

# A Comparative Study on Service Quality Expected and Perceived By the Customers of Cairo Amman Bank and Bank of Jordan

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## Abstract

Service Quality is the customer's judgement about an entity's overall excellence or superiority. It is a form of attitude and results from a comparison of expectations to perceptions of performance received. In the recent years, service firms like other sectors have realized the significance of customer centered philosophies. They are also using Service Quality as an important differentiator and a path to success. The current paper is an endeavour to elucidate the concept of service quality and examines the customer's perception towards the service quality provided by two banks of Jordan. A sample of 116 customers from Cairo Amman Bank and Bank of Jordan has been selected for the study. Data have been collected through questionnaires designed on a five point Likert scale. Independent sample t-test has been used as the statistical tool to measure the difference in service quality on the variables namely tangibles, responsiveness, reliability, assurance and ATM service quality. The analysis of data revealed that significant difference exists in service quality on the perception of customers in Cairo Amman Bank and Bank of Jordan.

**Key words:** service, service quality, banks, t-test, customers.

## 1. INTRODUCTION

Quality has become an icon for manufacturer and service providers due to rapid growth in the service sector around the globe in the last decades. Service organizations are focusing to deliver the services that meet customer needs in order to make their customer happy. Studies on service quality has been revealed that there is a significant relationship between service quality and customer satisfaction and it benefited the firms in terms of retention of customers and gaining customer loyalty. Services are actions or benefits that one party offer to another that are basically intangible and do not result in ownership of anything. Services are deeds, processes, and performances. Services are processes of activities aiming to provide solutions to customers' problems with most other characteristics of services being consequences of their process nature. There are certain characteristics of services that distinct it from goods viz. intangibility, inseparability, heterogeneity, and perishability (Kotler and Armstrong, 2012). Service quality is the consumer's judgment about an entity's overall excellence or superiority. It is a form of attitude and results from a comparison of expectations to perceptions of performance received. If perception of actual service delivered by the service providers falls short of expectations, a gap is created which should be addressed through proper strategies. There is a lot of argument about the conceptualization and measurement of service quality. The SERVQUAL model developed by (Parasuraman, Zeithmal and Berry, 1988) describes five determinants of service quality in terms of tangibility, reliability, responsiveness, assurance and empathy. Presently, it is the benchmark instrument for the measurement of service quality. The fundamental idea of the SERVQUAL is that service quality is the discrepancy between expectations and perceptions of performance received. The delivery of service quality, consumer satisfaction, and service value are some of the key methods of differentiation a service firm can employ in the development and implementation of successful marketing strategies (Cronin and Taylor 1992; Gronroos 1990; Heskett, Sasser, and Hart 1990; Oliver 1993; Quinn 1992; and; Zeithmal 1988).

## 1.2 Components of Service Quality

The present study focuses on the following dimensions of service quality.

- ❖ Tangibles
- ❖ Responsiveness
- ❖ Reliability
- ❖ Assurance
- ❖ ATM Service Quality

## 2. REVIEW OF RELATED LITERATURE

**Khan (2016)** in his study examined the perception of customers towards the service provided by the public and private sector banks in India. The researcher has taken a sample of 116 customers from districts of Uttar Pradesh like Aligarh, Agra, Hathras, Mathura, Meerut, and Muzaffarnagar and collected data through questionnaires designed on a five point Likert scale. State Bank of India, Punjab National Bank, and Allahabad Bank have been selected from public sector and ICICI Bank, HDFC Bank and Axis Bank have been selected from private sector banks. The analysis of the data revealed that significant difference exists in service quality in customer's perception on the variables tangibles, responsiveness, assurance, and ATM service quality. However, it has been revealed that significant difference does not exist in service quality on the variable reliability in the perception of customers in public and private sector banks. **Qureshi and Bhatt (2015)** in their study entitled, *"An Assessment of Service Quality, Customer Satisfaction and Customer Loyalty in Life Insurance Corporation of India with Special Reference to Srinagar District of Jammu and Kashmir"* analyzed the customers' expectations and perceptions towards service quality provided by LIC in Srinagar district of Jammu and Kashmir. Data has been collected from 273 LIC customers from Srinagar and analyzed with the help of statistical techniques including cronbach alpha, pearson correlation and ANOVA. The findings of the study indicate that there is a service quality shortfall i.e. perceptions are lower than expectations in all the six service quality dimensions used in the study. **Anjor et.al. (2014)** in the research titled, *"Service Quality Assessment: A Study of Consumer Satisfaction in Indian Insurance Sector"* examined the customers' perception and expectation towards life insurance service quality and the relationship between customer expectation and perception of service quality. Data has been collected from 500 customers from the five cities of Uttar Pradesh. It has been found that the expectation is higher than perception in terms of service quality in insurance sector. Communication gap and service delivery aspect is an important factor in terms of customer expectation. It has been analyzed that seven factors are from customer perception and six factors are for customer expectation. The research resulted in the development of a reliable and valid instrument for assessing customer perceived service quality for life insurance services. The results confirm that service quality is crucial to acquire loyal consumers and consumer loyalty. **Sandhu and Bala (2011)** in their study entitled, *"Customers' Perception towards Service Quality of Life Insurance Corporation of India: A Factor Analytic Approach"* showed that proficiency has significant impact on customer's perception towards life insurance service quality. LIC can increase its customer's satisfaction by improving the performance of agents and employees. Besides, it has been revealed that proficiency, physical and ethical excellence, and functionality have significant impact on the overall service quality of Life Insurance Corporation of India.

