



REVIEW ARTICLE

IMPACT OF SERVICE QUALITY ON CUSTOMER RELATIONSHIP IN BANKING SECTOR, AMPARA DISTRICT

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ABSTRACT

Purpose: The purpose of this paper is to gauge the importance of service quality and to analyze its impact on customer relationship of banking sector in order to capture the competitive market and to be as a leading service sector in country's growth.

Design/Methodology/Approach: Closed questionnaire was used for measuring the service quality of banking sector using five point Likert's scale. Questionnaire were distributed and collected in Ampara district. The conclusion was made by Pearson correlation, ANOVAs and regression analysis.

Findings- The results revealed that service quality not only has a significantly positive relationship with customer relationships but also has a significant impact on customer relationships.

Practical implication: the research has much more implication in the efforts taken by the banks in attracting new customers retaining the existing customers, building up a good relationship and in banking sector. It also has indirect implications as increased service quality can lead to increased employee performance and reduced turnover ratio.

Originality/value: The bank managers, government and the other stakeholders are expected to realize the importance of service quality and build a good customer relationship in the current context of emerging many new financial institutions.

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INTRODUCTION

Banking has become more competitive in respect of the pricing of bank products and the location of point of sale and the market power is getting shifted from banks to their customers (Choudhury, 2011). The consequent increase in competition has made service quality a key differentiating factor for banks attempting to improve their market, profit positions and customer relationship to provide competitive advantage (Madhukar G Angur, 1999). Service quality is an achievement in customer service. It reflects at each service encounter of customers, from service expectations, from past experiences, word of mouth and other forms of communication. Every customer has an expectation of ideal service quality they want to receive when they go for bank. Service quality is how well a service is delivered compared to that of customer expectations. Service quality is also how well a delivered service conforms to the clients' expectations (Puja Waalia Mann 2017).

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The service quality is now becoming the most important factor in bringing the competitive advantage to the banking sector (Sureshchandar et al., 2002). It is quite obvious that service quality should be given great attention to win the increasingly competitive market and retain it.

Statement of the Problem

Even though service quality influences on customer relationship, still there are some challenges in developing the service quality due to the lack of resources and rapidly changing and increasingly competitive environment which radically changes customers' expectation of how a service should be delivered. The fact that many financial institutions and leasing companies are emerging at present poses an important threat for the banking sector.

Review of Literature

Service quality is increasingly becoming a major strategic variable (Robledo, 2001; Terziovski and Dean, 1998).

According to Wang and Wang (2006), service quality is a form of an attitude, related but not equivalent to satisfaction that results from the comparison of expectation with performance. Service quality may be evaluated on the functional quality dimension, described by five components: tangibles, reliability, responsibility, assurance and empathy (Parasuraman et al., 1985). Gefan (2002) defined service quality as the subjective comparison that customers make between the quality of the service that they want to receive and what they actually get. Bhaskar (2004) has analyzed that when good service is provided to a customer, then a loyal customer will work as an ambassador and help in the organisation's growth. Berry L. L. (1983) has defined relationship marketing as attracting, maintaining and enhancing the relationship with customers in a multiservice organization. Shani and Chalasani (1992) have defined relationship marketing as an integrated effort to identify, maintain and build a strong network with individual customers and continuous strengthening of relationship for mutual benefits of both sides. Oliver (1999) has considered customer loyalty as a vital element to organizational success and profit. Kumar & Rajesh (2009) reported that any bank that wishes to either grow in size of its banking operation or improve its profit ability must consider the challenges affecting its customer relationship.

