The Impact of Quality and Innovation in Banking Services on Attitudes and Behavioral Intentions of Customers

Ayyub Sheikhy[1], Hassan Soltani[2], Abdolmajid Farrokhian[3]

[1.] Assistant Professor of Statistics, Shahid Bahonar University of Kerman.

[2.] Department of management,science and research branch,Islamic Azad University, Fars, Iran

[3.] Department of management, Kerman Branch, Islamic Azad University, Kerman, Iran

Abstract: In today's world, people experience rapid exchange of information due to advances in information technology. This phenomenon has raised people's expectations regarding reasonable and quality services. Moreover, it has led to logical approaches for improving the quality of services and customer satisfactions well as to sustainable business for remaining in a competitive market. This study evaluates the impact of quality of service and innovation on attitudes and behavioral intentions of Bank Melli's customers. 384 participants were randomly sampled from among the statistical population based on the unlimited population formula. The 2011 Standardized questionnaire developed by Jean Boisvert and Nick J. Ashill forms the research instrument. Pearson's correlation coefficient is used to examine the relationship between the variables and regression is used to test the research hypotheses. This study consists of six hypotheses. After testing the hypotheses and performing statistical analyses at the 95% confidence level, all the hypotheses were confirmed for bank customers. The results suggest that the development of quality and innovation has a direct relationship with attitudes and behavioral intentions of customers, while behavioral intentions influence the quality of banking services.

Keywords: development of quality, development of innovation, customer attitudes, behavioral intentions, quality of service

1. Introduction

In today's competitive era, there is no organization or company that can succeed without meeting the needs and demands of the customers – that is, without achieving customer satisfaction. Recent research suggests that the impact of quality of service is much more than the impact of the characteristics of goods or services in customer loyalty and satisfaction and in the successful sale of a product or service. Quality of service has a major impact on cost reduction, increased levels of customer satisfaction and loyalty, increased profitability

and also on the overall performance of an organization. Organizations seek the most reliable way to increase profitability by paying attention to customer satisfaction. Perhaps that is why many researchers and managers have focused on quality of service, its measurement methods and monitoring processes in the last decade (Gronroos, 2000) Awareness of the concept of quality of service and efforts to improve it will lead to improved quality of service. Improved quality of service will in turn improve customer satisfaction. Regarding the significant weakness of quality of service in Iranian organizations - which is evident in

almost all organizations - and considering the importance of this issue, this study attempts to introduce the concept of quality of service and its importance in successful organizations as well as to evaluate the impact of innovation and its development on quality of service and on attitudes and behavioral intentions of customers in one of the private banks of Iran. It is hoped that this study can serve as a model for other banks in the country so that they can identify their organization's points of weakness and seek to eliminate their defects and to deliver quality services. This case study is conducted on the branches of Bank Melli, Shiraz, Iran, by determining target customers.

1.1. Quality and Innovation:

The increasing pressure of competition that exists in most industry sectors, the high cost of launching new products and services, the increasing failure rate of new products, and the need for better use of consumer data have led companies to develop new products and services under their previous brand names rather than launching new products with new brand names. Launching new products or services under previous brand names is called "linear brand extensions" (Volckner, 2008). "Linear or horizontal brand extensions" are defined as using the existing brand name for launching new products or services in similar groups (Kim et al, 2001). Most studies conducted on linear brand extensions in the past two decades focus on commodities (Volckner and Sattler, 2007).

Considering the service sector (Pina et al, 2006; Volckner et al, 2010) where market dynamics are very different (Story and Easing wood, 1998), it is somewhat surprising that the linear service extensions are generally used in hotels and in the financial sector only (Lei et al, 2008). Although existing studies in the field have analyzed the quality of brand names (Popes et al, 2009) and its impact on purchase intentions (Chiou et al, 2002; Niemeyer et al, 2004), few studies have examined these effects in the context of services (Taylor et al, 2007). Likewise, brand innovation is defined under the emerging customers' perception of products and services (Sethi et al, 2001).However, little research has been done on its impact on the development of attitudes in the context of services(Zolfagharian and Paswan, 2008). A notable exception of the recent study is the value of brand name in financial services which refers to a unique positive relationship between brand name (scope of innovation) and behavioral intentions (Taylor et al, 2007).

