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## Banking Services Indices with Respect to Customer Satisfaction Vis-À-Vis Skills of Service Providers in Assam

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DR. BIDYUT BIKASH DAS

<sup>1</sup>Associate Professor, Faculty of Commerce and Management, Dept. of Management, Assam down town University, Guwahati Assam (India)  
Email:bidyut\_d@yahoo.com

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**Abstract:** Many topics have been revealed and taught to us in the year 2020. We have seen economies collapse, unscrupulous attempts to take over businesses yet economies, and in the midst of all this chaos is the banking system, the core of a financial system and economies, the facilitator "transfer process," the trustee of the population for safekeeping their money, the advisor to the investor for making their money grow at an expected rate, and the guardian of the financial system and economies. Multiplicity of positions often leads to chaos, and the banker's job is to keep the consumer happy in the midst of it all. Customer, who is required to play the part of surplus unit saver and a key component of all economic operating cycles, leading to resource use and GDP. His happiness is the most important thing, and the banking system, as his protector, lawyer, and trustee, must provide it. As a result, core variables responsible for generating or enhancing this satisfaction must be established and handled in such a way that banking activities are not jeopardized and consumer satisfaction is maximized, ensuring stronger customer interest in the transition phase and allowing the economy to create more saving surplus units.

**Keywords:** customer, satisfaction

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### INTRODUCTION

Customer fulfilment! It has been the subject of countless publications and books. We've all read, taught, and practiced the phrase "customer is king." The quotient of utility that a consumer will derive from the commodity obtained is directly proportional to satisfaction. Though somewhat subjective, quantification of value quotient seems to be feasible for observable goods since a comparison map can be seen between the features promised at the point of sale and the features presented after the delivery of the device. All is quantifiable, including size, weight, colour, efficiency standards, and reliability, and can therefore be provided as promised. In the case of intangible goods, though, the plot takes an abrupt turn. In our situation, the experience of intangible goods or "the utilities" is particularly contextual. Anything from the temperature in the room where the service is being delivered to the stress levels in the customer's family, as well as the availability of parking space, the security guard's or receptionist's behaviour, the product knowledge available to the service delivery executive/expert, and several other factors, will alter the utility quotient in the customer's mind and hence the delegated authority.

Customer satisfaction is especially important in the delivery of financial services, particularly banking services. Banks exist to make the "supply of cash" and the "transfer process" easier in a given economy. This, combined with customers' minimal financial literacy, causes many insecurities and apprehensions about their own hard-earned capital, which they keep in the bank to provide themselves with protection, growth, and liquidity on their own money. The bank is also expected to fulfil several positions in this situation. A teacher's function is to provide adequate financial literacy, a guardian's role is to provide money protection, and a trustee's role is to provide money development. To be a good instructor and protector, the bank must be strict; to be a good trustee, the bank must be polite, outreaching, open, caring, and so on.

Satisfaction is a critical issue for banks and is a highly subjective phenomenon that differs from individual to person and is therefore impossible to quantify (European Institute of Public Administration, 2008). It is influenced by a variety of variables and varies from person to person as well as product to product (European Institute of Public Administration, 2008). The business world in which banks operate is intensely competitive. As a result, identifying the conditions that maintain long-term success becomes critical for banks. Price, consistency, and happiness are some of the key concepts of satisfaction in the literature. According to Zeithaml (1988), value is the weight given to facilities depending on their use and the price charged for them. Quality, on the other hand, is the fulfilment of a customer's wishes and desires. Customer satisfaction is described as the fulfilment of a customer's needs or desires (Parasurman et al., 1991; Oliva et al., 1992; Fecikova 2004; ISO 2005). For decades, customer loyalty has become central to the marketing philosophy (Parker & Mathews,

