



Universitat de Girona

CUSTOMER SATISFACTION IN THE BANKING INDUSTRY: A COMPARATIVE STUDY OF GHANA AND SPAIN

Aborampah AMOAH-MENSAH

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Universitat de Girona

PHD THESIS

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ABORAMPAH AMOAH-MENSAH

2010



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ABORAMPAH AMOAH-MENSAH

2010

DOCTORATE PROGRAMME IN TOURISM, LAW AND BUSINESS

SUPERVISED BY:

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**THESIS SUBMITTED TO THE UNIVERSITAT DE GIRONA
FOR THE AWARD OF THE DOCTORATE DEGREE**



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SUBMITTED BY ABORAMPAH AMOAH-MENSAH FOR THE AWARD OF
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GIRONA, DECEMBER, 2010

ABSTRACT

Customer satisfaction has been one of the main concerns of banks of late. This has been necessitated by the stiff competition in the banking industry. Banks are striving hard to offer quality services and products in a bid to maintain existing customers and woo new ones as well. Customers on the other hand, want the best value for their money so they are always combing around to get the best services.

The main objective of the research is to compare the perceptions of customers regarding the quality of banks' services in Ghana and Spain. A sample size of 1400 people from twenty-four communities in both countries was used. One set of questionnaire was administered in both countries based on the five dimensions of SERVPERF. The principal component analysis was used to reduce the initial 21 items of SERVPERF.

The main findings of the study included the following: (i) the factor analysis produced 4 dimensions namely reliability, convenience, tangibles and empathy (ii) whilst reliability, convenience and empathy were the determinants of overall customer satisfaction in Ghana, only reliability explained overall satisfaction in Spain. (iii) reliability, convenience and empathy emerged as the dimensions that the districts, educational and occupational groups had differing views. (iv) on the whole, customers in both countries were highly dissatisfied about the services and products of the banks.

Recommendations made also included the following; (i) banks should make conscious efforts to be reliable in Ghana and Spain so that customers' confidence and trust will increase. (ii) More banks' branches should be opened and products like internet banking and Automated Teller Machines must be

introduced throughout Ghana (iii) customers' interest must be a priority for banks in Ghana and Spain.

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CHAPTER ONE

INTRODUCTION

1.1 Context of the Problem

Satisfaction is a crucial concern for both customers and organisations including banks. Satisfaction is a subjective concept and therefore difficult to determine, (European Institute of Public Administration, 2008). It depends on a myriad of factors and varies from person to person as well as product to product. Some of the main concepts of satisfaction in the literature include value, quality and satisfaction. Value according to Zeithaml (1988) is the importance attached to services based on their usage and the amount paid in exchange. Quality on the other hand, is the meeting of the needs and expectations of customers, (Parasuraman et al. 1991). Oliva et al (1992), Fecikova (2004) and (ISO 2005) are of the view that satisfaction is the meeting of the needs or wants of customers. From the foregoing, it can be seen that all these concepts are the same and are used interchangeably.

Titko and Lace (2010) accentuate that the competitive power and survival of a bank lies in the degree of its customer satisfaction. Banks therefore pay particular attention to customer satisfaction, (Kattack and Rehman 2010). According to Stafford (1996), due to the fact that banks sell undifferentiated products, the only effective tool they can use to survive in the market is the quality of service. Bowen and Hedges (1993) claim that banks that offer very high quality services have a competitive advantage because the benefits of improved quality of service are large market shares, increased in profits and increased in customer retention. In addition, Zeithmal et al (1996) submit that the reputation of the banks is enhanced, new customers are captured and there

is an increase in financial performance. Yeung et al (2002) on the other hand intimate that customers bring new customers to the bank through word- of-mouth and thereby reducing the cost of marketing. Sureshchandar et al (2003) think otherwise. They posit that the quality of service and satisfaction are the most important indicators of cementing the relationship between the organisation and its customers. Satisfaction does not only emanate from the services provided but also from other important factors.

Owusu-Frimpong (1999) contends that the attitude of the service organisation can help customers evaluate the quality of services being offered to them. A receptive attitude is a key ingredient for giving customers a positive image about the bank and the services provided. The physical environment regarding the infrastructure, the design and the general atmosphere are equally taken into account by customers when assessing the quality of services of banks. Similarly, the duration of service delivery gives both positive and negative impressions to customers. A short waiting time for instance, may give a good impression about the bank that its services are of high quality.

Customers on the hand want the best value for their money. Therefore, they spare no efforts in searching for high quality services, (Strategic Direction, 2007). Customers' perceptions are determined by myriad of factors. Kotler et al (1999) posit that individual's consumption behaviour is influenced by personal characteristics like age and life-cycle, occupation, economic situation, lifestyle and personality and self-concept. Zeithaml and Bitner, cited in Kangis and Voukelatos (1997:280) on the other hand advance that factors like service encounters, the evidence of service, image and price constitute customers' perceptions of service quality, satisfaction and value. Similarly, Abdullah and

Rozario (2009) posit that the level of customer satisfaction may be influenced by various internal and external factors.

Customers generally evaluate service quality before and after their use. According to Zeithaml et al (1993) consumers evaluate services and products through three processes. These are pre-purchase or search qualities, experience qualities and credence qualities. Search qualities are features that consumers look out for before buying and are those that they can see, feel or touch. On the other hand, experience qualities are post-purchase features that customers assess whilst credence features are those that are not easy for consumers to assess during the post-purchase period. Banks services are of the experience and credence types and are therefore difficult to assess by customers. Customers cannot evaluate these types because they do not have the required skills, expertise and knowledge to carry out the evaluation. To that effect, customers place a high premium on the image and reputation of the bank before purchasing. Owusu-Frimpong (1999) indicates that because services of banks are of the credence type, friends and other fellow customers constitute the main source of information for customers. This assertion has been confirmed by the results of the study of Tan and Chua cited in Ting (2006:99).

The role that banks play in the economic development of any country including Ghana and Spain cannot be over-emphasized. According to Heffernan, (1996) banks accept deposits of customers both individuals and organisations and lend them to other customers. It is believed that customers do not want to spend their money and have therefore chosen to lodge it with banks for safe keeping and gaining interest as well. In addition, banks offer investments advice to their customers, engage in foreign exchange trading and

processing payments. It behoves banks therefore to provide a congenial atmosphere for customers by offering reliable services. In addition, it is also the duty of banks to ensure that customers feel safe and repose confidence in them as well.

There has been a sharp increase in the number of banks and branches in Ghana and Spain. According to the Banco de España (2010), due to the prolonged period of strong economic growth over the years, the banking sector in Spain has grown in size to keep with the volume of financial transactions which has reached unprecedented levels. Saving banks in Spain expanded their operational offices by 10% in their catchment areas whilst commercial banks expanded at a lower rate (Banco de España 2007). Rural banks which are also community-based banks in Ghana also increased from 115 in 2004 to 125 in 2008 (World Bank 2004 and ISSER 2008) and to 135 in 2009 (Bank of Ghana, 2010). The number of commercial banks in Ghana has gone up to 27 (Bank of Ghana, 2010) and are heavily concentrated in urban areas. The number of products and services sold by the banks has also increased in both countries (Bank of Ghana 2006 and The Banco de España (2007). These suggest that customers have easy access to banks in both countries and receive quality services as well.

1.2 Statement of the Problem

Extensive work has been done on customer satisfaction in the banking industry. Most of these studies however concentrated on one specific country. Only a few studies compared two or more countries but none of them found out the differences in the perceptions of customers about the quality of banks'

services in Ghana and Spain. For example, Lasser et al (2000) examined the service quality perspective and satisfaction in private banking by comparing the USA and countries in South America. Yavas and Benkenstein (2007) compared the views of banks' customers in Turkey and Germany. Dash et al (2009) also compared the perceptions of customers about the quality of banks' services in Canada and India. It is also evident that none of these studies segregated the banks' customers into sex, age, education, occupation and geographical locations (communities and districts/regions). They only looked at the general views of customers. Though a handful of studies that focussed on only one country like Lewis (1994), Galloway and Blanchard (1996), Lopez et al (2007) and Caruana (2002) classified the banks' customers into occupation, age, race, age and education respectively, none of them used all these variables (sex, age, education and occupation) at the same time or grouped them according to geographical locations.

Perceptions are however influenced by many factors. Kotler et al (1999) posit that individual's consumption behaviour is influenced by personal characteristics like age and life-cycle, occupation, economic situation, lifestyle and personality and self-concept. Zeithaml and Bitner, cited in Kangis and Voukelatos (1997:280) on the other hand, advance that factors like service encounters, the evidence of service, image and price constitute customers perceptions of service quality, satisfaction and value. Similarly, Abdullah and Rozario (2009) accentuate that the level of customer satisfaction may be influenced by various internal and external factors. The question therefore is: to what extent do customers in Ghana and Spain differ in their perceptions about

the quality of banks' services according to their sex, age, education, occupation and geographical locations?

1.3 Research Objectives

A thorough review of the literature on customer satisfaction in the banking industry showed that no studies have been conducted to compare Ghana and Spain. Only a handful of studies have made comparisons between two countries but never attempted to find out the extent to which the sex, age, education and occupation as well as geographical locations of customers influenced their perceptions of the quality of banks' services. As a result, this study seeks to fill these gaps.

The main objective of the research is to compare the perceptions of customers regarding the quality of banks' services in Ghana and Spain. Specifically, the objectives of the study are;

- To compare the perceptions of the districts, the communities and both Ghana and Spain in general about the quality dimensions of banks' services.
- To compare the perceptions of people in terms of their sex, age, education and occupation about the quality dimensions of banks' services in Ghana and Spain
- To look at the overall satisfaction of banks' customers in Ghana and Spain
- To find out the relationship between overall satisfaction and the quality dimensions of banks' services in Ghana and Spain
- To find out the main dimensions of the construct quality in relations to banks' services in Ghana and Spain

- To make recommendations to enhance customer satisfaction in the banking industry in general
- To make recommendations about the SERFPERF model in analysing the quality of banks' services

1.4 Significance of the Study

There is no work that has been carried out on customer satisfaction in the banking industry in Ghana and Spain. To that effect, the study will go a long way to;

- Add up to the store of knowledge on customer satisfaction in the banking industry in general
- Serve as guidelines for the formulation of policies on the quality of banks' services
- Assist banks to know the perceptions of customers in terms of sex, age, education, occupation and geographical location.
- Lay bare where further research on service quality needs to be carried out.

1.5 Organisation of the Study

The study is organised into eight chapters. Chapter one as an introductory chapter deals with the context of the problem, the statement of the problem, research objectives, significance of the study and the organisation of the study. The literature review is under the following subheading in chapter two; consumer behaviour, the concepts of customer satisfaction, the SERVQUAL and the SERVPERF models and the empirical studies in the banking industry using SERVQUAL and SERVPERF and gaps in the literature.

The structure of the banking industries in Ghana and Spain will be the focus of discussions in chapter three. Chapter four throws light on the hypotheses to be tested. Chapter five captures the methodology whilst chapter six concerns the analysis of the data. The analysis of the hypotheses will be treated in chapter seven. The discussions of the findings and the conclusions will be the subject matter of chapter eight.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter looks at the literature review. Specifically it reviews the literature on consumer behaviour, concepts of customer satisfaction, the SERVQUAL and the SERVPERF models and the empirical studies in the banking sector using SERVQUAL and SERFPERF.

2.2 Consumer Behaviour

Hartl (2006) posit that behaviour of consumers is not predictable since their preferences are becoming more complex and differentiated. Their demand for sensory, health, process and convenience qualities have become more heterogeneous. Individuals differ from one another and even perceive the same thing differently, (Smith, 2009). Many organisations of late have adopted a strategy of opening avenues for consumers to lodge their complaints. It is believed that knowing the types of complaints will give a clue to companies to have an in-depth knowledge about customers' satisfaction, thus indirectly knowing the quality of services or products offered, (Fornell, 2007). As indicated by Best and Andreasen, and Day et al and Hupperts cited in Lerman (2006:92), not all customers will see it as prudent to lodge complains. They will either cease dealing with the organisations or continue the relationship with the organisations though they will be suffering. According to Assael (1995), consumers' perceptions have triggered consumer packaged goods companies to put clear goods on the market. Kim et al (2002) intimate that consumers opt for certain products or particular brands not due to the fact they offer intended

functional or performance benefits only but also products can be used to exhibit consumers' personality, social status, affiliation or to fulfil their internal or inner psychological needs like the desire for change or newness (emotional).

There are myriad of factors that influence consumers' behaviour but the most important ones will be discussed. Wilson et al (1992) have classified these factors into four; cultural, social, personal and psychological

●**Cultural Factors:** Culture has a great impact on a person's consumption behaviour. The cultural factors are divided into two; sub-culture and social class, (Engel et al 1993 and Kotler et al 1999). Engel et al (1993) and Solomon et al (1999) indicate that culture is the values, ideas and symbols that enable people to communicate, interpret and evaluate as members of society. According to Kotler et al (1999), culture influences a person's wants and behaviour since it is learnt. They believe that in societies in which children find themselves, they learn from the various institutions' values, perceptions, wants and behaviours. Thus, a culture has subcultures or groups of people like nationalities, religions, racial groups and geographical regions with values which hold them together. These subcultures are the main tools shaping consumers behaviour. This has been alluded to by Imrie et al (2002). Corroborating this, Wilson et al (1992) are of the view that variations in ethnic taste, cultural preferences, taboos, attitudes and lifestyles arise out of sub-cultures.

Assael (1995) accentuates that social class is the divisions among people in society. Kotler et al (1999) also opine that social class is the divisions in society whereby members are tied with similar values, interests and behaviours. Wilson et al (1992) and Solomon et al (1999) submit that factors that determine social class include power, prestige, occupation, income,

education, family background and wealth. In addition members of a particular social class are more similar than others. Assael (1995) indicates that the social class one belongs to influences his consumption behaviour indirectly. However, Kotler et al (1999) have a dissenting view. They believe that social class has a direct influence on the purchasing behaviour of people. The perceptions, needs and wants and the entire behaviour may differ from one social class to another.

●**Social Factors:** reference groups, family and roles and status constitute the social factors that influence consumers' buying behaviour (Wilson, 1992). Reference groups according to Kotler cited in Wilson et al (1992:105) are the groups that have direct and indirect influence on the behaviour of their members. These groups are of four types; primary membership groups, secondary membership groups, aspirational groups and dissociative groups (Wilson et al, 1992). Primary membership groups are the ones members interact and are of the informal types. These include family, neighbours, colleagues and friends. Secondary groups are the formal ones which members interact less often. Among them are trade unions, religious groups and professional associations. Aspirational groups are those who wish to come together as a group whilst dissociative groups are the ones people reject their values and behaviour.

The most significant group that exerts much pressure on the individual, according to (Kotler et al 1999) is the family. They note that there are two types of families; family of orientation and family of procreation. The family of orientation comprises the buyer's parents which train him about religion, politics, economics, a sense of personal ambition, self-worth and love. The family of procreation is made up of the consumer's spouse and children. Kotler et al

(1999) contend that, the family of procreation has influence on everyday behaviour. Couples with no children or those who have small families may spend luxuriously for instance on entertainment. The pattern of expenditure changes as the size of the family begins to increase, the children become older or the couples begin to age. Someone from a rich family may spend lavishly as compared to his colleague from a poor one.

Assael (1995) points out that, apart from the fact that family members influence themselves in buying decisions, they also undertake collective decisions. The father and the mother usually make most of the purchasing decisions. However, with constant changing of the society, children also influence family consumption decisions very much. Apart from this, parents also tutor their children to make consumption choices. A family's collective decisions emanate when the risk involved in the purchasing is high. Therefore all members decide to at least reduce the risk to the barest minimum or take risky decisions since all will bear the consequence. Other factors for making collective decision are when the decisions are of utmost importance and when there is much time at their disposal.

Roles individuals play as well as their status in society influence their purchasing behaviour. According to Kotler et al (1999), roles are the activities individuals are expected to carry out whilst a status is the general esteem attached to it by the society. They intimate further that the position an individual occupies be it in the family, organisation and society go with roles and status.

●**Personal Factors:** to a large extent an individual decision to buy is influenced by the characteristics he possesses. These characteristics include his age and life-cycle, occupation, economic situation, lifestyle and personality and self-

concept, (Kotler et al 1999). Kotler et al (1999) submit that aging correlates with a person's buying behaviour. For example, the demand for food, clothes, furniture and recreation changes as a person is aging. In the same vein, the buying behaviour of a person is determined by the family life-cycle. For instance, the buying behaviour of spinster is different from a married woman with family.

Economic situation like the income of a person determines his purchasing behaviour Engel et al (1993). A person who earns more is likely to lead a luxurious life and vice versa. For example, blue-collar workers are likely to buy more clothes whilst white-collar workers purchase more suits and ties, (Kotler et al, 1999). In the same vein, personality and lifestyle have an impact on ones consumption behaviour. Kotler et al (1999) note that lifestyle is the way a person lives. This is exhibited in his activities, interests and opinions. To them, personality is the unique psychological characteristic that is responsive to someone's own environment. Personality is seen in terms of traits like self-adaptability, dominance, sociability, autonomy and defensive. Both personality and lifestyle influences a person decision-making.

●**Psychological Factors:** these factors include motivation, perception, learning and beliefs and attitudes. Motivation is the force that drives a person to search for satisfaction, (Kotler et al, 1999). Wilson et al (1992) distinguished between two types of needs that motive a person to crave for satisfaction. Biogenic needs are physiological such as hunger, thirst and discomfort. Psychogenic needs are also psychological which include recognition, esteem and belonging. Perception according to Wilson et al (1992) is how a motivated person sees a given situation and how he will behave. Kotler et al (1999) on the hand think it is

the process through which people select, (selective attention) organise (selective distortion) and interpret (selective retention) information to a meaningful picture about the universe. According to them because of these three perceptual processes, individuals can see the same object in different ways. Selective attention is where the individual sifts numerous information that come across his way. Selective distortion is whereby people interpret or distort information to fit into what they have already conceived. That means, they will accept information that conforms to what they have preconceived. Selective retention is when people remember or retain information that is in accordance with their beliefs, attitudes, values and interests.

Learning is the changes in an individual's behaviour as a result of an experience (Schewe and Hiam, 1998). Wilson et al (1992) are of the view that when the learning experience is positive, there may be a repeat purchase and vice versa. On the other hand, a person is likely to extend the negative learning experience to other products of the manufacturer and even to the country of origin. Beliefs and attitudes also affect the buying behaviour of people. Kotler et al (1999) indicate that a belief is the notion that someone has. The belief may be based on real knowledge, opinion and faith. Attitude on the other hand is the evaluation, feelings and tendencies of a person regarding something.

●**Situational:** Schewe and Hiam (1998) and Engel et al (1993) intimate that consumers' behaviour is situational. A person's behaviour depends on the conditions of the person or the environment he finds himself (Solomon et al 1999). Engel et al (1993) assert that situations are one of the most pervasive influences on consumers' behaviour because behaviour always happens within some situational context. Situational factors are grouped into four;

communication, purchase, usage and time. Communication situations also influence the purchasing behaviour of consumers. There are two types of communication situations; personal and non-personal. Personal communication is the conversations between the consumer and the salesmen or with other consumers. Non-personal communication pertains to stimuli such as advertising, consumer-oriented programmes and publications. Both situations entice consumers to make purchasing choices.

In addition, purchase/usage situations have an effect on the behaviour of buyers (Assael 1995). Purchase/usage situation is the place where goods are obtained or where the transactions take place. These are the physical properties of the place (such as layout, lights and painting) and the locations of the place in general and information flow which is mainly data of products or services for example (prices, products types and products attributes) and music (Assael1995). Generally, a conducive purchasing environment entices the consumer to make purchases and vice versa. Time influences ones consumption behaviour. It is the resources of the individual that he apportions to his activities. The priorities of the individual determine his time style, (Solomon et al 1999). Time is also seen in terms of seasons or occasions, (Assael 1995). For example, consumers travel or buy more during occasions like Christmas and Easter. Also, they buy different types of products depending on the season.

Wilson (2000) has explained the consumer purchasing behaviour with a matrix and this is shown in figure 2.1. He indicates that the buying behaviour can be professional. When purchasing is done on a regular basis, then it is professional. Things that are bought on a regular basis include (groceries, petrol and lunch). Exceptional buying covers such things as (schooling,

accommodation and medication) whilst leisurely buying entails causal browsing, impulse buying and therapeutic shopping. The writer however points out that it is not easy to distinguish between these types of buying behaviour because there is not clear borderline.

Figure 2.1 Consumer Purchasing Matrix

Professional	<i>chores: 'doing the messages'</i>		<i>researched and analyzed buying</i>
Buyer Behaviour			
Leisurely	<i>browsing and impulse buying</i>		<i>therapeutic shopping</i>
	Routine	Purchase	Exceptional
	Significance		

Wilson (2000:788)

The above discussions have given us a profound gist about consumer behaviour. Consumers act by themselves or are induced by environmental forces which include groups or individuals. Some actions of individuals are situational. It is left to the individual to use his discretion to sift through the information available and make informed choices. Having captured the essentials of consumer behaviour, the stage is set to look at the concepts of customer satisfaction.

2.3 Concepts of Customer Satisfaction

Both customers and banks attach much importance to satisfaction. Frantic efforts are being made by banks to offer high quality products and services to their customers. Customers also want the best value for their money and are sparing no efforts in selecting the best products and services, (Strategic Direction, 2007). Once customers are satisfied and have a positive image or intentions about a particular firm, it will take some time for competitors to snatch or convince them to switch to them. Benefits derived by companies from customer satisfaction include loyalty, repurchasing to increase sales or profit, speak well about the products or services to others to purchase, (He and Song, 2009 and Sit et al., 2009). As pointed out by Assael (1995), the economic viability of firms lies in the hands of consumers. According to Solomom et al (1999), there are various types of customers or consumers. They may be individuals, groups, organisations, communities or nations. The banking industry like any other industry has intensified its efforts to satisfy consumers through the provision of quality services. This stem from that fact that competition has been stiff and every bank is trying to retain old customers and woo new ones.

Quality, satisfaction and value are the concepts that featured prominently in the customer satisfaction literature. Explaining these concepts will be very useful.

2.3.1 Quality

ISO 9000 (2005) intimates that quality is the extent to which a bunch of inbuilt features (relating to a product, a process or a system) meet

requirements. The inbuilt features can be physical, sensory, behavioural, temporal, ergonomic or functional whilst requirements are the stated need or expectation be it implied or obligatory. Crosby and Juran cited in Fox (1993:4) define quality as conformance to requirements or specifications and fitness for the purpose or use respectively. Dale and Bunney (1999) explain that Crosby is of the view that quality cannot be compared and adjectives such high, low, excellent and good cannot be used to describe quality. Parasuraman et al (1991) note that quality is the meeting the needs and the expectations of customers. Therefore, the yardstick for determining service quality is the expectations of customers and not the policy of the bank. This view has been corroborated by Ting (2004) and Jamali (2007). Bitner and Hubbert and Rust and Oliver cited in Nguyen and LeBlanc (1998:53) put forward that the quality of service is the view of customers about how superior or excellent the service received or used is. Metawa and Almosawi (1998) submit that the quality of service is a function of the experience of customers since services must be used first.

According to (Zeithaml et al (1988) the interaction or the relationship between customers and service organisations induce perceptions of customers' quality. The attitude of service providers can also serve as a quality indicator for customer. Alluding to this, Owusu-Frimpong (1999) claims a receptive attitude of workers is a key ingredient for giving customers a good impression about a bank and its services. The physical environment in terms of the infrastructure, the design and the general atmosphere are also considered by consumers in assessing the quality of services of banks. Likewise, the duration of the service delivery gives a positive or a negative impression to customers. A short waiting

time may give a good impression about the bank that its services are of high quality and vice versa.

Bowen and Schneider cited in Ennew and Binks (1996:6) on the other hand think that the quality of the service will partially be based on the customer interactions with the organization rendering the service. They further indicate that customers who are willing to participate actively in the delivery of service are likely to expect to receive a better quality of service. The reasons are that, the service provider will understand their needs and circumstances. Also customers involved in the service delivery process will have an insight into the impediments on the way of the service organisation and therefore be sympathetic in their quality expectations.

According to Burke et al (2005) service purchase is different from a product. There is no contact with the organisation selling the product and the consumer and therefore the perceptions of the quality of the product are not induced by the people in the organisation. The consumer forms his judgments about the quality of the product based on advertisements, recommendations by individuals who have used the product before or the experienced he has had after using the product in the past. On the other hand consumers are moved either positively or negatively by the service provider and therefore the provision of service is both a personal and a psychological thing, (Schneider and Bowen, 1985).

Athanassopoulos et al (2001) have given a summary of the literature about the criteria customers used to measure the quality of services. The general conclusion is that the criteria used are complex and difficult to determine exactly due to the factors listed below;

- services are intangible
- services are heterogeneous indicating that their performance often varies from provider to provider, from customer to customer, and from context to context
- services cannot be placed in a time capsule and thus be tested and retested over time
- production of services is likely to be inseparable from their consumption

Gronroos and Kotler cited in Athanassopoulos et al (2001) intimate that customers generally evaluate service quality by its outcome, the process of the service delivery and the context. According to Zeithaml et al. (1993) consumers assess services and products through three processes. These are pre-purchase or search qualities, experience qualities and credence qualities. Search qualities are features that consumers look out for before buying and are those they can see, feel or touch. On the other hand experience qualities are post-purchase features that customers assess whilst credence features are those not easy for consumers to assess during the post-purchase period. Banks services are of the experience and credence types and therefore difficult to assess by customers. Customers cannot evaluate these types because they do not have the required skills, expertise and knowledge to carry out the evaluation. As a results of that, customers place a high premium on the image and reputation of the bank before purchasing. Owusu-Frimpong (1999) contends that because services of banks are of the credence type, friends and fellow customers constitute the main source of information for customers. This has been confirmed by the results of a study of Tan and Chua in Ting (2006:99). Burke et al (2005) claim that there are two ways service organisations can improve upon

service quality. First, a good human resources management policy must be adopted to ensure employees' satisfaction. It is believed that with the necessary support from management, employees strive hard to provide high quality service to customers. Also, the organisation has to implement its organisational values, policies and procedures to leverage the delivery of high service quality to customers.

2.3.2 Satisfaction

The ISO 1002 (2004) indicates that satisfaction is the extent to which the requirements of the customers have been met where (ISO 9000 2005) requirements means stated needs or expectations whether implied or obligatory. According to Oliva et al (1992) satisfaction is whereby the service provider meets the expectations and norms of customers. This view is shared by Anderson et al (1994). Westbrook and Oliver, (1991) postulate that satisfaction is when a consumer cognitively compares actual performance with expected performance. Kotler (1991) opines that satisfaction is the post-purchase evaluation of products or services taking into consideration the expectations. Summarising the literature on the definition of satisfaction, Fecikova (2004), indicates that satisfaction is the feeling which emanates from the process of evaluating what was obtained against what was expected, the purchase decision itself and or the fulfilment of needs or wants.

Abdullah and Rozario (2009) accentuate that the level of customer satisfaction may be influenced by various internal and external factors. This suggests that the determination of satisfaction is very difficult. Veloutsou et al (2005) indicate that overall customer satisfaction is not a static process but

keeps on changing when the customer get an experience with the service provider. In the same vein, Communities Scotland cited in the European Institute of Public Administration (2008:15) has listed the following as the difficulties associated with the concept of satisfaction:

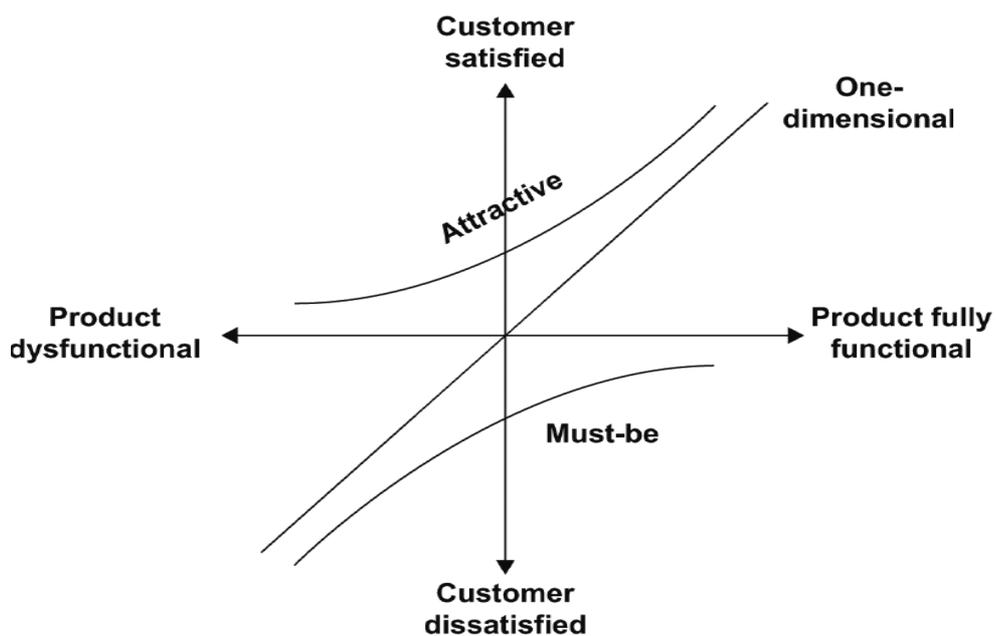
- *It is not static, but changes over time; new experiences and levels of awareness will alter the potential levels of satisfaction that could be achieved.*
- *It is likely to be complex and the result of a mix of experiences before, during and after the point at which it is measured.*
- *It occurs in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

Jamal and Nazer (2002) contend that customer satisfaction is not linked with only the view of customers regarding the reliability of the service delivered but also based on the experience of the customer with the service delivery process. Kotler (2003) posit that high customer retention is an indicator for customer satisfaction. Reichheld (1993) opines that customer satisfaction alone is not enough and cannot guarantee loyalty to organisations as between 65% to 85% of customers who switch to other organisations are satisfied customers.

What is needed is a full customer satisfaction to ensure customer loyalty and improvement in performance of organisations, (Jones and Sasser, 1995).

The Kano model specifies three types of attributes that give different satisfaction to customers; ‘must-be’, one dimensional and attractive needs. (Baki et al 2009, Wang and Ji 2010). According to them, the ‘must-be’ is whereby customers are not satisfied if the service or product quality fail to meet their expectation. There is no corresponding increase in satisfaction when the service or product attribute is above expectation. Another attribute is the one-dimensional or performance needs. In this case, when the customer perceives the service or product of a high quality, satisfaction is also high and vice versa. Finally, the attractive or the excitement needs is whereby there is a corresponding increase in satisfaction when the service or the product performance increases but a decrease in performance does not lead to a decrease in customer satisfaction.

Fig. 2.2 KANO Model



Wang and Ji (2010:175)

It is also believed that there is a correlation between satisfaction of employees and customer satisfaction. The results of the study of Schneider (1980) suggest that frontline employees handled customers well if they thought they have been treated well by management. Customers were glad and satisfied with the service provided when they see bank employees also in a good mood. The results of the study of Levesques and McDougall (1996) on the determinants of customer satisfaction in retail banking in Canada, showed that service quality dimensions (core and relational performance, problem encountered and satisfaction with problem recovery), the bank's features (e.g. location), the competitiveness of the bank's interest rates, the customers' judgment about the bank employees' skills and whether the customer was a borrower influenced satisfaction. In a related development, service problems and the bank's service recovery ability impacted on customer satisfaction and intentions to switch very much. Customers who encountered service problems were likely to switch to other banks and inform others to follow suite since they were not satisfied. Similarly, resolving problem does not necessarily improve customer satisfaction.

2.3.3 Value

Value according to Zeithaml (1988) is the importance attached to services based on their usage and the amount paid in exchange. Alluding to this, Woodruff (1997) indicates that value is what customers derive from the transactions made eg. quality, benefits, worth and utilities) and what he used for the exchange (price or the sacrifice made). He again intimates that value emanates from learnt perceptions, preferences and the overall assessment

made by customers. He accentuated that perceived value is higher than quality. Also value can be defined in four ways; value is low price, value is want satisfaction, value is the quality of the price paid for and what is received in exchanged for what is given out. It is also argued that value judgments are based on both financial and non-financial costs. That is, the sacrifices made in using the service and the gains made in exchange for the service, (Hauser and Urban, 1986). Corroborating this, Lam et al (2004) point out that, customers assign value to a product or service based on perceived price and perceived quality. Based on this, Zeithml (1988) intimates that value is situational and personal than quality. It varies in accordance with the consumption process. Lam et al (2004) contend that when perceived value is more than perceived cost, the value of customers is high and vice versa. Rust and Oliver (1994) cited in Nguyen and LeBlanc (1998:54) suggest that there must be a rise in value when quality rises and price falls.

Treacy and Wiersema cited in Bick et al (2004:301) contend that customers buy different types of value. Since values are different, corporate bodies should select their customers and scale down their value focus. Value standard shores up in connection with customer expectations. Woodruff (1997) claims that there are two types of customers' value. The first is the value or the expected value that customers get from the organisation. The second is how the organisation also values its customers.

Treacy and Wiersema cited in Bick et al (2004:301) have come out with three value concepts that business organisations should bear in mind. These are value proposition, value driven operating model and value disciplines. Value proposition is the suppose assurance which is not verbally stated. It is given to

customers by management of organisations that they will render particular values like price, quality, performance, selection or convenience. The value driven operating model is the auxiliary supporting systems in delivering value (value proposition) to customers. These include; management systems, operating processes, business structure and culture. The last one, values disciplines are how management of organisations can integrate both the value proposition and the value driven operating model to beat all competitors in their markets and provide the highest value to customers.

According to them, there are three value disciplines; operational excellence, product leadership and customer intimacy. Operating excellence is the provision of a combination of low price and services which is devoid of problems to customers. Product leadership on the other hand, refers to the delivering of the highest quality and best performing products in the market. This is possible when organisations keep on innovating to improve products quality. Customer intimacy concerns the establishment of relationship with customers, supporting and providing what they want in order to enable them get the needed value from the product or service.

2.3.4 Relationships Among the Concepts of Customer Satisfaction

Light has been thrown on the three concepts that are most often used to refer to customer satisfaction. A cursory glance at the relationship between these concepts will be desirable.

2.3.4.1 Customer Satisfaction and Quality

Oliver cited in Ting (2004:408) have enumerated the differences between service quality and satisfaction. They indicated that the dimensions of service quality are specifically or directly connected with the rendering of the service whilst satisfaction is based on many factors, both directly and indirectly relating to the delivery of the service. Customers do not base their perceptions of the quality of service on experiences/encounters with both the service provider and the service environment. On the other hand, past experiences form the basis for evaluation of satisfaction. In addition, quality is supposed to be ascertained by external cues such as price and reputation whilst satisfaction is prompted by conceptual cues like equity and regret. Also ideals and excellence in connection with the service delivery are the clues to service quality. In the same vein, satisfaction perceptions are based on predictions or norms for the service delivery. Oliver however indicated that it is very difficult to draw a line between satisfaction and quality of service. Parasuraman et al (1988) postulate that satisfaction can be experienced and happened during or at the transactional level whilst quality is seen to be taking place at the global level. Oliver (1997) believes that quality judgments are more specific and that of satisfaction are holistic. Quality judgments have a connection with cognitive judgments whilst that of satisfaction relates to affective judgments.

As noted by Ting (2004), researchers are divided over the antecedents of service quality and satisfaction. Whilst some believe service quality leads to satisfaction, others think otherwise. Authors like Parasuraman et al (1988) and Bitner (1990) are of the view that satisfaction leads to quality whilst others such as Cronin and Taylor (1992) and Anderson Sullivan (1993) have a contrary

view. Empirical studies regarding the above issue support the assertion made by the latter. The studies of Tam (2000), Petrick and Backman (2002) and Cronin and Taylor (1992) suggest that satisfaction leads to quality. Newman (2001) also submits that there is a correlation between the quality of service and customer satisfaction. Enhanced service quality leads to customer satisfaction with its ripple effects such as; customer loyalty and improvement in the existing relationship between the organisation and customers. Others are that customers will bear with the service provider when the organisation is not able to deliver as well as customers canvassing for the organisation to get more customers.

It can be gathered from the above that the two concepts are the same and are being used interchangeably. Authors such as DeRuyter et al (1997) Rust and Zahorik (1993) and Boulding et al (1993) think that quality and satisfaction are closely connected and are synonymous and interchangeable. Thus, both concepts are referring to meeting the requirements of customers. Therefore making a clear distinction between them will be a difficult task.

2.3.4.2 Value, Satisfaction and Quality

According to Zeithaml and Bitner, cited in Kangis and Voukelatos (1997:280), there are four main factors that constitute customers perceptions of service quality, satisfaction and value. These are service encounters, the evidence of service, image and price. Service encounter refers to both verbal and non-verbal attitudes which form the basis for intangible service quality such as the environment where the service is provided like equipment and layout of the room or building. Evidence of service is whereby customers based their

search of the level of service provided on certain proof like employees, process and physical evidence. This is because services are intangible and they are produced and consumed at the same time. Zeithaml and Bitner have furnished three proofs; employees, process and physical evidence.

Zeithaml and Bitner are of the view that a high service price is associated with an equal high quality consumer expectation. A low price will prompt customers to be apprehensive about the quality of the service and the capability of the organisation to render quality service. This point is not wholly true. Normally a low price of things in general does not connote inferior or superior quality. Reidenbach (1995) asserts that value is more practicable or is a feasible thing than satisfaction since it includes not only the benefits accrued but the price. According to him, value is dynamic that must be managed. On the other hand, satisfaction is derived from the value proposition offered in specific products/markets. Cronin et al (2000) claim that value precedes satisfaction. They further accentuated that quality affects value. The results of study of Nguyen and LeBlanc (1998) also suggest that there is correlation between service satisfaction and quality and value. It is clear from the literature that value is the worth or the importance attached to or gains and loss derived from purchases or consumption of services. Satisfaction and quality are also seen as the meeting of the requirements of customers. It could therefore be inferred that the requirements are the same as the importance attached to the services. Therefore, the three concepts; quality, satisfaction and value are the same and are being used interchangeably.

