

Effects Of Service Quality Perceptions On Bank Customers: A Comparative Study Between Nigeria And Turkey

Olayemi Babawole, Familusi

Istanbul Aydin University, Social Science Institute

Corresponding Author: Olayemi Babawole

Abstract: *This study examined the effects of service quality perception on bank customers: A comparative analysis between Nigeria and Turkey. Primary data were used and 250 questionnaire were distributed while 245 and 247 were filled and returned by the customers of the selected banks in Nigeria and Turkey respectively. The study employed logit regression analysis as the estimation techniques. From the findings, the result from Turkey revealed that the value of McFadden R-squared was 0.601669 that is 60.2%. which implies that there exist 60.2% variation of the dependent variable (Bank's customer) can be explained by the independent variables (TAN, REL, RES, ASS, EMP). The LR value was 185.7626 and its p-value was 0.00000 implies that the independent variables can jointly influence the dependent variable. In Nigeria, the value McFadden R-squared was 0.573354 that is 57.3% variation of the dependent variable (Bank's customer) can be explained by the independent variables (TAN, REL, RES, ASS, EMP). The LR value was 174.1381 and its p-value is 0.00000 implies that the independent variables can jointly influence the dependent variable. The study concluded that service quality perception of tangibility has not been significant to Turkish bank's customer and the reliability of SERVQUAL which refers to the accurate, dependable and consistent performance of the service concluded in this study that there is a negative but significant effect to influence bank's customer in Turkey. In Nigeria, the study concluded that SERVQUAL tangibility exhibits a positive but insignificant effect on bank's customer and the SERVQUAL reliability was a negative but significant on bank's customer during the study period. The study however recommended that the Banks including the Apex Banks of Turkey and Nigeria should aim to providing quality services to their customers in other to retain existing customer and also to attract new customer and by so doing, it will contribute to the growth and development of the economy.*

Keywords: *SERVQUAL, Perception, Banks, Customers, and Services*

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I. Introduction

The role of service quality perceptions cannot be overemphasized especially in the developing countries where Nigeria and Turkey are not left out. It has been seen as a means of implementing regulatory changes to the organisation in keeping existing customers and attracting new ones. Meanwhile, Service quality is a business management approach that seeks to ensure full customer satisfaction, which helps to increasing competitiveness and effectiveness of organisation universally. Excellent and quality delivery of service is very important, especially for the growth and development of service sector business enterprises (Rahaman, Abdullah, & Rahman, 2011) and it has been considered as a strategic advantage for organizations to gain and maintain success in the business world (Irfan & Ijaz, 2011). It works as a factor of customer satisfaction (Ruyter and Bloemer, 1995). However, Zeithaml, Parasuraman and Berry (1990) opined that the major strategy for any business institution to succeed and survival is the delivery of quality services to customers. The quality of services offered will determine customer satisfaction and long term loyalty (Naik, Gantasala, & Prabhakar, 2010).

Customers are essential to the organization's success, hence they stimulate the growth of any business in terms of quality service delivery. The perceptions of customers regarding service quality expressively encourage their level of commitment towards the company and eventually the achievement of the service company can be attributable to the customer's satisfaction. Basically, the main drive of companies in the banking sector is to "sell" products or services and deliver those products and services to meet a very high degree satisfaction requirements and the needs of consumers or users. According to Munusamy, Chelliah and Mun (2010) as cited by Irohman, Olawunmi, Ekenta and Bello (2017) that service quality is paramount from the stance of the customer who happens to be the target of services provided and this has become relevant in today's business and workplace due to increasing market competition.

Services are the only goods banking sector is rendering to the customer and it is of utmost essential to have the full awareness of the indicators that stimulates the loyalty of customer. Based on this assertion, it

therefore becomes a responsibility for banking institutions to constantly measure the quality of the services being rendered from the customer's perspectives and to determine ways of enhancing the quality of services in order to avoid gross customer dissatisfaction.

The major challenges Bank customers encounter are high cost of bank services, low ATM, long queue in deposit unit, network problem, low Bank branches, inadequate human capital to mentioned a few, which could possibly result in low or reducing participants of banks services. However, many studies such as Black, Briggs and Keogh (2001); Cheruiyot and Maru, (2013) ; Lau, Cheung, Lam and Chu (2013); Çırpın and Sarıca (2014); Sasidhar and Aljasser (2016); Bhatta and Durgapal (2016) have observed different forms of service quality and its effect on customer satisfaction in different countries . Despite series of studies in this regard, a comparative analysis between Nigeria and Turkey is still a lingering gap awaiting a fresh insight in the literature. This prompted the investigation of service quality perceptions on Bank customers: A comparative analysis between Nigeria and Turkey.

