

The study of services quality of Export Development Bank by using of SERVQUAL model (Case Study: Tehran Export Development Bank branch)

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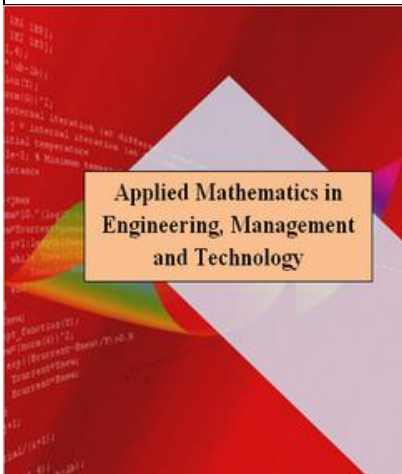
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Abstract:

To outreach (Overcome) in service offering to customer requires having of a full commitment to the customer. One of the main ways in which organizations can differentiate their services from the other competitor organizations, is that continuously to provide services with superior quality to other competitors. This study sought to evaluate the service quality in Export Development Bank that to evaluate the relationship between the service variables in this research, 200 questionnaires were distributed and gathered among the customers, employees of Export Development Bank branches in Tehran city.

After analyzing on the data using the structural equation method by using of AMOS software and hypotheses test found that there is a significant relationship between customers' expectations of Export Development Bank and bank management perceptions of customers' expectations.

The second hypothesis test results showed that there is a significant relationship between Export Development Bank management perceptions of consumer expectations and bank real service quality features, the results of the third hypothesis test indicate that there is a significant relationship between Export Development Bank service quality features and bank real services and also in the fourth hypothesis test found that there is a significant relationship between Export Development Bank real services and external communications about bank services. And finally the last hypothesis test results showed that there is the service gap between the expectations and customers consumption perceptions in Tehran Export Development Bank branches.

Keywords: Services Quality- SERVQUAL- Export Development Bank

Introduction:

Today many successful companies and organizations, have adopted new marketing concepts and act accordingly. The focus on customer needs and properly responsive to their needs, is the most urgent task of the institutions to achieve their goals and as the most concept in the organizations profitability chain, the leading organizations have found that the most desirable and most successful product, if the needs, demands do not satisfy the customers' expectations, this will not include as the demand wants.

In this relation, enterprises and service organizations have more sensitive. Due to the intangible characteristics of services, one of the ways that a service company can to differentiate itself from other competitors, is the actual offering of relative superior service quality to them. The services giving with quality, creates a competitive advantage for the company and ultimately brings higher sales and profitability. To achieve this goal, it is enough to be an appropriate response to customers' expectations of service quality. The conducted researches in this field shows that the service quality, is something more than the service comparison with paid price.

Research Literature:

Success in a competitive world, will be included whose can to recognize:

- The customer is the greatest asset of any institution;
- The customer pays all salaries, wages and benefits us;
- The customer goes to the place that is paid attention to his/her demands with the best manner.

In any business, you should be the first choice of the customer.

The studies show that customer retention is critical for businesses and service quality, is a factor that likely to affect the level of customer retention and increase customer retention even 5 percent, can to raise profit at 30-20 percent level, and institutions that can reduce 5 percent the rate of customer loss, can increase pure and final value of each customer up to 75 percent for those institution. (Rohi Zahraei, Saderat bank site)

Lovelock and Laren Wright have defined the service into two form: First, service is a work and practice that is supplied from one side to the other side. Though this trend may have a close relationship with a physical product, but this practice is necessarily intangible and usually it does not lead to property no one of the production factors and second, services are a kind of economic activity that with consequences to provide the intended change in service receiver- or on behalf of him- makes the value in the special places and times for customers and to prepare some advantages (Lovelock and Wright, 1382).

The definition of quality is as follow "Be perfect". But most customers-oriented companies put their foot beyond of this extent. They are defined the quality in terms of customer satisfaction. "America Quality Control Society" is defined the quality as follow: " The total sum of the features and product characteristics or service that can to satisfy the customer needs. "

This definition termed of the customer- axis, indicates that companies only can achieve to perfect quality which products and services that to provide, they are adapted or more than customer expectations. So today the main aim of the quality movement, is to ensure of customer perfect satisfaction. The quality begins with customer need and will end with his/her satisfaction.(Cotler and Amestrong, 1385).

