

## Evaluation of Service Quality in “Industry and Mine Bank” in Tehran Branches Using Servqual Model and Their Rating Using Topsis Technique

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### ABSTRACT

High quality of services and products to customers consistently leads to competitive advantage, such as customer loyalty, producing and supplying differentiated products, reduction of marketing costs and hidden costs, and costs of services and growth of profit margin for company. According to the entry of non-state banks in banking industry, willingness to provide qualitative services has an important role in this industry. There are several models for measuring service quality, but the most important of them is SERVQUAL which has been provided by Parasuraman et.al. Due to its applications in different service areas, it has been used in this study.

In this model, the customers are requested to identify the factors based on their expectations about services according to the Likert scale and then, they are being asked to specify their perceptions of actual performance in terms of those properties.

After reviewing the literature, SERVQUAL questionnaire was distributed among the two hundred customers. The results of this study which are obtained by t-test Student and Friedman ranking declare that in all five service quality dimensions and overall service quality, customer expectations are beyond their perception.

In fact, the findings of this research show that the quality of services is relatively weak based on customers' views. Next, each of the five dimensions of the model and the branches was scored by coefficient of TOPSIS technique.

**KEYWORDS:** Evaluation, Servqual Model, Rating, Topsis technique.

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### 1. INTRODUCTION

Quality is a common word and there have been different interpretations about its concept. However, the common point of all definitions is the consistency of product or service with the needs and expectations of customers.

In other words, regardless of the customer's needs, the actual quality of any given product or service, doesn't lead to quality. So customers' needs should be considered and production should be made according to their needs (Riyahi, 2005).

The importance of the service sector in the world economy is growing and as countries become more developed and the level of income increases, concentration of economic activities will be transferred from agriculture to industry and services sectors, (Lovelock et al, 2004) which increase the importance of research particularly in the high growth Asian economies. Nineteen percent of the global output of economies in East Asia and the Pacific are included (World Bank 2007).

High quality of services and products to customers consistently leads to competitive advantage, such as customer loyalty, producing and supplying differentiated products, reduction of marketing costs and hidden costs, and costs of services and growth of profit margin for company.

According to the entry of non-state banks in banking industry, willingness to provide qualitative services has an important role in this industry.

Because the quality of the services plays a crucial role in the survival and profitability of banks in the competitive arena.

Research shows that there is a positive relationship between service quality and financial performance.

Organizations with higher quality services have greater market share and higher assets turnover.

So, in the long term, the most important factor affecting business performance is the quality of product compared to its competitors.

Implementation and development of the systems of the measurement of customer satisfaction is the most important parameters in the improvement of the performance of the basic needs of the banking industry. On the

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other hand, there is a logical connection between the perceived service quality and customer satisfaction. Hence, the evaluation of the perceived quality by customers is very important.

### Measuring service quality models

There are several models for measuring service quality. Different literature has mentioned on measuring service quality and some of them have offered as conceptual models. Overall, most important models of the research on service quality measurement models, based on the researchs of Seth, Deshmukh & Vart (2005) are shown in Table 1 (Shahverdiani, 2010, 2011).

Summary of service quality measurement models

Measuring service quality through	Year	Writer / Author	Model Name	Model Number
Functional and technical quality	1984	gronrous	functional model of Technical quality	Model (1)
10 dimensions of service quality	1985	Parasuman et.al	Gap model	Model (2)
Functional and technical quality based on traditional management activities (planning, implementation and control)	1990	Broguviz et.al	Combined model of service quality	Model (3)
Based on the 22 SERVQUAL items, but only based on performance	1992	Cronin teilor	Performance-based model	Model (4)
	1994	Berkeleyand Gupta	Reconstructed model of IT	Model (5)
Important middle (central) and lateral characteristics	1997	Flip and Hazat	PCP attributes model	Model (6)
Functional quality through 5 SERVQUAL dimensions and Functional quality through one of SERVQUAL dimensions	1997	S and najav et.al	perceived value model of retail service quality	Model (7)
SERVQUAL dimensions based on the perception	2002	Zuo et.al	IT-based model	Model (8)
Through the dimensions of activities and Ankbatari	2003	santous	Model for electronic service quality	Model (9)

Different characteristics of services lead to the difficulties in their qualitative assessment and also difficulties in their quality improvement.