II. Literature Review

Dinh and Pickler (2012) studied the interrelationship between service quality dimensions (tangibility, reliability, responsiveness, assurance, and empathy) and investigated the correlation between perceived service quality and customer satisfaction in the retail banking sector in Vietnam. The study is of immense and innumerable use in assisting bank leaders to evaluate and improve the quality of service of retail banking. Yousapronpaiboon and Johnson (2013) investigated comparison of Service Quality between Private and Public Hospitals in Thailand. They carried out a multi-sectional study in the months of February and March, 2012 in the capital city of Bangkok, Thailand, using reliability and F-tests as the estimation technique . They discovered in the course of their study that the poor quality of service delivered to patients by public hospitals, as compared to the quality of service delivered in private hospitals are due to the five dimension of service quality which includes: responsiveness, reliability, empathy, tangibles, and assurance, respectively

Kitapci, Akdogan, and Dortyol (2014) investigated the impact of service quality dimensions on patient satisfaction, repurchase intentions and word-of-mouth communication in the public healthcare industry. The study adapted the work of Parasuraman et al. and the five SERVQUAL variables. A structural equation model (SEM) was used. The model utilized data from 369 patients facing a range of services. The study discovered that empathy and assurance are closely and positively correlated to customer satisfaction". There is however a significant effect on Word of Mouth (WOM) and RI by customer satisfaction has, which are found to be highly related. Çırpın and Sarıca (2014) measured service quality in the banking industry in Turkey using Sevqual analysis. The findings demonstrated that about 76.5% of customers' expectations had been met and satisfied. Responsiveness emerged as the factor with the strongest strength (84.8%) in terms of satisfying the expectation of customers. Assurance is the weakest (64.9%) of the factors.

Osman, Mohamad and Mohamad (2015) examined the effect of service quality, customer satisfaction and image on customer loyalty in Malaysian commercial banking industry. The Structural Equation Model (SEM) was adopted to analyze the casual relationships between exogenous variables and endogenous variable. It was later tested by using the Partial Least Square (PLS) procedure on the data collected from a survey carried out that yielded 512 usable questionnaires. Their findings demonstrated that service quality, customer satisfaction and image have significant and positive influence on customer loyalty in Malaysian commercial banking industry. Ali and Raza (2015) carried out the relationship between the service quality and customer satisfaction among the customers of Pakistan Islamic bank customers using regression analysis. He discovered that the multi-dimensional service quality scale is positively and significantly associated with the unidimensional scale of customer satisfaction. His results is a validation of the significance of service quality dimensions in retaining the satisfaction of customers in the Islamic bank of Pakistan.

Oluwunmi, Durodola and Ajayi (2016) surveyed students' perception of the quality of their library facilities and services. Using a modified SERVPERF questionnaire, seven hundred and forty-four (744) students were selected and five hundred and eighteen (518) questionnaires were returned. They questionnaire were analysed with SERVPERF dimensions. Result shows that the students' general perception of the library services in the four (4) universities is above average. However, their perception of some facilities in the library like parking space and escape routes is really very low. Gambo (2016) carried out the relationship between airlines service quality and customer satisfaction among domestic air passengers in Nigeria using applied quantitative approach. The findings showed that there is no statistically significant correlation between the check-in process and customer satisfaction among domestic airlines in Nigeria. However, the study established a significant synergy between the four service quality attributes (in-flight services, responsiveness, reliability and baggage handling services) and increase in customer satisfaction of passengers of domestic airlines in Nigeria.

Ali, Asmi, Rahman, Malik and Ahmad (2017) studied the relationship that exists between the suggested service quality dimensions and customer satisfaction and customer re-use intention in Pakistan. The study employed regression analysis as the estimation technique. In the course of his study, he discovered that

four service quality dimensions; viz; responsiveness, reliability and trust has most significantly correlation to customer satisfaction. Of the four dimensions, empathy was found to be of least significance. Jahman (2017) studied the effect of Royal Jordanian service quality on passengers satisfaction with the relevant dimensions of service quality. Multiple regression analysis was employed to test the effect of service quality on passengers' satisfaction. He discovered that all of the five (5) service quality dimensions have a positive effect on the satisfaction of passengers. The data from his study proves that service quality has an important effect of passengers' satisfaction.