2001). Customer loyalty is highly regarded in the product and service industry as the most important performance metric and crucial to every business's growth (Mihelis et al., 2001). Customer happiness, on the other hand, is difficult to quantify due to its subjective existence. As a result, several scholars are attempting to uncover the antecedents and implications of consumer loyalty in order to better understand customers, grow market share and revenue, minimise costs, and improve product or service efficiency, as well as internal quality management (Anderson & Sullivan, 1993; Ndubisi & Chan, 2005). Consumer loyalty leads to repeat purchases, according to Sprowl & Astinow (1962), who stress the value of customer satisfaction for the company. Anderson (1973) and Olshavask & Miller (1972) investigated consumer loyalty dependent on product expectations and perceived efficiency in the early 1970s. Centered on the disconfirmation model, Churchill and Superenant (1982) established the antecedent and build calculation of consumer loyalty. Customer satisfaction has been described as a disconfirmation model (Churchill & Superenant, 1982) as a consequence of the confirmation/disconfirmation of perceptions and desires in various studies. Customer satisfaction was conceptualized as transaction basic by Boulding et al. (1993) and Spreng et al. (1996). Customer satisfaction is described as an evaluative decision made during a given purchasing phase (Hunt, 1977; Oliver 1993). Surprisingly, accumulated consumer loyalty places a premium on a total assessment focused on total intake over time (Johnson & Fornell, 1991; Fornell 1992). Many scholars define "consumer satisfaction" as a customer's attitude or assessment after matching their pre-purchase expectations for a product's or service's result to the actual performance they encounter or obtain from the product or service provider (Oliver, 1980; Fornell, 1992). Various scholars have made a variety of conclusions or reports about banking facilities. Banking is a service that encompasses all aspects of customer service (Chakraborty, 2006). Most consumer appraisal frameworks in retail banking have focused on a strategic assessment of preferences vs perceived results, culminating in customer loyalty (Morphy, 1996; Smith, 1992). For a long time, the te+ qualities. Consumers strive for features that they can view, sound, or touch when making a purchase, and these are known as search attributes. The experience qualities are the post-purchase effects that customers may access, while the credibility characteristics are those that are difficult for customers to determine during the post-purchase time.

#### **Various Facets of Customer Satisfaction and Service Quality**

Since service quality is subjective, heterogeneous, and inseparable, it is difficult to quantify and comprehend (Parasuraman et al., 1985). Some researchers (Bitner & Hubbert 1994; Iacobucci et al., 1994; Oliver 1993; Oliver & De Sarbo, 1988; parasurman et al., 1994) based on the implementation of operation to conceptualise the association between service quality and consumer satisfaction, while others (Bitner & Hubbert 1994; Iacobucci et al., 1994; Oliver 1993; Oliver & De Sarbo, 1988; parasurman et al. As a result, the basis of service quality philosophy is based on a synthesis of service quality and consumer satisfaction literature (Clemes et al., 2007; Parasuraman et al., 1985; Parasuraman et al., 1988).

Since consumers' loyalty is now more price conscious and discerning, today's market scenario mandates that service providers be in a relentless and competitive transition mode (Sigil and Christov, 2006). Any company's lifeblood is its customers. They believe they have the ability to demand high-quality service because of their centrality and value (Mac Donald, 1995). As a result, several businesses are devoting their limited capital to fighting and competing for consumers. Customers are now becoming mindful of such payment providers' offerings as well as the variety of financial products accessible to them (Akan, 1995). To help every business win in the market place, an extreme and personal awareness of the consumer is needed in a way that no rival can match. To satisfy customer needs, the company's operations and goods must be focused. Both brand choices are guided by consumer desires. No policy is implemented before it has passed the market testing examination. The desires of prospective customers influence every component of the retail proposition, including the essence of the product itself.

The service-profit chain proposes that if consumers get high-quality service, they will be fulfilled, which will contribute to an incentive to repurchase and lobby for the bank by recommendations and favourable word of mouth, directly affecting bank success (Grönroos, 1990). For any company, but especially for service-based businesses, providing high-quality service is critical. One of the most critical and commonly researched subjects in service marketing is consumer perceived service quality, or impressions that derive from a customer's alignment of their expectations prior to a service interaction with their perceptions of their actual experience (Grönroos, 1990). Customers shape service preferences based on both internal and external factors, such as previous encounters, word of mouth, and business marketing. Exceeding consumer needs on a regular basis helps a company to increase customer satisfaction, giving it a strategic edge (Zeithaml et al., 2006). Customers' expectations for institutions including banks are very strong in all areas, including operation. In certain instances, tangible products such as room construction or furnishing can meet consumer expectations, but intangible factors such as delivering excellent service the first time, friendly staff, and effective customer service are left to the discretion of the consumers. From a banker's perspective, determining consumer loyalty is complex, and in certain cases, it is impossible to meet any of the demands (Macintosh and Lockshin, 1998).

Given all of these diverse findings and assumptions by different journalists, analysts, and academics, it can be concluded that the area of customer satisfaction in the banking services arena still requires a lot of effort, and that the challenge becomes much more difficult when you include the state of Assam, the gateway to North Eastern India. NE India has been unbeaten in its existence, including the 300 years of Moghul rule and the 200 years of British rule. Assam, as the entrance to NE India, draws people from all over NE India and the rest of India, necessitating a more detailed analysis of a multicultural centre of operations with a multilingual community. My research strategy includes factor analysis, measures of central tendencies, measures of variances for identifying significant factors and variables for this study, as well as identification of variables (dependent and independent) for various levels of significance, and finally, correlation analysis to find significantly correlated factors, which would be followed by a two-way regression analysis.

