

# UTICAJ KVALITETA I KARAKTERISTIKA USLUGE NA ZADOVOLJSTVO KLIJENATA U BANKARSKOM SEKTORU SEVERNE MAKEDONIJE

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## Rezime

*Cilj ovog istraživanja jeste da analizira uticaj kvaliteta usluge na zadovoljstvo klijenata u bankarskom sektoru Severne Makedonije. Rad nastoji da pokaže utemeljenost zadovoljstva klijenata na ulozi i uticaju kvaliteta usluge. Autori su pokušali da odrede koji elementi kvaliteta usluge doprinose većem zadovoljstvu klijenata u banci Y.*

*Autori su ispitali više teorija i koncepata u vezi sa zadovoljstvom klijenata, uslugama, kvalitetom usluga, lojalnošću, SERVQUAL modelom i finansijskim uslugama. Tokom procesa istraživanja, prikupljeni su podaci putem 68 potpuno i tačno ispunjenih upitnika. Rezultati su potvrdili da postoji veza između kvaliteta usluge i zadovoljstva klijenata. Pronađeni su značajni elemente koje banke treba da poboljšaju kako bi kod klijenata izazvale pozitivne utiske i stvorile pozitivno iskustvo. Zatim je predložena strategiju i instrukcije za delovanje, kao završni deo ovog istraživanja.*

**Ključne riječi:** zadovoljstvo klijenata; kvalitet usluge; SERVQUAL; elementi kvaliteta usluge; unapređenje banaka.

**JEL klasifikacija:** M15, M30, M31, G21 .

## Uvod

Za kvalitet i zadovoljstvo klijenata se već dugo zna da imaju ključnu ulogu u uspehu i opstajanju na današnjem konkurentnom tržištu. Nije iznenađujuće, stoga, da je mnogo istraživanja rađeno na temu ta dva koncepta. Prvenstveno su mnogi istraživači povezivali koncepte kvaliteta i zadovoljstva sa bihevioralnim namerama klijenata, kao što su kupovina i svesna lojalnosti, spremnost da se šire pozitivni utisci, preporuke, kao i namera za ulaganje žalbi.

Bankarski sektor je značajan element ekonomije Severne Makedonije i doživeo je nezapamćen rast i ogromnu konkurenciju u protekloj deceniji. Banka Y se suočava sa ogromnom konkurencijom, uglavnom na osnovu šablona usluga, kvaliteta usluga i očekivanja klijenata. Mnoge banke su u nezavidnom položaju zbog svoje oslabljene mogućnosti da identifikuju nepodudaranja između očekivanja klijenata i percepcije o usluzi banke. Ako ne mogu efikasno identifikovati ta nepodudaranja, uslužne organizacije neće izdržati jaku konkurenciju. Stoga, ovo istraživanje je obavljeno kako bi se ispitao ovaj fenomen i pronašlo empiričko opravdanje, posmatrajući kvalitet usluge kao glavni faktor koji doprinosi zadovoljstvu klijenata.

Najbitniji faktor koji je ključan u današnjem savremenom i uspešnom bankarskom poslovanju jeste kvalitet usluge. Zbog jednoobraznih politika centralne banke, sve komercijalne banke moraju nuditi praktično identične usluge. Najbitnije pitanje je, međutim, kako se te usluge pružaju. Cilj ovog istraživanja jeste da odredi nivo zadovoljstva klijenata banke Y, a u vezi sa kvalitetom različitih usluga koje pruža njihova banka. Koristili smo SERVQUAL kao efikasni pristup merenju kvaliteta usluga ponuđenih od strane banke, kao i za analizu nepodudaranja između očekivanja klijenta i percepcija o uslužnoj organizaciji. Još jedan od ciljeva ovog rada jeste ukazivanje na mogućnost povećanja logičnosti i integrisanosti upravljanja uslugama. Autori su se, takođe, potrudili da saznaju koji elementi kvaliteta usluga mogu više povećati zadovoljstvo i lojalnost klijenata u banci Y.

## Percepcije o kvalitetu usluge i zadovoljstvu klijenata

Zadovoljstvo klijenata se uvek smatra ključnim elementom skoro svakog poslovanja. Različiti faktori zapravo utiču na zadovoljstvo klijenata. Jedan od njih je kvalitet usluge. Kvalitet je jedan od činilaca koje klijenti traže u ponudi, a jedan od činilaca je i usluga (Solomon, 2009). Kvalitet možemo, takođe, definisati kao skup svih odlika i karakteristika proizvoda ili usluge, a koji se odnose na mogućnost zadovoljenja izrečene ili podrazumevane potrebe (Kotler et al., 2002). Čini se da postoji relativni konsenzus među istraživačima tržišta da su kvalitet i zadovoljstvo klijenata odvojeni konstrukti koji su jedinstveni i blisko povezani (Oliver, 1981). Većina istraživača na polju usluga tvrde da su ovi konstrukti različiti (Boulding et al., 1993).

Tabela 1 – Nekoliko ključnih elemenata koji razlikuju zadovoljstvo klijenata od kvaliteta usluge

Zadovoljstvo klijenata	Kvalitet usluge
Zadovoljstvo klijenata može biti uzrokovano bilo kojim elementom, bez obzira na to ima li veze sa kvalitetom, ili ne.	Elementi koji određuju procenu kvaliteta su veoma specifični.
Procene zadovoljstva klijenata mogu se formirati zbog mnoštva činilaca koji nemaju veze sa kvalitetom, kao što su potrebe, jednakost, utisak pravednosti.	Očekivanja koja se odnose na kvalitet zavise od ideala ili utiska o odličnosti.
Veruje se da zadovoljstvo klijenata ima pre konceptualni antecedent.	Antecedent kvaliteta usluge je manje konceptualan.
Procene zadovoljstva zahtevaju iskustvo u radu sa pružanjem i pružaocem usluga.	Procene kvaliteta ne zahtevaju iskustvo u radu sa pružanjem i pružaocem usluga.

Izvor: Adaptirano iz različitih izvora (Taylor, 1993; Oliver, 1993; Rust i Oliver, 1994; Spreng i Mackoy, 1996; Choi et al., 2004; Grace i O’Cass, 2005)

Kvalitet usluga se često smatra ključnim antecedentom uspešnog odnosa sa klijentima. Može se reći i da je to posebno slučaj u sektoru pružanja usluga, gde kvalitet nije lako imitirati i gde kvalitet, kao takav, predstavlja osnovu održive konkurentske prednosti. Pružanjem superiornije usluge, koju konkurencija ne može ponuditi, klijenti dobijaju razlog da odaberu i ostanu kod određenog pružaoca usluge. Sa druge strane, ponuda koja je inferiorna ili slabo definisana može dovesti do većih problema u pridobijanju klijenata i do povećane verovatnoće da klijent neće biti lojalan. Stoga, kvalitet usluga može, teoretski, pružiti osnovu za povećanu lojalnost, zadržavanje i poboljšani poslovni učinak (Ennew i Binks, 1996). Nerazdvojnost, heterogenost i kratkotrajnost su nematerijalni elementi usluge i ključne determinante koje određuju da li će klijent steći utisak o kvalitetu usluge (Ladhari, 2009). Karakteristike usluge moraju biti dobro definisane od strane pružaoca, kako bi se razumeo način na koji klijenti shvataju kvalitet usluge. To znači da pružaoci usluga moraju odrediti nivo nematerijalnosti usluga i pokušati da uključe materijalne elemente koji mogu pomoći da se razumeju očekivanja iz perspektive klijenata (Beamish i Ashford, 2007).

Heterogenost označava razliku koja nastaje na nivou samog pružanja usluge, a zbog razlika u ljudskom ponašanju klijenata i zaposlenih koji nude uslugu. Zato je teško odrediti kvalitet i nivo pružene usluge: pošto su klijenti i pružaoci usluga različiti, isti klijent se može drugačije ponašati sa istim pružaocem usluga. Kratkotrajnost znači da se usluge proizvode i koriste u isto vreme, što implicira da se ne mogu sačuvati za kasniju upotrebu. Ako se usluga ne iskoristi u datom trenutku, ne može se ponovo koristiti. To, međutim, nije slučaj u svakoj uslužnoj industriji. Nerazdvojnost znači da se usluge koriste dok se kupuju (Beamish i Ashford, 2007). Mnogi istraživači su pokušali da razviju različite modele merenja kvaliteta usluga, što je teško merljivo. Kako tvrde Ennew i Binks (1996), interakcija između klijenata i pružaoca usluga je veoma važna kada se meri kvalitet usluge, pošto kroz tu interakciju pružalac usluga lako može bolje razumeti klijenta i identifikovati šta klijent zapravo želi. Sureshchander et al, (2002) tvrde da prednosti revolucije u kvalitetu dolaze samo od zadovoljstva klijenata, što opet umnogome zavisi od percepcije klijenata o sveobuhvatnom kvalitetu usluga. Zato je od velike važnosti razumeti kako klijenti shvataju kvalitet usluga i kako te percepcije mogu uticati na njihovo zadovoljstvo. Zadovoljstvo klijenata treba posmatrati kao multidimenzionalni konstrukt, a predmete merenja treba generisati za istim dimenzijama kvaliteta usluga (Sureshchander et. al, 2002).