This fact that perceived product quality is becoming to the most important competition factor in the business world, has caused the current business age is named "Quality age" (Pecler, 1996).

The initial issues about the service quality subject, indicate that the received service quality, is derived compared to what customers think of the service provider should be to supply (i.e. customers' expectations) with what the service provider actually to offer. For example, according to Lewis and Booms "Service quality is a measure of this issue that provided services level in some extent is consistent with the customers' expectations and demands. Providing high quality service, is meant to comply with the customers' expectations and demands on a fixed basis (Parasuraman et al., 1387).

The service quality can help to an organization to differentiate of it from the other organizations and achieve to sustainable competitive advantage. The high quality services as a basic factor in long term profitability not only for the services companies but also for the manufacturing organizations as well as is considered. Even in some manufacturing industries, the service quality is considered by having of further importance towards of the product quality.

Providing better services to the customers has caused of purchase repetition and expanding of positive mouth to mouth propaganda to potential customers. Another direct impact of services, is increase the ability of the organization to provide services in the form of efficient and impressive to the customers, whereas the organization has found that customers have what demands and needs, therefore the unnecessary services are reduced or removed them. With the increase of efficiency and effectiveness in providing of the services, the organization profitability will be increased. (Ghobadian, 1994)

The degree and quality level in every kind of service depends on the five kind of factor (Service quality dimensions) that their combination during of service production will have the basic role in improving of its quality, these factors are include as follow:

Tangible factors (Physical evidence): This dimension implies to the issues such as appearance, facilities, equipment, etc.

Reliability: This means that the organization provide its services without mistake and delay to its customers.

Responsive: This means that the ability to performing of committed services with assurance and perfect accuracy.

Assurance: It states that the employees feel security and peace with its behavior, and knowledge to the customers.

Empathy: This means that the organization to understand the customers issues and problems and these problems will be solved and in addition to the customers has been shown the individual attention (Gronroos, 2000).

Parasuraman 1985, had argued that the provided services quality amount is the function of difference amount between the perceptions and customer expectations. In this regard, Brown and Board in the year 1955 have stated that the gap model is considered as he one of the best and most valuable available discussions in related literature to service.

The following ten parameter is obtained of their research of the customer statements about received services quality:

1) Tangible factors, 2) Reliability, 3) Responsive, 4) Communications, 5) Reliability, 6) Security, 7) Competence, 8) Courtesy, 9) Customer comprehend, 10) Availability. (Stromgern, 2007).

Based on their findings, the service quality model was developed based on the gap analysis.

SERVQUAL model is a model that is introduced by three university professor named of Parasuraman, Zenithal and Berry, to measure of customers' perceptions of the service quality. They are designed a questionnaire based on 12 reference group that was included of 22 criterion that often by most participants of Cannon group, was used to evaluate of service quality.

So in this way, they have applied the multiple five dimensions of tangible factors, reliability, responsive, assurance and empathy as the basis for making a tool for measuring of service quality that is known as service quality scale model (Seyyed Javadin and Kimasi, 1380).

Simplicity, the purpose of using SERVQUAL method, is the comparison of customers' expectations and their understanding from the services actual receive and or measuring of customers long term perspective in a time point. (Wisniewske, 2005)

Customer expectation of service: Customer expectation of service in fact are opinions about service provide that in time of assessing performance of service provider, are act as reference point and standard by customer.

Customer perception of service: It is as follows the customer evaluation of received services, whether that this service in view of customer was eligible (Qualified) for necessary quality criteria and this issue that whether the customer is satisfied with received service or dissatisfied. (Zakeri Fazani, 1387).

The communities need to provoke the private banks that was the cause of industry growth and economy countries progress, was made that in line with government control on the banking operations, the bills issuance as monopoly by the establishment (Bills issuance bank, central bank) have handled. And direct supervision must be applied on behalf of the legislator over bills issuance bank. With this legal method, the number of bills issuance banks have passed the unity path.

In order to create a supporter financial institution for the import and export and according to the act of banking operations without usury, formation statute of Iran Export Development Bank was approved in the year of 1370 and its activity was started one year later deals with to play a role in Iran Export- Import bank (EXIM).

