

**ANALYSIS AND GRADING OF INFLUENTIAL FACTORS ON CUSTOMER
SATISFACTIONS OF CITY BANK FROM SERVICES AND LOYALTY
TO THE BRAND (CASE STUDY: CITY BANK TEHRAN BRANCH)**

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Abstract

This study analyzes and grades influential factors on customers' satisfaction of city bank from services and relationship between their relationship to loyalty to the brand (case study: city bank Tehran Branch).conceptual model of this study is composed of 7 variables. These dimensions are: perceptual values of personnel services, perceptual value of equipment and physical possibilities, perceptual value of services, perceptual value of assessing services, perceptual value of the cost of services, perceptual value of promotions, and perceptual value of the process of offering services. This descriptive research is a correlative study. Population of this study is the entire customers of City Bank that from among this population 350 individuals were selected using Kokran Formula as sample. Analyzing the results showed that there is a significant relationship between perceptual values of mixed marketing factors and customers' satisfaction. In addition, there is a significant relationship between customers' satisfaction from banking services and their loyalty to baking brands. Also, from among mixed marketing variables the highest priority is given to the variable of perceptual value of personnel services with mean rate of 6.23 and perceptual value of the process of offering services has the lowest rate of mean that is 1.48.

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1. Introduction

Leadership in the world markets belongs to the companies that obviate the needs of customers or even beyond them (Martin and Espinwall, 2000, 575). In other words the busy market of today needs deep understanding of demands of customers. Because in today's world organizations better achieve that better act in competition with each other in satisfying their needs. Otherwise, in new philosophy marketing means orientation toward customers that is paying attention to customers and looking in the view of customers to the problems. But it is not neglected that requirements and needs of customers changes; therefore, at first it should be specifies that what is the needs of customer and then get ready to prepare them. Achievement of products and services depends on this factor that products and services how are likely to provide the needs of customers (Bocheriz and Rolend, 2002, p.45). Therefore, to have a better competition, demand of customer should be mixed with the entire processes of organization. Every organization that introduces customers and pay attention to the needs of customers is looking forward to satisfy the needs of customers (Eivance and LindSay, 2001, p.25).

The issue of measuring the rate of satisfaction of customers is one of the elements and necessities of management systems in entire institutions of business work. Numerous attempts to increase quality management tools and developing attitude of customer orientation by researchers and experts and managers of business organizations shows that customer satisfaction is one of the most important factors in determination of the achievement of organizations in business and profitability (Yok-Len and others, 2001). By an intensive competition the environment of banks in our country is better sensed and paying attention to the customers and satisfaction of their needs is more required. Satisfaction of customers is the most important duty of banks, because this issue is directly related to customer preservation, share of market, and interests of organization. Also, differentiation between servicing and the person that offer services is very difficult and the smallest changing by rivals will be copied very fast. Therefore, managing relationships with customers and satisfaction to continue activities of banks and their profitability is a very necessary issue (Losj and Makdogal, 2001, p.25-26). Customers that are

more satisfied of bank and services transfer their positive experience to others and this is a means of advertisement for the organization. In competitive environment the complexity and dynamicity of banking industry creates trivial differences in products and services along with increasing customer demand that leads to a great deal of changes in industry. Increasingly bank is customer centered according to the main principles of marketing that emphasis on loyalty of customer as a main purpose (Berly et.al, 2004, p. 253). City Bank is one of the personal banks that is newly established. Based on the close competition between personal banks and increasing of competition benefits between them, importance of satisfaction and loyalty of customers is highly important. Introducing and grading influential factors on customers' satisfaction and their loyalty to the brand is one of the important issues that are considered by managers of City Bank. Therefore, this study tried to analyze this issue that what is relationship between missed perceptual factors of banking services and satisfaction of services consumers and the question is that what is the relationship between their satisfaction and loyalty to the brand of bank?