Alshurideh, Al-Hawary, Saed-Mohammad, Shlash Mohammad and Al Kurdi, (2017) studied the impact of Islamic Banks' service quality perception on Jordanian Customers loyalty. He employed the statistical methods of factor analysis and multiple regression analysis. "His findings indicates that customers demonstrates high levels of brand loyalty to all the 5 service quality dimensions. Tefera and Govender (2017) centered on service quality, customer satisfaction and loyalty: the perceptions of Ethiopian hotel guests using inferential techniques. His findings revealed that there is a noticeable relationship between the overall perception of service quality and customer satisfaction; and also between customer satisfaction and customer loyalty. There was however no direct relationship between service quality and loyalty.

III. Methodology

The sample for this study will consist of 250 bank customers from some selected banks of the two largest states in Nigeria and Turkey using multistage sampling technique. The first stage is the selection of two largest states in Nigeria and Turkey. The second stage is the selection of ten (10) banks from each state of both Nigeria and Turkey. The last stage is the random selection of twenty five (25) customers from each of the selected banks of both A functional model will be employed, where bank customer is used as the dependent variable, and service quality perceptions will be used as the independent variable. Hence, the model is specified as:

$$BKC = F(TAN, REL, RES, ASS, EMP) \dots\dots\dots(1)$$

Where

BKC = Bank Customers

TAN = Tangibility

REL = Reliability

RES = Responsibility

ASS = Assurance

EMP = Empathy

$$BKC = b_0 + b_1TAN + b_2REL + b_3RES + b_4ASS + b_5EMP + \mu \dots\dots\dots(2)$$

Where

BKC = 1: if bank customers receives quality service and 0 if otherwise

b_0 is the intercept

$b_1 - b_5$ are the shift parameters

IV. Result and Discussion of Findings

Table 1: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.973
Approx. Chi-Square		6616.983
Bartlett's Test of Sphericity	Df	231
	Sig.	.000

Source: Author's computation (2018)

Table 1 reveals the "Kaiser-Meyer-Olkin and Bartlett's test and the result shows that measure of sampling adequacy value is 0.973(97.3%) that is the variables have 97.3% variation in the data. The significant value is less than 5% implying that the null hypothesis is rejected while the alternative hypothesis is accepted which means that the data are statistically significant.

Table 2: Reliability Statistics

Cronbach's Alpha	N of Items
.975	22

Source: Author's computation (2018)

Table 3: ANOVA with Cochran's Test

	Sum of Squares	df	Mean Square	Cochran's Q	Sig
Between People	5228.777	249	20.999		
Within People	463.937	21	22.092	768.836	.000
Between Items					
Residual	2704.063	5229	.517		
Total	3168.000	5250	.603		
Total	8396.777	5499	1.527		
Grand Mean = 1.99					

Source: Author's computation (2018)

The ANOVA test reveals the F-statistic value of 768.836 and the significance value of 0.00, implying that the questions can jointly explain the subject matter in Turkish banks. However, the Cronbach's Alpha value is 0.975 (97.5%) indicating that the data has 97.5% reliability.

Factor Analysis (Nigeria)

Table 4: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.973
	Approx. Chi-Square	7452.194
Bartlett's Test of Sphericity	Df	231
	Sig.	.000

Source: Author's computation (2018)

Table 4 reveals the Kaiser-Meyer-Olkin and Bartlett's test and the result shows that measure of sampling adequacy value is 0.973(97.3%) that is the variables have 97.3% variation in the data. The significant value is less than 5% implying that the null hypothesis is rejected while the alternative hypothesis is accepted that is, the data are statistically significant.

Logit Regression Analysis -Turkey

Table 5: Logit Regression Result

Dependent Variable: BKC				
Method: ML - Binary Logit (Newton-Raphson / Marquardt steps)				
Coefficient covariance computed using observed Hessian				
Variable	Coefficient	Std. Error	z-Statistic	Prob.
C	6.955639	0.833776	8.342339	0.0000
TAN	-0.110831	0.288595	-0.384036	0.7010
REL	-0.927233	0.280032	-3.311172	0.0009
RES	-0.455771	0.283042	-1.610262	0.1073
ASS	-0.644341	0.282784	-2.278561	0.0227
EMP	-0.585471	0.288960	-2.026133	0.0428
McFadden R-squared	0.601669	Mean dependent var		0.692000
Restr. Deviance	308.7455	Restr. log likelihood		-154.3728
LR statistic	185.7626	Avg. log likelihood		-0.245966
Prob(LR statistic)	0.000000			
Obs with Dep=0	75	Total obs		247
Obs with Dep=1	172			

Source: Author's computation (2018)

Logit regression analysis presented in table 5 reveals that bank's customer (BKC) exhibits a positive and significant relationship at constant. This indicates that when all the explanatory variables are held constant, there exist a positive value of 6.955639 of service quality perception to bank customers.