The message of Iran Export Development Bank, with regard to great objectives of country economic, social and cultural, helps to non-oil exports development and expanding of trade and economic exchanges with the other countries.

Bahraini and et.al (1388) in their research by using of SERVQUAL model, have evaluated the services quality of Islamic Azad University (Case study of Ali Abad Catol unit) from five different parameter. These five parameter are as follow: 1) apparent situation and the organization facilities or physical dimensions; 2) The reliability of supplied services; 3) The amount of the responsiveness of organization; 4) The manner of services quality assurance; 5) Empathy or customer perception.

As well as by using of *QFD* technique they have paid to determine of the services characteristics based on customers' needs.

Based on research results that showed the gap in all of SERVQUAL criteria, so that these gap are included respectively (Down to up) as follows: Tangible factors, reliability, empathy, assurance, responsive.

Bokhradian (1389) in his research to study national bank in Kohgilouyeh and Boyer Ahmad province, couldn't be able to satisfy the customers' expectations in investigated five dimension. It seems that one of the reasons, is

the existing of deep gap between expectations and perceptions of customers and raising of customers' expectations of the bank by using of the wide propaganda and thus when customer to refer to bank, since that the existing conditions is not accordance with his/her expectations, so he/she is dissatisfied with the bank performance.

Bani Hashemi (1390) in his research, in order to study the level of service quality and its expectation level in view of Sepah bank customers found that for all presented aspects in view of Sepah bank customers, has been shown that there is a difference between the received services quality and their expectation level from the service quality in Sepah bank, but on the whole, the services quality both of the customers view and the employees view has been favorable.

Anvari Rostami and et.al in the year 1384, have paid to study for determining of the effective components on the services quality from the valid scientific literature, experts point of views and academic and banking scholars.

Aydemir and CevatGerni (2011) in their research have paid to study the perceptions and expectations of the export companies of services quality Turkey export- import bank with the use of SERVQUAL model. They found that there is a gap between received service quality of export companies and their expectations. In the other words, Turkey export-import bank has not been satisfied customer expectations in the field of offered services quality.

Stafford and et.al (1998) in their research found that tendency to services quality plays an important role in service industries such as banking services, insurance and ... , especially this issue in relation with banking services that generally to distinguish of services is difficult, has more importance than the other issue.

Parasuraman and et.al (1998) found that services quality influence on the future purchases of the actual and potential customers, whenever the customers of an organization are dissatisfied with received services, will transfer their experience to others and this matter has caused heavy costs impose (The loss of actual and potential customers) to the organization.

Rahman and et.al (2011) in a study have paid to examine the correlation importance of service quality gaps with foreign customers' services in Bangladesh banking services, especially the private commercial banks. Another purpose of this article is to point out this issue that how the service improvement management is able to further integration with respect to prioritize services quality dimensions and its impact on increase or decrease the services quality gaps.

Zenithal and et.al (2002) created the tool of "SERVQUAL" to assess the electronic services quality. This process consists of the seven parameter "Efficiency, reliability, performance, privacy, responsiveness, compensation, and contact". The four parameter "Efficiency, reliability, performance, and privacy" are formed the major scale of "SERVQUAL" model. Three other parameter "responsiveness, compensation, and contact" are created a recovery scale for "SERVQUAL" model.

Research Hypotheses:

- 1) There is a significant relationship between customers 'expectations of Export Development Bank and bank management perceptions of customers' expectations.
- 2) There is a significant relationship between the management of Export Development Bank of consumers' expectations and the bank actual service quality features.
- 3) There is a significant relationship between the actual service quality specifications of Export Development Bank and the bank actual service offer.
- 4) There is a significant relationship between the bank actual service offer of Export Development Bank and external communications about bank services.
- 5) There is a service gap between the perceived services and expected services customers of Export Development Bank

Methodology:

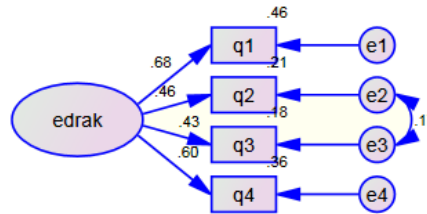
In this research, for gathering of research data, 200 questionnaires were distributed and gathered among employees and customers of Export Development Bank. The classification of questions are given briefly in the following table:

Customer perceptions	Customer expectations	External communication about banks services	Bank actual services provide	Set feature of bank actual quality	Bank management perceptions of Customer expectations	Variable type
32-46	17-31	13-16	9-12	5-8	4-1	Number
15	15	4	4	4	4	Number of items

The variable relationships were assessed by using of structural equations method with the use of Graphic AMOS software and the gap between the expectations and perception were examined by using of SPSS software for separation of coefficients.

