

APPLICATION OF SERVQUAL METHOD FOR EVALUATE SERVICE QUALITY OF SADERAT BANK IN URMIA, IRAN

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Abstract: This research was conducted to evaluate the quality of services offered to customers at Saderat bank branches by using SERVQUAL model. In this research, survey level of the gap between expectations and service perceived by Saderat bank customers in each of the five dimensions of service quality. The ranking of service quality dimensions in order of importance from standpoint of customers and understanding level of customers' satisfaction with the quality of services offered by Saderat bank, as the main objectives of the research are considered. The research statistical population consisted of all the customers of Saderat Bank in Urmia City and 228 customers of this bank were sampled. To test the research hypotheses, software SPSS 18 and Paired-Samples T-Test, Wilcoxon test and Friedman test were used. The results of this research show that in all aspects, Saderat bank customers' expectation is higher than their perceptions of the quality of services offered. It means that in all of the five dimensions of service quality, there are gaps. Thus the bank failed in any of these dimensions to meet their customers' expectations.

Key words: SERVQUAL, service quality, banking services, perception, expectations.

Introduction

Better quality of services provided by the bank has a positive influence on satisfaction of its customers and it directly contributes to profitability of banking industry (Ladhari et al., 2011). Good quality of service provides numerous benefits to banking industry like better corporate image, enhancement in customer satisfaction, cross selling opportunities, decreased customers defection, increased chances of word to mouth recommendation and facilitates the maintenance of long term and good customer relationships (Bauman et al., 2007; Ehigie, 2006; Hawke and Heffernan, 2006; Wang et al., 2003). In modern banking system maintaining and developing long term customer relationships is essential for competitive business (Camarero, 2007). SERVQUAL is a well-known research instrument for evaluating service quality in banking industry. SERVQUAL perfectly covers the dimensions that are considered by a customer in evaluating quality of service in a bank. SERVQUAL can generally be applied for evaluating service quality in any service sector (Parasuraman et al., 1988). Most of the studies have utilized SERVQUAL for evaluating service quality of banking industry (Arasli et al., 2005; Zhou 2004; Chi Cui et al., 2003; Lam, 2002; Zhou et al., 2002; Othman and Owen, 2001). Many alternative instruments to SERVQUAL have also been applied in

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banking sector (Guo et al., 2008; Karapte et al., 2005; Jabnoun and Al-Tamimi, 2003; Aldlaigan and Buttle, 2002; Bahia and Nantel, 2000).

Literature review

The customer judgment of overall excellence about service quality of a service sector is termed as perceived service quality (Parasuraman et al., 1988). This judgment is based on difference that what a customer expect from his service provider and what the actual service he receives from it (Parasuraman et al., 1988). Numerous research instruments exists for measurement of service quality and SERVQUAL is a well-known model (Ladahri, 2009) and it is assumption based that comparison between the customer belief that what quality of service should be provided by service deliver and the actual service received will give us the perceived service quality of customer (Gronroos, 1984). SERVQUAL deals with five service quality dimensions (Tangibles, Reliability, Responsiveness, Assurance, and Empathy). The tangible elements deal with the availability of physical facilities, equipment and personnel. Reliability is the ability of the service provider to perform a service dependably and accurately. Responsiveness is concerned with the willingness of service provider to assist customers and deliver prompt services. Assurance means that customers can put their trust in service provider employees and Empathy is individualized care and attention that customer receives from service deliver (Parasuraman et al., 1988).

Review of some accomplished studies

Service quality of banking sector in Bangladesh was evaluated by Mizenur Rahaman, et al. (2011). This study measuring service quality of PCBs (Private Commercial Banks) in Bangladesh mainly studied on client expectation and perception about the services on different five dimensions. The results of this research show that PCBs have taken proper steps to ensure the clients satisfaction on their services through quick response, reliable service, and giving assurance to fulfil their expected requirements.

Bank service quality, customer satisfaction and loyalty in Ethiopian banking Sector were investigated by Shanka (2012). The major aim of the research paper is to measure the quality of service offered by private banks operating in Ethiopia. The research proves that empathy and responsiveness plays the most important role in customer satisfaction level followed by tangibility, assurance, and finally the bank reliability. The research findings also indicate offering high quality service increase customer satisfaction, which in turn leads to high level of customer commitment and loyalty.

