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## “Customers’ Perception of Service Quality : A Study on Some Private Commercial Banks of Bangladesh”

Naznin Akther<sup>1</sup>

*Abstract* : Consumers all over the world have become more quality conscious; therefore customers’ requirements for higher quality service have been increased (Lee, 2005). When it comes to customer satisfaction, it all comes down to perception of customers’ about the quality. The concept of customer satisfaction is a great deal more than the clichés “getting close to customers”. The motto is “The customer is always right”. The purpose of this paper is to evaluate the customer perception about the service quality of private commercial banks of Bangladesh. The study identifies five performance dimensions which influence customer satisfaction regarding banking services. This is an analytical study based mainly on the primary data. The result indicates that customers’ perception has reached the highest points in case of ‘first handed information’, ‘promptness of services,’ ‘willingness of problem solving’ and ‘building customer confidence’. It is found that customers given more importance on “responsiveness” and “assurance” dimensions.

*Keywords* : Perception, Satisfaction, Reliability, Responsiveness, Assurance, Empathy, Tangibility

### Introduction

Economic history shows that development has started everywhere including the banking system. The contribution of banking system towards financial development of a country was the highest in the initial stage. Schumpeter (1933) regarded banking system as one of the two main agents (other being entrepreneurship) in the whole process of development. Keynes also emphasized the role of banking services in the process of economic development of a country, while he was addressing the House of Lords regarding international monetary system (quoted in Sharma 1955). Moreover Alexander Gerschenkron (1962) in his popularly known “Gerschenkron’s hypothesis” explained the banking system as the key role player at certain stage of the industrialization process. In the context of relationship marketing, customer satisfaction is often viewed as a central determinant of customer retention.

Businesses need to attract and establish a customer market and would need to retain it through satisfaction. That is the key to its business performance (Johnson et al., 2000). In order to attain this goal, a company should have a high satisfaction rate from its clients. The increasing competition, whether for profit or nonprofit purposes, is forcing the business sectors to pay much and more attention to satisfying customers (Management library, 2008). Moreover, customers evaluate banks’ performance mainly on the basis of their personal contact and interaction (Grönroos, 1990).

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<sup>1</sup> Lecturer, School of Business; Ahsanullah University of Science and Technology

## Objective

The main objective of the study is to identify the customer perception about the service quality in Private Commercial Banks in Bangladesh. The specific objectives are:

1. To study the customer's perception of service quality of the some private commercial banks.
2. To study the five performance dimensions responsible for customers' satisfaction; namely reliability, responsiveness, assurance, empathy & tangibility

## Literature review

Customer satisfaction has been a popular topic in marketing practice and academic research started since 1965 Cardozo's initial study of customer effort, expectations and satisfaction. Despite many attempts to measure and explain customer satisfaction, there still does not appear to be a consensus regarding its definition (Giese and Cote, 2000). Customer satisfaction is typically defined as a post consumption evaluative judgment concerning a specific product or service (Gundersen, Heide and Olsson, 1996). It is the result of an evaluative process that contrasts prepurchase expectations with perceptions of performance during and after the consumption experience (Oliver, 1980). Companies now recognize that the new global economy has changed things forever. Increased competition crowded markets with little product differentiation and years of continual sales growth followed by two decades of flattened sales curves have indicated to today's sharp competitors that their focus must change (Cacippio, 2000).

Customer satisfaction programs are considered to be weapons that many companies use in fighting the battles in today's marketplace (Lenz, 1999). Organizations usually invest in customer satisfaction measured because they assume that satisfied customers will engage in a number of behaviors beneficial to the company and demonstrate a long-term commitment to their brand. These behaviors and actions include but are not limited to, continuation of the customer relationship, deepening of the customer relationship through cross-selling, and referrals to new customers (Murphy, 2001). Effective usage of customer measurement and management system can build organizational value (Johnson et al., 2000). Researches have recognized significant relationship between customer satisfaction and profitability and other economic effects. One of which relationship is the customer satisfactions influence and tantamount success with profitability. Customers want to transact their banking transactions at any time and location convenient for their life-style. They want to pay their regular household bills, buy and sell stocks and shares (Carse, 1999).

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The specific things that delight the customer vary from industry to industry and from product to product. But most customers want the same things. According to a renowned researcher Balachandher, (2001),

1. Customers are interested in quality
2. They desire good and effective service delivery
3. They want flexibility so that the specific product or service can be obtained
4. They covet value by not wanting to pay a price that exceeds the value received from the product.