## Veza između kvaliteta usluga i zadovoljstva klijenata

Parasuraman, Zeithalm i Berry (1985) našli su da je zadovoljstvo klijenata rezultat kvaliteta usluga, a Sureshchandar (2002) predlaže da postoji dvostruka povezanost između kvaliteta usluga i zadovoljstva klijenata. Zadovoljni klijenti su ključni faktor u formiranju želja klijenata da kupe buduće proizvode/usluge. Danas se zadovoljstvo klijenata smatra korporativnom strategijom i uspešno se radi na tom polju. Prema devetom godišnjem globalnom istraživanju stava potrošača koje je izvršila firma Accenture (Accenture Global Consumer Pulse Survey 2013), a koje je merilo iskustva 13.168 potrošača iz 33 zemlje i iz 10 grana industrije kako bi se stekao uvid u promenljivu dinamiku današnjih „non-stop“ potrošača i ispitali stavovi potrošača prema marketingu, prodaji i praksama pružanja usluga potrošačima, zaključeno je da kompanije širom sveta nisu uspele da značajno poboljšaju zadovoljstvo klijenata niti da smanje visoku stopu prelaska na druge pružaoce usluga kod svojih klijenata, iako su imali više podataka i saznanja o željama i preferencijama klijenata, te je 66% klijenata promenilo pružaoce usluga u prethodnih godinu dana, zbog lošeg iskustva sa pružanjem usluga. Na globalnom nivou, trend menjanja pružaoce usluga zbog loše usluge je porastao za 4%, sa 62% na 66%. Stope takvog menjanja su bile najviše kod maloprodaje, pružaoce kablovske i satelitske mreže, kao i kod banaka koje rade sa stanovništvom – što čini ove sektore najranjivijim, ali im takođe i ostavlja najveći potencijal za razvoj.

Literatura koja se bavi upravljanjem uslugama tvrdi da zadovoljstvo klijenata proističe iz uverenja o dobijenoj vrednosti, gde je vrednost „ekvivalentna uverenju o kvalitetu usluge u odnosu na cenu“ (Hallowell, 1996). Stoga, ako je uverenje o vrednosti dobijenoj iz kvaliteta u skladu sa očekivanjima, klijent će biti zadovoljan uslugom. Kako tvrde Fornell et al. (1996), prva determinanta opšteg zadovoljstva klijenata jeste utisak o kvalitetu, a druga determinanta je utisak o vrednosti. Štaviše, oni potvrđuju da utisak o vrednosti ima pozitivan uticaj na zadovoljstvo klijenata. Kvalitet usluge nesumnjivo ima veliki uticaj na spremnost klijenata da kupe ili da kasnije ponovo kupe proizvod. Ako je klijent zadovoljan standardima kvaliteta usluge, veća je verovatnoća da će istu uslugu ponovo kupiti, te da će postati lojalni klijent. Nezadovoljni klijent nikada neće odlučiti da nastavi poslovni odnos i preći će kod drugog pružaoce usluga unutar iste industrije.

Parasuraman et al. (1985) predlažu da uverenje o visokom kvalitetu usluga dovodi do povećanja u zadovoljstvu klijenata. Podržavaju i činjenicu da kvalitet usluga dovodi do zadovoljstva klijenata, kao i drugi autori (Saravanan i Rao, 2007; Lee et al. 2000) koji veruju da je zadovoljstvo klijenata zasnovano na nivou kvaliteta usluga koje pružalac obezbeđuje. I kvalitet usluga i zadovoljstvo klijenata imaju pozitivan uticaj na namere klijenata da ponovo budu klijenti, što pokazuje da i kvalitet usluga i zadovoljstvo klijenata imaju ključnu ulogu u uspehu i opstanku bilo koje firme na konkurentnom tržištu.

## Pozitivna i značajna veza između SERVQUAL modela i zadovoljstva klijenata

Kvalitet usluge i zadovoljstvo klijenata su veoma bitni koncepti koje kompanije moraju razumeti kako bi ostale konkurentne i ostvarile rast. Bitno je da kompanije nauče kako da mere ove koncepte iz ugla potrošača, da bi mogle bolje da razumeju njihove potrebe i zadovolje ih. Kvalitet usluga se vrlo bitan jer uzrokuje veće zadovoljstvo klijenata, profitabilnost, smanjene troškove, lojalnost klijenata i zadržavanje klijenata (Chingang i Lukong, 2010). Stavovi klijenata o kvalitetu usluge proizilaze iz poređenja njihovih prethodnih očekivanja od usluge sa njihovim stvarnim iskustvom sa dobijenom uslugom. Uslugu će smatrati odličnom ako njihov utisak nadmaši očekivanja; uslugu će smatrati dobrom ili

dovoljno dobrom ako njihov utisak bude isti kao očekivanja; uslugu će smatrati lošom ili nedovoljno dobrom ako je ispod njihovih očekivanja (Vázquez et al., 2001). Teško je izmeriti kvalitet usluge zbog jedinstvenih karakteristika kao što su nematerijalnost i heterogenost, a koje otežavaju firmama objektivnu procenu nivoa kvaliteta (za razliku od proizvođača koji mogu pregledati i testirati materijalnu robu). Na osnovu ove perspektive, Parasuraman et al. Su razvili skalu za merenje kvaliteta usluge, a koja je poznata pod imenom SERVQUAL.

SERVQUAL ima dve komponente: očekivanja klijenata i utiske klijenata. Očekivanja klijenata su sve šta klijent očekuje da „treba“ i „može“ da se desi u kontekstu usluge. Ponuda usluga se razlikuje u zavisnosti od pružaoca, a stepen varijacija koji klijent može da podnese se naziva tolerancija. Razlika između onoga šta se smatra adekvatnom uslugom i željene usluge se naziva zona tolerancije. Što je bitnija dimenzija kvaliteta usluge (SERVQUAL), to je veći željeni nivo usluge, a uža je zona tolerancije. Ako je kvalitet usluge manje bitan, željeni nivo usluge je znatno niži, a zona tolerancije je šira. Centralna ideja ovog modela jeste da je kvalitet usluge funkcija razlika između očekivanja i utisaka (P – E). Osnovu modela predstavlja razlika između utisaka klijenata o stvarnom učinku usluge i njihovih očekivanja o kvalitetu usluge. Ova razlika dalje zavisi od prirode, dizajna i procesa pružanja usluge. Najveći cilj SERVQUAL modela jeste razjašnjavanje niza takvih razlika koje utiču na utisak klijenta o kvalitetu usluge.

Danas bankarske organizacije uče kako da ostvare postepen efekat i efekat velikih razmera da bi unapredile kvalitet usluga. Neprestano unapređivanje treba da pruži ključne smernice za stvaranje i održavanje vrednosti za klijente, kroz bolji dizajn, uvođenje i funkcionisanje usluga, u kombinaciji sa principima, praksama i metodama za upravljanje uslugama i unapređenje pružanja usluga (George, 2007). Banke moraju da uključe pružanje usluga klijentima u svoje poslovne ciljeve, a te strategije moraju uključiti u ciljeve zaposlenih, kako bi banka lakše dostigla zahteve procesa pružanja usluga. Jaka strategija za pružanje usluga klijentima predstavlja razliku između uspešnih organizacija i svih ostalih (Lotich, 2013). Kako bi unapredile svoje sisteme učinkovitosti, kompanije se trude da fokus prebace na uvođenje politika usmerenih na zaposlene, uklanjajući time distancu između menadžmenta – zaposlenih i klijenata (Qadeer, 2013).

## Instrumenti korišćeni u istraživanju

Ovo istraživanje koristi SERVQUAL metodu (Parasuraman et al. 1996) da ispita kvalitet usluga u bankarskoj industriji Severne Makedonije. Istraživanje koristi komponentu performansi SERVQUAL metode u empirijskoj anketi sprovedenoj među klijentima Y banke. Iako je SERVQUAL metoda popularan alat za merenje kvaliteta usluga, psihometrijske osobine ovog instrumenta još uvek nisu utvrđene. Sa jedne strane, SERVQUAL se pokazao kao pouzdan kod procene kvaliteta usluga u pet dimenzija: materijalni činioci, pouzdanost, odziv, uverenje i empatija (Parasuraman et al. 1988, Parasuraman, Berry, i Zeithaml, 1991). Razvoj ovog modela je pružio uslužnim i maloprodajnim firmama strukturisan pristup proceni faktora koji utiču na mišljenje klijenata o opštem kvalitetu usluga koje firma nudi. SERVQUAL metoda sadrži stavove za procenu mišljenja klijenata, kao i očekivanja u vezi sa kvalitetom usluga. Nivo slaganja ili neslaganja sa datim stavom ocenjuje se na skali sličnoj Likertovoj skali od sedam podeoka. Instrumenti koji se koriste su Likertova skala od pet podeoka, koji predstavljaju raspon stavova od 1 – izrazito neslaganje, do 5 – izrazito slaganje, a kojom se meri kvalitet usluge, kao i Likertova skala od pet podeoka koji predstavljaju raspon stavova od izrazitog nezadovoljstva (1) do izrazitog zadovoljstva (5), kojom se meri zadovoljstvo klijenata. Nivo kvaliteta usluge predstavljen je razlikom između utiska o usluzi i očekivane usluge. SERVQUAL model je zasnovan na pet dimenzija kvaliteta usluge (Grafik 1):

- **MATERIJALNI ČINIOCI** (fizički objekti, oprema i izgled osoblja);
- **POUZDANOST** (sposobnost pouzdanog i preciznog obavljanja obećane usluge) Radi se o ispunjavanju obećanja, obećanjima o isporuci, određivanju cena, rešavanju žalbi itd.;
- **ODZIV** (spremnost da se pomogne korisnicima i brzo pruži usluga) Ova dimenzija naglašava spremnost osoblja koje pruža uslugu da budu pažljivi prema zahtevima kupaca, pitanjima i žalbama;
- **UVERENJE** (znanje i ljubaznost zaposlenih i njihova sposobnost da steknu poverenje) i;
- **EMPATIJA** (pružanje individualne pažnje kupcima).