### **Customer Satisfaction**

Universally satisfaction refers to the attitude or evaluation of a customer based on the comparison of their expectation to the perception of actual performance they receive (Oliver,1980). Further, Satisfaction has been defined as a perception or judgement based on post evaluation of a utility relating to a specific purchase decision (Oliver, 1980; Churchill & Surprenant 1992). The literature on service quality states that customer satisfaction is “what they feel the service provider should offer rather than would offer” (Parasuraman et al., 1988) or expectations based on desire or wants of the customers (Zeithaml et al., 1993). Satisfaction is also based on customer perceptions. Customer perceptions have been defined as “the customer judgment of the service organization’s performance” (Llosa et al., 1998 as cited in JIBR, 2008). Customer satisfaction has also been defined in the context of determining the customer requirement and successfully fulfilling them (Gaither, 1994). Kotler has defined satisfaction as a feeling of pleasure or disappointment which results from a comparison of actual performance (outcome) in relation to the expected performance (Kotler, 2000). Customer satisfaction has also been defined on the basis of attributes in relation to level of satisfaction of customer from highly satisfied to lowly satisfied customer (Kotler, 2001). The attributes of a highly satisfied customer are constructed upon loyalty, duration and purchasing habit where they are high in all the aspects. This is more relevant when the company introducing new products and upgrades existing products. A highly satisfied customer speaks in favor of the company and its products and pays no heed to the products of the competitors. They are less sensitive to price and further provide valuable feedback to the company in developing the products (Kotler, 2001).

In another instance Kotler and Armstrong (2001) describes customer satisfaction as the degree to which the perceived performance of a product is matched with the anticipation of the customer. If the expectation fails or falls short, this will lead to dissatisfaction of the customers. On the other hand, if the expectations are met or exceeds, the customer is highly satisfied and regards valuably for the company’s products (Kotler and Armstrong, 2001). The theory that customers evaluate their expectations based on experiences of the past, gives a practical picture for a variety of business (Priest, 1998). In frequent cases customer expectations are not realistic and are vague in nature. Especially it is too difficult to evaluate the expectations based on service business. Satisfaction solely depends on customer expectation which is based on the perception of the provider of what the customer’s expectations are or should be. Moreover, satisfaction depends on the dialogue between the user and provider (Bellini, 2002). Even with high unreasonable expectations, customer satisfaction is still a belief of fair treatment by the service provider to the customer (Hunt, 1991). Thus, the main construct in customer satisfaction is perception and expectation in contrast to the realization of the actual reality of a product or service (Zeithaml et al, 1993).

### **Customer Expectation**

Customer expectation is defined as the feeling of what a service provider should offer rather than what is actually offered (Parasuraman et al., 1988). It is also explained as the desires or wants of consumers (Zeithaml et al., 1993; Parasuraman, 1993). Expectations are dependent of several factors. Many a times unrealistic high expectations occur particularly, when customers have a perception that the business service will solve their problem. This may be a consequence to the marketing activity and the strategies of a business. Often companies forget to concentrate on the core service quality i.e. the unique nature of their service offering. Thus, a kind of uncertainty occurs with wrong anticipating leading to breaking the trust (Lovelock & Wirtz, 2007). The dynamism of expectation has various factors associated to it (Grönroos, 2000). They are as follows:

- I. Fuzzy Expectations: It relates to the expectation of the customer towards the service provider in solving a problem without having a clear understanding of what is required (Grönroos, 2000).
- II. Explicit Expectations: It relates to an understanding of the customers as to what is to be done in advance. The expectations can be classified as realistic and unrealistic categories (Grönroos, 2000).

III. **Implicit Expectations:** It refers to the obvious service elements which are not consciously thought up by the customers as they take those for granted. These expectations may be relevant if they are not fulfilled. Hence, they should be made explicit and a more realistic approach should be considered (Grönroos, 2000).

