

# A Study of the Perceived Service Quality and its Dimensions in Public Sector Banks

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## Introduction

Service sector is the lifeline for the social economic growth of a country. It is today the largest and fastest growing sector globally contributing more to the global output and employing more people than any other sector. For most countries around the world, services are the largest part of their economy. The real reason for the growth of the service sector is due to the increase in urbanization, privatization and more demand for intermediate and final consumer services. Availability of quality services is vital for the well being of the economy. The Indian Service sector covers a wide range of activities, such as transportation, communication, trading, finances, real estate and health, among others. Amongst these India's financial sector is diversified and is expanding rapidly. It comprises of commercial banks, insurance companies, non-banking financial companies, mutual funds and other smaller financial entities. Ours is a bank dominated financial sector and commercial banks account for over 60 per cent of the total assets of the financial system. Indian Banking sector forms the backbone of the country's economy.

After nationalization of banks in 1969 public sector banks came to occupy dominant role in the banking structure. Public sector banking in India received a flip in 1994 when Reserve Bank of India encouraged setting up of public banks as part of its policy of liberalization of the Indian Banking Industry. Housing Development Finance Corporation Limited (HDFC) was amongst the first to receive an 'in principle' approval from the Reserve Bank of India (RBI) to set up a bank in the public sector. Public Banks have played a major role in the development of Indian banking industry. They have made banking more efficient and customer friendly. In the process they have jolted public sector banks out of complacency and forced them to become more competitive. In these banks most of the shares are in the hands of public owners.

Like any other financial services, the banking industry, too, is facing a market that is changing rapidly. New technologies are being introduced and there is always a fear of economic uncertainties. In developing countries like India, it has become very important that banks determine the service quality factors, which are pertinent to the customer's selection process, as with increased competition, with the advent of international banking, the trend towards larger bank holding companies, and innovations in the marketplace, customers are now having greater difficulty in selecting one institution from another. In order to provide excellent service quality, identifying the underlying dimensions of the service quality construct is the first step in the definition and hence provision of quality service and thus should be a central concern for retail bank managers as well as service management academicians and practitioners. Maintaining effective customer service helps to build and maintain customer relationship that is the key success in current banking scenario. Better service quality typically can help to get higher market share and better returns (Slu & Mou 2003). It is desirable for service providers to uncover what attributes consumers utilized in their assessment of overall service quality.

### Literature Review

#### Service Quality

According to Parasuraman, Zeithaml & Berry (1988) service quality is the customer's judgment of overall excellence of the service or the difference between customer's expectation and the actual service performed or perceived. Gronroos (1984) defines perceived service quality as a consumption process in which the customer is part of the service process that leads to an outcome or result. The way the customer perceives the service process at the time of the service is more important than the outcome of the service. The customer's expectation and perception of the service becomes important when the customer thinks back to see if the perception exceeded the expectations (Siu & Cheung 2001, Kang & James, 2004). Parasuraman, Zeithaml & Berry (PZB) (1988) developed a service quality model and termed it as gap model. The gap model is about giving managers the tools to improve service quality. The consumer gap is the difference between the customer's expectations of the services and the perception of the services. To measure it a 22 item scale called SERVQUAL (Service Quality) was used. SERVPERF (Service performance) is similar to SERVQUAL, in that it uses the same 22 item scale to measure service quality, but differs in the number of times the service quality is

measured. SERVPERF(Cronin and Taylor 1992) uses the 22 item scale once to measure the perception of service quality; whereas the SERVQUAL uses the scale twice once to measure the expected service quality and once to measure the perceived service quality.

### Measuring Service Quality

SERVQUAL is used to measure service quality as a multi-dimensional construct across five dimensions: tangibility, reliability, responsiveness, assurance and empathy (Cui, Lewis & Park, 2003). The five dimensions are explained in detail below:

**Tangibility:** the physical appearance of the facility which includes materials, equipment and personnel. This enhances the image of the company and provides a more positive image in the way the customer perceives the service.

**Reliability:** this refers to service reliability, which is different from product reliability and involves the service provider to be able to perform the services accurately and dependably. This means that the company fulfills its promises with regard to the delivery of the service, the price and solving the customer's problems.