2. Theoretical Principles and Reviewing Literature

2.1. The importance of assessing to the customer satisfaction

Why companies need customer satisfaction? What is the importance of customer satisfaction to the companies? To answer these questions at first we should reach this issue that if customers are not satisfied what would happen and by the way what are the interests of satisfied customers for the company and how company can reach this issue? Studies show that 96% of customers do not complain about bad behaviors and inappropriate quality of goods, but 90% of these customers that are satisfied never refer to the company again. Each of these dissatisfied customers tells their dissatisfaction at least to 9 individuals and 13% of dissatisfied customers transfer their dissatisfaction at least to 20 individuals. Current customers are recognized previously for organization and one can has relationship with them simply. One loyal customer might preserve his relationship with the bank during the years. Studies show that attracting one customer is 6 times more expensive than preserving the current customers. Researchers believe that the concepts of organization achievement and customer satisfaction are very close to each

other; therefore, we can conclude that to reach at organizational achievement customers should be satisfied (Kordnaeich, 2003, p.35). Customer satisfaction is very important for servicing organizations and highly it is related to the quality services. Improvement of services increases the customer satisfaction (Ersely et al, 2005, p.509).

2.2. The importance of workers in offering qualified services

Most of the organizations use this sentence that workers are the most important assets of them. But a short number of high managers of these organizations internally believe in this sentence. In servicing confrontations that a high contact is needed we intend to remind the roles by staff on the counter more than other features of operation. Most of the times workers are parts of services, and in fact because of lack of differentiation of services we intend not to separate provider of services from services (Laolak and Giomson, 2004, p.8). Therefore, investment in labor to increase the quality of services is equal to direct investment in improvement of factory products. As staff represent the organization and directly can influence on customer satisfaction they play the role of marketing. Also they physically embody the product and in advertisement view are called moveable billboards of the organization. Front staff are referred to as boundary spanners because their realm of activity in the boundary of organization. Boundary spanners are the connecting elements of foreign customer and environment with domestic operations of organization. Counter staff have the most important role in perception, refining and interpretation of information and resources from organization and external institutions. Therefore, in the first stage we should select suitable staff for offering services (Zismel and Bitner, 1996, p. 303-307). The rate of customer satisfaction is measured the same as his needs that are obviated. The rate of obviating the needs of customers depends on the quality of goods and services. In other language the quality of the same features that should be abundant in goods and services to obviate the required needs (Ladhari, 2008, P. 65).

3.2. Customer loyalty

Most of the servicing organizations developed programs of customer loyalty as a part of activities of developing relationships. Customer loyalty is a complex concept. Loyalty defined as

repetition of purchasing behavior that is resulted from stability in purchasing behavior that is byproduct of a psychological behavior. This research considers loyalty to continuous support of just one bank by customers (Lahari et al, 2010, 231). In fact, decreasing the quality of banking services decreases banking loyalty and conversely increasing of them increases the loyalty of customer especially in the environment of business and modern banking (Kamerho, 2007, 406).

2.4. Relationship between customer loyalty and profitability

Relationship between loyalty and profitability of company is documented extensively. Because loyalty has a final impact on new purchasing of customer is one of the most important discussions in marketing of services and in fact loyal customer purchase again that it is the basis of every business. In Richheld (1996) three factors of customer loyalty, stuff, and investment irrevocably are related to each other. In his view greater loyalty of customers results from satisfaction of stuff and increasing the income of shareholders.