Moreover, literature on linear service extensions considers the potential impact of customer involvement and affects customer engagement for deciding at the moment of development evaluation (Varki & Wong, 2003). In summary, research on the development of linear service extensions under the previous brand name represents an emerging paradigm. Among the many factors that may affect attitudes and, consequently, behavioral intentions towards linear service extensions, studies should focus on developing insights about the relationship between perceived brand innovation, perceived brand quality, and customer involvement. This study seeks to fill this vacuum. The aim of this study is to explore the relationship between the development of innovative understanding, development quality, consumer involvement, and attitudes towards development and behavioral intentions. The following sections describe

service innovation, quality of brand service and customer involvement and, based on these dimensions, present the hypotheses.

1.2. Research Hypotheses:

1–Quality development has an impact on the behavioral intentions of bank customers. 2-Innovation development has an impact on the behavioral intentions of bank customers.

3-Customerattitudes have an impact on the relationship between quality development and behavioral intentions may affect the quality of the development. 4-Customerattitudes have an impact on the relationship between innovation development and behavioral intentions may affect the quality of the development 5-Innovation development has an impact on quality development of the bank. 6-Behavioral intentions have an impact on quality development of the bank.

1.3. Conceptual Model:

The conceptual model for this research comes from Jean Boisvert's models described below:
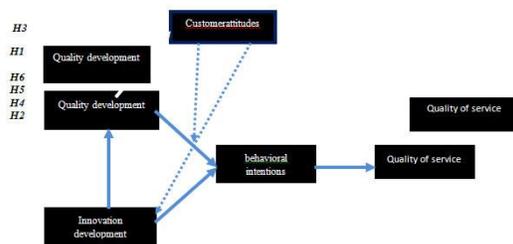

Fiqure1: The conceptual model of Jean Boisvert

1.4. Definitions and Terminology:

1.4.1. Quality: quality means that a service or product is ready for use by the user and requires design quality, compatibility,

availability and suitability of the location of service. (Coyothetis, 1992: 82)

1.4.2. Services: According to Gronroos, providing services refers to a process that consists of a series of activities of more or less subtle nature that naturally, but not necessarily always, occurs inthe interactions between customers and employees or physical resources, goods and service provider systems, as providing solutions to customer problems.

1.4.3. Quality of Service: Although researchers have concluded that quality of service should be defined according to the customers' point of view, it is very difficult to define. The most recent definition of quality of service is expressed as the difference between customer expectations and customer perceptions of received services. (Jakiel & Tan, 2004: 897).

1.4.4. Innovation: Innovation means objectified creativity. In this definition, innovation includes the operationalization andimplementation of new ideas. From this perspective, we can defineinnovation as objectified creativity, that is, the realized and operationalized form of intellectual creativity.

1.4.5. Attitudes: Attitudes are a combination of beliefs and emotions that prepare an individual to have a positive or negative look at people, objects and different groups. Attitudes summarize evaluations of objects and thereby predict or direct future behaviors or actions.

1.4.6. Behavioral intentions of customers: Behavioral intentions have been introduced in many studies as the dependent variable (Zeithaml, 2006) perhaps because behavioral intentions are a strong predictor of behavior, which is the ultimate goal of behavioral patterns (Ebrahim & Najjar, 2008). Behavioral

intentions of customers can be favorable or unfavorable.

2. Materials

Research methods include an authentic (reliable) and systematic set of rules, procedures, tools and ways for examining realities, discovering the unknown and achieving a solution (Khaki, 2007, 201). The present study is an applied research in terms of objectives and a descriptive research in terms of methodology. The purpose of an applied research is to gain the knowledge or understanding that is necessary to determine a tool for meeting a certain and definite need. This type of research aims at discovering new understanding, which pursues a specific usage concerning products or processes in reality.