2.4 The SERVQUAL and the SERVPERF Models

The most widely used models in measuring quality in the service industry in general and in the banking sector in particular are the SERVQUAL and the SERVPERF models. Since the SERVPERF was derived out of the SERVQUAL, the literature on both models are reviewed.

2.4.1 The SERVQUAL Model

SERVQUAL is one of the tools used in measuring the quality of services. According to Buttle (1996), SERVQUAL is for the measuring and managing the quality of service. Asubonteng et al (1996) also intimate that the model is used to measure the quality of services from the customer's point of view. The originators of the model are Parasuraman, Zeithaml and Berry. It was developed in 1985 but was polished in their subsequent articles (Parasuraman et al 1988). The main aim of SERVQUAL is to have a standard and a reliable tool that can be used to measure the quality of services in different service sectors, (Curry and Sinclair, 2002). Originally, those who developed SERVQUAL introduced ten service quality dimensions or attributes. These are: tangibles, reliability, responsiveness, competency, courtesy, communication, credibility, security, access and understanding the customer. However in the 1988 article, these were pruned to five (Parasuraman et al 1988). These are; tangibles, reliability, responsiveness, assurance and empathy. Tangibility refers to the physical environment in which the service provider operates. It comprises the physical facilities available, workers, equipment and communication materials. Reliability concerns the ability with which the service organisation can deliver the service dependably and accurately. Empathy on the other hand, is

about the special care and attention given to individual customers when being served. Responsiveness is also the preparedness of the service provider to assist customers and render as quick or prompt service as possible. Assurance too is in connection with the knowledge and the courteous attitude of staff and their ability to instil trust and confidence in customers.

Based on the five service quality dimensions, two sets of twenty-two statements or questionnaire are developed, (Donnelly et al 1995 and Iwaarden et al, 2003). The questionnaires are a seven-point likert scale. Robinson (1999) also explains that one set is about customers expectations (expectation of service quality before using the service) and the other set measures customer perceptions (perceptions of quality after using the service). The difference between the two; perceptions (P) and expectations (E) constitute the service quality gap. The quality gaps according to Parasuraman (2004) and and Tahir and Bakar (2007) are five. These are:

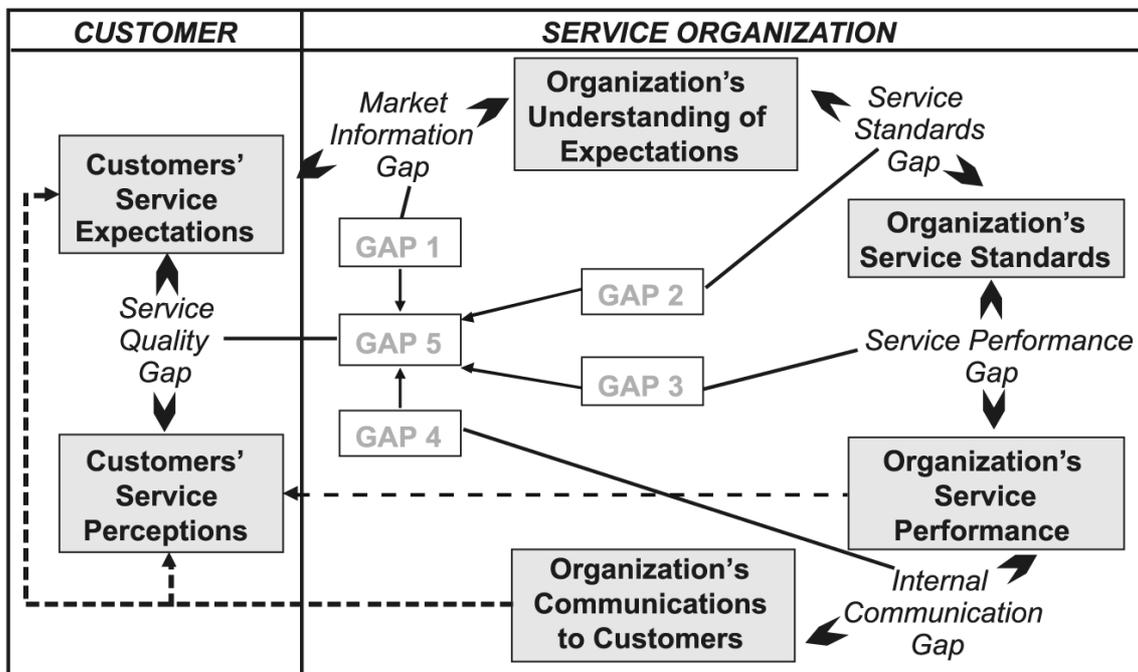
- Gap 1: The difference between what customers really (actually) expect and what management think (perceptions) of customers expectations. Donnelly et al (1995) are of the view that the gap occurs because management did not undertake in-depth studies about customers' needs. Also there are poor internal communication and insufficient management structures. This gap is referred to as the understanding or knowledge gap.
- Gap 2: Is what is called the standard gap. It is the difference between management perceptions of customer service quality expectations and service quality specifications.
- Gap 3: This gap is also known as the delivery gap. The difference between service quality specifications and the actual service quality delivered. This

means the failure to ensure that service performance conforms to specifications. Donnelly et al (1995) contend that the failure emanates from absence of commitment and motivation, insufficient quality control systems and insufficient staff training.

- Gap 4: This gap too is termed as the communication gap. It is the difference between the delivery of service and the external information (communication) regarding promises made to customers or implied .Examples of medium used for the external communication are media and customer contracts, (Donnelly et al 1995)
- Gap 5: Is the difference between customers´ expectation of service quality and the actual service received.

Figure 2.3 gives a picture of the five gaps of SERVQUAL.

Fig. 2.3 The Five Gaps of SERVQUAL



Parasuraman (2004:46)

Many criticisms have been levelled against the SERVQUAL model. One of the major shortcomings of the model is that the five service quality dimensions are not universal and cannot be applied in all service industries, (Ladhari 2009, Saurina Canals 1997, Buttle 1996 and Robinson 1999). They contended that it depends on the context in which the dimensions are applied since the definitions and the number differ. For instance, the results of the study of Babakus and Boller (1992) on an electric and gas utility company using SERVQUAL suggest that the dimension of this industry is one and not five. This has been confirmed by the study of Mels et al (1997). In their case only two dimensions were found. In the same vein, Cronin and Taylor cited in Jun and Cai (2001:278) conducted an investigation into the banking, pest control and dry cleaning and fast food industries and found that, there was no evidence of the five dimensions. Also, the study of, Johnston (1995) and Joseph et al (1999) in the banking industry did not support the five dimensions. The study of the former unveiled 18 service quality attributes whilst that of the latter found six dimensions.

Buttle (1996) opines that there is but a little proof that customers evaluate the quality of service on the basis of the different between perceptions and expectations. Alluding to this, Ladhari (2009) intimates that researchers advance that the difference scores do not give any additional information beyond that already existed in the perceptions' items. This has been supported by the study of Babakus and Boller (1992). The results showed that the perceptions' score was the dominant contributor to the gap scores. Buttle (1996) further posit that the model dwells on the process delivery but not on the outcome of the service encounter. Buttle again punched holes in the likert-

scale. He contended that, it is defective or flawed whilst the use of the two sets of questionnaire are tired-some and confusing. Though the model has been credited with the fact that it furnishes information concerning the gaps between perceptions and expectations of the quality of service, it fails to provide clues to the closure of these gaps, (Tan and Pawitra, 2001).

Gilmore cited in Kumar et al (2009: 213) put forward that, the five service quality dimensions are highly inter-correlated or related. Ladhari (2009) accentuates that the factor-loading pattern of the model unearths some weaknesses in the convergent validity in some studies. Thus, most of the SERVQUAL's 22 items have higher loadings on dimensions that are different from those suggested by those who developed the model. For example, the study of Engelland et al (2000) shows that there was an excessive cross-loading as three items belonging to the assurance dimension loaded on the empathy dimension. In the same vein, only one item from the tangibles dimension loaded on the tangibles dimension. The results of the research of Lam (1997) also reveal that items belonging to the assurance, responsiveness and empathy dimensions tended to load in an unstable manner.

In spite of the numerous criticisms, SERVQUAL has been adopted for conducting many studies. It is therefore held in high esteem (Buttle 1996). Other points in favour of SERVQUAL as enumerated by Tan and Pawitra (2001) are given below. The model in general lays bare the strengths and weaknesses of the quality of service provided by organisations. In this way, areas of weaknesses can be prioritised by the organisation. Another important merit of the model is that it serves as the standard for organisations to measure the quality of service in the same industry. Apart from this, it serves as a signal to

management to take into consideration the perceptions of both management and customers. It also helps management to know customers' impressions about the service purchased. The analysis of the quality gaps assist management immensely to draw their strategies to meet customers' expectations.

Having discussed the SERVQUAL model, the next section dwells on the studies conducted into the banking industry using the SERVQUAL model.

2.4.2 Empirical Studies in the Banking Sector Using the SERVQUAL Model

Numerous studies have been done in the banking industry using the SERVQUAL model. However, the most relevant ones are summarised in table 2.1.

Table 2.1 Empirical Studies in the Banking Industry Using SERVQUAL

Date & Author	Title	Theory/Model	Country & Findings
Kumar et al (2009)	Determining the Relative Importance of Critical Factors in Delivering Service Quality of Banks: An Application of Dominance Analysis in SERVQUAL Model	Modified SERVQUAL consisting of 6 (5 original SERVQUAL dimensions + 1) dimensions: tangibles, reliability, responsiveness, assurance, empathy + convenience. 26 questions (22 SERVQUAL + 4 convenience)	Malaysia 1. Factor analysis reduces the factors into 4 (tangibility, reliability, competence & convenience) 2. In general banks services are of poor quality as customers' perceptions are lower than expectations 3. Significant differences between 4 dimensions: • tangibility & reliability have the lowest gap indicating respondents perceptions are close to expectation & are therefore satisfied • both competence & convenience have the largest gaps indicating respondents' banks are not competent & convenient in doing business with. • the gap of convenience is relatively larger than competence
Lasser et al (2000)	Service Quality Perspective & Satisfaction in Private Banking	SERVQUAL & Technical /Functional Quality	USA & South American Countries 1. Technical/Functional Quality-based model is better than SERVQUAL-based model in predicting customer satisfaction when customers are actively involved or highly interested in

			<p>service delivery.</p> <p>2. The various dimensions of service quality differentially predict the 3 measures of satisfaction.</p> <p>3. In instances involving particular elements of quality & satisfaction, both the incidence of service failure & the type of communication between service providers & consumers may influence the effects of quality on satisfaction.</p>
Jabnoun & Al-Tamimi (2003)	Measuring Perceived Service Quality at UAE Commercial Banks	Modified SERVQUAL (5 dimensions with 30 questions)	<p>United Arab Emirates (UAE)</p> <p>1. Factor analysis produced 3 dimensions: human skills, tangibles & empathy.</p> <p>2. The difference in significance between the dimensions showed that:</p> <ul style="list-style-type: none"> •the human skill dimension was the most significant •tangibles & empathy were both equally significant.
Zhu et al (2002)	IT-Based Services & Service Quality in Consumer Banking	SERVQUAL (used IT-based services + 3 SERVQUAL dimensions: reliability, responsiveness & assurance + 2 single-indicator performance measures: perceived service quality & customer satisfaction to develop a model called Structural Equation Model - SEM)	<p>USA</p> <p>1. Perceived IT-based services have a positive impact on SERVQUAL dimensions (specifically reliability, responsiveness & assurance)</p> <p>2. IT-based services have an indirect impact on customer satisfaction & perceived service quality</p> <p>3. Customer evaluation of IT-based services are affected by their experiences in using IT-based services & perceived IT-based policies</p>
Jabnoun & Khalifa (2005)	A Customized Measure of Service Quality in the UAE	SERVQUAL & 2 dimensions (Value & Image) 7 dimensions - 5 SERVQUAL + 2 Value & Image	<p>United Arab Emirate (UAE)</p> <p>1. Factor analysis reduces the 7 dimensions to 4 (personal skills, reliability, values & image)</p> <p>2. Regression analysis shows that though all the 4 factors are significant determinants of quality of service in conventional banks, the most important are values & image</p> <p>3. Values & image are however significant in determining the quality of service in Islamic banks</p>
Yavas & Benkenstein	Service Quality Assessment: A	SERVQUAL	<p>Turkey & Germany</p> <p>1. Factor analysis adopted to reduce</p>

(2007)	comparison of Turkish and German Bank Customers		the 5 factors to 3 in each country. 2. Factor congruent technique applied indicates a strong congruence between Turkey & Germany
Galloway & Blanchard (1996)	Variation in The Perception of Quality With Lifestage in Retail Banking	SERVQUAL & 3-dimensional model	UK Lifestage affects perceptions of service quality: <ul style="list-style-type: none"> ●Youth likes to be treated well by bank' staff but mainly interested in cash from cash machines ●Though the independent is concerned with cash availability, they somewhat more concerned with the nature & quality of the interaction with the bank. ●The family is more concerned with privacy ●The empty nester also concerned with privacy & attaches more importance to issues of personal treatment than the others
McDougall & Levesques (1994)	Benefit Segmentation Using Service Quality Dimensions: An Investigation in Retail Banking	SERVQUAL & other literature sources	Canada 1. Outcome emerged as the specific service quality dimension of interest 2. Identified 2 segments reflecting the outcome & process dimensions; <ul style="list-style-type: none"> ●The performance segment sought outcome, a financial institution that "got it right the first time". ●The convenience segment, sought financial institutions that were conveniently located
Kangis & Passa (1997)	Awareness of Service Charges & Its Influence on customer Expectations & Perceptions of Quality in Banking	SERVQUAL (12 questions were used)	Greece <ul style="list-style-type: none"> ●The relationship between price awareness & quality perceptions & expectations were statistically weak ●Customers were dissatisfied as perceived overall satisfaction quality was less than expectation
Gounaris et al (2003)	Antecedents to Perceived Service Quality: An Exploratory Study in The Banking Industry	SERVQUAL + others dimensions, 31 questions based on (5 SERVQUAL + others)	Greece <ul style="list-style-type: none"> ●Exploratory & Confirmatory Factor Analysis were used to reduce the factors into 6 (employee competence, the bank's reliability, the innovativeness of the bank's products, its pricing, the bank's physical evidence & the convenience of the bank's branch network) ●The greater the degree of market orientation adoption by the bank, the higher the perceived quality of its offering by its customers ●Employee's competence influences

			<p>the customer's perception of the bank's marketing strategy because the latter is reflected through contact personnel</p> <ul style="list-style-type: none"> •The adoption of market orientation has a direct positive impact on the customers' perception regarding the physical evidence (eg atmospherics, aesthetics, stylist appearance & design of the bank) •customers' perceptions regarding the implementation of the bank's marketing strategy directly influences the customer's perceptions regarding the innovativeness of the bank's product & its approach in pricing •market orientation adoption also has a positive impact on customer's perception regarding the reliability of the bank •With regard to customer-specific antecedents of perceived quality, customers' comparison shopping is an important factor of perceived service quality since it also influences 5 of the 6 dimensions •With regard to financial services, customers tend to become more involved by developing the habit of combing around to find the best bargain. •Word-of-mouth only influences convenience & therefore is not an important factor influencing perceptions of service quality •Personal relationships have a direct influence on customers perception regarding the reliability of the bank •Personal relationships are inversely related to convenience
Guo et al (2008)	Service Quality Measurement in The Chinese Corporate Banking Market	Chinese Banking Service Quality (CBSQ) instrument constructed using SERVQUAL	China Exploratory & Confirmatory factor analysis were used to reduce the data to 2 higher-order constructs (Functional Quality & technical quality) & 4 lower-order dimensions (reliability, human capital, technology & communication)
Lewis et al (1994)	Service Quality: Students' Assessment of Banks & Building Societies	SERVQUAL (5 dimensions) & Graphic Scaling Technique	UK 1. Students were satisfied regarding overall satisfaction 2. Students were satisfied because banks & building societies performed well in relation to employees (trustworthiness, appearance & approachability) & made loan & overdraft decisions fairly quickly • Students were dissatisfied with

			respect to aspects of service delivery: e.g. product knowledge & experience; definitions & explanations of services; speed & efficiency of dealing with queries. ●Major dissatisfaction was with regards to slow service (queues) & opening hours.
Mukjerjee & Nath (2005)	An Empirical Assessment of Comparative Approaches to Service Quality Measurement	Modified SERVQUAL, TOPSIS & Loss Function	India ●SERVQUAL, TOPSIS & Loss Function produced similar results and hence all are equally good for service quality measurement
Lopez et al (2007)	Ethnicity & Customer Satisfaction in The Financial Service Sector	SERVQUAL (Original 10 dimensions)	USA 1. Reliability, responsiveness, tangibles, access, communication & credibility are positively correlated with satisfaction 2. Reliability & responsiveness emerged as having the most satisfied dimensions 3. Although no statistically significant differences were recorded in the overall levels of satisfaction among the groups, respondents from the three largest regional ethnic groups (African-Americans, Latinos, and non-Latino Caucasians) weighted the importance of several of ten service quality dimensions quite differently. eg. ●All the groups ranked reliability as highly important & empathy as the least important. ●The other dimensions were ranked differently. Communication was ranked 3 rd by Latinos & 7 th by African-Americans & non-Latino Caucasians. Also safety was ranked 2 nd by non-Latino Caucasians & 6 th by Latinos .
Chen et al (2005)	Price, Brand Cues & Banking Customer Value	Modified SERVQUAL (29 questionnaires were used)	Taiwan ●Quality of service is positively related to brand cues ●Perceived risks negatively affect price cues ●Brand cues indirectly affect customer value through service quality ●Price cues also indirectly influence customer value through perceived risk.
Wong et al (2008)	Re-Examining Traditional Service Quality	SERVQUAL	Australia 1. Factor analysis still produced the same 5 (SERVQUAL) dimensions

	in An E-Banking Era		<p>2. The quadrant analysis shows that:</p> <ul style="list-style-type: none"> •Tangibles & assurance have the least gaps meaning the banks are performing well in terms of their appearances & in building trust & confidence •Responsiveness, empathy & reliability have the largest gaps meaning the banks are performing poorly in providing prompt service, individualised attention & dependability & accuracy <p>3. In terms of resource allocations, the quadrant analysis of the 5 dimensions (using differences from mean) shows that:</p> <ul style="list-style-type: none"> •Reliability & assurance should be given the highest priority & largest resources since both have the highest customer expectations •Responsiveness & empathy should be given a relatively lower priority & resources as compared to reliability & assurance due to the fact that they have lower than average customer expectations •Tangibles should receive the lowest priority & resources because it has lower than average customer expectations
Blanchard & Galloway (1994)	Quality in Retail Banking	SERVQUAL (31 questions used + weighting the 31 questions by customers yielded 3 dimensions: process/outcome, subjective/objective & soft/hard)	<p>UK</p> <p>1. Process issues are the most important when customers are evaluating service quality. However, objective issues are more important than subjective whilst hard issues are almost as important as soft issues</p> <p>2. In the view of the bank's staff, responsiveness & assurance are the most prominent</p> <p>3. Bank's staff perception of service failure using the SERVQUAL gaps indicates that:</p> <ul style="list-style-type: none"> • relatively little importance was attached to gap 1 (customer expectations & the bank's perceptions of customer expectations) •Gap 2 is not considered important since there is no published set of service standard •With regards to gap 3, the bank fails to value the primary customer contact role sufficiently •In the case of gap 4 the bank fails to communicate effectively to customers (customers are not well

			informed about services or procedures)
Allred & Addams (2000)	Service Quality at Banks & Credit unions: What Do Their Customers Say?	SERVQUAL (original dimensions) 10	USA 1. Credit unions are ranked significantly higher than banks in 11 out of the 14 service quality dimensions. These are: access, courtesy, communication, credibility, security, empathy, tangibles, basic service, fairness, fixing mistakes & guarantees. 2. Both banks & credit unions perform poorly in the area of surveying customer needs & retaining customers. 3. Half of the respondents have ceased using a financial service provider due to poor service performance. The bank did not offer adequate service.
Arasli et al (2005)	Customer Service Quality in The Greek Cypriot Banking Industry	SERVQUAL	Greek Cypriot 1. Factor analysis was used to reduce the dimensions into 3 (tangibles, reliability & responsiveness-empathy) 2. Reliability had the highest impact on overall customer satisfaction 3. Responsiveness-empathy dimension constituted the largest gap between expectations & perceptions 4. Majority of the banks' customers were the youth group 20-30 years. 5. Professionals constitute the majority of banks' customers as far as occupational status was concerned
Ravichandran et al (2010)	Influence of Service Quality on Customer Satisfaction Application of SERVQUAL Model	SERVQUAL	India 1. Customers are satisfied with the quality of banks' services (all the 5 dimensions) but in varying degrees. 2. With regards to overall satisfaction of banks services, responsiveness is the only significant dimension
Dash et al (2009)	The effect of Power Distance and Individualism on Service Quality Expectations in Banking. A Two-Country Individual- and National-Cultural	SERVQUAL	Canada & India 1. Indian culture is associated with low individualism and high power distance whereas Canadian culture is associated with high individualism & low power distance. 2. In determining banks' service quality by customers, the results indicate that SERVQUAL dimensions have a correlations with Hofstede's power distance & individualism cultural dimensions

	Comparison		<p>both at the individual & national levels, ie:</p> <ul style="list-style-type: none"> ●Consumers low on power distance expect highly responsive & reliable service. ●High power distance customers attach higher importance to tangible service attributes. ●Consumers high on individualism expect lower empathy & assurance from service providers. ●At the national level, Indian consumers attach higher importance to tangible attributes, whilst Canadian consumers consider service reliability more important. ●There is no significant differences between India & Canada with regards to overall service quality expectations.
Caruana (2002)	Service Loyalty. The Effects of Service Quality & The Mediating Role of Customer Satisfaction	SERVQUAL (to measure service quality 21 questions were used) + to measure loyal, 12 questions proposed by Gremler & Brown, 1996 was used) + instrument proposed by Bitner & Hubbert, 1994 was used to measure customer satisfaction)	Malta 1. Service quality & customer satisfaction are correlated. Service quality acts on service loyalty through customer satisfaction 2. Service loyalty is primarily affected by education & only to a secondary extent by age
Yavas et al (1997)	Service Quality in The Banking Sector in An Emerging Economy: A Customer Survey	SERVQUAL(26 questions, 22 SERVQUAL + 2 questions (private response & voice) questions from customers' complain behaviour + 2 commitment questions	Turkey 1.Overall service quality is related to customer satisfaction, complaint behaviour & commitment 2.Responsiveness, similar to tangible elements is closely linked to commitment (ie. customers' satisfaction with a bank & their continued patronage decision) 3.There is a relationship between empathy & complaint behaviour
Athanassopoulos et al (2001)	Behavioural Responses to Customer Satisfaction: An Empirical Study	SERVQUAL (31 questions: SERVQUAL questions + extra questions relating to banking industry & Greece banking context	Greece 1.Confirmatory factor analysis results reveal 6 customer satisfaction dimensions (employee competence, reliability, product innovation, value for money, physical & convenience) 2. There is a direct effect of customer satisfaction on the behavioural responses of customers (ie. when customers assess

			customer satisfaction to be high, they (i) decide to stay with the existing service provider & (ii) Subdue their negative investigative behavioural intentions) 3. There is a positive correlation between customer satisfaction & word- of-mouth. 4.Customer satisfactions are not only industry specific but also country specific
Yap & Sweeney (2007)	Zone-Of-Tolerance Moderates The Service Quality-Outcome Relationship	Extended SERVQUAL	Australia 1.Exploratory factor analysis reveals 2 dimensions, tangibles & process 2. Both process & tangible service quality have a significant positive effect on loyalty, value & satisfaction & a significant negative effect on switching propensity. Higher process service quality also serves to reduce complaining propensity. 3. Process service quality has a greater impact than the tangible customer satisfaction & loyalty. 4. The Zone-Of-Tolerance does not have a significant effect on the service quality–outcome relationship at the upper end of the zone. Thus, the relationship of service quality with satisfaction, perceived value & all behavioural intentions do not vary significantly from the case when a customer’s perceptions are within the Zone-Of-Tolerance to when they exceed desired service expectations.
Levesque & McDougal (1996)	Determinants of Customer Satisfaction in Retail Banking	SERVQUAL & (Carman, 1990; Cronin & Taylor, 1992, LeBlanc & Nguygen, 1988; Lewis, 1991; Teas & Wong, 1991 literature) provided 17 items to measure Banks’ service quality & service features.	Canada 1.The factor analysis yielded 3 dimensions; relational, core dimensions & service feature dimension 2. Service problems & the bank’s service recovery ability have a high positive correlation with customer satisfaction & intentions to switch
Kangis & Voukelatos (1997)	Private & Public Banks: A Comparison of Customer Expectations & Perceptions	SERVQUAL (12 questions)	Greece 1. Quality expectations & perceptions were slightly higher in the private than in the public sector in most of the dimensions measured; 2. There was no difference between customers of both private & public banks with regards to the relative importance attached to each quality

			<p>attribute.</p> <p>3. The perception of the profile of Services received was however different between sectors.</p> <p>Customers of the private banks consider the service quality offered by the public sector banks to be inferior to that which clients of the public sector attributed to the private sector. Of the 12 dimensions, they considered public banks rendered inferior services in 11</p>
Jamal & Anastasiadou (2009)	Investigating The Effects of Service Quality Dimensions and Expertise on Loyalty	SERVQUAL (22 perceptions questions) + 4 items to measure customer loyalty + adopted a scale to measure expertise to capture the ability to perform product-related tasks successfully, the understanding & the knowledge about attributes & alternatives based on the work of Alba & Hutchinson (1987), Cowley (1994) & Mishra et al. (1993).	<p>Greece</p> <p>1. Reliability, tangibility and empathy positively correlated with customer satisfaction.</p> <p>2. Customer satisfaction is positively related to loyalty.</p> <p>3. Expertise is negatively related to loyalty but it positively moderates the link between satisfaction & loyalty.</p>
Poolthong & Mandhachitara (2009)	Customer Expectations of CSR, Perceived Service Quality & Brand Effect in Thai Retail Banking	Extended SERVQUAL (15 items from Gournaris et al.'s (2003) measurement scale, which is an extension of Parasuraman et al.'s (1991) SERVQUAL) + 8 item measurement scale that has been used in several studies (e.g. Chaudhuri & Holbrook, 2001; Delgado-Ballester & Munuera-Aleman, 2001 + 2 item scale also by Chaudhuri & Holbrook (2001	<p>Thailand</p> <p>1. Corporate social responsibility (CSR) initiatives influence service quality perceptions</p> <p>2. CSR's has an impact on trust & affective attitudes of customers towards their banks</p> <p>3. There is a positive relationship between perceived service quality & brand effect mediated by trust.</p> <p>4. CSR initiatives play an important role in perceived service quality, which in turn, influences trust & brand effect.</p> <p>5. CSR is directly related to brand effect.</p>
Yap et al (2010)	Offline & Online Banking - Where to	89 items were used (SERVQUAL 22-item scale + Doney	<p>Australia</p> <p>1. Principal component analysis produces:</p>

	Draw The Line When Building Trust in E-banking?	& Cannon's (1997) scale + composite of items adapted from the work of Doney & Cannon (1997), Jarvenpaa et al. (2000), Suh & Han (2002)+ others)	<ul style="list-style-type: none"> • 5 components (tangibles, reliability, empathy, assurance & responsiveness) • Items measuring traditional attributes of the bank yielded 2 components perceived size & perceived reputation • Online attributes of the e-banking web site yielded 4 components (Clarity, Control, Confidence & Confidentiality) <p>2. Traditional service quality builds customer trust in the e-banking service.</p> <p>3. The size & reputation of the bank give structural assurance to the customer but not in the absence of traditional service quality.</p> <p>4. Influence of e-banking web site attributes on trust revealed that only the attributes that give customers a sense of confidence are important.</p>
Nguyen & LeBlanc (1998)	The Mediating Role of Corporate Image On Customers' Retention Decisions: An Investigation in Financial Services	SERVQUAL + items from Teas (1993) & Dabholkar (1993) + Oliva et al. (1992) work + others	Canada <ul style="list-style-type: none"> 1. Satisfaction & service quality are positively related to value 2. Quality has a stronger influence on value than satisfaction. 3. Customers receiving higher levels of service quality will have positive image of the banking institution. 4. Value also has positive impact on image 5. Customer satisfaction & image perceptions have an impact on service loyalty. Satisfaction however has a greater influence on loyalty than image.
Jamal & Naser (2002)	Customer Satisfaction & Retail Banking: An Assessment of Some of The Key Antecedents of Customer Satisfaction in Retail Banking	SERVQUAL (based on Levesque & McDougall 1996 & Naser et al work) + the work of others eg. Alba & Hutchinson 1978, Cowley 1994)	United Arab Emirates (UAE) <ul style="list-style-type: none"> 1. Core & relational dimensions of service quality seem to be related to customer satisfaction 2. Expertise is negatively correlated with satisfaction

2.4.3 The SERVPERF Model

The SERVPERF model was carved out of SERVQUAL by Cronin and Taylor in 1992. SERVPERF measures service quality by using the perceptions

of customers. Cronin and Taylor argued that only perception was sufficient for measuring service quality and therefore expectations should not be included as suggested by SERVQUAL (Baumann et al, 2007). Studies conducted by researchers like Babakus and Boller, Brady et al., Brown et al., and Zhou cited in Carrillat et al (2007:473) have supported that of Cronin and Taylor. Therefore, advocates of SERVPERF hold the view that it is a better alternative to SERVQUAL.

SERVPERF however has suffered a setback. According to Gilmore and McMullan (2009), Taylor and Cronin's examined the psychometric properties of the SERVPERF scale and the results of a multi-industry study in 1994 suggested that SERVPERF lacks consistency and a generalised factor structure. As a result of that, the following recommendations were made:

- practitioners should adapt the factor structure of the service quality data for specific or different settings.
- academic researchers should revisit their research objectives so that a reliable and valid multidimensional scale of service quality that could be generalised across service settings should be applied

Sight must not be lost on the fact that, whilst SERVQUAL measures the quality of service via the difference between the perceptions and expectations (P-E) of customers, SERVPERF only uses perceptions. Again, SERVPERF adopts the five dimensions of SERVQUAL and the 22- item scale in measuring the service quality. Based on the above, Cronin and Taylor cannot claim to have developed a new model (SERVPERF). In fact it was more or less a suggestion they made.

2.4.4 Empirical Studies in the Banking Industry Using SERVPERF

Many studies have been conducted by adopting the SERVPERF model but some of the most relevant ones are summarised in table 2.2.

Table 2.2 Empirical Studies in the Banking Industry Using SERVPERF

Date & Author	Title	Theory/Model	Country & Findings
Cui et al (2003)	Service Quality Measurement in The Banking Sector in South Korea	Modified SERVQUAL & SERVPERF (Weighted SERVQUAL, SERVPERF & Weighted SERVPERF	South Korea 1. Confirmator factor analysis & principal component analysis were used • Using confirmatory factor analysis, the SERVQUAL & SERVPERF were not confirmed, hence could not be used in the South Korean banking setting. It needs adaptations or modifications before can be used. 2. Using principal component analysis, a modified SERVQUAL (SERVQUAL & Weighted SERVQUAL) reduced the factors into 3 components (tangibles, empathy. The 3 rd dimension however varies. Weighted SERVQUAL revealed reliability whilst that of SERVQUAL consist items from reliability & responsiveness) 3. Using principal analysis, a modified SERVPERF (SERVPERF & Weighted SERVPERF) reduced the factors in 2 components- tangibles & intangibles
Lee & Hwan (2005)	Relationships Among Service Quality, Customer Satisfaction and Profitability in the Taiwanese Banking Industry	SERVPERF & Profitable Model	Taiwan 1. The performance scale developed in the SERVPERF model and customer satisfaction in the profitability model are confirmed in the Taiwanese banking industry. 2. Perception quality is an antecedent of attitude 3. Service quality is an antecedent of customer satisfaction 4. Customer satisfaction directly affects purchase intention 5. Customer satisfaction is an antecedent of profitability 6. The gap between customers & service providers are found & thus demonstrates that Profitability is positively affected by service quality improvement.
Angur et al (1999)	Service Quality in The Banking	SERVQUAL & SERVPERF	India 1. Used both confirmatory &

	Industry: An Assessment in a Developing Economy	(SERVQUAL, Weighted SERVQUAL, SERVPERF & Weighted SERVPERF)	exploratory factor analysis <ul style="list-style-type: none"> ●The models are multidimensional & not uni-dimensional in a developing country ●Though the 5 quality dimensions did not hold in India, the most important were reliability & responsiveness 2. SERVQUAL seems to furnish greater diagnostic information about service quality gaps than SERVPERF 3.Though SERVQUAL & SERVPERF have identical convergent validity, SERVPERF looks like having higher discriminant validity than SERVQUAL
Zhou (2004)	A Dimension-Specific Analysis of Performance only Measurement of Service Quality & Satisfaction in China's Retail Banking	SERVPERF	China 1. The context-dependent SERVPERF dimensions are appropriate predictors of consumer satisfaction 2. There are significant variations regarding the respective effects of these observed dimensions on satisfaction, & that satisfaction leads to different types of behavioural intentions.
Wang et al (2003)	The Antecedents of Service Quality & Product Quality & their Influences on Bank Reputation : Evidence from the Banking Industry in China	SERVPERF	China 1.Both service quality & product quality have a significant influence on banks' reputation 2. No significant support for the impact of reliability & empathy on overall service quality 3. There is a significant relationship between reliability & overall product quality 3. There is a stronger influence of tangible on overall product quality than that of overall service quality
Beerli et al (2004)	A Model of Customer Loyalty in the Retail Banking Market	SERVPERF	Spain 1. Both satisfaction and switching costs can be regarded as loyalty antecedents. Nevertheless, the influence exerted by satisfaction is far greater than that of switching costs. 2. Satisfaction is an antecedent of perceived quality in the retail banking market, & not vice versa. 3.In the retail banking market, the degree of elaboration does not exert any moderating influence
Ibrahim et al (2006)	Customers' Perception of	SERVPERF, SERVQUAL, E-	UK 1. Exploratory factor analysis

	Electronic Service Delivery in the UK Retail Banking Sector	SERVQUAL, WEBQUAL & Focus Group Discussions	reveals 6 dimensions of electronic service quality. These are the provision of convenient/accurate electronic banking operations, the accessibility & reliability of service provision, good queue management; service personalisation, the provision of friendly & responsive customer service & the provision of targeted customer service. 2. Further analysis using importance-performance analysis shows that the UK customers' perceptions of their bank actual performance on these revealed that e-SQ dimensions were largely modest.
Duncan & Elliott (2004)	Efficiency, Customer Service & Financial Performance Among Australian Financial Institutions	SERVPERF, DEA, input-oriented model & 4 financial performance measures (interest margin, capital adequacy, expense/income ratio & return on assets)	Australia 1. There is a positive relationship between financial performance, as measured by return on Assets & Capital Adequacy & Technical Efficiency CRS & a negative relationship between financial performance, as measured by expense/income ratio & interest margin & technical efficiency CRS. 2. Similarly, there is a positive relationship between expense/income ratio & capital adequacy & scale efficiency. 3. Conversely, there is a negative relationship between return on assets & interest margin and scale efficiency. 4 In all models, there exists a positive relationship between customer service quality & the financial performance indicator, & between scale efficiency & customer service, but there is a negative relationship between customer service and technical efficiency & CRS.
Powpaka (1996)	The Role of Outcome Quality As A Determinant of Overall Service Quality in Different Categories of Services Industries: An Empirical Investigation	SERVPERF & focus group discussions (data collected from 4 services industries; banks, fast-food restaurants, trains/subways & hair salons)	Hong Kong 1. Outcome quality as a significant determinant of the consumer's overall quality assessment for services in general 2. Not all of the process quality constructs are significant determinants of the overall service quality for a particular service & different services may have different process quality constructs as their significant determinants.

2.5 Gaps in the Literature

It is evident from the literature that numerous studies have been conducted on customer satisfaction in the banking industry. However, only a handful of them compared two or more countries. Lasser et al (2000) examined the service quality perspective and satisfaction in private banking by comparing the USA and countries in South America and found that Technical/Functional Quality was better in predicting customer satisfaction than the SERVQUAL-Based model. In the same vein, Yavas and Benkenstein (2007) compared the views of banks' customers in Turkey and Germany. The results showed that there was a strong congruence between both countries. Dash et al (2009) also compared the perceptions of customers about the quality of banks' services in Canada and India. The results indicated that there was a difference between both countries. Tangibles and reliability were the most important dimensions that customers attached importance to in India and Canada respectively. As can be seen, none of these studies made a comparison between Ghana and Spain, thus comparing a country from Europe with a country from Africa. In addition, they only focussed on the general views of customers about the quality of banks' services without further segregating and making comparisons about their sex, age, occupation education and geographical locations.

Though, a few studies such as Lewis (1994), Galloway and Blanchard (1996), Lopez et al (2007) and Caruana (2002) which concentrated on only one country classified the banks' customers into sex, age, education, occupation and race, they neither used all of these variables (sex, age, education and occupation) at the same time nor broke them according to geographical locations. Lewis (1994) only delved into the perceptions of students about the

service quality of banks and building societies in the UK and found that the students were generally satisfied. Galloway and Blanchard also found that life stage (age) affected the perceptions of banks' service quality in the UK. For example whilst the youth wanted to be treated well, the independent was concerned with cash availability. Lopez et al (2007) also researched into the views of ethnic groups about the quality of banks' services in the USA. The results revealed that although there were no statistical differences in overall satisfaction among the three largest groups (African-Americans, Latinos and Non-Latino Caucasians) they weighted most of the ten quality dimensions differently. The study of Caruana (2002) also showed that service loyalty is primarily influenced by education and only to a secondary extent by age.

It is however seen from the customer satisfaction literature that perceptions are influenced by a myriad of factors. For instance, Kotler et al (1999) posit that individual's consumption behaviour is influenced by personal characteristics like age and life-cycle, occupation, economic situation, lifestyle and personality and self-concept. Zeithaml and Bitner, cited in Kangis and Voukelatos (1997:280) on the other hand, advance that factors like service encounters, the evidence of service, image and price constitute customers perceptions of service quality, satisfaction and value. Similarly, Abdullah and Rozario (2009) posit that, the level of customer satisfaction may be influenced by various internal and external factors.