Customer satisfaction measurements can also provide valuable insights into new products or services that customers want, putting one's company ahead of the competition (David, 2006). The measurements or surveys of customer satisfaction can be used to measure satisfaction with both internal services (such as human resources, information technology, financial, and contracting) and external customers (Schay et al., 2000). Malliswari (2007) found that the customers are influenced by the west due to media and there is a clear shift from savings to spending on life style.

## **Limitations**

The study has limitations in terms of the sample size. Sometimes the concerned personnel did not provide enough time due to rush banking hours and unable to collect information from all the clients.

## **Methodology**

This is an analytical study based on primary data collected through a scientifically developed questionnaire. The questionnaire has been designed based on the study of previous scholars Berry et al.(1994), Parasuraman et al.(1994), Zeithaml and Bitner, and Stafford(1991) using the likert Scale.

For the study purpose, three banks namely Dhaka bank Limited, Bank Asia Limited and Dutch Bangla Bank limited among the forty eight private commercial banks in Bangladesh. Dhaka, the metropolitan city of Bangladesh was chosen for the study area because of convenience and availability of data. The population of this study is mainly the customers of these banks and sample size was considered fifty. For selecting sample size non probabilistic sampling method has been used. A non-probabilistic sampling is available to the researcher by virtue of its accessibility (Bryman & Bell, 2003, p.105). Determining very large sample would have led to time wastage and the wastage of resources and money; given that small samples also produce accurate results<sup>2</sup>. SPSS software has been used for this study.

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<sup>2</sup> [www.isixsigma.com](http://www.isixsigma.com)

When mean value is less than 5 for any parameter it is considered satisfactory. With low standard deviation, the mean variation is considered low which shows satisfaction of customer (Sherdan J Coakes Lyndall Pet Dzidic, SPSS version 13.0).

This study focuses on service sectors and the service quality evaluation from the customers' perspectives. Evaluation of customers was able to conduct through their views of performance dimensions. A number of researchers have provided lists of quality determinants, but the best known determinants emanate from Parasuraman and his colleagues from USA, who found five dimensions of service quality, namely, Tangibility, Reliability, Responsiveness, Assurance and Empathy (Parasuraman et al., 1988; Zeithaml et al., 1990).

**Reliability:** Ability to perform the promised service dependably and accurately

- In time services
- First hand services
- Interest in problem solving

**Responsiveness:** Willingness to help customers and provide prompt service

- First hand information
- Prompt services by employee
- Willingness of employees for solving problem

**Assurance:** Knowledge and courtesy of employees and their ability to inspire trust and confidence.

- Building confidence to customer
- Employee behavior

**Empathy:** Caring and individualized attention

- Individual attention of the customers
- Understand specific needs.

**Tangibility:** Physical facilities, equipment and appearance of performance

- Modern and up to date equipment
- Physical facilities are visually appealing.

**Tools used to analyze respondents answer**

- Descriptive analysis
- Cross tabulation analysis and
- Frequency distribution (Valarie et al, 1990).

### **Analysis of Findings**

Descriptive analysis was done to identify the demographic nature of the respondent. It was found that among the 50 respondents 70% were male and 30% were female. Majority of the respondents are belongs to the age group between 15-45 years. The reason behind that, these users' group was they are more technically sound and more apt to modern technology.

*Table 1: Demographic Status*

<b>Variables</b>	<b>N= 50</b>	
	<b>Frequency</b>	<b>Percent</b>
<b>Gender</b>		
Male	35	70
Female	15	30
<b>Age(years)</b>		
15-30 years	18	36
31-45 years	16	32
45-60 years	10	20
More than 60 years	6	12
<b>Occupation</b>		
Service Holder	27	54
Business Person	23	46
<b>Different schemes</b>		
Current/Saving	20	40
Fixed deposit	14	28
Deposit pension	9	18
Pay order	7	14

It was found that out of 50 respondent's service holders were 54%, while only 46% were business persons. According to the opinion of 50 respondents current savings is most popular among them, followed by fixed deposit 28%, Deposit pension schemes 18% and pay order 14%.