**Responsiveness:** the readiness to provide timely service by the service provider. This includes paying attention to the customer, and dealing with the customer's complaints and problems in a timely manner. Responsiveness is being flexible with the customer and trying to accommodate the customer's demands and performing the service without delay.

**Assurance:** the ability to deliver services at a professional level. This includes the employee's knowledge and courtesy which inspires confidence in them. Having trust and confidence in the employee leads to the customer having more trust in the company itself. For example, a salesman who sells health insurance needs the customer's trust, in order for them to buy the health insurance (Wilson et al., 2008).

**Empathy:** the ability to understand customer needs and to give personal attention. This includes the ability to show the customer that the service provider cares about him/her because they know how valuable s/he is to the business. It is being able to build a relationship with the customer, understanding their needs and providing him/her with personalized services.

Badri M, (2003) made an assessment and application of the SERVQUAL model in measuring service quality in information technology centre. For their research gap they used a larger sample which also differs from other studies that addressed the dimensionality problem of the IT centre-adapted SERVQUAL instruments. Curry et al., (2002, p.197) in an attempt to assess the quality of physiotherapy services used the SERVQUAL model and three physiotherapy services in Dundee, Scotland. They considered the ten original criteria for evaluation and combined them into five; tangibles, reliability, responsiveness, assurance (including competence, courtesy, credibility, and security) and empathy (including access, communication, and understanding).

Avkiran (1999) used service quality instrument developed in Australia to measure service quality in retail banking as perceived by customers (BANKSERV). It was adapted from SERVQUAL to specifically suit the Australian banking industry. Wang et al. (2002) found in Chinese banks that reliability was the key drivers of the product quality & followed by tangibility. The authors argued in favour of improving service quality & product quality to build and enhance company reputation. Huseyin Arasli, Salime Mehtap-Smadi and Salih Turan Katircioglu (2005) measured the service quality perceptions of Greek Cypriot bank customers. Author found that the expectations of bank customers were not met where the largest gap was obtained in the responsiveness-empathy dimension.

Zanna et al. (2009) analyzed the service quality of the customer contact centres of various organizations in Netherland. They modified the SERVQUAL scale and found that perceived customer contact centre quality consisted of seven dimensions: reliability, empathy, customer knowledge, customer focus, waiting cost, user friendliness of the voice response unit, and accessibility. Yaghi Derar Shaker (2010) measured the retail service quality in a college shop. This scale was modified as the retail service quality scale (RSQS) to make it more contexts specific and culturally sensitive for the retail college shop (Al Waha) at Dubai Women's College.

Rai (2009) identified tangibility (seating, lighting, signage, and parking) competence (Knowledge and ability), responsiveness (willingness and adherence), safety (confidence), communication (content and quality) and understanding customers (approach towards customer) as important dimensions of service quality. Kumar and Mani (2010) undertook a study involving 22 item of Servqual with additional 4 items relating to the



dimension of convenience. The response was taken related to expectations and perceptions of the customer.

Negi, (2009, p.31-38) used the model to determine perceived quality in the Telecommunication industry and found out that reliability, empathy and network quality proved to significantly effective in contributing to overall service quality.

### **Moderating effect of Demographics on the perception of Service Quality**

Demographic information allows researchers to obtain characteristics of their sample therefore making the classification of the data more meaningful (Elanain, 2003). Demographic information such as age, gender and education level need to be examined when measuring service quality in retailing; in order to discover the relationship between demographic information and dimensions (Siu & Cheung, 2001).

According to Ganesan-Lim, Russell-Bennett & Dagger (2008) it is important to understand the relationship between the customer's perception of service quality and demographic information such as age, gender and income level. This information is useful for ensuring there are suitable products available for the target market. Research suggests that demographics do have an effect on some service quality dimensions such as the reliability dimension (Paulins, 2005). According to Menget et al. (2009) demographic information shows that customers with different demographic characteristics have different perceptions of service quality.

Spathis et al. (2004) studied the service quality of Greek banks on the basis of customers' perceptions. They also analyzed effects of gender on customers' perception of service quality dimensions such as effectiveness and assurance, access, price, tangibles, service portfolio and reliability. According to Ogden & Ogden (2005) the most important demographic information is 'marital status' because it shows if customers are buying for themselves, for a spouse, or a family with children. Education level is an important demographic information because as customers `become more educated they demand different products and different levels of service (Kent & Omar, 2003). Kotler & Armstrong (2010) suggest there has been an increase in educated people in the United States and this leads to an increase in the demand for quality products.