There is no doubt that a vacuum exists in the literature that needs to be investigated thoroughly. Hence, the main objective of this study is to investigate the perceptions of the quality of banks' service by customers in both Ghana and

Spain in respect of their sex, age, education, occupation and geographical locations.

Having finished the literature review, the next chapter looks at the structure of the banking industry in Ghana and Spain.

CHAPTER THREE

THE STRUCTURE OF THE BANKING INDUSTRY IN GHANA AND SPAIN

3.1 Introduction

This chapter discusses the structure of the banking industry in Ghana and Spain. It also throws light on the profile of Ghana and Spain as well as the regions within these countries chosen for the study.

3.2 The Profile Ghana

The Republic of Ghana is in West Africa. Accra is the capital. It borders Togo to the east, the Gulf of Guinea to the south, Cote d'Ivoire to the west and Burkina Faso to the north. Its climate is tropical (see figure 3.1 for map of Ghana). English is the official language. The major ethnic groups are Akans, Ewes, Ga-Dangme, Mole-Dagamba. It has a population of about 23 million (Wikipedia). The major religions are christianity, islam and traditional. It is endowed with natural resources like gold, bauxite, manganese, timber and diamond. Agriculture is the mainstay of the economy It is divided into ten administrative regions; Ashanti, Brong-Ahafo, Greater Accra, Northern, Volta, Western, Eastern, Central, Upper-East and upper-West. The regions are subdivided into 169 districts Ghana, (Ghana Statistical Service 2000).

3.2.1 The Ashanti Region

Ashanti Region is situated in the middle of Ghana. It shares boundaries with Eastern region to east, Brong-Ahafo to the north, Western Region to the south-west and Central Region to the south. The capital of the region is Kumasi

and accounts for nearly one-third of the population of the region. Kumasi is also the second capital of Ghana (Ghanadistricts.com). The region has a population of 3612950 (Ghana Statistical Service 2000). Majority of the people in this region are akans. It has 27 administrative districts. These are Adansi North, Adansi South, Afigya-Kwabre, Ahafo Ano North, Ahafo Ano South, Amansie West, Amansie Central, Asante Akim North Municipal, Asante Akim South, Atwima Kwanwoma, Atwima Mponua, Atwima Nwabiagya, Bosomtwe, Bosome Freho, Ejusu-Juaben Municipal, Ejura-Sekyedumase, Kumasi Metropolitan, Kwabre, Mampong Municipal, Obuasi Municipal, Offinso Municipal, Offinso North, Sekyere Afram Plains, Sekyere Central, Sekyere East, Sekyere South (see figures 3.1 and 3.2 for map of Ghana and map of Ashanti Region) .

The mainstay of the economy is agriculture, followed by commerce. The region is endowed with gold, bauxite and timber. These make Ashanti region is one of the economic power houses in Ghana.

Fig. 3.1 Map of Ghana Showing All the Regions



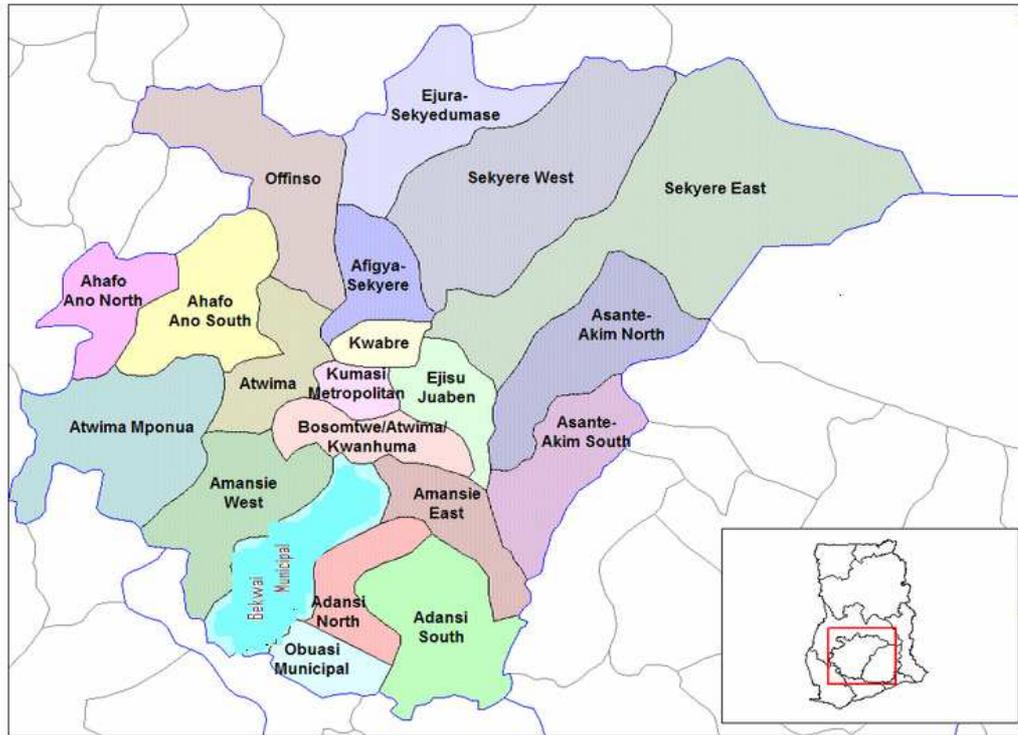
Fig. 3.2 Map of Ashanti Region



(a) Kumasi Metropolis: Kumasi is the second capital of Ghana. It is also not only the capital of Ashanti region but also the Kumasi Metropolitan District. It can be found in the transitional forest zone. It is bordered to the north by Kwabre east district, Ejisu- to the east, Juaben Municipal, to west, Atwima district and to the east, Bosomtwe (see fig. 3.3 for map of Ashanti Region). It is called the garden city of West Africa because of its beautiful layout and many species of flowers and plants (GhanaDistrict.Com). According to the Ghana Statistical Service (2000), it has 90 communities with a population of about 1517000 accounting for a third of the population in the Ashanti region. Asantes are the largest ethnic group in the metropolis.

The backbone of the economy is commerce constituting 71%. This is followed by manufacturing/industry 24% and primary production which includes agriculture and quarrying/sand winning. There are six universities in the metropolis. The dominant religion is Christianity representing 78.8%. The figures for Islam, Traditional religion and others are 16%, 0.3% and 0.7% respectively. Those without any religion account for 4.2%. There are many financial institutions in the Kumasi Metropolis which include banking, insurance and forex bureaus. The banking institutions are mainly commercial, development, merchant and rural banks. According to the 2000 population census, there are 67434 houses in the metropolis, (Ghana Statistical Service, 2000).

Fig.3.3 MAP OF ASHANTI REGION SHOWING ALL THE DISTRICTS



(b)Bekwai Municipal: Bekwai is the capital of the Bekwai Municipal. It shares boundaries to the west with Amansie West district, to the north, Bosomtwe district, to the south by both Adansi West and South districts and to the east Asante Akim South district. It lies within forest dissected plateau physiographic region and covers a total land area of about 633 squared kilometres (GhanaDistrict.Com). It is located in the southern part of the Ashanti Region (see figure 3.3 for map of Ashanti Region). The population of the municipality is 219508 (Ghana Statistical Service, 2000). There are 413 communities in the municipal. The main occupation in the municipal is agriculture accounting for 58.2% of the population. Lake Bosomtwe, the only natural lake in Ghana is found in the municipality. Apart from being the main tourist site, it also serves as the major source of employment for fishermen in the surrounding communities.

3.3 The Profile of Spain

Spain can be found in the Iberian Peninsula in south-western Europe. The mainland is bordered to the west by Portugal and the Atlantic Ocean, France, Andorra and the Bay of Biscay to the north, Mediterranean sea to the east and south. Its territories are Balearic Islands in the Mediterranean sea and Canary Islands in the Atlantic Ocean. It also has two autonomous cities in Morocco; Ceuta and Melilla (see fig. 3.4 for map of Spain). The capital is Madrid. Due to its geographical location it has different types or a mixture of climates. Major ethnic groups are Basques, Catalans, Galicians, Andalusians, Valencians, Asturians, Navarrese, and Aragonese. The dominant religion is Christianity. There are 50 districts in Spain. The service sector is the backbone of the economy, (Wikipedia).

3.3.1 The Catalonia Region

Catalonia is an autonomous region of Spain and is located in the northeast. It is bordered to the east by the Mediterranean sea, to the north by

Fig. 3.4 MAP OF SPAIN SHOWING ALL THE ADMINISTRATIVE REGIONS



France and Andorra, to the south by Valencia and to the west by Aragon districts. The capital is Barcelona. Barcelona is also the second capital of Spain. Catalonia has four districts; Barcelona, Girona, Lleida and Tarragona (see 3.5 for map of Catalonia). Catalan and Spanish are the official languages in this region (Wikipedia). The mainstay of the economy is the tertiary sector. It is the main industrial region of Spain. It has its own police force called the Mossos d'Esquadra. The Catalonia region has a population of 7354411. Ten of the 46 savings banks in Spain are from Catalonia. Girona can be found in the southern part of Catalonia. It has borders with provinces of Barcelona and Lleida and France and the Mediterranean sea. The province of Girona has a population of 731864. Girona is its capital and also has population of 94484 (Instituto Nacional Estadística, 2008).

Fig. 3.5 MAP OF CATALONIA SHOWING ALL THE 4 PROVINCES



(a) Barcelona District: Barcelona is both the capital of the Catalonia and the Barcelona district. It is also the second capital of Spain (Wikipedia). It shares borders to the north-east and east with the Girona province, south-west with Tarragona province, west and north-West with Lleida and south with the Mediterranean sea (see fig. 3.5 for map of Catalonia). The population of Barcelona is 5416447 and there are 312 communities in the province, (Instituto Nacional Estadística, 2008). Barcelona and its environs (towns and villages around which constitute the metropolitan of the urban region) has a total population of 3327872. In addition, about 1.7 million people live in a radius of 15 kilometres radius from Barcelona. It is the seat of the Catalan government called the Generalitat de Catalunya. The Catalan Supreme Court and Parliament are found in Barcelona. The province is the hub of industries in

Spain and three-fourth of industries in Catalonia is in the province. Barcelona is also the centre of tourist attraction. There are 10 universities in the province and a host of banks. It has nine political districts called comarques.

(b) Girona District : It is in the north-eastern part of Spain. It is bordered to the north by France, east and south-east by the Mediterranean sea, to the west by the districts of Barcelona and Lleida (see fig. 3.5 for map of Catalonia). The capital of the province is Girona (Wikipedia). According to the Instituto Nacional Estadística (2008), there are 731864 people who live in the province. Two hundred and one communities constitute the Girona province. The University of Girona is the university in the province. The service sector is the mainstay of the economy followed by the industrial sector. There are six political districts (comarques).

3.4 The Traditional Retail Banking

Traditional retail banking is where banks undertake transactions with individual customers rather than with corporate organisations. The main traditional retail banking services of banks all over the world are to accept deposits from customers whose monies are idle (money they may not want to spend for the time being) and lend to others, (Heffernan, 1996). Thus, according to Heffernan (1996) banks act as intermediaries between depositors and borrowers. In so doing they also create assets for themselves.

3.4.1 Deposit Account

There are three types of deposit account; current, savings and fixed.

(a) Current Deposit/Account: this deposit is also called demand deposit. According to Rose (1993), depositors can withdraw their money by cheque whenever they want. This account does not attract interest since the amount is paid on demand without any restrictions. The bank however charges commission on each cheque issued.

(b) Savings deposit/Accounts: holders of this account withdraw their money with a passbook. Some banks restrict the number of times and amount of money that can be withdrawn. This account earns interest, (Rose 1993).

(c) Fixed Deposit Accounts: holders of this account are paid their money after the expiry of a specific time agreed upon between the customer and the bank when the account is being opened. The customer cannot withdraw the whole or part of the money until the specific time agreed on elapses. Hence it is called time deposit (Munn et al 1991). This account attracts interest but the rate depends on the length of time, the longer the time, the higher the interest rate and vice versa.

3.4.2 Loans: these deposits are in turn lent to both individuals and corporate bodies in the form of loans and advances. Banks generally lend money in the form of overdraft, loans, cash credit and discounting bills.

(a) Overdraft: this facility is granted to current account holders. Munn et al (1991) claim a bank allows a holder of this account to withdraw a specific amount over and above the credit balance of his account. Repayment is done through deposits in his account when and where necessary. Interest is charged by the bank on the actual amount withdrawn. The rate of interest charged is generally higher than a loan.

(b) Loan: when a bank lends money to its customer for a specific period it is called a loan. A loan is normally given against the security of a property such as a house or personal security called a collateral security (Mann et al 1991). Nowadays, banks grant loans to workers against their payrolls. Interest is charged on the full amount even if it is utilised. Withdrawal and repayment are done in a lump sum or in instalments depending on the bank. The interest rate charged on a loan depends on the type of loan granted. Generally, there are three types of loans that are granted by banks to their customers, short-term, medium-term and long-term. Short-term loans are granted between a month and a year. The period for a medium-term loans is also from one year to three years whilst a long-term loan is granted for over 3 years. Medium and long-term loans are given to corporate organisations. It is intended for the setting up of new businesses and expansion or renovation of businesses such as the purchasing of equipment and construction of a new factory building.

Rose (1993) has summarised other services offered by banks. These include giving personal advice to customers regarding investment ventures. They also engage in trust services by acting on behalf of individuals and firms to manage and protect their property or issue and redeem their securities for a fee. and issuing of credit cards and cheques. Banks also engage in foreign exchange trading (buying and selling of foreign currencies), remittances services (sending and receiving money to and fro the country on behalf of customers) and payment of bills for customers, acting as referees in connection with the financial positions of customers, supplying trade information to customers and act as places of safe keeping of valuable assets of customers such as gold.

3.5 Innovations in Traditional Retail Banking

Due to technological innovations, the banking industry all over the world has undergone many drastic changes. This is manifested in the organisational structure and the products and services delivered to the public. According to Frei et al (1998), technological innovation in retail banking has been spurred on by many factors particularly in terms of new distributive channel systems such as the personal computer (PC). Rullis and Sloka (2010) put forward that a wide range of products and services have either been introduced or been improved upon thereby reducing service time and improving their efficiency. Key among these is information technology such as telephone, personal computer (PC) and the internet. Johns and Perrot (2008) indicate that financial organisations are using technology in a bid to be more competitive, make it convenient for customers and reduce costs. In addition, the banking industry tends to develop and foster long-term relationships than many other industries. Corroborating this, Olatokun and Igbinedion (2009) claim that the cost of ATM transaction is lower than the cost of transaction by a teller. In the same vein, Johnson (2007) opines that customers are committed to PC banking because of convenience since it offers a 24-hour service with no geographical limitations, high speed of service and transaction automation.

The industry has seen a lot of expansion in terms of size. There has been an increase in the number of branches while at the time trimming down the number of employees thereby reducing the cost of operation, (Rullis and Sloka (2010). Also, there has been a surge in the number of banks and competition has been very stiff. Through internet, telephone and personal (PC) banking, banks are able to advertise their services and products. Customers are

able to communicate to their bankers via electronic mails and enquiries about their accounts, loan applications, payment of bills, transferring funds, making deposits and withdrawals, (Rullis and Sloka, 2010). To encourage customers adopt online services, Herington and Weaven (2007) stipulate that banks are rewarding customers for using online services and penalising those using offline services. For instance they indicated that many banks charge premium fees for customers who withdraw money from retail shop-fronts instead of ATMs. Furthermore, banks have come out with specific online services and products that can only be accessed or managed online.

3.6 The Structure of the Banking Industry in Ghana

The banking industry in Ghana is a very complex one. According to the World Bank (2004), the financial system in Ghana has been stratified into three; formal, semi-formal and informal. Banks fall under the formal system. These are institutions which are limited liability companies licensed by the Bank of Ghana to provide financial services. There are 162 banks operating in Ghana, Bank of Ghana, 2010). Of this, 27 are commercial and development banks and 135 are rural banks. According to the Bank of Ghana, the commercial banks have a mixed ownership structure and different customer base (Bank of Ghana, 2004). The total assets of the three largest commercial banks constitute 55% in the banking industry. There are also five commercial banks which operate on a very small scale. The share of the total assets of the foreign, development and merchants banks are 30%. This portrays that the banking sector in Ghana is controlled by a few banks.

Rural and community banks are also commercial banks but cannot go into foreign exchange operations and have very low minimum capital requirements, (World Bank, 2004). They are unit banks owed by people in the community since they are the shareholders. Their customers are from the communities but have however opened mobilisation centres in towns and cities. They were set up to expand savings mobilisation and credit services to the rural communities which were not served by commercial and development banks.

Commercial banks are involved in the traditional banking business focussing on universal retail services. The focus of development banks activities is on medium and long-term financing whilst merchant banks are fee-based institutions and are largely involved in corporate banking, (Buchs and Mathisen 2005). It seems it is very difficult of late to draw a borderline between the banks as they all offer almost the same services. Bawumia et al (2005) assert that regulation rather competition defined the structure and the kinds of products and services banks can sell, the type of assets and liabilities it can hold and issue as different kinds of banking institution have been licensed to serve varied customers. Non-banking financial institutions compete with banks regarding similar financial instruments and services. To that effects there are no differences in the products and services banks offer.

The Bank of Ghana (2006) indicates the Trust Bank was the first to introduce ATM services in Ghana in the 1980s. Up to date only a few banks operate these services. Apart from that, these services are not available all over the country. In addition, with the exception of a few banks, customers of one bank cannot withdraw money from ATM machines of other banks. There are no

local credit cards however international ones are accepted by ATM machines. Telephone and internet banking are also available in few banks in Ghana.

The general problems encountered by customers as indicated by the Bank of Ghana (2004) are that high charges of banks and tariffs have made banks services very expensive. This has served as disincentive to customers and has incurred the displeasure of all stakeholders including monetary authorities, politicians, corporate bodies and the general public. According to the Bank of Ghana (2004), bank charges and tariffs in Ghana are the highest in Africa and even higher than the U.S.A. and UK. Banks adopt discriminatory tactics in charging for their services. This is because, charges vary from customer to customer since it is based on the turnover of customers and the number of transactions per month and whether the customer is an account holder or not. Non-account holders pay higher charges than account holders. The argument the banks put forward are that they charge high to meet the high overhead cost which include the maintenance of new information technology equipment.

Customers are also not attracted to open savings accounts because of the low interest rates paid by banks. Dadzie et al (2003) contend that banks in Ghana are heavily concentrated in the urban areas and therefore making patronage by rural dwellers very expensive. This is attributed to the fact that they have to travel long distances to access the services of banks spending a lot of time and money. The research findings of Owusu-Frimpong (1999) suggest that though accessibility to banks are convenient, the provision of services are slow and time-consuming. The banking penetration ratio is one bank branch office per 54,000 inhabitants whilst formal banking reaches only

5% of the population, (Buchs and Mathisen 2005). The banks are mostly concentrated in the Greater Accra Region with a share of 35% of bank branches though the region accounts for only 13% of the total population. This implies that the chunk of the people in other parts of the country are either cut off from bank services or have to walk long distances to have access to these facilities.

3.7 The Structure of the Banking Industry in Spain

The Spanish banks are of three forms. This is composed of commercial, savings and co-operative banks, (Delgado et al, 2006 and Hernando and Pages, 2001). Commercial banks are public limited liability companies which main function is corporate banking or corporate business. They are owned by shareholders and residual decisions rest on them but however delegate them to the management team of the bank. Savings banks on the other hand are non-for-profit institutions. They are private foundations and are controlled by representatives of regional governments, employees, depositors and founding institutions which may be civic, religious, or government related institution. Decisions rights in savings banks are allotted to the general assembly which comprises representatives elected by public authorities which is up to 50%, by depositors, employees and founding institutions. The general assembly elects the board of directors which in turn elects the management team. Delgado et al, (2006) and Hernando and Pages (2001) intimate that savings banks are non-for-profit institutions because their profits are used as retained earnings or for social or cultural programmes for the benefit of communities. Co-operative banks are owned by their members and they are also the decision-making

body. The traditional roles of both savings and co-operatives banks are savings mobilisation mainly from households and lending them to households, small and medium sized firms.

The banking sector has undergone a major transformation. There is now liberalisation and banks are now free to determine their interest rates, fees and commissions. In addition, artificial barriers between commercial, savings and co-operative have been removed, (Benito, 2008). Competition between the banks has been intensified. The implication of this is that there will be efficiency in the banking industry. Like Ghana, there is no difference between the banks in the area of services and products offered. The Banco de España (2009) indicates that there were 195 banks in Spain. Out of this 66 were commercial banks, 45 were savings banks and the remaining 83 being co-operative banks. The Banco de España (2010) intimates that due to the prolonged period of strong economic growth over the years, the banking sector has grown in size to keep with the volume of financial transactions which has reached unprecedented levels. According to Jimenez et al (2008), Spain has the largest per capita bank branch density in Europe. Also the number of bank branches has increased in the last five years at an annual rate of 4%.

Apart from the traditional retail banking products and services of banks, there have been innovative products and services on the market thanks to technological advancement. Gallego et al (2002) posit that, generally the size of banks in Spain are small by European standard in terms of assets, loans or deposits. The Banco de España (2007) intimates that banks Automated Teller Machines (ATM) network in Spain is the densest in Europe is almost 16 per 10,000 inhabitants in 2006 over 16 years of age (see table 3.1). The figure for

serving employees is about 71 per 10,000 inhabitants above 16 years. On the other hand, one bank branch is about 12 per 10,000 inhabitants more than 16 years in 2006. The point of sale (POS) terminals per 10,000 inhabitants is 358 whilst the number of credit and debit cards per inhabitant is 24. According to the Banco de España (2006), the number of deposit accounts arranged via electronic and internet banking was over 2.3 million in 2006.

Table.3.1 Banks Population Ratio in Spain

Details	2003	2004	2005	2006
Serving Employee per 10,000 inhabitants >16 old	69.1	68.6	69.3	70.7
Operational branches per 10,000 inhabitants >16 years	11.2	11.3	11.4	11.8
ATMs per 10,000 inhabitants >16 years old	14.7	14.9	15.2	15.5
Point-of-sale terminals per 10,000 inhabitants >16 years old	278.2	295.9	306.7	352.4
No. Of credit and debit cards per inhabitant >16 years old	2.0	2.1	2.3	2.4

Source: Banco de España Report, 2007:21

In spite of the strides made by Spanish banks in introducing innovative products and services as well increasing the number of banks and branches, customers are not satisfied with the quality of their services. The IPSOS INRA (2007) customer satisfaction survey report for the 25 member European Union showed that only 48% of the respondents in Spain were satisfied with their retail bank's reputation. Apart from this, customers were dissatisfied of the quality of banks' services because whilst savings and investments did not attract

reasonable interest, the interests on loans were high. In the same vein customers did not have adequate information about tariffs and were less satisfied with the level of tariffs as well.

It seems the future is bleak for the entire banking industry in Spain. The current economic situation has negatively affected most of the banks especially the saving banks. The situation emanated among others from rising defaults, as a result of the impact of the economic crisis on borrowers' ability to repay their loans; tightening financing conditions on the wholesale markets, due to increased risk perception, with the consequent effect on financing costs; and the adjustment in business volume. Buttressing this point, Roldán (2010) further explained that the economic downturns has lead to less demand for credit and the continued rate of growth of deposits raised from non-financial corporations and households declined somewhat in 2009. To that effect, the Banco de España (2010) has hinted that the saving banks were going to be structured through 12 integration processes (merger and integration) involving 39 out of the 45 banks. The affected savings banks' branch offices would be reduced by 25% on average and a reduction of staff between 15% and 18% (Roldán, 2010). Having dealt with the structure of the banking industry in Ghana and Spain, the next chapter sheds light on the hypotheses to be tested.

CHAPTER FOUR

HYPOTHESES

4.1 Introduction

This chapter deals with the hypotheses to be tested in the context of previous research findings.

4.2 Research Objectives

The literature on customer satisfaction in the banking industry indicates that no studies have been done to compare Ghana and Spain. Only a few studies made comparisons between two countries. For instance, Lasser et al (2000) examined the service quality perspective and satisfaction in private banking by comparing the USA and countries in South America. Yavas and Benkenstein (2007) compared the views of banks' customers in Turkey and Germany. Dash et al (2009) also compared the perceptions of customers about the quality of banks' services in Canada and India. These studies only focussed on the general views of banks' customers. They never found the extent to which sex, age, education and occupation as well as geographical locations of customers influenced their perceptions. Though, a handful of studies that focussed on only one country like Lewis (1994), Galloway and Blanchard (1996), Lopez et al (2007) and Caruana (2002) classified the banks' customers into occupation, age, race, age and education respectively, none of them used all of these variables (sex, age, education and occupation) at the same time or stratified them according to geographical locations. In view of this, this study seeks to fill these gaps.

The main objective of the research is to compare the perceptions of customers regarding the quality of banks' services in Ghana and Spain.

Specifically, the objectives of the study are;

- To compare the perceptions of the districts, the communities and both Ghana and Spain in general about the quality dimensions of banks' services.
- To compare the perceptions of people in terms of their sex, age, education and occupation about the quality dimensions of banks' services in Ghana and Spain
- To look at the overall satisfaction of banks' customers in Ghana and Spain
- To find out the relationship between overall satisfaction and the quality dimensions of banks' services in Ghana and Spain
- To find out the main dimensions of the construct quality in relations to banks' services in Ghana and Spain
- To make recommendations to enhance customer satisfaction in the banking industry in general
- To make recommendations about the SERFPERF model in analysing the quality of banks' services

4.3 Relationship Between Nations and Quality of Banks' Services

Empirical evidence using the SERVQUAL model and other approaches show that perceptions of customers are influenced by where they live or come from. The study of Lopez et al (2007) revealed that although no statistically significant differences were apparent in the overall levels of satisfaction among the groups, respondents from the three largest regional ethnic groups (African-Americans, Latinos, and non-Latino Caucasians) weighted the importance of

several of ten service quality dimensions quite differently. The results of the study of Dash et al (2009) in Canada and India revealed that at the national level, Indian consumers attached higher importance to tangible attributes, whilst Canadian consumers considered service reliability more important. The findings of the research of Petridou et al (2007) indicated that Greek banks' customers received higher quality services than their Bulgarian counterparts. Athanassopoulos et al (2001) also found that customer satisfactions were country specific.

The first objective of this study is to compare the perceptions of the districts, the communities and both Ghana and Spain in general about the quality of bank's services. Therefore, on the ground of the above objective and the findings, it is hypothesized that;

Ha. There are no differences between the perceptions of Ghana and Spain regarding the quality dimensions of banks' services

The sub-hypotheses are;

Ha1. There are no differences in the perceptions of the districts regarding the quality dimensions of banks' services

Ha2. There are no differences in the perceptions of the communities regarding the quality dimensions of banks' services

(a) Relationship Between Sex and Quality of Banks' Services

Sex constitutes an important factor as far as perceptions of service quality are concerned. The results of the study of Spathis et al (2005) in Greece showed that men had more positive impressions about the quality of banks' services than women. Again, men ranked effectiveness and reliability highest,

with assurance being second. Women on the other hand, ranked price first and access second. In a related study, Rashid and Hassan (2009) found that both men and women differed in the criteria used in selecting banks in Bangladesh. Women ranked core banking first and corporal efficiency second whilst men ranked corporal efficient first and compliance second. Dimitriades and Maroudas (2007) also found that men perceived experiencing a higher level of satisfaction than women. In contrast, the study of Lee and Chen (2009) showed that there was no significant difference between the perceptions of men and women about banks' service quality in Vietnam.

The second general objective of this research is to examine the perceptions of people in terms of sex, age, education and occupation about the quality dimensions of banks' services in Ghana and Spain. Given the objective and the findings, it is hypothesized that;

Ha3. There is no difference between the perceptions of men and women regarding the quality dimensions of banks' services

(b) Relationship Between Age and Quality of Banks' Services

Age has been identified as having an influence on the perceptions of customers when the SERVQUAL and other models were adopted. The study of Galloway and Blanchard (1996) in the United Kingdom unveiled that life stage affected perceptions of service quality. The results showed that the youth wanted to be treated well by bank' staff and were mainly interested in cash from cash machines. In addition, though the independent were concerned with cash availability, they were somewhat more concerned with the nature and quality of the interaction with the bank. Contrary, the family was more concerned with

privacy. The empty nester was also concerned with privacy and attached more importance to issues of personal treatment than the others.

The study of Rashid and Hassan (2009) revealed that age was a factor in selecting banks in Bangladesh. The age group 21-30 ranked corporal efficiency first and core banking second. On the other hand, the age group 31-40 ranked compliance first and cost benefits and corporal issues second. Finally, the age group 41 and above ranked confidence first and core banking, corporal and compliance second. Similarly, the study of Dimitriades and Maroudas (2007) indicated that there were significant differences in satisfaction ratings between younger and older citizen-customers. Apart from one item relating to the provision of reliable service and one item relating to context-specific factors, older individuals had more favorable perceptions of service satisfaction compared to their younger counterparts. The findings of Lee and Chen (2009) too indicated that there were significant differences among the age groups regarding banks' service quality in Vietnam. Also Caruana (2002) found in Malta that service loyalty was affected by age only to a secondary extent.

The second general objective of this research is to examine the perceptions of people in terms of sex, age, education and occupation about the quality dimensions of banks' services in Ghana and Spain. In the view of the above; it is hypothesized that;

Ha4. There are no differences in the perceptions of the age groups regarding the quality dimensions of banks' services

(c) Relationship Between Education and Quality of Banks' Services

Customers' views to a large extent are influenced by their educational status when SERVQUAL and other methods were used. The research of Lee and Chen (2009) revealed that there were significant differences among the educational groups regarding banks' service quality in Vietnam. The groups differed about the reliability dimension. The study of Siu and Mou (2005) unearthed that customer perceptions of credibility, security and efficiency are significantly correlated with the educational level in Hong Kong. In the same vein, university, technical/vocational and secondary groups had different views about the four dimensions found. The results of the research of Rashid and Hassan (2009) showed that the various educational groups differed in the criteria used in selecting banks in Bangladesh. Undergraduates ranked corporal efficiency first and compliance and core banking second. On the other hand, postgraduates ranked coral efficiency and confidence first and core banking second. This has been confirmed by the study of Caruana (2002). He found that service loyalty was primarily affected by education in Malta.

The second general objective of this study is to examine the perceptions of people in terms of sex, age, education and occupation about the quality dimensions of banks' services in Ghana and Spain. Considering the above objective and the empirical results, it is hypothesized that;

Ha5. There are no differences in the perceptions of the educational groups regarding the quality dimensions of banks' services

(d) Relationship Between Occupation and Quality of Banks' Services

Studies conducted using the SERVQUAL and other methods indicated that occupation played a significant role in determining the perceptions of customers. The empirical studies of Lee and Chen (2009) unveiled that there were significant differences among the occupational groups regarding banks' service quality in Vietnam. The findings of Athanassopoulos et al (2001) also unearthed that customer satisfactions were industry specific. The study of Lewis et al (1994) in the United Kingdom also revealed that students were satisfied regarding overall satisfaction. They were satisfied because banks and building societies performed well in relation to employees (trustworthiness, appearance and approachability) and made loan and overdraft decisions fairly quickly. They were however dissatisfied with respect to aspects of service delivery: e.g. product knowledge and experience; definitions and explanations services; speed and efficiency of dealing with queries. The major dissatisfaction identified was with regards to slow service (queues) and opening hours.

In view of the above, it is hypothesised that:

Ha6. There are no differences in the perceptions of the occupational groups regarding the quality dimensions of banks' services

4.4 Relationship Between Nations and Overall Satisfaction

Satisfaction has been the major concern of customers. Overall service quality leads to overall customer satisfaction. Overall satisfaction in general is also influenced by factors such as country, community, age, occupation and education when the SERVQUAL and other models were adopted. By comparing banks in Canada and India, Dash et al (2009) found that there were no

differences between both countries with regards to the overall service quality expectations of customers. A similar study conducted by Lasser et al (2000) in USA and the countries in South America showed that in instances involving particular elements of quality and satisfaction, both the incidence of service failure and the type of communication between service providers and consumers may influence the effects of quality on satisfaction. Snee et al (2000) investigated customer satisfaction of Automated Teller Machines (ATMs) of banks in the United Kingdom and Hungary. The results showed that there was a statistically significant difference between both countries. Satisfaction levels in the UK were much higher than in Hungary. The third objective of this study is to look at the overall satisfaction of banks' customers in Ghana and Spain. Based on the objective and the literature, it is hypothesized that;

Hb. There is no difference between the overall satisfaction of Ghana
and Spain

The sub-hypotheses are;

Hb1. There are no differences among the districts regarding overall
Satisfaction

Hb2. There are no differences among the communities regarding overall
satisfaction

Hb3. There is no difference between men and women regarding overall
satisfaction

Hb4. There are no differences among the age groups regarding overall
satisfaction

Hb5. There are no differences among the educational groups regarding overall
satisfaction

Hb6. There are no differences among the occupational groups regarding overall satisfaction

4.5 Relationship Between Overall Satisfaction and Quality of Banks' Services

Empirical studies show that the quality of banks' services is related to overall satisfaction by using the SERVQUAL and other methods. The results of the regression analysis of Jabnoun and Khalifa (2005) indicated that though all the four factors were significant determinants of quality of service in conventional banks, the most important were values and image. The study of Arasli et al (2005) showed that reliability had the highest impact on overall customer satisfaction. Lopez et al (2007) found that reliability, responsiveness, tangibles, access, communication and credibility positively correlated with satisfaction. In the case of Jamal and Anastasiadou (2009), reliability, tangibility and empathy positively correlated with customer satisfaction. Also, the results of the study of Caruana (2002) showed that banks' service quality and customer satisfaction were correlated in Malta. This has been supported by the studies of Yavas et al (1997) and Siu and Mou (2005). In the case of Ravichandran et al (2010), responsiveness was the only significant dimension related to overall satisfaction of banks' services in India.

The fourth objective of the research is to find out the relationship between overall satisfaction and the quality dimensions of banks' services in Ghana and Spain. In the light of the afore-mentioned objective and the findings it is hypothesized that:

Hc. There is no relationship between overall satisfaction and the quality

dimensions of banks' services in Ghana and Spain

The sub-hypotheses are;

Hc1. There is no relationship between overall satisfaction and the quality

dimensions of banks' services in Spain

Hc2. There is no relationship between overall satisfaction and the quality

dimensions of banks' services in Ghana

4.6 Summary of Hypotheses to be Tested

Table 4.1 gives the summary of the hypotheses to be tested.

Table 4.1 Summary of Hypotheses

Hypothesis
<p>Ha. There are no differences between the perceptions of Ghana and Spain regarding the quality dimensions of banks' services</p> <p>The sub-hypotheses are;</p> <p>Ha1. There are no differences in the perceptions of the districts regarding the quality dimensions of banks' services</p> <p>Ha2. There are no differences in the perceptions of the communities regarding the quality dimensions of banks' services</p> <p>Ha3. There is no difference between the perceptions of men and women regarding the quality dimensions of banks' services</p> <p>Ha4. There are no differences in the perceptions of the age groups regarding the quality dimensions of banks' services</p> <p>Ha5. There are no differences in the perceptions of the educational groups regarding the quality dimensions of banks' services</p>

Ha6. There are no differences in the perceptions of the occupational groups regarding the quality dimensions of banks' services

Hb. There is no difference between the overall satisfaction of Ghana and Spain

The sub-hypotheses are;

Hb1. There are no differences among the districts regarding overall Satisfaction

Hb2. There are no differences among the communities regarding overall satisfaction

Hb3. There is no difference between men and women regarding overall satisfaction

Hb4. There are no differences among the age groups regarding overall satisfaction

Hb5. There are no differences among the educational groups regarding overall satisfaction

Hb6. There are no differences among the occupational groups regarding overall Satisfaction

Hc. There is no relationship between overall satisfaction and the quality dimensions of banks' services in Ghana and Spain

The sub-hypotheses are;

Hc1. There is no relationship between overall satisfaction and the quality dimensions of banks' services in Spain

Hc2. There is no relationship between overall satisfaction and the quality

dimensions of banks' services in Ghana

CHAPTER FIVE

METHODOLOGY

5.1 Introduction

This chapter deals with the methodology adopted for the study. The results of the sampling are presented in tables.

5.2 Population

The population of the study was the Ashanti and the Catalonia regions in Ghana and Spain respectively. The regions were chosen by purposive sampling because both of them share common characteristics. Both the Ashanti and Catalonia regions are among the strongest economies in their respective countries. They are also the hub of tourist centres.

5.3 Sample Size of Districts and Communities

Kumasi and Bekwai were selected from the Ashanti region whilst in the case of Catalonia, Barcelona and Girona were picked. This is shown in table 5.1. The purposive sampling approach was used to select the four districts. This sampling method was adopted because indigenes constitute the majority of the population. In addition, Kumasi and Barcelona are both metropolitan cities and the second capitals of Ghana and Spain respectively. Bekwai and Girona are also municipal cities. Above all, they have very strong economies.

Table 5.1 Sample Size of Districts

Region & Country	District	Region & Country	District
Ashanti,	Kumasi	Catalonia,	Barcelona

Ghana	Bekwai	Spain	Girona
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There are 90, 413, 201 and 312 communities in Kumasi, Bekwai Girona and Barcelona districts respectively. The communities were stratified into three in each district; urban, semi-urban and rural based on the Ghana Statistical service (2000) and Instituto Nacional Estadística España (2001) classifications, (see definitions of communities in Appendix A). Two communities from each stratum were chosen from each district summing up to 24 communities. Two types of sampling methods were used to choose the communities. Four communities comprising Barcelona, Girona, Kumasi and Bekwai were selected from the urban stratum using the purposive random sampling method. The use of the purposive sampling technique in choosing the four communities was based on the same reasons given for the districts supra.

In addition to this, one community was picked from the urban stratum from each district using the simple random technique. Two communities were also selected from each of the semi-urban and rural sub-groups in each district adopting the simple random sampling approach. The adoption of the simple random sampling method to choose the remaining 20 communities was to give an equal opportunity to each type of community to be picked. This is presented in table 5.2.