This requires the use of appropriate tools to evaluate the quality of service as an intangible product. Since service unlike other commodities, can not be stored, and the customer observe the defect directly, sensitivity and attention to the improvement of the quality of service is being increased.

According to the fact that there is a few considerations between service management and the management of productive organizations, and considering the fact that the focus of banking industry is the service delivery and its speed and the minimum time, the main question is about the idea of customers about its services and the adaptability of perceived qualities with their expectations.

### Theoretical study

In the field of banking services, service quality, is defined as the belief or perception of the customer regarding the level of service excellence that is presented in the bank (Al-Hawari, M, Ward, T and Newby L, 2009,455).

Banking activities has changed dramatically from 1960 onwards, but with the arrival of large computers to banking services since 1980, range of banking services has extended and the speed of related issues have increased.

Parallel to these developments, the expectations of customers of banking system has increased.

While customers need the high quality, the speed of services doesn't increased with increase in the capabilities of machines and the advancement of technology.

Therefore, improving the quality of banking services as a culture, located in the business center. Iranian banks are not exception, because in an effort to increase its share of the banking services market, the more successful bank is the banks which consider the improvement of quality as a strategy not as a tactical plan (nemati, 2003, 142).

Most banking services have a certain complexity. Thus, service quality have the same level of complexity. Service quality plays an important role in banks because, offering the higher quality is not a selective or arbitrary strategy but is a differentiative factor among successful and unsuccessful, and efficient and inefficient banks.

All that matters in the name of virtual banking has performed in order to achieve the best quality of service.

Matters such as ATM, telephone-bank and personal banking have been done for the improvement of the quality of banking services. Therefore the quality of service is the software of banking operations.

Awareness of the concept of service quality and its efforts has resulted to the improvement of the quality of services in banks and increase in customer satisfaction can be expected through improved quality of service.

So, service quality is proposed as a measure of the evaluation of customer satisfaction.

For some managers, quality improvement is just a matter of timing and ergonomics. For some, quality is defined as investment in new equipment and some of them only pay attention to the educational programs for employees and some of them consider it as the system of rewarding.

Although all these factors are the components of the process of quality improvement, but each of them can detour the process of process improvement.

Strengthening or improving the quality and in a more general sense, the management of the processes of quality is strategic planning process, which requires constant attention of the bank's senior management.

SERVQUAL (SERVQUAL) is derived from service quality.

The model attempted to measure quality with analyzing the gap between expectations and customer perceptions of service by evaluating the quality of offered services from 5 dimensions.

The ultimate goal of this model is to lead the organization to admirable performance.

SERVQUAL is a multifactorial scale for measuring customer perceptions of service quality of service organization or retail organization.

SERVQUAL is one of the most popular methods of measuring service quality which has been created by Parasuraman, Berry and Zeithaml.

Their

They began the project in 1983 in which the measurement of the quality of services was approved under the supervision of Marketing Science Institute in U.S.

Till 1985 they were able to test their findings in service industries such as banking, insurance, credit cards, telecommunications, maintenance, road transportation companies.

The wide range includes of service industries declares their depth and defines the credibility of their findings.

They have done interviews with various groups of customers, employees, managers which made their studies fully operational studies.

In 1988 this model was developed by Parasuraman et.al in 1988 for the measurement of service quality.

SERVQUAL model will be used in the following areas which are referred to as the gap.

Gap 1 - The difference between management perceptions of what customers expect and realistic expectations of customers.

Gap 2 - The difference between management perceptions and service quality specifications (service quality standards).

Gap 3 - Difference between service quality specifications and actual service delivery; whether the standards are met consistently?

Gap 4 - The difference between service delivery and what is out of the organization; has commitments operated continuously?

Gap 5 - The difference between what customers expect and what they actually receive a service (Soltani, Saremi, 2008).

SERVQUAL is calculated based on ten factors of quality of service as follows:

reliability, responsiveness, competence, competition, access, respect, communication, credibility, security, customer orientation and Tangibles.

Parasuraman et.al reduced these factors to 5 factors in future studies.

These abbreviations of these five factors are: reliability, tangibles, responsiveness, empathy and assurance.

Karim Bayat and Mohsen Alizadeh Sani (2001) analyzed the gaps model of service quality as an appropriate model in applied research entitled a survey of the quality of service for measuring service quality in the banking system.