### **Customer Perception**

Perception is described as the mechanism by which people choose, arrange, and perceive different pieces of information in order to create a coherent image (Kotler & Armstrong, 2001). Customer experience is the customer's assessment of how well a service or commodity meets their expectations, wishes, and desires (Cadotte et al., 1987). The customer's perception of a company's general excellence or dominance is known as perceived quality (Zeithaml, 1988; Llosa et al., 1998). In a service phase, consumer experience may be split into two dimensions: the process level, which describes how the service process works, and the outcome dimension, which describes what the process results in for the customer as a consequence of the process. Professional quality (the service process that leads in a technical sense) and practical quality (the service method that leads in a functional sense) are the terms used to describe them (about how the process functions). Customers experience consistency in these two dimensions in general (Grönroos, 1982). However, while technological consistency is an important factor in determining perceived quality, it is not sufficient. When the functional consistency is high enough, it becomes apparent to the consumers. Consumers' perceptions of service efficiency are further influenced by these factors (Grönroos, 1990). Customer awareness, on the other hand, is heavily influenced by the company's public profile. It acts as a buffer, influencing quality perceptions positively, neutrally, or negatively depending on the customer's choice for the service provider (good, neutral, or bad) (Liljander, 1995).

### **Determinants of Customer Satisfaction**

The behavior of consumers is not predictable as their preferences are growing more complex (Harti, 2006). The characteristics of demand such as sensory, health, process and convenience are becoming more heterogeneous. Each individual differs from one another which makes their perception unique (Smith, 2009). With regard to this many organizations have introduced a strategy for consumers to lodge complaints regarding a service which is believed to help the companies to have an in-depth knowledge about determining the level of customer satisfaction. This indirectly helps in understanding the service quality (Fornell, 2007).

However, all the customers will not lodge a complaint. They would rather choose to cease any relationship or dealings with the organization, even if it is nit at their advantage As indicated by Best and Andreasen, and Day et al and Hupperts cited in Lerman (2006:92).

The perception of consumer has affected the packaged goods industry as the companies place a clearer product in the market that is marketed (Assael, 1995). Many a time's consumers do not buy for their own purpose, but to acquire benefits that are offered with a product or service. Products primarily exist to fulfill the consumer needs. It is the vital feature that motivates the buyer to purchase a product or service (Boateng, 1994). Besides this sometimes, consumers often pick certain product or brand not only on the preference of the benefits of the product but also on the preference of exhibiting one's personality, social status, and affiliations. Sometimes it also helps the customer to fulfill psychological or physiological needs like a change or desire etc. (Kim et al., 2002).

The integral part of identifying satisfaction is based upon identifying dissatisfaction. Customers and even employees often hold valuable information which is required by a business to become successful. A thorough understanding of the reasons to dissatisfaction would help to implement changes which will retain customers. Dissatisfaction makes the customer go away. It is an important factor as customers often switches for other alternative services. The relationship based on satisfaction and loyalty is primarily divided into defection, indifference and affection based on low, neutral and high satisfaction levels respectively (SPSS White Paper, 1996).

If the switching costs are within the comfort zone of the customers, they will switch immediately towards other convenient alternatives. The customers who are extremely dissatisfied will have negative word-of-mouth against the service provider. This will hamper the image of the company. However, there is also a zone of indifference where customer willingly switch for a better alternative based on their preferences. The zone of affection refers to the highly satisfied customers, where they are loyal to the company and do not look for alternative service providers (Lovelock and Wirtz, 2007). Customer satisfaction has also been measured on a one item scale, which asks the overall feeling of the customers towards an organization. Although this approach loses richness of construct as it does not acknowledge the multi dimensionality of customer satisfaction like service quality (Cronin & Taylor, 1992).

Banks make desperate efforts to offer high quality products and services to the customers. The customers also want best value for money while selecting the best product or service (Strategic Directions, 2007). Once the

company develops a positive image and good intention, it becomes difficult for other competitors to make the customers switch for their products. The companies with satisfied customers enjoy loyalty, repurchasing, increase sales, good word-of-mouth promotion etc. (He and Song, 2009; Sit et al., 2009).

Studies on customer satisfaction have been conducted since 1960. A customer behavior model was constructed which reveals that customer satisfaction results in repeat purchase (Sprowls Asimaw, 1962). Cardozos (1965) conducted a laboratory experiment which suggested that satisfaction largely depended on the effort put on by the customers to obtain the product and also on the expectation of the performance of the product. Customer satisfaction has also been defined as disconfirmation paradigm which refers to the result of expectation confirmation or disconfirmation. This also compares the actual and expected performance of the product (Churchill and Surprenant, 1982). Disconfirmation is further defined as subjective judgments of consumers which resulted from comparing the expectation and perception of received performance (Spreng et al., 1996; McKinney et al., 2002). Oliver (1980) has described the expectancy-disconfirmation approach as the process by which satisfaction judgments are established.