To be more precise, an applied research seeks to answer a practical problem that exists in the real world (Khaki, 2007). Therefore, this study is an applied research since its expected results can be used in the banking industry, and is a descriptive research since it attempts to describe events, incidents and subjects objectively, truly and regularly (Khalili Shoorini, 2007). This study can be categorized in the scope of services in terms of the subject. The subject of the study is evaluating the impact of quality and innovation in banking services on attitudes and behavioral intentions of customers. The spatial scope of the study is Shiraz city, Iran, and the temporal scope of the study comprises the last three months of 2013.

2.1. Statistical Population and Sampling Method

A proper definition of statistical population defines it as all the actual or hypothetical individuals to whom we wish to generalize the research findings (Delavar, 2006, 112).

The statistical population of the present study includes the employees of the branches of Bank Melli in Shiraz, Iran. Regarding the fact that there is no database concerning the target population, we consider it to approximately include 1,500 persons. However, since collecting statistical information concerning the entire population was virtually impossible (even if possible, necessary facilities and funding were not available), participants were randomly selected and studied through convenience sampling.

2.2. Sample Size

Usually, the desirability of a large sample is compromised for the feasibility of a small sample. An ideal sample is so great that it can accurately represent the society to which the researcher wants to generalize the results of a study and is so small that it is an economical option in terms of having access to the participants and funding recourses as well as the complexity of data analysis. Due to the limited size of the population, a sample size of 384 was determined by Cohen's (1969) and Krejcie and Morgan's (1970), tables (Uma Skaran, 2003). Sampling methods comprised cluster sampling and then proportional allocation. For administering the questionnaires, the population was randomly selected through convenience sampling.

2.3. Data Collection Instruments

There are various methods for data collection and usually more than one are used in a study for obtaining information. In this study, data collection was conducted using the field method. In the field method,

questionnaires are one of the most common tools for data collection. By developing a questionnaire, the researcher aims to collect required data through a number of questions. The researcher used the 2011 standardized questionnaire developed by Jean Boisvert and Nick J. Ashillthe which contains 28 items. All the items are standardized and rated on a 5-point Likert scale. Overall, the questionnaire is divided into five sections each of which are designed to measure one of the characteristics (research variables).This questionnaire was first translated from English to Persian. Then, it was modified and finalized by an editor in Persian. Finally, the questionnaire was administered for research data collection after confirming content validity by experts in the field.

2.4. Scale and Spectrum of Measurement Instrument

Variables in the present study are ordinal. In this type of variable, the relative intensity or priority of attributes are measured and determined. Intensity measurements are expressed in the form of transposition. The items in this study are rated on the Likert scale. The scale and spectrum of the measurement instrument is as follows:

The overall shape and scoring of this spectrum for the main items of the study are as follows. Overall shape: completely agree -agree - no comment - disagree - completely disagree Scoring: 1,   2,3, 4, 5

2.5. Validity of Measurement Instrument

Since the 2011 standardized questionnaire developed by Jean Boisvert and Nick J. Ashill has been administered in this study, the measuring instrumentis of high credibility through testing its content validity.

2.6. Reliability of Research Measurement Instrument

To ensure that there is no ambiguity in the items, localize the scales and fully adjust them with the target population, the researcher conducted a tentative study for a reliability check. For this purpose, the questionnaire was distributed among 35 responders from among the sample population. In this study, Cronbach's alpha coefficient is used to evaluate the reliability (internal consistency) of the questionnaire. Cronbach's alpha coefficient as calculated by the SPSS software was equal to0.903 that indicates sufficient reliability

2.7. Implementation stages of research and data analysis methods:
2.7.1. Data analysis consists of two parts:
A) Descriptive statistics: To describe the collected data, we used frequency, percentage of frequency, dispersion and central tendency indices.

B) Inferential statistics: To examine the relationship between variables, we used Pearson's correlation coefficient and to test the hypotheses, we used the technique of path analysis using four univariate and multivariate regression tests including dependent and independent variables. Path analysis is based on a series of multiple regression tests as well as on the assumed relationship between independent and dependent variables. This method particularly stresses the innovative use of visual diagrams known as path diagrams. Path diagrams are used to visually express the relationship between different sets of variables in path analysis (Kalantari, 8, 13, 224).