Data Analysis:

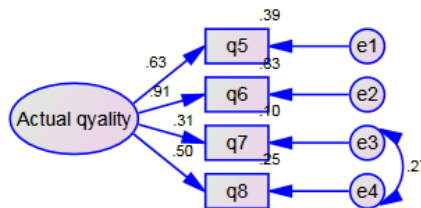
Confirmatory factorial analysis of bank management perceptions variable of customer expectations



The fitness indicators of bank management perceptions model of customers' expectations

Model 1	CMIN	Baseline Comparisons					Parsimony			RMSEA	HOELTER	
	CMIN/DF	NFI	RFI	IFI	TLI	CFI	PRATIO	PNFI	PCFI	RMS EA	HOELTER 0.05	HOELTER 0.01
	1.453	0.986	0.913	0.995	0.971	0.995	0.167	0.164	0.166	0.048	527	909

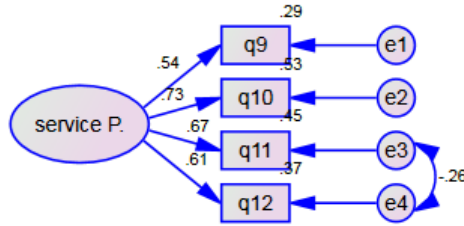
Confirmatory factorial analysis of the set characteristics variable of the bank actual services quality



Model 2	CMIN	Baseline Comparisons					Parsimony			RMSEA	HOELTER	
	CMIN/DF	NFI	RFI	IFI	TLI	CFI	PRATIO	PNFI	PCFI	RMS EA	HOELTER 0.05	HOELTER 0.01
	0.771	0.995	0.971	1.001	1.009	1	0.167	0.166	0.167	0	992	1714

The fitness indicators of the set characteristics model of the bank actual services quality

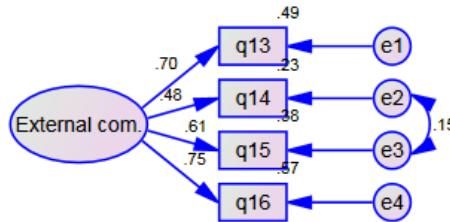
Confirmatory factorial analysis of the bank actual services quality variable



The fitness indicators of the bank actual services quality model

Model 3	CMIN	Baseline Comparisons					Parsimony			RMSEA	HOELTER	
	CMIN/DF	NFI	RFI	IFI	TLI	CFI	PRATIO	PNFI	PCFI	RMS EA	HOELTER	HOELTER 0.01
	0.003	1	1	1.007	1.042	1	0.167	0.167	0.167	0	264646	457091