However, the coefficient value of tangibility (TAN) is -0.110831 and its p-value is 0.7010 which implies that TAN has a negative and insignificant relationship with bank's customer. Thus, a unit increase in TAN will leads to 0.110831 decrease in bank's customer. This implies that bank's customer has not been encouraged through tangibility in Turkish bank. Also, the coefficient value of reliability (REL) is -0.927233 with p-value 0.0009 which shows that REL has a negative and significant effect on bank's customer. This implies that Turkish banks have been reliable. Equally, the coefficient value of responsibility (RES) is -0.455771 and its p-value is 0.1073 which implies that RES exhibits a negative and insignificant effect on bank's customer. This shows that Turkish banks have not been responsible to the service quality perception of the customers. Furthermore, the coefficient value of assurance (ASS) is -0.644341 with p-value 0.0227 which shows that ASS has a negative and significant effect on bank's customer. This means that Turkish banks show quality assurance to their customers. Lastly, the coefficient value of empathy (EMP) is -0.585471 with p-value 0.0428, implying that there is negative and significant effect of empathy to bank's customer in Turkey. Meanwhile, the signs are not

inconformity with the *a priori* expectation. This result is similar to the work of Kitapci, Akdogan, and Dortyol (2014), they examined the *impact of service quality dimensions on patient satisfaction, repurchase intentions and word-of-mouth communication in the public healthcare industry.*

The value McFadden R-squared is 0.601669 that is 60.2% which implies that 60.2% variation of the dependent variable (BKC) can be explained by the independent variables (TAN, REL, RES, ASS, EMP). The LR value is 185.7626 and its p-value is 0.00000 implies that the independent variables can jointly influence the dependent variable

Reliability Test – Nigeria

Table 6: Reliability Statistics

Cronbach's Alpha	N of Items
.978	22

Source: Author’s computation (2018)

Table 7: ANOVA with Cochran's Test

		Sum of Squares	df	Mean Square	Cochran's Q	Sig
Between People		5927.521	249	23.805		
Within People	Between Items	485.349	21	23.112	802.891	.000
	Residual	2688.287	5229	.514		
	Total	3173.636	5250	.605		
Total		9101.157	5499	1.655		
Grand Mean = 1.96						

Source: Author’s computation (2018)

The ANOVA test reveals the F-statistic value of 802.891 and the significance value of 0.00, implying that the questions can jointly explain the subject matter in Turkish banks. However, the Cronbach’s Alpha value is 0.978 (97.8%) indicating that the data has 97.8% reliability.

Logit Regression Analysis -Nigeria

Table 8: Logit Regression Result

Dependent Variable: BKC					
Method: ML - Binary Logit (Newton-Raphson / Marquardt steps)					
Coefficient covariance computed using observed Hessian					
Variable	Coefficient	Std. Error	z-Statistic	Prob.	
C	6.508936	0.827695	7.863929	0.0000	
TAN	0.104625	0.253254	0.413123	0.6795	
REL	-0.716140	0.267096	-2.681205	0.0073	
RES	-0.760103	0.338101	-2.248152	0.0246	
ASS	-0.606659	0.248290	-2.443354	0.0146	
EMP	-0.592966	0.289830	-2.045909	0.0408	
McFadden R-squared	0.573354	Mean dependent var		0.704000	
Restr. Deviance	303.7185	Restr. log likelihood		-151.8592	
LR statistic	174.1381	Avg. log likelihood		-0.259161	
Prob(LR statistic)	0.000000				
Obs with Dep=0	72	Total obs		245	
Obs with Dep=1	173				

Source: Author’s computation (2018)

Table 4.8 presents the logit regression analysis of service quality perception on bank’s customer in Nigeria. The result shows that bank’s customer (BKC) exhibits a positive and significant effect at constant. This indicates that when all the explanatory variables are held constant, there exist a positive value of 6.508936 of service quality perception to bank customers.