Calculations have been carried out using the SPSS software

Table1.descriptive statistics

Row	Variables	Mean	Standard deviation	Median	skewness	Standard error of the coefficient of skewness	Strain	Standard error of the strain coefficient of	Minimum	Maximum
1	Quality development	2.006	0.542	0.002	0.872	0.125	1.968	0.248	0.001	4.20
2	Innovation development	2.131	0.630	0.002	0.517	0.125	-0.271	0.248	0.001	4.00
3	Customer attitudes	2.116	0.601	0.002	0.647	0.125	0.232	0.248	0.001	
4	Quality of service	1.947	0.677	0.002	0.831	0.125	0.775	0.248	0.001	
5	Behavioral intentions	1.915	0.692	0.831	0.844	0.125	0.844	0.248	0.001	

2.7.2.The correlation matrix:

As seen in Table 4, correlation coefficients between all data are specified. All independent variables are highly correlated with the dependent variables. It is notable that research variables are highly correlated with each other. The analysis shows that there is a significant relationship and the highest correlation between Customer Performance and Customer Data Quality (=0.602) and Organizational Culture (=0.559).

Table2. The correlation matrix

Row	Variables	Mean	Standard deviation	Correlation Coefficient				
1	Quality development Sig	2.006	0.542	1				
2	Innovation development Sig	2.131	0.630	0.706	1.00			
3	Customer attitudes Sig	2.116	0.601	0.000	0.845 0.000	1.00		
4	Quality of service Sig	1.947	0.677	0.638	0.725 0.000	0.757 0.000	1.00	
5	Behavioral intentions Sig	1.915	0.692	0.000	0.727 0.000	0.718 0.000	0.872 0.000	1.00

Regression Analysis:

Regression analysis is a technical and statistical technique to examine and formulate

the relationship between variables. Regression models are used to test research hypotheses .Regression models explain observed variances in the dependent variable as caused by independent variables. In fact, regression analysis seeks to estimate and analyze mathematical relationships in order to quantify definite variable using a definite variable or more than one definite variable.

In some research problems, especially those with predicting objectives, determining the correlation between the criterion variable - that we aim to predict it -and a set of predictor variables - each of which are somewhat correlated with this variable - is of high importance. The method by which predictor variables are combined is called "multiple regression analysis". In this method, a multiple regression equation is calculated that summarizes the measured values in a formula. Equation coefficients for each variable are calculated and determined based on their importance in predicting the criterion variable is. The degree of correlation between the criterion variable and predictor variables in multiple regression equations is expressed by the coefficient (Delavar, 2005, 220). Multiple regression equation is as follows:

$$y = \alpha + \beta_1 x_1 + \beta_2 x_2 + \ldots + \beta_n x_n + \varepsilon$$

Multiple regression analysis has different methods. The methods differ in how to select the predictor variables. Two regression equations are used to test the research hypotheses: Four univariate and multivariate regression equations including dependent and independent variables. The first equation simultaneously investigates the impact of the two variables of quality development and innovation development on behavioral

intentions. The second equation investigates the impact of innovation development on quality development. The third equation analyzes the impact of behavioral intentions on quality of service. And the fourth equation simultaneously analyzes the impact of customer attitudes*quality development and behavioral intentions*innovation development on behavioral intentions. The results are presented based on the order of dependent variables (four equations) as follows:

1 - The first hypothesis:
Based on the results of multiple regression analysis, the standardized coefficient of the impact   of quality development on behavioral intentions is 0.285and the value of t-statistics is equal to 4.256. Regarding the fact that the value of t-statistics is positive and greater than 1.96, the null hypothesis is rejected at the 95 percent confidence level whereas the opposite hypothesis is confirmed, indicating a positive relationship between behavioral intentions and quality development. As a result, we can conclude that quality development has a direct impact on behavioral intentions of bank customers in the statistical population.