### **Hypotheses**

The study considered the moderating effect of variables which included 6 demographic factors: (i) Gender (ii) Age (iii) Income

(iv) Education (v) Occupation (vi) Marital Status. The review of literature indicated that the customers differ in their perception of service quality and its dimensions. The difference in the perception may be due to some demographic factors. The hypotheses were formulated as under:

H1.1: There would be a significant difference in the perceived Service quality and its various dimensions for public bank customers on the basis of gender.

H1.2: There would be a significant difference in the perceived Service quality and its various dimensions for the public bank customers on the basis of age.

H1.3: There would be a significant difference in the perceived Service quality and its various dimensions for the public bank customers on the basis of income.

H1.4: There would be a significant difference in the perceived Service quality and its various dimensions for the public bank customers on the basis of educational backgrounds.

H1.5: There would be a significant difference in the perceived Service quality and its various dimensions for the public bank customers on the basis of Occupation.

H1.6: There would be a significant difference in perceived Service quality and its various dimensions for the public bank customers on the basis of marital status.

## Methodology

The research has been conducted in the tricity region of Chandigarh, Panchkula and Mohali. The three branches of State Bank of India with 300 customers have been selected for the present study through convenient sampling technique and data and information pertain to the year 2012-2013. The service quality is assessed based on Parasuraman, et. al.,'s (1988) five dimensions namely, tangibility, reliability, responsiveness, assurance and empathy. The questions for measuring the service quality were taken from a standardized scale SERVPERF (Cronin & Taylor (1994)). All questions are measured on 5-point Likert scale where "1=strongly disagree", "2=disagree", "3=neutral", "4=agree", and "5=strongly agree". In order to accomplish the objectives, T-test and ANOVA have been applied.

## Results and Discussions

### The Demographic characteristics of customers

The demographic characteristics of customers of the public sector bank were analysed and the results are presented in Table-1. Results of description showed that the SBI bank sample consists of greater percentage of males customers (62.9%) than female customers. Majority of the respondents/customers (76.5%) were in the age group 25-40 years .Most of the customers were Post graduates (73.5%). Majority of the respondents belonged to the salaried class (61.4%). Most of the customers had an annual income of up to 5 lacs(56%).The respondent of the SBI had a greater percentage of married customers (62.9%) than the unmarried customers.

### Difference in the perceived service quality and its dimensions for SBI customers on the basis of Gender

To find out whether there was any difference in the perception of male and female customers of SBI, independent t-test was performed (Table-2). Since the t-value is greater than the table value for all the dimensions of service quality except for tangibility, the perception of male and female customers vary significantly for all the dimensions, namely: reliability, responsiveness, assurance and empathy. Thus hypothesis H1.1 pertaining to significant difference based on age was accepted for all the dimensions of service quality except for tangibility.

### Difference in the perceived service quality and its dimensions for SBI customers on the basis of Age

Table-3 depicts the Analysis of Variance based on age for service quality and its dimensions. The calculated value of F is more than the table value for tangibility, responsiveness and empathy. Hence, H1.2 for significant difference based on age was partially accepted for the dimensions tangibility, responsiveness and empathy.

**Table-1 Demographic Characteristics of the Customers**

Particulars	Frequency	Percent
<b>Gender</b>		
Male	166	62.9
Female	98	37.1
<b>Age</b>		
<25 yrs	16	6.1
25-40 yrs	202	76.5
>40 yrs	46	17.4

<b>Annual Income</b>		
Upto 5 lacs	166	62.9
5 lac-15lac	84	31.8
>15 lac	14	5.3
<b>Education</b>		
Graduate and below	70	26.5
Post Grad and above	194	73.5
<b>Occupation</b>		
Salaried	162	61.4
Business	22	8.3
Retired	12	4.5
Housewives	20	7.6
Student	48	18.2
<b>Marital Status</b>		
Married	170	64.4
Unmarried	94	35.6

\*0.05 level of significance

**Table-2: T-test for the difference in the perceived service quality and its dimensions for SBI customers on the basis of gender**