U sklopu svake dimenzije instrumenta, kako za očekivan kvalitet, tako i za percepciju kvaliteta usluge, korišćen je niz pitanja (videti Dodatak A). Materijalni činioCI se mere upitnikom, tj. izjavama od 1 do 4:

1. Odlične bankarske kompanije će imati modernu opremu.
2. Fizički objekti u odličnim bankama biće vizuelno privlačni.
3. Zaposleni u odličnim bankama će izgledati uredno.
4. Materijali u vezi sa uslugom (pamfleti ili natpisi) biće vizuelno privlačni u odličnoj banci.

Pouzdanost se meri izjavama od 5 do 9:

5. Kada odlične banke obećaju da će nešto učiniti u određenom roku, one to i učine.
6. Kada klijent ima problem, odlične banke će pokazati iskreni interes za njegovo rešavanje.
7. Odlične banke će uslugu obaviti iz prvog pokušaja.
8. Odlične banke će pružiti uslugu u vreme kada to obećaju.
9. Odlične banke će insistirati na evidenciji bez grešaka.

Za odziv, korišćene su sledeće izjave:

10. Zaposleni u odličnim bankama će klijentima tačno reći kada će usluge biti izvršene.
11. Zaposleni u odličnim bankama će klijentima pružiti brzu uslugu.
12. Zaposleni u odličnim bankama uvek će biti spremni da pomognu klijentima.
13. Zaposleni u odličnim bankama nikada neće biti previše zauzeti da odgovore na zahteve klijenata.

Uverenje se meri bodovanjem izjava od 14 do 17:

14. Ponašanje zaposlenih u odličnim bankama uliva poverenje klijentima
15. Klijenti odličnih banaka će se osećati sigurno pri transakcijama.

16. Zaposleni u odličnim bankama biće dosledno ljubazni sa klijentima.

17. Zaposleni u odličnim bankama će imati dovoljno znanja da odgovore na pitanja klijenata.

Što se tiče empatije, bodovanje je izvršeno na osnovu sledećih izjava:

18. Odlične banke će klijentima posvetiti individualnu pažnju.

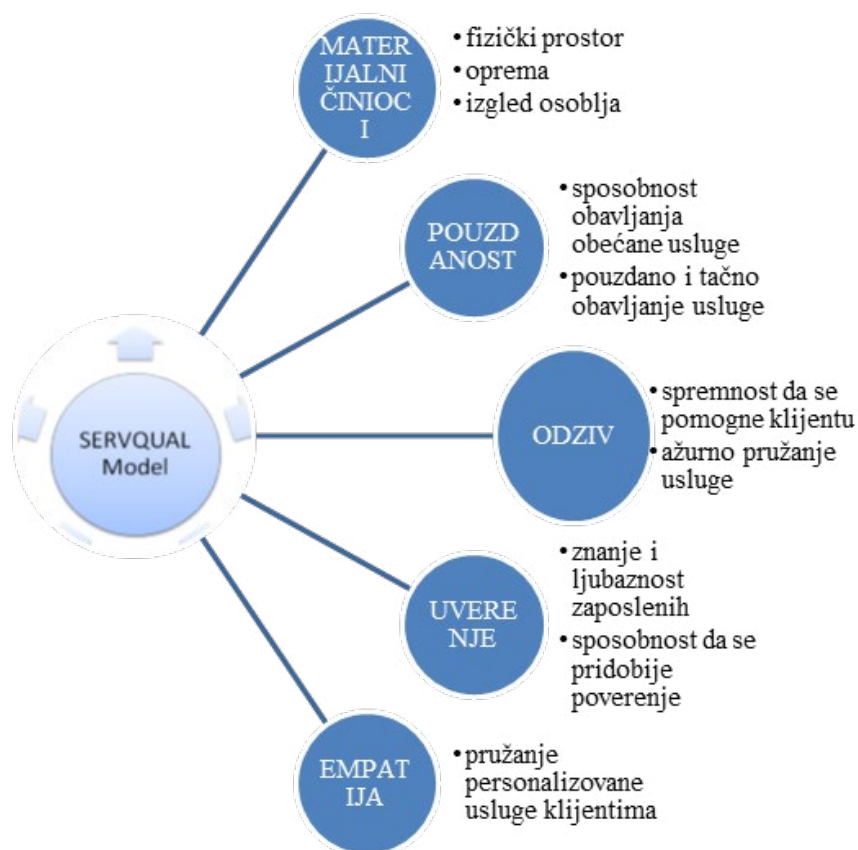
19. Odlične banke će imati radno vreme pogodno za sve svoje klijente.

20. Odlične banke će imati zaposlene koji klijentima pružaju personalizovane usluge.

21. Odlične banke će najbolji interes svojih klijenata stavljati na prvo mesto.

22. Zaposleni u odličnim bankama razumeće posebne potrebe svojih klijenata.

### Grafikon 1 – Pet dimenzija SERVQUAL modela



Izvor: Sopstvena ilustracija

SERVQUAL metoda sadrži stavove za procenu mišljenja klijenata, kao i očekivanja u vezi sa kvalitetom usluga. Nivo slaganja ili neslaganja sa datim stavom ocenjuje se na skali sličnoj Likertovoj skali od sedam podeoka. Instrumenti koji se koriste su Likertova skala od pet podeoka, koji predstavljaju raspon stavova od 1 – izrazito neslaganje, do 5 – izrazito slaganje, a kojom se meri kvalitet usluge, kao i Likertova skala od pet podeoka koji predstavljaju raspon stavova od izrazitog nezadovoljstva (1) do izrazitog zadovoljstva (5), kojom se meri zadovoljstvo klijenata.

Da bi se testirala pouzdanost skale SERVQUAL i unutrašnja konzistentnost pet dimenzija, kako su predložili Parasuraman et al. (1988), Kronbahov koeficijent  $\alpha$  izračunat je za svaku od pet dimenzija koristeći podatke o percepcijama, očekivanjima i rezultatima (razlike između percepcije i očekivanja). Nivo kvaliteta usluge predstavljen je razlikom između opažene i očekivane usluge.

## Rezultati analize iz upitnika

U okviru aktivnosti analize, 150 upitnika je distribuirano u 30 filijala banke. Njih 68 su lično popunili povremeni klijenti banaka. Svi klijenti su koristili neke od usluga banke i bili su upoznati sa opštim iskustvom saradnje sa tom bankom. Nakon prikupljanja popunjenih upitnika, podaci su obrađeni u softveru i dobijeni su konačni rezultati istraživanja. S jedne strane, analiza podataka je proces kroz koji se prikupljeni podaci smanjuju na prikladniju veličinu kojom se može upravljati, a mogu se ispitati i identifikovanjem trendova ili obrazaca, primenom statističkih tehnika i sumiranjem podataka. Ovaj proces je od velikog značaja jer istraživač mora tumačiti nalaze i odgovoriti na istraživačko pitanje. Stoga se mogu izneti preporuke i sugestije (Cooper & Schindler, 2008).

## Poređenje percepcije i očekivanja klijenata

Svaka od pet dimenzija u modelu SERVQUAL izmerena je pomoću anketnog instrumenta koji se sastoji od pojedinačnih atributa koji ulaze u svaku dimenziju. Za svako od 22 pitanja u upitniku, koja se odnose i na očekivanja i na percepciju, klijent je dodelio individualnu ocenu rangiranjem od 1-7 (1 označava potpuno neslaganje, a 7 potpuno slaganje).

Tabela 2 - Rezultati po pitanjima i klijentima za očekivanje

OČEKIVANJE																						
Broj pitanja	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
Prosek	6	5,88	5,88	5,35	6,09	6,47	6,59	6,47	6,03	6,35	6,5	6,41	6,15	6,17	6,32	6,23	6,44	5,91	5,65	5,91	6,26	5,97



Kao što je prikazano u Tabeli 2, što se tiče materijalnih elemenata, klijenti su dali najveću ocenu - 6 za prvo pitanje. To znači da je posedovanje savremene opreme najvažnije vizuelno očekivanje klijenata.

U delu koji se odnosi na pouzdanost, sva pitanja su visoko ocenjena. Nešto veću ocenu - 6,59, ima pitanje broj 7 koje se odnosi na obavljanje usluge iz prvog pokušaja.

Za odziv, najveća prosečna ocena - 6,41 data je pitanju br. 12, da će odlične banke uvek biti spremne da pomognu klijentima.

Što se tiče kategorije uverenja, najvažnije je bilo 17. pitanje sa ocenom 6,44. Ovo je pitanje koje govori da sposobnost odgovaranja na pitanja klijenata karakteristika odličnih banaka.