2. The second hypothesis
Based on the results of multiple regression analysis, the standardized coefficient of the impact   of innovation development on behavioral intentions is 0.329and the value of t-statistics is equal to 5.342. Regarding the fact that the value of t-statistics is positive and greater than 1.96, the null hypothesis is rejected at the 95 percent confidence level whereas the opposite hypothesis is confirmed, indicating a positive relationship between innovation development

and behavioral intentions. As a result, we can conclude that innovation development has a direct impact on behavioral intentions of bank customers in the statistical population.

3. The third hypothesis

Based on the results of multiple regression analysis, the standardized coefficient of the impact   of customer attitudes*quality development on behavioral intentions is 0.364and the value of t-statistics is equal to 4.367. Regarding the fact that the value of t-statistics is positive and greater than 1.96, the null hypothesis is rejected at the 95 percent confidence level whereas the opposite hypothesis is confirmed, indicating the significant impact of customer attitudes on the relationship between quality development and behavioral intentions. As a result, we can conclude that customer attitudes have a direct impact on the relationship between quality development and behavioral intentions.

4. The fourth hypothesis

Based on the results of multiple regression analysis, the standardized coefficient of the impact   of customer attitudes*innovation development on behavioral intentions is 0.427and the value of t-statistics is equal to 5.121. Regarding the fact that the value of t-statistics is positive and greater than 1.96, the null hypothesis is rejected at the 95 percent confidence level whereas the opposite hypothesis is confirmed, indicating the significant impact of customer attitudes on the relationship between innovation development and behavioral intentions. As a result, we can conclude that customer attitudes have a direct impact on the

relationship between innovation development and behavioral intentions.

Table3. Regression analysis of independent and dependent variables of the second equation

Variables	Non-standardized coefficients.		Beta standardized coefficient	t-statistics	Level of error
	B	Standard error			
Constant coefficient	0.924	0.048		19.321	0.000
Customer attitudes*quality development	0.107	0.024	0.364	4.367	0.000
Customer attitudes*innovation development	0.107	0.021	0.427	5.121	0.000
D.W=1.612	$R^2 = 0.601$		R=0.775	F=286.712 , P=0.000	

5. The fifth hypothesis

Based on the results of multiple regression analysis, the standardized coefficient of the impact of innovation development on behavioral intentions is 0.706and the value of t-statistics is equal to 19.469. Regarding the fact that the value of t-statistics is positive and greater than 1.96, the null hypothesis is rejected at the 95 percent confidence level whereas the opposite hypothesis is confirmed, indicating a significant relationship between innovation development and quality development. As a result, we can conclude that innovation development has a direct impact on quality development.

Table4. Regression analysis of independent and dependent variables of the third equation

Variables	Non-standardized coefficients.		Beta standardized coefficient	t-statistics	Level of error
	B	Standard error			
Constant coefficient	0.712	0.069		10.268	0.000
Innovation Development(EI)	0.607	0.031	0.706	19.469	0.000
D.W=1.761	$R^2 = 0.498$		R=0.706	F=379.028 , P=0.000	

Based on the results of multiple regression analysis, the standardized coefficient of the impact of behavioral intentions on quality of service is 0.872and the value of t-statistics is equal to 34.886. Regarding the fact that the value of t-statistics is positive and greater than 1.96, the null hypothesis is rejected at the 95 percent confidence level whereas the opposite hypothesis is confirmed, indicating a significant relationship between behavioral intentions and quality of service. As a result, we can conclude that behavioral intentions have a direct impact on quality of service.

Table5. Regression analysis of independent and dependent variables of the fourth equation

Variables	Non-standardized coefficients.		Beta standardized coefficient	Variables	Non-standardized coefficients.
	B	Standard error			
Constant coefficient	0.414	0.047		8.854	0.000
Behavioral Intentions (AE)	0.801	0.023	0.872	34.886	0.000
D.W=1.563	$R^2 = 0.761$		R=0.872	F=1217.045 , P=0.000	

3. Conclusion

3.1. Quality development of banking services can influence the decision of customers for re-using

services. In other words, increased quality of

received services by the costumers increases their inclination to use banking services.

