

Assessing Service Quality in a Saudi Bank

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Abstract. Service quality is defined as the degree of alignment between customers' expectations and their perceptions of the service received. In this paper, we have used SERVQUAL as a technique to measure service quality in a Saudi bank (SB), a typical service provider in Saudi Arabia. The aim is to explore the most important strength and weaknesses of SB. The analysis of this study showed that there are service quality gaps between customers' expectations and their perceptions in six dimensions. Hence, SB has to take improvement actions in these dimensions.

Keywords: Service quality, Banking service industry, Saudi Arabia, Customer satisfaction.

Introduction

The issue of quality management within banking services has drawn considerable attention over the past few years. The move to managed service has increased demands for outcome-based accountability, cost containment, and attention to customer-focused quality in order to remain competitive in a rapidly changing environment. This dual focus on driving down costs while increasing quality has intensified pressures to understand, measure, and manage quality from a customer perspective. The intent of this paper is to examine quality service in banking industry provided by a local bank in Saudi Arabia. To preserve the anonymity of this bank, we shall refer to it throughout this paper as Saudi Bank (SB). It is an attempt to investigate the extent to which quality is achieved in services provided by SB. One of the studies that was devoted to assess the quality in Saudi service industry is the one by Jannadi and Al-Saqqaf [1]. Their study was applied to the Saudi Electric Company (SEC). They have concluded that SEC scored high in tangibles dimension but low in features of responsiveness and reliability. In addition, while the performance of SEC was acceptable to all customer categories, service quality was perceived differently by various types of customers, with reinforcement and commercial customers awarding SEC even lower ratings than other customers did.

In banking industry, banking systems provide the same types of services, but they do not provide the same quality of services. Furthermore, customers today are more aware of alternatives and their expectations of service have increased. Service quality can, therefore, be used as a strategic tool to build a distinctive advantage over competitors. Banks are striving for zero defection and retaining every customer that the company can profitably serve in order to achieve service excellence (Reichheld and Sasser [2]). The achievements of zero defections require continuous efforts to improve the quality of the service delivery system. Although quality can not be improved unless it is measured, it can be defined from several perspectives, e.g., the ability to satisfy the needs and expectations of the customer (Bergman and Klefsjo [3]), or the totality of features and characteristics of a product or service that bears on its ability to satisfy given needs (Evans and Lindsay [4]). While there is an increasing recognition of the importance of quality in banking services, its conceptualization and empirical assessment have remained limited. Quality is still an elusive construct for many human services organizations. This is due to the difficulty in shifting a customer-oriented viewpoint (Selber [5]). Since the central tenet of the quality paradigm is the importance of understanding and utilizing customer data to drive operational and strategic decisions, defining quality from the outside-in based on customer information is critical. This shift in defining quality often necessitates a fundamental change in the way professionals, managers, staff, and policy makers think about and identify those who "buy" or "use" products and services (Brannen and Streeter [6]). The "customer" label is not typically associated with those who use banking services. Instead, organizations in this sector have traditionally referred to service users as "clients" or "customers." This client vs. customer difference is more than semantic. The client label suggests a passive voice in the service delivery process, which is reflected by professionals in the field who question the credibility of client evaluation of services. On the other hand, customer carries an image of an active participant with more input in determining choices and decisions. Clients of human service organizations who follow directions from professionals and make few demands on the system are labeled as "cooperative." In contrast, customers in the business sector who are loyal to the service, interact with the staff, and are willing to show their preferences are viewed as "desirable customer" (Walsh [7]).

As customers do not easily articulate banking service quality, the recipient of the service can only really assess it, thereby making its measurement more subjective than exact. Hence, the measurement of banking service quality has to be based on perceived quality rather than objective quality because services are intangible, heterogeneous and their consumption and production occur simultaneously. Lewis and Booms [8] believed that service quality is a measure of how well the service level matches customers' expectations. Gronroos [9] perceived service quality as a result of what customers receive it. Parasuraman *et al.* [10] defined service quality as perceived by customers and items from a comparison on their expectations of the services they will receive with their perceptions of the performance of the service provider. Expectations are the wants of customers, i.e., what they feel a service provider should offer, while perceptions refer to the customers' evaluation of the service provider. They formulated a service quality

model that highlights the main requirements for delivering the expected service quality.