5.2 Table Sample Size of Communities and their Population

Urban				
District	Community	Population	Community	Population
Girona	Girona	94484	Torroella de	11441
			Mongri	
Barcelona	Barcelona	1615908	Abrera	11278

Kumasi	Kumasi- Bantama	22060	Kumasi-Suame	16881
Bekwai	Bekwai	19679	Poano	5124
Semi-Urban				
Girona	Llagostera	7614	Besalú	2290
Barcelona	Cabrera de Mar	4321	Sant Esteve Sesrovires	6903
Kumasi	Appeadu	2114	Mpatase	2671
Bekwai	Essumeja	1943	Kokofu	2681
Rural				
Girona	Portbou	1306	Sant Feliu Pallerols	1389
Barcelona	Figaró Montmany	1045	Ullastrell	1761
Kumasi	Twumduasi	1132	Anyinam	1006
Bekwai	Asamang	1066	Amoaful	1276

Source: Statistical Service, Ghana (2000) & Instituto Nacional Estadística España (2001)

Two zones from each of the 24 communities were chosen by adopting the simple random technique. This is depicted in tables 5.2, 5.3 and 5.4. This sampling approach was used so as to afford each zone an equal chance to be picked.

Table 5.3 Sample Size of Zones - Urban

Community	Zone	
Girona	Santa Eugenia (Can Gibert del Pla)	Oest (Fontajau)
Torroella de Montgri	Sobrestany	Barri Vell
Barcelona	Les Corts (Pedralbes)	Sant Andrew (Navas)
Abrera	Ca N'Amat	Sant Miquel

Bantama	Market	Abrepo Junction
Suame	Kropo	Roman Asoredaho
Bekwai	Nampasa	Zongo
Poano	North	East

Table 5.4 Sample Size of Zones: Semi-Urban

Community	Zone	
Llagostera	Selva Brava	Núcleo Urban
Besalú	Grup Del Mont	Sector 2
Cabrera de Mar	Les Senies	Pla de L'Avelia
Sant Esteve Sesrovires	Vallserrat	Masia Bach
Appeadu	North	South
Mpatase	Police Depot	Telecom Residence Area
Essumeja	Atifi	Anafo
Kokofu	North	East

Table 5.5 Sample Size of Zones - Rural

Community	Zone	
Portbou	La Riera	Centre Poble
Sant Feliu de Pallerols	Pla de Bastons	Cases Noves
Figaró Montmany	Barri de l'estacio	Barri de Dalt
Ullastrell	Sardia	Cal Jep
Twumduasi	Apue	Atoe
Anyinam	Esoro	Efam
Asamang	East	North
Amoaful	North	South

The banks were not prepared to give the names and addresses of their retail customers, so it was prudent to use the number of houses/buildings to reach out to the people in the various zones. Apart from this, the number of

flats in each building/house was not known, so the best option was to use buildings/houses for the administration of the questionnaires. In all, there were 10275 buildings/houses, with the breakdown as 3170, 3977, 1876 and 1252 for Girona, Barcelona, Kumasi and Bekwai respectively. This is shown in Appendix C.

Table 5.6 Sample Size of Buildings/Houses in Zones

Zone	Buildings	Zone	Buildings
Can Gilbert de Pla	31	Fontajau	32
Sobrestany	31	Bari Vell	31
Pedrabels	62	Navas	63
Ca N'Amat	62	Sant Miquel	63
Abrepo junction	55	Market	54
Kropo	54	Roman	54
Nampasa	28	Zongo	27
PoanoNorth	27	Poano East	27
Selva Brava	21	Núcleo Urban	21
Grup Del Mont	21	Sector 2	20
Les Senies	41	Pla de l'Avelia	42
Vallserrat	42	Masia Bach	42
Appeadu North	36	Appeadu South	36
Mpatase Police Depot	36	Mpatase Telecom	36
Essumeja Atifi	18	Essumaja Anafo	18
Kokofu North	18	Kokofu East	18
La Riera	11	Centre Poble	10
Pla de Bastons	11	Cases Noves	10
Barri de l'Estacio	21	Barri de Dalt	21
Sardia	20	Cal Jep	21
Twumduasi Apue	18	Twumduasi Atoe	18
Anyinam Esoro	18	Anyinam Efam	18
Asamang East	9	Asamang North	9
Amoaful North	9	Amoaful South	9

The systematic random sampling method was used to select the buildings/houses in each zone, (See Appendix for the determination of the sample size of building/houses in each zone). The buildings/houses were picked in each street and if there was a remainder after the process, it was carried forward to the next street. For example, if every 5th building was chosen and if say there was a remainder of 2, this was carried forward to the next street. Three more buildings were selected to make up the 5th building. From there, the process continued and the next 5th building was chosen. The result is depicted in table 5.6 above. This approach was used to enable each building/house to have the possibility of being selected.

5.4 Research Instrument

Questionnaire was the only research instrument used for the study (see Appendix B for the questionnaire). Also, only one type of questionnaire was administered to the targeted population in Ghana and Spain. Five and three trained research assistants for Spain and Ghana respectively were used in the administration of the questionnaires. The questionnaire for Ghana was in English whilst that of Spain was in Spanish. The questionnaire had two sections. The first part captured information on the background of respondents: sex, age, community, educational background, occupation, type of bankers, frequency and mode of transacting business with them.

The second part dwelt on the SERVQUAL/SERVPERF five dimensions; tangibles, reliability, responsiveness, assurance and empathy. Questions on tangibles centred on banks equipment and tools, physical facilities, employees' appearance and materials associated with the bank services. That of reliability

covered banks fulfilment of promise and bank interested in solving customers' problems. With regards to responsiveness, questions concerned the time of the service delivery, prompt service and staff willingness to assist customers. Questions like bank staff behaviour instil confidence in customers, safety in dealing with their bankers, courtesy of bank staff and whether the bank staff have the knowledge in dealing with customers constitute the assurance aspect. Questions on empathy concerned individual attention, operating time of bank, distance to the bank office, bank staff are interested in customers and whether bank staff understand specific needs of customers. Respondents were finally given the opportunity to comment and provide any other information deemed relevant but was not captured in the questionnaire.

The questionnaire used was a seven point Likert scale. Since it was simple and easy to understand, the response rate was encouraging. A Likert scale is easy to construct and administer. It is also easy for respondents to understand (Malhotra, 1996). This has been acknowledged by Vickers cited in Hansson and Arnetz (2005). In addition, Hansson and Arnetz (2005) indicate that coding and interpretation are easier.

5. 5 Pre-Testing

The questionnaire was pre-tested in Santa Coloma de Gramenet (urban community) and Verges (rural community) in the Barcelona and Girona districts respectively. These two communities were chosen by convenience. Two zones, Cementiri Vell and Casc Anti for Santa Coloma Gramenet and Verges respectively were picked. Fifty-six buildings/houses were used for the administration of the questionnaire and they were picked by convenience. Forty-

two questionnaires were administered in Santa Coloma de Gramanet and 14 in Verges. In all, twenty-nine people answered the questionnaire. Table 5.7 has the details of the sample size of the pre-testing.

Table 5.7 Population, Pre-Test Sample Size of Buildings/Houses and Questionnaire

Items	Santa Coloma de Gramanet	Verges
	Cementiri Vell	Casc Antic
Building (Santa Coloma):	42	
Building: (Verges)		14
No. of Questionnaire Administered	42	14
No. of questionnaire Received	23	6
Population: Santa Coloma de Gramanet	117336	1195
Population: Verges		

The pre-testing helped immensely because all ambiguous, unrealistic and wrong questions were corrected before using them for the actual fieldwork. As noted by Malhotra and Birks (1999), the aim of pre-testing is to identify and eliminate potential problems. Expanding further on this, Davis (1997) intimates that pre-testing assists the researcher to improve upon the questionnaire in terms of wording, structure, format and organisation. If the questionnaire used for the actual research is faulty, then the quality of the information collected will be significantly diminished.

5.6 Questionnaire Administration for the Actual Field Work

The total number of questionnaires administered for the actual research was 1400. Since the population of Spain outstrips that of Ghana, 750 questionnaires were administered in Spain and 650 in Ghana. In the same vein,

the population of Barcelona district is more than Girona so the questionnaires were administered in the ratio 2:1 for Barcelona and Girona respectively. The same ratio was applied in the case of Kumasi and Bekwai as the population of Kumasi district is greater than Bekwai. Also due to the disparity in the population among the urban, semi-urban and rural communities, the questionnaires were administered in these communities in each district in the ratio 3:2:1 for urban, semi-urban and rural respectively.

The questionnaires were however administered equally (the same number of questionnaires) within the same community stratum in each district. The total number of questionnaires received was 819 with the breakdown as 415 and 404 for Spain and Ghana respectively. Table 5.8 and Appendix F give the results of number of questionnaires administered and received from the respondents

Table 5.8. Sample Size of Questionnaire

Urban					
District	Administered	Received	District	Administered	Received
Bekwai	109	67	Girona	125	81
Kumasi	217	150	Barcelona	250	129
Total	326	217		375	210
Semi- Urban					
Bekwai	72	40	Girona	83	46
Kumasi	144	87	Barcelona	167	91
Total	216	127		250	137
Rural					
Bekwai	36	19	Girona	42	20
Kumasi	72	41	Barcelona	83	48

Total	108	60		125	68
G. Total	650	404		750	415

Generally, information was gathered through both primary and secondary sources. Questionnaire and personal interview constituted the primary source. The questionnaire was supplemented by sifting information from the relevant literature.

5.7 The Model

The model adopted for the study was the SERVPERF developed by Cronin and Taylor. The SERVPERF model uses a 22-item questionnaire but only a 21-item was used for the study. Two of the items (the bank will provide the service at the time they promise to do so and when the bank promises to do something by a certain time, it does) belonging to the reliability dimension were found to be the same. Therefore the former was dropped.

5.8 Data Analysis

The data was subjected to statistical analysis after being collected from the field. It was coded, collated, cross tabulated and presented in tables and Venn diagrams. The Principal Component Analysis was used to reduce the 21 correlated factors to 4 dimensions (components) consisting of 15 uncorrelated factors. The ANOVA, t-test and regression methods were adopted to test the hypotheses. Also to check the reliability of the components, the Cronbach's alpha tests were performed for both the original SERVPERF and the new dimensions.

5.9 Weighted Data

Given the disparity in the number of inhabitants and other demographic characteristics in the districts as well as the communities, the data collected was weighted. The measure was to avoid under- and over- representation of the sample size. The details are exhibited by table 5.9.

Table 5.9 Weighted Data

District & Community	Real Sample (Response)	Theoretical (Sample) Sample Size	Population	Weight	% Real Sample/population
Girona Urban	81	125	105925	0,35873	0,000764692
Barcelona Urban	145	250	1627186	3,078392	8,91109E-05
Kumasi Urban	150	217	1187151	2,171048	0,000126353
Bekwai Urban	67	109	24803	0,101551	0,002701286
Girona Semiurban	46	83	9904	0,059062	0,004644588
Barcelona Semiurban	91	167	11224	0,033835	0,008107627
Kumasi Semiurban	87	144	4785	0,015088	0,018181818
Bekwai Semiurban	40	72	4624	0,031711	0,008650519
Girona Rural	20	42	2695	0,036964	0,00742115
Barcelona Rural	32	83	2806	0,024054	0,011404134
Kumasi Rural	41	72	2138	0,014305	0,019176801
Bekwai Rural	19	36	2342	0,033813	0,008112724
Total	819		2985583		

5.10 Limitations

There was no data on the number of buildings/houses in each zone save the cities of Girona and Barcelona. The Ghana Statistical Service, the Instituto Estadística National, España and the district councils only had the list of the total number of buildings/houses for each community but this had not been broken down into zones. To make the sampling very representative, the number of buildings/houses in each community was divided by the number of zones. In addition, each building/house was assigned one questionnaire because the number of flats in each of them was not known. The questionnaire was given to anyone available and was passed on to the next person when the first did not collect it. Several calls were also made to collect the questionnaires in some of the communities. These unduly prolonged the time of collecting the data.

CHAPTER SIX

ANALYSIS OF THE DATA

6.1. Introduction

This chapter focuses on the analysis of the data gathered from the 24 communities in Ghana and Spain. The data is presented in tables and Venn diagram and are analysed.

6.2 Demographic Variables

6.2.1 Sample Size of Ghana and Spain

The sample size of the data according to countries was analysed. The responses are depicted in table 6.1. As can be seen, majority of the respondents were Spaniards.

Table 6.1 Sample Size of Ghana and Spain

Country	Frequency	Weighted %
Spain	415	59
Ghana	404	41
Total	819	100

6.2.2. Districts

Table 6.2 gives the details of the number of respondents in each district. It is clear that, majority of the respondents were from Barcelona and Kumasi.

Table 6.2 Districts

Districts	Frequency	Weighted %
Girona	147	4.1
Barcelona	268	54.9

Kumasi	278	39.9
Bekwai	126	1.1
Total	819	100

6.2.3 Sex

As illustrated by table 6.3, there was no major difference between men and women in both Ghana and Spain.

Table 6.3 Sex

Sex	Frequency			Weighted %		
	Total	Spain	Ghana	Total	Spain	Ghana
Men	418	122	196	50.2	49.9	50.5
Women	401	193	208	49.8	50.1	49.5
Total	819	415	404	100	100	100

6. 2.4 Age

The results in table 6.4 show the sample structure according to age groups. Proportionally, the number of Spain outstripped that of Ghana.

Table 6.4 Age

Age	Frequency			Weighted %		
	Total	Spain	Ghana	Total	Spain	Ghana
≤ 35	430	228	202	53.9	58.8	46.8
36-60	284	138	146	32.3	28.8	37.4
61+	105	49	56	13.8	12.3	15.8
Total	819	415	404	100	100	100

6.2.5 Communities

An examination of table 6.5 indicates that there were no major differences among the communities in respect of the number of respondents.

Table 6.5 Types of Communities

Community	Frequency			Weighted %		
	Total	Spain	Ghana	Total	Spain	Ghana
Rural	112	52	60	0.3	0.3	0.4
Semi-Urban	264	137	127	1.2	1.4	0.8
Urban	443	226	217	98.5	98.3	98.8
Total	819	415	404	100	100	100

6.2.6 Educational Background

The data regarding the educational background of respondents was analysed. The results are depicted by table 6.6. The number of the primary and secondary school graduates in Spain was more than that of Ghana.

Table 6.6 Educational Background

Education	Frequency			Weighted %		
	Total	Spain	Ghana	Total	Spain	Ghana
Primary	327	189	138	44.1	48.5	37.8
Secondary	303	153	150	31.7	33.1	29.8
University	128	73	55	17.9	18.4	17.1
Illiterates	61	0	61	6.3	0	15.3
Total	819	415	404	100	100	100

6.2.7 Occupation

Respondents were asked to indicate their occupational status. Table 6.7 throws light on what was found. The results indicate that respondents from the service sector outnumbered the rest of the sectors in both Ghana and Spain. Apart from this, the number of the production sector in Spain was more than that of Ghana.

Table 6.7 Occupation

Occupation	Frequency			Weighted %		
	Total	Spain	Ghana	Total	Spain	Ghana
Student	128	51	77	16.7	16.2	17.6
Services	293	146	147	39	38.9	39.1
Production	176	129	47	23.4	28.7	15.8
Unemployed	110	62	48	10	5	8.1
Others	112	27	85	11	11.3	19.5
Total	819	415	404	100	100	100

6.2.8. Types of Banks

Respondents were tasked to indicate the type of bank they usually deal with. Table 6.8 gives the picture of what was obtained. It can be seen that customers in Spain and Ghana preferred savings and commercial banks respectively.

Table 6.8 Types of Banks

Bank	Frequency			Weighted %		
	Total	Spain	Ghana	Total	Spain	Ghana
Commercial	334	133	211	39.6	30	52.1
Savings/Rural	422	282	140	53.8	70	32

Development/ Merchant	17	-	17	3.5	-	8.4
Others	36	-	36	3.1	-	7.5
Total	819	415	404	100	100	100

6.2.9 Frequency of Patronising Banks

The number of times customers transact business with their banks gives a clue about the level of their satisfaction and loyalty. Owing to this, respondents were asked to indicate how often they did business with their banks. The results as depicted by table 6.9 indicate that customers in Spain did business with the banks more regularly than those in Ghana.

Table 6.9 Frequency in Patronising Banks

Times of Patronage	Frequency			Weighted %		
	Total	Spain	Ghana	Total	Spain	Ghana
Daily	17	16	1	0.7	1.2	0
1 or 2 Times a Week	162	137	25	23	33.9	7.3
Once in 2 weeks	255	135	120	34.5	35.9	32.6
Once in 3 Weeks	192	65	127	22	16.9	29.5
Once a Month	193	62	131	19.8	12.1	30.7
Total	819	415	404	100	100	100

6.2.10 Means of Patronising Banks

The Venn diagrams in fig. 6.1 and 6.2 highlight the means by which respondents deal with the banks. As can be see from fig. 6.2, office was the main means used in Ghana. Figure 6.1 however showed that most customers in

Spain used different means. The most important was office and telephone, followed by office, internet and telephone and then office alone.

Fig.6.1 Means of Patronising Banks in Spain

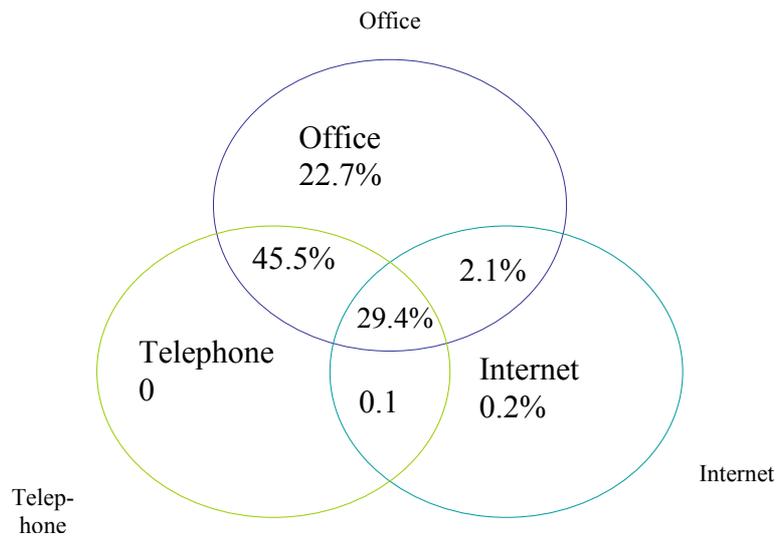
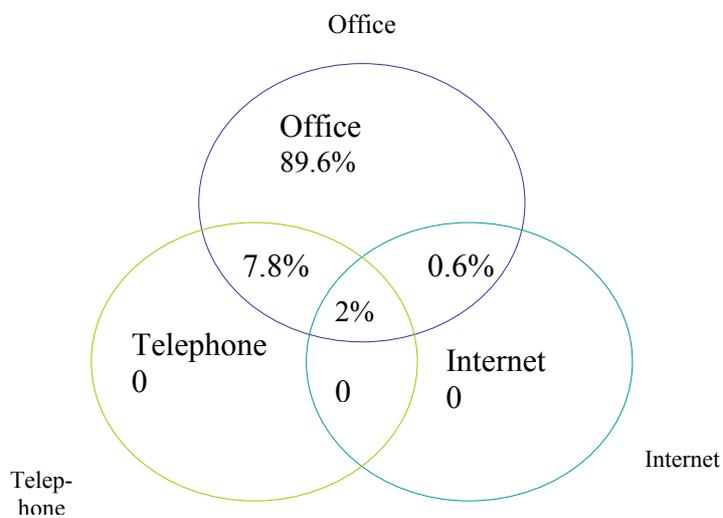


Fig.6. 2 Means of Patronising Banks in Ghana



6.3. Demographic Variables and Original Quality Dimensions of SERVPERF

In order to have an idea about the pattern of differences that exist among each of the demographic variables notable districts, sex, age, communities, education and occupation in their perceptions about the quality dimensions of SERVPERF, the data was subjected to statistical analysis.

6.3.1 Districts and Quality Dimensions of SERVPERF

(a) Tangibles

Table 6.10 and the Bonferroni test in Appendix F show that Bekwai and Kumasi were the most satisfied districts with regard to the 'physical facilities and tools' and 'employee appearance' (neat employees) respectively. Also, Girona was the most delighted district in relation to materials.

Table 6.10 Districts and Tangibles of SERVPERF

Tangibles	Mean & SD	Districts				ANOVA
		Girona	Barcelona	Kumasi	Bekwai	P
Equipment & Tools	Mean	5.28	5.16	5.27	5.18	0.708
	SD	1.46	1.52	1.24	1.33	
Physical Facilities	Mean	5.22	4.91	5.17	5.30	0.042 *
	SD	1.25	1.45	1.15	1.27	
Neat Employees	Mean	5.37	4.94	6.30	5.83	.000 *
	SD	1.26	1.46	0.64	0.80	
Materials	Mean	5.15	4.96	4.26	3.99	.000 *
	SD	1.42	1.49	0.94	0.14	

SD= Standard Deviation * Significant differences P < 0.05

(b) Reliability

Table 6.11 and the Bonferroni test in Appendix G indicate that Barcelona was the most dissatisfied and the most satisfied district regarding ‘banks fulfil their promises at the stipulated time’ and ‘bank insisting on error free records’ respectively.

Table 6.11 Districts and Reliability of SERVPERF

Reliability	Mean & SD	Districts				ANOVA
		Girona	Barcelona	Kumasi	Bekwai	P
Promises Fulfilled at Stipulated Time	Mean	2.01	1.52	1.64	1.67	0.029*
	SD	1.35	0.80	1.20	0.75	
Banks Show Keen Interest In Solving Problems	Mean	4.89	5.08	5.19	4.68	0.177
	SD	1.56	1.19	0.90	1.10	
Perform Services Exactly The 1 st Time	Mean	1.92	1.47	1.51	1.53	0.070
	SD	1.14	0.82	1.11	0.68	
Banks Insist on Error Free Records	Mean	4.75	5.06	3.98	3.99	0.000*
	SD	1.20	1.10	0.77	0.14	

SD= Standard Deviation * Significant differences P < 0.05

(c) Responsiveness

It is clear from table 6.12 and the Bonferroni results in Appendix H that Barcelona and Kumasi were the most dissatisfied districts in connection with ‘banks’ staff tell customers the exact time the services will be performed’ and ‘banks give customers prompt service’ respectively. In the case of ‘bank staff not too busy to respond to queries of customers’, Girona and Barcelona were satisfied but Kumasi and Bekwai had a dissenting view.

Table 6.12 Districts and Responsiveness of SERVPERF

Responsiveness	Mean & SD	Districts				ANOVA
		Girona	Barcelona	Kumasi	Bekwai	P
Banks' Staff Tell Customers The Exact Time Service Will Be Performed	Mean	2.06	1.52	1.65	1.57	0.018*
	SD	1.24	0.80	1.24	0.73	
Banks Give Customers Prompt Service	Mean	2.14	1.55	1.45	1.62	0.002*
	SD	1.36	0.91	1.04	0.74	
Banks Always Willing To Assist Customers	Mean	4.83	5.04	4.87	4.45	0.102
	SD	1.57	1.07	1.32	1.44	
Bank Staff Not Too Busy To Respond to Queries of Customers	Mean	5.01	5.18	3.21	2.97	0.000*
	SD	1.27	1.05	0.97	0.83	

SD= Standard Deviation * Significant differences P < 0.05

(d) Assurance

Table 6.13 and the Bonferroni results in Appendix I lay bare that Kumasi and Bekwai were the most displeased districts regarding 'banks' staff behaviour instil confidence in customers'. Similarly, Kumasi emerged as the most satisfied district as far as 'customers feel safe in dealing with the banks' was concerned. Barcelona on the other hand, was the most satisfied district in relation to 'banks' staff are courteous with customers' and banks' staff are knowledgeable to answer all customers' questions'.

Table 6.13 Districts and Assurance of SERVPERF

Assurance	Mean & SD	Districts				ANOVA
		Girona	Barcelona	Kumasi	Bekwai	P
Banks' Staff behaviour Instils Confidence in Customers	Mean	2.67	3.05	2.47	2.48	0.000*
	SD	1.35	1.42	1.44	1.40	
Customers feel Safe in Dealing With Banks	Mean	5.27	5.41	5.87	5.72	0.000*
	SD	1.46	1.03	0.77	0.81	
Banks' Staff Are Courteous With Customers	Mean	5.36	5.47	4.32	4.56	0.000*
	SD	1.15	0.93	1.42	1.54	

Banks' Staff Are Knowledgeable To Answer All Customers' Questions	Mean	5.19	5.31	4.53	4.79	0.000*
	SD	1.31	0.86	1.21	1.34	

SD= Standard Deviation * Significant differences P < 0.05

(e) Empathy

It can be seen from table 6.14 and the Bonferroni results in Appendix J that Girona was the most delighted and the most dissatisfied district with regard to 'banks give customers individual attention' and 'banks have customers interest at heart' respectively. Contrary, the districts were divided over banks' operating hours and location/distance to banks. Whilst Girona and Barcelona found the former as inconvenient, Kumasi and Bekwai thought otherwise. Concerning the latter, whilst Kumasi and Bekwai were of the view that it was inconvenient, Girona and Barcelona had a dissenting view. Again, Girona was the most satisfied district in connection with 'banks understand specific needs of customers'.

Table 6.14 Districts and Empathy of SERVPERF

Empathy	Mean & SD	Districts				ANOVA
		Girona	Barcelona	Kumasi	Bekwai	P
Banks Give Customers Individual Attention	Mean	5.21	3.93	4.77	4.75	0.000*
	SD	1.44	1.86	1.59	1.43	
Banks' Operating Hours Convenient to Customers	Mean	2.82	1.84	5.98	5.78	0.000*
	SD	1.70	1.30	0.85	0.77	
Location/distance to Bank is Convenient to Customers	Mean	4.47	3.76	1.70	1.95	0.000*
	SD	1.88	1.89	1.21	0.86	
Banks Have Customers Interest At Heart	Mean	2.29	2.43	2.90	2.59	0.000*
	SD	1.28	1.40	1.33	1.11	
Banks Understand specific Needs of Customers	Mean	5.21	5.15	4.81	4.27	0.000*
	SD	1.46	1.18	1.07	1.39	

SD= Standard Deviation * Significant differences P < 0.05

6.3.2 Sex and Quality Dimensions of SERVPERF

(a) Tangibles

Table 6.15 gives the summary of the views of both men and women about the tangible dimension. The t-test and the mean values illustrate that women were more enamoured about 'equipment and tools' than men.

Table 6.15 Sex and Tangibles of SERVPERF

Tangibles	Mean & SD	Sex		Ind. T-Test
		Men	Women	P
Equipment & Tools	Mean	5.10	5.32	0.027*
	SD	1.44	1.37	
Physical Facilities	Mean	4.94	5.12	0.058
	SD	1.34	1.32	
Neat Employees	Mean	5.46	5.56	0.286
	SD	1.38	1.32	
Materials	Mean	4.65	4.70	0.554
	SD	1.31	1.36	

SD= Standard Deviation * Significant differences P < 0.05

(b) Reliability

The results in table 6.16 portray that there was no difference between both sexes about the reliability dimension.

Table 6.16 Sex and Reliability of SERVPERF

Reliability	Mean & SD	Sex		Ind. T-Test
		Men	Women	p
Banks Fulfil Promises at Time Stipulated	Mean	1.61	1.57	0.594
	SD	0.99	1.03	
Banks Show Keen Interest in Solving Problems	Mean	5.15	5.08	0.362
	SD	1.05	1.14	
Banks Perform Services Exactly The 1 st Time	Mean	1.55	1.46	0.149
	SD	0.96	0.96	
Banks Insist on Error Free	Mean	4.56	4.65	0.242

Records	SD	1.10	1.12	
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SD= Standard Deviation P < 0.05

(c) Responsiveness

An examination of table 6.17 reveals that women were more dissatisfied with 'banks give customers prompt service' than men.

Table 6.17 Sex and Responsiveness of SERVPERF

Responsiveness	Mean & SD	Sex		Ind. T-Test
		Men	Women	P
Bank Staff Tell Customers The Exact Time Service Will Be Performed	Mean	1.64	1.55	0.202
	SD	0.97	1.07	
Banks Give Customers Prompt Service	Mean	1.61	1.46	0.034*
	SD	1.06	0.92	
Banks Always Willing To Assist Customers	Mean	4.97	4.94	0.710
	SD	1.18	1.23	
Bank Staff Not Too Busy To Respond To Queries of Customers	Mean	4.30	4.42	0.240
	SD	1.33	1.49	

SD= Standard Deviation * Significant differences P < 0.05

(d) Assurance

The information in table 6.18 demonstrates that both sexes did not vary in their opinions about the assurance dimension.

Table 6.18 Sex and Assurance of SERVPERF

Assurance	Mean & SD	Sex		Ind. T-Test
		Men	Women	P
Banks' Staff Behaviour Instil Confidence in Customers	Mean	2.89	2.70	0.070
	SD	1.42	1.48	
Customers Feel Safe in Dealing With Banks	Mean	5.57	5.61	0.597
	SD	0.91	1.04	
Banks' Staff Are Courteous With Customers	Mean	5.02	4.97	0.563
	SD	1.25	1.33	
Banks' Staff Are	Mean	5.01	4.97	0.657

Knowledgeable To Answer All Customers' Questions	SD	1.12	1.08	
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SD= Standard Deviation P < 0.05

(e) Empathy

The results in table 6.19 reveal that men were more delighted with 'banks give customers individual attention' than women.

Table 6.19 Sex and Empathy of SERVPERF

Empathy	Mean & SD	Sex		Ind. T-Test
		Men	Women	P
Banks Gives Customers Individual Attention	Mean	4.46	4.20	0.041*
	SD	1.64	1.92	
Banks' Operating Hours Convenient to Customers	Mean	3.66	3.49	0.288
	SD	2.24	2.39	
Location/Distance to Bank is Convenient to Customers	Mean	3.07	2.82	0.064
	SD	2.00	1.88	
Banks Have Customers Interest At Heart	Mean	2.53	2.70	0.081
	SD	1.37	1.39	
Banks Understand specific Needs of Customers	Mean	5.03	4.99	0.562
	SD	1.11	1.22	

SD= Standard Deviation * Significant differences P < 0.05

6.3.3 Age and Quality Dimensions of SERVPERF

(a) Tangibles

The results presented in table 6.20 and the Bonferroni test in Appendix K unveil that the age group 61 and over were the most satisfied group in respect of employees appearance (neat employees).

Table 6.20 Age and Tangibles

Tangibles	Mean & SD	Age			ANOVA
		Up to 35	36-60	61+	P
Equipment & Tools	Mean	5.21	5.17	5.28	0.774

	SD	1.37	1.55	1.20	
Physical Facilities	Mean	5.02	5.00	5.13	0.643
	SD	1.29	1.43	1.23	
Neat Employees	Mean	5.39	5.56	5.84	0.005*
	SD	1.42	1.32	1.09	
Materials	Mean	4.74	4.53	4.76	0.090
	SD	1.26	1.47	1.28	

SD= Standard Deviation * Significant differences P < 0.05

(b) Reliability

Table 6.21 and the Bonferroni test in Appendix L give the details about how the age groups perceive the reliability dimension. The age groups 35-60 and 61 and over were the most dissatisfied groups considering 'promises fulfilled at the stipulated time' and 'perform services exactly the first time' respectively.

. Table 6.21 Age and Reliability of SERVPERF

Reliability	Mean & SD	Age			ANOVA
		Up to 35	36-60	61+	P
Promises Fulfilled at Stipulated	Mean	1.67	1.48	1.53	0.048*
	SD	1.09	0.99	0.62	
Banks Show Keen Interest in Solving Problems	Mean	5.09	5.07	5.26	0.289
	SD	1.07	1.15	1.10	
Perform Services Exactly The 1 st Time	Mean	1.56	1.50	1.31	0.048*
	SD	1.10	0.82	0.55	
Banks Insist on Error Free Records	Mean	4.66	4.60	4.42	0.118
	SD	1.16	1.06	1.05	

SD= Standard Deviation * Significant differences P < 0.05

(c) Responsiveness

The results shown in table 6.22 and the Bonferroni test in appendix M illustrate that the age groups differed in their views save 'banks give customers prompt service'. The age group 61 and over surfaced as the most dissatisfied group with regard to 'bank staff tell customers the exact time service will be performed' and 'banks give customers prompt service'. In the same vein, the age group 36-60 were the most displeased as far as 'banks' staff not too busy to respond to queries of customers' was concerned.

Table 6.22 Age and Responsiveness of SERVPERF

Responsiveness	Mean & SD	Age			ANOVA
		UP to 35	36-60	61+	P
Banks' Staff Tell Customers The Exact Time Service Will Be Performed	Mean	1.67	1.57	1.37	0.016*
	SD	1.12	0.96	0.67	
Banks Give Customers Prompt Service	Mean	1.64	1.43	1.38	0.005*
	SD	1.13	0.85	0.61	
Banks Always Willing To Assist Customers	Mean	5.02	4.93	4.79	0.158
	SD	1.13	1.26	1.34	
Banks' Staff Not Too Busy To Respond To Queries of Customers	Mean	4.47	4.15	4.40	0.013*
	SD	1.32	1.48	1.56	

SD= Standard Deviation * Significant differences P < 0.05

(d) Assurance

The results of the respondents' in relation with assurance dimension are exhibited in table 6.23 and the Bonferroni test in Appendix N. It is conspicuous that the age group up to 35 was the most delighted regarding 'banks' staff are knowledgeable to answer all customers' questions'.

Table 6.23 Age and Assurance of SERVPERF

Assurance	Mean & SD	Age			ANOVA
		Up to 35	36-60	61+	P
Banks' Staff Behaviour Instil	Mean	2.88	2.77	2.53	0.070

Confidence in Customers	SD	1.43	1.57	1.20	
Customers Feel Safe in Dealing With Banks	Mean	5.61	5.57	5.58	0.833
	SD	0.99	1.04	0.80	
Banks' Staff Are Courteous With Customers	Mean	5.06	4.95	4.83	0.178
	SD	1.24	1.38	1.22	
Banks' Staff Are Knowledgeable To Answer All Customers' Questions	Mean	5.09	4.85	4.92	0.014*
	SD	1.05	1.13	1.20	

SD= Standard Deviation * Significant differences P < 0.05

(e) Empathy

It evident from table 6.24 and the results of the Bonferroni test in Appendix O that the age group 61 and over was the most satisfied considering 'banks' operating hours convenient to customers'.

Table 6.24 Age and Empathy of SERVPERF

Empathy	Mean & SD	Age			ANOVA
		Up to 35	36-60	61+	P
Banks Gives Customers Individual Attention	Mean	4.27	4.45	4.28	0.396
	SD	1.80	1.89	1.46	
Banks' Operating Hours Convenient to Customers	Mean	3.35	3.83	3.85	0.012*
	SD	2.23	2.40	2.38	
Location/Distance to Bank is Convenient to Customers	Mean	3.08	2.83	2.68	0.080
	SD	1.94	1.96	1.91	
Banks Have Customers Interest At Heart	Mean	2.63	2.50	2.81	0.126
	SD	1.38	1.32	1.51	
Banks Understand specific Needs of Customers	Mean	5.03	4.97	5.02	0.808
	SD	1.17	1.22	1.01	

SD= Standard Deviation * Significant differences P < 0.05

6.3.4 Communities and Quality Dimensions of SERVPERF

(a) Tangibles

Table 6.25 unveils that there were no differences among the communities about the tangibles.

Table 6.25 Communities and Tangibles of SERVPERF

Tangibles	Mean & SD	Communities			ANOVA
		Rural	Semi-Urban	Urban	P
Equipment & Tools	Mean	4.88	5.14	5.21	0.918
	SD	1.89	1.50	1.41	
Physical Facilities	Mean	4.94	5.18	5.03	0.937
	SD	1.59	1.51	1.33	
Neat Employees	Mean	5.44	5.39	5.51	0.960
	SD	1.45	1.38	1.35	
Materials	Mean	4.29	4.74	4.68	0.882
	SD	1.52	1.41	1.33	

SD= Standard Deviation P < 0.05

(b) Reliability

It is evident from table 6.26 that the communities did not differ in their views about the reliability dimension.

Table 6.26 Communities and Reliability of SERVPERF

Reliability	Mean & SD	Communities			ANOVA
		Rural	Semi-Urban	Urban	P
Promises Fulfilled at Stipulated Time	Mean	2.03	2.20	1.58	0.127
	SD	1.65	1.63	1.00	
Banks Show Keen Interest in Solving Problems of Customers	Mean	4.72	4.82	5.12	0.595
	SD	1.61	1.41	1.10	
Perform Services Exactly The 1 st Time	Mean	1.93	1.86	1.50	0.394
	SD	1.72	1.25	0.95	
Banks Insist on Error Free Records	Mean	4.80	4.74	4.60	0.895
	SD	1.60	1.46	1.11	

SD= Standard Deviation P < 0.05

(c) Responsiveness

Table 6.27 portrays that the communities shared the same views.

Table 6.27 Communities and Responsiveness of SERFPERF

Responsiveness	Mean & SD	Communities			ANOVA
		Rural	Semi-Urban	Urban	P

Bank Staff Tell Customers The Exact Time Service Will Be Performed	Mean	1.93	1.99	1.59	0.425
	SD	1.39	1.20	1.02	
Banks Give Customers Prompt Service	Mean	1.75	1.94	1.53	0.421
	SD	1.30	1.26	0.99	
Banks Always Willing To Assist Customers	Mean	4.89	4.70	4.96	0.792
	SD	1.60	1.48	1.20	
Bank Staff Not Too Busy To Respond To Queries of Customers	Mean	3.93	4.57	4.36	0.796
	SD	2.04	1.63	1.41	

SD= Standard Deviation P < 0.05

(d) Assurance

Table 6.28 illustrates that no differences existed among the communities.