Ilyas, et al. (2013) evaluated the “perceived service quality” of banks in Pakistan. In order to find the perceived service quality the mean score was obtained which showed that “Empathy” had the highest value in expectation with 4.877 followed by “Assurance” and “Responsiveness” and similarly on the perception side

“Reliability” had highest value with 4.85 followed by “Responsiveness” and “Assurance”. Females are dissatisfied in tangibles as gap is negative but males are satisfied in the same dimensions similarly in “Responsiveness” males are dissatisfied but females are satisfied in this dimension which shows that perceived service quality varies gender wise. The results of this research show that the banking institutions are exceeding customer expectations in three dimensions i.e. “Tangibles”, “Reliability” and “Responsiveness” and lacking other two dimensions “Assurance” and “Empathy”. R. Ulewicz (2014) investigated the quality of educational services at the University of higher education in management and production engineering at the Faculty of Management of the Czestochowa University of Technology using SERVQUAL method. The result of study shows that the completion of the university with an established reputation can help in a graduate career. There is therefore a necessity, not only statutory but also market, to research quality and integrity of provided educational services.

The conceptual model of the research

The following conceptual model has been used in this article.

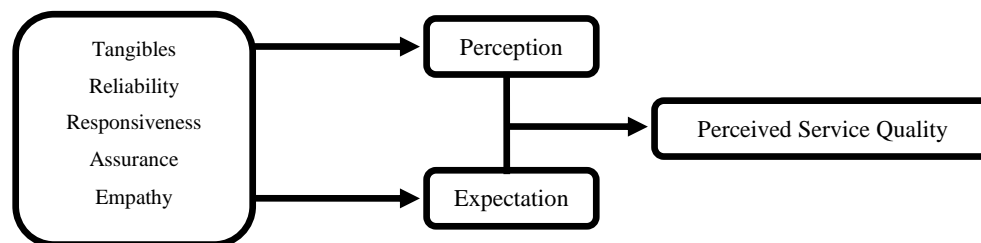


Figure 1. Research Conceptual model (Hagigi et al., 2004)

Research objectives

- Evaluating the quality of services offered to customers’ at Saderat bank branches by using SERVQUAL model;
- The ranking of service quality dimensions in order of importance from standpoint of customers;
- Understanding level of customers’ satisfaction with the quality of services offered by Saderat bank.

Hypotheses of research

From the above mentioned conceptual model and research objectives, the following hypotheses are developed:

Main hypothesis

- There are significant differences between customers' expectations and perceptions of service quality of Saderat bank.

Sub-hypothesis

- There are significant differences between Saderat Bank customers' expectations and perception of the tangibles dimension;
- There are significant differences between Saderat Bank Customers' expectations and perceptions of the reliability dimension;
- There are significant differences between Saderat Bank Customers' expectations and perceptions of the responsiveness dimension;
- There are significant differences between Saderat Bank Customers' expectations and perceptions of the assurance dimension;
- There are significant differences between Saderat Bank Customers' expectations and perceptions of the empathy dimension;
- There are significant differences between the five dimension of quality in order of importance from standpoint of Saderat Bank customers'.

Methodology of research

The present research in terms of target is applied research. Because the results of this research can be useful for improving the quality of Saderat bank services. Method of data collection is descriptive – survey. It means that in terms of data collection method is descriptive research and survey on the basis of cross sectional. In this research, the selected branches of cluster sampling and random method are used. The statistical population of this research is customers of Saderat Bank branches in Urmia, Iran. Since the statistical population was unlimited, therefore the following formula was used to get the size of the sample:

$$n = \frac{(Z_{\alpha/2}^2) S^2}{d^2}$$

The variance of the obtained answers from the primary sample was 0.148, and by putting it in the above mentioned formula, the reliability level (α) was 95 percent, and estimate accuracy (d) was 0.05, and the sample size was 228.