2.5. Mixed marketing services

Serious attention to management and marketing of services can create development and new orientation in banks. Most of the disturbances and dissatisfactions in the society are the result of lack of knowledge, disabilities and simplicities related to the stuff that are active in the bank and are weak in managing services and responding to the needs of customers. In management and evaluating services one should pay attention to mixed marketing factors. Mixed marketing is a set of marketing tools that by means of them organizations try to reach at these purposes in the target market. In fact Deshder states that successfulness of banks is because of increasing of quality, speed, and increasing of demand for banking services (Bar, 2009, p. 15)

2.6. Literature review

In this study we analyzed and graded influential factors on satisfaction of customers in city bank and their relationship to loyalty to the brand. The most important point is that in the case of analyzing and grading influential factors in customers' satisfaction in city bank there is no domestic and foreign research about offering services and their relation ship to the loyalty to the

brand. In table 1,2 as it is obvious the recent domestic and foreign researches are stated about variables of this research:

Table 1: domestic researches on the variable of customer satisfaction

	Researcher(s)	Year	Research title
1	Ekhlesi & Sharbat Oghli	2008	Designing a model for measuring customers satisfaction in banking industry
2	Khoshdor	2008	Specification special attractive services of savers of Meli Bank using Kano model
3	Salehpor	2007	Specification of influential factors in customer satisfaction of Paksho company from Shampo product using Kano model
4	Tavakoli	2006	Analyzing influential factors in customer satisfaction from a common view and stuff of Karafarin Bank using the model of improvement of findings
5	Golchinfard	2002	Influential factors in customer satisfaction in Refah Bank using Kano model

Table 2: foreign researches for the variable of customer satisfaction

	Researcher(s)	year	Title of research
1	Lenka et al	2009	Service quality, satisfaction and customer loyalty in Indian commercial banks
2	Rod et al	2009	Relationship between dimensions of servicing quality and general servicing quality of banks and staff satisfaction
3	Komar et al	2008	Consecutive looking at quality of services and customer satisfaction
4	Greity et al	2007	Customer satisfaction and capability of Italy banks
5	Jamali et al	2007	Relationship between customer satisfaction and managing quality of services in Lebanon Post Industry

6	Boshaf	2005	Creating a measuring tool for measuring customer satisfaction
7	Karteb et al	2005	Measuring the quality of banking services

2.7. The conceptual model of research

the conceptual model of this research is the result of studying theoretical principles of this research and introducing current models about customer satisfaction from the way of offering banking services and their loyalty to the brand is of represented models by Longej et al (2009) that after this matter elicited dimensions and indexes of model that are influential factors in customer satisfaction toward banks from offering services and their relationship to loyalty to the brand and then by analyzing and criticism of current indexes some points were considered by researcher and then model indexes were selected and some other new indexes were designed. Dimensions and indexes were analyzed by reporters and the most important of them such as influential factors in bank customer satisfaction from offering services and its relationship to loyalty to the brand.