The purpose of this paper is to assess the quality of SB services provided to the customers and to measure the customers' satisfaction. In the following section, the model will be presented. In Section 3, survey methodology will be shown. The results of the assessment of SB quality will be given in Section 4. The conclusions of this paper will be discussed in Section 5.

2. The Proposed Model

One possible method for collecting information on both the perceptions and expectations of customers is a method called SERVQUAL, which was developed to measure the differences between customers' expectations and perceptions (Parasuraman *et al.* [11]) in their original model and (Parasuraman *et al.* [12]) in the revised model. The SERVQUAL forms the central part of the gap model for measuring customer-focused quality (Parasuraman *et al.* [12]). SERVQUAL has been one of the most important contributions to the quality field in the services industry over the last decade. The SERVQUAL instrument identifies five dimensions of service quality that customers routinely use as a way of evaluating services:

- Tangibles: the appearance of facilities, equipment, materials, and personnel;
- Reliability: the performance of the service in a dependable and accurate manner;
- Responsiveness: the willingness of staff to help customers and provide prompt service;
- Assurance: the staff's ability to provide courteous and knowledgeable service; and
- Empathy: the staff's ability to understand the needs of the customer.

The instrument poses a set of structured, paired questions designed to assess these dimensions for both customers' expectations and customers' perceptions. A five-point Likert scale was used for the scoring system with "1" representing least important/strongly disagree and "5" representing most important/strongly agree. The SERVQUAL instrument is based on the premise that customers who rate expectations higher than perceived services will experience service quality that is less than adequate. Conversely, customers who perceive performance as higher than their expectations will rate the service as higher quality. Likewise, customers who rate expectations and perceptions with similar scores are satisfied. Perceived quality is a global judgment, or attitude relating to the service. In short, perceived quality involves the subjective response of people and is therefore highly relativistic. It is a form of attitude related but not equivalent to satisfaction, and results from a comparison of expectations with perceptions of performance (Parasuraman *et al.* [12]). This instrument has been utilized to assess the quality of services provided by SB. It includes an examination of customers' expectations and perceptions of SB service quality. This examination of

service quality will enable management to better direct financial resources to improve banking operations in those areas that have the most impact on customers' perceptions of service quality. This examination is essential in today's competitive market .

Despite the criticism of SERVQUAL, no viable measurement techniques or approaches have been put forward as serious alternatives. On the other hand, SERVQUAL remains the most widely applied measure of service quality by academics and practitioners.

Although SERVQUAL has been widely used to measure service quality across industries, no two providers of service are exactly alike. Therefore, we have used SERVQUAL to serve only as a framework. The proposed model does not follow all of the original 22 SERVQUAL items; instead, items were modified, added and deleted when planning the survey instrument. In addition, we have added one extra dimension to the previous dimensions to fit the situation of the banking industry.

3. Survey Methodology

3.1. Questionnaire design

Two forms with predetermined sets of questions are developed. The first form is used to measure customers' expectations and the second is used to measure customers' perceptions. The items used in both questionnaires are adapted from those in the revised version of SERVQUAL. Each form includes six dimensions to be measured. These are: tangibles, reliability, responsiveness, assurance, empathy, and accessibility; the ability to access SB easily and conveniently. Each dimension included some statements and every respondent is asked to express his expectations and perceptions of service quality provided by SB. Thus, the differences between these expectations and perceptions represent the extent to which service quality provided is above or below the required level. Before distributing the questionnaires, a pilot survey was conducted in order to discover any drawbacks of the questionnaire and if any necessary modifications have to be made.

3.2. Data collection

The population of this study is intuitively means all customers who receive banking services from SB. It is practically rather impossible to examine the whole population of interest due to constraints of resources such as time, money, and people. Consequently, a total of 250 questionnaires have been distributed to SB customers during a specified period of time. A total of 202 satisfactory questionnaires were returned, thereby giving a response rate of 80.8%.