3.2. Innovation development can influence the behavioral intensions of bank customers. In other words, increased innovation of services provided by the bank increases customer inclination to use banking services

3.3. Customer attitudes have a direct impact on the relationship between quality development and behavioral intentions. In other words, increased quality of services provided by the bank can improve the behavioral intensions of bank customers and their inclination to use banking services. However, if customer attitudes are somehow negative because of previous experiences, quality development of banking services cannot tangibly influence behavioral intentions and reactions of the consumer. The most important factor in customer inclination to use banking services is previous experiences of customers that shape their attitudes toward the bank and, thereby, drive them to use banking services more.

3.4. Customer attitudes have a direct impact on the relationship between innovation development and behavioral intentions. When seeking to achieve innovation in services, an organization needs to be aware of the attitudes of customers towards it in order to be able to provide the conditions for customer loyalty and willingness to repurchase. Customers who have a positive attitude try to use innovative services and cause the improvement of organizational performance.

3.5. Innovation development has a direct impact on quality development. The reality is that no bank can achieve a sustainable and desirable growth without offering innovation and new services. This principle should be

considered in the development of banking services. However, it should not be limited to the main services as is essential in the prerequisites and complementary services.

3.6. Quality of service has a direct impact on behavioral intentions. This means that the willingness of customers to use banking services can encourage banks to improve their quality of services. Therefore, banks should continually stay aware of their customers' preferences in order to keep their customers by conducting opinion polls and improving the quality of their services.

4. Recommendations:

1. Speed in providing services
2. Customer support
3. Increasing the number of service providing employees
4. Increasing the technical knowledge of service providing employees
5. Informing customers

References

1. Alam, I. and Perry, C. (2002), "A customer-oriented new service development process", Journal of Services Marketing.

2. Baker, T.L., Cronin, J.J. Jr and Hopkins, C.D. (2009), "The impact of involvement on key service relationships", Journalof Services Marketing, Vol. 23 No. 2, pp. 115-24.

3. Bitner MJ. (1999) .Evaluating service encounters: the effects of physical surroundings and employee responses. Journal of Marketing, 54, 2..69-81.

4. Brady, M.K., Cronin, J.J., Brand, R.R.(2002)Performance-only measurement of quality of service: a replication and extention. Journal of business research,.. 17-31.

5. Siddique R. Properties of self-compacting concrete containing class F fly ash. Mater Des 2011;32:1501–7.

6. brand extension success", Journal of Service Research, Vol. 13 No. 4, pp. 379-96.

7. C.M. (2010), "The role of parent brand quality for service.

8. Chiou, J.S., Droge, C. and Hanvanich, S. (2002), "Does customer knowledge affect how loyalty is formed?", Journalof Service Research, Vol. 5 No. 2, pp. 113-25.

9. commitment: a cross-national investigation", Journal of International Marketing, Vol. 18 No. 2, pp. 64-79.

10. Cronin, J. J., and Taylor, S. A. (1992). Measuring quality of service : A reexamination and extension. Journal of Marketing, vol. 56, No.3, PP. 52-68.

11. Crosby , Philip , B.(1984), "Quality Without Tears: The Art of Hassle Free Management" MsGraw Hill, New Uork.

12. Dabholkar, P. (1995)A contingency framework for predicting causality between customer satisfaction. Advances in concumer research. 22,.pp, 101-108.

13. Dabholkar, P.A. (1996). Consumer evalutions of new technology-based self-service operations : an investigation of alternative models. International Journal of Research in Marketing, 13, N,1 .PP,. 29-51.

14. Dens, N. and De Pelsmacker, P. (2010), "Consumer response to different advertising appeals for new products: the moderating influence of branding strategy and product category involvement", Journal of Brand Management,Vol. 18 No. 1, pp. 50-65.

15. Eisingerich, A.B. and Rubera, G. (2010), "Drivers of brand.

16. Fronell, C., Johnson, M.D., Anderson, Cha,J., BryanB. (1996). The American customer satisfaction index : nature ,

purpose, and findings. Journal of Marketing ,PP,7-18.