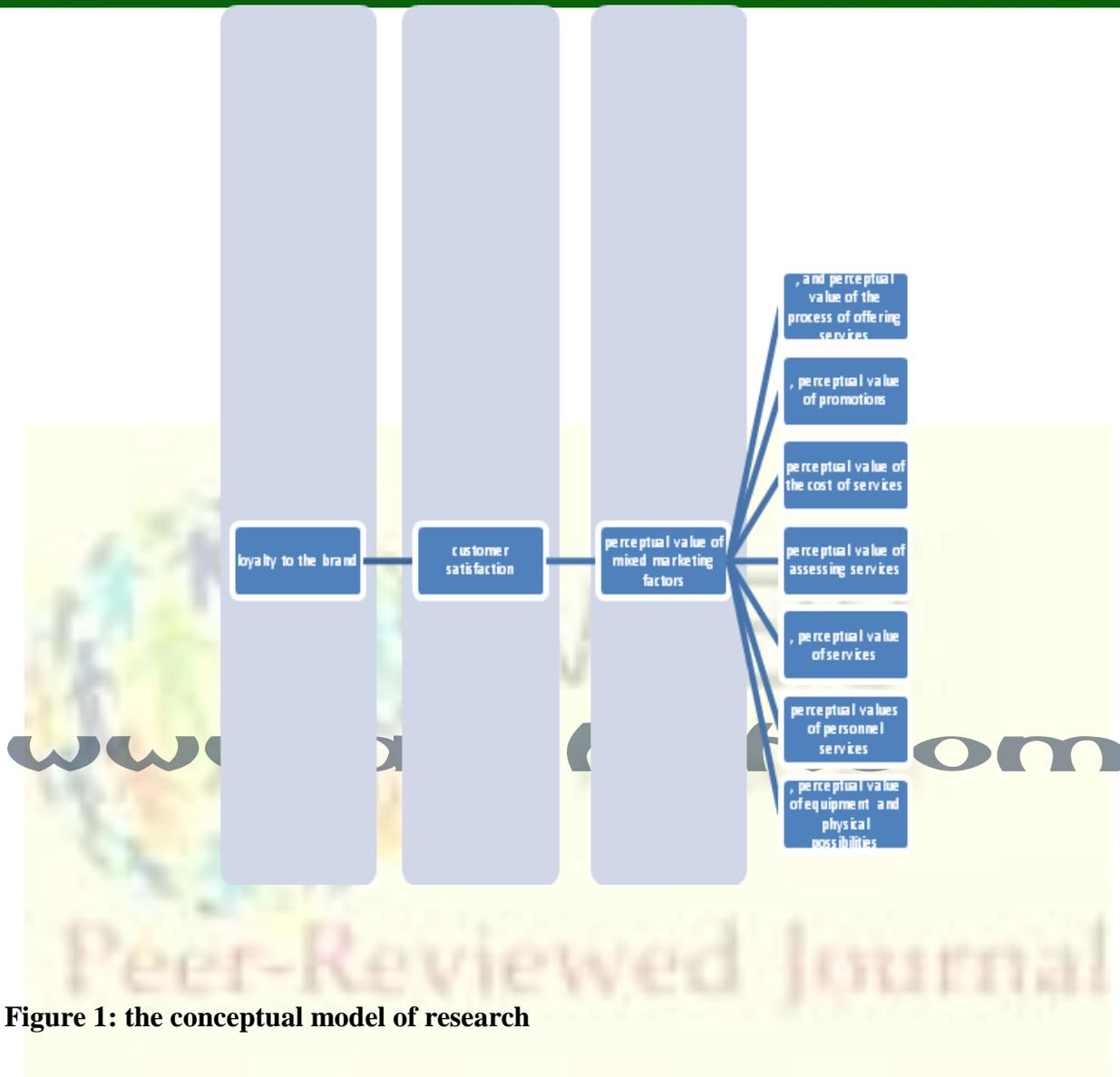


Figure 1: the conceptual model of research

3. Methodology

This study is based on classification according to the purpose about applied researches and respecting methodology is of descriptive-correlative studies. Statistical population of this study is customers of City Bank in Tehran that it has 159 branches in 22 areas in Tehran. Sampling method in this research is random sampling and 350 individuals using Kokran formula were selected as sample. Therefore, researcher distributed 350 questionnaires among customers of City Bank and from among this number 320 questionnaires were answered in which 312 cases were suitable for analysis and they were used for statistical analysis.

3.1. Research hypothesis

3.1.1. Main research hypothesis

- There is a significant relationship between perceptual value of mixed marketing factors and consumers' satisfaction.
- There is a significant relationship between customers satisfaction from banking services and their loyalty to the brand of bank.

3.1.2. Secondary hypotheses of research

- There is a significant relationship between perceptual value of services and customers satisfaction.
- There is a significant relationship between perceptual value servicing costs and customers satisfaction.
- There is a significant relationship between perceptual value accessing services and customers satisfaction.
- There is a significant relationship between perceptual value of promotions and customer satisfaction.
- There is a significant relationship between perceptual value of personnel services and customer satisfaction.
- There is a significant relationship between perceptual value equipment and physical possibilities and customers satisfaction.
- There is a significant relationship between perceptual value of the process of offering services and customers satisfaction.

4. Data analysis and findings

The obtained model from Lizerel structural equations will be represented below.