<b>Group Statistics</b>					
	<b>Gender</b>	<b>N</b>	<b>Mean</b>	<b>Std.</b>	<b>t-value</b>
Tangibility	Male	166	13.20	2.972	0.233
	Female	98	13.11	3.355	
Reliability	Male	166	17.51	4.132	0.909
	Female	98	17.96	3.511	
Responsiveness	Male	166	8.68	2.561	3.228*
	Female	98	9.70	2.360	
Assurance	Male	166	10.72	2.522	2.574*
	Female	98	11.50	2.087	
Empathy	Male	166	15.41	2.865	1.171
	Female	98	15.80	2.041	
Service quality	Male	166	65.52	9.432	2.240*
	Female	98	68.07	7.995	



**Table-3: ANOVA test for the difference in the perceived service quality and its dimensions for SBI customers on the basis Age**

	AGE	Sum of Squares	Df	Mean Square	F
Tangibility	Between Groups	35.139	3	11.713	1.211
	Within Groups	2514.190	260	9.670	
	Total	2549.330	263		
Reliability	Between Groups	58.036	3	19.345	1.268
	Within Groups	3967.949	260	15.261	
	Total	4025.985	263		
Responsiveness	Between Groups	87.703	3	29.234	4.753 *
	Within Groups	1599.328	260	6.151	
	Total	1687.030	263		
Assurance	Between Groups	11.342	3	3.781	.656
	Within Groups	1497.624	260	5.760	
	Total	1508.966	263		
Empathy	Between Groups	49.610	3	16.537	2.503 *
	Within Groups	1717.647	260	6.606	
	Total	1767.258	263		
Service quality perceived	Between Groups	83.130	3	27.710	.340
	Within Groups	21194.628	260	81.518	
	Total	21277.758	263		

\*0.05 level of significance

Difference in the perceived service quality and its dimensions for SBI customers on the basis of Income

Table-4 depicts one way ANOVA test among customers of different income groups for various dimensions of service quality. The calculated value of F is more than the tables value for all the dimensions of service quality, hence the variance in the mean values of the sample is significant. Thus the hypothesis H1.3 for significant difference based on Income was accepted for service quality and its five dimensions.

**Table-4: ANOVA test for the difference in perceived service quality and its dimensions for SBI customers on the basis of income**

	Annual Household Income	Sum of Squares	df	Mean Square	F
Tangibility	Between Groups	215.100	3	71.700	7.986*
	Within Groups	2334.229	260	8.978	
	Total	2549.330	263		
Reliability	Between Groups	120.602	3	40.201	2.676*
	Within Groups	3905.383	260	15.021	
	Total	4025.985	263		
Responsiveness	Between Groups	101.887	3	33.962	5.571*
	Within Groups	1585.143	260	6.097	
	Total	1687.030	263		
Assurance	Between Groups	21.699	3	7.233	1.264
	Within Groups	1487.267	260	5.720	
	Total	1508.966	263		
Empathy	Between Groups	36.007	3	12.002	1.803
	Within Groups	1731.251	260	6.659	
	Total	1767.258	263		
Service quality	Between Groups	765.351	3	255.117	3.234*
	Within Groups	20512.406	260	78.894	
	Total	21277.758	263		

\*0.05 level of significance

Difference in the perceived service quality and its dimensions for SBI customers on the basis of Education

Table-5 depicts the Analysis of Variance based on education for service quality and its dimensions. The calculated value of F is less than the table value for all dimensions of service quality. Hence, H<sub>1.4</sub> for significant difference in the perceived service quality and its various dimensions for the SBI customers on the basis of educational backgrounds was not accepted.

**Table-5: ANOVA test for the difference in the perceived service quality and its dimensions for SBI customers on the basis of education**

	Education	Sum of Squares	df	Mean Square	F
Tangibility	Between Groups	25.181	2	12.590	1.302
	Within Groups	2524.149	261	9.671	
	Total	2549.330	263		
Reliability	Between Groups	14.480	2	7.240	.471
	Within Groups	4011.504	261	15.370	
	Total	4025.985	263		
Responsiveness	Between Groups	4.483	2	2.242	.348
	Within Groups	1682.547	261	6.447	
	Total	1687.030	263		
Assurance	Between Groups	11.027	2	5.514	.961
	Within Groups	1497.939	261	5.739	
	Total	1508.966	263		
Empathy	Between Groups	17.913	2	8.957	1.336
	Within Groups	1749.344	261	6.702	
	Total	1767.258	263		
Service quality perceived	Between Groups	65.127	2	32.564	.401
	Within Groups	21212.630	261	81.274	
	Total	21277.758	263		