Table 6.28 Communities and Assurance of SERVPERF

Assurance	Mean & SD	Communities			ANOVA
		Rural	Semi-Urban	Urban	P
Banks' Staff Behaviour Instil Confidence in Customers	Mean	2.79	2.49	2.80	0.808
	SD	1.71	1.39	1.45	
Customers Feel Safe in Dealing With Banks	Mean	5.31	5.41	5.60	0.755
	SD	1.62	1.23	0.98	
Banks' Staff Are Courteous With Customers	Mean	4.94	4.97	5.00	0.995
	SD	1.71	1.47	1.29	
Banks' Staff Are Knowledgeable To Answer All Customers' Questions	Mean	5.10	5.00	4.99	0.986
	SD	1.69	1.44	1.10	

SD= Standard Deviation P < 0.05

(e) Empathy

Table 6.29 demonstrates that the communities did not vary in their views.

Table 6.29 Communities and Empathy of SERVPERF

Empathy	Mean & SD	Communities			ANOVA
		Rural	Semi-Urban	Urban	P

			Urban		
Banks Gives Customers Individual Attention	Mean	4.77	4.93	4.32	0.532
	SD	1.86	1.55	1.79	
Banks' Operating Hours Convenient to Customers	Mean	3.91	3.31	3.58	0.914
	SD	2.66	2.16	2.32	
Location/Distance to Bank is Convenient to Customers	Mean	2.75	3.83	2.93	0.362
	SD	2.25	2.10	1.94	
Banks Have Customers Interest At Heart	Mean	2.40	2.30	2.62	0.758
	SD	1.26	1.30	1.38	
Banks Understand specific Needs of Customers	Mean	4.60	4.78	5.01	0.704
	SD	1.90	1.49	1.16	

SD= Standard Deviation P < 0.05

6.3.5 Education and Quality Dimensions of SERVPERF

(a) Tangibles

Table 6.30 gives the picture about the opinions of the respondents in respect of the tangibles. Table 6.30 and the Bonferroni results in Appendix P indicate that the secondary/college leavers and illiterates were the most delighted in relation with 'physical facilities' and appearance of employees (neat employees) respectively. In connection with materials, the university graduates (tertiary) were the most satisfied.

Table 6.30 Educational Background and Tangibles of SERVPERF

Tangibles	Mean & SD	Educational Background				ANOVA P
		Primary	Secondary/ College	Tertiary	Illiterate	
Equipment & Tools	Mean	5.17	5.33	5.14	5.01	0.302
	SD	1.41	1.36	1.45	1.48	
Physical Facilities	Mean	5.01	5.23	4.87	4.60	0.003*
	SD	1.26	1.31	1.48	1.30	
Neat Employees	Mean	5.41	5.61	5.32	6.24	0.000*
	SD	1.34	1.26	1.61	0.69	
Materials	Mean	4.78	4.57	4.83	4.04	0.001*
	SD	1.29	1.32	1.52	0.90	

SD= Standard Deviation * Significant differences P<0.05

(b) Reliability

Table 6.31 and the Bonferroni test in Appendix Q reveal that the primary school leavers and the illiterates were the most dissatisfied groups in respect of “promises fulfilled at the stipulated time’ Again, illiterates and the tertiary were the most dissatisfied and the most satisfied groups for ‘banks perform services exactly the first time’ and ‘banks insist on error free records’ respectively.

Table 6.31 Educational Background and Reliability of SERVPERF

Reliability	Mean & SD	Educational Background				ANOVA
		Primary	Secondary/ College	Tertiary	Illiterate	P
Promises Fulfilled at Stipulated Time	Mean	1.42	1.66	1.94	1.40	0.000*
	SD	0.65	1.12	1.44	0.58	
Banks Show Keen Interest in Solving Problems	Mean	5.04	5.19	5.16	5.04	0.346
	SD	1.07	1.19	1.04	0.97	
Banks Perform Services Exactly The 1 st Time	Mean	1.37	1.55	1.85	1.27	0.000*
	SD	0.67	1.00	1.42	0.45	
Banks Insist on Error Free Records	Mean	4.59	4.62	4.85	3.96	0.000*
	SD	1.13	1.18	0.98	0.55	

SD= Standard Deviation * Significant differences P < 0.05

(c) Responsiveness

It can be seen from table 6.32 and the Bonferroni results in Appendix R that illiterates were the most dissatisfied regarding ‘bank staff tell customers the exact time service will be performed’, ‘banks give customers prompt service’ and ‘bank staff not too busy to respond to queries of customers’.

Table 6.32 Educational Background and Responsiveness of SERVPERF

Responsiveness	Mean & SD	Educational Background				ANOVA
		Primary	Secondary/ College	Tertiary	Illiterate	P
Bank Staff Tell Customers The Exact Time Service Will Be Performed	Mean	1.49	1.66	1.82	1.35	0.002*
	SD	0.78	1.17	1.32	0.57	
Banks Give Customers	Mean	1.38	1.57	1.96	1.23	0.000*

Prompt Service	SD	0.65	0.96	1.59	0.44	
Banks Always Willing To Assist Customers	Mean	4.95	5.00	4.92	4.90	0.901
	SD	1.22	1.15	1.13	1.60	
Bank Staff Not Too Busy To Respond To Queries of Customers	Mean	4.38	4.53	4.51	2.91	0.000*
	SD	1.45	1.39	1.25	0.84	

SD= Standard Deviation * Significant differences P<0.05

(d) Assurance

Table 6.33 and the Bonferroni test in Appendix S indicate that illiterates and the secondary/college graduates were the most dissatisfied and most delighted considering 'banks' staff behaviour instil confidence in customers' and 'banks' staff are courteous with customers' respectively. In the same vein, the primary school leavers were the most satisfied in relation with 'banks' staff are knowledgeable to answer all customers' questions'.

Table 6.33 Educational Background and Assurance of SERVPERF

Assurance	Mean & SD	Educational Background				ANOVA
		Primary	Secondary/ College	Tertiary	Illiterate	P
Banks' Staff Behaviour Instil Confidence in Customers	Mean	2.90	2.74	2.83	2.28	0.032
	SD	1.53	1.35	1.49	1.14	
Customers Feel Safe in Dealing With Banks	Mean	5.60	5.51	5.60	5.90	0.068
	SD	1.09	0.83	0.96	0.84	
Banks' Staff Are Courteous With Customers	Mean	4.89	5.23	5.14	4.12	0.000
	SD	1.30	1.28	1.16	1.17	
Banks' Staff Are Knowledgeable To Answer All Customers' Questions	Mean	5.15	4.87	4.99	4.49	0.000
	SD	1.03	1.15	1.06	1.23	

SD= Standard Deviation * Significant differences P< 0.05

(e) Empathy

Table 6.34 and the Bonferroni test in Appendix T illustrate that illiterates were the most satisfied with regard to ‘banks gives customers individual attention’ and ‘banks’ operating hours convenient to customers’ whilst at the same time they were the most dissatisfied group in respect of ‘location/distance to bank is convenient to customers’. Primary school leavers also emerged as the most satisfied group regarding ‘banks understand specific needs of customers’.

Table 6.34 Educational Background and Empathy of SERVPERF

Empathy	Mean & SD	Educational Background				ANOVA
		Primary	Secondary/ College	Tertiary	Illiteracy	P
Banks Gives Customers Individual Attention	Mean	4.19	4.44	4.09	5.45	0.000*
	SD	1.90	1.66	1.68	1.43	
Banks’ Operating Hours Convenient to Customers	Mean	3.26	3.54	3.57	6.00	0.000*
	SD	2.26	2.29	2.39	0.94	
Location/Distance to Bank is Convenient to Customers	Mean	2.79	3.21	3.41	1.32	0.000*
	SD	1.87	2.01	2.01	0,56	
Banks Have Customers Interest At Heart	Mean	2.41	2.77	2.89	2.48	0.001*
	SD	1.16	1.48	1.63	1.28	
Banks Understand specific Needs of Customers	Mean	5.13	5.00	4.85	4.63	0.006*
	SD	1.06	1.15	1.43	1.03	

SD= Standard Deviation * Significant differences P<0.05

6.3.6 Occupation and Quality Dimensions of SERVPERF

(a) Tangibles

An examination of table 6.35 and the Bonferroni results in Appendix U show that others (agriculture and construction) and the manufacturing/production were the most satisfied groups in connection with employees appearance (neat employees) and materials respectively.

Table 6.35 Occupation and Tangibles of SERVPERF

Tangibles	Mean & SD	Occupation					ANOVA
		Student	Services	Man/Prod	Unemployed	Others	P
Equipment & Tools	Mean	5.31	5.10	5.23	5.35	5.26	0.477
	SD	1.52	1.57	1.21	1.26	1.14	
Physical Facilities	Mean	5.02	4.96	5.03	5.15	5.19	0,577
	SD	1.46	1.45	1.25	0.95	1.10	
Neat Employees	Mean	5.45	5.41	5.45	5.54	6.06	0.001*
	SD	1.42	1.53	1.22	1.06	0.89	
Materials	Mean	4.71	4.55	4.90	4.85	4.44	0.013*
	SD	1.41	1.38	1.26	1.23	1.22	

SD=Standard Deviation, Man/Prod=Manufacturing/Production * Significant differences P<0.05

(b) Reliability

Table 6.36 and the Bonferroni test in Appendix V give the details about the perceptions of the various occupations. Services and the unemployed were the most dissatisfied as far as 'promises fulfilled at stipulated time' was concerned. Similarly, the unemployed and others (agriculture and construction) were the most dissatisfied and the least satisfied for 'banks perform services exactly the first time' and 'banks insist on error free records' respectively.

Table 6.36 Occupation and Reliability of SERVPERF

Reliability	Mean & SD	Occupation					ANOVA
		Student	Services	Man/Prod	Unemployed	Others	P
Promises Fulfilled at Stipulated Time	Mean	2.04	1.36	1.59	1.37	1.92	0.000*
	SD	1.59	0.59	0.78	0.67	1.36	
Banks Show Keen Interest in Solving Problems	Mean	5.29	5.15	5.04	4.88	5.05	0.069
	SD	1.12	1.15	0.93	1.26	1.02	
Banks Perform Services Exactly The 1 st Time	Mean	1.98	1.37	1.46	1.33	1.53	0.000*
	SD	1.49	0.67	1.90	0.66	0.94	
Banks Insist on Error Free Records	Mean	4.68	4.67	4.69	4.67	4.03	0.000*
	SD	1.25	1.04	1.18	0.97	0.96	

SD=Standard Deviation, Man/Prod=Manufacturing/Production * Significant differences P < 0.05

(c) Responsiveness

Table 6.37 and the Bonferroni test in Appendix W reveal that services were the most displeased in relation with ‘banks’ staff tell customers the exact time service will be performed’ and ‘banks give customers prompt service’. Also students emerged as the most satisfied group with regard to ‘bank staff not too busy to respond to queries of customers’

Table 6.37 Occupation and Responsiveness of SERVPERF

Responsiveness	Mean & SD	Occupation					ANOVA
		Student	Services	Man/Prod	Unemp-loyed	Others	P
Banks’ Staff Tell Customers The Exact Time Service Will Be Performed	Mean	2.02	1.38	1.46	1.63	1.97	0.000*
	SD	1.66	0.63	0.68	1.01	1.19	
Banks Give Customers Prompt Service	Mean	1.84	1.36	1.48	1.45	1.86	0.000*
	SD	1.44	0.75	0.78	0.77	1.31	
Banks Always Willing To Assist Customers	Mean	5.08	4.94	4.93	5.15	4.73	0.139
	SD	1.15	1.21	1.19	1.12	1.34	
Bank Staff Not Too Busy To Respond To Queries of Customers	Mean	4.66	4.39	4.55	4.30	3.45	0.000*
	SD	1.32	1.37	1.51	1.45	1.08	

SD= Standard Deviation, Man/Prod=Manufacturing/Production * Significant differences P<0.05

(d) Assurance

Table 6.38 and the Bonferroni results in Appendix X unveil that others (agriculture and construction) and the unemployed were the most dissatisfied and most satisfied with reference to ‘banks’ staff behaviour instil confidence in customers’ and ‘banks’ staff are courteous with customers’ respectively. Manufacturing/production was also the most delighted regarding ‘banks’ staff are knowledgeable to answer all customers’ questions’. Though, the ANOVA results revealed that differences existed among the groups in the case of

'customers feel safe in dealing with banks', these were not confirmed in the bonferroni test.

Table 6.38 Occupation and Assurance of SERVPERF

Assurance	Mean & SD	Occupation					ANOVA
		Students	Services	Man/Prod	Unemp-loyed	Others	P
Banks' Staff Behaviour Instil Confidence in Customers	Mean	2.98	2.83	3.02	2.64	2.05	0.000*
	SD	1.40	1.45	1.45	1.47	1.26	
Customers Feel Safe in Dealing With Banks	Mean	5.50	5.54	5.74	5.41	5.75	0.019*
	SD	0.97	1.01	0.84	1.14	0.97	
Banks' Staff Are Courteous With Customers	Mean	5.21	4.95	5.00	5.46	4.38	0.000*
	SD	1.29	1.30	1.14	0.84	1.62	
Banks' Staff Are Knowledgeable To Answer All Customers' Questions	Mean	5.13	4.98	5.17	4.78	4.60	0.000*
	SD	0.98	1.10	1.19	0.87	1.15	

SD=Standard Deviation, Man/Prod=Manufacturing/Production * Significant differences P< 0.05

(e) Empathy

The results in table 6.39 and that of the Bonferroni test in Appendix Y portray that others (agriculture and construction) were the most satisfied with regard to 'banks give customers individual attention' and 'banks' operating hours convenient to customers'. In addition, others emerged as the most dissatisfied as far as 'location/distance to bank is convenient to customers' and 'banks have customers interest at heart' were concerned.

Table 6.39 Occupation and Empathy of SERVPERF

Empathy	Mean & SD	Occupation					ANOVA
		Student	Services	Man/Prod	Unemp-loyed	Others	P
Banks Give Customers Individual Attention	Mean	4.35	4.29	4.22	4.00	4.98	0.004*
	SD	1.63	1.83	1.73	2.12	1.54	
Banks' Operating Hours Convenient to Customers	Mean	3.59	3.51	2.89	3.16	5.65	0.000*
	SD	2.30	2.24	2.21	2.32	1.62	
Location/Distance to Bank is Convenient to Customers	Mean	3.32	2.83	2.95	3.31	2.40	0.003*
	SD	1.98	1.84	1.98	1.92	2.07	
Banks Have Customers	Mean	3.17	2.50	2.56	2.58	2.30	0.000*

Interest At Heart	SD	1.72	1.16	1.40	1.49	1.17	
Banks Understand specific Needs of Customers	Mean	4.98	5.00	5.09	4.97	4.96	0.849
	SD	1.24	1.19	1.01	1.30	1.14	

SD= Standard Deviation, Man/Prod=Manufacturing/Production * Significant differences P< 0.05

It goes without saying that the above analyses involving the demographic variables namely districts, sex, age, communities, education and occupation and the original dimensions of SERVPERF have proved that there were differences in the perceptions among each of the demographic variables. This gives us the basis to proceed to find out the differences that exist among the demographic variables and Ghana and Spain in general in the new quality dimensions of banks' services.

6.4 Global (Combined) Principal Component Analysis

To verify the existence of the five dimensions proposed by the SERVPERF model in the data (combined data of both Ghana and Spain), the principal component analysis was used to reduce the 21 variables.

(a) Conducting Principal Component Analysis

The major principal components representing all the 21 factors were extracted. Table 6.40 depicts the results of the Kaiser-Meyer-Olkin Measure of sampling adequacy (KMO) and Bartlett's Test of Sphericity. The results show that both the KMO and the Bartlett's Test of Sphericity were adequate to conduct the Principal Component Analysis. The KMO was 0.807 whilst the level of significance for the Bartlett's Test of Sphericity was also 0.000

Table 6.40 Global (Combined) KMO and Bartlett's Test

Kaiser-Meyer-Olkin Adequacy.	Measure of Sampling	.807
Bartlett's Test of Sphericity	of Approx. Chi-Square	4999.619
	Df	105
	Sig.	.000

The first communalities test showed that the values of six of the original items did not fit well with the four-factor solution and were therefore dropped. These were; “bank show keen interest in solving customers’ problems” and bank’s staff always willing to assist customers” belonged to the reliability and responsiveness dimensions respectively. “Bank’s staff behaviour instils confidence in customers” and ‘bank’s staff has the knowledge to answer all my queries” were also from the assurance dimension. In the same vein, “bank has the interest of customers at heart” and bank’s staff understands the specific needs of customers” emanated from the empathy dimension. The second extraction elicited 15 variables which are shown in table 6.41. Table 6.41 illustrates the amount of variance each variable in the analysis shares with other variables.

Table 6.41 Global (Combined) Communalities

	Initial	Extraction
equipment	1.000	.746
physical facilities	1.000	.805
employees neat	1.000	.744
materials	1.000	.716
promise fulfil	1.000	.732
perform services	1.000	.661
error free	1.000	.571
exactly the time	1.000	.714
prompt service	1.000	.663

not too busy	1.000	.703
feel safe	1.000	.640
staff courteous	1.000	.598
individual attention	1.000	.376
convenient hours	1.000	.760
distance	1.000	.529

Extraction Method: Principal Component Analysis.

Table 6.42 gives the total variance explained by the four components. The four components had eigenvalues greater than 1.0 and explained 66.383% of the total variance.

Table 6.42 Global (Combined) Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% Variance	of Cumulative %	Total	% Variance	of Cumulative %	Total	% Variance	of Cumulative %
1	3.666	24.442	24.442	3.666	24.442	24.442	2.971	19.807	19.807
2	2.983	19.884	44.327	2.983	19.884	44.327	2.926	19.506	39.313
3	2.189	14.594	58.921	2.189	14.594	58.921	2.682	17.879	57.192
4	1.119	7.462	66.383	1.119	7.462	66.383	1.379	9.191	66.383
5	.907	6.047	72.430						
6	.649	4.324	76.754						
7	.558	3.717	80.471						
8	.526	3.507	83.977						
9	.450	3.001	86.978						
10	.435	2.901	89.879						
11	.398	2.652	92.531						
12	.323	2.155	94.687						
13	.301	2.003	96.690						
14	.271	1.805	98.496						
15	.226	1.504	100.000						

Extraction Method: Principal Component Analysis.

Table 6.43 presents the four components extracted. They comprise 15 variables. Two items “banks fulfil their promise at the stipulated time” and “banks perform the services exactly the first time” from the reliability dimension and another two items “banks’ staff tell customers the time the service will be performed” and “banks’ staff give customers prompt service” belonging to the responsive dimension load on component one. They constitute the reliability component. Component two is composed of five variables. “Banks insist on error-free records” and “banks’ staff are not too busy to respond to my requests” come from the reliability and responsiveness dimensions respectively whilst “bank staff are courteous” belongs to the assurance dimension. “Banks opening hours convenient for customers” and the “location/distance to the banks is convenient for customers” are also from the empathy dimension. In the same vein, these variables are called convenience. Similarly, “banks have modern equipment and tools”, “banks physical facilities virtually nice”, “banks’ employees are neatly appealing” and “materials associated with the services are virtually appealing” constitute component three. All the four variables are from the tangibles dimension and are therefore labelled as tangibles. Finally, component four is made of two variables which are; “I feel safe in doing business with the bank” and “banks give customers individual attention”. They also belong to the assurance and empathy dimensions respectively. Both variables are termed empathy. Thus, the four components are reliability, convenience, tangibles and empathy. In the analysis, only the tangible dimension was identical to that of the SERVPERF model.

An examination of table 6.43 reveals that some of the variables have loadings or correlations of 0.35 or higher on more than one component.

Distance loads on both component one and two. This means that customers see distance as convenience and to some degree as reliability. Similarly, materials appear on components two and three, signifying that customers view them as tangibles and to some extent as convenience.

Table 6.43 Global (Combined) Rotated Component Matrix^a

	Component			
	1	2	3	4
equipment			.857	
physical facilities			.892	
employees neat			.735	
materials		.435	.719	
promise fulfil	.850			
perform services	.807			
error free		.740		
exactly the time	.835			
prompt service	.797			
not too busy		.815		
feel safe				.797
staff courteous		.676		
individual attention				.567
convenient hours		-.780		
distance	.383	.563		

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 5 iterations.

(b) Reliability of the Scale

The Cronbach alpha was performed to verify the reliability of the components used. For the original SERVPERF's dimensions, only tangibles had a good (high) Cronbach alpha coefficient, 0.831. In the case of the new dimensions, only the Cronbach alpha coefficient of the reliability and the

tangible dimensions were good (high). The values for both dimensions were 0.856 and 0.831 for reliability and tangibles respectively.

6.5 Nations and Quality Dimensions of Banks' Services

It can be observed from table 6.44 that there are differences between Ghana and Spain regarding the four components except reliability. Hypothesis Ha is therefore rejected. Table 6.45 gives the details about the differences. Ghana and Spain did not differ much in their opinions as far as reliability was concerned. In the case of convenience, Ghana was more dissatisfied than Spain. Similarly, Spain was more dissatisfied than Ghana with regard to tangibles and empathy.

Table 6.44 Global (Combined) Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Reliability	Equal variances assumed	2.221	.137	-1.152	818	.250	-.08177659	.07098307	-.22110699	.05755381
	Equal variances not assumed			-1.073	534.833	.284	-.08177659	.07620635	-.23147707	.06792389
Convenience	Equal variances assumed	.985	.321	39.536	818	.000	1.64628503	.04164052	1.56455019	1.72801986
	Equal variances not assumed			39.796	737.631	.000*	1.64628503	.04136860	1.56507080	1.72749926
Tangibles	Equal variances assumed	65.813	.000	-2.917	818	.004	-.20617471	.07067398	-.34489840	-.06745101
	Equal variances not assumed			-3.193	793.994	.001*	-.20617471	.06457035	-.33292348	-.07942593
Empathy	Equal variances assumed	10.073	.002	-9.261	818	.000	-.62589063	.06758650	-.75855399	-.49322726
	Equal variances not assumed			-9.656	804.891	.000*	-.62589063	.06481843	-.75312374	-.49865751

* Significant differences P < 0.05

Table 6.45 Global (Combined) Group Statistics

Countries	N	Mean	Std. Deviation	Std. Error Mean
Reliability Spain	484	-.0335311	.80786041	.03672718

	Ghana	336	.0482454	1.22444789	.06677217
Convenience	Spain	484	.6750321	.59512937	.02705594
	Ghana	336	-.9712529	.57386668	.03129437
Tangibles	Spain	484	-.0845385	1.16766920	.05308491
	Ghana	336	.1216362	.67410015	.03676035
Empathy	Spain	484	-.2566362	1.03519534	.04706234
	Ghana	336	.3692545	.81732768	.04457090

6.5.1 Districts and Quality Dimensions of Banks' Services

The ANOVA test in table 6.46 indicates that there are significant differences in the perceptions of the districts with regards to the four components since all the significant levels are less than 0.05. Hypothesis Ha1 is therefore rejected. Table 6.47 gives the details about the differences.

Table 6. 46 District ANOVA Table

Dependent Variable * Independent Variable Source			Statistics				
			Sum of Squares	df	Mean Square	F	Sig.
Reliability * location	Between Groups	(Combined)	16.364	3	5.455	5.552	.001*
	Within Groups		802.742	817	.983		
	Total		819.106	820			
Convenience location	* Between Groups	(Combined)	539.828	3	179.943	526.403	.000*
	Within Groups		279.279	817	.342		
	Total		819.106	820			
Tangibles * location	Between Groups	(Combined)	9.502	3	3.167	3.196	.023*
	Within Groups		809.605	817	.991		
	Total		819.106	820	.000		
Empathy * location	Between Groups	(Combined)	78.458	3	26.153	28.849	.000*
	Within Groups		740.648	817	.907		
	Total		819.106	820			

* Significant differences P < 0.05

As illustrated by table 6.47, Girona was the most satisfied district in relation to reliability. Kumasi and Bekwai were the most displeased and satisfied

with regard to convenience and empathy respectively. There were however minor differences among the districts as far as tangibles were concerned.

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Table 6.47 District Mean

location	Reliability	Convenience	Tangibles	Empathy
Girona	.6104568	.4322709	.0697186	-.1212757
Barcelona	-.0816208	.6931602	-.0960577	-.2667442
Kumasi	.0461852	-.9723341	.1257008	.3717608
Bekwai	.1256806	-.9306178	-.0311373	.2750497
Total	.0000000	.0000000	.0000000	.0000000

Table 6.48 unveils that the most important component that the districts explain its total variability is convenience.

Table 6.48 District Measures of Association

	Eta	Eta Squared
Reliability * location	.141	.020
Convenience * location	.812	.659
Tangibles * location	.108	.012
Empathy * location	.309	.096

6.5.2 Communities and Quality Dimensions of Banks' Services

The results of the one-way ANOVA test are depicted by table 6.49 It is evident that all the communities shared a common view about the components. To that effect, hypothesis Ha2 is not rejected.

Table 6.49 Communities ANOVA Table

		Sum of Squares	df	Mean Square	F	Sig.
Reliability * size of cities	Between Groups (Combined)	3.618	2	1.809	1.812	.164
	Within Groups	815.489	817	.998		
	Total	819.106	819			

Convenience * size of cities	Between Groups (Combined)	.245	2	.122	.122	.885
	Within Groups	818.862	817	1.002		
	Total	819.106	819			
Tangibles * size of cities	Between Groups (Combined)	.120	2	.060	.060	.942
	Within Groups	818.986	817	1.002		
	Total	819.106	819			
Empathy * size of cities	Between Groups (Combined)	.096	2	.048	.048	.953
	Within Groups	819.011	817	1.002		
	Total	819.106	819			

P < 0.05

6.5.3 Sex and Quality Dimensions of Banks' Services

The ANOVA results in table 6.50 indicate that the perceptions of men and women are at variance in respect of reliability and tangibles. A critical examination of table 6.51 however shows that the differences were small. In view of this, hypothesis Ha3 is rejected but the consequences on the quality of banks' service are not important.

Table 6.50 Sex ANOVA Table

			Sum of Squares	df	Mean Square	F	Sig.
Reliability * sex	Between Groups (Combined)		4.546	1	4.546	4.566	.033*
	Within Groups		814.560	818	.996		
	Total		819.106	819			
Convenience * sex	Between Groups (Combined)		.275	1	.275	.275	.600
	Within Groups		818.832	818	1.001		
	Total		819.106	819			
Tangibles * sex	Between Groups (Combined)		4.846	1	4.846	4.869	.028*
	Within Groups		814.260	818	.995		
	Total		819.106	819			
Empathy * sex	Between Groups (Combined)		.614	1	.614	.614	.433

Within Groups	818.492	818	1.001		
Total	819.106	819			

* Significant differences P < 0.05

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Table 6.51 Sex Mean

sex	Reliability	Convenience	Tangibles	Empathy
men	.0742046	-.0182476	-.0766126	.0272795
women	-.0747095	.0183718	.0771339	-.0274651
Total	.0000000	.0000000	.0000000	.0000000

It is evident from table 6.52 that sex explains only about 1% each of the total variability of reliability and tangibles.

Table 6.52 Sex Measures of Association

	Eta	Eta Squared
Reliability * sex	.075	.006
Convenience * sex	.018	.000
Tangibles * sex	.077	.006
Empathy * sex	.027	.001

6.5.4 Age and Quality Dimensions of Banks' Services

Table 6.53 presents the results of the ANOVA test concerning the four components and age. It can be seen that there are differences among the age groups in relation to reliability and convenience. Hence, hypothesis Ha4 is rejected. Table 6.54 presents the differences.

Table 6.53 Age ANOVA Table

		Sum of Squares	df	Mean Square	F	Sig.
Reliability * age	Between Groups (Combined)	8.148	2	4.074	4.104	.017*

	Within Groups		810.958	817	.993		
	Total		819.11	819			
Convenience * age	Between Groups (Combined)		8.825	2	4.413	4.449	.012*
	Within Groups		810.281	817	.992		
	Total		819.106	819			
Tangibles * age	Between Groups (Combined)		3.177	2	1.588	1.590	.204
	Within Groups		815.930	817	.999		
	Total		819.106	819			
Empathy * age	Between Groups (Combined)		.588	2	.294	.293	.746
	Within Groups		818.519	817	1.002		
	Total		819.106	819			

* Significant differences P < 0.05

As highlighted in table 6.54, age group 61 and over was the most dissatisfied as far as reliability and convenience were concerned. There were however no major differences among the groups with regard to the rest of the components.

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Table 6.54 Age Mean

age	Reliability	Convenience	Tangibles	Empathy
up to 35	.0826750	.0957108	-.0228617	-.0179317
36 to 60	-.0543244	-.1050858	-.0281277	.0386946
61+	-.1962369	-.1279494	.1557370	-.0207245
Total	.0000000	.0000000	.0000000	.0000000

Table 6.55 indicates that age explains only 1% each of the total variability of reliability and convenience.

Table 6.55 Age Measures of Association

	Eta	Eta Squared
Reliability * age	.100	.010
Convenience * age	.104	.011
Tangibles * age	.062	.004
Empathy * age	.027	.001

6.5.5 Education and Quality Dimensions of Banks' Services

The results of the ANOVA test are shown in table 6.56. It is apparent that the respondents differed in their opinions about the four components save tangibles. Hence, hypothesis Ha5 is rejected.

Table 6.56 Education ANOVA Table

			Sum of Squares	df	Mean Square	F	Sig.
Reliability * education	Between Groups	(Combined)	40.245	3	13.415	14.072	.000*
	Within Groups		778.862	817	.953		
	Total		819.106	820			
Convenience * education	Between Groups	(Combined)	65.707	3	21.902	23.751	.000*
	Within Groups		753.399	817	.922		
	Total		819.106	820			
Tangibles * education	Between Groups	(Combined)	3.608	3	1.203	1.205	.307
	Within Groups		815.498	817	.998		
	Total		819.106	820			
Empathy * education	Between Groups	(Combined)	20.292	3	6.764	6.918	.000*
	Within Groups		798.814	817	.978		
	Total		819.106	820			

* Significant differences $P < 0.05$

The data in table 6.57 illustrates that university graduates viewed the banks as reliable. Conversely, the primary school leavers and illiterates had a dissenting view. In the same vein, illiterates were the most dissatisfied and most satisfied with regard to convenience and empathy respectively. In the case of tangibles, the differences were not significant.

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Table 6.57 Education Mean

education	Reliability	Convenience	Tangibles	Empathy
primary	-.1862716	.0357033	.0128355	-.0641701
secondary	.0804563	.0751767	.0661173	-.0113325

university	.3979545	.1580418	-.1076901	-.0328402
illiterate	-.2321556	-1.0799368	-.1173268	.6009159
Total	.0000000	.0000000	.0000000	.0000000

It is clear from table 6.58 that education explains about 5% of the total variability of reliability. With regards to convenience and empathy, it explains 8% and about 3% respectively.

Table 6.58 Education Measures of Association

	Eta	Eta Squared
Reliability * education	.222	.049
Convenience * education	.283	.080
Tangibles * education	.066	.004
Empathy * education	.157	.025

6.5.6 Occupation and Quality Dimensions of Banks' Services

The results of the ANOVA test about the occupational status and the four components are exhibited by table 6.59. The data indicates that there were differences among the various occupations in connection with reliability and convenience and to a smaller extent ($p=0.071$) with empathy. Owing to this, hypothesis Ha6 is rejected.

Table 6.59 Occupation ANOVA Table

			Sum of Squares	df	Mean Square	F	Sig.
Reliability * occupation	Between Groups	(Combined)	66.036	4	16.509	17.889	.000*
	Within Groups		753.070	816	.923		
	Total		819.106	820			
Convenience * occupation	Between Groups	(Combined)	69.216	4	17.304	18.830	.000*
	Within Groups		749.890	816	.919		
	Total		819.106	820			

Tangibles * occupation	Between Groups (Combined)	3.007	4	.752	.752	.557
	Within Groups	816.100	816	1.000		
	Total	819.106	820			
Empathy * occupation	Between Groups (Combined)	8.613	4	2.153	2.168	.071
	Within Groups	810.494	816	.993		
	Total	819.106	820			

* Significant differences P <0.05

Table 6.60 shows that students were the most satisfied with regard to reliability. In the case of convenience and empathy, others (agriculture and construction) and the unemployed were the most dissatisfied respectively. The groups however had no divergent views as far as tangibles were concerned.

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Table 6.60 Occupation Mean

occupation	Reliability	Convenience	Tangibles	Empathy
student	.4999827	.0979354	-.0246534	-.0710602
services	-.2204404	.0240627	-.0609757	-.0273022
production	-.1154347	.1882851	.0362742	.0314344
unemployment	-.1170644	.1841458	.0977726	-.1329573
Others	.3732742	-.8046573	.0884183	.2595199
Total	.0000000	.0000000	.0000000	.0000000

Others: agriculture & construction

Table 6.61 shows that occupation explains 8.1% and 9% of the total variability of reliability and convenience respectively. In the same vein, it explains only 1% of empathy.

Table 6.61 Occupation Measures of Association

	Eta	Eta Squared
Reliability * occupation	.284	.081
Convenience * occupation	.291	.085
Tangibles * occupation	.061	.004
Empathy * occupation	.103	.011

6.6 Nations and Overall Satisfaction

The results in table 6.62 portray that there is a difference between Ghana and Spain. Table 6.63 lays bare the details of the difference. It is conspicuous that Ghana was more dissatisfied than Spain. Hypothesis H_b is therefore rejected.

Table 6.62 Global (Combined) Overall Satisfaction Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means					95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
satisfaction	Equal variances assumed	34.056	.000	6.070	818	.000	.558	.092	.378	.739
	Equal variances not assumed			6.391	814.086	.000*	.558	.087	.387	.729

* Significant differences P < 0.05

Table 6.63 Global (Combined) Overall Satisfaction Group Statistics

	Countries	N	Mean	Std. Deviation	Std. Error Mean
satisfaction	Spain	484	2.40	1.432	.065
	Ghana	336	1.84	1.067	.058

6.6.1 Districts and Overall Satisfaction

It is apparent from table 6.64 that there are significant differences among the districts regarding overall satisfaction. Hypothesis H_{b1} is therefore rejected. Table 6.65 gives details about the differences among the districts. It can be seen that there was a difference between Barcelona and Kumasi. Table 6.66 however indicates that Kumasi was the most dissatisfied district.

Table 6.64 District Overall Satisfaction ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	64.051	3	21.350	12.722	.000*
Within Groups	1369.421	816	1.678		
Total	1433.472	819			

* Significant differences P < 0.05

Table 6.65 District Post Hoc Tests Overall Satisfaction Bonferroni

(I) location	(J) location	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Girona	Barcelona	-.219	.232	1.000	-.83	.39
	Kumasi	.362	.235	.739	-.26	.98
	Bekwai	.061	.492	1.000	-1.24	1.36
Barcelona	Girona	.219	.232	1.000	-.39	.83
	Kumasi	.581*	.094	.000*	.33	.83
	Bekwai	.280	.443	1.000	-.89	1.45
Kumasi	Girona	-.362	.235	.739	-.98	.26
	Barcelona	-.581*	.094	.000*	-.83	-.33
	Bekwai	-.301	.445	1.000	-1.48	.87
Bekwai	Girona	-.061	.492	1.000	-1.36	1.24
	Barcelona	-.280	.443	1.000	-1.45	.89
	Kumasi	.301	.445	1.000	-.87	1.48

*. The mean difference is significant at the 0.05 level * Significant differences P < 0.05

Table 6.66 District Descriptive Overall satisfaction

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Girona	34	2.20	1.312	.226	1.74	2.66	1	7

Barcelona	450	2.42	1.440	.068	2.28	2.55	1	7
Kumasi	328	1.83	1.065	.059	1.72	1.95	1	7
Bekwai	9	2.14	1.204	.408	1.19	3.08	1	6
Total	820	2.17	1.323	.046	2.08	2.26	1	7

6.6.2 Communities and Overall Satisfaction

The results in table 6.67 indicate that there are no differences among the communities. Table 6.68 illustrates that all the communities were highly disappointed. Hypothesis Hb2 is therefore not rejected.

Table 6.67 Communities Overall satisfaction ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.246	2	.123	.070	.932
Within Groups	1433.227	817	1.754		
Total	1433.472	819			

P < 0.05

Table 6. 68 Communities Descriptive Overall satisfaction

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Rural	3	2.38	1.856	1.121	-3.22	7.97	1	7
Semi-Urban	9	2.29	1.546	.502	1.14	3.43	1	7
Urban	808	2.17	1.320	.046	2.08	2.26	1	7
Total	820	2.17	1.323	.046	2.08	2.26	1	7

6.6.3 Sex and Overall Satisfaction

Table 6.69 unveils that both sexes shared similar views. As illustrated by table 6.70, both men and women were very displeased with the services and products of the banks. As a result of this, hypothesis Hb3 is not rejected.

Table 6.69 Sex Overall Satisfaction Independent Samples Test

		Statistics								
		Levene's Test for Equality of Variances		t-test for Equality of Means						
				95% Confidence Interval of the Difference						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
satisfaction	Equal variances assumed	6.113	.014	.535	818	.593	.049	.092	-.132	.231
	Equal variances not assumed			.536	812.291	.592	.049	.092	-.132	.231

P < 0.05

Table 6.70 Sex Statistics

sex		N	Mean	Std. Deviation	Std. Error Mean
satisfaction	men	411	2.20	1.382	.068
	women	409	2.15	1.261	.062

6.6.4 Age and Overall Satisfaction

It is conspicuous from table 6.71 that there are no significant differences among the age groups. As can be seen from table 6.72, their means were almost the same. All of them were highly dissatisfied about the services of the banks. Hypothesis Hb4 is therefore not rejected.

Table 6.71 Age Overall satisfaction ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.057	2	.028	.016	.984
Within Groups	1433.415	817	1.754		
Total	1433.472	819			

P < 0.05**Table 6.72 Age Descriptive Overall satisfaction**

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
					up to 35	442		
36 to 60	265	2.17	1.390	.085	2.00	2.34	1	7
61+	113	2.19	1.235	.116	1.96	2.42	1	7
Total	820	2.17	1.323	.046	2.08	2.26	1	7

P < 0.05**6.6.5 Education and Overall Satisfaction**

Table 6.73 lays bare that there are differences among the various educational qualifications. Due to this, hypothesis Hb5 is rejected. Table 6.74 throws more light on these. It is evident that there are differences among illiterates and the rest of the groups. It can be seen from table 6.75 that illiterates were the most dissatisfied.