**Reliability Measures:***Table 2 : In time services*

<b>N</b>	<b>Valid</b>	<b>50</b>
	<b>Missing</b>	<b>0</b>
<b>Mean</b>		<b>3.4400</b>
<b>Median</b>		<b>3.0000</b>
<b>Mode</b>		<b>3.0000</b>
<b>Std. Deviation</b>		<b>1.1634</b>
<b>Percentiles</b>	<b>50</b>	<b>3.0000</b>

In case of performing services right the first time 2 persons strongly disagree and 11 persons agree and 12 strongly agree. Whereas 16 persons are confused and 9 are committed with disagree. The mean is 3.44 (Appendices 5) which is less than 5 and the Standard deviation is 1.163 (Appendices 5). With high mean variation shows that customers are dissatisfied regarding this parameter. So, private commercial banks should give priority on giving the customers services in time.

*Table 3 : First hand services*

<b>N</b>	<b>Valid</b>	<b>50</b>
	<b>Missing</b>	<b>0</b>
<b>Mean</b>		<b>3.9600</b>
<b>Median</b>		<b>4.0000</b>
<b>Mode</b>		<b>4.0000</b>
<b>Std. Deviation</b>		<b>.8797</b>
<b>Percentiles</b>	<b>50</b>	<b>4.0000</b>

Providing first hand services, among 50 respondents, 1 person is strongly disagreed. 23 persons were agree, 14 strongly agree, and 1 person is committed with disagree. The mean is 3.96 (Appendices 6) which is less than 5 shows customers are agreeing receiving first hand services. The Standard deviation is .8797 (Appendices 6) which indicates mean variation is low. So it can be said that customers are satisfied regarding this services and the perception of customers' gets the highest point.



*Table 4 : Interest in problem solving*

<b>N</b>	<b>Valid</b>	<b>50</b>
	<b>Missing</b>	<b>0</b>
<b>Mean</b>		<b>3.900</b>
<b>Median</b>		<b>4.0000</b>
<b>Mode</b>		<b>4.0000</b>
<b>Std. Deviation</b>		<b>.8864</b>
<b>Percentiles</b>	<b>50</b>	<b>4.0000</b>

In case of showing sincerity on problem solving by the private commercial banks 20 persons agree, 14 strongly agree, 13 persons are in confusion and 3 persons are committed to disagreement. The mean is 3.90 (Appendices 7) which is less than 5 and the Standard deviation is .8864 (Appendices 7). The mean variation is low indicating that the employees of banks show high sincerity on problem solving.

**Responsiveness measures:**

*Table 5 : First hand information*

<b>N</b>	<b>Valid</b>	<b>0</b>
	<b>Missing</b>	<b>0</b>
<b>Mean</b>		<b>3.8100</b>
<b>Median</b>		<b>3.0000</b>
<b>Mode</b>		<b>3.0000</b>
<b>Std. Deviation</b>		<b>.7743</b>
<b>Percentiles</b>	<b>50</b>	<b>3.0000</b>

In case of providing information to customer, private commercial banks keep customers informed, when services will be performed. In this matter 34 respondents uncertain. On the other hand 7 persons agree, 4 persons strongly agree and 4 persons disagree and rest 1 person strongly disagree. The mean is 3.18 (Appendices 8) which is less than 5 and the Standard deviation is 0.7743 (Appendices 8). This mean variation is low which predicts that customers can get information instantly.

*Table 6 : Prompt services by employee*

<b>N</b>	<b>Valid</b>	<b>50</b>
	<b>Missing</b>	<b>0</b>
<b>Mean</b>		<b>3.9600</b>
<b>Median</b>		<b>4.0000</b>
<b>Mode</b>		<b>4.0000</b>
<b>Std. Deviation</b>		<b>.6792</b>
<b>Percentiles</b>	<b>50</b>	<b>4.0000</b>

In banking services customers seek prompt services. In case of providing prompt services by employee of private commercial banks 27 agree with the comment and 27 people strongly agree with the comment. 13 persons are uncertain. The rest disagree and strongly disagree. The mean is 3.96 (Appendices 10) which is less than 5 and the Standard deviation is .6792 (Appendices 10). The mean variation is low. It can be inferred that the employees of private commercial banks provide prompt services. Customer's perception gets the highest point in this parameter.