U vezi sa empatijom, najvažnije pitanje je 21. - Odlične banke će na prvo mesto staviti interes svojih klijenata, sa ocenom 6,26.

Tabela 3 – Rezultati po pitanjima i klijentima za percepciju

PERCEPCIJA																						
Broj pitanja	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
Prosek	5,44	5,91	5,65	5,29	5,23	5,47	5,24	5,44	5,12	5,15	5,56	5,76	5,59	5,73	6,06	5,82	5,67	5,73	5,67	5,5	5,5	5,47

**Tabela 3 prikazuje rezultate percepcije kupaca. Od materijalnih elemenata, klijenti najbolje ocenjuju banku kroz njene vizuelno privlačne prostorije. Ovo pitanje se boduje sa 5,91.**

Što se tiče pouzdanosti, iskazivanje iskrenog interesa za rešavanje problema klijenata od strane zaposlenih u Banci Y ocenjeno je sa 5,47. Ovo je bila najveća ocena iz dimenzije percepcije.

Za odziv, isto kao i kod očekivanja, najveća prosečna ocena 5,76 se daje pitanju br. 12, koje se odnosi na spremnost zaposlenih u Banci Y da pomognu klijentu.

Najvažnije iz aspekta uverenja jeste percepcija da se osećate bezbedno što se tiče transakcija. Ovo pitanje ima prosečnu ocenu 6,06.

Sa najvišom ocenom u dimenziji empatije - 5,73, ističe se pitanje br. 18. Ovo pitanje je povezano sa načinom na koji se Banka Y doživljava po pitanju pružanja individualne pažnje klijentu.

Iz Tabele 2 i Tabele 3, ocenjeni rezultati za svaku dimenziju su preciznije objašnjeni u nastavku:

Zbog pouzdanosti, klijenti žele da računaju na svog pružaoca usluga. Za banku je mnogo važnije da bude pouzdana nego da ima luksuzne filijale i opremu.

Zbog odziva, stajanje u redovima ili jednostavno čekanje na informacije važan je pokretač za nezadovoljstvo klijenata.

Radi uverenja, klijent očekuje od osoblja Banke Y da budu stručnjaci za uslugu koju pružaju. Osim toga, čak i ako je osoblje visoko kvalifikovano, ali klijent to ne može da primeti, njegovo poverenje u banku će biti manje.

Za empatiju je takođe važna percepcija brige o klijentu. Čak i ako se primljena usluga obavlja profesionalno i besprekorno, ako je osoblje banke neoprezno pri nastupu pred klijentom, klijentovo iskustvo trpi posledice.

Što se tiče materijalnih elemenata, iako je to najmanje važna dimenzija, opšti izgled je bitan. Klijenti žele da se osećaju prijatno i udobno u prostorijama banke i da vide lepo obučeno osoblje.

Ocena razlike (GAP) za svaku dimenziju se izračunava jednostavnim oduzimanjem ocene očekivanja od ocene percepcije za svaki atribut (ocena razlike = percepcija - očekivanje).

Tabela 4 – Ocena razlike

Dimenzija	Dimenzija Materijalni el.	Pouzdanost	Odziv	Uverenje	Empatija
Prosek P-O	-0,205	-1,03	-0,8375	-0,47	-0,366

Ocene razlike između očekivanja i percepcija klijenata, gde su se za svih pet dimenzija javili negativni brojevi, pokazuje da se opšta očekivanja klijenata ne ispunjavaju. Najveća razlika od -1,03 je u pouzdanosti, a zatim slede odziv, uverenje, empatija i najmanja razlika od -0,2 za materijalne elemente, kako je prikazano u tabeli

## Diskusija o rezultatima - Razvoj strategije poboljšanja usluga

Zaposleni su uspešni koliko je uspešan menadžment i potrebno je veliko vodstvo da bi se zaposlenima pomoglo da shvate važnost korisničkog iskustva. Zbog toga je važno imati strategiju koja će pomoći stvaranju i jačanju kulture pružanja usluga. Odlično korisničko iskustvo je ono što vraća potrošače. I rukovodioci i zaposleni treba da budu svesni zahteva kupaca u poređenju sa povratnim informacijama kupaca. Zadovoljni kupci su lojalni kupci.

Prvi korak u kreiranju strategije korisničke službe je prenošenje vizije korisničke službe zaposlenima. Zaposleni treba da razumeju šta su vizija i ciljevi banke za korisničku podršku i da razumeju svoju odgovornost da pomognu u postizanju te vizije. Organizacija koja deli viziju korisničke službe i podučava veštinama podrške klijenata imaće bolje iskustvo u pružanju usluga korisnicima nego organizacija koja ostavlja zaposlene na prvoj liniji bez obuke i nespremne za bavljenje pitanjima korisnika. Pružanje visokog kvaliteta bankarskih usluga zahteva odlično rukovodstvo Banke Y, zasnovano na verovanju u sposobnost ljudi da posmatraju svoje uloge kao standard izvrsnosti i na stavu banke za postizanje svojih ciljeva obezbeđivanjem neophodne opreme, alata i odgovarajuće slobode za pos-

tizanje njihovih zadataka. Menadžeri Banke Y veruju u ulaganje u ljudstvo, slušajući njihove brige, pružajući im obuke, treninge i učeći ih kako da se inspirišu i takmiče kako bi povećali produktivnost i standarde kvaliteta kompanije.

U okviru sprovedenog istraživanja, od 68 odgovora klijenata, konstatovano je da su očekivanja najveća u sferi pouzdanosti i odziva, dok je percepcija Banke Y niža u ove dve dimenzije. To znači da, iako pomalo manje važni – materijalni elementi, empatija i uverenje, predstavljaju dimenzije u kojima je Banke Y uspešnija. Što se tiče pouzdanosti i odziva, kao dve najvažnije dimenzije za klijente, Banka Y bi trebalo da radi na poboljšanju svojih rezultata.

Postoje načini da se poboljša kvaliteta usluga u Banci. Bankarske organizacije često greše i rasipaju vredne resurse stvarajući proizvode i usluge koje misle da klijent želi, da bi kasnije otkrili da to uopšte nije ono što klijente interesuje. Banka ne može zadovoljiti potrebe svojih klijenata ako ne razume šta oni žele. Prvi korak u inicijativi za poboljšanje zadovoljstva korisnika je razgovarati sa korisnicima kako bi saznali njihovu percepciju usluga koje se pružaju i utvrdili koje su njihove potrebe i očekivanja. Stoga bi se moglo preporučiti da Banka Y češće vrši ovakva istraživanja, kako bi se videlo kakva su očekivanja i percepcije klijenata nakon nekog vremena i na kojem nivou Banka ispunjava data očekivanja.

Procena potreba kupaca vrši se prikupljanjem povratnih informacija putem fokus grupa, anketa o zadovoljstvu ili kartica sa komentarima klijenata, i razvijanjem sveobuhvatnog plana za zadovoljenje i premašivanje potreba korisnika. Potrebe i očekivanja klijenata su pokretna meta. Ono što klijent želi danas biće veoma različito od onoga što će želiti godinu ili pet godina kasnije. Kako se stvari menjaju, menjaju se i očekivanja i potrebe. Recimo da su pre nekoliko godina ljudi bili pozitivno iznenađeni fizičkim i tehnološkim promenama u bankarskom okruženju i bili su željni istih. Tada je Banka uložila u modernizaciju, fizički izgled i podmlađivanje osoblja. Klijenti su pozitivno prihvatili ove radnje, ali kako se navikavaju na ove promene, očigledno je da nove ili bolje rečeno, ključne potrebe i očekivanja rastu. Kao što je istraživanje pokazalo, to su klijenti koji se više interesuju za pouzdanost Banke. Dakle, opet, fokus banke treba usmeriti ka ovim ključnim dimenzijama. To je vreme kada radne procese treba poboljšati i učvrstiti. Ceo tok rada od prijema upita do pružanja potrebne usluge kao odgovora na upit mora se ponovo proveriti i, ako je moguće, automatizovati sa boljim softverskim sistemima. Ovo bi moglo imati pozitivan efekat na smanjenje vremena i grešaka, kao dva važna segmenta pouzdanosti.

Zatim, fokus treba postaviti na zaposlene u Banci i njihovu odgovarajuću obuku. Kada se identifikuju potrebe i očekivanja klijenata i izmeri zadovoljstvo korisnika, vreme je za stvaranje ciljeva za postizanje zadovoljstva korisnika. Zaposleni moraju da razumeju šta je cilj kako bi mogli pomoći banci da postigne svoje korporativne ciljeve. Obuka treba da objasni kako bi banka želela da se zaposleni ponaša u svakoj situaciji i treba da pomogne zaposlenima da razumeju kako da odgovore svojim klijentima. Zaposleni moraju znati šta želite od njih. Zaposleni treba da dobro razumeju kako njihova usluga klijentima utiče na ukupne performanse banke i treba da odgovaraju za postizanje ciljeva zadovoljstva klijenata. Trebalo bi da postoji dobro osmišljen sistem za priznavanje i nagrađivanje zaposlenih za pružanje dobre usluge korisnicima. Zaposlenima je potrebno pozitivna podrška i treba ih nagraditi kada pokažu željeno ponašanje u skladu sa kulturom pružanja usluga. Nakon što sve ovo uključi u svoju strategiju, Banka će napraviti pozitivna poboljšanja u obezbeđivanju boljeg pružanja usluga.