Customer expectations are difficult to manage but are often the cause of dissonance which results in loss of existing customer base and therefore, understanding customer expectations with regard to service delivery levels and product quality is essential for establishing a long term symbolic value relationship (Panda, 2003). These expectations include (among other things) High Quality Service (Khandwalla, 1995; Eisingerich and Bell, 2006), Timeliness in Service Delivery, Friendliness of Employees (Reinatz and Kumar, 2003), Ease of Opening Account and Competitive Charges (Morgan and Hunt, 1994). According to Asubonteng et al., (1996), due to intense competition and the hostility of environmental factors, service quality has become a cornerstone marketing strategy for companies. Service quality is generally defined as the overall assessment of a service by the customers, (Eshghi et al., 2008, p.121) or the extent to which a service meets customer's needs or expectations, Asubonteng et al., (1996). Parasuraman et al., (1985) define service quality as "The discrepancy between consumers' perceptions of services offered by a particular firm and their expectations about firms offering such services".

The differences in service industries are based on the characteristics of service which include; intangibility, heterogeneity, perishability and inseparability. These above mentioned aspects of service make it very difficult to measure service quality unlike product quality which is measured objectively using factors such as durability and number of defects because of its tangible nature quality (Parasuraman et al., 1988, p.13). A good service quality is considered as one which meets or exceeds consumer's expectation of the service. Expectation is seen as what the customer feel service provider should offer and this is influenced by his/her personal needs, past experience, word-of-mouth and service provider's communications, Parasuraman et al., (1985, p.49). This meaning of expectation in the service quality literature is different from the meaning of expectation in the customer satisfaction literature which defines expectation as predictions made by consumer about what is likely to happen during an

impending transaction rather than what, the customer thinks, ought to happen. Customers' perception of performance is what he/she experiences, (Parasuraman et al., 1988, p.17). Researchers have proven that providing good service quality to customers retains them, attracts new ones, enhances corporate image, positive word-of-mouth recommendation and above all guarantees survival and profitability, Negi, (2009); Ladhari, (2009). Thus, service quality is expected to lead better customer relationship and can be thought of having an impact on customer relationship. Parasuraman et al., (1985), developed a model of service quality after carrying out a study on four service settings: retail banking, credit card services, repair and maintenance of electrical appliances, and long-distance telephone services. The SERVQUAL model (Parasuraman et al., 1985, p.46) included, Tangibles- physical facilities, equipments, and staff appearance. Reliability- ability to perform the promised service dependably and accurately; Responsiveness- willingness to help customers and provide prompt service; Assurance- knowledge and courtesy of employees and their ability to inspire trust and confidence; Empathy- caring, individual attention the firm provides its customers (Parasuraman et al., 1988, p.23). These dimensions mainly focus on the human aspects of service delivery (responsiveness, reliability, assurance, and empathy) and the tangibles of service. According to study carried out by Ladhari, (2009), it is recommended that the SERVQUAL model is a good scale to use when measuring service quality in various specific industries.

Objectives

Main objective

- To find out the impact of the service quality on customer relationship in banking sector in the Ampara district.

Sub objectives

- To identify the relationship of the service quality on customer relationship in banking sector in the Ampara district.
- To study the impact of service quality on customer relationship in banking sector in Ampara District.
- To compare the service quality of public sector banks and private sector banks in the Ampara district.

Research questions

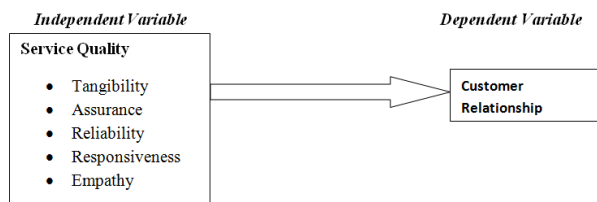
- To what extent does service quality impact on customer relationship in banking sectors in the Ampara district?
- Is there any significant relationship between service quality and customer relationship in banking sectors in the Ampara district?
- Which banking sector provides better quality of service to keep customer relationship upbeat in the Ampara district?

Hypotheses of the study

- H1- There is a positive significant relationship between service quality and customer relationship in banking sector in the Ampara district.

- H2- Service quality significantly impacts on customer relationship in banking sector in the Ampara district.
- H3- Private Sector banks provide better service quality to customers than public sector banks provides in Ampara district.

