondents who are retired.

RESEARCH RESULTS

Gap model was used in the study, i.e. disbalance between expected and observed attributes of postal and banking services were examined. Two scales were used; one of them measures the expected attributes of services while the measure observed attributes of services. Both scales have 27 questions grouped into 5 dimensions or attributes of services: tangibles, reliability, responsiveness, assurance and empathy (Table 1).

By checking the reliability of the used instrument, very high reliability for both investigated subsample of respondents was obtained. On the scale of the expected attributes, within subsample in which the quality of postal services examine, the reliability coefficient $\alpha = 0.812$ was obtained, while within a subsample relating to banking services- $\alpha = 0.919$ was obtained. On a scale of observed attributes, reliability of the subsample of respondents in which the quality of postal services was measured - $\alpha = 0.951$ and for other subsample (banking services) - $\alpha = 0.967$. All obtained reliability coefficients are considered to be very high especially if we bear in mind that the scales have only 27 items.

Table 1: Expression of expected and observed attributes of postal and banking services (Servqual model)

POSTS						
Expected attributes	AS	SD	Observed attributes	AS	SD	Difference
Tangibles	4,63	0,309	Tangibles	3,46	0,665	1,17
Reliability	4,62	0,360	Reliability	3,33	0,735	1,29
Responsiveness	4,19	0,495	Responsiveness	3,00	0,759	1,19
Assurance	4,33	0,499	Assurance	2,96	0,708	1,37
Empathy	4,22	0,540	Empathy	3,16	0,730	1,06
BANKS						
Expected attributes	AS	SD	Observed attributes	AS	SD	Difference
Tangibles	4,58	0,497	Tangibles	3,72	0,742	0,86
Reliability	4,75	0,350	Reliability	3,22	0,938	1,53
Responsiveness	4,60	0,499	Responsiveness	3,29	0,936	1,31
Assurance	4,57	0,501	Assurance	3,17	0,891	1,40
Empathy	4,61	0,446	Empathy	3,20	0,844	1,41

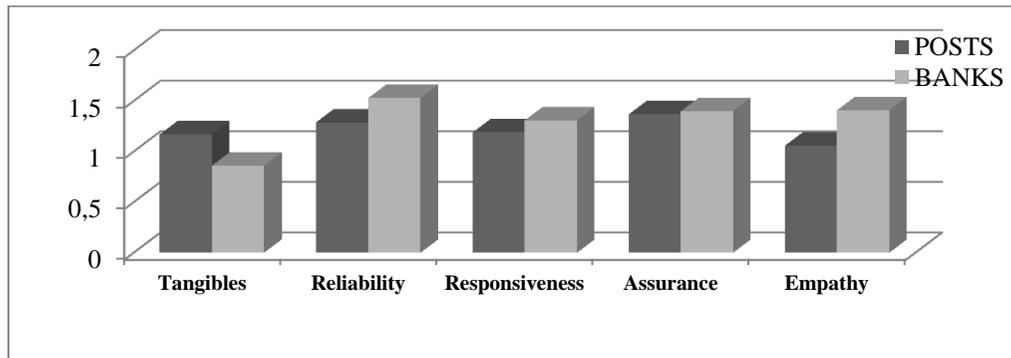
Hence, the study examines the comparative analysis of the attributes that indicate the quality of postal and banking services. When examining the attributes of the postal service on the scale of the expected attributes, the greatest expression was obtained for *Expected Tangibles*, and the smallest expression was obtained on the dimensions of *Expected Responsiveness*, but the scale of observed attribute the highest score was obtained for the dimension *Observed Tangibles*, while *Observed Assurance* recorded the lowest score. When examining the attributes of banking services, the highest score on the scale of the expected attributes was obtained for the dimension of the *Expected Reliability* and the lowest score was recorded by the *Expected Assurance* dimension. When it comes to the scale of observed attributes relating to postal services, the highest score was obtained for *Observed Tangibles* dimension, while the lowest score was recorded by the *Observed Assurance* dimension (Table 1).