Banka Y treba da promoviše korporativnu kulturu uz značajno poštovanje svojih zaposlenih, njihov razvoj i orijentaciju prema klijentima. Na najvišoj tački strateških ciljeva uvek treba da bude srećan i lo-

jalan kupac. Zbog toga će korelacija oba elementa na kraju doneti bolje rezultate u ukupnom kvalitetu usluge i zadovoljstvu korisnika. Pružanje odličnih bankarskih usluga zahteva neprestana poboljšanja u organizacionom bankarskom sektoru i kulturi, kulturi u kojoj se ljudi suočavaju sa izazovima da daju sve od sebe, a u kompaniji su nagrađeni i podržani da ostvare svoj puni potencijal. Banka Y može poboljšati kvalitet svojih usluga razvijanjem strategije poboljšanja usluga u organizaciji, koja zahteva nekoliko koraka i mera za pokretanje poboljšanja u unutrašnjem okruženju. Uopšteno, kvalitet definišu kupci i treba ga poboljšati prema specifikacijama kupaca, a ne prema kompaniji. Nedostatak u upravljanju kvalitetom usluga može se ukloniti planiranjem aktivnosti, istraživanjem i analizom, kao i pravilnim raspoređivanjem osoblja, tako da banka može analizirati i predvideti očekivanja klijenata. Takođe, važno je razviti analizu baze podataka, opšte mapiranje kupaca, planiranje kapaciteta i naglašavanje marketinških istraživanja i analiza radi prikupljanja informacija o najnovijim tržišnim trendovima.

Jaz između pružanja usluga i spoljne komunikacije može se smanjiti ako su zaposleni dovoljno obučeni za rad u različitim odeljenjima (kao rezerva) i imaju dovoljno informacija za obradu upita kupaca. Sva pitanja u radu sa klijentima treba jasno da se saopšte i treba izbegavati preterivanja putem lažnih izjava. Pravilnim planiranjem i stalnim praćenjem mogu se prevazići problemi. Nalazi su otkrili da bi zapošljavanje prave osobe u pravo vreme na pravom mestu moglo pomoći da se smanje nedostaci u učinku. Osim ovoga, postoji potreba da se fokus prebaci na tehnološki zasnovane usluge za korisničku podršku. Najvažnije pitanje za pridobijanje poverenja klijenata je usredsređivanje na razvoj sistema rešavanja žalbi. Kako je glavni fokus na zadovoljavanju klijenta koji zahteva dodatni napor da razumeju njegovi problemi. Ponekad malo klimanje glavom ili osmeh mogu učiniti da se kupac oseća vrednim. Male stvari poput gesta, načina ophođenja, pa čak i oblačenja, mogu se koristiti kao inspirativna tehnika.

Osim toga, važno je postupati sa klijentima na način koji oni razumeju. Ako posebno uzmemo u obzir banke, ljudi koji posećuju banku pripadaju različitim starosnim grupama, pa ih banka treba tretirati u skladu sa nivoom njihove udobnosti. Prema Globalnom istraživanju potrošačkog bankarstva za 2014. godinu, poverenje je ono što pretvara klijente iz statičnih izvora prihoda u zagovornike svojih banaka. U eri u kojoj društveni i digitalni mediji omogućavaju potrošačima da odmah podele svoja iskustva, klijenti koji vjeruju svojoj banci privući će najviše preporuka i biće spremniji da usklade svoje bankarske potrebe sa jednim određenim pružaocem finansijskih usluga. Stoga su klijenti pokretači rasta svake banke. Iako izrada zajedničkih strategija može biti efikasnija, banke koje na isti način pristupaju klijentima rizikuju da pojedinim klijentima ponude pogrešne proizvode, usluge i savete, putem manje efikasnih kanala. Da bi optimizirale ulaganja u iskustvo klijenata, banke treba da primene strategije zasnovane na segmentima koje koriste ove inherentne sličnosti - ali i njihove razlike. Dobra vest je da je poverenje potrošača u bankarsku industriju u porastu, pri čemu je 93% ispitanika prijavilo umereno ili potpuno poverenje u svoje banke. Slično, 77% klijenata je dovoljno zadovoljno svojim bankarskim odnosom da preporuče svog primarnog pružaoca usluga. Čini se da globalni ekonomski oporavak uzima maha, a banke su na dobitku.

Na kraju, iako je istraživanje u okviru ovog rada obuhvatilo samo mali uzorak klijenata Banke Y sa ograničenim rezultatima, ono može biti veoma važno kao prvi korak ka preduzimanju radnji za dalja poboljšanja i dalje detaljne studije.

## Zaključak

Cilj ove studije je da vidimo kako se kvalitet usluga u bankarskom sektoru Severne Makedonije odnosi na zadovoljstvo klijenata, prema Banci Y kao ključnoj studiji. Što se tiče kvaliteta usluge kao polazne tačke, navedeno je da je njeno merenje teško zbog njenih jedinstvenih karakteristika, poput neopipljivosti i heterogenosti. Međutim, literatura nudi razvijenu skalu za merenje kvaliteta usluga, poznatu kao SERVQUAL model, koju smo prihvatili kao odgovarajuću za analizu u ovoj tezi.

Nakon analize, usavršili smo naš originalni model do varijante koju sada smatramo da prikladnijom za bankarski sektor. Nalazi će otkriti da kvalitet usluge utiče na zadovoljstvo klijenata do određenog nivoa, jer su oba koncepta različita, a odnos između njih je uzročno-posledičan. Istraživanje sprovedeno među delom klijenata Banke Y pokazalo je da postoji značajna veza između očekivanja usluge, pružene usluge i načina na koji je klijent na kraju doživljava. Kvalitet usluge pravi je faktor zadovoljstva korisnika. Po dimenzijama iz modela SERVQUAL, pouzdanost i odziv su navedeni kao najvažnija polja u kojima banka treba da se poboljša i stvori bolji kvalitet usluge. Rezultati takođe ističu važnost ukupnog bankarskog odnosa i sugerišu da ulaganje u kvalitet i upravljanje odnosima sa klijentima može pomoći banci u poboljšanju stepena zadovoljstva i lojalnosti među klijentima, čime se povećava verovatnoća da će klijenti koji se zadrže kratkoročno, takođe zadržati i dugoročno. Pravilnim planiranjem, razvojem i stalnim praćenjem banka može proizvesti efikasne strategije za poboljšanje nivoa kvaliteta i zadržavanje postojećih i budućih klijenata. Banka mora uključiti korisničku službu u svoje poslovne ciljeve, a te strategije treba uključiti u ciljeve zaposlenih kako banka lakše postigla ciljeve korisničke službe. Snažna vizija i strategija korisničkog servisa kritična su komponenta uspeha svake banke.

I na kraju, možemo reći da se ova studija zapravo može koristiti kao osnova za buduća istraživanja kako bi se ispitao uticaj kvaliteta usluge na zadovoljstvo korisnika. Takođe može doprineti uslužnim kompanijama u cilju poboljšanja standarda kvaliteta usluga kako bi zadovoljile svoje sadašnje i buduće klijente. Neki od pristupa i predloga poboljšanja koji se razmatraju u ovoj studiji mogu se primeniti i u bankarskom sektoru uopšte, kao i u drugim sektorima usluga.

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# THE IMPACT OF SERVICE QUALITY AND SERVICE CHARACTERISTICS ON CUSTOMER SATISFACTION IN THE NORTH MACEDONIAN BANKING SECTOR

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## Summary:

*The aim of this research is to analyze the impact of service quality on customer satisfaction in the North Macedonian banking sector. The study aims to show that customer satisfaction is based on the role and impact of service quality. We try to find out which service quality dimensions may enhance customer satisfaction in a better way in Bank Y.*

*We examined a range of theories and concepts related to customer satisfaction, service, service quality, loyalty, SERVQUAL model and financial services. Within the investigation process, we have collected data out of 68 completely and correctly filled questionnaires. The results confirmed that there is a connection between service quality and customer satisfaction. We have found out that there are significant dimensions where banks should make improvements in order to achieve positive impressions and experience of its clients. Following, we gave a proposed strategy and instructions for action as a finalization part of this research.*

**Keywords:** Customer satisfaction; Service quality; SERVQUAL; Service quality dimensions; Banking improvement.

**JEL classification:** M15, M30, M31, G21.



## Introduction

Quality and customer satisfaction have long been recognized as playing a crucial role for success and survival in today's competitive market. Not surprisingly, considerable research has been conducted on these two concepts. Notably, the quality and satisfaction concepts have been linked to customer behavioral intentions like purchase and loyalty intention, willingness to spread positive word of mouth, referral, and complaint intention by many researchers.

The banking sector is a significant sector in North Macedonia's economy and has seen unprecedented growth and raging competition during the last decade. Bank Y is facing tremendous competition, mainly based on service pattern, service quality, and customers' expectation. Many banks are far from an advantageous position because of their scrawny ability to identify the gaps between customer expectations and perception of the bank's service. If they are not able to identify those gaps effectively, service organization will not survive in the stiff competition. Therefore, this study has been specifically conducted to look into this phenomenon and seek empirical justification in this regard by considering service quality as the main contributory factor towards customer satisfaction.