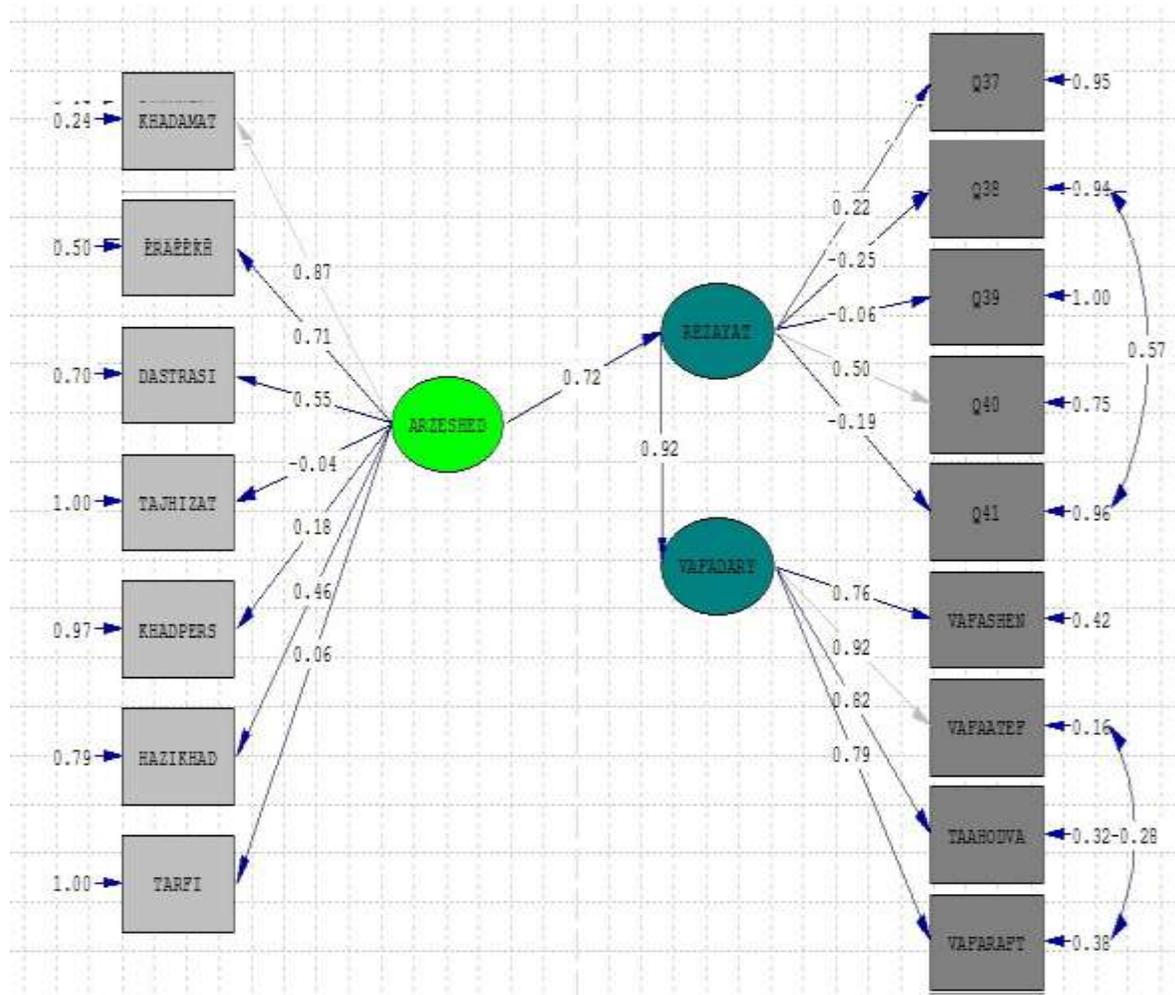


Figure 2: final model of research

Other final values of this model are represented in table 3.