17. Garcia, R. and Calantone, R.J. (2002), "A critical look at technological innovation typology and innovativeness terminology: a literature review", Journal of Product Innovation Management, Vol. 19 No. 3, pp. 110-32.

18. Gronroos, C. (1994), "from marketing mix to relationship marketing. Towards a paradigm shift in marketing " , Management Decision, Vo.82, No. 2, PP. 4.

19. Gronroos, C; (1982); Strategic Management and Marketing in Service Sector; Marketing science Institute; Cambridge; MA.

20. Gronroos, C;(1990); A service oriented approach to marketing of service; European Journal of Marketing; Vol.12;No.8.

21. Gronroos, Christian. (2001). "Service Management and Marketing: ACustomer Relationship Management Approach". Second Edition, Published.

22. Harrison, Tina. (2000.)" Financial Services Marking ". Prentice Hall, Great Britain.

23. Harvey, Jean, (1998), " Services Quality : A Tutorial " Journal of Operation Management, PP,583-597.

24. Hernon, P., . (1999), " Quality of service and customer satisfaction: An Assessment and future Direction. The Journal of Academic Librananship.

25. Johneston, Robert, (1997) , "Identify the Crictal Determinants of Servies Quality in Retali Banking Importance and Effect", International Journal of Bank Marking, 15.PP,111-116.

26. Johnston, R; (1988); A Framwork for Developing a Quality Strategy in a Customer Processing Operation; Internation Journal of Quality Healthcare; Vol. 1; No.2.

27. Kotler , Philip., Armstrong, Gary. (2001), Saunders, John and Wong, Veronica.

28. Kotler Philip And Gary Armestrang, (2000). " Marking Management" , Prentice Hall, USA.

29. Lee, Y. and O'Connor, G.C. (2003), "The impact of communication strategy on launching new products: themoderating role of product innovativeness", Journal of Product Innovation Management, Vol. 20 No. 1, pp. 4-21.

30. Lehtinen, U. & Lehtinen, J.R.; 1982; Quality of service: A study of quality dimensions; Service Management Institute, Helsinki, Finland, Working paper.

31. Lewis, R.C. and Booms, B.H. (1983), "the marketing aspects of quality of service " , in Berry, L., Shostack, G. and Upah, G (Eds), Emerging Perspectives on Services Marketing, American Marketing Association, Chicago, IL, PP. 99-107.

32. Lovelock and Wright,(1999). Principles of service marketing and management, Prentice hall, New Jersey,P.1.

33. McDougall, G. & Levesque, T; (1992); the measurement of quality of service; some methodological issues; international research seminar in service management; Li-londe-les Maures, France,PP.410-31.

34. McDougall, G. & Levesque, T;(2000); Customer Satisfaction with service: putting perceived value into the equation; Services Marketing; Vol.14; No.5; PP.392-410.

35. Mehra, Satish; Rhee, Munsung. (2004). Enhancing Educational Learning Through Some TQM Principles, International of Quality & Reliability Management, Vol. 21,No. 8, PP:801-396.

36. Miao,H.& Bassham, M.,(2007)"Embracing customer service in libraries" , Library Management, Vol. 28 No. ½, , pp. 53-61.

37. multiple item scale for measuring consumer perception of quality of service; Journal of Relating; Vol.64;No.1;PP.12-37.

38. Oliver, R. . (1993), A conceptual model of quality of service and service satisfaction. Advances in services Marketing and Management, 2. 65-85.

39. Parasuraman ,A., Zeithaml , VA ., Berry , L.,L, (1994). Alternative scales for measuring quality of service : A comparative assessment based on psychometric and diagnostic criteria , journal of retailing , Vol . 70 No. 3, , pp . 201 – 230.

40. Parasuraman ,A., Zeithaml , VA ., Berry ,L.L.,(1998), "SERVQUAL: A Multiple-Itm.

41. Parasuraman, A. (2000) , "Technology Readiness Index (TRI) : A Multiple Item Scale to Measure Readiness Embrace New Technologies" , Journal of Services Research.