Conceptual Model



Scope of the study

This study was conducted in Akkaraipattu and Kalmunai which are major commercial areas in the Ampara district in relation to the public and private sector banks.

Time scope- The study on service quality and customer relationship was conducted between March 2017-October 2017.

Content scope- This study specially looked at the respondents' profiles, the levels of service quality under its different dimensions and the level of customer relationship.

Significant of the study

This study was to identify the significant dimensions of the service quality that can be possibly used to influence to bring loyal customers to hold their trust so that customer relationship can be maintained in a highly desirable level in banks. The findings of the study would reveal customers' expectations, and their feeling on the delivery of the service quality. The findings therefore would shed light on the measures that can be taken on service quality that would in turn lead to financial stability, share price increment, and ultimately a leading position in the market. The findings of the study would assist policy makers in different banks among public and private banks. It would be a guideline for drafting policies to ensure a high quality customer relationship is maintained. Moreover, this research is expected to address the issues of overcoming the threat of emerging new financial institutions and leasing companies.

MATERIALS AND METHODS

The basic reason for carrying out this research is to identify the impact of service quality on customer relationship. With quantitative approach a structured questionnaire is used as the tool to determine the relationship between independent and dependent variable. This study is based on a survey conducted in Ampara district. The study population was made up of public and private sector banks. Primary as well as secondary data were collected. The theoretical foundation of the study is based on various secondary sources such as texts book on service quality, articles, quality magazines, and published papers. As the primary data of the study, an appropriate questionnaire was developed to capture data of the variables identified with high degree of reliability and validity.

A questionnaire (SERVQUAL model) developed and tested by Parasuraman et al., (1988, p.23) was used to measure the service quality, the independent variable. The questionnaire also contained questions in the same manner to measure customer relationship. Opinions of sample respondents were captured on a five point Likert type summated rating scales of questionnaire from strongly disagree (1) to strongly agree (5). Descriptive as well as inferential statistical analyses were done. Collected data were processed and analyzed using Statistical Package for Social Science (SPSS) software.

Research Sample and Data Collection

Altogether 35 of banks/ branches are there in Akkaraipattu, Addalaichennai, Kalmunai area. The total customers of those banks in the mentioned area are very high and diverse in their banking activities. Because of this it was decided to go for convenience sampling. 65 respondents were selected from private sector banks and 65 respondents were selected from public sector banks (totaling to 130 as indicated above). The total number to which the questionnaire was issued was 130 or in other words a total of 130 respondents were asked to respond to the statements in the service quality scale. The questionnaire was administered to the customers of 19 private sector banks and 16 public sector banks. Questionnaire consists of 22 questions related to five dimensions of service quality in which the customers of various banks responded against their expectations and perceptions. Likewise the questionnaire contained another 8 questions in five point Likert scale to measure customer relationship, the dependent variable. Questionnaires were personally delivered by hand at workplaces for data collection. The respondents (16 of public sector banks and 19 of private sector banks) were required to record their perceptions and expectations of the service of the respective public sector Bank and private sector banks in Ampara district. The following were selected for the study: Public sector banks- Peoples Bank, BOC, NSB, RDB, Sanasa development bank and Private sector banks -HNB, Sampath Bank, Commercial, NTB, Pan Asia Bank, Amana Bank,. The researcher collected the data in Akkaraipattu, Kalmunai and Addalaichenai. The study is based on the assumption that all banks belong to the same commercial bank category. The parameters identified are Tangibility, Assurance, Reliability, Responsiveness and Empathy.

RESULTS

Sample size is limited to 130 customers (127 responded finally). Statistical analyses are done with the help of the SPSS version 20. According to the table 1, it can be seen that tangibility has the highest significant mean value (4.612) among all the factors. Tangibility contributes most significantly to the Service quality of the banking sector in Ampara district. Conversely, level of empathy has the lowest significant mean value (2.6913) and thus does not contribute to service quality in the Banking sector of Ampara district. It can be seen that others such as responsiveness, reliability and assurance also contributes to the service quality. Further, it can also be seen that level of Service quality of the banking sector in Ampara district is also significantly high.