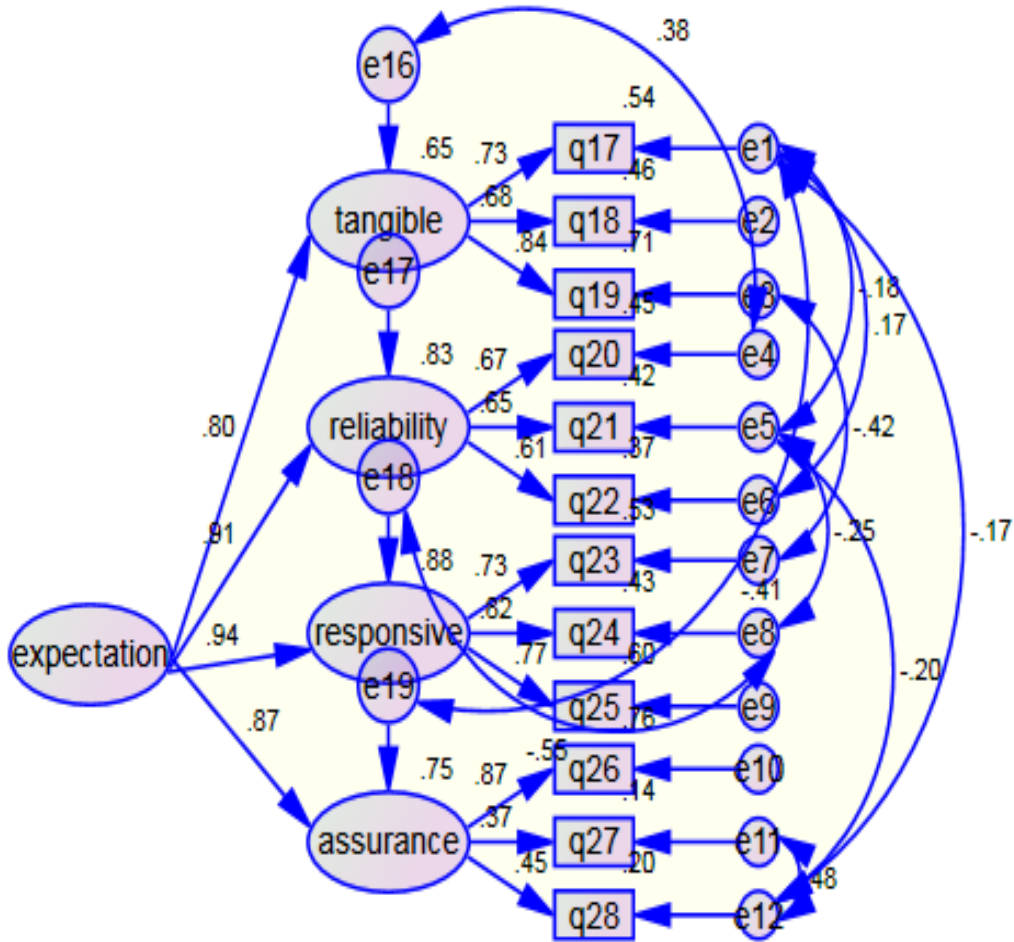
Confirmatory factorial analysis of the external communication variable about bank services quality



The fitness indicators of the external communication model about bank services quality

Model 4	CMIN	Baseline Comparisons					Parsimony			RMSEA	HOELTER	
	CMIN/DF	NFI	RFI	IFI	TLI	CFI	PRATIO	PNFI	PCFI	RMS EA	HOELTER	HOELTER 0.01
	0.522	0.997	0.982	1.003	1.017	1	0.167	0.166	0.167	0	1464	2529

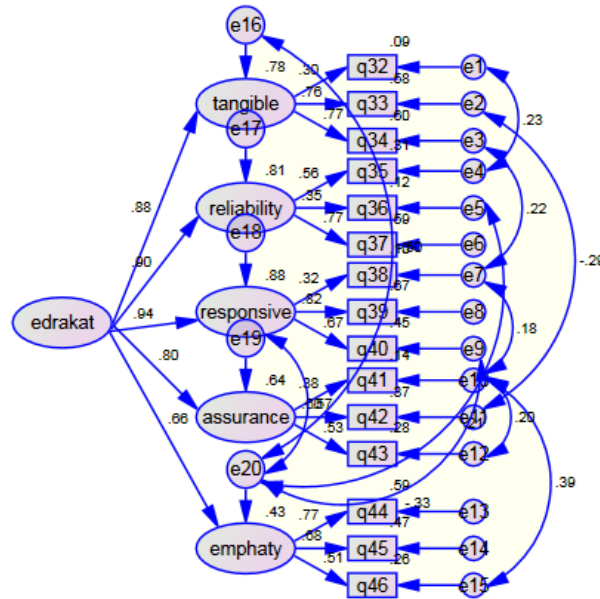
Confirmatory factorial analysis of the customer expectations variable



The fitness indicators of the customer expectation model

Model 5	CMIN	Baseline Comparisons					Parsimony			RMSE A	HOELTER	
	CMIN/DF	NFI	RFI	IFI	TLI	CFI	PRATIO	PNFI	PCFI	RMS EA	HOELTER 0.05	HOELTER 0.01
	1.258	0.938	0.901	0.987	0.978	0.986	0.629	0.589	0.62	0.036	202	225