Table 6.73 Education Overall Satisfaction ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	27.042	3	9.014	5.230	.001*

Within Groups	1406.430	816	1.724		
Total	1433.472	819			

* Significant differences P < 0.05

Table 6.74 Education Overall Satisfaction Bonferroni

(I) education	(J) education	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
primary	secondary	-.024	.107	1.000	-.31	.26
	university	-.211	.129	.609	-.55	.13
	illiterate	.629*	.195	.008*	.11	1.15
secondary	primary	.024	.107	1.000	-.26	.31
	university	-.187	.136	1.000	-.55	.17
	illiterate	.653*	.200	.007*	.12	1.18
university	primary	.211	.129	.609	-.13	.55
	secondary	.187	.136	1.000	-.17	.55
	illiterate	.840*	.213	.001*	.28	1.40
illiterate	primary	-.629*	.195	.008*	-1.15	-.11
	secondary	-.653*	.200	.007*	-1.18	-.12
	university	-.840*	.213	.001*	-1.40	-.28

*. The mean difference is significant at the 0.05 level. * Significant differences P < 0.05

Table 6. 75 Education Descriptive Overall Satisfaction

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
primary	362	2.17	1.272	.067	2.03	2.30	1	7
secondary	260	2.19	1.359	.084	2.02	2.36	1	7
university	147	2.38	1.482	.122	2.14	2.62	1	7
illiterate	52	1.54	.691	.096	1.34	1.73	1	6
Total	820	2.17	1.323	.046	2.08	2.26	1	7

6.6.6 Occupation and Overall Satisfaction

Table 6.76 reveals that there are differences among the various occupational groups regarding overall satisfaction. In view of this, hypothesis Hb6 is rejected. Table 6.77 shows that services differed with both students and production. Looking at the results in table 6.78, it is clear that services were the most dissatisfied.

Table 6.76 Occupation Overall Satisfaction ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	34.785	4	8.696	5.067	.000*
Within Groups	1398.688	815	1.716		
Total	1433.472	819			

* Significant differences P < 0.05

Table 6.77 Occupation Overall Satisfaction Bonferroni

(I) occupation	(J) occupation	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
student	services	.460*	.134	.006*	.08	.84
	production	.021	.146	1.000	-.39	.43
	unemployment	.325	.183	.759	-.19	.84
	others	.384	.178	.312	-.12	.88
services	student	-.460*	.134	.006*	-.84	-.08
	production	-.439*	.120	.003*	-.78	-.10
	unemployment	-.135	.162	1.000	-.59	.32
	others	-.077	.156	1.000	-.52	.36
production	student	-.021	.146	1.000	-.43	.39
	services	.439*	.120	.003*	.10	.78
	unemployment	.305	.173	.790	-.18	.79
	others	.363	.168	.306	-.11	.83

unemployment	student	-.325	.183	.759	-.84	.19
	services	.135	.162	1.000	-.32	.59
	production	-.305	.173	.790	-.79	.18
	others	.058	.200	1.000	-.51	.62
others	student	-.384	.178	.312	-.88	.12
	services	.077	.156	1.000	-.36	.52
	production	-.363	.168	.306	-.83	.11
	unemployment	-.058	.200	1.000	-.62	.51

* Significant differences P < 0.05

Table 6.78 Occupation Descriptive Overall Satisfaction

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
student	137	2.43	1.558	.133	2.17	2.69	1	7
services	320	1.97	1.207	.067	1.84	2.10	1	7
production	192	2.41	1.462	.106	2.20	2.62	1	7
unemployment	82	2.11	1.066	.118	1.87	2.34	1	7
others	90	2.05	1.084	.114	1.82	2.27	1	7
Total	820	2.17	1.323	.046	2.08	2.26	1	7

Others: Agriculture & Construction

6.7 Global Overall Satisfaction and Quality Dimensions of Banks' Services

Table 6.80 demonstrates that there is a relationship between the four components and overall satisfaction. The results of the regression analysis in table 6.81 show that reliability and convenience were the main predictors of overall satisfaction in Ghana and Spain. As a result of this, hypothesis Hc is rejected.

Table 6.79 Global Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.322 ^a	.104	.099	1.256

a. Predictors: (Constant), Empathy, Tangibles, Convenience, Reliability

Table 6.80 Global Overall Satisfaction and the Four Components ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	148.404	4	37.101	23.533	.000 ^{a*}
	Residual	1285.068	815	1.577		
	Total	1433.472	819			

a. Predictors: (Constant), Empathy, Tangibles, Convenience, Reliability **P < 0.05**

b. Dependent Variable: satisfaction * **Significant differences**

Table 6.81 Global Overall Satisfaction and the Four Components Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	2.172	.044		49.533	.000*	2.086	2.258
	Reliability	.275	.044	.208	6.279	.000*	.189	.362
	Convenience	.320	.044	.242	7.293	.000*	.234	.406
	Tangibles	.041	.044	.031	.938	.348	-.045	.127
	Empathy	.035	.044	.027	.804	.422	-.051	.121

a. Dependent Variable: satisfaction * **Significant differences** **P < 0.05**

6.7.1 Principal Component Analysis of Spain

Table 6.82 gives the results of the Kaiser-Meyer-Olkin Measure of sampling adequacy (KMO) and Bartlett's Test of Sphericity of Spain. The KMO

was 0.801 and the level of significance for the Bartlett's Test of Sphericity was also 0.000 indicating that the sample was suitable for the analysis.

Table 6.82 Spain KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.801
Bartlett's Test of Sphericity	Approx. Chi-Square	2202.159
	df	105
	Sig.	.000

In order to make it easier to compare Spain with Ghana, the same 15 variables used for the global communalities test was adopted for both countries. The amount of variance each variable in the analysis shares with other variables is shown in table 6.83

Table 6.83 Spain Communalities

	Initial	Extraction
equipment	1.000	.772
physical facilities	1.000	.823
employees neat	1.000	.787
materials	1.000	.763
promise fulfil	1.000	.524
perform services	1.000	.479
error free	1.000	.615
exactly the time	1.000	.482
prompt service	1.000	.573
not too busy	1.000	.670
feel safe	1.000	.568
staff courteous	1.000	.688
individual attention	1.000	.370
convenient hours	1.000	.427
distance	1.000	.182

Extraction Method: Principal Component Analysis.

Table 6.84 depicts the total variance explained by the four factors. The four factors had eigenvalues greater than 1.0. and they explained 58.135% of the total variance.

Table 6.84 Spain Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.707	24.712	24.712	3.707	24.712	24.712	3.242	21.616	21.616
2	2.422	16.148	40.859	2.422	16.148	40.859	2.604	17.363	38.979
3	1.512	10.078	50.937	1.512	10.078	50.937	1.486	9.904	48.883
4	1.080	7.198	58.135	1.080	7.198	58.135	1.388	9.252	58.135
5	.987	6.580	64.715						
6	.898	5.989	70.704						
7	.744	4.963	75.667						
8	.679	4.529	80.196						
9	.621	4.139	84.335						
10	.582	3.880	88.215						
11	.512	3.414	91.628						
12	.465	3.102	94.730						
13	.313	2.084	96.814						
14	.273	1.822	98.636						
15	.205	1.364	100.000						

Extraction Method: Principal Component Analysis.

Table 6.85 highlights the four components obtained. The four components are composed of 15 variables. Component one is made up of all the four SERVPERF tangible items which are ‘bank’s modern equipment and tools’, bank’s physical appearance virtually nice’, ‘bank’s staff neatly appealing’ and ‘materials associated with the services are virtually appealing’. These are called tangibles. Component two has 5 variables. These are; one empathy item ‘bank’s operating hours convenient’, two items “banks fulfil their promise at the

stipulated time” and “banks perform the services exactly the first time” belong to the reliability dimension and two other items “banks’ staff tell customers the time the service will be performed” and “banks’ staff give customers prompt service” are from the responsive dimension. These items constitute the reliability dimension. ‘Feel safe in transacting business with the bank’ and ‘bank’s staff are courteous’ from the assurance dimension load on component three. Both items are labelled the empathy dimension. Component four also comprises two items ‘bank insists on error free records’ belong to the reliability dimension and ‘bank’s staff not too busy to respond to customers’ queries’ are from the responsiveness dimension. Both items are called convenience. To some extent, customers in Spain see ‘distance to the banks’ and ‘banks give customers individual attention’ as reliability and empathy dimensions respectively.

Table 6.85 Spain Rotated Component Matrix^a

	Component			
	1	2	3	4
equipment	.878			
physical facilities	.901			
employees neat	.859			
materials	.855			
promise fulfil		.713		
perform services		.641		
error free				.747
exactly the time		.650		
prompt service		.749		
not too busy				.796
feel safe			.715	
staff courteous			.791	
individual attention			.424	

convenient hours	.565		
distance	.406		

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 5 iterations.

6.7.2 Spain Overall Satisfaction and Quality Dimensions of Banks' Services

As can be seen from table 6.87, the relationship existing between the four components and overall satisfaction is very weak in Spain. Table 6.88 shows that only the reliability dimension is a predictor of overall satisfaction. As a result of this, hypothesis Hc1 is rejected.

Table 6.86 Spain Model Summary

Model	R	R Square	Adjusted Square	R Std. Error of the Estimate
1	.139 ^a	.019	.011	1.424

a. Predictors: (Constant), Empathy, Tangibles, Convenience, Reliability

Table 6.87 Spain ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	19.073	4	4.768	2.352	.053^{a*}
	Residual	970.619	479	2.027		
	Total	989.692	483			

a. Predictors: (Constant), Convenience, Empathy, Reliability, Tangibles **P < 0.05**

b. Dependent Variable: satisfaction * **Significant differences**

Table 6.88 Spain Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
	B	Std. Error				Beta	Lower Bound
1 (Constant)	2.401	.065		37.089	.000	2.273	2.528
Tangibles	.104	.065	.073	1.610	.108	-.023	.232
Reliability	.132	.065	.092	2.040	.042*	.005	.259
Empathy	.019	.065	.013	.290	.772	-.109	.146
Convenience	.104	.065	.073	1.603	.110	-.023	.231

a. Dependent Variable: satisfaction

* Significant differences P < 0.05

6.7.3 Principal Component Analysis of Ghana

The results of the Kaiser-Meyer-Olkin Measure of sampling adequacy (KMO) and Bartlett's Test of Sphericity of Ghana are shown in table 6.89 The KMO was 0.821 and the level of significance for the Bartlett's Test of Sphericity was also 0.000 indicating that the sample was sufficient for the principal component analysis.

Table 6.89 Ghana KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.821
Bartlett's Test of Sphericity	Approx. Chi-Square
	2338.742
	df
	105
	Sig.
	.000

In a bid to make it easier to compare Ghana with Spain, the same 15 variables that emerged during the global communalities test was used for both countries. The 15 items used for the principal component analysis test are

shown in table 6.90. These items indicate the amount of variance each variable in the analysis shares with other variables.

Table 6.90 Ghana Communalities

	Initial	Extraction
equipment	1.000	.750
physical facilities	1.000	.790
employees neat	1.000	.282
materials	1.000	.541
promise fulfil	1.000	.834
perform services	1.000	.816
error free	1.000	.745
exactly the time	1.000	.856
prompt service	1.000	.773
not too busy	1.000	.571
feel safe	1.000	.472
staff courteous	1.000	.231
individual attention	1.000	.576
convenient hours	1.000	.528
distance	1.000	.713

Extraction Method: Principal Component Analysis.

Table 6.91 gives the total variance explained by the four factors. The four factors had eigenvalues greater than 1.0 and they explained 63.208% of the total variance.

Table 6.91 Ghana Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	5.015	33.432	33.432	5.015	33.432	33.432	4.391	29.275	29.275
2	1.826	12.172	45.604	1.826	12.172	45.604	2.061	13.739	43.014
3	1.493	9.952	55.556	1.493	9.952	55.556	1.764	11.760	54.774
4	1.148	7.652	63.208	1.148	7.652	63.208	1.265	8.434	63.208

5	.958	6.389	69.597					
6	.883	5.884	75.481					
7	.828	5.520	81.002					
8	.719	4.791	85.793					
9	.541	3.605	89.398					
10	.448	2.986	92.384					
11	.338	2.251	94.635					
12	.304	2.024	96.659					
13	.219	1.459	98.118					
14	.167	1.115	99.233					
15	.115	.767	1.000E2					

Extraction Method: Principal Component Analysis.

Table 6.92 demonstrates the four extracted components which comprise 15 variables. Component one which is named reliability consists of five variables. One item 'distance to the banks' is from the empathy dimension, two items 'banks fulfil their promise at the stipulated time' and 'banks perform the services exactly the first time' are from the reliability dimension and two other items 'banks' staff tell customers the time the service will be performed' and 'banks' staff give customers prompt service' belong to the responsive dimension. Component two includes two items from the tangible dimension 'bank's modern equipment and tools' and bank's physical appearance (virtually nice) are called tangibles. 'materials associated with the services', 'bank insists on error free records', 'bank's staff not too busy to respond to queries of customers' and 'bank's operating hours convenient to customers' belonging to the tangibles, reliability, responsiveness and empathy dimensions respectively constitute component three. They are labelled convenience. Component four consists of two items and are called empathy. These are; 'customers feel safe

in transacting business with the bank' and 'bank gives individual attention to customers' are from the assurance and the empathy dimensions respectively.

Table 6.92 illustrates that respondents view 'bank's staff not too busy to respond to queries of customers' in two perspectives. They perceive it as convenience and to some degree as empathy. In the same vein, 'materials associated with the services are virtually appealing' are seen mainly as convenience and to some extent as tangibles. "Bank's operating hours convenient" relates negatively with convenience and to some extent seen as empathy.

Table 6.92 Ghana Rotated Component Matrix^a

	Component			
	1	2	3	4
equipment		.846		
physical facilities		.878		
employees neat		.458		
materials		.352	.534	
promise fulfil	.910			
perform services	.894			
error free			.838	
exactly the time	.919			
prompt service	.845			
not too busy	.451		.503	
feel safe				.668
staff courteous	.457			
individual attention				.734
convenient hours			-.567	.383
distance	.772			

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 6 iterations.

6.7.4 Ghana Overall Satisfaction and Quality Dimensions of Banks' Services

Table 6.94 shows that there is a relationship between the four components and overall satisfaction. It is evident from table 6.95 that reliability, convenience and empathy are the predictors of overall satisfaction in Ghana. Therefore, hypothesis Hc2 is rejected

Comparing hypotheses Hc1 and Hc2 it can be seen that there are major differences between Spain and Ghana. Thus, whilst reliability, convenience and empathy were the determinants of overall customer satisfaction in Ghana, only reliability explained overall satisfaction in Spain.

Table 6.93 Ghana Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.457 ^a	.209	.199	.955

a. Predictors: (Constant), Empathy, Convenience, Tangibles, Reliability

Table 6.94 Ghana ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	79.823	4	19.956	21.877	.000 ^{a*}
	Residual	302.175	331	.912		
	Total	381.998	335			

a. Predictors: (Constant), Empathy, Convenience, Tangibles, Reliability **P < 0.05**

b. Dependent Variable: satisfaction * **Significant differences**

Table 6.95 Ghana Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
	B	Std. Error				Beta	Lower Bound
	1 (Constant)	1.843	.052				35.378
Reliability	.445	.052	.417	8.526	.000*	.342	.547
Tangibles	.027	.052	.025	.517	.605	-.076	.130
Convenience	.105	.052	.098	2.015	.045*	.003	.208
Empathy	.169	.052	.158	3.238	.001*	.066	.272

a. Dependent Variable: satisfaction * Significant differences P < 0.05

6.7.5 Factor Loadings of Ghana, Spain and Global (Combined)

Table 6.96 gives the picture of the number of items that each of the four components is composed of. As explained previously, the factor loadings patterns for each component were different in both countries though with the same 15 factors. In view of this, the combined loadings also produced a different pattern.

Table 6.96 Factor Loadings for Ghana, Spain and Global (Combined)

Items	Ghana				Spain				Global (Combined)			
	Components				Components				Components			
	1	2	3	4	1	2	3	4	1	2	3	4
equipment		.846			.878						.857	
physical facilities		.878			.901						.892	
employees neat		.458			.859						.735	
materials		.352	.534		.855		.			.435	.719	
promise fulfil	.910					.713			.850			
perform services	.894					.641			.807			

error free			.838					.747		.740		
exactly the time	.919					.650			.835			
prompt service	.845					.749			.797			
not too busy	.451		.503					.796		.815		
feel safe				.668			.715					.797
staff courteous	.457						.791			.676		
individual attention				.734			.424					.567
convenient hours			-.567	.383		.565				-.780		
distance	.772					.406			.383	.563		

Items with values less than 0.30 were dropped

CHAPTER SEVEN

ANALYSIS OF THE HYPOTHESES

7.1 Introduction

The previous chapter dealt with the analysis of the data. This chapter analyses the hypotheses tested in the previous chapter.

7.2 Hypothesis Ha: There are No Differences Between the Perceptions of Ghana and Spain Regarding the Quality Dimensions of Banks' Services

This hypothesis was rejected as both differed in their perceptions in relation to the convenience, tangibles and the empathy dimension. The p values of the three dimensions in table 6.44 were less than 0.05 and their means values in table 6.45 attested to the variations.

(a) Hypothesis Ha1: There are no Differences in the Perceptions of the Districts Regarding the Quality Dimensions of Banks' Services

This hypothesis was rejected because differences existed among the districts with reference to the four quality dimensions (reliability, convenience, tangibles and empathy). The p values in table 6.46 were less than 0.05 and the mean values in table 6.47 also varied.

(b) Hypothesis Ha2: There are No Differences in the Perceptions of the Communities Regarding the Quality Dimensions of Banks' Services

This hypothesis was not rejected since all the communities shared the same views about the four dimensions. All the p values in table 6.49 were greater than 0.05.

(c) Hypothesis Ha3: There is No Difference Between the Perceptions of Men and Women Regarding the Quality Dimensions of Banks' Services

This hypothesis was also rejected as both sexes had varying views about the perceptions of both sexes in terms of the reliability and the tangible dimensions. Table 6.50 revealed that the p values for both dimensions were less than 0.05. The means test in table 6.51 however showed that the differences were small.

(d) Hypothesis: Ha4: There are No Differences in the Perceptions of the Age Groups Regarding the Quality Dimensions of Banks' Services

The hypothesis was rejected due to the fact that the age groups varied in their opinions with regard to the reliability and the convenience dimensions. The p values in both cases in table 6.53 were less than 0.05. The means test in table 6.54 also confirmed the variations.

(e) Hypothesis Ha5: There are No Differences in the Perceptions of the Educational Groups Regarding the Quality Dimensions of Banks' Services

This hypothesis was rejected owing to the fact that the views of the educational groups did not tally in relation to the reliability, convenience and empathy dimensions. As illustrated by table 6.56, the p values in the three cases were less than 0.05. The means analysis in table 6.57 also indicated that there were differences.

(f) Hypothesis Ha6: There are No Differences in the Perceptions of the Occupational Groups Regarding the Quality Dimensions of Banks' Services

The hypothesis was rejected because the occupational groups varied in their views concerning the reliability and the convenience dimensions. Table 6.59 unveiled that the p values in both instances were less than 0.05. Similarly, the means values in table 6.60 revealed that there were differences.

7.3 Hypothesis Hb: There is No Difference Between the Overall Satisfaction of Ghana and Spain

The hypothesis was rejected because both countries had divergent views about overall satisfaction. It is evident from table 6.62 that the p value was less than 0.05. The means values in table 6.63 also elicited the differences.

(a) Hypothesis Hb1: There are No Differences Among the Districts Regarding Overall Satisfaction

This hypothesis was rejected since there were variations in the perceptions of the districts regarding overall satisfaction. The p values in tables 6.64 and 6.65 (only in the case of Barcelona and Kumasi) were less than 0.05. The means test in table 6.66 however elicited that there were differences among all the districts

(b) Hypotheses Hb2: There are No Differences Among the Communities Regarding Overall Satisfaction

Similarly, this hypothesis was not rejected because the perceptions of the communities were the same. As can be seen from table 6.67, the p value was greater than 0.05. The means test in table 6.68 also showed no difference.

(c) Hypothesis Hb3: There is No Difference Between Men and Women Regarding Overall Satisfaction

This hypothesis was not rejected as both did not vary in their general views about the quality of banks' services. The p values in table 6.69 were greater than 0.05. The mean values in table 6.70 revealed no differences.

(d) Hypothesis Hb4: There are no Differences Among the Age Groups Regarding Overall Satisfaction

This hypothesis was not rejected because no differences existed among the age groups. The p value in table 6.71 was greater than 0.05 whilst the means values in table 6.72 were almost the same.

(e) Hypothesis Hb5: There are No Differences Among the Educational Groups Regarding Overall Satisfaction

This hypothesis was rejected due to the fact that the educational groups had divergent views. The p values in tables 6.73 and 6.74 (illiterates and the

rest of the groups) were less than 0.05 and the means values in table 6.75 also confirmed the differences.

(f) Hypothesis Hb6: There are No Differences Among the Occupational Groups Regarding Overall Satisfaction

This hypothesis was rejected because the occupational groups varied in their views. The p values in tables 6.76 and 6.77 (students and services, services and production) were less than 0.05. The means values in table 6.78 however showed differences among all the groups.

7.4 Hypothesis Hc: There is No Relationship Between Overall Satisfaction and the Quality Dimensions of Banks' Services in Ghana and Spain

This hypothesis was rejected for the fact that only reliability and convenience dimensions had relationship with overall satisfaction. The p values in tables 6.80 and 6.81 (reliability and convenience) were less than 0.05.

(a) Hypothesis Hc1: There is No Relationship Between Overall Satisfaction and the Quality Dimensions of Banks' Services in Spain

This hypothesis was rejected because only the reliability dimension had relationship with overall satisfaction in Spain. The p value in table 6.87 was 0.053 but that of reliability in table 6.88 was 0.042.

(b) Hypothesis Hc2: There is No Relationship Between Overall Satisfaction and the Quality Dimensions of Banks' Services in Ghana

This hypothesis was rejected because only the reliability, convenience and empathy dimensions were related to overall satisfaction in Ghana. The p value in table 6.94 was less than 0.05 but table 6.95 showed that only reliability, convenience and empathy had values less than 0.05.

7.5 Summary of Tested hypotheses

Table 7.1 presents the tested hypotheses

Table 7.1 Summary of Tested Hypotheses

Hypotheses	Results	
	Not Reject	Reject
<p>Ha. There are no differences between the perceptions of Ghana and Spain regarding the quality dimensions of banks' services</p> <p>The sub-hypotheses are;</p> <p>Ha1. There are no differences in the perceptions of the districts regarding the quality dimensions of banks' services</p> <p>Ha2. There are no differences in the perceptions of the communities regarding the quality dimensions of banks' services</p> <p>Ha3. There is no difference between the perceptions of men and women regarding the quality dimensions of banks' services</p> <p>Ha4. There are no differences in the perceptions of the age groups regarding the quality dimensions of banks' services</p> <p>Ha5. There are no differences in the perceptions of the educational groups regarding the quality dimensions of banks' services</p> <p>Ha6. There are no differences in the perceptions of the occupational groups regarding the quality dimensions of banks' services</p>	<p>Yes</p> <p>Yes</p> <p>Yes</p> <p>Yes</p> <p>Yes</p> <p>Yes</p> <p>Yes</p>	<p>Yes</p> <p>Yes</p> <p>Yes</p> <p>Yes</p> <p>Yes</p> <p>Yes</p> <p>Yes</p>

<p>Hb. There is no difference between the overall satisfaction of Ghana and Spain</p> <p>The sub-hypotheses are;</p> <p>Hb1. There are no differences among the districts regarding overall Satisfaction</p> <p>Hb2. There are no differences among the communities regarding overall satisfaction</p> <p>Hb3. There is no difference between men and women regarding overall satisfaction</p> <p>Hb4. There are no differences among the age groups regarding overall satisfaction</p> <p>Hb5. There are no differences among the educational groups regarding overall satisfaction</p> <p>Hb6. There are no differences among the occupational groups regarding overall satisfaction</p>		<p>Yes</p> <p>Yes</p> <p>Yes</p> <p>Yes</p> <p>Yes</p> <p>Yes</p> <p>Yes</p>
<p>Hc. There is no relationship between overall satisfaction and the quality dimensions of banks' services in Ghana and Spain</p> <p>The sub-hypotheses are;</p> <p>Hc1. There is no relationship between overall satisfaction and the quality dimensions of banks' services in Spain</p> <p>Hc2. There is no relationship between overall satisfaction and the quality dimensions of banks' services in Ghana</p>		<p>Yes</p> <p>Yes</p> <p>Yes</p>

The analyses of the hypotheses have shown that differences existed among each of the demographic variables in most of the cases as well as at the global level (Ghana and Spain). With the exception of the communities, the rest had divergent views about the four quality dimensions. Based on this, it can be

concluded that perceptions of the quality dimensions of banks' services by customers are influenced by sex, age, education occupation and geographical locations.

CHAPTER EIGHT

DISCUSSIONS OF FINDINGS AND CONCLUSIONS

8.1 Discussions of Findings

The previous chapter treated the analysis of the data whilst the current one discusses the main findings of the study and draws conclusions as well.

8.1.1 Medium of Patronising Banks

Savings and commercial banks were found to be the main banks that people patronised in Spain and Ghana respectively. Respondents in Spain intimated that saving banks were relatively flexible in terms of their deposit and credit requirements. In the case of Ghana, commercial banks were seen to be relatively accessible since they have many branches throughout the country. The results also showed that Spaniards patronised the banks more regularly than their Ghanaian counterparts. Office was also the main medium through which customers in Ghana adopt in transacting business with the banks. The respondents put forward that telephone was very expensive and apart from the fact that they were not computer literates, internet was difficult to come by. In fact, internet is an 'urban commodity' in Ghana. In contrast, office and telephone were the major means in Spain. This was followed by office, internet and telephone and then office alone. The trend in Spain can be attributed to the fact that information and communication technology is well developed, affordable and easily accessible. The results in Spain support the study of the Banco de España (2006). The data showed that the number of deposit accounts arranged via electronic and internet banking was over 2.3 million in 2006. This is however

in sharp contrast with the study of Kumar et al (2009). They found that despite technology advances and with the introduction of internet banking, most customers still did business with the banks through ATMs and the branches in Malaysia.

8. 1.2 Quality Dimensions of Banks' Services

The principal component analyses performed for Ghana and Spain and the global (combination of both countries) yielded the same four dimensions namely reliability, convenience, tangibles and empathy in each case. The tangible dimension came out as the dimension that was identical to that of the SERVPERF tangibles. The four dimensions were the variables predicting satisfaction of quality of banks' services in Ghana and Spain. Though the dimensions were the same, the loading patterns of the items on each dimension differed in both countries. This suggests that customers perceived the same four dimensions differently in both countries, thus making the dimensions highly subjective even in the banking industry.

The findings of this study support the criticisms levelled against the SERVQUAL/SERVPERF model by researchers such as Ladhari (2009), Buttle (1996) and Robbinson (1999) regarding the dimensional structure. They argued that, the five service quality dimensions were not universal and could not be applied in all service industries. Even in the same banking industry, studies conducted by people resulted in different dimensions. For example, the studies of Arasli et al (2005), Yavas and Benkenstein (2007) and Jabnoun and Al-Tamimi produced three dimensions each whilst that of Kumar et al (2009), Yab

and Sweeney (2007) and Athanassopoulos et al (2001) came out with four, two and six 6 dimensions respectively.

The findings also confirm the criticisms made by Buttle (1996) that the five dimensions of SERVQUAL/SERVPERF are highly inter-correlated. From the three principal component analyses performed in this study, four items comprising two items each from the reliability and the responsiveness dimensions loaded on one component in each case. This shows that items of these two dimensions are highly correlated.

8.1.3 Hypothesis Ha: There are No Differences Between the Perceptions of Ghana and Spain Regarding the Quality Dimensions of Banks' Services

This hypothesis showed that both Ghana and Spain had divergent views about the convenience, tangibles and the empathy dimensions. Ghana was more dissatisfied with convenience than Spain. Also Spain emerged as more dissatisfied with tangibles and empathy than Ghana. This hypothesis Hc was therefore not confirmed. Respondents in Spain explained on the questionnaires that, general physical appearance of most of the banks were not appealing. The same reasons were given regarding the convenience and empathy dimensions for Ghana and Spain respectively as in (8.1.3.a) below. The results support the studies of Dash et al (2009), Petridou et al (2007) and Athanassopoulos et al (2001). The study of Dash et al (2009) revealed that Indian consumers attached higher importance to tangible attributes, whilst Canadian consumers considered service reliability more important. In the case of Petridou et al (2007), banks' customers in Greece perceived receiving higher quality services than their

Bulgarian counterparts. Similarly, Athanassopoulos et al (2001) found that customer satisfactions were country specific.

(a) Hypothesis Ha1: There are no Differences in the Perceptions of the Districts Regarding the Quality Dimensions of Banks' Services

The results did not support hypothesis Ha1 as the districts differed in their opinions about the four components except tangibles. Girona being the only district satisfied with reliability suggests customers over there might have had confidence and trust in the banks as they delivered prompt services as well as keeping their promises. Girona and Barcelona were found to be satisfied with the convenience dimension. Commenting on this, respondents from both districts indicated that the banks were easily accessible. This confirms the assertion of Jimenez et al (2008) that Spain had the largest per capita bank branch density in Europe. Also the number of bank branches has increased in the last five years at an annual rate of 4%. In contrast, respondents in Kumasi and Bekwai revealed that the banks were located far away and this did not augur well for them. This supports the data of Buchs and Mathisen(2005). They uncovered that, the banking penetration ratio in Ghana was one bank branch office per 54,000 inhabitants whilst formal banking reached only 5% of the population. The banks were mostly concentrated in the Greater Region with a share of 35% of bank branches though the region accounted for only 13% of the total population. With regard to empathy, those in Girona and Barcelona put forward that the banks did not have their interest at heart. They registered their displeasure about the high and the frequent increase in their charges and tariffs

whilst at the same time interest on savings was very small. The concerns of Girona and Barcelona confirm the survey conducted by the IPSOS INRA (2007).

(b) Hypothesis Ha2: There are No Differences in the Perceptions of the Communities Regarding the Quality Dimensions of Banks' Services

Hypothesis Ha2 was not rejected because the communities had common views about the four dimensions. The results imply that the quality of banks' services in the communities was similar in both countries.

(c) Hypothesis Ha3: There is No Difference Between the Perceptions of Men and Women Regarding the Quality Dimensions of Banks' Services

The results did not confirm this hypothesis. Both sexes varied slightly in their views about the reliability and the tangibles dimensions. Therefore, the findings are consistent with that of Spathis et al (2005) in Greece. They found that men and women differed in their perceptions about the quality of banks' services. In contrast, the results did not support the study of Lee and Chen (2009). In their case, there were no significant differences between the perceptions of men and women about banks' service quality in Vietnam.

(d) Hypothesis: Ha4: There are No Differences in the Perceptions of the Age Groups Regarding the Quality Dimensions of Banks' Services

This hypothesis revealed that there were differences among the age groups. Owing to this, the hypothesis was rejected. Reliability and convenience were the dimensions that respondents had divergent views. The age group 61+

emerged as the most dissatisfied for both dimensions. The results tally with the studies of Dimitriadis and Maroudas (2007) and Lee and Chen (2009). The former found that there were significant differences in satisfaction ratings between the young and the old. Similarly, the findings of the study of the latter indicated that there were significant differences among the age groups regarding banks' service quality in Vietnam. The aged being the only dissatisfied group suggests that the banks were not giving preferential treatment to the aged. Also, being dissatisfied with the convenience dimension implies the opening hours of the banks and the distance to the banks were not suitable for them as well.

(e) Hypothesis Ha5: There are No Differences in the Perceptions of the Educational Groups Regarding the Quality Dimensions of Banks' Services

The results demonstrated that all of the educational groups varied in their opinions with exception of the tangibles dimension. Therefore, this hypothesis was rejected. University graduates were the most satisfied in the case of the reliability dimension. Illiterates surfaced as the most dissatisfied and most satisfied for convenience and empathy dimensions respectively. The findings are consistent with the results of Siu and Mou (2007) and Lee and Chen (2009). The study of Siu and Mou showed that there were differences among the university, technical/vocational and secondary groups. In the same vein, the latter found that there were significant differences among the educational groups regarding the quality of banks' services in Vietnam. The groups differed about the reliability dimension. The findings suggest that the highly educated

and illiterates were very critical about the quality of services offered by banks in Ghana and Spain.

(f) Hypothesis Ha6: There are No Differences in the Perceptions of the Occupational Groups Regarding the Quality Dimensions of Banks' Services

The results portrayed that the groups varied in their perceptions in relation to reliability, convenience and to some extent empathy. Students and others (agriculture and construction) were the most satisfied and the most dissatisfied regarding the reliability and the convenience dimensions respectively. As a result, this hypothesis was not confirmed. The findings tally with the empirical studies of Lee and Chen (2009) and Athanassopoulos et al (2001). The results of the former unveiled that there were significant differences among the occupational groups regarding banks' service quality in Vietnam. In the case of the latter, they found that customer satisfaction was industry specific.

8.1.4 Hypothesis Hb: There is No Difference Between the Overall Satisfaction of Ghana and Spain

The results unveiled that both Ghana and Spain were dissatisfied. However, Ghana was more dissatisfied than Spain. Hypothesis Hb was therefore not supported. The findings are consistent with the study of Snee et al (2000). Their research demonstrated that satisfaction levels of banks services in the UK were higher than Hungary. The results did not however confirm the study of Dash et al (2009). They found that there were no differences between

Canada and India with regards to overall service quality expectations of customers.

(a) Hypothesis Hb1: There are No Differences Among the Districts Regarding Overall Satisfaction

(b) Hypotheses Hb2: There are No Differences Among the Communities Regarding Overall Satisfaction

(c) Hypothesis Hb3: There is No Difference Between Men and Women Regarding Overall Satisfaction

(d) Hypothesis Hb4: There are no Differences Among Age Groups Regarding Overall Satisfaction

(e) Hypothesis Hb5: There are No Differences Among the Educational Groups Regarding Overall Satisfaction

(f) Hypothesis Hb6: There are No Differences Among the Occupational Groups Regarding Overall Satisfaction

The results of the hypotheses indicated that generally all the demographic variables namely sex, districts, age, communities, education and occupation were highly dissatisfied with the banks' services. Differences occurred only in the degree of dissatisfaction among some of the variables. There were no differences in the level of dissatisfaction among each of these variables; communities, sex and age. Therefore, hypotheses Hb2, Hb3 and Hb4 respectively were supported. In the case of the districts, Kumasi was the most dissatisfied. Therefore, hypothesis Hb1 was not confirmed. Similarly, illiterates varied from the rest of the group as far as education was concerned. They were

the most dissatisfied. As a result of this, Hb5 was rejected. Workers from the service sector also surfaced as the most dissatisfied. Hypothesis Hb6 was therefore not confirmed. The entire results suggest that banks in Ghana and Spain offer poor quality services.

8.1.5 Hypothesis Hc There is No Relationship of Between the Overall Satisfaction and the Quality Dimensions of Banks' Services in Ghana and Spain

The results of the regression test showed that not all the dimensions had relationship with overall satisfaction. Only reliability and convenience came out as the determinants of overall satisfaction in Ghana and Spain. Hypothesis Hc was therefore not confirmed. The findings mean that when the banks become more or less reliable and convenient, overall satisfaction levels of customers will also increase or decrease. The results were not consistent with the studies of Jabnoun and Khalifa (2005), Arasli et al (2005), Lopez et al (2007), Jamal and Anastasiadou (2009) and Ravichandran et al (2010). In the case of Jabnoun and Khalifa (2005), though all the 4 factors were significant determinants of quality of service in conventional banks, the most important were values and image.

Whilst the study of Arasli et al (2005) showed that reliability had the highest impact on overall customer satisfaction, that of Lopez et al (2007) indicated that reliability, responsiveness, tangibles, access, communication and credibility positively correlated with satisfaction. In the case of Jamal and Anastasiadou (2009), reliability, tangibility and empathy positively correlated with customer satisfaction. Ravichandran et al (2010) also found that

responsiveness was the only significant dimension related to overall satisfaction of banks' services in India.

(a) Hypothesis Hc1: There is No Relationship Between the Overall Satisfaction and the Quality Dimensions of Banks' Services in Spain

(b) Hypothesis Hc2: There is No Relationship Between the Overall Satisfaction and the Quality Dimensions of Banks' Services in Ghana

The two hypotheses revealed that the relationship between overall satisfaction and the quality dimensions of banks services in Spain was different from Ghana. The regression analyses showed that whilst reliability, convenience and empathy were the determinants of overall service satisfaction in Ghana, only reliability was a predictor in Spain. The results signify that when customers in Ghana and Spain find the banks more or less reliable, overall satisfaction levels will rise or fall in both countries. The same situation will hold in Ghana for the convenient and the empathy dimensions. Hypothesis Hc1 and Hc2 were therefore not confirmed. It is clear that there was a difference between the relationship of overall satisfaction and the quality dimensions of banks' services in Ghana and Spain.

Since the results of the overall satisfaction (see 8.1.4) showed that both countries were highly dissatisfied, then the dissatisfaction of customers in Ghana could be explained in terms of the fact that the banks were found to be unreliable, inconvenient and non empathetic. In the case of Spain, it can be attributed to the unreliability of the banks. Respondents registered their displeasure on the questionnaire that the unreliability of the banks was manifested in their failure to keep to their promises and to give prompt services.

The explanations given for the convenience and the empathy dimensions are not different from (8.1.3.1a) supra.