*Table 7 : Willingness of employee for solving the problem*

<b>N</b>	<b>Valid</b>	<b>50</b>
	<b>Missing</b>	<b>0</b>
<b>Mean</b>		<b>4.3200</b>
<b>Median</b>		<b>4.0000</b>
<b>Mode</b>		<b>4.0000</b>
<b>Std. Deviation</b>		<b>.6528</b>
<b>Percentiles</b>	<b>50</b>	<b>4.0000</b>

Employees in private commercial banks are willing to help anyone. In response to this case no one were disagree or strongly disagree. Strongly agree 21 persons, 24 persons agreed and 5 were in uncertainty. The mean is 4.32 (Appendices 9) which is less than 5 but in marginal level and Standard deviation is .6528 (Appendices 9). The mean variation is low showing that customers are satisfied regarding this service. This service helps customers' perception tremendously to get the highest point.

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Assurance measures:

*Table 8 : Building customer confidence*

<b>N</b>	<b>Valid</b>	<b>50</b>
	<b>Missing</b>	<b>0</b>
<b>Mean</b>		<b>3.3600</b>
<b>Median</b>		<b>3.0000</b>
<b>Mode</b>		<b>3.0000</b>
<b>Std. Deviation</b>		<b>.6424</b>
<b>Percentiles</b>	<b>50</b>	<b>3.0000</b>

Customers are dealing the business transaction with safely and confidently with the banks. If the banks provide right information to the right customers promptly which will create public confidence, and thus customers are facilitated to take right decision in right time. In case of building customer confidence of private commercial banks instill confidence. In response among 50 respondents strongly agree 7 people, 12 persons agreed and 24 people were uncertain. The mean is 3.36 (Appendices 11) which is less than 5 and the Standard deviation is .6424 (Appendices 11). The Mean variation is low which shows that employees of private commercial bank can build up confidence to customers. Customers' perception is high regarding building customers' confidence.

*Table 9 : Employee behavior*

<b>N</b>	<b>Valid</b>	<b>50</b>
	<b>Missing</b>	<b>0</b>
<b>Mean</b>		<b>3.800</b>
<b>Median</b>		<b>4.0000</b>
<b>Mode</b>		<b>4.0000</b>
<b>Std. Deviation</b>		<b>.9897</b>
<b>Percentiles</b>	<b>50</b>	<b>4.0000</b>

Observing employee behavior of private commercial banks, strongly agreed are 14, 17 agreed and 15 people were uncertain in among 50 respondents. The mean is 3.8 (Appendices 12) which is less than 5 and the standard deviation is .9897 (Appendices 12). The mean variation is low expresses that employees are consistently courteous.

## Empathy measures:

*Table 10 : Individual attention of the customers*

<b>N</b>	<b>Valid</b>	<b>50</b>
	<b>Missing</b>	<b>0</b>
<b>Mean</b>		<b>2.9800</b>
<b>Median</b>		<b>3.0000</b>
<b>Mode</b>		<b>3.0000</b>
<b>Std. Deviation</b>		<b>1.1337</b>
<b>Percentiles</b>	<b>50</b>	<b>3.0000</b>

Giving individual attention among 50 respondents by private commercial banks strongly agreed are 7 people, 6 persons agreed and 15 people were uncertain. The mean is 2.98 (Appendices 13) which is less than 5 & Standard deviation 1.1337 (Appendices13). The mean variation is high, shows that customers are dissatisfied. So employees of private commercial banks should pay more attention to this parameter that the perceptions of customers' can get highest priority.

*Table 11 : Understanding specific needs*

<b>N</b>	<b>Valid</b>	<b>50</b>
	<b>Missing</b>	<b>0</b>
<b>Mean</b>		<b>3.8400</b>
<b>Median</b>		<b>4.0000</b>
<b>Mode</b>		<b>3.0000</b>
<b>Std. Deviation</b>		<b>.8657</b>
<b>Percentiles</b>	<b>50</b>	<b>4.0000</b>

Understanding specific needs of private commercial banks among 50 respondents strongly agreed are 14 people, 15 persons agree and 20 people were uncertain. The mean is 3.84 (Appendices 14) which is less than 5 and the Standard deviation is .8687 (Appendices 14). The mean variation is low, showing employees of private commercial banks understand customers' specific needs.

**Tangibility measures:**

*Table 12 : Modern & up to date equipment*

<b>N</b>	<b>Valid</b>	<b>50</b>
	<b>Missing</b>	<b>0</b>
<b>Mean</b>		<b>3.1600</b>
<b>Median</b>		<b>3.0000</b>
<b>Mode</b>		<b>3.0000</b>
<b>Std. Deviation</b>		<b>.9553</b>
<b>Percentiles</b>	<b>50</b>	<b>3.0000</b>

Now a day, private commercial banks should have nice and standard environment. In case of modern looking equipment of private commercial banks among 50 respondents strongly agreed are 1 person, 8 persons agree and 25 persons are in indecision. The mean is 3.16 (Appendices 15) which is less than 5 and the standard deviation is .9553 (Appendices 15). The mean variation is high so it is not satisfactory. This parameter shows that these banks are not technologically updated.