When it comes to Servqual model and the attributes of postal services, the biggest difference was obtained for the *Assurance* dimension (1.37) and the lowest difference was obtained for the *Empathy* dimension (1.06). Relating the attributes of banking services, the biggest difference was obtained using Servqual model for the *Reliability* dimension (1.53) and the lowest difference was obtained for the *Tangibles* dimension (0.86) (Table 1).

In addition, the bigger differences between the expected and observed attributes of services were obtained for banking services, except Tangibles dimension where the greater difference was obtained within the postal services (Graph 1).

Bearing in mind the fact that the subject of comparative analysis is the quality of postal and banking services, by checking the significance of differences in scores on the dimensions of the expected attributes of postal and banking services, statistically significant differences were obtained for Expected Reliability, Expected Responsiveness, Expected Assurance and Expected Empathy. On the perceived attributes scale of postal and banking services, statistically significant differences in relation to postal banking services for dimensions Observed Tangibles, observed Reliability and Observed Assurance were obtained. All obtained differences were high and significant at the $p < 0,01$ level. The biggest difference in the severity of scores on the attributes of postal and banking services was obtained for the dimension Expected Responsiveness according to the Z statistic.

Graph 1: Difference in the expected and observed attributes relating to postal and banking services on a sample of respondents from Serbia



DISCUSSION ON RESULTS

The aim of this research is a comparative analysis of the quality attributes of postal and banking services. When displaying the results Servqual model was used, i.e. research results are shown as a difference of expected and observed attribute (Gap model). The inconsistency of expected and observed attribute was first examined in regard to the quality of postal services and then in relation to the quality of banking services.

The research results show that in relation to the quality of postal services respondents expect much higher Tangibles and Reliability, and those are also the strongest dimensions on a scale of Observed Attributes, which is a paradoxical. In respect of banking services, respondents expect higher service Reliability while on a scale of observed attribute; they are fully satisfied with Tangibles dimension.

In addition, it is important to point out that the application of Servqual model increasing the disbalance between expected and observed attributes obtained in tests of banking services in relation to postal services. The exception is the Tangibles dimension where the difference in the results is greater when it comes to examining attributes of postal services. If the value difference between the expected and observed attributes of services is seen as a measure of satisfaction with the service provided by posts and banks, the conclusion is that the participants are satisfied with the services they receive in the posts.

Research shows that Posta Srbije must give importance to all service quality dimensions. Particularly interesting are the *reliability and assurance* dimensions, which means that Posta Srbije must provide its service at the agreed time (transfer shipments both domestically and abroad, sending money home and abroad, the realization of payments, etc.), resolving complaints in the shortest possible period, realization of services without any problem and etc. and all that indicate reliability service quality dimension. While the dimensions of the quality of assurance indicates that the employees in the posts needs to recognize the needs of users, post needs to equally take care of and concentrate on each customer, post must provide adequate support in solving the problem at all levels for its employees, it must devote more time to the user while selection and purchase of services and gaining the trust of users. Posta Srbije must pay more attention to employees, through various education and training. Recommended training can be about business practices, sales skills, help to employed when it comes to new technologies and other forms of training.

The survey indicates that banks in Serbia must also give importance to all service quality dimensions. Particularly interesting are reliability, empathy and assurance. Their services must be carried out at the agreed time (recording payments on accounts, loan approval, the issuance of credit and debit cards, respecting the signed loan agreement, etc.), resolving complaints as soon as possible, the realization of services without any problems both in the office and on ATMs, etc. which points to quality of reliability dimension. The quality of assurance dimension indicates that employees in banks should recognize the needs of users (for savings, relating credit products, account opening, etc.). The bank must provide the employee with adequate support in solving the problem at all levels; it must devote more time to users in selection and purchase of banking products or selection of services as well as gaining the trust of users. Banks in Serbia must devote to the education of its employees through various seminars and various training programs. The empathy dimension suggests that banks in Serbia must have detailed knowledge of customer requirements, they have to adapt working hours (users have expressed dissatisfaction because many banks are closed after 5 PM), in order to provide a reliable service. In the case that clients expect additional services, banks need to expand the range of its financial services.

CONCLUSION

The total sample consisted of 500 respondents from the territory of Serbia. The survey was conducted in the period October - December 2016. In that period, invitation and questionnaire to participate in the study were sent to respondents via e-mail, along with an explanation of the purpose of the survey.