The most important factor that matters a lot in today's modern and successful banking business is the quality of services. Due to uniform policies of the central bank, all commercial banks are required to offer almost identical services. But how these services are provided is the most important phenomenon. The aim of this research study is to determine the satisfaction level of banking customers in Bank Y, regarding the quality of different services provided by their bank. We will use SERVQUAL as an effective approach to measure the quality of provided services and analyze the gaps between customer expectations and perceptions of the service organization. Another aim of this paper is to point out how management of service improvement can become more logical and integrated. An effort will also be made to find out which service quality dimensions may enhance customer satisfaction and customer loyalty in a better way in Bank Y.

## Perceived Service Quality and Customer Satisfaction

Customer satisfaction is always taken as a central point in almost all business ventures. Various factors actually generate customer satisfaction. Service quality is one of them. Quality is one of the things that consumers look for in an offer, while service happens to be another (Solomon 2009). Quality can be also defined as the totality of features and characteristics of a product or services that bear on its ability to satisfy stated or implied needs (Kotler et al., 2002). There appears to be a relative consensus among marketing researchers that service quality and customer satisfaction are separate constructs which are unique and share a close relationship (Oliver, 1981). Most researchers in the services field have maintained that these constructs are distinct (Boulding et al., 1993).

Table 1 - Identifies a Number of Key Elements that Distinguish Customer Satisfaction from Service Quality.

Customer Satisfaction	Service Quality
Customer satisfaction can result from any dimension, whether or not it is quality related.	The dimensions underlying quality judgments are rather specific.
Customer satisfaction judgments' can be formed by a large number of non-quality-related issues, such as needs, equity, perceptions of fairness.	Expectations for quality are based on ideals or perceptions of excellence.
Customer satisfaction is believed to have	Service quality has less conceptual antecedents.
Satisfaction judgments do require experience with the service or provider.	Quality perceptions do not require experience with the service or provider.

Source: Adapted from various sources (Taylor, 1993; Oliver, 1993; Rust and Oliver, 1994; Spreng and Mackoy, 1996; Choi et al., 2004; Grace and O'Cass, 2005)

Service quality is widely seen as a key antecedent to successful customer relationships. Arguably, this is particularly so in the service sector where quality can be difficult to imitate and as such can potentially provide the basis for a sustainable competitive edge. Offering a superior service, which the competition cannot match, provides consumers with a reason for selecting and remaining with a particular provider. Conversely, a service offer, which is inferior or indistinct, may lead to greater problems in attracting customers and an increased likelihood of defection. Thus, service quality can, in principle, provide the basis for enhanced loyalty, retention and improved business performance (Ennew and Binks, 1996). Inseparability, heterogeneity and perishability as the intangible elements of a service are the critical determinants that influencing service quality perceived by a consumer (Ladhari, 2009). Service must be well defined by the provider in terms of its characteristics in order to understand how consumers perceive service quality. This means that service providers must try to determine the level of intangibility of services and try to include tangible elements that could aid understanding of expectation from the consumer's perspective (Beamish & Ashford, 2007). Heterogeneity signifies the difference which comes in at the level of delivery of service, due the difference in human behavior of those offering services and the consumer. This is why it is difficult to determine the quality and level of service provided - since consumers and service providers are different, the same consumer could act differently with the same service provider. Perishability means that services are produced and consumed at the same time, implying that they cannot be stored for later usage. If the service is not used then, it cannot be used again. This does not however hold in every service industry. Inseparability means services are consumed as they are purchased (Beamish & Ashford, 2007). Many researchers have tried to develop various models to measure service quality, which is hard to measure. According to Ennew and Binks (1996), interaction between consumer and service provider is very important when measuring service quality because through that interaction, the service provider could easily understand the consumer better and identify what exactly they want. Sureshchander et al, (2002) state that the veritable gains of a quality revolution come only from customer delight, which again to a very great extent depends on the customer's perceptions of overall service quality. This is why it is imper-

ative to understand how consumers perceive service quality and how these perceptions could affect their satisfaction. Customer satisfaction should be viewed as a multi-dimensional construct and the measurement items should be generated with the same dimensions of service quality (Sureshchander et. al, 2002).

## Link Between Service Quality and Customer Satisfaction

Parasuraman, Zeithalm and Berry (1985) found that customer satisfaction is the outcome of service quality, and Sureshchandar (2002) suggest that there is a double connection between service quality and customer satisfaction. Satisfied customers are a key factor in the formation of a customer's desire to purchase future products/services. Nowadays, customer satisfaction is considered as the corporate level strategy, and it is a source of successful activities. According the ninth annual Accenture Global Consumer Pulse Survey 2013, which measured the experiences of 13,168 customers in 33 countries and across ten industries to gain insight into the changing dynamics of today's "nonstop" customers and assess consumer attitudes toward marketing, sales and customer service practices, the survey found that despite having more data and insights into consumer desires and preferences, companies in the world failed to meaningfully improve customer satisfaction or reverse rising switching rates among their customers, as 66% percent of consumers switched service providers in the past year due to poor customer service experience. Globally, there is a 4 percent increase in switching due to poor customer service, from 62% to 66%. Switching rates were highest among retailers, cable and satellite providers and retail banks – making companies in these sectors the most vulnerable, but also giving them potentially the most to gain.

The service management literature argues that customer satisfaction comes from the perceptions related to obtained value, where "value is equivalent to service quality perceived in relation with price. . ." (Hallowell, 1996, p.28). Therefore, if the value perceived regarding the performance of quality is according to the expectations, it will lead to satisfied responses by the customer about the service. According to Fornell et al. (1996), for overall customer satisfaction, the first determinant is perceived quality . . . and the second determinant is perceived value. Further, they support that the perceived value has positive influence on customer satisfaction. Undoubtedly, service quality has a great impact on customer willingness to buy or subsequent repurchase intentions. If the customer is satisfied with the service standards, they will be more likely to buy the same service again and will become a loyal customer. Dissatisfied customers would never want to continue the relationship and will switch to other service providers in the same industry.

Parasuraman et al. (1985) suggested that when perceived service quality is high, then it would lead to increase in customer satisfaction. They support the fact that service quality leads to customer satisfaction as few other authors (Saravanan & Rao, 2007; Lee et al. 2000) who acknowledge that customer satisfaction is based upon the level of service quality provided by the service provider. Both service quality and customer satisfaction have a positive effect on customers' re-patronage intentions, showing that both service quality and customer satisfaction have a crucial role to play in the success and survival of any business in the competitive market.

## **Positive and Significant Relationship Between SERVQUAL and Customers' Satisfaction**

Service quality and customer satisfaction are very important concepts that companies must understand in order to remain competitive in business and hence grow. It is very important for companies to know how to measure these constructs from the consumers' perspective in order to better understand their needs and hence satisfy them. Service quality is considered very important because it leads to higher customer satisfaction, profitability, reduced cost, customer loyalty and retention (Chingang and Lukong, 2010). Customers' perceptions of service quality result from a comparison of their before-service expectations with their actual service experience. The service will be considered excellent, if perceptions exceed expectations; it will be regarded as good or adequate, if it only equals the expectations; the service will be classed as bad, poor or deficient, if it does not meet them (Vázquez et al., 2001). Measuring service quality is difficult due to its unique characteristics, such as intangibility and heterogeneity, make it much harder for a firm to objectively assess its quality level (as opposed to a manufacturer who can inspect and test physical goods). Based on this perspective, Parasuraman et al. developed a scale for measuring service quality, which is mostly popular known as SERVQUAL.

SERVQUAL has two components, customer expectations and customer perceptions. Customer expectations are those that the customer expects as "should be" and "can be" type of services. Service offered varies with providers and the amount of variation that customers can tolerate is known as Tolerance. The gap between what is thought to be adequate service and desired service is known as Zone of Tolerance. The more important the SERVQUAL dimension, the higher is the desired service level and narrower the zone of tolerance. For the less important SERVQUAL dimension, the desired level of service is much lower, and the zone of tolerance is broader too. The central idea in this model is that service quality is a function of the difference scores or gaps between expectations and perceptions (P - E). Therefore, the axis of this model is represented by the gap between the customers' perceptions of the actual service performance level and their expectations of the service quality. This gap, in turn, depends on the nature, design and provision of this service. The major objective of the 'SERVQUAL' model is to clarify the series of gap, which affect the beneficiary's perception of service quality.

Nowadays, bank organizations are learning to realize incremental and large-scale effects for improvement in service quality. Continual service improvement should provide instrumental guidance in creating and maintaining value for customers through better design, introduction and operation of services, with combining principles, practices and methods from quality management and service improvement (George, 2007). Banks need to incorporate customer service into their business goals and those strategies should be incorporated into employee goals to help banks reach their customer service objectives. Having a strong vision and strategy for customer service is a critical component to the success of any bank. Bank managers need to identify who their customers are, what they want and develop strategies to achieve those customer requirements. A strong customer service strategy is what separates the successful organizations from the rest (Lotich, 2013). To improve performance systems, companies are striving to focus more on introducing employee oriented policies by removing the gaps between management – employees and its customers (Qadeer, 2013).