### 3. OBJECTIVES OF THE STUDY

The objective of the study is to make comparative analysis of the service quality in Bank of Jordan and Cairo Amman Bank. Following are the objectives of the study:

1. To measure the difference in the perception of customers on the service quality dimension of tangibles between Cairo Amman Bank and Bank of Jordan.
2. To examine the difference in the perception of customers on the service quality dimension of reliability between Cairo Amman Bank and Bank of Jordan.
3. To investigate the difference in the perception of customers on the service quality dimension of responsiveness between Cairo Amman Bank and Bank of Jordan.
4. To find the difference in the perception of customers on the service quality dimension of assurance between Cairo Amman Bank and Bank of Jordan.
5. To measure the difference in the perception of customers on the service quality dimension of ATM service quality between Cairo Amman Bank and Bank of Jordan.

### 4. HYPOTHESES OF THE STUDY

Following null hypotheses have been developed for the study.

Ho1: There is no significant difference in the perception of customers on the service quality dimension of tangibles between Cairo Amman Bank sector banks and Bank of Jordan.

Ho2: There is no significant difference in the perception of customers on the service quality dimension of reliability between Cairo Amman Bank sector banks and Bank of Jordan.

Ho3: There is no significant difference in the perception of customers on the service quality dimension of responsiveness between Cairo Amman Bank sector banks and Bank of Jordan.

Ho4: There is no significant difference in the perception of customers on the service quality dimension of assurance between Cairo Amman Bank sector banks and Bank of Jordan.

Ho5: There is no significant difference in the perception of customers on the service quality dimension of ATM service quality between Cairo Amman Bank sector banks and Bank of Jordan.

### 5. SAMPLE SIZE AND DATA COLLECTION

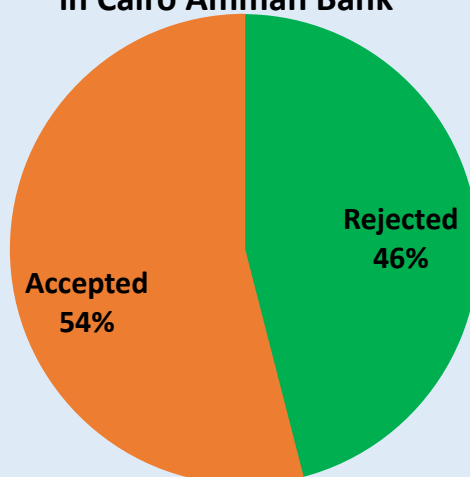
The population of this study consists of all customers of Cairo Amman Bank and Bank of Jordan. The size of the sample is 116 customers chosen from selected districts of Jordan with the help of a well designed questionnaire set on a five point Likert-scale (5-highly satisfied to 1-highly dissatisfied). It consists of two parts: first part of the questionnaire was containing information of the respondents their demographic background and second part was containing questions regarding service quality. Independent sample t-test has been used to analyze the results through MS-Excel.