The findings of this research indicate that this model and its findings are suitable for evaluating the quality of banking services.

One of the most significant researches which has been done in our country using SERVQUAL model is the effects of service quality and mediating role of customer satisfaction in Mellat Bank of Iran in 2003 by Kimyasi.

In this study, scale model of service quality was used in order to assess the quality of services, and Brown and Gremler models to measurement of customer loyalty and the tool which is provided by Bitner and Hubert is used to measure customer satisfaction

The results of this study indicates that in all aspects of the study, the perceptions of the performance of the bank is beyond the customers' expectations and they have poor service quality.

In addition, research shows that customer satisfaction plays the mediating role in the effect of service quality on service loyalty.

Arash Shahin, Z. Abolhasani (2008) have analyzed the difference of the service quality and service delivery in the insurance industry (Case Study: Insurance Company of Esfahan province).

Considering the importance of the role of internal gaps of internal service in organizing the internal market of organizations, this research has done with the aim of measuring the internal quality gap in the insurance industry.

Among other researchs which have been done at the international level in the field of service quality in banking mentions that SERVQUAL measurement was not confirmed among sample of banks in South Korea. This phenomenon based on the psychological characteristics of this country and hence the evaluated model had similarities with the base model in three factors (Chi cui, R.Lewis, Park, 2003).

In a research which has been done by Richard Ladhery et.al, customers' perceptions of the quality of banking services to customers in Canada and Tunisia was compared.

The purpose of the research is to determine which of the dimensions of quality of services plays the most important role in overall customer satisfaction and loyalty.

Service quality was measured using SERVQUAL model in five dimensions, namely tangibles, reliability, responsiveness, assurance, and a sense of unity.

Data were analyzed using confirmatory factor analysis, ANOVA and linear regression.

Respondents in both countries expressed high levels of service quality perception in banks.

But Canadians have a higher perception of service quality compared Tunesian people in all five dimensions of model and also in 21 factors of 22 individual factors.

In the Canadian case, a sense of unity and reliability are the the most important parameters of satisfaction and loyalty.

While in the case of Tunisia, reliability and responsiveness were the most important parameters of satisfaction and loyalty (R.Ladhari, I. Ladhari, Morales, 2011).

Another paper was conducted by Dinch et.al in Turkey and the quality of the services of financial institutions and ExImbank has analyzed.

The aim of this study was to investigate perceptions of service quality of export companies and their expectations about the Eximbank of Turkey and export credit institutions in Turkey using the SERVQUAL scale.

In this context, a survey of 127 export companies by using data sets was conducted.

Using this analysis, it was found that there are gap between their expectations and perceptions of service quality export companies and it can be concluded that the Turk Eximbank does not meet customer expectations in terms of provided services.

Statistically, there is a significant gap between expectations and perceptions of service quality in Eximbank.

In other words, Turk Eximbank does not meet the expectations of its customers.

However, studying the mean scores of perception and expectations about service quality, service quality of the bank is above the average.

Perceptions of service quality of the bank's export companies does not change based on the segments that the companies are operating in these fields.

This result provides evidence that firms operating in different sectors have different perceptions and expectations of service quality and service quality in relation to the quality of the services of this bank.

This means that the segments in which the companies are engaged, Eximbank offers same quality service regardless of the priority of special segment (Dinç Aydemira, Gernib, 2011).

Another study conducted in Malaysia, has endeavored to compare the quality of service between Islamic and conventional banks in Malaysia.

A new dimension, for example tranquility has now been added to the five dimensional SERVQUAL model.

The data has been collected of 287 bank customers, who were living in the major cities in Malaysia.

The results revealed that there are large and significant differences between respondents' expectations and their perceptions.

In particular, expectations about competence and tranquility are significantly different between conventional and Islamic banks, while the perceptions of tangible and tranquility is different between the two types of banks.

Using penetration analysis for predicting the SERVQUAL gap shows that the differences between these two types of banks are from ranking perspective not from the model and pattern.

Competence and comfort in both banks were relatively more dominant dimensions.

These two dimensions altogether, can reduce the overall service quality gap about 72% in traditional banks and 85% in Islamic banks can help (Manshor Amat et al, 2011).