Table 3. Final values of model

Relationship of concepts with indexes in the model	Estimation value	Standardized value	Standard error	Value of T	The rate of specified variance ²)R(Level of significance	Result
1 There is a significant relationship between perceptual value of mixed marketing factors and consumers' satisfaction.	0/11	0/72	0/017	6/28	0/51	P<0.01	Approving hypothesis
There is a significant relationship between customers satisfaction from banking services and their loyalty to the brand of bank.	6/31	0/92	0/091	6/94	0/85	P<0.01	Approving hypothesis

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The value of estimation of factorial loads that are calculated by method of maximum likelihood is shown in figure 2. These values that are called λ are used to estimate marks of central variables in analyzing structural equation modeling.

Standardized values of factorial load show standard relationship between indexes of evaluating model that these values can be compared. In addition, the values of estimation of standard error shows the rate of error in row estimation of factorial loads in which lower values show more precise estimations and lower insurance distance. T values that are the result of dividing the estimation of factorial load on standard error shows the significance of estimating factorial load (significant difference of factorial load with zero). T values between -1.96 and 1.96 shows lack of any significant relationship between indexes and central variables. T variable between 1.96 and 3 shows significant relationship with more than 95% certificate between indexes and central variables. T values are equal and greater than 3 and it shows significant relationship with more than 99% certificate between indexes and central variables. Therefore, as it is obvious in column T of the higher table from relationships between variables all of them by more than 99% certificate are approved. Meanwhile the columns of level of significance and supplementary result are discussed. Specified variance column shows the rate of specified variance of every index by central variables. Higher values to 1 show appropriateness of index for measuring central variable. In addition one should pay attention that this value has a direct relationship with other values.

Testing main research hypothesis using structural equation modeling

According to the table 3 the analytical results of each of the indexes of structural equation modeling is as follow:

Main hypothesis 1: there is a significant relationship between perceptual values of mixed factors of marketing and customers' satisfaction.

Based on the standard estimation between variables of perceptual values of mixed factors of marketing and customers satisfaction (0.72%) and values of $R^2= 0.51$, $T=6.28$ we conclude that at the level of significance of $P<0.01$ there is a significant relationship between perceptual values of mixed factors of marketing and customer satisfaction.

Main hypothesis 2: there is a significant relationship between customers satisfaction from banking services and their loyalty to the brand of bank.

Based on standard estimation between variables of customers satisfaction and loyalty of them (0.92%) and values of $R^2= 0.85$, $T=6.94$ we conclude that there is a significant ($P<0.01$) relationship between customers satisfaction and loyalty of customers to the brand of bank.

4.1. Testing of research Secondary hypotheses

To analyze secondary hypothesis of this research and based on normality of research variables Pierson correlative test is used that consequently we discuss its results individually for each of the secondary hypothesis:

Secondary hypothesis 1: There is a significant relationship between perceptual value of services and customers satisfaction.

Table 4: the correlative test of the first secondary hypothesis

	Customer satisfaction	Number of samples	P-value
Perceptual value of services	0 / 139	312	0 / 014

For the component of perceptual value of services according to the rate of P-value that is lower than 0.05 one can state that there is a significant relationship between these two variables. Therefore, there is a positive and significant relationship between component of servicing perceptual quality and customers' satisfaction; by the way we conclude that by increasing the rate of the component of servicing perceptual values the rate of customers' satisfaction increases.

Based on relationship between two variables of attempting to reinforce this component some actions should be enacted. Therefore, emphasizing on indexes of “speed of offering services”, “increasing of quality of internet services”, “increasing variety of banking facilities”, “giving importance to customers”, “appropriateness of banking services with needs of customers”, and “precise acknowledging of customers”.

Secondary hypothesis 2: There is a significant relationship between perceptual value servicing costs and customers satisfaction.