3.3. Method of data analysis

The first step in the assessment of service quality is the calculation of the SERVQUAL (SQ) scores of the matching pairs of expectations (E) and perceptions (P) for each respondent k and each statement i as follows:

$$SQ(i)^k = P_i^k - E_i^k \quad (10)$$

The second step is to total up the scores obtained as in (1) for each dimension j and then divide by the number of statements in the corresponding dimension (n_j) as follows:

$$SQ_j(\text{dimension}) = \sum_{i=1}^{n_j} \left\{ \sum_{k=1}^m SQ(i)^k / m \right\} / n_j \quad (2)$$

where m represents number of respondents. Finally, the overall unweighted SQ can be obtained by taking the average of SQ for each of the six dimensions as follows:

$$SQ(\text{unweighted}) = \frac{\sum_{j=1}^6 SQ_j(\text{dimension})}{6} \quad (3)$$

To obtain the weighted SQ for each respondent k , unweighted SQ for dimension j is multiplied by the dimension's relative importance weight (w_j^k) as follows:

$$SQ_j^k(\text{weighted dimension}) = w_j^k \cdot SQ_j^k(\text{dimension}) \quad (4)$$

The weighted SQ for dimension j can be computed by taking the average of (4) over all respondents as follows:

$$SQ_j(\text{weighted dimension}) = \frac{\sum_{k=1}^m SQ_j^k(\text{weighted dimension})}{m} \quad (5)$$

The overall weighted SQ can be computed by taking the average of (5) over all the six dimensions as follows:

$$SQ(\text{weighted}) = \frac{\sum_{j=1}^6 SQ_j(\text{weighted dimension})}{6} \quad (6)$$

3.4. Research hypotheses

The following hypotheses were developed and tested:

- H1: There is a significant difference between customer expectations and their perceptions of reliability.*
- H2: There is a significant difference between customer expectations and their perceptions of responsiveness.*
- H3: There is a significant difference between customer expectations and their perceptions of assurance.*
- H4: There is a significant difference between customer expectations and their perceptions of empathy.*
- H5: There is a significant difference between customer expectations and their perceptions of tangibility.*
- H6: There is a significant difference between customer expectations and their perceptions of accessibility.*

4. Assessment of Quality

By calculating SERVQUAL scores, an assessment of SB service quality was made. The findings are reported in tables as given below.

4.1. SERVQUAL dimensions

The aim of this study is to find out whether a significant difference exists between SB customers' service quality expectations and perceptions. Paired t-test was used to compare the means of expectations and perceptions for the 6 service quality dimensions. These service quality gaps could be calculated as in equation (1).

In Table 1, a negative service quality gap indicates that respondents' expectations are greater than their perceptions. Positive service quality gap reflects perceptions of respondents exceeds their expectations. Examining each of the 6 service quality dimensions, 6 negative service quality gaps were recorded. This depicted that the service quality rendered by the customers were lower than their expectations. Based on the results obtained in Table 1, all 6 hypotheses are accepted. So, one can conclude that there is a significant difference between customers' expectations and perceptions of the service quality of SB. The bank is performing below the customers' expectations.

Table 1 also shows the mean perceptions and expectations of SB customers for each dimension. In the reliability dimension, service gap is observed. The largest service gap in this dimension is in completing services at the right time. This means that there is some sort of delay occurs in performing customers' transactions. At the same time, SB service is done at the maximum possible correct level as customers' perceptions exceed their expectations and a positive service gap is observed. When we consider the responsiveness dimension as a whole, it is clear that customers require that responsiveness in SB services must be greater than its current level. Customers want to be informed when their services are done in a way better than the existing one. They also want employees to respond to their requests and enquiries. Finally, customers want SB employees to serve them without any delay or hesitation. The service gap in this dimension has to be recognized by the top management and remedy actions are to be taken if SB services are to be at the expectations level of customers.

From Table 1, it has been observed that the smallest service gap is in the assurance dimension where two statements exceeded expectations of customers. It is a proof that SB employees are always polite when talking to customers and SB customers feel confident that their transactions are complete and safe. Hence, to improve SB customers' perceptions, management at all levels in SB should focus on the functional aspects captured in the accessibility, responsiveness, and reliability dimensions rather than the technical aspects captured in the tangibility, assurance, and empathy dimensions.