In a study which was done in India to prioritize the importance of five dimensions of the model it was found that these five aspects are not equally important to our customers (Chowdhary&Parkash, 2007).

According to the study which was conducted on 16 types of services and in fourth category it is being showed that the importance of each dimension is different in each type of services, but the problem still remains that this importance can not be generalized (Chowdhary&Parkash, 2007, 15).

In addition to the researches which have been conducted using SERVQUAL model, some of the research which was done to determine the dimension of the quality of services for different service groups can be mentioned. One of those researches was conducted in retail stores in Hong Kong and six dimensions of service quality were identified in shops which are transactions, policy in handling customer, physical appearance, promises to customers, problem solving and availability respectively.

It looks that policies appearances have major impact on customer perceptions of services (Y.M.Sieu&Cheung).

In another study Blomr et.al founded that service quality has a direct effect on loyalty and principally, have direct and indirect effect on loyalty via satisfaction (Bloemer,etal, ,1999).

#### Hypotheses

Main hypothesis: the average of bank customer expectations of service quality, is more than the average of their perceptions.

Sub-Hypothesis 1: the average of customer expectations about service quality in tangible factor is more than the average of their perceptions.

Sub-hypothesis 2: the average of customer expectations about the confidence dimension is more than the average of their perceptions in confidence factor.

Sub-Hypothesis 3: the average of customer expectations about service quality in the responses is more than the average of their perceptions.

Sub-hypothesis 4: the average of customer expectations about service quality in reliability dimension is more than the average of their perceptions.

Sub-hypothesis 5: the average of customer expectations about service quality in the sympathy factor is more than the average of their perceptions.

## METHODOLOGY

**It is a practical and descriptive research and its sample includes Sanat o Madan Bank branche in Tehran and contains the quality of bank services of Sanat o Madan Bank in Tehran in 2012.**

Due to the lack of standard deviation, some questionnaires distributed among some respondents (37 people) and the standard deviation of this sample is 1.29. also, the sample is equal 143 according to the results and setting the tolerance amount equal to 0.21 (considering the standard deviation).

Descriptive Statistics	N	Minimum	Maximum	Mean	Std. Deviation	Std. Error of Mean
kol	37	2.30	8.20	5.4447	1.29642	0.21
Valid N (listwise)	37					

$$n = \frac{(1.96 \times 1.96) \times (1.29 \times 1.29)}{(0.21 \times 0.21)} = 143$$

But according to the fact that the returned questionnaires are fewer than 100%, 200 questionnaires were distributed and 181 questionnaires were returned and analyzed.

Methods and tools for data collection is Library Materials and Field Method and SPSS and TOPSIS softwares were utilized.

The survey questionnaire was composed of a variable, and hence the Cronbach's alpha coefficient was calculated (0.88) via SPSS for quality of service and it has a good reliability.

## RESULTS

Among the 181 patients, 3/13% (24 people) were under 30 years old, 7/49% (90) among 30 to 40 years old, 4/25% (46 people) among 40 to 50 years old, and 4/9% (17 people) over 50 years of age.

2/18% (33 people) holds a PhD and MA, 9/40% (74 people), a bachelor's degree, 6/16% (30 people) had associate degree and 3/24% (44 people) had ssociate degree.

1/90% (163 people) were male and 9/9% (n = 18) were female.

According to the fact that we are intended to analyze the answers of a special group about an issue, t-test is used to analyze the ideads.

In this study, sub- hypotheses tested firstly the and eventually overall service quality will be examined.

Table1 : Paired tests between service quality and its components

Paired Samples Test									
	Paired difference					T test	Freedom dergee	Significance level	Result of hypothesis
	Mean	Standard deviation	Mean ± SD	95% Interval Difference	Confidence of the				
				Lower	Upper				
The difference between expectations and perceptions in the sensibiles dimension	.72590	1.29692	.10066	.52716	.92465	7.211	165	.000	Rejection of H0
The difference between expectations and perceptions in the reliability dimension	.68393	1.59557	.12614	.43480	.93306	5.422	159	.000	Rejection of H0
The difference between expectations and perceptions in the accountability dimension	2.87566	.22186	.000	.48460	1.36063	5.422	159	.000	Rejection of H0
The difference between expectations and perceptions of professional credentials	.36420	1.66511	.13082	.10585	.62255	2.784	161	.006	Rejection of H0
The difference between expectations and perceptions in the sympathy dimension	.57949	1.25182	.10023	.38150	.77747	5.782	155	.000	Rejection of H0
The difference between expectations and perceptions in the service quality dimension	.68178	1.27094	.11190	.46037	.90320	6.093	128	.000	Rejection of H0

As can be see, the average of customer's expectations in the tangible and physical evidence (= 6.29) is higher than the average perception of their (actual yield = 5.56).