**Table 1: Sample Size of the Study**

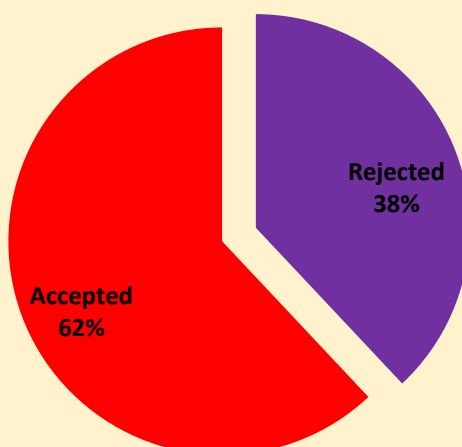
<b>Questionnaires</b>	<b>Cairo Amman Bank</b>	<b>Bank of Jordan</b>	<b>Total</b>
Distributed	100	100	200
Rejected	46	38	84
Accepted	54	62	116
<b>Sample Size</b>	<b>54</b>	<b>62</b>	<b>116</b>
Response Rate	54%	62%	58%

Source: Primary Data

**Fig.1: Questionnaires Accepted & Rejected in Cairo Amman Bank**



**Fig.2: Questionnaires Accepted and Rejected in Bank of Jordan**



**Table 2: Shows the mean and Standard Deviation of all Variables**

Variables of Service Quality	Banks	N	Mean	Standard Deviation
Tangibles	Cairo Amman Bank	58	2.8441	2.5846
	Bank of Jordan	58	3.6973	3.1005
Reliability	Cairo Amman Bank	58	4.0116	2.6358
	Bank of Jordan	58	4.3667	1.9677
Responsiveness	Cairo Amman Bank	58	2.8671	2.6356
	Bank of Jordan	58	3.7469	2.0741
Assurance	Cairo Amman Bank	58	3.0046	1.2456
	Bank of Jordan	58	3.1347	1.0241
ATM Service Quality	Cairo Amman Bank	58	3.1136	1.5456
	Bank of Jordan	58	3.7947	1.2207

Table 2 shows the mean and standard deviation of all five variables. The mean value of all variables in Bank of Jordan is more than the mean value in Cairo Amman Bank sector banks. It further highlights that the service provided by Bank of Jordan is superior to Cairo Amman Bank sector banks.

## 6. HYPOTHESIS TESTING

### Hypothesis 1

*Ho<sub>1</sub>: There is no significant difference in the perception of customers on the service quality dimension of tangibles between Cairo Amman Bank and Bank of Jordan.*

*Ha<sub>1</sub>: There is a significant difference in the perception of customers on the service quality dimension of tangibles between Cairo Amman Bank and Bank of Jordan.*

Independent sample t-test has been used as a statistical tool to examine the difference in the perception of customers on the service quality dimension of tangibles between Cairo Amman Bank and Bank of Jordan. The null hypothesis is that there is no significant difference in the perception of customers on the service quality dimension of tangibles between Cairo Amman Bank and Bank of Jordan and the alternative states that there is a significant difference in the perception of customers on the service quality dimension of tangibles between Cairo Amman Bank and Bank of Jordan.

**Table 3: Group Statistics on variable Tangibles**

Banks	N	Mean	Std. Deviation	Std. Error
Cairo Amman Bank	58	2.8441	2.5846	1.0074
Bank of Jordan	58	3.6973	3.1005	1.3320

Source: Output of MS-Excel

Table 3 shows the descriptive statistics i.e. mean value, standard deviation, and standard error of Cairo Amman Bank and Bank of Jordan on the variable tangibles. It has been found from the above table that the Cairo Amman Bank sector banks have the lowest mean value of 2.8441 on five point scale with standard deviation of 2.5846 whereas the mean value of Bank of Jordan is 3.1005 with standard deviation of 1.3320.

**Table 4: Independent Sample t-test on Tangibles**

	Levene's Test for Equality of variances		t-test for Equality of Means				
	F	Sig.	t	Df	P Value	Mean Difference	Std. Error
Equal variances assumed	1.224	0.127	13.643	120	0.0061	2.0961	1.1451
Equal variances not assumed			9.956	114.654	0.000	2.1344	1.3223

Source: Output of MS-Excel

Table 4 shows the results of independent samples t-test used to find out the differences in the perception of customers on the service quality dimension of tangibles between Cairo Amman Bank and Bank of Jordan. The value of 't' is 13.643 and significant value is 0.0061 which is less than 0.05 at 95 percent confidence interval. Therefore, null hypothesis is rejected and hence it can be said that there is a significant difference in the perception of customers on the service quality dimension of tangibles between Cairo Amman Bank and Bank of Jordan.