Correlation Analysis

According to the table 2 it can be found that there is a significant association between service quality and customer relationship of the banks and the relationship was positive and

Table 1. Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Tangibility	127	3.5	5.0	4.612	.3388
Responsiveness	127	2.75	5.00	3.9626	.50697
Reliability	127	2.80	5.00	4.2677	.53820
Assurance	127	3.00	5.00	4.3465	.48186
Empathy	127	2.00	3.60	2.6913	.28813
SERVQUAL	127	3.21	4.47	3.9825	.25276
CustomerRelationship	127	2.88	5.00	4.3701	.49160
Valid N (listwise)	127				

Table 2. Correlations

		Tangibility	Reliability	Responsiveness	Assurance	Empathy	Service Quality	Customer Relationship
Tangibility	Pearson Correlation	1	.345**	.420**	.352**	-.090	.670**	.477**
	Sig. (2-tailed)		.000	.000	.000	.317	.000	.000
	N	127	127	127	127	127	127	127
Reliability	Pearson Correlation		1	.145	.746**	-.425**	.738**	.819**
	Sig. (2-tailed)			.105	.000	.000	.000	.000
	N		127	127	127	127	127	127
Responsiveness	Pearson Correlation			1	.228**	.043	.623**	.311**
	Sig. (2-tailed)				.010	.634	.000	.000
	N			127	127	127	127	127
Assurance	Pearson Correlation				1	-.353**	.750**	.791**
	Sig. (2-tailed)					.000	.000	.000
	N				127	127	127	127
Empathy	Pearson Correlation					1	-.085	-.371**
	Sig. (2-tailed)						.344	.000
	N					127	127	127
Service Quality	Pearson Correlation						1	.803**
	Sig. (2-tailed)							.000
	N						127	127
Customer Relationship	Pearson Correlation							1
	Sig. (2-tailed)							
	N							127

** . Correlation is significant at the 0.01 level (2-tailed).

Table 3. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.803 ^a	.646	.643	.29385

a. Predictors: (Constant), SERVQUAL= (Tangibility + Reliability + Responsiveness + Assurance + Empathy)

Table 4. ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	19.657	1	19.657	227.651	.000 ^a
Residual	10.793	125	.086		
Total	30.450	126			

a. Predictors: (Constant), SERVICE QUALITY

b. Dependent Variable: Customer Relationship

Table 5. Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	-1.853	.413		-4.484	.000
SERVQUAL	1.563	.104	.803	15.088	.000

a. Dependent Variable: Customer Relationship

Table 6. Group Statistics

	Bank	N	Mean	Std. Deviation	Std. Error Mean
SERVQUAL	Private	53	4.0368	.22510	.03092
	Government	74	3.9436	.26553	.03087
Customer Relationship	Private	53	4.4481	.43951	.06037
	Government	74	4.3142	.52148	.06062

Table 7. t-test for Equality of Means

		t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
							Lower	Upper
SERVQUAL	Equal variances assumed	2.075	125	.040	.09314	.04490	.00428	.18200
	Equal variances not assumed	2.132	121.403	.035	.09314	.04369	.00665	.17964
CustomerRelationship	Equal variances assumed	1.522	125	.131	.13392	.08800	-.04025	.30809
	Equal variances not assumed	1.565	121.638	.120	.13392	.08555	-.03544	.30329

Table 8. Reliability Statistics

Cronbach's Alpha	N of Items
.892	35

very strong (as coefficient of correlation is 0.803). The relationship between the tangibility and customer relationship is positive but moderate (at 1% significant level; coefficient of correlation is +0.477). The relationship between customer relationship and reliability is positive and strong (at 1% significance level) as coefficient of correlation is + 0.819. The relationship between responsiveness and customer satisfaction is positive and moderate at 1% significant level (coefficient of correlation is +0.682). The relationship between assurance and customer relationship is positive and strong at 1% significance level (coefficient of correlation + 0.791). The relationship between empathy and customer relationship is negative and weak at 1% significance level (coefficient of correlation is -0.371).