The overall customer satisfaction process is not static in nature. It changes once the service is delivered to the customer and he has experienced it. (Veloutsou et al., 2005). The Communities Scotland (as cited in European Institute of Public Administration, 2008) has listed the following points with regard to the concept of satisfaction of the customers:

- I. It is not static, but changes over time, new experiences and level of awareness will alter the potential levels of satisfaction that could be achieved.
- II. It is likely to be complex and result of mix of experience before, during and after the point of which it is measured.
- III. It occurs in social context which are varied and changing and may be unpredictable or inexpressible to the service user.
- IV. It may be difficult to express the reason for satisfaction; particularly where less tangible aspects of services are being considered.
- V. It may be easier to express the reason for dissatisfaction, particularly if this is exceptional state.
- VI. Without, understanding the causes of satisfaction, there is a danger that we might treat a good result as a reason not to change anything seeing it largely as a PR tool.

Customer satisfaction is not only linked with the view of the customer in respect of reliability of service but also the experience based on the service delivery process (Jamal and Nasser, 2002). High customer retention is an indicator for high customer satisfaction (Kotler, 2003). However, customer satisfaction alone is not adequate and cannot guarantee loyalty. Thus, customers between 65 percent to 85 percent satisfaction levels, who opt for switching to other organizations, are satisfied customers (Reichheld, 1993).

**The various factors important to affect the levels of customer satisfaction identified can be enumerated as follows**

- A. Courteous and friendly staff
- B. New product information delivery to the consumers
- C. Level of ease for applying products performance
- D. Phone banking performance
- E. Online banking performance
- F. Bill payments through ATMS performance
- G. Body language of bank employee performance
- H. Employee going extra mile to help performance
- I. Complaint resolution performance
- J. Frequent changes of banking transaction process performance
- K. Changes from average quarterly balance to average monthly balance performance
- L. Trust worthiness performance
- M. Addressing the grievances performance
- N. Proper maintenance of transaction performance
- O. Wide atm coverages performance
- P. Core banking facility performance
- Q. Credit card facility performance
- R. Personalized service performance
- S. Service charge performance
- T. Third party products performance
- U. Number of branches performance
- V. Banking instrument delivery performance
- W. Knowing the customer and needs performance

#### X. Performance communication new product

And the results are more than surprising. The variance analysis of the data collected shows the standard deviations lesser than 1 (0.456, 0.594, 0.689, 0.777, 0.586, 0.627, 0.708, 0.570, 0.589, 0.576, 0.472, 0.476, 0.371, 0.806, 0.543, 0.830, 0.620, 0.576, 0.619, 0.541, 0.472, 0.595, 0.670) and hence it can be construed that the data is homogeneous and the spread is least hence the simple random sampling adopted as a means to select the sample from the target population was an appropriate method for this study.

The analysis of correlation coefficients between all the factors to identify, if all the factors are mutually exclusive and the banker needs to identify the most significant factors or there is a scope to identify the significantly correlated factors to develop a plan which can yield maximum result with careful planning. Though all the factors identified are positively correlated which shows the appropriateness of the factors identified after a careful factor analysis but the degree of all the factors A to X are only adequately positively correlated with couple of odd entries like E to B or E to A (-0.037) or E to X (-0.020), which again is able to justify the appropriateness and relevance of the factors selected. A and B are appropriately correlated both ways (A to B and B to A) with a correlation coefficient of 0.490 and C to W are also sufficiently correlated (0.450). But factors like G to H and H to G (0.582) or J to K (0.637). So body language of the employee and his willingness to go extra mile has a significant correlation with the customer satisfaction. But the surprise entry to all this analysis was the frequent changes in banking processes with average quarterly balance to average monthly balance performance. This indicates that customers do want the customization of banking services and practices and the more customized the services are the more comfortable they are with keeping their deposits with the bank and maintaining a healthier balance with the bank on quarterly and monthly basis. This has a major significance as the banks are the key to the transfer process which is basic necessity of a financial system in an economy. The banks are required to transfer the money from saving surplus units to saving deficit and saving neutral units with an objective of converting them in to saving surplus unit ultimately, which ultimately will increase the GDP, optimal and more efficient utilization of resources and creation of more operating cycles in an economy leading to overall economic development of the country. The regression analysis of the highly correlated factors is unable to give any significant regression coefficient, indicating that though the significant factors are significantly correlated but they don't have any inductive effect over the other factors. But body language of the staff, courteousness of the staff and willingness to go extra mile to address the needs of the customer actually indicates that the customization of the services or products offered by the banks is the need of the hour and now banking system can devise some plans to suit to the requirements of the customer. A – W and W – A are significantly regressed 0.490, 0.508 and indicating the same conclusion that customization of the services is one of the most significant factors, which can enhance the degree of customer satisfaction and thereby affecting the performance of other factors.

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