Difference in the perceived service quality and its dimensions for SBI customers on the basis of Occupation

Table-6 depicts the Analysis of Variance based on occupation for service quality and its dimensions. The calculated value of F is more than the table value for tangibility only. Hence, H<sub>1.5</sub> for significant difference based on occupation was accepted only for the tangibility dimension of service quality.

**Table-6 ANOVA test for the difference in the perceived service quality and its dimensions for SBI customers on the basis of occupation**

	Occupation	Sum of Squares	Df	Mean Square	F
Tangibility	Between Groups	345.827	4	86.457	10.162*
	Within Groups	2203.503	259	8.508	
	Total	2549.330	263		
Reliability	Between Groups	464.563	4	116.141	8.446*
	Within Groups	3561.422	259	13.751	
	Total	4025.985	263		
Responsiveness	Between Groups	207.349	4	51.837	9.073*
	Within Groups	1479.681	259	5.713	
	Total	1687.030	263		
Assurance	Between Groups	206.108	4	51.527	10.243*
	Within Groups	1302.858	259	5.030	
	Total	1508.966	263		
Empathy	Between Groups	133.452	4	33.363	5.289*
	Within Groups	1633.806	259	6.308	
	Total	1767.258	263		
Service quality perceived	Between Groups	2605.054	4	651.263	9.033*
	Within Groups	18672.704	259	72.095	
	Total	21277.758	263		

\*0.05 level of significance

Difference in the perceived service quality and its dimensions for SBI customers on the basis of Marital Status

To find out whether there is any difference in the perception of married and unmarried customers of SBI independent t-test was performed. The t-test (Table 7) indicated that there was a significant difference in the perception of married and unmarried customers for overall service quality ( $t=2.268$ ) and its responsiveness dimension ( $t=5.094$ ). Thus Hypothesis H1.6 for significant difference based on marital status was partially accepted.



**Table-7: T-Test for difference in the perceived service quality and its dimensions of SBI customers on the basis of marital status**

Marital Status		N	Mean	Std. Deviation	t-value
Tangibility	Married	170	13.23	2.997	0.413
	Unmarried	94	13.06	3.327	
Reliability	Married	170	17.35	3.839	1.802
	Unmarried	94	18.26	3.997	
Responsiveness	Married	170	8.53	2.233	4.768*
	Unmarried	94	10.02	2.763	
Assurance	Married	170	10.59	2.375	3.908*
	Unmarried	94	11.77	2.255	
Empathy	Married	170	15.35	2.838	1.693
	Unmarried	94	15.91	2.041	
Service quality	Married	170	65.06	9.243	3.500*
	Unmarried	94	69.02	7.958	

\*0.05 level of significance

## Conclusion

There was a significant difference in the perception of service quality and its dimensions for the public sector bank customers for different categories of demographic factors. The perception of male and female customers varied significantly for the overall service quality and its dimensions- reliability, responsiveness, assurance and empathy. It was found that the female customers had a more positive perception of service quality as compared to the male counterparts. The differences on the basis of age were significant for responsiveness and empathy. The high mean scores of the older age groups for tangibility and empathy indicated that they had a more positive perception about the banks visually appealing facilities and personal attention they got from the staff. Different income groups varied significantly for their perception of the tangibility, reliability, responsiveness, assurance and empathy dimensions of the service quality of the SBI. It was observed that in the SBI the higher income customers had a more positive perception regarding the overall service quality as compared to the lower income groups. There was a significant difference in the perception of married and unmarried customers for overall service quality. The unmarried customers had a more positive perception of the overall service quality than their married counterparts.

Thus, this present research concluded that service quality is one of the most important factors in the public sector banks. The finding reinforces the need for banks managers to place an emphasis on the underlying dimensions of service quality and take into account the moderating effect of demographics. The managers should periodically assess and monitor service quality in their banks and recognize its importance in developing and maintaining enduring relationship with their customers as crucial parameters leading to increased performance.

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