Table 2 shows the five highest expectations. These are SB performs my service as I want (reliability dimension) with a corresponding service gap (-0.10), SB equipments are modern (tangibility dimension) with no service gap is observed as customers found equipment as they expect, the level of cleanness in general (tangibility dimension) with a corresponding service gap (-0.09), the goodness of the accounting system (tangibility dimension) with a service gap (-0.11) and transactions are complete and safe (assurance dimension). The customers' responses show that SB staff was neat and professional in appearance, promoted confidence in customers and their attitudes instilled in customers. SB also was perceived to have up-to-date and well-maintained bank facilities and equipments, clean and comfortable environment with good directional signs.

Table 3 reflects the five lowest expectations of customers. These are: I can easily park my car (accessibility dimension), employees offer advice and guidance to me (empathy), employees serve me without delays or hesitation (responsiveness), employees understand my needs (empathy), SB working hours are suitable. It is clear that the customers' lowest expectations are in the empathy and accessibility dimensions.

Table 1. Mean scores of expectation, perception, and service quality for the 25 statements

Statements	E	P	SQ
Reliability	3.98	3.90	-0.08**
SB performs my service as I want	4.23	4.13	-0.10**
Service is done right from the beginning	3.94	3.99	+0.05**
I trust SB to solve any problem if occurred	3.96	3.84	-0.12**
SB completes the service at the right time	3.85	3.71	-0.14**
My records always come free of errors	3.92	3.85	-0.07**
Responsiveness	3.78	3.70	-0.08**
I'm always informed when my service is done	3.79	3.68	-0.11**
SB is always ready to respond to my requests	3.80	3.75	-0.05**
Employees serve me without delay or hesitation	3.76	3.67	-0.09**
Assurance	3.90	3.88	-0.02**
I trust SB employee who serves me	3.92	3.92	0.00**
I am confident that my transactions are complete and safe	3.94	3.98	+0.04**
SB employees are always polite when talking to me	3.88	3.92	+0.04**
SB employees have enough knowledge to answer my questions	3.87	3.71	-0.16**
Empathy	3.70	3.68	-0.026**
SB employees always give me special attention	3.85	3.85	0.00**
SB employees offer advice and guidance to me	3.49	3.48	-0.01**
SB employees understand my needs	3.77	3.70	-0.07**
Tangibility	3.99	3.96	-0.03**
SB equipments are modern	4.06	4.06	0.00**
SB layout is nicely done	3.94	3.98	+0.04**
SB is generally clean	4.05	3.96	-0.09**
SB accounting system is good	4.05	3.94	-0.11**
SB employees dress nicely	3.84	3.85	+0.01**
Accessibility	3.76	3.65	-0.11**
There are enough seats	3.90	3.85	-0.05**
Moving inside SB is easy	3.84	3.81	-0.03**
The location of SB is suitable	3.86	3.80	-0.06**
I can easily park my car	3.42	3.15	-0.27**
SB working hours are suitable	3.78	3.64	-0.14**

** Significant at the 0.05 level

Table 2. The five highest expectations

Statement	Mean expectation
SB performs my service as I want	4.23
SB equipments are modern	4.06
SB is generally clean	4.05
SB accounting system is good	4.05
I trust SB to solve any problem if occurred	3.96

Table 3. The five lowest expectations

Statement	Mean expectation
I can easily park my car	3.42
SB employees offer advice and guidance to me	3.49
Employees serve me without delay or hesitation	3.76
SB employees understand my needs	3.77
SB working hours are suitable	3.78

The five highest perceptions are presented in Table 4, which are: 'The bank performs my service as I want' (reliability dimension), 'SB equipments are modern' (tangibility dimension), 'services are done rightly from the beginning' (reliability dimension), 'I trust that my transactions are done completely and safely' (assurance dimension), and 'the layout is nicely done' (tangibility dimension). These perceptions show that SB is punctual in performing services with modern equipments, provide correct and free of errors services, has nice and neat layout, and finally customers are confident in the bank to perform their transactions in a safe and complete format. This means SB customers are pleased to receive services from this bank.

Table 4. The five highest perceptions

Statement	Mean perception
SB performs my service as I want	4.13
SB equipments are modern	4.06
Service is done right from the beginning	3.99
I am confident that my transactions are complete and safe	3.98
SB layout is nicely done	3.98

In Table 5, the five lowest perceptions are presented. These are: 'I can easily park my car' (tangibility dimension), 'SB employees offer advice and guidance to me' (empathy dimension), 'SB working hours are suitable' (accessibility dimension), 'employees serve me without delay or hesitation' (responsiveness dimension), and 'I'm always informed when my service is done' (responsiveness dimension). These statements show that customers' perceptions are low in some areas of the bank services. These areas need to be revised by SB management to raise their efficiency to the level of customers' expectations.