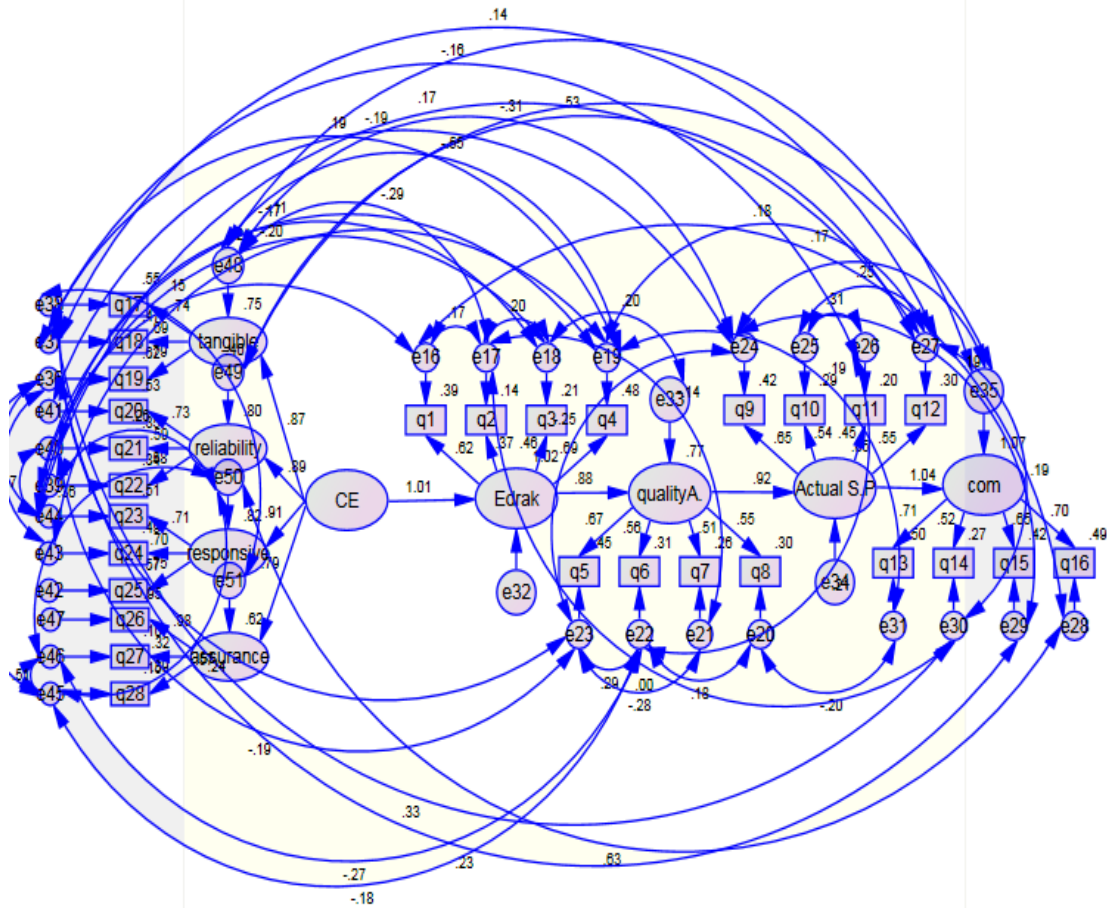
Confirmatory factorial analysis of the customer perception variable



The fitness indicators of the customer perception model

Model 6	CMIN	Baseline Comparisons					Parsimony			RMSEA	HOELTER	
	CMIN/DF	NFI	RFI	IFI	TLI	CFI	PRATIO	PNFI	PCFI	RMS EA	HOELTER 0.05	HOELTER 0.01
	1.2	0.898	0.859	0.981	0.973	0.981	0.724	0.65	0.71	0.032	208	229

General structural model



Model Fit Summary
CMIN

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	114	331.000	292	.058	1.134
Saturated model	406	.000	0		
Independence model	28	2707.118	378	.000	7.162

RMR, GFI

Model	RMR	GFI	AGFI	PGFI
Default model	.045	.901	.862	.648

RMR, GFI

Model	RMR	GFI	AGFI	PGFI
Default model	.045	.901	.862	.648
Saturated model	.000	1.000		
Independence model	.270	.245	.189	.228