Information gathering tool

Information gathering tool in the present study were library studies and the questionnaires that general framework is derived from the SERVQUAL model. The research questionnaire consisted of two main parts. The first part was on specifications of the respondent. Second part for evaluation customers' expectations and perceptions of service quality of Saderat bank branches in Urmia. The second part of the questionnaire consisted of 26 questions that measure five dimensions of service quality of Saderat bank based on five-point Likert scale. The above mentioned

tools have been used in many researchers conducted on service quality, thus these tools can be considered highly reliable. To test the evaluating tool reliability, the designed questionnaire was at first distributed between about 30 customers of the Saderat bank, and was analyzed after being collected. The results of the primary sample show that Cronbach's Alpha index is 0.93 (for all items), indicating high reliability. In Table 1, Cronbach's alpha coefficients for each of the service quality dimensions and also all dimensions are shown.

Table 1. Reliability Coefficient (Cronbach's alpha)

Dimension	Expectations	Perception	Expectations & Perception
Tangibles	0.75	0.73	0.79
Reliability	0.79	0.85	0.77
Responsiveness	0.85	0.84	0.82
Assurance	0.72	0.74	0.72
Empathy	0.77	0.83	0.80
total Quality Service (All dimensions)	0.92	0.94	0.93

Data analysis

At first, descriptive statistics (results have been shown in Table 2) was used to study the characteristics of statistical sample, and inferential statistics (Paired-Samples T-Test, Wilcoxon and Friedman) was used to test the research hypotheses and to assess the normality of the data collected, Kolmogorov-Smirnov test (KS) is used (results have been shown in Table 3).

The results and findings are presented in two parts. First part: Descriptive statistics Table 2 shows the demographic characteristics of respondents.

Table 2. Descriptive statistics results

Characteristics Description	Group	Quantity	Percentage
Gender	Male	132	57.9
	Female	96	42.1
Age	21 to 30 years	98	43
	31 to 40 years	59	25.9
	41 to 50 years	43	18.9
	50 years and older	28	12.3
Education	Diploma	56	24.6
	Associate	41	18
	Bachelor	77	33.8
	Master and above	54	23.7
Occupation	Employee	64	28.1
	University student	53	23.2
	Free	29	12.7
	Retired	23	10.1
	Housekeeper	34	14.9
	Unemployed	25	11

Activity background With Bank Saderat	Up to 3 years	46	20.2
	3 to 5 years	66	28.9
	5 to 10 years	63	27.6
	More than 10 years	53	23.2
Customers relationship with other banks	Account in other banks	205	89.9
	No accounts in other banks	23	10.1

Second part: Inferential statistics

Hypotheses testing should be done before the test of normality. In this study, for test of normality, statistical hypotheses as follows:

H₀: The distribution of data for each variable is normal.

H₁: The distribution of data for each variable is not normal.

If the Kolmogorov-Smirnov Z test yields a significance level of more (>) than 0.05, it means that the distribution is normal. According to the results in table 3, the significance level in all dimensions except assurance, are more (>) than 0.05. It means that the distribution of data for assurance variable is not normal and therefore for hypothesis testing of this dimension (the fourth sub-hypothesis), the Wilcoxon test was used. Due to normal distribution of the five other dimensions, to test the hypotheses related to this five dimension, Paired-Samples T-Test is used.

Table 3. Kolmogorov-Smirnov Test results

Dimension	Kolmogorov-Smirnov Z	Asymp. Sig. (2-tailed)
Tangibles	1.22	0.10
Reliability	1.30	0.06
Responsiveness	1.03	0.23
Assurance	1.49	0.02
Empathy	0.84	0.46
total Quality Service (All dimensions)	0.69	0.72

Research Hypotheses Test

Main hypothesis testing

There are significant differences between customers' expectations and perceptions of service quality of Saderat bank.

Thus, H₀ and H₁ hypotheses are set as follows:

H₀: There are no significant differences between customers' expectations and perceptions of service quality of Saderat bank ($\mu_e = \mu_p$).

H₁: There are significant differences between customers' expectations and perceptions of service quality of Saderat bank ($\mu_e \neq \mu_p$).

To test main hypothesis, Paired-Samples T-Test was used. As can be seen in Table 4, the calculated significance level is almost zero is less than 0.05 of error level. Thus hypothesis H₀ is rejected and hypothesis H₁ is verified. So we can say with 95% confidence that there are significant differences between customers' expectations

and perceptions of service quality of Saderat bank and customer's expectation is more than Bank's performance.