However, the coefficient value of tangibility (TAN) is 0.104625 and its p-value is 0.6795 which implies that TAN has a positive and insignificant effect on bank’s customer in Nigeria. Thus, a unit increase in TAN will leads to 0.104625 increase in bank’s customer. Also, the coefficient value of reliability (REL) is -0.716140 with p-value 0.0073 which means that REL has a negative and significant on bank’s customer that is the Nigerian banks have been reliable but move in a negative direction to bank’s customer. The coefficient value of responsibility (RES) is -0.760103 and its p-value is 0.0246 which implies that RES exhibits a negative and significant effect on bank’s customer. This shows that the Nigerian banks have been responsible to the service quality perception of the customers but move in a negative direction. Mores o, the coefficient value of assurance (ASS) is -0.606659 with p-value 0.0146 which shows that ASS has a negative and significant effect on bank’s customer in Nigeria. This means that the Nigerian banks show quality assurance to their customers but move in a negative direction. Lastly, the coefficient value of empathy (EMP) is -0.592966 with p-value 0.0408, implying that there is

negative and significant effect of empathy to bank's customer in Nigeria. Meanwhile, the sign of tangibility is inconformity with the *a priori* expectation while other signs are not inconformity with the *a priori* expectation.

The value McFadden R-squared is 0.573354 that is 57.3% which implies that 57.3% variation of the dependent variable (BKC) can be explained by the independent variables (TAN, REL, RES, ASS, EMP). The LR value is 174.1381 and its p-value is 0.00000 implies that the independent variables can jointly influence the dependent variable.

Comparative Analysis between Turkey and Nigeria

In Turkey, the result revealed that tangibility (TAN) has a negative and insignificant relationship with bank's customer, reliability (REL) has a negative and significant effect on bank's customer, responsibility (RES) exhibits a negative and insignificant effect on bank's customer. assurance (ASS) showed a negative and significant effect on bank's customer in Turkey while empathy (EMP) revealed a negative and significant effect on bank's customer in Turkey. Meanwhile, the signs are not inconformity with the *a priori* expectation. Also, the value McFadden R-squared showed that 60.2% variation of the dependent variable (BKC) can be explained by the independent variables (TAN, REL, RES, ASS, EMP). The LR value indicated that the independent variables can jointly influence the dependent variable".

The result of Nigeria revealed that tangibility (TAN) has a positive and insignificant effect on bank's customer, reliability (REL) has a negative and significant on bank's customer, responsibility (RES) exhibits a negative and significant effect on bank's customer, assurance (ASS) showed a negative and significant effect on bank's customer in Nigeria while empathy (EMP) revealed negative and significant effect on bank's customer in Nigeria. Meanwhile, the sign of tangibility is inconformity with the *a priori* expectation while other signs are not inconformity with the *a priori* expectation. More so, the value McFadden R-squared showed that 57.3% variation of the dependent variable (BKC) can be explained by the independent variables and the LR indicated that the independent variables can jointly influence the dependent variable.

V. Conclusion and Recommendation

However, based on the investigation that this study carried out, the following conclusions were made from the findings for both Turkey and Nigeria:

- It is concluded that service quality perception of tangibility has not been significant to Turkish bank's customer.
- The reliability of SERVQUAL refers to the correct, reliable and consistent performance of the service concluded that there is a negative but significant effect to influence bank's customer in Turkey .
- SERVQUAL Responsibility of the willingness to assist customers and offer prompt and timely service exhibits a negative and insignificant effect on bank's customer in this study .
- The assurance of SERVQUAL of the employees' knowhow and courtesy, ability to influence and impel faith, trust, assurance, confidence and security revealed a negative and significant effect on bank's customer in Turkey .
- The SERVQUAL empathy concluded that there is a negative and significant effect on bank's customer in Turkey.
- In Nigeria, it was concluded that SERVQUAL tangibility exhibits a positive but insignificant effect on bank's customer.
- The SERVQUAL reliability was a negative but significant on bank's customer during the study period.
- It was also concluded that the SERVQUAL responsibility exhibits a negative and significant effect on bank's customer in Nigeria.
- It was concluded that the service quality perception of assurance was negative but significant to influence bank's customer in Nigeria

Policy Recommendations

Inline to the findings, the following policies are recommended as follows

The Banks including the Apex Banks of Turkey and Nigeria should aim to provide high standard of quality services to their clients and customers in other to retain existing customer and also to attract new customer and by so doing, it will contribute to improvement and expansion, thereby resulting in the growth, expansion, advancement and development of the economy through the financial sector.

The managers of Banks in both countries should make service quality periodical assessable and monitor to identify where progresses are required to satisfying their customers.

Bank managers and decision makers should create a platform through social media for their customers to give remarks on the quality of service rendered and the managers should sensitize their employees through training that all the five dimensions of service quality encourages loyalty and allegiance for the clients and customers of Banks in both Nigeria and Turkey.

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