Also, considering the results of t-test, it can be said that the significance level of test is 0.0001 which is less than the tolerance level (0/05), then can say that null hypothesis is rejected with 95% confidence.

In other words, expectations of customers in the tangibles and physical evidence, are beyond the organization's performance (or there are significance difference between expectations and the actual performance of the following factors in tangible and physical dimension).

In addition, with regard to the avarages (Wilcoxon test was not used because the sample is normal) it can be said that the average of customer expectations is higher than the average of customer perception (0.725), indicating that the customers' expectations and the actual performance were not as expected.

As can be seen, the average of customer's expectations in the safety / reliability (= 6.43) is higher than the average of their perceptions (actual yield = 75/5)

In addition, it can be said that the significance level of t- test is equal to 0001/0 which is less than the tolerance level (0.05).

We can say that null hypothesis is rejected with 95% confidence, in other words, customer's expectations beyond the organization in trust / reliability performance.

(Or there is significance difference between expectations and actual performance in the safety / reliability dimension)

And considering the range of averages, it can be said that the average of consumer's expectations of safety / reliability is higher than the average of customer's perception It which shows that customers have higher expectations and the actual performance is not as expected.

As you can see, the average of customer's expectations in the responsibility (= 6.73) is higher than the average of the average of their perceptions (actual yield = 81/5).

Also, considering the results of t-test, it can be said that the significance level of the test is 0.0001 which is lower than the tolerance level (0.05), and hence the null hypothesis is rejected with 0.95 reliability; in other words, the expectations of customers in accountability factor is beyond the performance of organization (or there are significant difference between expectations and actual performance in the accountability factor)

And considering the range of averages, it can be said that the average of the customer expectations about accountability is more than the customer's perceptions

It can be said that customer have higher expectations and the actual performance is not as expected.

Average of customer's expectations in the special profession dimension (= 6.45) is higher than the average of their perceptions (actual yield = 6.09).

Also according to the t-test, it can be said the significance level of the is 0.006 which is less than the tolerance level (0.05) and hence it can be said that null hypothesis is rejected with 95% confidence.

In other words, customers' expectations in the professional credibility dimension are beyond the organization's performance (or there is significant difference between expectations and actual performance in the professional credibility dimension) and considering range of averages it can be said that the average of customer expectations about professional credibility is higher than average of customer's perception, indicating that customer's expectations is higher than the actual performances.

As can be seen, the average of customer's expectations in empathy dimension (= 6.24) is higher than the average of their perception (actual yield = 66/5)

In addition, it can be said that the significance level of the test is equal 0.0001 which is lower than the tolerance level (0.05)

We can say that null hypothesis is rejected with 95% confidence. In other words, the customer's expectation is higher than the performance of the performance of the organization (or there is significant difference between expectations and the actual performance in the sympathy dimension)

Moreover, considering the the range of averages, it can be said that the average of customer's expectations of empathy is higher than the average of customer perception and It can be said that customer have higher expectations and the actual performance is not as expected.

The average of customer expectations about service quality (= 6.49) is higher than the average of their perception (actual yield = 5.81) also considering the results of the t-test it can be said that the significance level is equal to 0.05

We can say that null hypothesis is rejected with 95% confidence. In other words, customer expectations about service quality are beyond the performance of organization (or there is significant difference between expectations and the actual performance about service quality).

And considering the range of average rates, it can be said that the average of customer expectations of service quality is higher than the average of customer perception which indicated that customers have higher expectations and the actual performance is not as expected.

The results listed in Table (2) showed that among factors influencing the branches of Sanaat o Maadan Bank, the reliability factor which has been done via scoring procedure, with the rank of (1) the standardized weight of 0.348, has assigned the maximum value of the numerical weight.