Table 4. Paired Samples Test for main hypothesis testing

Sig. (2 tailed)	df	t	Paired Differences				Mean	Expectation - Perception	Pair 1
			95% Confidence Interval of the Difference		Std. Error Mean	Std. Deviation			
			Upper	Lower					
0.000	227	18.70	0.99	0.80	0.04	0.72	0.89		

First Sub-hypothesis testing

There are significant differences between Saderat bank customers' expectations and perceptions of the tangibles dimension.

Thus, H_0 and H_1 hypotheses are set as follows:

H_0 : There are no significant differences between Saderat bank customers' expectations and perceptions of the tangibles dimension ($\mu_e = \mu_p$).

H_1 : There are significant differences between Saderat bank customers' expectations and perceptions of the tangibles dimension ($\mu_e \neq \mu_p$).

To test First Sub-hypothesis, Paired-Samples T-Test was used. As can be seen in Table 5, the calculated significance level is almost zero is less than 0.05 of error level. Thus hypothesis H_0 is rejected and hypothesis H_1 is verified. So we can say with 95% confidence that there are significant differences between Saderat bank customers' expectations and perceptions of the tangibles dimension.

Table 5. Paired Samples Test for first Sub-hypothesis testing

Sig. (2 tailed)	df	t	Paired Differences				Mean	Tangibles (Expectation) Tangibles (Perception)	Pair 1
			95% Confidence Interval of the Difference		Std. Error Mean	Std. Deviation			
			Upper	Lower					
0.000	227	16.31	0.91	0.71	0.05	0.76	0.81		

Second Sub-hypothesis testing

There are significant differences between Saderat bank customers' expectations and perceptions of the reliability dimension.

Thus, H_0 and H_1 hypotheses are set as follows:

H_0 : There are no significant differences between Saderat bank customers' expectations and perceptions of the reliability dimension ($\mu_e = \mu_p$).

H₁: There are significant differences between Saderat bank customers' expectations and perceptions of the reliability dimension ($\mu_e \neq \mu_p$).

To test second Sub-hypothesis, Paired-Samples T-Test was used. As can be seen in Table 6, the calculated significance level is almost zero is less than 0.05 of error level. Thus hypothesis H₀ is rejected and hypothesis H₁ is verified. So we can say with 95% confidence that there are significant differences between Saderat bank customers' expectations and perceptions of the reliability dimension.

Table 6. Paired Samples Test for second Sub-hypothesis testing

Sig. (2 tailed)	df	t	Paired Differences					Reliability (Expectation) Reliability (Perception)	Pair 1
			95% Confidence Interval of the Difference		Std. Error Mean	Std. Deviation	Mean		
			Upper	Lower					
0.000	227	16.71	1.10	0.86	0.05	0.88	0.98		

Third sub-hypothesis testing

There are significant differences between Saderat bank customers' expectations and perceptions of the responsiveness dimension.

Thus, H₀ and H₁ hypotheses are set as follows:

H₀: There are no significant differences between Saderat bank customers' expectations and perceptions of the responsiveness dimension ($\mu_e = \mu_p$).

H₁: There are significant differences between Saderat bank customers' expectations and perceptions of the responsiveness dimension ($\mu_e \neq \mu_p$).

To test third Sub-hypothesis, Paired-Samples T-Test was used. As can be seen in Table 7, the calculated significance level is almost zero is less than 0.05 of error level. Thus hypothesis H₀ is rejected and hypothesis H₁ is verified. So we can say with 95% confidence that there are significant differences between Saderat bank customers' expectations and perceptions of the responsiveness dimension.

Table 7. Paired Samples Test for third Sub-hypothesis testing

Sig. (2 tailed)	df	t	Paired Differences					responsiveness (Expectation) responsiveness (Perception)	Pair 1
			95% Confidence Interval of the Difference		Std. Error Mean	Std. Deviation	Mean		
			Upper	Lower					
0.000	227	15.38	1.17	0.91	0.06	1.02	1.40		

Fourth Sub-hypothesis testing

There are significant differences between Saderat bank customers' expectations and perceptions of the assurance dimension.

Thus, H_0 and H_1 hypotheses are set as follows:

H_0 : There are no significant differences between Saderat bank customers' expectations and perceptions of the assurance dimension ($\mu_e = \mu_p$).