*Table 13: Physical facilities whether visually appealing*

<b>N</b>	<b>Valid</b>	<b>50</b>
	<b>Missing</b>	<b>0</b>
<b>Mean</b>		<b>3.5600</b>
<b>Median</b>		<b>4.0000</b>
<b>Mode</b>		<b>4.0000</b>
<b>Std. Deviation</b>		<b>.9809</b>
<b>Percentiles</b>	<b>50</b>	<b>4.0000</b>

Providing physical facilities by private commercial banks among 50 respondents strongly agreed are 1 person, 24 agreed and 16 persons are in uncertainty. The mean is 3.56 (Appendices16) which is less than 5 & Standard deviation is .9809 (Appendices 16). The mean variation is high which represents that the appearance of physical facilities is not satisfactory.

### **Recommendations**

Since the performance of banks has been increased during the last two decades there are some loopholes that can be reduced by taking some actions:

- Most of the customers are aware of the quality of services rendered by private commercial banks, but it has no significant impact on the client retention. Clients choose different schemes of bank based on current services, as well as client provide emphasize on quality of services. So private commercial banks should take necessary actions to provide better services.
- From the study it has been observed that customers are dissatisfied about in time services. Private commercial banks should give more priority in providing just in time services.
- It has been found that banks do not provide individual attention to the customer. The private commercial banks should give more concentrate to the customers so that the perception of customers about banking services can increase. Employees of banks should inform every customer's details of banking services because they remain uninformed about the existing services. This will help the customer or building trust.
- Among these three banks it is noted that they do not have technologically upgraded equipment. These private commercial banks should emphasize on tangibility parameter to upgrade their equipments to ensure customers perceptions about banking services.
- Private commercial banks should emphasize on their Deposit schemes and Pay Order services which are oftenly used by few number of customers. To attract new customers, banks should offer various deposit schemes as well as prompt responding regarding offering pay. Though it is certain that private commercial banks promise to secure customer deposits, FDR etc. They might give more concentration on building customers' trust.

## **Conclusion**

This paper studied the customers' perception of service quality of the private commercial banks. The study indicates that customers' perception vary according to the nature and quality of services rendered by the banks. It also indicates that responsiveness, empathy and assurance are common attributes for determining the customer satisfaction. It is found that the customers give more emphasize on getting in time services, drawing attention to individual and updating equipment of the banks. Private commercial banks should focus on every parameter of performance dimensions. Moreover if the private commercial banks give more concentration on accuracy of the transactions and confidentiality of accounts and transactions then the perceptions of customers' about service quality of banks will be increased. The result of this analysis can be used as a message from the customers to the banks. This survey could be essential in providing the bank

management with a visual representation of the customers' view on the banks attributes and position in the marketplace. Based on this study, future research could be done on whether only service quality has significant impact on client retention or not. But it's also said that customer satisfaction with a firm's products or services is often seen as the key to a firm's success.

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## Appendices : Analytical Charts

### 1. Gender

	Frequency	Percentage	Valid Percent	Cumulative Percent
Male	35	70	70.0	70.0
Female	15	30	30.0	100.0
Total	50	100	100.0	

### 2. Age

	Frequency	Percentage	Valid Percent	Cumulative Percent
Valid 15-30 yrs	18	36	36	36
31-45 yrs	16	32	32	68
46-60 yrs	10	20	20	88
More than 60	6	12	12	100
Total	50	100	100	

### 3. Occupation

	Frequency	Percentage	Valid Percent	Cumulative Percent
Valid Service holder	27	54.0	54.0	54.0
Business person	23	46.0	46.0	100.0
Total	50	100.0	100.0	



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**4. Different schemes of banks**

	Frequency	Percentage	Valid Percent	Cumulative Percent
Valid Current/Savings account	20	48.0	40.0	40.0
Fixed deposit	14	28.0	28.0	68.0
Deposit pension Scheme(DPS)	9	18.0	18.0	86.0
Pay order	7	14.0	14.0	100.0
Total	50	100.0	100.0	