Baseline Comparisons

Model	NFI	RFI	IFI	TLI	CFI
	Delta1	rho1	Delta2	rho2	
Default model	.878	.842	.984	.978	.983
Saturated model	1.000		1.000		1.000
Independence model	.000	.000	.000	.000	.000

Parsimony-Adjusted Measures

Model	PRATIO	PNFI	PCFI
Default model	.772	.678	.760
Saturated model	.000	.000	.000
Independence model	1.000	.000	.000

RMSEA

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	.026	.000	.039	1.000
Independence model	.176	.170	.182	.000

HOELTER

Model	HOELTER	HOELTER
	.05	.01
Default model	201	212
Independence model	32	33

The structural model Chi-square proportion to freedom degree is equal to 1/13 and it is appropriate. The comparative fitness indicators are often almost higher than 90 percent and appropriate. RMSEA index is lower than 5% and appropriate (0/026). The economic indicators are higher than 50 percent and appropriate. HOELTER index is also higher than 200 and indicates of sample adequate size. So, on the whole, this model is an appropriate fitness.

The examination the gap between the perceptions and expectations of customers:

Null hypothesis: There is not a service gap between the perceived services and customers expected services of Export Development Bank.

Opposite hypothesis: There is not a service gap between the perceived services and customers expected services of Export Development Bank.

Paired Samples Statistics

		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	VAR00001	21.6241	100	3.32006	.33201
	VAR00002	25.4308	100	3.28654	.32865

The average perceptions of expectations in terms of descriptive, according to the above table, indicates be higher the perceptions level than customers' expectations in this bank. But the statistical analysis criterion is not only descriptive statistics, but also this case also must be approve the relevant hypothesis test. First, we show that perceptions and expectations have no linear correlation:

Null hypothesis: The correlation coefficient between perceived services and customer expected services of Export Development Bank is equal to zero.

Opposite hypothesis: The correlation coefficient between perceived services and customer expected services of Export Development Bank is not equal to zero.

Paired Samples Correlations

		N	Correlation	Sig.
Pair 1	VAR00001 & VAR00002	100	.115	.255

According to the significant level that is equal to 0.255, and it is higher than % 5 so the null hypothesis is not rejected. The correlation coefficient between these two variables is zero. Because of these two variables are filled by identical people, so they are interrelated, and since that the correlation coefficient is zero, therefore the relationship between these two variables is nonlinear.

Paired Samples Test

	Paired Differences					t	df	Sig. (2-tailed)
	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
				Lower	Upper			
Pair 1 VAR00001 VAR00002	-3.80667	4.39513	.43951	-4.67876	-2.93458	-8.661	99.000	

According to the significant level paired comparison test which is equal to zero, the null hypothesis is rejected. So, there is a significant difference between perceptions and expectations.

Conclusion and discussion:

Comparison of four methods estimation of Bootstrap
 Selection of the best method of estimation

Parameter estimation method		The method of calculating the proximity degree of rebuilt covariance structures with statistical population			
		GLS	ML	ADF	ULS
Parameter estimation method	GLS	522.646	1968.950	-	1142.560
	ML	806.962	501.895	-	346.416
	ADF	-	-	-	-
	ULS	938.876	835.629	-	327.129

Comparison results of maximum likelihood and Bootstrap

Table 4-42- Comparison results of maximum likelihood and Bootstrap

			Maximum likelihood				Results of Bootstrap with ULS method			
			estimation	Standard error	Critical level	Significance level	Mean	Standard error	Low limit	High limit
Bank management perception	<-- -	Customer expectations	.766	.093	8.251	***	.762	.084	.608	.889
Actual quality characteristics	<-- -	Bank management perception	.858	.132	6.509	***	.834	.121	.606	1.029
Actual service provide	<-- -	Actual quality characteristics	1.109	.171	6.485	***	1.139	.201	.871	1.554
External Communication	<-- -	Actual service provide	1.192	.159	7.490	***	1.177	.161	.895	1.431
Tangible factors	<-- -	Customer expectations	1.000				1.000	.000	1.000	1.000
Reliability	<-- -	Customer expectations	.648	.091	7.121	***	.664	.095	.518	.843
Responsive	<-- -	Customer expectations	.910	.099	9.178	***	.855	.081	.718	.978