Table 5. The five lowest perceptions

Statement	Mean perception
I can easily park my car	3.15
SB employees offer advice and guidance to me	3.48
SB working hours are suitable	3.64
Employees serve me without delay or hesitation	3.67
I'm always informed when my service is done	3.68

Table 6 shows the five largest service gaps. These are: I can easily park my car (accessibility), SB employees have enough knowledge to answer my questions (assurance), SB working hours are suitable (accessibility), SB completes the service at the right time (reliability), and I trust SB to solve any problem if occurred (reliability). SB has remarkable weaknesses in accessibility and reliability dimensions. SB has to look at the parking problem that customers are facing and management has to take immediate actions to solve this problem.

Table 6. The five largest service gaps (SQ)

Statement	Mean gap
I can easily park my car	-0.27
SB employees have enough knowledge to answer my questions	-0.16
SB working hours are suitable	-0.14
SB completes the service at the right time	-0.14
I trust SB to solve any problem if occurred	-0.12

The five smallest service gaps are presented in Table 7. These include: 'employees offer advice and guidance to me' (empathy dimension), 'moving inside SB is easy' (accessibility dimension), 'SB is always ready to respond to my requests' (responsiveness dimension), 'there are enough sitting places' (accessibility dimension), and 'the location of the bank is suitable' (accessibility dimension). SB smallest service gaps are in the accessibility and empathy dimensions. An effort by SB management is needed to raise the level of service quality in these dimensions to match customers' aspirations.

Table 7. The five smallest service gaps (SQ)

Statement	Mean gap
SB employees offer advice and guidance to me	-0.01
Moving inside SB is easy	-0.03
SB is always ready to respond to my requests	-0.05
There are enough seats	-0.05
The location of SB is suitable	-0.06

4.2. Analysis of the relative importance

One of the valuable elements of the SERVQUAL analysis is the ability to determine the relative importance of the dimensions as determined by the customers. Table 8 shows the relative importance of each of the six dimensions. The most important result is that the highest relative important dimension is the assurance dimension (40.6%). This high importance was achieved since banking services are unlike other services. Banking service entails direct contact between customers and employees delivering the service. Moreover, in banking services there is almost a significant personal involvement between employees and customers. In addition, customers would be very upset if they would not be informed if their services are completed or if they were not treated with respect. In this paper, it appears that tangibility is the least important from SB customers' viewpoint. Reliability is the second important dimension, responsiveness is the third important dimension and empathy is the fourth important dimension.

Table 8. Analysis of the relative importance of SERVQUAL dimensions

Dimension	Relative importance (%)
Reliability	24.3%
Responsiveness	12.9%
Assurance	40.6%
Empathy	9.9%
Tangibility	5.4%
Accessibility	6.9%

Table 9 shows the unweighted SERVQUAL score according to dimensions. Accessibility has the most negative unweighted *SQ*. Surprisingly, assurance, which is the most important dimension, has the least negative unweighted *SQ*. Moreover, reliability, which is the second important dimension, has the second most negative unweighted *SQ*. All dimensions have negative unweighted *SQ*. This means that none of these dimensions met the customers' expectations.

Table 9. The unweighted SQ

Dimension	Mean unweighted score
Reliability	-0.080
Responsiveness	-0.080
Assurance	-0.020
Empathy	-0.026
Tangibility	-0.030
Accessibility	-0.110
SQ (unweighted)	-0.058

Table 10 shows that not all dimensions have negative weighted SQ , i.e. the assurance and empathy dimensions have positive scores. This indicates that the current service gaps of both dimensions are acceptable in light of their relative importance given by customers. Hence, SB management should focus more on other dimensions. Accessibility dimension is the most negative weighted SQ . By examining these various gap scores, SB can identify the key dimensions on which to focus quality improvement efforts.