From the data analysis and the discussions, it is conspicuous that there were some major differences between the perceptions of Ghana and Spain. The next section focuses on the conclusions of the study

8. 2 Conclusions

The main aim of the study was to examine the perceptions of customers regarding the quality of banks' services in Ghana and Spain in terms of their sex, age, education, occupation and geographical locations. Twenty-four communities were chosen from the Ashanti and the Catalonia regions in Ghana and Spain for the study. Information was gathered in both countries through a questionnaire. One thousand and four hundred questionnaires were received. A modified SERVPERF model with 21 items was adopted for the research. The principal component analysis was used to reduce the 21 items. In all, three main hypotheses with 15 sub-hypotheses were tested. The data was subjected to statistical analysis by using the ANOVA, t-test and the linear regression approaches. The main limitation of the study was that the total number of buildings/houses in each community was not broken down into zones except the cities of Girona and Barcelona. This was corrected by dividing the total number of buildings/houses in each community by the number of zones.

Savings and commercial banks were found to be the major banks that people patronised in Spain and Ghana respectively. Whilst office was the main means used in Ghana by customers in transacting business with the banks, Spanish customers used a variety of means; notably; office and telephone,

followed by office, internet and telephone and then office alone. The results also demonstrated that Spaniards did business with the banks more regularly than their Ghanaian counterparts.

The study elicited four quality dimensions namely reliability, convenience, tangibles and empathy. Also, both the reliability and the responsiveness dimensions were found to be highly correlated. Thus, the study has raised a theoretical concern and contributed to the academic debate on the universality of the dimensions of the SERVQUAL/SERVPERF models and the inter-relational nature of their items. The four dimensions also exhibited a subjective character in this study. This is because the factor loading patterns on each dimension varied in both countries, meaning they were seen differently by customers though in the same banking industry.

The study has also provided a strong evidence that perceptions of the quality dimensions of banks' services vary and depend on a myriad of factors even within the same country. First, the study has established that perceptions of the quality dimensions of banks' services are determined by customers' sex. Thus, both men and women had divergent views about the reliability and the tangible dimensions. In addition, the study has shown that customers' views about the quality dimensions of banks' services vary according to age. The age groups differed in terms of the reliability and convenience dimensions. Also, there were differences in the perceptions of the educational groups with reference to the reliability, convenience and the tangible dimensions. Similarly, the occupational groups varied in their views pertaining to the reliability and the convenience dimensions. At the district (provincial/regional) level, differences occurred in the reliability, convenience and the empathy dimensions. At the

global level, both Ghana and Spain varied in their perceptions of the quality dimensions of banks services with regard to the convenience, tangibles and the empathy dimensions. Therefore, the study has established that perceptions of the quality dimensions of banks' services are determined by customers' sex, age, education and occupation as well as geographical locations. The study has also proved that perceptions of the quality dimensions of banks' services are not influenced by the community that customers reside in.

The study has also shown that generally (overall satisfaction), all the variables namely sex, age, education, occupation and the geographical locations felt the banks performed poorly. Thus, the banks offered poor quality services in Ghana and Spain. The study also found that overall satisfaction is determined by the education, occupation and the geographical locations (district and country) of customers. The study also revealed that overall satisfaction is not affected by customers' sex, age and the community in which they live. Also the study has shown that not all the quality dimensions are determinants of overall satisfaction at the global level. Further more, predictors of overall satisfaction also depend on the country. Thus, the quality dimensions that predicted overall satisfaction in Ghana differed from that of Spain.

It is recommended that the five dimensions of the SERVQUAL/SERVPERF must be critically examined. It will be desirable if the reliability and the responsiveness dimensions are combined since they are highly correlated. Since customers in Ghana and Spain were dissatisfied about the reliability dimension banks in both countries should endeavour to be more reliable by way of fulfilling their promises and delivering prompt services. Specifically, more attention should be paid to Kumasi and Barcelona, the aged,

the primary school graduates and illiterates. Being reliable will not only build the confidence of existing customers but will also attract new ones as well.

Banks in Spain must have a second thought about their tangibles especially the general physical appearance of their offices both inside and outside and the appearance of their staff. Customers were also displeased with the convenience dimension in Ghana. Banks in Ghana should make it easier for their customers especially the aged, illiterates and others (agriculture and construction workers) to access their services and products easily. More branches must be opened. Also more Automated Teller Machines (ATM) should be installed at vantage points such as stores and post offices. Internet banking should be encouraged or be introduced throughout the country. In the case of the empathy dimension, banks in Ghana and Spain should be sensitive to the plight of customers in terms of their charges, tariffs and the waiting time, particularly the unemployed.

As the general feeling (overall satisfaction) was that banks sold poor quality services and products, banks should spare no efforts to take stock of their services and products as well as their operations in general to see where they are found wanting. This can be achieved through periodic customer satisfaction survey. Emphasis must be placed on the reliability, convenience and the empathy dimensions which surfaced most often as the ones that customers were dissatisfied with.

The four quality dimensions extracted were not fully clear because the loading patterns differed in both countries. It is recommended that the whole 22 items of SERVPERF should be used in future studies to verify if the results will

be the same or not. In conducting such studies, different geographical locations can be chosen from both Ghana and Spain.

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APPENDIX A

Definition of Communities

Community

A group of people living in a city, town or village

Urban

A community with a population of 5000 or more (Ghana Statistical Service, 2000)

A community with a population of 10,000 or more (Instituto EStadistica National, España, 2001)

Semi-Urban

A community with a population of more than 1500 and less than 5000, Ghana Statistical Institute, 2000)

A community with a population of more than 2000 and less 10,000 (Instituto Estadística National, España, 2001)

Rural

A community with a population 1500 or less (Ghana Statistical Service, 2000)

A community with a population of 2000 or less Instituto Estadística National, España, 2001)

APPENDIX B

UNIVERSITY OF GIRONA

QUESTIONNAIRE

IMPORTANT: THIS IS AN ACADEMIC EXERCISE AND THE INFORMATION OBTAINED WILL BE TREATED AS CONFIDENTIAL

GENERAL INFORMATION

Please tick where applicable

1. Male () Female ()

2. Up to 35 () 36- 60 () 61 & above ()

3a. **GHANA: Urban (town):** a community with a population of 5000 or more, **Semi-urban:** a community with a population of more than 1500 and less than 5000, **rural:** a community with a population of 1500 or less.

Community: () urban () semi-urban () rural

3b. **SPAIN: Urban (town):** a community with a population of 10,000 or more or more, **Semi-urban:** a community with a population of more than 2000 and less than 10,000, **rural:** a community with a population of 2000 or less
community: () urban () semi-urban () rural

4. Educational level primary () secondary/college () tertiary ()

Illiterate ()

5. Occupation () student () services () manufacturing

() unemployed () others

6. Type of bank you often deal with () bank/ commercial () savings/rural

() development & merchant () cooperatives/others

7. Frequency of using the bank () daily () once to thrice a week () once

in 2 weeks () once in 3 weeks () once a month

8. Mode of dealing with the bank () office () internet () telephone

() office & internet () office & telephone () internet & telephone

() office, internet & telephone

CUSTOMER SATISFACTION

Please rank your views using the scale 1- 7 on whether you are satisfied or not with the services provided by the bank you deal with often and the general environment under which it operates

Scale:

7=Very satisfied

6=satisfied

5 =Somehow satisfied

4=Indifferent

3= Somehow dissatisfied

2=Dissatisfied

1=Very dissatisfied

Items	Scale						
	Very Dissatisfied			Very Satisfied			
	1	2	3	4	5	6	7
Banks fulfils its promises at the time indicated							
Bank's staff have the knowledge to answer all my questions							
Distance to the office (premises) of the bank							
Materials associated with the service like pamphlets, statements are virtually appealing at the bank							
Bank's performs the services exactly at the first time							
Bank has my interest at heart							
Banks gives me individual attention							
Bank has modern equipment & tools							
Bank's staff give you prompt service							
Bank operating hours convenient to me							
Bank show a keen interest in solving your problems							
Bank's staff behaviour instils confidence in me							
Bank's physical facilities virtually nice							

APPENDIX C

Number of Buildings/Houses in Zones

Table A.1. Number of Buildings/Houses in Zones

Community	Zone	Buildings/ Houses	Zone	Buildings/ Houses
Girona	Can Gilbert de Pla	148	Fontajau	234
Torroella de Mongri	Sobrestany	775	Barri Vell	775
Barcelona	Pedrabels	759	Navas	856
Abrera	Ca n'Amat	440	Sant Miquel	440
Bantama	Abrepo Junction	314	Market	314
Suame	Kropo	241	Roman	241
Bekwai	Nampasa	187	Zongo	187
Poano	North	135	East	135
Llagostera	Selva Brava	337	Núcleo Urban	337
Besalú	Grup Del Mont	109	Sector 2	109
Cabrera de Mar	Les Senies	273	Pla de l'Avelia	273
Sant Esteve Sesrovires	Vallserrat	272	Masia Bach	272
Appeadu	North	113	South	113
Mpatase	Police Depot	123	Telecom Area	123
Esumaja	Atifi	92	Anaifo	92
Kokofu	North	107	East	107
Portbou	La Riera	75	Centre Poble	75
St. Feliu de Pllerols	Pla de Bastons	98	Cases Noves	98
Figaró Montmany	Barri de l'Estacio	103	Barri de Dalt	103
Ullastrell	Sardia	93	Cal Jep	93
Twumduasi	Apue	68	Atoe	68
Anyinam	Esoro	79	Efam	79
Asamang	East	57	North	57
Amoaful	North	48	South	48

APPENDIX D

Determination of Sample Size of Buildings/Houses

Since the population was not evenly divisible and to ensure each building/house was given the chance to be selected, a non-integer was chosen at random as the interval for all the cases. Each non-integer selected was rounded up to the next integer.

$$N/n = k$$

N= population size

n=sample size

K= the sample interval

Can Gilbert de Pla

$$148/31 = 4.77$$

Random starting point was between 0 – 4.8. 3.8 was selected and rounded up to 4.

Therefore the sample intervals were: 4, 8, 12, 16, 20, 24, 28.....124.

Fontajau

$$234/32 = 7.31$$

Starting point was between 0 –7.3, 4.3 was chosen and rounded up to 5.

Therefore the intervals were: 5, 10, 15, 20, 25, 30, 35....160

Sobrestany

$$775/31=25$$

Random starting point was between 0-25. 10 was selected

Therefore the intervals were: 10, 35, 60, 85, 110, 135.....760

Barri Vell

$$775/31=25$$

Random starting point was between 0 - 25. 2 was picked

Therefore the intervals were, 2, 27, 52, 77, 102, 127, 152....752

Pedrabels

$$759/62=12.24$$

Random starting point was between 0 -12.2. 7.2 was chosen and rounded up to 8

Therefore the intervals were: 8, 20, 32, 44, 56, 68, 90....750

Navas

$$856/63=13.58$$

Random starting point was between 0 – 13.6. 4.6 was picked and rounded up to 5

Therefore the intervals were: 5, 18, 31, 44, 57, 70, 83, 96, 109, 122.....811

Ca N' Amat

$$440/62= 7.09$$

Random starting point was between 0 – 7.09. 2.09 was selected and rounded up to 3.

Therefore the intervals were: 3, 10, 17, 24, 31, 38, 45, 52, 59, 66, 73....437

Sant Miquel

$$440/63=6.98$$

Random starting point was between 0 – 6.9. 1.9 was chosen and rounded up to 2.

Therefore, the intervals were between 2, 8, 14, 20, 26, 32, 38, 44, 50, 56.....382

Aprepo Junction

$$314/55=5.70$$

Random starting point was between 0 – 5.7. 3.7 was chosen and rounded up to 4.

Therefore, the intervals were 4, 9, 14, 19, 24, 29, 34, 39.....274

Market

$$314/54= 5.81$$

Random starting point was between 0 – 5.8. 5.8 was picked and rounded up to 6.

Therefore, the intervals were 6, 11, 16, 21, 26, 31, 36, 41, 46, 51.....271

Kropo

$$241/54= 4.46$$

Random starting point was between 0 - 4.5. 2.5 was chosen and rounded up to 3.

Therefore the intervals were 3, 7, 11, 15, 19, 23, 27, 31, 35, 39.....215

Roman

$$241/54= 4.46$$

Random starting point was between 0 – 4.5. 1.5 was selected and rounded up to 2.

Therefore the intervals were 2, 6, 10, 14, 18, 22, 26, 30, 34, 38.....214

Nampasa

$$187/28= 6.67$$

Random starting point was between 0 – 6.7. 6.7 was selected and rounded up to 7.

Therefore the intervals were 7, 13, 19, 25, 31, 37, 43, 49, 55, 61.....169

Zongo

$$187/27= 6.92$$

Random starting point was between 0 – 6.9. 4.9 was picked and rounded up to 5.

Therefore the intervals were 5, 11, 17, 23, 29, 35, 41, 47, 53, 59, 65.....159

Poano North

$$135/27= 5$$

Random starting point was between 0 – 5. 3 was selected.

Therefore the intervals were 3, 8, 13, 18, 23, 28, 33, 38, 43, 48, 53.....138.

Poano East

$$135/27=5$$

Random starting point was between 0 – 5. 1 was chosen.

There the intervals were 1, 6, 11, 16, 21, 26, 31, 36. 41, 46, 51.....131

Selva Brava

$$337/21= 16.04$$

Random starting point was between 0 – 16.04. 11.04 was chosen and rounded up to 12.

Therefore the intervals were 12, 28, 44, 60, 76, 92, 108, 124. 140, 156.....332

Nucleo Urban

$$337/21=. 16.04$$

Random starting point was between 0 – 16.04. 7.04 was chosen and rounded up to 8

Therefore the intervals point were 8, 24, 40, 56, 72, 88, 104, 120, 136, 152....328

Grup Del mont

$$109/21= 5.19$$

Random starting point was between 0 – 5.2. 3.02 was picked and rounded up to 4.

Therefore the intervals were, 4, 9, 14, 19, 24, 29, 34, 39, 44, 49, 54.....104

Sector 2

$$109/20= 5.45$$

Random starting point was between 0 – 5.5. 4.5 was picked and rounded up to 5.

Therefore the intervals were: 5, 10, 15, 20, 25, 30, 35, 40, 45, 50, 55.....100

Les Senies

$$273/41= 6.65$$

Random starting point was between 0 – 6.7. 3.7 was chosen and rounded up to 4.

Therefore the intervals were: 4, 10, 16, 22, 28, 34, 40, 46, 52, 58, 64.....244.

Pla de l'Avelia

$$273/42= 6.5$$

Random starting point was between 0 – 6.5. 5.5 was picked and rounded up to 6.

Therefore the intervals were 6, 12, 18, 24, 30, 36, 42, 48, 54, 60, 66, 72....252

Vallserrat

$$272/42= 6.47$$

Random starting point was between 0 – 6.5. 2.5 was chosen and rounded up to 3.

Therefore the intervals were: 3, 9, 15, 21, 27, 33, 39, 45, 51, 57, 63.....249

Masia Bach

$$272/42= 6.47$$

Random starting point was between 0 – 6.5. 4.5 was chosen and rounded up to 5 .

Therefore the intervals were 5, 11, 17, 23, 29, 35, 41, 47, 53, 59, 65.....253

Appeadu North

$$113/36= 3.13$$

Random Starting point was between 0 – 3.13. 1.3 was chosen and rounded up to 2.

Therefore the intervals were, 2, 5, 8, 11, 14, 17, 20, 23, 26, 29, 32....107

Apeadu South

$$113/36$$

Random starting point was between 0 – 3.13. 3.13 was chosen and rounded up to 4.

Therefore the intervals were:4, 7, 11, 14, 17, 20, 23, 26, 29, 32, 35, 38.....111

Mpatase Police Depot

$$123/36= 3.41$$

Random starting point was between 0 – 3.4. 2.4 was selected and rounded up to 3.

Therefore the intervals were 3, 6, 9, 12, 15, 18, 21, 24, 27, 30, 33.....108

Mpatase Telecom

$$123/36= 3.41$$

Random starting point was between 0 – 3.4. 1.4 was chosen and rounded up to 2.

Therefore the intervals were: 2, 5, 8, 11, 14, 17, 20, 23, 26, 29, 32, 35....107

Essumeja Atifi

$$92/18= 5.11$$

Random starting point was between 0 – 5.1. 3.1 was selected and rounded up to 4.

Therefore the intervals were: 4, 9, 14, 19, 24, 29, 34, 39, 44, 49, 54.....89

Essumeja Anafo

$$92/18= 5.11$$

Random starting point was between 0 – 5.1. 4.1 was picked and was rounded up to 5.

Therefore the intervals were: 5, 10, 15, 20, 25, 30, 35, 40, 45, 50, 55....90

Kokofu Norh

$$107/18= 5.94$$

Random starting point was between 0 – 5.9. 2.9 was selected and was rounded up to 3

Therefore the intervals were: 3, 8, 13, 18, 23, 28, 33, 38, 43, 48, 53.....88

Kokufo East

$$107/18= 5.94$$

Random starting point was between 0 – 5.9. 5.9 was chosen and was rounded up to 6

Therefore the intervals were: 6, 11, 16, 21, 26, 31, 36, 41, 46, 51, 56.....91

La Riera

$$75/11= 6.81$$

Random starting point was between 0 – 6.8. 4.8 was chosen and rounded up to 5.

Therefore the intervals were: 5, 11, 17, 23, 29, 35, 41, 47, 53, 59 and 65

Centre Poble

$$75/10= 7.5$$

Random starting point was between 0 – 7.5. 6.5 was chosen and was round

ed up to 7.

Therefore the intervals were: 7, 17, 27, 37, 47, 57, 67, 77, 87 and 97

Pla de Bastons

$$98/11= 8.90$$

Random starting point was between 0 – 8.9. 3.9 was selected and was rounded up to 4.

Therefore the intervals were: 4, 12, 20, 28, 36, 44, 52, 60, 68, 76 and 84

Cases Noves

$$98/10= 9.8$$

Random starting point was between 0 – 9.8. 9.8 was picked and rounded up to 10

Therefore the intervals were: 10, 19, 28, 37, 46, 55, 64, 73, 82 and 91

Barri de l'Estacio

$$103/21= 4.90$$

Random starting point was between 0 – 4.9. 2.9 was taken and rounded up to 3.

Therefore the intervals were: 3, 7, 11, 15, 19, 23, 27, 31, 35, 39, 43.....83

Barri de Dalt

$$103/21= 4.90$$

Random starting point was between 0 – 4.9. 3.9 was chosen and was rounded up to 4

Therefore the intervals were: 4, 8, 12, 16, 20, 24, 28, 32, 36, 40, 44....84

Sardia

$$93/20 = 4.65$$

Random starting point was between 0 – 4.7. 3.7 was chosen and rounded up to 4

Therefore the intervals were: 4, 8, 12, 16, 20, 24, 28, 32, 36, 40, 44.....80

Cal Jep

$$93/21 = 4.42$$

Random starting point was between 0 – 4.4. 2.4 was taken and rounded up to 3.

Therefore the intervals were: 3, 7, 11, 15, 19, 23, 27, 31, 35, 39, 43.....83

Twumduasi Apue

$$68/18 = 3.77$$

Random starting point was between 0 – 3.8. 1.8 was selected and rounded up to 2.

Therefore the intervals were: 2, 5, 8, 11, 14, 17, 20, 23, 26, 29, 32.....53

Twumduasi Atoe

$$68/18 = 3.77$$

Random starting point was between 0 – 3.8. 3.8 was chosen and rounded up to 4.

Therefore the intervals were: 4, 7, 10, 13, 16, 19, 22, 25, 28, 31, 34.....55

Anyinam Esoro

$$79/18 = 4.38$$

Random starting point was between 0 – 4.4. 2.4 was chosen and rounded up to 3.

Therefore the intervals were: 3, 7, 11, 15, 19, 23, 27, 31, 35, 39, 43.....71

Anyinam Efam

$$79/18 = 4.38$$

Random starting point was between 0 – 4.4. 3.4 was picked and was rounded up to 4.

Therefore the intervals were: 4, 8, 12, 16, 20, 24, 28, 32, 36, 40, 44.....72

Asamang East

$$57/18 = 6.33$$

Random starting point was between 0 – 6.3. 6.3 was chosen and rounded up to 7.

Therefore the intervals were: 7, 13, 19, 25, 31, 37, 43, 49 and 55

Asamang North

$$57/18 = 6.33$$

Random starting point was between 0 – 6.3. 4.3 was selected and was rounded up to 5.

Therefore the intervals were: 5, 11, 17, 23, 29, 35, 41, 47 and 53

Amoaful North

$$48/9 = 5.33$$

Random starting point was between 0 – 5.3. 2.3 was chosen and rounded up to 3

Therefore the intervals were: 3, 8, 13, 18, 23, 28, 33, 38 and 43

Amoaful South

$$48/9 = 5.33$$

Random starting point was between 0 – 5.3. 3.3 and was rounded up to 4.

Therefore the intervals were: 4, 9, 14, 19, 24, 29, 34, 39, and 44

APPENDIX E
Sample Size of Questionnaire Administered and Received

Table A.2. Sample Size of Questionnaire Administered and Received

Zone	Administered	Received	Zone	Administered	Received
Can Gilbert de Pla	31	23	Fontajau	32	21
Sobrestany	31	17	Bari Vell	31	20
Pedrabels	62	31	Navas	63	34
Ca N'Amat	62	29	Sant Miquel	63	35
Abrepo junction	55	38	Market	54	37
Kropo	54	36	Roman	54	39
Nampasa	28	18	Zongo	27	16
Poano North	27	16	Poano East	27	17
Selva Brava	21	9	Núcleo Urban	21	14
Grup Del Mont	21	11	Sector 2	20	12
Les Series	41	24	Pla de l'Avelia	42	23
Vallserrat	42	26	Masia Bach	42	18
Appeadu North	36	19	Appeadu South	36	23
Mpatase Police Depot	36	24	Mpatase Telecom	36	21
Essumeja Atifi	18	12	Essumaja Anafo	18	8
Kokofu West	18	9	Kokofu East	18	11
La Riera	11	5	Centre Poble	10	4
Pla de Bastons	11	6	Cases Noves	10	5
Barri de l'Estacio	21	14	Barri de Dalt	21	13
Sardia	20	10	Cal Jep	21	11
Twumduasi Apue	18	12	Twumduasi Atoe	18	8
Anyinam Esoro	18	11	Anyinam Anafo	18	10
Asamang East	9	4	Asamang West	9	6

Amoaful North	9	5	Amoaful South	9	4
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APPENDIX F
Districts and Tangibles of SERVPERF Bonferroni
Multiple Comparisons

Didtricts and Tangibles of SERVPERF Bonferroni

Dependent Variable	(I) location	(J) location	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval
						Lower Bound
equipment	Girona	Barcelona	.125	.252	1.000	-.54
		Kumasi	.008	.255	1.000	-.67
		Bekwai	.104	.535	1.000	-1.31
	Barcelona	Girona	-.125	.252	1.000	-.79
		Kumasi	-.116	.102	1.000	-.39
		Bekwai	-.021	.482	1.000	-1.29
	Kumasi	Girona	-.008	.255	1.000	-.68
		Barcelona	.116	.102	1.000	-.15
		Bekwai	.096	.483	1.000	-1.18
	Bekwai	Girona	-.104	.535	1.000	-1.52
		Barcelona	.021	.482	1.000	-1.25
		Kumasi	-.096	.483	1.000	-1.37
physical facilities	Girona	Barcelona	.309	.237	1.000	-.32
		Kumasi	.053	.240	1.000	-.58
		Bekwai	-.083	.504	1.000	-1.41
	Barcelona	Girona	-.309	.237	1.000	-.94
		Kumasi	-.257*	.096	.047	-.51
		Bekwai	-.392	.453	1.000	-1.59
	Kumasi	Girona	-.053	.240	1.000	-.69
		Barcelona	.257*	.096	.047	.00
		Bekwai	-.135	.455	1.000	-1.34
	Bekwai	Girona	.083	.504	1.000	-1.25
		Barcelona	.392	.453	1.000	-.81
		Kumasi	.135	.455	1.000	-1.07
employees neat	Girona	Barcelona	.431	.212	.255	-.13
		Kumasi	-.923*	.215	.000	-1.49
		Bekwai	-.455	.451	1.000	-1.65
	Barcelona	Girona	-.431	.212	.255	-.99
		Kumasi	-1.354*	.086	.000	-1.58
		Bekwai	-.886	.406	.176	-1.96
	Kumasi	Girona	.923*	.215	.000	.35
		Barcelona	1.354*	.086	.000	1.13
		Bekwai	.468	.407	1.000	-.61
Bekwai	Girona	.455	.451	1.000	-.74	

		Barcelona	.886	.406	.176	-19
		Kumasi	-.468	.407	1.000	-1.55
materials	Girona	Barcelona	.200	.230	1.000	-.41
		Kumasi	.895*	.233	.001	.28
		Bekwai	1.166	.489	.105	-.13
	Barcelona	Girona	-.200	.230	1.000	-.81
		Kumasi	.695*	.094	.000	.45
		Bekwai	.966	.440	.171	-.20
	Kumasi	Girona	-.895*	.233	.001	-1.51
		Barcelona	-.695*	.094	.000	-.94
		Bekwai	.271	.442	1.000	-.90
	Bekwai	Girona	-1.166	.489	.105	-2.46
		Barcelona	-.966	.440	.171	-2.13
		Kumasi	-.271	.442	1.000	-1.44

*. The mean difference is significant at the 0.05 level.

APPENDIX G Districts and Reliability of SERVPERF Bonferroni

Multiple Comparisons

Districts and Reliability of SERVPERF Bonferroni

Dependent Variable	(I) location	(J) location	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
promise fulfil	Girona	Barcelona	.492	.179	.038	.02	.97
		Kumasi	.369	.182	.255	-.11	.85
		Bekwai	.344	.382	1.000	-.67	1.35
	Barcelona	Girona	-.492*	.179	.038	-.97	-.02
		Kumasi	-.122	.073	.562	-.32	.07
		Bekwai	-.148	.343	1.000	-1.06	.76
	Kumasi	Girona	-.369	.182	.255	-.85	.11
		Barcelona	.122	.073	.562	-.07	.32
		Bekwai	-.026	.345	1.000	-.94	.89
	Bekwai	Girona	-.344	.382	1.000	-1.35	.67
		Barcelona	.148	.343	1.000	-.76	1.06
		Kumasi	.026	.345	1.000	-.89	.94
keen interest	Girona	Barcelona	-.186	.196	1.000	-.71	.33
		Kumasi	-.302	.199	.774	-.83	.22
		Bekwai	.210	.418	1.000	-.89	1.31
	Barcelona	Girona	.186	.196	1.000	-.33	.71
		Kumasi	-.116	.080	.878	-.33	.09
		Bekwai	.396	.376	1.000	-.60	1.39
	Kumasi	Girona	.302	.199	.774	-.22	.83
		Barcelona	.116	.080	.878	-.09	.33
		Bekwai	.512	.377	1.000	-.48	1.51

	Bekwai	Girona	-.210	.418	1.000	-1.31	.89
		Barcelona	-.396	.376	1.000	-1.39	.60
		Kumasi	-.512	.377	1.000	-1.51	.48
perform services	Girona	Barcelona	.454*	.171	.049	.00	.91
		Kumasi	.409	.173	.111	-.05	.87
		Bekwai	.390	.363	1.000	-.57	1.35
	Barcelona	Girona	-.454*	.171	.049	-.91	.00
		Kumasi	-.045	.069	1.000	-.23	.14
		Bekwai	-.064	.327	1.000	-.93	.80
	Kumasi	Girona	-.409	.173	.111	-.87	.05
		Barcelona	.045	.069	1.000	-.14	.23
		Bekwai	-.019	.328	1.000	-.89	.85
	Bekwai	Girona	-.390	.363	1.000	-1.35	.57
		Barcelona	.064	.327	1.000	-.80	.93
		Kumasi	.019	.328	1.000	-.85	.89
error free	Girona	Barcelona	-.316	.176	.431	-.78	.15
		Kumasi	.765*	.178	.000	.29	1.23
		Bekwai	.756	.373	.259	-.23	1.74
	Barcelona	Girona	.316	.176	.431	-.15	.78
		Kumasi	1.081*	.071	.000	.89	1.27
		Bekwai	1.072*	.336	.009	.18	1.96
	Kumasi	Girona	-.765*	.178	.000	-1.23	-.29
		Barcelona	-1.081*	.071	.000	-1.27	-.89
		Bekwai	-.009	.337	1.000	-.90	.88
	Bekwai	Girona	-.756	.373	.259	-1.74	.23
		Barcelona	-1.072*	.336	.009	-1.96	-.18
		Kumasi	.009	.337	1.000	-.88	.90

*. The mean difference is significant at the 0.05 level.

APPENDIX H Districts and the Responsiveness of SERVPERF Bonferroni

Multiple Comparisons

Districts and the Responsiveness of SERVPERF Bonferroni

Dependent Variable	(I) location	(J) location	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
exactly the time	Girona	Barcelona	.536*	.182	.020	.06	1.02
		Kumasi	.413	.184	.150	-.07	.90
		Bekwai	.491	.387	1.000	-.53	1.51
	Barcelona	Girona	-.536*	.182	.020	-1.02	-.06
		Kumasi	-.123	.074	.582	-.32	.07
		Bekwai	-.045	.348	1.000	-.97	.87
	Kumasi	Girona	-.413	.184	.150	-.90	.07

		Barcelona	.123	.074	.582	-.07	.32
		Bekwai	.077	.349	1.000	-.85	1.00
	Bekwai	Girona	-.491	.387	1.000	-1.51	.53
		Barcelona	.045	.348	1.000	-.87	.97
		Kumasi	-.077	.349	1.000	-1.00	.85
prompt service	Girona	Barcelona	.584	.176	.006	.12	1.05
		Kumasi	.688	.179	.001	.22	1.16
		Bekwai	.515	.375	1.000	-.48	1.51
	Barcelona	Girona	-.584	.176	.006	-1.05	-.12
		Kumasi	.104	.072	.882	-.09	.29
		Bekwai	-.070	.337	1.000	-.96	.82
	Kumasi	Girona	-.688	.179	.001	-1.16	-.22
		Barcelona	-.104	.072	.882	-.29	.09
		Bekwai	-.174	.339	1.000	-1.07	.72
	Bekwai	Girona	-.515	.375	1.000	-1.51	.48
		Barcelona	.070	.337	1.000	-.82	.96
		Kumasi	.174	.339	1.000	-.72	1.07
always willing	Girona	Barcelona	-.217	.215	1.000	-.79	.35
		Kumasi	-.038	.218	1.000	-.61	.54
		Bekwai	.376	.457	1.000	-.83	1.58
	Barcelona	Girona	.217	.215	1.000	-.35	.79
		Kumasi	.179	.087	.244	-.05	.41
		Bekwai	.593	.411	.897	-.49	1.68
	Kumasi	Girona	.038	.218	1.000	-.54	.61
		Barcelona	-.179	.087	.244	-.41	.05
		Bekwai	.414	.413	1.000	-.68	1.51
	Bekwai	Girona	-.376	.457	1.000	-1.58	.83
		Barcelona	-.593	.411	.897	-1.68	.49
		Kumasi	-.414	.413	1.000	-1.51	.68
not too busy	Girona	Barcelona	-.168	.184	1.000	-.66	.32
		Kumasi	1.803	.187	.000	1.31	2.30
		Bekwai	2.035	.392	.000	1.00	3.07
	Barcelona	Girona	.168	.184	1.000	-.32	.66
		Kumasi	1.971	.075	.000	1.77	2.17
		Bekwai	2.203	.352	.000	1.27	3.13
	Kumasi	Girona	-1.803	.187	.000	-2.30	-1.31
		Barcelona	-1.971	.075	.000	-2.17	-1.77
		Bekwai	.232	.354	1.000	-.70	1.17
	Bekwai	Girona	-2.035	.392	.000	-3.07	-1.00
		Barcelona	-2.203	.352	.000	-3.13	-1.27
		Kumasi	-.232	.354	1.000	-1.17	.70

*. The mean difference is significant at the 0.05 level.

APPENDIX I
Districts and the Assurance of SERVPERF Bonferroni

Multiple Comparisons

Districts and Assurance of SERVPERF Bonferroni

Dependent Variable	(I) location	(J) location	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
instils confidence	Girona	Barcelona	-.380	.255	.816	-1.05	.29
		Kumasi	.192	.258	1.000	-.49	.87
		Bekwai	.182	.542	1.000	-1.25	1.62
	Barcelona	Girona	.380	.255	.816	-.29	1.05
		Kumasi	.573 [†]	.104	.000	.30	.85
		Bekwai	.563	.487	1.000	-.73	1.85
	Kumasi	Girona	-.192	.258	1.000	-.87	.49
		Barcelona	-.573 [†]	.104	.000	-.85	-.30
		Bekwai	-.010	.489	1.000	-1.30	1.28
	Bekwai	Girona	-.182	.542	1.000	-1.62	1.25
		Barcelona	-.563	.487	1.000	-1.85	.73
		Kumasi	.010	.489	1.000	-1.28	1.30
feel safe	Girona	Barcelona	-.141	.170	1.000	-.59	.31
		Kumasi	-.606 [†]	.173	.003	-1.06	-.15
		Bekwai	-.451	.362	1.000	-1.41	.51
	Barcelona	Girona	.141	.170	1.000	-.31	.59
		Kumasi	-.464 [†]	.069	.000	-.65	-.28
		Bekwai	-.310	.326	1.000	-1.17	.55
	Kumasi	Girona	.606 [†]	.173	.003	.15	1.06
		Barcelona	.464 [†]	.069	.000	.28	.65
		Bekwai	.154	.327	1.000	-.71	1.02
	Bekwai	Girona	.451	.362	1.000	-.51	1.41
		Barcelona	.310	.326	1.000	-.55	1.17
		Kumasi	-.154	.327	1.000	-1.02	.71
staff courteous	Girona	Barcelona	-.101	.208	1.000	-.65	.45
		Kumasi	1.043 [†]	.211	.000	.49	1.60

		Bekwai	.809	.442	.406	-.36	1.98
	Barcelona	Girona	.101	.208	1.000	-.45	.65
		Kumasi	1.145*	.084	.000	.92	1.37
		Bekwai	.910	.398	.134	-.14	1.96
	Kumasi	Girona	-1.043*	.211	.000	-1.60	-.49
		Barcelona	-1.145*	.084	.000	-1.37	-.92
		Bekwai	-.234	.399	1.000	-1.29	.82
	Bekwai	Girona	-.809	.442	.406	-1.98	.36
		Barcelona	-.910	.398	.134	-1.96	.14
		Kumasi	.234	.399	1.000	-.82	1.29
have the knowledge	Girona	Barcelona	-.118	.185	1.000	-.61	.37
		Kumasi	.654*	.188	.003	.16	1.15
		Bekwai	.397	.394	1.000	-.65	1.44
	Barcelona	Girona	.118	.185	1.000	-.37	.61
		Kumasi	.773*	.075	.000	.57	.97
		Bekwai	.515	.354	.879	-.42	1.45
	Kumasi	Girona	-.654*	.188	.003	-1.15	-.16
		Barcelona	-.773*	.075	.000	-.97	-.57
		Bekwai	-.258	.356	1.000	-1.20	.68
	Bekwai	Girona	-.397	.394	1.000	-1.44	.65
		Barcelona	-.515	.354	.879	-1.45	.42
		Kumasi	.258	.356	1.000	-.68	1.20

*. The mean difference is significant at the 0.05 level.

APPENDIX J Districts and the Empathy of SERVPERF Bonferroni

Multiple Comparisons

Districts and the Empathy of SERVPERF Bonferroni

Dependent Variable	(I) location	(J) location	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
individual attention	Girona	Barcelona	1.279	.310	.000	.46	2.10
		Kumasi	.434	.314	1.000	-.40	1.27
		Bekwai	.456	.660	1.000	-1.29	2.20
	Barcelona	Girona	-1.279	.310	.000	-2.10	-.46
		Kumasi	-.845	.126	.000	-1.18	-.51

Bekwai	Girona	-.933	.438	.201	-2.09	.23
	Barcelona	-.880	.394	.155	-1.92	.16
	Kumasi	-.537	.395	1.000	-1.58	.51

*. The mean difference is significant at the 0.05 level.

APPENDIX K Age Group and Tangibles of SERVPERF Bonferroni

Age Group and Tangibles of SERVPERF Bonferroni

Dependent Variable	(I) age	(J) age	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
equipment	up to 35	36 to 60	.040	.109	1.000	-.22	.30
		61+	-.073	.149	1.000	-.43	.28
	36 to 60	up to 35	-.040	.109	1.000	-.30	.22
		61+	-.113	.158	1.000	-.49	.27
	61+	up to 35	.073	.149	1.000	-.28	.43
		36 to 60	.113	.158	1.000	-.27	.49
physical facilities	up to 35	36 to 60	.025	.103	1.000	-.22	.27
		61+	-.113	.140	1.000	-.45	.22
	36 to 60	up to 35	-.025	.103	1.000	-.27	.22
		61+	-.138	.150	1.000	-.50	.22
	61+	up to 35	.113	.140	1.000	-.22	.45
		36 to 60	.138	.150	1.000	-.22	.50
employees neat	up to 35	36 to 60	-.170	.104	.309	-.42	.08
		61+	-.449	.142	.005	-.79	-.11
	36 to 60	up to 35	.170	.104	.309	-.08	.42
		61+	-.279	.151	.197	-.64	.08
	61+	up to 35	.449	.142	.005	.11	.79
		36 to 60	.279	.151	.197	-.08	.64
materials	up to 35	36 to 60	.216	.103	.111	-.03	.46
		61+	-.012	.140	1.000	-.35	.33
	36 to 60	up to 35	-.216	.103	.111	-.46	.03
		61+	-.228	.150	.386	-.59	.13
	61+	up to 35	.012	.140	1.000	-.33	.35
		36 to 60	.228	.150	.386	-.13	.59

*. The mean difference is significant at the 0.05 level.