As we know, the post office had fairly conservative position in the market, pointing out that marketing is not applicable in the postal sector. Nevertheless, Posts completely changed their attitude. The competition that appeared on the market had great impact on it. The new Postal services act enabled new postal operators, so the Serbian Post Office has lost the monopoly on postal services. Also, competition in the banking sector in Serbia is high, due to the entry of foreign banks on the Serbian market. As such they are trying to gain loyal customers. This paper has given guidelines to Posta Srbije and banks in Serbia how to position themselves in future in order to achieve a better profit.

If post offices and banks want to survive in new circumstances, they need to invest in marketing activities, product differentiation, and in-house marketing that has become the primary weapon in the fight with competitors in accordance with their capabilities. In today's competitive environment post offices and banks in Serbia have to meet the needs of its customers to achieve greater efficiency, productivity and market share.

Based on the research, we can conclude that users of postal services expect more from the quality of assurance dimensions, which includes employees, adhere to delivery, information systems, respecting business secrets, etc. Inevitably, Posta Srbije in the future must be fully committed to the education of employees while users of banking services expect more from quality of Reliability dimension. They expect from banks expect that the service will be accurate, precise, that the potential problem will be quickly resolved in their favor, etc. The users are the most important segment, therefore post offices and banks should improve the employees' selection process.

The most reliable method for measuring customer satisfaction is to perform researching using questionnaires, at least once a year. The survey was conducted in major cities in Serbia. These cities are the headquarters of financial and economic developments, and certainly have an impact on research results, particularly in terms of customer satisfaction.

In further research it is necessary to examine the views of all employees from management up to the counter clerk at the post office and banks. Also, in conducting future research, demographic characteristics of the respondents and other consumer units should be taken in account as an important factor in order to assess the quality and level of services and satisfaction of employees. The results obtained through this research cannot provide posts and banks with adequate financial benefit if the management is not prepared to modify existing marketing strategies according to the results of the research.

The target groups that should be included in the research in the future, are random samples of existing users, but new customers should be allocated as a separate group, because they can provide useful information that helps us answer the question of what determines the priority of one operator over another and in what direction should develop relationships with customers in post offices and banks. Certainly, as a recommendation for further research there is a need to correct the questionnaires i.e. instruments for measuring quality.

The aim of this study was to examine the satisfaction of users relating to postal and banking services through examination of the difference in the perception of expected and observed attributes of services. The difference obtained in this way becomes a measure of the quality of services and guidance in what direction changes should be made in order to achieve greater customer satisfaction. Quality of service is measured in five dimensions, i.e. attributes (expected and observed): Tangibles, Reliability, Responsiveness, Assurance and Empathy. The results of the survey showed that the highest score on scale of the expected attributes was obtained for the Assurance dimension for users of postal services, while within users of banking services resulting score was obtained in the scope of the quality of the Reliability dimension.

The aim of the research is achieved through quality measurement of postal and banking services in Serbia with the help of Servqual model. The obtained results pointed to the ongoing problems in posts and banks. Therefore, the paper discovers the possibilities i.e. areas to improve services in the postal and banking sector in Serbia.

The basic hypothesis: Customer satisfaction in Poste Srbije is greater than the satisfaction of users of banking services, which is confirmed by the above survey, measuring the quality dimensions of services.

Auxiliary hypotheses:

- H₁ Users of postal services have more trust than users of banking services when it comes to assurance service quality dimension, which is confirmed by the above survey.
- H₂ Users of postal services have more trust than users of banking services when it comes to tangibles service quality dimension, which is confirmed by the above survey.
- H₃ Users of postal services have more trust than users of banking services when it comes to reliability service quality dimension, which is confirmed by the above survey.
- H₄ Users of postal services have more trust than users of banking services when it comes to Responsiveness service quality dimension, which is confirmed by the above survey.
- H₅ Users of postal services have more trust than users of banking services when it comes to Empathy service quality dimension, which is confirmed by the above survey.
- H₆ users of banking services expect more from reliability service quality dimension, which is confirmed by the above survey.
- H₇ users of postal services expect more from assurance service quality dimension, which is confirmed by the above survey.

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