### Hypothesis 2

***Ho<sub>2</sub>: There is no significant difference in the perception of customers on the service quality dimension of reliability between Cairo Amman Bank and Bank of Jordan.***

***Ha<sub>2</sub>: There is a significant difference in the perception of customers on the service quality dimension of reliability between Cairo Amman Bank and Bank of Jordan.***

Independent sample t-test has been used as a statistical tool to examine the difference in the perception of customers on the service quality dimension of reliability between Cairo Amman Bank and Bank of Jordan. The null hypothesis is that there is no significant difference in the perception of customers on the service quality dimension of reliability between Cairo Amman Bank and Bank of Jordan and the alternative states that there is a significant difference in the perception of customers on the service quality dimension of reliability between Cairo Amman Bank and Bank of Jordan.

**Table 5: Group Statistics on variable Reliability**

Banks	N	Mean	Std. Deviation	Std. Error
Cairo Amman Bank	58	4.0116	2.6358	0.4569
Bank of Jordan	58	4.3667	1.9677	0.8573

**Source:** Output of MS-Excel

Table 5 shows the descriptive statistics i.e. mean value, standard deviation, and standard error of Cairo Amman Bank and Bank of Jordan on the variable reliability. The mean value of Cairo Amman Bank sector banks is the lowest (4.0116) on five point scale

**Table 6: Independent Sample t-test on Reliability**

	Levene's Test for Equality of variances		t-test for Equality of Means				
	F	Sig.	t	Df	P Value	Mean Difference	Std. Error
Equal variances assumed	2.046	0.977	11.612	120	0.631	3.6541	1.0046
Equal variances not assumed			3.641	117.635	0.4778	3.1364	1.3614

**Source:** Output of MS-Excel

Table 6 shows the results of Independent Samples t-test used to find out the differences in the perception of customers on the service quality dimension of reliability between Cairo Amman Bank and Bank of Jordan. The value of 't' is 11.612 and significant value is 0.631 which is more than 0.05 at 95 percent confidence interval. Therefore, null hypothesis is accepted and hence it can be said that there is no significant difference in the perception of customers on the service quality dimension of reliability between Cairo Amman Bank and Bank of Jordan.

### Hypothesis 3

***Ho<sub>3</sub>: There is no significant difference in the perception of customers on the service quality dimension of responsiveness between Cairo Amman Bank and Bank of Jordan.***

***Ha<sub>3</sub>: There is a significant difference in the perception of customers on the service quality dimension of responsiveness between Cairo Amman Bank and Bank of Jordan.***

Independent sample t-test has been used as a statistical tool to examine the difference in the perception of customers on the service quality dimension of responsiveness between Cairo Amman Bank and Bank of Jordan. The null hypothesis is that there is no significant difference in the perception of customers on the service quality dimension of responsiveness between Cairo Amman Bank and Bank of Jordan and the

alternative states that there is a significant difference in the perception of customers on the service quality dimension of responsiveness between Cairo Amman Bank and Bank of Jordan.

**Table 7: Group Statistics on variable Responsiveness**

Banks	N	Mean	Std. Deviation	Std. Error
Cairo Amman Bank	58	2.8671	2.6356	1.0461
Bank of Jordan	58	3.7469	2.0741	1.2563

**Source:** Output of MS-Excel

Table 7 shows the descriptive statistics i.e. mean value, standard deviation, and standard error of Cairo Amman Bank and Bank of Jordan on the variable responsiveness. The mean value of Cairo Amman Bank sector banks is the lowest (2.8671) on five point scale.

**Table 8: Independent Sample t-test on Responsiveness**

	Levene's Test for Equality of variances		t-test for Equality of Means				
	F	Sig.	t	Df	Sig. (2 tailed)	Mean Difference	Std. Error
Equal variances assumed	0.964	0.761	39.403	120	0.001	-1.5229	1.3644
Equal variances not assumed			31.779	117.66	0.000	-1.4631	1.8077

**Source:** Output of MS-Excel

Table 8 shows the results of Independent Samples t-test used to find out the differences in the perception of customers on the service quality dimension of responsiveness between Cairo Amman Bank and Bank of Jordan. The value of 't' is 39.403 and significant value is 0.001 which is less than 0.05 at 95 percent confidence interval. Therefore, null hypothesis is rejected and hence it can be said that there is a significant difference in the perception of customers on the service quality dimension of responsiveness between Cairo Amman Bank and Bank of Jordan.