Table 2

Empathy	Confidence	accountability	Reliability	Significant factors	Indexes
4	3	2	1	5	Straight score
10	16	24	30	6	Weighted power
0/116	0/186	0/279	0/348	0/069	Standardized weight

As Table 3 shows, this difference in index of significance, reliability, responsiveness, assurance, and empathy dimensions has a lower significantly alfa (0.05).



Table (3) estimation of the average of factors analysis of variance

Empathy	Confidence	accountability	Reliability	Significant factors	Average indices of branches
46/34	43/91	36/75	30/05	49/41	central
47/78	49/31	44/59	37/67	48/01	karimkhan
34/34	37/20	34/67	38/78	34/25	Hafez
44	39	36/22	44/33	38/59	Foolad
43/78	41/11	40/93	46/19	47/51	Dokhaniat
31/67	36/58	45	42/36	49	Gostaresh
33/48	30/17	41/80	37/27	38/86	Sanaat
40/02	39/18	40/15	43/75	42/38	Bazar
40/21	46	37/65	33/78	39	Shamsabad
0/005	0/000	0/010	0/000	0/000	Significance level

Initial matrix to calculate TOPSIS

$$\left\{ \begin{array}{ccccc} 49.41 & 30.05 & 36.75 & 43.91 & 46.34 \\ 48.01 & 37.67 & 44.59 & 49.31 & 47.78 \\ 34.25 & 38.78 & 34.67 & 37.2 & 34.34 \\ 38.59 & 44.33 & 36.22 & 39 & 44 \\ 47.51 & 46.19 & 40.93 & 41.11 & 43.78 \\ 49 & 42.36 & 45 & 36.58 & 31.67 \\ 38.86 & 32.27 & 41.8 & 30.17 & 33.48 \\ 42.38 & 43.75 & 40.15 & 39.18 & 40.02 \\ 39 & 33.78 & 37.65 & 46 & 40.21 \\ 387.01 & 349.18 & 357.76 & 362.46 & 361.62 \end{array} \right\}$$

In ranking alternatives in TOPSIS method, alternatives that have the highest similarity to the ideal solution, acquire a higher ranking. In this method M alternatives are evaluated by N parameters and any problem. Every problem can be considered as a matrix of m rows and n columns.

In this study, from nine bank branches at 5 dimensions the best alternative is selected. In other words, the TOPSIS matrix is a matrix of 5 columns and 9 rows.

Initial matrix of TOPSIS (Phase I, is shown in Table 3) that is formed by analysis of variance is the average estimate of the parameters (indices).

After the calculation TOPSIS following five stages, Table 4 is obtained that is ranking of TOPSIS and is shown with CL.

step one: the initial normalized matrix (without scaling) with norm method

Step Two: Multiply the matrix N in weights matrix

Step Three: Determine the ideal solution and negative ideal solution

Step Four: Calculate the distances

Step Five: Calculating the relative closeness of  $A_i$  to the ideal

$$cl_{i+} = \frac{d_{i-}}{d_{i-} + d_{i+}}$$

The results show that the branches Karim Khan, Shams Abad and central branches have the position and Gostaresh, Sanaat and Dokhaniat branches had the lowest position.



Table (4): priority of branches scoring using TOPSIS method

Priority	CI coefficient	Branch
3	0/6651	Central
1	0/8129	Karimkhan
6	0/379	Hafez
4	0/539	Foolad Company
9	0/0584	Dokhaniyat Company
5	0/487	Bazar
2	0/722	SH.S. Shamsabad
8	0/158	Sanat
8	0292	Gostaresh Organization

## CONCLUSIONS

For all assumptions, customers' expectations are beyond the performance of the banks which indicates that there is gap between expectations and performance in all cases which are not equal in all dimensions and in some aspects it is higher and in some aspects it is fewer.

To overcome this gap between expectation and performance, priorities must be set and effort should be spent on aspects that there are more gaps.

To achieve this goal the Friedman test was used to determine priorities. As can be seen from the table, the highest average is for accountability, which confirms that the customers' expectations have more importance and due to the fact that customers' expectations are more than their perceptions, accountability has the highest priority and the greatest importance in customer expectations.

Table 5 - Friedman test: service quality components

Confidence Answer	Mean expectations / conditions	Average perception / condition
tangibles	2.76	2.64
Confidence	3.26	2.85
accountability	3.52	3.04
Professional credit	3.11	3.59
empathy	2.35	2.88

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