APPENDIX L
Age Group and Reliability of SERVPERF Bonferroni

Multiple Comparisons

Age Group and Reliability of SERVPERF Bonferroni

Dependent Variable	(I) age	(J) age	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
promise fulfill	up to 35	36 to 60	.185	.078	.054	.00	.37
		61+	.141	.106	.548	-.11	.40
	36 to 60	up to 35	-.185	.078	.054	-.37	.00
		61+	-.044	.113	1.000	-.31	.23
	61+	up to 35	-.141	.106	.548	-.40	.11
		36 to 60	.044	.113	1.000	-.23	.31
keen interest	up to 35	36 to 60	.019	.085	1.000	-.19	.22
		61+	-.167	.116	.454	-.44	.11
	36 to 60	up to 35	-.019	.085	1.000	-.22	.19
		61+	-.186	.124	.399	-.48	.11
	61+	up to 35	.167	.116	.454	-.11	.44
		36 to 60	.186	.124	.399	-.11	.48
perform services	up to 35	36 to 60	.060	.074	1.000	-.12	.24
		61+	.249*	.101	.041	.01	.49
	36 to 60	up to 35	-.060	.074	1.000	-.24	.12
		61+	.189	.107	.237	-.07	.45
	61+	up to 35	-.249*	.101	.041	-.49	.00
		36 to 60	-.189	.107	.237	-.45	.07
error free	up to 35	36 to 60	.064	.086	1.000	-.14	.27
		61+	.241	.117	.119	-.04	.52
	36 to 60	up to 35	-.064	.086	1.000	-.27	.14
		61+	.177	.125	.467	-.12	.48
	61+	up to 35	-.241	.117	.119	-.52	.04
		36 to 60	-.177	.125	.467	-.48	.12

*. The mean difference is significant at the 0.05 level.

APPENDIX M
Age Group and Responsiveness of SERVPERF Bonferroni

Multiple Comparisons

Age Group and Responsiveness of SERVPERF Bonferroni

Dependent Variable	(I) age	(J) age	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
exactly the time	up to 35	36 to 60	.102	.079	.586	-.09	.29
		61+	.304*	.107	.014	.05	.56
	36 to 60	up to 35	-.102	.079	.586	-.29	.09
		61+	.201	.114	.236	-.07	.48
	61+	up to 35	-.304*	.107	.014	-.56	-.05

		36 to 60							
prompt service	up to 35	36 to 60							
		61+							
	36 to 60	up to 35							
		61+							
	61+	up to 35							
		36 to 60							
always willing	up to 35	36 to 60							
		61+							
	36 to 60	up to 35							
		61+							
	61+	up to 35							
		36 to 60							
not too busy	up to 35	36 to 60							
		61+							
	36 to 60	up to 35							
		61+							
	61+	up to 35							
		36 to 60							

*. The mean difference is significant at the 0.05 level.

APPENDIX N Age and the Assurance of SERVPERF Bonferroni

Multiple Comparisons

Age and Assurance of SERVPERF Bonferroni

Dependent Variable	(I) age	(J) age	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
instils confidence	up to 35	36 to 60	.105	.112	1.000	-.17	.37
		61+	.350	.153	.067	-.02	.72
	36 to 60	up to 35	-.105	.112	1.000	-.37	.17
		61+	.245	.163	.397	-.15	.64
	61+	up to 35	-.350	.153	.067	-.72	.02
		36 to 60	-.245	.163	.397	-.64	.15
feel safe	up to 35	36 to 60	.045	.076	1.000	-.14	.23
		61+	.031	.103	1.000	-.22	.28
	36 to 60	up to 35	-.045	.076	1.000	-.23	.14
		61+	-.014	.110	1.000	-.28	.25
	61+	up to 35	-.031	.103	1.000	-.28	.22
		36 to 60	.014	.110	1.000	-.25	.28
staff courteous	up to 35	36 to 60	.111	.100	.802	-.13	.35
		61+	.236	.136	.247	-.09	.56
	36 to 60	up to 35	-.111	.100	.802	-.35	.13
		61+	.125	.145	1.000	-.22	.47
	61+	up to 35	-.236	.136	.247	-.56	.09
		36 to 60	-.125	.145	1.000	-.47	.22
have the knowledge	up to 35	36 to 60	.240*	.085	.015	.04	.44
		61+	.174	.116	.396	-.10	.45
	36 to 60	up to 35	-.240*	.085	.015	-.44	-.04

	61+		-0.066	.123	1.000	-0.36	.23
61+	up to 35		-0.174	.116	.396	-0.45	.10
	36 to 60		.066	.123	1.000	-0.23	.36

*. The mean difference is significant at the 0.05 level.

APPENDIX O
Age and Empathy of SERVPERF Bonferroni
Multiple Comparisons

Age and Empathy of SERVPERFBonferroni

Dependent Variable	(I) age	(J) age	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
individual attention	up to 35	36 to 60	-.185	.139	.549	-.52	.15
		61+	-.019	.189	1.000	-.47	.43
	36 to 60	up to 35	.185	.139	.549	-.15	.52
		61+	.166	.201	1.000	-.32	.65
	61+	up to 35	.019	.189	1.000	-.43	.47
		36 to 60	-.166	.201	1.000	-.65	.32
convenient hours	up to 35	36 to 60	-.477*	.179	.024	-.91	-.05
		61+	-.495	.244	.128	-1.08	.09
	36 to 60	up to 35	.477*	.179	.024	.05	.91
		61+	-.018	.260	1.000	-.64	.60
	61+	up to 35	.495	.244	.128	-.09	1.08
		36 to 60	.018	.260	1.000	-.60	.64
distance	up to 35	36 to 60	.243	.151	.321	-.12	.61
		61+	.401	.205	.153	-.09	.89
	36 to 60	up to 35	-.243	.151	.321	-.61	.12
		61+	.157	.218	1.000	-.37	.68
	61+	up to 35	-.401	.205	.153	-.89	.09
		36 to 60	-.157	.218	1.000	-.68	.37
interest at heart	up to 35	36 to 60	.127	.107	.706	-.13	.38
		61+	-.184	.145	.621	-.53	.17
	36 to 60	up to 35	-.127	.107	.706	-.38	.13
		61+	-.311	.155	.136	-.68	.06
	61+	up to 35	.184	.145	.621	-.17	.53
		36 to 60	.311	.155	.136	-.06	.68
understands needs	up to 35	36 to 60	.058	.091	1.000	-.16	.28
		61+	.011	.123	1.000	-.28	.31
	36 to 60	up to 35	-.058	.091	1.000	-.28	.16
		61+	-.048	.131	1.000	-.36	.27
	61+	up to 35	-.011	.123	1.000	-.31	.28
		36 to 60	.048	.131	1.000	-.27	.36

*. The mean difference is significant at the 0.05 level.

APPENDIX P
Education and Tangibles of SERVPERF Bonferroni
Multiple Comparisons

Education and Tangibles of SERVPERF Bonferroni

Dependent Variable	(I) education	(J) education	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
equipment	primary	secondary	-.160	.114	.968	-.46	.14
		university	.030	.138	1.000	-.33	.39
		illiterate	.166	.209	1.000	-.39	.72
	secondary	primary	.160	.114	.968	-.14	.46
		university	.190	.145	1.000	-.19	.57
		illiterate	.326	.214	.770	-.24	.89
	university	primary	-.030	.138	1.000	-.39	.33
		secondary	-.190	.145	1.000	-.57	.19
		illiterate	.136	.228	1.000	-.47	.74
	illiterate	primary	-.166	.209	1.000	-.72	.39
		secondary	-.326	.214	.770	-.89	.24
		university	-.136	.228	1.000	-.74	.47
physical facilities	primary	secondary	-.226	.107	.214	-.51	.06
		university	.133	.129	1.000	-.21	.47
		illiterate	.410	.197	.225	-.11	.93
	secondary	primary	.226	.107	.214	-.06	.51
		university	.359	.136	.052	.00	.72
		illiterate	.636*	.201	.010	.10	1.17
	university	primary	-.133	.129	1.000	-.47	.21
		secondary	-.359	.136	.052	-.72	.00
		illiterate	.277	.214	1.000	-.29	.84
	illiterate	primary	-.410	.197	.225	-.93	.11
		secondary	-.636*	.201	.010	-1.17	-.10
		university	-.277	.214	1.000	-.84	.29
employees neat	primary	secondary	-.201	.109	.385	-.49	.09
		university	.094	.131	1.000	-.25	.44
		illiterate	-.833*	.199	.000	-1.36	-.31
	secondary	primary	.201	.109	.385	-.09	.49
		university	.296	.138	.194	-.07	.66
		illiterate	-.631*	.204	.012	-1.17	-.09
	university	primary	-.094	.131	1.000	-.44	.25
		secondary	-.296	.138	.194	-.66	.07
		illiterate	-.927*	.216	.000	-1.50	-.35
	illiterate	primary	.833*	.199	.000	.31	1.36
		secondary	.631*	.204	.012	.09	1.17
		university	.927*	.216	.000	.35	1.50
materials	primary	secondary	.205	.107	.341	-.08	.49
		university	-.053	.129	1.000	-.40	.29

	illiterate	.735*	.197	.001	.21	1.26
secondary	primary	-.205	.107	.341	-.49	.08
	university	-.258	.136	.355	-.62	.10
	illiterate	.530	.202	.052	.00	1.06
university	primary	.053	.129	1.000	-.29	.40
	secondary	.258	.136	.355	-.10	.62
	illiterate	.788*	.214	.001	.22	1.35
illiterate	primary	-.735*	.197	.001	-1.26	-.21
	secondary	-.530	.202	.052	-1.06	.00
	university	-.788*	.214	.001	-1.35	-.22

*. The mean difference is significant at the 0.05 level.

APPENDIX Q Education and Reliability of SERVPERF Bonferroni

Multiple Comparisons

Education and Reliability of SERVPERF Bonferroni

Dependent Variable	(I) education	(J) education	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
promise fulfil	primary	secondary	-.242*	.080	.016	-.46	-.03
		university	-.518*	.097	.000	-.77	-.26
		illiterate	.019	.147	1.000	-.37	.41
	secondary	primary	.242*	.080	.016	.03	.46
		university	-.276*	.102	.043	-.55	.00
		illiterate	.262	.151	.501	-.14	.66
	university	primary	.518*	.097	.000	.26	.77
		secondary	.276*	.102	.043	.01	.55
		illiterate	.538*	.160	.005	.11	.96
	illiterate	primary	-.019	.147	1.000	-.41	.37
		secondary	-.262	.151	.501	-.66	.14
		university	-.538*	.160	.005	-.96	-.11
keen interest	primary	secondary	-.150	.089	.567	-.39	.09
		university	-.116	.108	1.000	-.40	.17
		illiterate	.003	.164	1.000	-.43	.44
	secondary	primary	.150	.089	.567	-.09	.39
		university	.033	.114	1.000	-.27	.33
		illiterate	.152	.168	1.000	-.29	.60
	university	primary	.116	.108	1.000	-.17	.40
		secondary	-.033	.114	1.000	-.33	.27
		illiterate	.119	.178	1.000	-.35	.59
	illiterate	primary	-.003	.164	1.000	-.44	.43
		secondary	-.152	.168	1.000	-.60	.29
		university	-.119	.178	1.000	-.59	.35
perform services	primary	secondary	-.173	.077	.145	-.38	.03
		university	-.473*	.092	.000	-.72	-.23

	illiterate		.104	.140	1.000	-.27	.48
secondary	primary		.173	.077	.145	-.03	.38
	university		-.299*	.097	.013	-.56	-.04
	illiterate		.278	.144	.323	-.10	.66
university	primary		.473*	.092	.000	.23	.72
	secondary		.299*	.097	.013	.04	.56
	illiterate		.577*	.153	.001	.17	.98
illiterate	primary		-.104	.140	1.000	-.48	.27
	secondary		-.278	.144	.323	-.66	.10
	university		-.577*	.153	.001	-.98	-.17
error free	primary	secondary	-.025	.089	1.000	-.26	.21
		university	-.257	.107	.101	-.54	.03
		illiterate	.634*	.163	.001	.20	1.07
secondary	primary		.025	.089	1.000	-.21	.26
	university		-.232	.113	.244	-.53	.07
	illiterate		.659*	.167	.001	.22	1.10
university	primary		.257	.107	.101	-.03	.54
	secondary		.232	.113	.244	-.07	.53
	illiterate		.891*	.178	.000	.42	1.36
illiterate	primary		-.634*	.163	.001	-1.07	-.20
	secondary		-.659*	.167	.001	-1.10	-.22
	university		-.891*	.178	.000	-1.36	-.42

*. The mean difference is significant at the 0.05 level.

APPENDIX R Education and the Responsiveness of SERVPERF Bonferroni

Multiple Comparisons

Education and the Responsiveness of SERVPERF Bonferroni

Dependent Variable	(I) education	(J) education	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
exactly the time	primary	secondary	-.165	.082	.274	-.38	.05
		university	-.324*	.099	.007	-.59	-.06
		illiterate	.142	.151	1.000	-.26	.54
	secondary	primary	.165	.082	.274	-.05	.38
		university	-.159	.105	.773	-.44	.12
		illiterate	.307	.155	.282	-.10	.72
	university	primary	.324*	.099	.007	.06	.59
		secondary	.159	.105	.773	-.12	.44
		illiterate	.467*	.164	.028	.03	.90
illiterate	primary	-.142	.151	1.000	-.54	.26	
	secondary	-.307	.155	.282	-.72	.10	
	university	-.467*	.164	.028	-.90	-.03	
prompt service	primary	secondary	-.196	.079	.078	-.40	.01

Education and the Assurance of SERVPERF Bonferroni

Dependent Variable	(I) education	(J) education	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
instils confidence	primary	secondary	.160	.117	1.000	-.15	.47
		university	.069	.141	1.000	-.31	.44
		illiterate	.618*	.215	.025	.05	1.19
	secondary	primary	-.160	.117	1.000	-.47	.15
		university	-.091	.149	1.000	-.49	.30
		illiterate	.458	.220	.227	-.12	1.04
	university	primary	-.069	.141	1.000	-.44	.31
		secondary	.091	.149	1.000	-.30	.49
		illiterate	.549	.234	.114	-.07	1.17
	illiterate	primary	-.618*	.215	.025	-1.19	-.05
		secondary	-.458	.220	.227	-1.04	.12
		university	-.549	.234	.114	-1.17	.07
feel safe	primary	secondary	.096	.079	1.000	-.11	.31
		university	.000	.096	1.000	-.25	.25
		illiterate	-.297	.146	.248	-.68	.09
	secondary	primary	-.096	.079	1.000	-.31	.11
		university	-.096	.101	1.000	-.36	.17
		illiterate	-.393	.149	.051	-.79	.00
	university	primary	.000	.096	1.000	-.25	.25
		secondary	.096	.101	1.000	-.17	.36
		illiterate	-.297	.158	.364	-.72	.12
	illiterate	primary	.297	.146	.248	-.09	.68
		secondary	.393	.149	.051	.00	.79
		university	.297	.158	.364	-.12	.72
staff courteous	primary	secondary	-.341*	.103	.005	-.61	-.07
		university	-.245	.123	.285	-.57	.08
		illiterate	.773*	.188	.000	.28	1.27
	secondary	primary	.341*	.103	.005	.07	.61
		university	.096	.130	1.000	-.25	.44
		illiterate	1.114*	.192	.000	.61	1.62
	university	primary	.245	.123	.285	-.08	.57
		secondary	-.096	.130	1.000	-.44	.25
		illiterate	1.018*	.204	.000	.48	1.56
	illiterate	primary	-.773*	.188	.000	-1.27	-.28
		secondary	-1.114*	.192	.000	-1.62	-.61
		university	-1.018*	.204	.000	-1.56	-.48
have the knowledge	primary	secondary	.281*	.088	.009	.05	.51
		university	.152	.106	.915	-.13	.43
		illiterate	.661*	.162	.000	.23	1.09
	secondary	primary	-.281*	.088	.009	-.51	-.05
		university	-.128	.112	1.000	-.43	.17
		illiterate	.380	.166	.133	-.06	.82
	university	primary	-.152	.106	.915	-.43	.13
		secondary	.128	.112	1.000	-.17	.43
		illiterate	.509*	.176	.024	.04	.97
	illiterate	primary	-.661*	.162	.000	-1.09	-.23
		secondary	-.380	.166	.133	-.82	.06

	university		-509*	.176	.024	-.97	-.04
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*. The mean difference is significant at the 0.05 level.

APPENDIX T
Education and Empathy of SERVPERF Bonferroni
Multiple Comparisons

Education and Empathy of SERVPERF Bonferroni

Dependent Variable	(I) education	(J) education	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
individual attention	primary	secondary	-.255	.143	.453	-.63	.12
		university	.099	.173	1.000	-.36	.56
		illiterate	-1.267*	.262	.000	-1.96	-.57
	secondary	primary	.255	.143	.453	-.12	.63
		university	.354	.182	.314	-.13	.84
		illiterate	-1.012*	.269	.001	-1.72	-.30
	university	primary	-.099	.173	1.000	-.56	.36
		secondary	-.354	.182	.314	-.84	.13
		illiterate	-1.365*	.285	.000	-2.12	-.61
	illiterate	primary	1.267*	.262	.000	.57	1.96
		secondary	1.012*	.269	.001	.30	1.72
		university	1.365*	.285	.000	.61	2.12
convenient hours	primary	secondary	-.280	.181	.737	-.76	.20
		university	-.308	.219	.955	-.89	.27
		illiterate	-2.736*	.332	.000	-3.61	-1.86
	secondary	primary	.280	.181	.737	-.20	.76
		university	-.028	.230	1.000	-.64	.58
		illiterate	-2.455*	.340	.000	-3.36	-1.56
	university	primary	.308	.219	.955	-.27	.89
		secondary	.028	.230	1.000	-.58	.64
		illiterate	-2.428*	.361	.000	-3.38	-1.47
	illiterate	primary	2.736*	.332	.000	1.86	3.61
		secondary	2.455*	.340	.000	1.56	3.36
		university	2.428*	.361	.000	1.47	3.38
distance	primary	secondary	-.422*	.153	.037	-.83	-.02
		university	-.620*	.185	.005	-1.11	-.13
		illiterate	1.475*	.281	.000	.73	2.22
	secondary	primary	.422*	.153	.037	.02	.83
		university	-.198	.195	1.000	-.71	.32
		illiterate	1.896*	.288	.000	1.14	2.66
	university	primary	.620*	.185	.005	.13	1.11
		secondary	.198	.195	1.000	-.32	.71
		illiterate	2.094*	.306	.000	1.29	2.90
	illiterate	primary	-1.475*	.281	.000	-2.22	-.73
		secondary	-1.896*	.288	.000	-2.66	-1.14
		university	-2.094*	.306	.000	-2.90	-1.29
interest at heart	primary	secondary	-.352*	.111	.010	-.65	-.06
		university	-.481*	.134	.002	-.84	-.13

		others	.084	.215	1.000	-.52	.69
	others	student	-.044	.191	1.000	-.58	.49
		services	.162	.168	1.000	-.31	.64
		production	.035	.180	1.000	-.47	.54
		unemployment	-.084	.215	1.000	-.69	.52
physical facilities	student	services	.068	.136	1.000	-.31	.45
		production	-.003	.149	1.000	-.42	.42
		unemployment	-.122	.186	1.000	-.65	.40
		others	-.164	.181	1.000	-.67	.34
	services	student	-.068	.136	1.000	-.45	.31
		production	-.071	.122	1.000	-.41	.27
		unemployment	-.190	.165	1.000	-.65	.27
		others	-.232	.159	1.000	-.68	.21
	production	student	.003	.149	1.000	-.42	.42
		services	.071	.122	1.000	-.27	.41
		unemployment	-.119	.176	1.000	-.61	.38
		others	-.162	.170	1.000	-.64	.32
	unemployment	student	.122	.186	1.000	-.40	.65
		services	.190	.165	1.000	-.27	.65
		production	.119	.176	1.000	-.38	.61
		others	-.042	.203	1.000	-.61	.53
	others	student	.164	.181	1.000	-.34	.67
		services	.232	.159	1.000	-.21	.68
		production	.162	.170	1.000	-.32	.64
		unemployment	.042	.203	1.000	-.53	.61
employees neat	student	services	.039	.137	1.000	-.35	.42
		production	-.006	.150	1.000	-.43	.42
		unemployment	-.094	.187	1.000	-.62	.43
		others	-.616*	.182	.008	-1.13	-1.10
	services	student	-.039	.137	1.000	-.42	.35
		production	-.045	.123	1.000	-.39	.30
		unemployment	-.133	.166	1.000	-.60	.34
		others	-.654*	.160	.000	-1.11	-2.20
	production	student	.006	.150	1.000	-.42	.43
		services	.045	.123	1.000	-.30	.39
		unemployment	-.088	.177	1.000	-.59	.41
		others	-.610*	.172	.004	-1.09	-1.13
	unemployment	student	.094	.187	1.000	-.43	.62
		services	.133	.166	1.000	-.34	.60
		production	.088	.177	1.000	-.41	.59
		others	-.522	.205	.111	-1.10	.06
	others	student	.616*	.182	.008	.10	1.13
		services	.654*	.160	.000	.20	1.11
		production	.610*	.172	.004	.13	1.09
		unemployment	.522	.205	.111	-.06	1.10
materials	student	services	.163	.135	1.000	-.22	.54
		production	-.186	.148	1.000	-.60	.23
		unemployment	-.137	.185	1.000	-.66	.38
		others	.276	.180	1.000	-.23	.78
	services	student	-.163	.135	1.000	-.54	.22
		production	-.349*	.121	.041	-.69	.00
		unemployment	-.300	.164	.682	-.76	.16

	others	.113	.158	1.000	-.33	.56
production	student	.186	.148	1.000	-.23	.60
	services	.349*	.121	.041	.01	.69
	unemployment	.049	.175	1.000	-.44	.54
	others	.462	.170	.066	-.02	.94
unemployment	student	.137	.185	1.000	-.38	.66
	services	.300	.164	.682	-.16	.76
	production	-.049	.175	1.000	-.54	.44
	others	.414	.203	.418	-.16	.98
others	student	-.276	.180	1.000	-.78	.23
	services	-.113	.158	1.000	-.56	.33
	production	-.462	.170	.066	-.94	.02
	unemployment	-.414	.203	.418	-.98	.16

*. The mean difference is significant at the 0.05 level.

APPENDIX V

Occupation and the Reliability of SERVPERF Bonferroni

Multiple Comparisons

Occupation and the Reliability of SERVPERF Bonferroni

Dependent Variable	(I) occupation	(J) occupation	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
promise fulfil	student	services	.680*	.099	.000	.40	.96
		production	.450*	.109	.000	.14	.76
		unemployment	.671*	.136	.000	.29	1.05
		others	.121	.132	1.000	-.25	.49
	services	student	-.680*	.099	.000	-.96	-.40
		production	-.230	.089	.098	-.48	.02
		unemployment	-.010	.121	1.000	-.35	.33
		others	-.560*	.116	.000	-.89	-.23
	production	student	-.450*	.109	.000	-.76	-.14
		services	.230	.089	.098	-.02	.48
		unemployment	.221	.129	.869	-.14	.58
		others	-.329	.125	.084	-.68	.02
	unemployment	student	-.671*	.136	.000	-1.05	-.29
		services	.010	.121	1.000	-.33	.35
		production	-.221	.129	.869	-.58	.14
		others	-.550*	.149	.002	-.97	-.13
others	student	-.121	.132	1.000	-.49	.25	
	services	.560*	.116	.000	.23	.89	
	production	.329	.125	.084	-.02	.68	
	unemployment	.550*	.149	.002	.13	.97	

keen interest	student	services	.133	.112	1.000	-.18	.45
		production	.252	.123	.402	-.09	.60
		unemployment	.405	.153	.085	-.03	.84
		others	.234	.149	1.000	-.18	.65
	services	student	-.133	.112	1.000	-.45	.18
		production	.119	.100	1.000	-.16	.40
		unemployment	.272	.136	.461	-.11	.65
		others	.101	.131	1.000	-.27	.47
	production	student	-.252	.123	.402	-.60	.09
		services	-.119	.100	1.000	-.40	.16
		unemployment	.153	.145	1.000	-.26	.56
		others	-.018	.140	1.000	-.41	.38
	unemployment	student	-.405	.153	.085	-.84	.03
		services	-.272	.136	.461	-.65	.11
		production	-.153	.145	1.000	-.56	.26
		others	-.171	.168	1.000	-.64	.30
	others	student	-.234	.149	1.000	-.65	.18
		services	-.101	.131	1.000	-.47	.27
		production	.018	.140	1.000	-.38	.41
		unemployment	.171	.168	1.000	-.30	.64
perform services	student	services	.612*	.095	.000	.34	.88
		production	.516*	.105	.000	.22	.81
		unemployment	.642*	.131	.000	.27	1.01
		others	.443*	.127	.005	.09	.80
	services	student	-.612*	.095	.000	-.88	-.34
		production	-.096	.085	1.000	-.34	.14
		unemployment	.031	.116	1.000	-.30	.36
		others	-.169	.112	1.000	-.48	.15
	production	student	-.516*	.105	.000	-.81	-.22
		services	.096	.085	1.000	-.14	.34
		unemployment	.126	.124	1.000	-.22	.47
		others	-.074	.120	1.000	-.41	.26
	unemployment	student	-.642*	.131	.000	-1.01	-.27
		services	-.031	.116	1.000	-.36	.30
		production	-.126	.124	1.000	-.47	.22
		others	-.200	.143	1.000	-.60	.20
	others	student	-.443*	.127	.005	-.80	-.09
		services	.169	.112	1.000	-.15	.48
		production	.074	.120	1.000	-.26	.41
		unemployment	.200	.143	1.000	-.20	.60
error free	student	services	.007	.112	1.000	-.31	.32
		production	-.017	.123	1.000	-.36	.33
		unemployment	.007	.153	1.000	-.42	.44
		others	.645*	.149	.000	.23	1.06
	services	student	-.007	.112	1.000	-.32	.31
		production	-.024	.100	1.000	-.31	.26
		unemployment	.000	.136	1.000	-.38	.38
		others	.638*	.131	.000	.27	1.01
	production	student	.017	.123	1.000	-.33	.36
		services	.024	.100	1.000	-.26	.31
		unemployment	.025	.145	1.000	-.38	.43
		others	.662*	.140	.000	.27	1.06

unemployment	student	-.007	.153	1.000	-.44	.42
	services	.000	.136	1.000	-.38	.38
	production	-.025	.145	1.000	-.43	.38
	others	.638*	.168	.002	.17	1.11
others	student	-.645*	.149	.000	-1.06	-.23
	services	-.638*	.131	.000	-1.01	-.27
	production	-.662*	.140	.000	-1.06	-.27
	unemployment	-.638*	.168	.002	-1.11	-.17

*. The mean difference is significant at the 0.05 level.

APPENDIX W Occupation and the Responsiveness of SERVPERF Bonferroni

Multiple Comparisons

Occupation and the Responsiveness of SERVPERF Bonferroni

Dependent Variable	(I) occupation	(J) occupation	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
exactly the time	student	services	.642*	.101	.000	.36	.93
		production	.558*	.111	.000	.25	.87
		unemployment	.393*	.138	.046	.00	.78
		others	.049	.134	1.000	-.33	.43
	services	student	-.642*	.101	.000	-.93	-.36
		production	-.084	.090	1.000	-.34	.17
		unemployment	-.249	.123	.425	-.59	.10
		others	-.593*	.118	.000	-.93	-.26
	production	student	-.558*	.111	.000	-.87	-.25
		services	.084	.090	1.000	-.17	.34
		unemployment	-.165	.131	1.000	-.53	.20
		others	-.509*	.127	.001	-.87	-.15
	unemployment	student	-.393*	.138	.046	-.78	.00
		services	.249	.123	.425	-.10	.59
		production	.165	.131	1.000	-.20	.53
		others	-.344	.151	.233	-.77	.08
others	student	-.049	.134	1.000	-.43	.33	
	services	.593*	.118	.000	.26	.93	
	production	.509*	.127	.001	.15	.87	
	unemployment	.344	.151	.233	-.08	.77	
prompt service	student	services	.476*	.100	.000	.20	.76
		production	.356*	.109	.011	.05	.66
		unemployment	.387*	.136	.046	.00	.77
		others	-.018	.132	1.000	-.39	.35
	services	student	-.476*	.100	.000	-.76	-.20
		production	-.120	.089	1.000	-.37	.13
		unemployment	-.089	.121	1.000	-.43	.25

unemployment	- .852*	.210	.001	-1.44	-.26
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*. The mean difference is significant at the 0.05 level.

APPENDIX X Occupation and the Assurance of SERVPERF Bonferroni

Multiple Comparisons

Occupation and the Assurance of SERVPERF Bonferroni

Dependent Variable	(I) occupation	(J) occupation	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
instils confidence	student	services	.150	.145	1.000	-.26	.56
		production	-.034	.159	1.000	-.48	.41
		unemployment	.343	.199	.858	-.22	.90
		others	.934*	.193	.000	.39	1.48
	services	student	-.150	.145	1.000	-.56	.26
		production	-.184	.130	1.000	-.55	.18
		unemployment	.193	.177	1.000	-.30	.69
		others	.784*	.170	.000	.30	1.26
	production	student	.034	.159	1.000	-.41	.48
		services	.184	.130	1.000	-.18	.55
		unemployment	.376	.188	.460	-.15	.91
		others	.968*	.182	.000	.45	1.48
	unemployment	student	-.343	.199	.858	-.90	.22
		services	-.193	.177	1.000	-.69	.30
		production	-.376	.188	.460	-.91	.15
		others	.591	.218	.068	-.02	1.20
	others	student	-.934*	.193	.000	-1.48	-.39
		services	-.784*	.170	.000	-1.26	-.30
		production	-.968*	.182	.000	-1.48	-.45
		unemployment	-.591	.218	.068	-1.20	.02
feel safe	student	services	-.039	.100	1.000	-.32	.24
		production	-.236	.109	.305	-.54	.07
		unemployment	.098	.136	1.000	-.29	.48
		others	-.251	.132	.587	-.62	.12
	services	student	.039	.100	1.000	-.24	.32
		production	-.198	.089	.268	-.45	.05
		unemployment	.137	.121	1.000	-.20	.48
		others	-.212	.116	.691	-.54	.12
	production	student	.236	.109	.305	-.07	.54
		services	.198	.089	.268	-.05	.45
		unemployment	.334	.129	.097	-.03	.70
		others	-.014	.125	1.000	-.37	.34
	unemployment	student	-.098	.136	1.000	-.48	.29
		services	-.137	.121	1.000	-.48	.20
		production	-.334	.129	.097	-.70	.03
		others	-.349	.149	.197	-.77	.07
	others	student	.251	.132	.587	-.12	.62

		services	.212	.116	.691	-.12	.54
		production	.014	.125	1.000	-.34	.37
		unemployment	.349	.149	.197	-.07	.77
staff courteous	student	services	.263	.129	.414	-.10	.63
		production	.209	.141	1.000	-.19	.61
		unemployment	-.252	.177	1.000	-.75	.24
		others	.828*	.171	.000	.35	1.31
	services	student	-.263	.129	.414	-.63	.10
		production	-.054	.115	1.000	-.38	.27
		unemployment	-.515*	.157	.010	-.96	-.07
		others	.565*	.151	.002	.14	.99
	production	student	-.209	.141	1.000	-.61	.19
		services	.054	.115	1.000	-.27	.38
		unemployment	-.461	.167	.058	-.93	.01
		others	.619*	.161	.001	.16	1.07
	unemployment	student	.252	.177	1.000	-.24	.75
		services	.515*	.157	.010	.07	.96
		production	.461	.167	.058	.00	.93
		others	1.080*	.193	.000	.54	1.62
	others	student	-.828*	.171	.000	-1.31	-.35
		services	-.565*	.151	.002	-.99	-.14
		production	-.619*	.161	.001	-1.07	-.16
		unemployment	-1.080*	.193	.000	-1.62	-.54
have the knowledge	student	services	.150	.111	1.000	-.16	.46
		production	-.033	.122	1.000	-.38	.31
		unemployment	.352	.152	.208	-.08	.78
		others	.537*	.148	.003	.12	.95
	services	student	-.150	.111	1.000	-.46	.16
		production	-.183	.099	.660	-.46	.10
		unemployment	.202	.135	1.000	-.18	.58
		others	.388*	.130	.029	.02	.75
	production	student	.033	.122	1.000	-.31	.38
		services	.183	.099	.660	-.10	.46
		unemployment	.385	.144	.075	-.02	.79
		others	.571*	.139	.000	.18	.96
	unemployment	student	-.352	.152	.208	-.78	.08
		services	-.202	.135	1.000	-.58	.18
		production	-.385	.144	.075	-.79	.02
		others	.185	.166	1.000	-.28	.65
	others	student	-.537*	.148	.003	-.95	-.12
		services	-.388*	.130	.029	-.75	-.02
		production	-.571*	.139	.000	-.96	-.18
		unemployment	-.185	.166	1.000	-.65	.28

*. The mean difference is significant at the 0.05 level.

APPENDIX Y
Occupation and the Empathy of SERVPERF Bonferroni

Multiple Comparisons

Occupation and the Empathy of SERVPERF Bonferroni

Dependent Variable	(I) occupation	(J) occupation	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
individual attention	student	services	.061	.181	1.000	-.45	.57
		production	.135	.199	1.000	-.42	.69
		unemployment	.353	.248	1.000	-.35	1.05
		others	-.626	.241	.096	-1.30	.05
	services	student	-.061	.181	1.000	-.57	.45
		production	.074	.162	1.000	-.38	.53
		unemployment	.291	.220	1.000	-.33	.91
		others	-.687*	.212	.012	-1.28	-.09
	production	student	-.135	.199	1.000	-.69	.42
		services	-.074	.162	1.000	-.53	.38
		unemployment	.218	.235	1.000	-.44	.88
		others	-.761*	.227	.008	-1.40	-.12
	unemployment	student	-.353	.248	1.000	-1.05	.35
		services	-.291	.220	1.000	-.91	.33
		production	-.218	.235	1.000	-.88	.44
		others	-.978*	.272	.003	-1.74	-.21
others	student	.626	.241	.096	-.05	1.30	
	services	.687*	.212	.012	.09	1.28	
	production	.761*	.227	.008	.12	1.40	
	unemployment	.978*	.272	.003	.21	1.74	
convenient hours	student	services	.078	.224	1.000	-.55	.71
		production	.696*	.245	.046	.01	1.39
		unemployment	.423	.306	1.000	-.44	1.28
		others	-2.065*	.297	.000	-2.90	-1.23
	services	student	-.078	.224	1.000	-.71	.55
		production	.618*	.200	.021	.06	1.18
		unemployment	.345	.272	1.000	-.42	1.11
		others	-2.142*	.262	.000	-2.88	-1.41
	production	student	-.696*	.245	.046	-1.39	.00
		services	-.618*	.200	.021	-1.18	-.06
		unemployment	-.273	.290	1.000	-1.09	.54
		others	-2.761*	.280	.000	-3.55	-1.97
	unemployment	student	-.423	.306	1.000	-1.28	.44
		services	-.345	.272	1.000	-1.11	.42
		production	.273	.290	1.000	-.54	1.09
		others	-2.487*	.335	.000	-3.43	-1.54
others	student	2.065*	.297	.000	1.23	2.90	
	services	2.142*	.262	.000	1.41	2.88	
	production	2.761*	.280	.000	1.97	3.55	
	unemployment	2.487*	.335	.000	1.54	3.43	
distance	student	services	.492	.197	.128	-.06	1.05
		production	.375	.216	.827	-.23	.98

		unemployment	.012	.270	1.000	-.75	.77
		others	.922*	.262	.005	.18	1.66
	services	student	-.492	.197	.128	-1.05	.06
		production	-.117	.176	1.000	-.61	.38
		unemployment	-.479	.240	.457	-1.15	.19
		others	.430	.231	.627	-.22	1.08
	production	student	-.375	.216	.827	-.98	.23
		services	.117	.176	1.000	-.38	.61
		unemployment	-.363	.255	1.000	-1.08	.36
		others	.547	.247	.272	-.15	1.24
	unemployment	student	-.012	.270	1.000	-.77	.75
		services	.479	.240	.457	-.19	1.15
		production	.363	.255	1.000	-.36	1.08
		others	.909*	.295	.021	.08	1.74
	others	student	-.922*	.262	.005	-1.66	-.18
		services	-.430	.231	.627	-1.08	.22
		production	-.547	.247	.272	-1.24	.15
		unemployment	-.909*	.295	.021	-1.74	-.08
interest at heart	student	services	.671*	.139	.000	.28	1.06
		production	.610*	.152	.001	.18	1.04
		unemployment	.595*	.190	.018	.06	1.13
		others	.876*	.184	.000	.36	1.40
	services	student	-.671*	.139	.000	-1.06	-.28
		production	-.061	.124	1.000	-.41	.29
		unemployment	-.076	.169	1.000	-.55	.40
		others	.205	.162	1.000	-.25	.66
	production	student	-.610*	.152	.001	-1.04	-.18
		services	.061	.124	1.000	-.29	.41
		unemployment	-.015	.180	1.000	-.52	.49
		others	.267	.174	1.000	-.22	.76
	unemployment	student	-.595*	.190	.018	-1.13	-.06
		services	.076	.169	1.000	-.40	.55
		production	.015	.180	1.000	-.49	.52
		others	.281	.208	1.000	-.30	.87
	others	student	-.876*	.184	.000	-1.40	-.36
		services	-.205	.162	1.000	-.66	.25
		production	-.267	.174	1.000	-.76	.22
		unemployment	-.281	.208	1.000	-.87	.30
understands needs	student	services	-.013	.119	1.000	-.35	.32
		production	-.112	.130	1.000	-.48	.25
		unemployment	.014	.163	1.000	-.45	.47
		others	.018	.158	1.000	-.43	.46
	services	student	.013	.119	1.000	-.32	.35
		production	-.099	.107	1.000	-.40	.20
		unemployment	.026	.145	1.000	-.38	.43
		others	.031	.139	1.000	-.36	.42
	production	student	.112	.130	1.000	-.25	.48
		services	.099	.107	1.000	-.20	.40
		unemployment	.126	.154	1.000	-.31	.56
		others	.130	.149	1.000	-.29	.55
	unemployment	student	-.014	.163	1.000	-.47	.45
		services	-.026	.145	1.000	-.43	.38

	production	-0.126	.154	1.000	-.56	.31
	others	.004	.178	1.000	-.50	.51
others	student	-.018	.158	1.000	-.46	.43
	services	-.031	.139	1.000	-.42	.36
	production	-.130	.149	1.000	-.55	.29
	unemployment	-.004	.178	1.000	-.51	.50

*. The mean difference is significant at the 0.05 level.