Table 10. The weighted SQ

Dimension	Mean weighted score
Reliability	-0.062
Responsiveness	-0.044
Assurance	+0.006
Empathy	+0.003
Tangibility	-0.055
Accessibility	-0.079
SQ (weighted)	-0.039

4.3. Analysis of overall quality rating

The quality rating of SB services is shown in Table 11 as seen by customers. In this table, 28.7% of customers rated the services as very good with SQ +0.16, 39.1% rated the services as good with SQ -0.03, 24.7% rated them as fair with SQ -0.26, 5% rated SB services as poor with SQ -0.39 and only 1.5% of SB customers rated services as very poor with a corresponding SQ -0.17. For customers who rated SB services as good and very good (67.8%), SQ is better than the average SQ which is -0.058. However, the rest (31.2%) considered service quality below their expectations. The least favorable score (-0.52) is in the reliability dimension for those who rated the overall quality of SB services poor. The most favorable score (0.27) is in the assurance dimension for those who rated the overall quality of SB services very good.

Table 11. Analysis of the overall quality rating

Rating	No. of customers (%)	Reliability	Responsiveness	Assurance	Empathy	Tangibility	Accessibility	SQ
Very poor	3 (1.5)	0.13	0.00	-0.33	-0.33	-0.22	-0.26	-0.17
Poor	10 (5.0)	-0.52	-0.46	-0.28	-0.28	-0.26	-0.24	-0.39
Fair	52 (24.7)	-0.08	-0.27	-0.30	-0.21	-0.36	-0.34	-0.26
Good	79 (39.1)	-0.11	0.00	0.00	0.02	0.04	-0.13	-0.03
Very good	58 (28.7)	0.07	0.03	0.27	0.20	0.16	0.16	0.16

4.4. Summary of results

Some of the important findings from the results shown earlier will be summarized as follows:

- Assurance dimension constitutes the most important dimension as determined by SB customers.
- There is a service gap in the quality of services provided by SB. The most remarkable gap is in the accessibility dimension. SB management has to look very closely to this service gap.
- On average, SB customers rated the overall service quality as good (3.9 out of 5).
- Customers' expectations of SB services are highest in reliability dimension.
- 67.8% of SB customers rated the overall service quality as good and very good. This result should be seriously taken by SB management to improve their services and retain their customers.
- SB employees dress nicely and they are polite when talking to customers.
- SB has exceeded customers' expectations in performing the service right from the beginning and in instilling the confidence in customers that their transactions are complete and safe.

5. Conclusion

In this paper, we have shown that it is important in the analysis of service quality to use the SERVQUAL as a technique necessary to explore the most important strength and weaknesses in a service provider. The application in this paper was on a Saudi Bank (SB). Many gaps in SB services have been discovered. Despite the fact that none of these gaps is serious, SB has to devote their efforts to cover these gaps especially the accessibility gap.

SB customers considered the level of services below their expectations. This means that SB has to do the maximum efforts that it can afford to raise the level of services in these dimensions to the level of customers' expectations. In the accessibility dimension, car parking seems to be the most serious problem. Therefore, SB management has to solve this problem as soon as possible. In reliability dimension, the most serious service gap is in performing customers' transactions at the right time. SB should search for the reasons of delays. Moreover, performing services as customers want is another service gap in this dimension and it should also be tackled. As assurance dimension seems to be the most important dimension to SB customers, the widest gap was found in the sufficiency of employees' knowledge to answer customers' questions. In this respect, SB management has to increase the knowledge of the employees by providing training courses in their deficiency areas.

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مدينة الملك عبد العزيز للعلوم والتقنية ،
ص.ب. ٦٠١٦ ، الرياض ١١٤٤٢

(قدّم للنشر في ٠٦/٠٣/٢٠٠٥ م؛ وقبل للنشر في ٠١/٠٦/٢٠٠٥ م)

ملخص البحث. تعرف جودة الخدمة بأنها درجة مطابقة توقعات العملاء مع انطباعاتهم للخدمة المقدمة. تم في هذا البحث استخدام طريقة سيرف كوال لقياس جودة الخدمة في أحد البنوك السعودية، وذلك بهدف استكشاف أهم نقاط القوة ونقاط الضعف لهذا البنك. لقد بينت تحليلات هذا البحث أن هناك فجوات في جودة الخدمة بين توقعات العملاء وانطباعاتهم في ستة محاور. لذلك فإن هذا البنك عليه اتخاذ إجراءات تصحيحية في هذه المحاور.