Regression analysis

The purpose of this analysis is to predict one (in this case dependent) variable from another (in this case independent) variable. Single regression analysis was carried out to find out the pattern of variation of the values of dependent variable (customer relationship) in relation to the values of independent variable (service quality). As indicated in the table 3, there is a significant impact of service quality on customer relationship (64.3% at significant level of 0.01). The regression equation of customer relationship in relation to the quality of the banks is therefore $Y = -1.853 + 1.563X$ (where Y- dependent variable & X-independent variable). It means that the Customer Relationship is increased by 1.563 per each additional unit of Service Quality.

Therefore, based on above statistical inferences the following hypotheses are accepted

- H1- There is a positive significant relationship between service quality and customer relationship in banking sector in the Ampara district.
- H2- Service quality significantly impacts on customer relationship in banking sector in the Ampara district.

Independent Sample T test for Comparing Private sector and Public sector Banks

From the table above it can be inferred that means of service quality between Private banks and Public sector banks are significantly differ at 95% confidence level and thus service quality of private banks is measured higher (better) than that of public banks. Therefore, based on above statistical inferences the following hypothesis is accepted:

H3- Private Sector banks provide better service quality to customer than public sector banks provides in Ampara district. Thus three hypotheses are accepted. It is also to be noted that although the means of customer relationship between private banks and public banks did not significantly differ at 95 % confidence level a mean difference of 0.13392 exists between them. Mean of private banks is higher than that of public sector banks for customer relationship which could not be established statistically. This may be due to factors other than that of service quality, (which has 64.3% impact) that might have an influence on the customer relationship which should be studied further as remaining 35.7% is not explained in this study.

Reliability of the Instrument

Reliability refers to the property of a measurement instrument that causes it to give similar results for similar inputs. Reliability is defined as an accuracy or precision of a measuring instrument (Kerlinger, 2011). The research mainly depended on the measurement taken by the instrument. The questionnaire was the instrument that was pre-tested and found to be useful under preliminary study. Thus reliability refers to the degree to which a measure is free of variable error. The most common way to assess reliability measurement instrument is to evaluate the internal consistency of items in a scale. Internal consistency is the degree of homogeneity among the items that constitute a measure that is the degree to which the items are interrelated and measure a single trait or entity (Nunnally, 1970).

Internal consistency is determined by the statistical examination of the results obtained, typically equated with Cronbach's coefficient alpha. Cronbach's alpha measures the variance over total variance. Thus, reliability of instrument (internal consistency of questionnaire which is based on the average inter-item correlation) was analyzed by means of Alpha (Cronbach) method in this research. According to Nunnally (1978) the alpha of a scale should be greater than 0.70 for the items to be used together as a scale. This alpha for the total scale is also computed on the assumption that the item under examination is deleted. Nunnally (1978) gives the common guideline for the alpha standard of reliability where in applied settings, alpha should be at least in the range of 0.8-0.9. Cronbach's alpha measure of 0.892 resulted from the analysis reveals that the instrument used for measurement (questionnaire) is highly reliable, in the context of applied settings (well over 0.8).

Conclusion and Recommendation

According to the statistical analysis of the study it can be concluded that there is a significant positive impact of Service Quality on Customer Relationship in the Banking Sector referring to Ampara district. In maintaining the service quality private sector banks do better. Apart from empathy other dimensions of service quality (tangibility, reliability, responsiveness and assurance) positively contributed to the service quality in moderate or strong manner (at 1% significant level). Management of these banks should consider maintaining this significant level of the service quality with its dimensions as indicated above in order to maintain customer relationship in a highly preferable way to gain competitive advantage in future as indicated before. In short, private sector banks has apparently, captured the initiative to gain competitive advantage through providing better service quality.

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