#### Hypothesis 4

***Ho<sub>4</sub>: There is no significant difference in the perception of customers on the service quality dimension of assurance between Cairo Amman Bank and Bank of Jordan.***

***Ha<sub>4</sub>: There is a significant difference in the perception of customers on the service quality dimension of assurance between Cairo Amman Bank and Bank of Jordan.***

Independent sample t-test has been used as a statistical tool to examine the difference in the perception of customers on the service quality dimension of assurance between Cairo Amman Bank and Bank of Jordan. The null hypothesis is that there is no significant difference in the perception of customers on the service quality dimension of assurance between Cairo Amman Bank and Bank of Jordan and the alternative states that there is a significant difference in the perception of customers on the service quality dimension of assurance between Cairo Amman Bank and Bank of Jordan.

**Table 9: Group Statistics on variable Assurance**

Banks	N	Mean	Std. Deviation	Std. Error
Cairo Amman Bank	68	3.0046	1.2456	0.8741
Bank of Jordan	54	3.1347	1.0241	0.4563

**Source:** Output of MS-Excel

Table 9 shows the descriptive statistics i.e. mean value, standard deviation, and standard error of Cairo Amman Bank and Bank of Jordan on the variable assurance. The mean value of Cairo Amman Bank sector banks is the lowest (3.0046) on five point scale.

**Table 10: Independent Sample t-test on Assurance**

	Levene's Test for Equality of variances		t-test for Equality of Means				
	F	Sig.	t	Df	P Value	Mean Difference	Std. Error
Equal variances assumed	0.016	0.848	4.663	120	0.009	-0.0912	0.8448
Equal variances not assumed			8.477	119.466	0.000	-0.08569	0.5463

**Source:** Output of MS-Excel

Table 10 shows the results of Independent Samples t-test used to find out the differences in the perception of customers on the service quality dimension of assurance between Cairo Amman Bank and Bank of Jordan. The significant value is 0.009 which is less than 0.05 at 95 percent confidence interval. Therefore, null hypothesis is rejected and hence it can be said that there is a significant difference in the perception of customers on the service quality dimension of assurance between Cairo Amman Bank and Bank of Jordan.

### Hypothesis 5

***H<sub>05</sub>: There is no significant difference in the perception of customers on the service quality dimension of ATM service quality between Cairo Amman Bank and Bank of Jordan.***

***H<sub>a5</sub>: There is a significant difference in the perception of customers on the service quality dimension of ATM service quality between Cairo Amman Bank and Bank of Jordan.***

Independent sample t-test has been used as a statistical tool to examine the difference in the perception of customers on the service quality dimension of ATM service quality between Cairo Amman Bank and Bank of Jordan. The null hypothesis is that there is no significant difference in the perception of customers on the service quality dimension of ATM service quality between Cairo Amman Bank and Bank of Jordan and the alternative states that there is a significant difference in the perception of customers on the service quality dimension of ATM service quality between Cairo Amman Bank and Bank of Jordan.

**Table 11: Group Statistics on variable ATM Service Quality**

Banks	N	Mean	Std. Deviation	Std. Error
Cairo Amman Bank	68	3.1136	1.5456	0.6741
Bank of Jordan	54	3.7947	1.2207	0.3563

**Source:** Output of MS-Excel

Table 11 shows the descriptive statistics i.e. mean value, standard deviation, and standard error of Cairo Amman Bank and Bank of Jordan on the variable reliability. This has been found from the above table that the Cairo Amman Bank sector banks have the lowest mean value of 3.1136 on five point scale with standard deviation of 1.5456 whereas the mean value of Bank of Jordan is 3.7947 with standard deviation of 1.2207.

**Table 12: Independent Sample t-test on ATM service quality**

	Levene's Test for Equality of variances		t-test for Equality of Means				
	F	Sig.	t	Df	P Value	Mean Difference	Std. Error
Equal variances assumed	0.074	0.935	-1.664	120	0.0012	-0.0047	0.5421
Equal variances not assumed			-1.4987	116.754	0.0001	-0.3145	0.5333

**Source:** Output of MS-Excel

Table 12 shows the results of Independent Samples t-test used to find out the differences in the perception of customers on the service quality dimension of ATM service quality between Cairo Amman Bank and Bank of Jordan. The significant value is 0.0012 which is less than 0.05 at 95 percent confidence interval. Therefore, null hypothesis is rejected and hence it can be said that there is a significant difference in the perception of customers on the service quality dimension of ATM service quality between Cairo Amman Bank and Bank of Jordan.