Assurance	<-- -	Customer expectations	.398	.091	4.383	***	.301	.118	.117	.502
q1	<-- -	Bank management perception	1.000				1.000	.000	1.000	1.000
q2	<-- -	Bank management perception	.567	.110	5.168	***	.546	.109	.377	.750
q3	<-- -	Bank management perception	.775	.131	5.932	***	.774	.126	.552	.982
q4	<-- -	Bank management perception	1.344	.164	8.213	***	1.367	.164	1.165	1.752
q8	<-- -	Actual quality characteristics	1.000				1.000	.000	1.000	1.000
q7	<-- -	Actual quality characteristics	.958	.165	5.815	***	.932	.165	.682	1.216
q6	<-- -	Actual quality characteristics	1.116	.162	6.881	***	1.167	.157	.978	1.543
q5	<-- -	Actual quality characteristics	1.188	.172	6.919	***	1.220	.188	.954	1.607
q9	<-- -	Actual service provide	1.000				1.000	.000	1.000	1.000
q10	<-- -	Actual service provide	.813	.113	7.204	***	.778	.123	.545	.962
q11	<-- -	Actual service provide	.738	.121	6.108	***	.706	.121	.524	.910
q12	<-- -	Actual service provide	.822	.112	7.351	***	.831	.122	.606	.987
q16	<-- -	External Communication	1.000				1.000	.000	1.000	1.000
q15	<-- -	External Communication	.957	.109	8.771	***	.988	.112	.767	1.151
q14	<-- -	External Communication	.690	.097	7.148	***	.678	.086	.542	.826
q13	<-- -	External Communication	1.000	.105	9.569	***	1.014	.102	.858	1.192
q19	<-- -	Tangible factors	1.000				1.000	.000	1.000	1.000
q18	<-- -	Tangible factors	.830	.085	9.820	***	.860	.082	.724	.998
q17	<-- -	Tangible factors	.938	.088	10.689	***	.915	.082	.796	1.060
q22	<-- -	Reliability	1.000				1.000	.000	1.000	1.000

q21	<-- -	Reliability	1.134	.168	6.738	***	1.00 6	.168	.635	1.25 2
q20	<-- -	Reliability	1.488	.194	7.671	***	1.46 1	.189	1.15 4	1.74 2
q25	<-- -	Responsive	1.000				1.00 0	.000	1.00 0	1.00 0
q24	<-- -	Responsive	.982	.097	10.078	***	1.02 3	.097	.891	1.24 9
q23	<-- -	Responsive	.972	.094	10.375	***	.903	.090	.789	1.07 2
q28	<-- -	Assurance	1.000				1.00 0	.000	1.00 0	1.00 0
q27	<-- -	Assurance	.831	.161	5.154	***	.807	.238	.379	1.16 7
q26	<-- -	Assurance	2.756	.592	4.655	***	4.31 4	2.982	2.01 9	7.06 0
Table columns source			Table 4-37				Table4-40		Table 4-41	

As before mentioned, the bootstrap method in performing of its estimation, is not dependent of normality default of data. Because of the hypothesis of multivariate normality was violated in general model, and for this reason, we were compared our estimation to ensure of the results with the bootstrap method. The method of maximum likelihood, for data that are not normal, has estimated the standard deviation smaller than usual that may this way is not in the reality. According to table 4-42, as we are observed for the relationship in the majority of paths, the standard deviation in the method of maximum likelihood is obtained lower than the bootstrap method.

According to the method of maximum likelihood and the significant level is obtained lower than 0/05 for all relationships, all of relations are approved in the above table. In the bootstrap method, with regard to high and low level in 4-42, the paths are meaningful that their average are placed in high and low level.

As it is observed, for all of routs in the authority method, the average is placed in between high and low level and therefore all of relations are approved. In examination of last hypothesis, with regard to the significant level of paired comparison test which is equal to zero, the null hypothesis is rejected. In the other words, there is a significant difference between perceptions and expectations. And since that the difference value of the two variable, i.e. expectations minus perceptions with negative numerical, so it shows that our perceptions is higher than our expectations in Export Development Bank for customers of banking services. In the other hand, it means that this bank gives a suitable service that has caused the perceptions seems higher than the customers' expectations and this sign is good performance of bank.

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