**5. In-time services**

	Frequency	Percentage	Valid Percent	Cumulative Percent
Valid Strongly Disagree	2	4.0	4.0	4.0
Disagree	9	18.0	18.0	22.0
Uncertainty	16	32.0	32.0	54.0
Agree	11	22.0	22.0	76.0
Strongly Agree	12	24.0	24.0	100.0
Total	50	100.0	100.0	

**6. First hand services**

	Frequency	Percentage	Valid Percent	Cumulative Percent
Valid Strongly Disagree	1	2.0	2.0	2.0
Disagree	1	2.0	2.0	4.0
Uncertainty	11	22.0	22.0	26.0
Agree	23	46.0	46.0	72.0
Strongly Agree	14	28.0	28.0	100.0
Total	50	100.0	100.0	

**7. Interest on problem solving**

	Frequency	Percentage	Valid Percent	Cumulative Percent
Valid Disagree	3	6.0	6.0	6.0
Uncertainty	13	26.0	26.0	32.0
Agree	20	40.0	40.0	72.0
Strongly Agree	14	28.0	28.0	100.0
Total	50	100.0	100.0	

**8. First-hand information**

	Frequency	Percentage	Valid Percent	Cumulative Percent
Valid Strongly Disagree	1	2.0	2.0	2.0
Disagree	4	8.0	8.0	10.0
Uncertainty	34	68.0	68.0	78.0
Agree	7	14.0	14.0	92.0
Strongly Agree	4	8.0	8.0	100.0
Total	50	100.0	100.0	

**9. Prompt services by employee**

	Frequency	Percentage	Valid Percent	Cumulative Percent
Valid Disagree	2	4.0	4.0	4.0
Uncertainty	13	26.0	26.0	30.0
Agree	27	54.0	54.0	84.0
Strongly Agree	8	16.0	16.0	100.0
Total	50	100.0	100.0	

**10. Willingness of employee for problem solving**

	Frequency	Percentage	Valid Percent	Cumulative Percent
Valid Uncertainty	5	10.0	10.0	10.0
Agree	24	48.0	48.0	58.0
Strongly Agree	21	42.0	42.0	100.0
Total	50	100.0	100.0	

**11. Building customer confidence**

	Frequency	Percentage	Valid Percent	Cumulative Percent
Valid Strongly Disagree	1	2.0	2.0	2.0
Disagree	6	12.0	12.0	14.0
Uncertainty	24	48.0	48.0	62.0
Agree	12	24.0	24.0	86.0
Strongly Agree	7	14.0	14.0	100.0
Total	50	100.0	100.0	

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**12. Employee behavior**

	Frequency	Percentage	Valid Percent	Cumulative Percent
Valid Strongly Disagree	1	2.0	2.0	2.0
Disagree	3	6.0	6.0	8.0
Uncertainty	1	30.0	30.0	38.0
Agree	17	34.0	34.0	72.0
Strongly Agree	14	28.0	28.0	100.0
Total	50	100.0	100.0	

**13. Individual attention**

	Frequency	Percentage	Valid Percent	Cumulative Percent
Valid Strongly Disagree	4	8.0	8.0	8.0
Disagree	13	26.0	26.0	34.0
Uncertainty	20	40.0	40.0	74.0
Agree	6	12.0	12.0	86.0
Strongly Agree	7	14.0	14.0	100.0
Total	50	100.0	100.0	

**14. Understanding specific needs**

	Frequency	Percentage	Valid Percent	Cumulative Percent
Valid Disagree	1	2.0	2.0	2.0
Uncertainty	20	40.0	40.0	42.0
Agree	15	30.0	30.0	72.0
Strongly Agree	14	28.0	28.0	100.0
Total	50	100.0	100.0	

**15. Modern & up to date equipment**

	Frequency	Percentage	Valid Percent	Cumulative Percent
Valid Strongly Disagree	1	2.0	2.0	2.0
Disagree	10	20.0	20.0	22.0
Uncertainty	25	50.0	50.0	72.0
Agree	8	16.0	16.0	88.0
Strongly Agree	6	12.0	12.0	100.0
Total	50	100.0	100.0	

## 16. Physical facilities whether visually appealing

	Frequency	Percentage	Valid Percent	Cumulative Percent
Valid Strongly Disagree	1	2.0	2.0	2.0
Disagree	4	8.0	8.0	10.0
Uncertainty	16	32.0	32.0	42.0
Agree	24	48.0	48.0	90.0
Strongly Agree	5	10.0	10.0	100.0
Total	50	100.0	100.0	