H_1 : There are significant differences between Saderat bank customers' expectations and perceptions of the assurance dimension ($\mu_e \neq \mu_p$).

Due to the lack of normal distribution of assurance variable, to test fourth sub-hypothesis, Wilcoxon test was used. As can be seen in Table 8, the calculated significance level is almost zero is less than 0.05 of error level. Thus hypothesis H_0 is rejected and hypothesis H_1 is verified. So we can say with 95% confidence that there are significant differences between Saderat bank customers' expectations and perceptions of the assurance dimension.

Table 8. Wilcoxon Test for fourth Sub-hypothesis testing

Sum of Ranks	Mean Rank	N		
19573.50	107.55	182*	Negative Ranks	Assurance (Perception) - Assurance (Expectation)
929.50	46.48	20**	Positive Ranks	
		26***	Ties	
		228	Total	
Assurance (Perception) - Assurance (Expectation)				
-11.231****				Z
0.000				Asymp. Sig. (2-tailed)
* Assurance (Perception) < Assurance (Expectation). ** Assurance (Perception) > Assurance (Expectation). *** Assurance (Perception) = Assurance (Expectation). **** Based on positive ranks.				

Fifth Sub-hypothesis testing

There are significant differences between Saderat bank customers' expectations and perceptions of the empathy dimension.

Thus, H_0 and H_1 hypotheses are set as follows:

H_0 : There are no significant differences between Saderat bank customers' expectations and perceptions of the empathy dimension ($\mu_e = \mu_p$).

H_1 : There are significant differences between Saderat bank customers' expectations and perceptions of the empathy dimension ($\mu_e \neq \mu_p$).

To test fifth Sub-hypothesis, Paired-Samples T-Test was used. As can be seen in Table 9, the calculated significance level is almost zero is less than 0.05 of error level. Thus hypothesis H_0 is rejected and hypothesis H_1 is verified. So we can say with 95% confidence that there are significant differences between Saderat bank customers' expectations and perceptions of the empathy dimension.

Table 9. Paired Samples Test for fifth Sub-hypothesis testing

Sig. (2 tailed)	df	t	Paired Differences					Empathy (Expectation) Empathy (Perception)	Pair 1
			95% Confidence Interval of the Difference		Std. Error Mean	Std. Deviation	Mean		
			Upper	Lower					
0.000	227	13.27	0.89	0.66	0.05	0.89	0.78		

Sixth sub-hypothesis testing

There are significant differences between the five dimensions of quality in order of importance from standpoint of Saderat bank customers'.

Thus, H_0 and H_1 hypotheses are set as follows:

H_0 : There are no significant differences between the five dimensions of quality in order of importance from standpoint of Saderat bank customers'.

H_1 : There are significant differences between the five dimensions of quality in order of importance from standpoint of Saderat bank customers'.

To test sixth sub-hypothesis, Friedman test was used. As can be seen in Table 10, the calculated significance level is almost zero is less than 0.05 of error level. Thus hypothesis H_0 is rejected and hypothesis H_1 is verified. So we can say with 95% confidence that there are significant differences between the five dimensions of quality in order of importance from standpoint of Saderat bank customers'.

Table 10. Friedman Test for sixth Sub-hypothesis testing

228	N
55.63	Chi-square
4	df
0.000	Asymp. Sig.

Also by using Friedman test, the ranking of service quality dimensions from standpoint of customers are given in the table below. As can be seen in Table 11, in terms of relative importance of each dimension, tangibles as the most important dimension and then the dimension of assurance, reliability and empathy are located and Responsiveness is known as low as customers view.

Table 11. The ranking of service quality dimensions

Dimension	Mean Rank	Dimensions Rank
Tangibles	3.46	1
Reliability	2.93	3
Responsiveness	2.60	5
Assurance	3.33	2
Empathy	2.68	4

Determine the level of the gap for five dimensions of service quality

In Table 12 Mean scores expectations, perception, and service quality gap in each dimension have been shown. As can be seen in this table, the most negative quality gap are in the responsiveness dimension, followed by the reliability, assurance and tangibles dimensions, and the least negative quality gap are in the empathy dimension.