Table 5: correlative test of secondary hypothesis 2

	Customers satisfaction	Number of samples	P-value
Perceptual value of cost of services	-0 / 189	312	0 / 009

For the component of perceptual value of cost of services according to the rate of P-value that is lower than 0.05 one can state that there is a significant relationship between these two variables. Therefore, there is a negative and significant relationship between component of perceptual value of the cost of services and customers’ satisfaction; by the way, we conclude that by increasing the rate of the component of perceptual value of the cost of services the rate of customers’ satisfaction decreases. Based on relationship between two variables of attempting to reinforce this component some actions should be enacted. Therefore, emphasizing on indexes of “appropriateness of the rate of profit”, “logic of the costs of opening a credit”, “appropriateness journeyworks”, and considerable costs of bank against their resources”.

Secondary hypothesis 3: There is a significant relationship between perceptual value accessing services and customers satisfaction.

Table 6: correlative test of secondary hypothesis 3

P-value	Number of samples	Customers satisfaction	
0 / 000	312	0 / 518	Perceptual value of accessing services

For the component of perceptual value of accessing services according to the rate of P-value that is lower than 0.05 one can state that there is a significant relationship between these two variables. Therefore, there is a positive and significant relationship between component of perceptual value of accessing services and customers' satisfaction; by the way, we conclude that by increasing the rate of the component of perceptual value of accessing services the rate of customers' satisfaction decreases. Based on relationship between two variables of attempting to reinforce this component some actions should be enacted. Therefore, emphasizing on indexes of "appropriateness of the number of customers and number of counters for offering services", "fast replacement of waiting customers", "lack of durable waiting of customers for receiving services", "appropriateness of working hours of bank", and "acceptability of the number of stations of automation cash machines"

Secondary hypothesis 4: There is a significant relationship between perceptual value of promotions and customer satisfaction.

Table 7: correlative test of secondary hypothesis 4

P-value	Number of samples	Customers satisfaction	
0 / 000	312	0 / 459	Perceptual values of promotions

For the component of perceptual value of promotions according to the rate of P-value that is lower than 0.05 one can state that there is a significant relationship between these two variables. Therefore, there is a positive and significant relationship between component of perceptual values of promotions and customers' satisfaction; by the way, we conclude that by increasing the rate of the component of perceptual value of promotions the rate of customers' satisfaction decreases. Based on relationship between two variables of attempting to reinforce this component some actions should be enacted. Therefore, emphasizing on indexes of "increasing customer tendency to more using of bank because of developing sale services", "on time acknowledging to customers using direct marketing", "continuous improving of marketing capacities", developing banking branches in different levels of city to accessibility".

Secondary hypothesis 5: There is a significant relationship between perceptual value of personnel services and customer satisfaction.

Table 8 correlative test of secondary hypothesis 5

	Customer satisfaction	Number of samples	P-value
Personnel servicing perceptual values	0 / 168	312	0 / 003

For the component of perceptual value of Personnel servicing according to the rate of P-value that is lower than 0.05 one can state that there is a significant relationship between these two variables. Therefore, there is a positive and significant relationship between component of

perceptual values of Personnel servicing and customers’ satisfaction; by the way, we conclude that by increasing the rate of the component of perceptual value of Personnel servicing the rate of customers’ satisfaction decreases. Based on relationship between two variables of attempting to reinforce this component some actions should be enacted. Therefore, it is emphasized on indexes of “attendance of staff to needs of customers”, intention and searching of workers to solve the problem of customers”, offering correct information to customers”, “privacy of customers’ information”, “providing sense of security in customers”, “having polite relationship with customers”, “precise services to customers”.

Secondary hypothesis 6: There is a significant relationship between perceptual value equipment and physical possibilities and customers satisfaction.

Table 9: correlative test of secondary hypothesis 6

P-value	Number of samples	Customer satisfaction	
0/000	312	0/376	perceptual value of equipment and physical possibilities

For the component of perceptual value of equipment and physical possibilities according to the rate of P-value that is lower than 0.05one can states that there is a significant relationship between these two variables. Therefore, there is a positive and significant relationship between component of perceptual value of equipment and physical possibilities and customers’ satisfaction; by the way, we conclude that by increasing the rate of the component of perceptual value of equipment and physical possibilities the rate of customers’ satisfaction increases. Based on relationship between two variables of attempting to reinforce this component some actions should be enacted. Therefore, emphasizing on indexes of “beauty decoration of bank”, clearness of banking equipment”, “discipline in working environment”, “having forms with well and attractive appearance”, “having welfare acceptable possibilities”, “having better advantages than other banks” and “having acceptable electronic possibilities”.