42. Parasuraman, A., Berry , L.L. and Zeithamal, V.A., (1991). "Perceived quality of service as a customer-based performance measure : an empirical examination of organizational barriers using an extended quality of service model" , Human Resource Management, Vol. 30, No. 3, , pp. 335-60.

43. Parasuraman, A., Berry , L.L. and Zeithamal, V.A;1993;More on improving quality of service measurement; Journal of Relating; Vol.69;No.1;PP.140-147.

44. Parasuraman, A., Zeithaml, V.A. and Berry, L.L., (1985)., "A conceptual model of quality of service and its implications for further research" , Journal of Marketing, Vol. 49,No. 3, ,PP. 41-50.

45. Parasuraman, A., Zeithaml, V.A. and Berry, L.L.,(1994),. "Reassessment of expectations as a comparison standard in measuring quality of service: implications for further research" , Journal of Marketing, Vol. 58, No. 1;pp. 111-124.

46. Parasuraman, A.,Zeithaml, V.A. and Berry , L.L 1986, " SERVQUAL: a multiple item scale for measuring consumer perception of

quality of service" , Report No. 86-108, Marketing Science Institute, Cambridge, MA.

47. Pina, J.M., Martinez, E.L., de Chernatony, L. and Drury, S. (2006), "The effects of service brand extensions oncorporate image: an empirical model", European Journal of Marketing, Vol. 40 Nos 1/2, pp. 174-97.

48. Rust, R.T.& Oliver, R.L;1994; quality of service:insights and managerial implication from the frontier; in rust, R.L. and Oliver, R.L.(Eds); Quality of service; New Direction in Theory and practice;Sage publication, Thousand Oaks, CA;PP.1-19.

49. Stafford Marla Royne.,(1998),. "Determinants of Quality of service and satisfaction in the Auto Casualty Claims Prcses", Journal of Service Marketing, 12/6,pp. 426-440.

50. Sureshchandar G. S. ,Rajendran C. &Anantharaman R. N., (2003), «Customerperceptions of quality of service in the banking sector of a developing economy:acritical analysis », Internatinal Journal of Bank Marketing, Vol 21,No 5, 233,236.

51. Sureshchandar G.S & Rajendran, Ch. & Anantharaman,R.V;2002 the relationship between Quality of service and customer satisfaction–a factor Specific Approach; Service Marketing; Vol. 16 , No. 4; PP . 363-379.

52. Varki, S. and Wong, S. (2003), "Consumer involvement in relationship marketing of services", Journal of Service Research, Vol. 6 No. 1, pp. 83-91.Vol. 16 No. 6, pp. 515-35.

53. Yang, Z. and Peterson, R.T. (2004), "Customer perceived value, satisfaction, and loyalty: the role of switching costs",Psychology & Marketing, Vol. 21 No. 10, pp. 789-822.

54. Zeithalm Valari A. et.,(2001)." the Customer pyramid: Creating and Serving Profitable Customers , California Management Review, 43/4pp,118-142.

55. Zeithaml .Valaria A. Bitner. Mary jo,(1996), " Service Marketing ", printed in Singapore, Mc Graw-Hill Inc, 119.

56. Zeithaml, V. (1988), "Consumer perceptions of price, quality and value: a means-end model and synthesis of evidence", Journal of Marketing, Vol. 52 No. 2, pp. 2-22.

57. Zeithaml. V., et al.,(1996),." the Behavioral Consequence of Quality of service" , Journal of Marketing, 60/,pp,31-46.

58. Zineldin, M. TRM(2004), Total Relationship Management. Studentliterature. Lund: 2000.12.Fecikova, I.. A index method for measurement of customer statisfaction. TQM magazine, 16,No, 1.pp. 57-66.

59. Zolfagharian, M. and Paswan, A. (2008), "Do consumers discern innovations in service elements?", Journal of Services Marketing, Vol. 22 No. 5, pp. 338-52.