## Research Instrument

This study uses the SERVQUAL method (Parasuraman et al. 1996) to investigate the service quality in the North Macedonian banking industry. The study utilizes the performance component of SERVQUAL in an empirical survey conducted among Bank Y customers. Although SERVQUAL is a popular tool for measuring service quality, the psychometric properties of the instrument are yet to be established. On the one hand, SERVQUAL was found to be reliable in estimating quality of service in the five dimensions of tangibles, reliabilities, responsiveness, assurance, and empathy (Parasuraman et al. 1988, Parasuraman, Berry & Zeithaml 1991). The development of this model provided service firms and retailers with a structured approach to assess the set of factors that influence consumers' perception of the firm's overall service quality. The SERVQUAL instrument contains items for assessing customer perceptions and expectations regarding the quality of service. A level of agreement or disagreement with a given item is rated on a seven-point Likert-type scale. The instrument used is a five-point Likert scales, representing a range of attitudes from 1 – strongly disagree to 5 – strongly agree to measure service quality and a five-point Likert scales, representing a range of attitudes from very dissatisfied (1) and extremely satisfied (5) to measure customer satisfaction. The level of service quality is represented by the gap between perceived and expected service. The SERVQUAL model is based on five-service quality dimension (Figure 1) namely.

- TANGIBLES (physical facilities, equipment and personnel appearance);
- RELIABILITY (ability to perform the promised service dependably and accurately) It is about keeping promises, promises about delivery, pricing, complaint handling, etc.;
- RESPONSIVENESS (willingness to help customers and provide prompt service) This dimension stresses service personnel's attitude to be attentive to customer requests, questions and complaints;
- ASSURANCE (knowledge and courtesy of employees and their ability to gain trust and confidence) and;
- EMPATHY (providing individualized attention to the customers).

Related to each dimension of the instrument, both for the expectation and perception of the service quality, a set of questions were used (See Appendix A). Tangibles were measured in the questionnaire with statements from 1 to 4, as follows:

1. Excellent banking companies will have modern looking equipment.
2. The physical facilities at excellent banks will be visually appealing.
3. Employees at excellent banks will be neat in their appearance.
4. Materials associated with the service (pamphlets or statements) will be visually appealing at an excellent bank.

Reliability was measured with statements from 5 to 9:

5. When excellent banks promise to do something by a certain time, they do.
6. When a customer has a problem, excellent banks will show a sincere interest in solving it.
7. Excellent banks will perform the service right the first time.
8. Excellent banks will provide the service at the time they promise to do so.
9. Excellent banks will insist on error free records.

For the responsiveness, the following statements were used:

10. Employees of excellent banks will tell customers exactly when services will be performed.
11. Employees of excellent banks will give prompt service to customers.
12. Employees of excellent banks will always be willing to help customers.
13. Employees of excellent banks will never be too busy to respond to customers' requests.

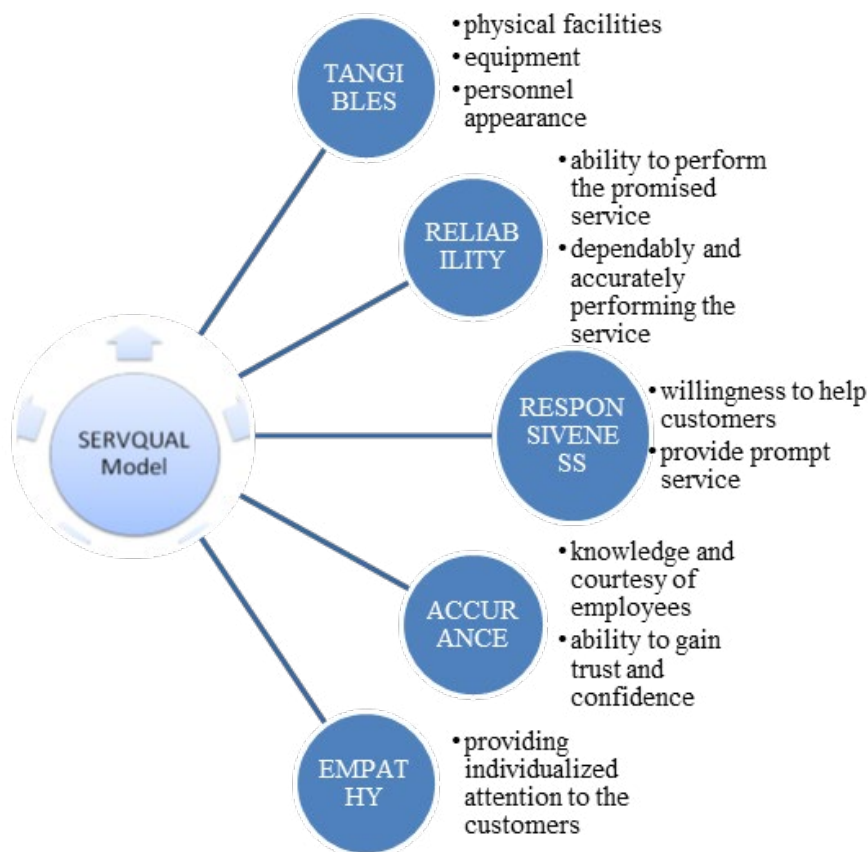
The assurance was measured by scoring the statements from 14 to 17:

14. The behavior of employees in excellent banks will instill confidence in customers
15. Customers of excellent banks will feel safe in transactions.
16. Employees of excellent banks will be consistently courteous with customers.
17. Employees of excellent banks will have the knowledge to answer customers' questions.

And for the empathy, scoring was made over the following statements:

18. Excellent banks will give customers individual attention.
19. Excellent banks will have operating hours convenient to all their customers.
20. Excellent banks will have employees who give customers personal service.
21. Excellent banks will have their customers' best interest at heart.
22. The employees of excellent banks will understand the specific needs of their customers.

Figure 1. Five Dimensions of the SERVQUAL Model



Source: Own illustration

The SERVQUAL instrument contains items for assessing customer perceptions and expectations regarding the quality of service. A level of agreement or disagreement with a given item is rated on a seven-point Likert-type scale. The instrument used is a five-point Likert scale, representing a range of attitudes from 1 – strongly disagree to 5 – strongly agree, to measure service quality and a five-point Likert scale, representing a range of attitudes from very dissatisfied (1) to extremely satisfied (5) to measure customer satisfaction.

In order to test the reliability of the SERVQUAL scale and the internal consistency of the five dimensions as suggested by Parasuraman et al. (1988), Cronbach's coefficient alpha was computed for each of the five dimensions using data on perceptions, expectations, and gap (the differences between the perceptions and expectations) scores. The level of service quality is represented by the gap between perceived and expected service.

## Results Analysis from the Questionnaire

Within the analysis activity, 150 questionnaires were distributed to 30 branches of the bank. Sixty-eight of them were personally completed by occasional bank customers. All the clients were using some of the bank's services and were familiar with a general banking experience. After the collection of the completed questionnaires, the data was being processed in a software and the final results were received from the research. On the one hand, data analysis is a process through which the collected data is decreased to a more controllable and convenient size, and it can be examined by identifying trends or patterns, applying statistical techniques, and summarizing the data. This process is of great importance because the researcher has to interpret the findings and answer the research question. Hence, recommendations and suggestions can be expressed (Cooper & Schindler, 2008).

## Comparing Customer Perceptions vs. Expectations

Each of the five dimensions in the SERVQUAL model was measured using a survey instrument consisting of individual attributes which role up into each dimension. For each of the 22 questions in the questionnaire, related to both expectation and perception, an individual score was given by the client ranking from 1-7 (1 meaning strongly disagree and 7 being strongly agree).

Table 2 - Results by question and client for expectation

EXPECTATION																						
ID/QUESTION #	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
Average	6	5.88	5.88	5.35	6.09	6.47	6.59	6.47	6.03	6.35	6.5	6.41	6.15	6.17	6.32	6.23	6.44	5.91	5.65	5.91	6.26	5.97

KAs presented in Table 2, the clients gave highest the score of 6 for the first question for tangibles. This means that having modern looking equipment is most important visual expectation of the clients.

In the part related to reliability, all questions are highly rated. The question number 7 has a slightly higher mark of 6.59, which is related to performing the service right the first time.

For responsiveness, the highest average score – 6.41 was given to question no. 12, that excellent banks will always be willing to help customers.

For assurance, the most important question was no. 17 with a score of 6.44. This is the question where the knowledge to answer customers' questions is a characteristic for excellent banks.



When it comes to empathy, the most important question is no. 21 - Excellent banks will have their customers' best interest at heart, with a score of 6.26.

Table 3 - Results by question and client for perception

EXPECTATION																						
ID/QUESTION #	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
Average	5.44	5.91	5.65	5.29	5.23	5.47	5.24	5.44	5.12	5.15	5.56	5.76	5.59	5.73	6.06	5.82	5.67	5.73	5.67	5.5	5.5	5.47

**Table 3 presents the results for customer's perception. From the tangibles, clients see the bank as best with its visually appealing physical facilities. This question is scored with 5.91.**

In terms of reliability, showing a sincere interest in solving the clients' problem by Bank Y employees is rated with 5.47. This was the highest mark from the perception dimension.

For responsiveness, same as with expectations, the highest average score of 5.76 was given to question no. 12, which is related to Bank Y employees' willingness to help the client.

Most important in assurance is the perception of feeling safe with regards to transactions. This question scored an average of 6.06.

With a highest score of 5.73, question no. 18 stands out in empathy dimension. This is related to how Bank Y is perceived in giving individual attention to the client.

Out of Table 2 and Table 3, the evaluated results for each dimension are more precisely explained below:

For the reliability, clients want to count on their service provider. It is much more important for the bank to be reliable than to have luxurious branches and equipment.