Table 12. Mean scores of expectations, perception and service quality gap in each dimension

Dimension	Expectations	Perception	Gap Score (P-E)
Tangibles	4.24	3.43	-0.81
Reliability	4.23	3.24	-0.99
Responsiveness	4.14	3.09	-1.05
Assurance	4.20	3.34	-0.86
Empathy	3.87	3.09	-0.78
Total Quality Service (All dimensions)	4.13	3.23	-0.90

Conclusion

The main purpose of this research is to evaluate the quality of services offered to customers at Saderat bank branches by using SERVQUAL model. In this model, service quality comes from the gap between customers' expectations and perceptions of service received. The results of this research show that Saderat bank customers' expectation, are higher than their perceptions of the quality of services offered. It means that the bank failed to meet their customers' expectations and therefore customers are not satisfied with the services offered. also the results of the sub-hypothesis related to dimensions of service quality show that all five dimensions (tangibles, reliability, responsiveness, assurance and empathy) is effective on customer satisfaction and in all aspects, Saderat bank customers' expectation, are higher than their perceptions of the quality of services offered. It means that in all of the five dimensions of service quality, there are gaps. Thus the bank failed in any of these dimensions to meet their customers' expectations. It represents customer dissatisfaction from the quality of services offered by bank. The results of this research show the weaknesses and gaps related to quality of services offered at Saderat bank. According to the results of this study, we can formulate plans to improve quality. But it should be noted that service quality evaluations should be perform periodically in order to being aware of the processes of service quality improvement.

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WYKORZYSTANIE METODY SERVQUAL DO OCENY JAKOŚCI USŁUG BANKU SADERAT W MIEŚCIE URMIA W IRANIE

Streszczenie: Niniejsze badanie zostało przeprowadzone w celu oceny jakości usług oferowanych klientom w oddziałach banku Saderat przy użyciu modelu SERVQUAL. W badaniu tym, przedstawiono poziom luki pomiędzy oczekiwaniami i obsługą postrzeganej przez klientów Banku Saderat w każdym z pięciu wymiarów jakości usług. Za główne cele badań uznano ranking wymiarów jakości obsługi w kolejności ich znaczenia z punktu widzenia klientów i poziom zrozumienia satysfakcji klientów wraz z jakością usług oferowanych przez bank Saderat. Badanie populacji statystycznej składało się ze wszystkich klientów Banku Saderat w Mieście Urmia i 228 klientów tego banku zostało objętych próbą. Do testowania hipotez badawczych, wykorzystane zostało oprogramowanie SPSS 18 i sparowane próbki T-testu, test Wilcoxon i test Friedmana. Wyniki niniejszego badania pokazują, że we wszystkich aspektach oczekiwania klientów banku Saderat są wyższe, niż ich postrzeganie jakości oferowanych usług. Oznacza to, że w każdym z pięciu wymiarów jakości usług, istnieją luki. Tym samym bankowi nie udało się sprostać oczekiwaniom swoich klientów w żadnym z tych wymiarów.

Słowa kluczowe: Servqual, jakość usług, usługi bankowe, postrzeganie, oczekiwania.

作者SERVQUAL方法應用程序確定SADERAT銀行在烏爾米耶，伊朗服務質量

摘要：本研究是利用SERVQUAL模型來評估提供給客戶Saderat銀行分行服務的質量。在這項研究中，期望和服務深受Saderat銀行客戶在每一個服務質量的五個維度感知之間的差距的調查水平。服務質量維度，以便從客戶和客戶的滿意度與Saderat銀行所提供的服務質量水平的理解角度來說的重要性的排名，作為研究的主要目標被認為是。統計人口由Saderat銀行在所有城市烏爾米耶的客戶和客戶228這家銀行的研究進行了採樣。為了檢驗研究假設，軟件SPSS 18和配對樣本T檢驗，Wilcoxon檢驗和弗里德曼的測試中使用。這項研究的結果表明，在所有方面，Saderat銀行客戶的期望比所提供的服務質量的看法更高。這意味著，在所有的服務質量的五個維度中，有差距。因此，銀行在沒有任何這些尺寸，以滿足客戶的期望

關鍵詞：SERVQUAL，服務質量，銀行服務，感知，期望