## 7. RESULTS AND DISCUSSIONS

- a) Independent sample t-test has been used as a statistical tool to examine the difference in the perception of customers on the service quality dimension of tangibles between Cairo Amman Bank and Bank of Jordan. The value of 't' is 13.643 and significant value is 0.0061 which is less than 0.05 at 95 percent confidence interval. Therefore, null hypothesis is rejected and hence it can be said that there is a significant difference in the perception of customers on the service quality dimension of tangibles between Cairo Amman Bank and Bank of Jordan.
- b) The difference in the perception of customers on the service quality dimension of reliability between Cairo Amman Bank and Bank of Jordan has been examined with the application of independent sample t-test. The value of 't' is 11.612 and significant value is 0.631 which is more than 0.05 at 95 percent confidence interval. Therefore, null hypothesis is accepted and hence it can be said that there is no significant difference in the perception of customers on the service quality dimension of reliability between Cairo Amman Bank and Bank of Jordan.
- c) Independent sample t-test has been used as a statistical tool to examine the difference in the perception of customers on the service quality dimension of responsiveness between Cairo Amman Bank and Bank of Jordan. The value of 't' is 39.403 and significant value is 0.001 which is less than 0.05 at 95 percent confidence interval. Therefore, null hypothesis is rejected and hence it can be said that there is a significant difference in the perception of customers on the service quality dimension of responsiveness between Cairo Amman Bank and Bank of Jordan.
- d) The difference in the perception of customers on the service quality dimension of assurance between Cairo Amman Bank and Bank of Jordan has been examined with the application of independent sample t-test. The significant value is 0.009 which is less than 0.05 at 95 percent confidence interval. Therefore, null hypothesis is rejected and hence it can be said that there is a significant difference in the perception of customers on the service quality dimension of assurance between Cairo Amman Bank and Bank of Jordan.
- e) Independent sample t-test has been used as a statistical tool to examine the difference in the perception of customers on the service quality dimension of ATM service quality between Cairo Amman Bank and Bank of Jordan. The significant value is 0.0012 which is less than 0.05 at 95 percent confidence interval. Therefore, null hypothesis is rejected and hence it can be said that there is a significant difference in the perception of customers on the service quality dimension of ATM service quality between Cairo Amman Bank and Bank of Jordan.

**Table 13: Summary of Hypothesis Tested**

No	Hypotheses	Results
1	There is no significant difference in the perception of customers on the service quality dimension of tangibles between Cairo Amman Bank and Bank of Jordan.	Rejected
2	There is no significant difference in the perception of customers on the service quality dimension of reliability between Cairo Amman Bank and Bank of Jordan.	Accepted
3	There is no significant difference in the perception of customers on the service quality dimension of responsiveness between Cairo Amman Bank and Bank of Jordan.	Rejected
4	There is no significant difference in the perception of customers on the service quality dimension of assurance between Cairo Amman Bank and Bank of Jordan.	Rejected
5	There is no significant difference in the perception of customers on the service quality dimension of ATM service quality between Cairo Amman Bank and Bank of Jordan.	Rejected

Table 13 shows the summary of all hypotheses tested to examine the differences in service quality between Cairo Amman Bank and Bank of Jordan. All the null hypotheses have been rejected except the second hypotheses.

## 8. CONCLUSION

Service quality represents value judgments about outcome, impacts, and results of what organizations do or offers. Customer's perception of service quality is not at all based on a lone variable but on a multifaceted set of variables. Several attempts have been made by all manufacturing and service organizations to deliver quality service to their customers. In this research, a comparison has been made in service quality between Cairo Amman Bank and Bank of Jordan. A sample of 116 customers from Cairo Amman Bank and Bank of Jordan has been selected for the study. Data have been collected through questionnaires designed on a five point Likert scale. Firstly, reliability of the data has been checked by applying croanbach alpha. Independent sample t-test has been used as the statistical tool to measure the difference in service quality on the variables namely tangibles, responsiveness, reliability, assurance, and ATM service quality. The analysis of the data revealed that significant difference exists in service quality on the perception of customers in Cairo Amman Bank and Bank of Jordan on the variables tangibles, responsiveness, assurance, and ATM service quality but significant difference does not exist in service quality on the variable reliability in the perception of customers in Cairo Amman Bank and Bank of Jordan.

# 9. LIMITATIONS OF THE STUDY

It has been difficult to collect data from all over the country due to time and cost constraints. Thus, Cairo Amman Bank and Bank of Jordan have been selected. The study has used convenience sampling. Besides, the sample size is very small and hence geographical differences could not be made.

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