For the responsiveness dimension, queueing or simply waiting for information is an important trigger for the clients' dissatisfaction.

For the assurance, it is highly expected by the client for the Bank's staff to be experts for the service they are delivering. In addition, even if the staff is highly skilled, but client cannot perceive that, their confidence in the bank will be lower.

For the empathy, the perceived care for the client is also very important. Even if the service received is performed professionally and flawlessly, if the contact given from the bank's personnel is even slightly careless, the client's experience suffers.

And for the tangibles, even if it is the least important dimension, the general appearance does matter.

Clients want to feel comfortable and cozy within the bank's premises and to see sharp looking staff.

The Gap Score for each dimension is calculated by simply subtracting the expectation rating from the perception rating for each attribute (Gap Score = Perception – Expectation).

Table 4 - Gap score

Dimension	Tangibles	Reliability	Responsive-ness	Assurance	Empathy
Average P-E	-0.205	-1.03	-0.8375	-0.47	-0.366

The gap scores i.e., the discrepancy between clients' expectations and perceptions, where negative gaps occurred for all five dimensions, show that clients' general expectations are not being met. Largest gap of -1.03 is in reliability, followed by responsiveness, assurance, empathy and least of -0.2 for tangibles as presented in Table 4.

## Results Discussion – Developing a Service Improvement Strategy

Employees only perform at the level they are managed, and it takes great leadership to help employees understand the importance of the customer experience. This is why it is important to have a strategy to help create and reinforce a service culture. A great customer experience is what brings consumers back. Executives and employees alike should be aware of customer requirements as compared to customer feedback. Satisfied customers are loyal customers.

The first step in creating a customer service strategy is communicating the customer service vision to employees. Employees need to understand what the vision and bank goals are for customer service and understand their responsibility to help achieve that vision. An organization that shares a customer service vision and teaches customer service skills will have provide a better customer service experience than an organization that leaves the front-line employees untrained and unprepared for dealing with customer issues. Delivering high bank service quality demands an excellent Bank Y leadership, based on believing in people's capacity to view their own roles as a standard of excellence and on the direction of the Bank to achieve its goals by providing necessary equipment, tools and proper freedom to achieve their tasks. Bank Y managers believe in investing in people by listening to their concerns, providing trainings, coaching, and teaching them how to inspire and compete in order to boost company's productivity and quality standards.

Within the conducted research, out of 68 clients' responses it was stated that the expectations are highest in terms of reliability and responsiveness, while the perception of Bank Y is being lower in these two dimensions. It means that, even though a bit less important - tangibles, empathy, and assurance, are dimensions which are being better met by the Bank. While on the topic of reliability and responsiveness as two most important dimensions to clients, the Bank should work for improvement.

There are ways of taking improvement actions toward better service quality in the Bank. Bank organizations often fail, and waste valuable resources, creating products and services that they thought the customer wanted, only to find out it was not what the customer wanted at all. Banks cannot meet the needs of their customers without understanding what they want. The first step in a customer improvement initiative is to talk to the customers to find out their perception of the services being provided and determining what their needs and expectations are. So, as a recommendation, Bank Y should make this kind of research frequently, in order to see where the clients' expectations and perceptions have reached and in which level the Bank meets them.

A customer needs assessment is done by soliciting feedback through focus groups, satisfaction surveys, or customer comment cards, and developing a comprehensive plan to meet and exceed the customer needs. Customer needs and expectations are a moving target. What a customer wants today will be very different from what the customer wants a year or five years down the road. As things change, expectations and needs change also. We can say that several years ago, people were positively surprised by and keen on physical and technological changes in the banking environment. This is when the Bank invested in modernization, physical appearances, and front desks' staff rejuvenation. These actions were positively accepted by the clients but as they got used to these changes, apparently new or better said, core needs and expectations arose. As the research showed, these are the ones related more to the reliability of the Bank. So again, the focus of the bank should be turned towards these core dimensions. It is a time when work processes should be improved and made quicker. The entire workflow from receiving the queries, to providing the necessary service as response to the query must be re-checked and if possible, automated with better software systems. This could make a positive effect on the time and error minimization, as two important segments of reliability.

Next, the focus should fall on the Bank's employees and their right training. Once customer needs and expectations have been identified and customer satisfaction has been measured, it is time to create goals for achieving customer satisfaction. Employees need to understand what the target is so they can help the bank reach its corporate objectives. The training should explain how bank would like the employee to behave in every situation and should help employees understand how to respond to their customers. Employees need to know what you want them to do. Employees should have a good understanding of how their service to the customer affects the bank's overall performance, and need to be held accountable for achieving customer satisfaction goals. There should be a well thought out system for acknowledging and rewarding employees for good customer service. Employees need positive reinforcement and should be rewarded when they demonstrate the desired behaviors of a strong customer service culture. Having all of this set within the Bank's strategy will make positive improvements in assuring better service delivery.

Bank Y should promote a corporate culture with significant respect of its employees, their development and their client orientation. At the highest point of its strategic goals should always be the happy and loyal customer. Therefore, the correlation of the both will eventually bring better results in overall service quality and customer satisfaction. Providing excellent bank services requires continuous improvements in the organizational banking sector and culture, a culture in which people are challenged to give their best and are rewarded and recognized in the company to perform to their full potential. Bank Y can improve the quality of its services by developing the service improvement strategy in the organization, which requires several steps and measures to trigger improvements in the internal environment. Generally, quality is defined by the customers, and it should be improved according to specifications of the clients, not the company. Service quality management gap can be removed by planning the activities, through research and analysis and by arranging the staff properly bank can analyze and predict customer expectations. Also, it is important to develop data base analysis, customer

general mapping, capacity planning and emphasizing on marketing research and analysis to gather information about latest market trends.

Service delivery and external communication gap can be reduced if employees are trained enough from cross departments (as a backup) and should have enough information to handle customer queries. All matters with the customers should be communicated clearly and over exaggerations through false statements should be avoided. Through proper planning and constant monitoring, one can overcome the issues. Findings revealed that hiring right person at right time at right place could help to reduce the performance gaps. Other than this, there is a need to focus on technological based services for customer support. The most important issue to win customers' trust is to focus on developing customer complaint resolution system. As the main focus is on satisfying the customer who demands to put an extra effort to understand their concerns. Sometimes a little nod or a smile can make a customer feel valuable. There are small things like gestures, way of dealing even dressing can be used as inspirational technique.

In addition, it is important to deal the customer in a way that they understand. If we consider banks in particular, people who visit the bank belong to different age groups, so the bank should deal them according to their comfort level. According to the Global Consumer Banking Survey 2014, trust is what transforms customers from static sources of revenue into advocates for their banks. In an era where social and digital media enable consumers to immediately share their experiences, customers who trust their bank will drive the most referrals and be more willing to consolidate their banking needs with a single financial services provider. This makes them the growth engines of any bank. Although crafting common strategies can be more efficient, banks that approach each customer the same way risk offering individual customers the wrong products, services, and advice across less-effective channels. To optimize investments in customer experience, banks should deploy segment-based strategies that take advantage of these inherent similarities – but also their differences. The good news is that consumer confidence in the banking industry is on the rise, with 93% of survey respondents reporting moderate or complete trust in their banks. Likewise, 77% of customers are satisfied enough with their banking relationship to recommend their primary provider. The global economic recovery appears to be taking hold, and banks are among the beneficiaries.

At the end, even though the research within this paper included just a small sample of Bank Y's clients with limited results, it can be very important as a first step towards taking actions for further improvements and more detailed studies.

## **Zaključak**

Our purpose with this study is to see how service quality in the North Macedonian bank sector relate to customer satisfaction, according to Bank Y as a key study. When it comes to service quality as a starting point, it was stated that it is difficult to measure due to its unique characteristics, such as intangibility and heterogeneity. However, the literature offers a developed scale for measuring service quality, known as SERVQUAL model which we accepted as an appropriate for analysis in this paper.

After the analysis we refined our original model to what we now believe is a more suitable one for the banking sector. Findings reveal that quality of service does affect the customer satisfaction up to a certain level, as both concepts are distinct, and the relationship found between them is causal. The research made among a part of Bank Y's clients showed that there is a significant connection between the service expectation, the service provided and how it has been perceived by the client at the end.

The service quality is a real factor for the customer satisfaction. By dimension from the SERVQUAL model, reliability and responsiveness were the ones which were stated as most important fields where the bank should improve and create better service quality. The results also highlight the importance of the overall banking relationship and suggest that investment in quality and in the management of customer relationships may assist the bank in improving the degree of satisfaction and loyalty among customers, thus increasing the likelihood that customers who are retained in the short run are also retained in the long run. It was found that through proper planning, developing and constant monitoring, the bank can produce effective strategies to improve quality levels and to retain their existing and future customers. The bank needs to incorporate customer service into its business goals and those strategies should be incorporated into employee goals to help the bank reach its customer service objectives. Having a strong vision and strategy for customer service is a critical component to the success of any bank.

And at the end, we can say that this study can actually be used as a starting point for future research to examine the effect of service quality on customer satisfaction. It can also contribute to service companies aiming to improve their service quality standards in order to satisfy their current and future customers. Some of the improvement approaches and suggestions which are discussed in this study can be also applied in the banking sector in general as well as in other service sectors.

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