Secondary hypothesis 7: There is a significant relationship between perceptual value of the process of offering services and customers satisfaction.

Table 10: correlative test of secondary hypothesis 7

	Customer satisfaction	Number of samples	P-value
perceptual value of the process of offering services	0 / 846	312	0 / 000

For the component of perceptual value of the process of offering services according to the rate of P-value that is lower than 0.05 one can state that there is a significant relationship between these two variables. Therefore, there is a positive and significant relationship between perceptual value of the process of offering services and customers' satisfaction; by the way, we conclude that by increasing the rate of the component of perceptual value of the process of offering services the rate of customers' satisfaction increases. Based on relationship between two variables of attempting to reinforce this component some actions should be enacted. Therefore, emphasizing indexes of "duration of offering services to the customers", "logical process of giving services to the bank", and efficacy of the automation system of banking for customers".

4.2. Grading research components

According to the title of this research that is grading of marketing mixed factors using Fraidman test it is graded seven factors of this variable that below we analyze the results this test:

Table 10: Fraidman test of variable components of marketing mixed factors

312	Number
1485 / 715	KH2
6	Degree of freedom
0 / 000	P-value
Grades	
Average of grades	Items
5 / 4	Perceptual value of services
1 / 48	Perceptual value of the process of offering services
3 / 8	Perceptual value of accessing services
6 / 01	Perceptual value of equipment and physical possibilities
6 / 23	Perceptual value of personnel services
2 / 91	Perceptual value of cost of services
2 / 17	Perceptual value of promotions

As it is observed the level of significance is lower than the rate of error that represents difference between averages of variable components marketing mixed factors. As it is observed among 7 variables Perceptual value of personnel services , Perceptual value of equipment and physical possibilities, Perceptual value of services, Perceptual value of accessing services, Perceptual value of cost of services, Perceptual value of promotions, Perceptual value of the process of offering services and the highest priority belongs to Perceptual value of personnel services with average rate of 6.23 and Perceptual value of the process of offering services has the lowest average rate of 1.48.

5. Conclusion

This study shows that there is a significant relationship between perceptual value of marketing mixed factors and customers' satisfaction, also there is a significant relationship between customers satisfaction from banking services and their loyalty to the brand of bank. According to the findings of this research, organization should attempt in shaping and stabilizing suitable perceptions of commercial signs in the mind of customer. In this regard managers of City Bank should follow those types of factors that are influential in supporting of loyalty and customer satisfaction and avoid factors that cause weakening of them. Results of this research represent variables that positively influences on loyalty and customers satisfaction. Therefore, organization should emphasis on supporting these factors in perception of customers. The main emphasis of managers of organization should be on decreasing activities that corrupts the value of brand of organization. Therefore, customers should not be promised so that its application be difficult or impossible or not be the proficiency of that organization. Because promises and advertisements without any support for better attractions of customers directly has a negative impact on satisfaction and loyalty of current and future customers and in long term has a negative impact on interests of organization. According to the limited studies in the case of analyzing influential factors on satisfaction of customers of banks from offering of services and their relationship to loyalty to the brand it is suggested that in another research dimensions and indexes of this model by affecting from ideas of other experts analyzes influential factors on satisfaction of customers from the way of offering services and their relationship to loyalty to the brand in other organizations by considering a longer time interval. Of the limitations of this research we can refer to the following cases: limitation of accessing to experts to measuring reliability of questions in the questionnaire, high geographical separation of branches of this bank in Tehran, separation of influential and determining factors about customers satisfaction.

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