



Measurement of service quality in banking industry: A case study from Turkey

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Abstract

Today, the objective quality of goods and services as well as their subjective quality perceived by customers are highly important. In the contemporary business world in which competition is fierce, it has become an obligation for firms to supply quality goods and services into the market. One of the main criteria of producing quality goods and services is self-evaluation and quality measurement performed by firms.

While quality measurement is relatively easier for goods, it is much more difficult for services.

In this study, the quality of service provided by a participation bank operating in Turkey will be measured using SERVQUAL Analysis, which is one of the methods used to measure service quality. In this framework, Expected Quality and Perceived Quality will be calculated and analyzed with respect to one another. Then, the findings will be analyzed and the factors affecting the service quality will be discussed.

Servqual scores were calculated for all of the five dimensions, and the average of these scores yielded the Servqual score of -1.483. These findings demonstrate that 76.5% of customers' expectations had been satisfied. While the Responsiveness factor emerged as the strongest factor (84.8%) in terms of satisfying customers' expectations, the Assurance factor became the weakest (64.9%).

Keywords: Quality, Service Quality, Customer Satisfaction, Banking Sector, Servqual Analysis

Bankacılık sektöründe hizmet kalitesinin ölçümü: Türkiye bankacılık sektöründe bir uygulama

Özet

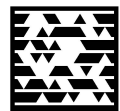
Günümüzde ortaya konan ürünlerin ve hizmetlerin kaliteli olması, müşteri gözünde de kaliteli olarak algılanması çok önemli bir özelliktir. Rekabetin oldukça yoğun yaşandığı günümüz iş dünyasında pazara kaliteli ürün ve hizmetler sunulması şirketlerin hayatta kalabilmeleri için bir gereklilik haline gelmiştir. Kaliteli ürün ve hizmetler ortaya koyabilmenin temel şartlarından biri de firmaların kendilerini değerlendirmeleri ve kaliteyi ölçmeleridir.

Bu ölçüm, ürünler söz konusu olduğunda nispeten kolaylıkla yapılabilirken, hizmetler için oldukça zordur.

Bu çalışmada, Hizmet kalitesini ölçümleyebilmek adına geliştirilmiş yöntemlerden biri olan SERVQUAL Analizi kullanılarak Türkiye'de faaliyet gösteren bir Katılım Bankasının hizmet kalitesi değerlendirilmiştir. Hizmet kalitesi boyutları çerçevesinde hesaplanan Beklenen Kalite ile Algılanan Kalite'nin birbirine göre durumu incelenmiş, sonuçlar analiz edilerek hizmet kalitesine etki eden faktörler değerlendirilmiştir.

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Beş boyutun tümüne ilişkin servqual puanlar hesaplanmış ve bu puanların ortalaması alınarak Servqual puanı -1,483 olarak bulunmuştur. Elde edilen bulgular ışığında müşteri beklentilerinin %76,5 oranında karşılandığı tespit edilmiştir. Heveslilik faktörü beklentiyi %84,8 olarak en yüksek oranda karşılayan faktör olmuştur. Güven faktörü ise %64,9 ile en düşük seviyedeki beklenti karşılanma oranına sahiptir.

Anahtar Sözcükler: Kalite, Hizmet Kalitesi, Müşteri Memnuniyeti, Bankacılık Sektörü, Servqual Analizi

1. Introduction

Qualities of goods and services have become crucial today due to increased consumer awareness. Quality production is considered the prerequisite of surviving fierce competition.

Production of quality goods and services is among the most important issues concerning firms today. Those firms that are aware of the benefits of improving quality of their goods and services are increasingly attaching more importance to quality. For banks to acquire and maintain competitive advantage, it is of utmost importance to define, measure and assess service quality.

In the banking industry in which what is served to the customer is service, it is crucial to be aware of the factors that influence customer loyalty. For this reason, it becomes an obligation for banks to consistently measure customer satisfaction and to improve the quality of services that cause dissatisfaction.

Today, our aim should be not only to attract new customers but also to ensure that existing ones will keep being our customers. This can be achieved only by maintaining, and even improving customer satisfaction. Given the fact that firms can survive as long as they have customers and they can increase profitability, expectations of customers should be consistently assessed and satisfied. Therefore, there is a constant need for examining the expected and perceived quality of goods and services.

It is not easy to measure the quality of services since it is difficult to develop definitions and practices that are acknowledged and preferred by all existing and potential customers.

Furthermore, there is no consensus on "measurement of service quality". The SERVQUAL Analysis, which is employed in the current study, is one of the most popular methods used to measure quality of services.

This study was carried out with the purpose of identifying the factors that influence the perceived quality of banking services, determining these factors' significances, and underlining the necessity of this measurement.

Firstly, the concepts of service and service quality will be addressed. Then, the SERVQUAL Analysis will be explained. Finally, by addressing expectations and the understanding of service in the banking industry, the application performed to measure the service quality will be presented.

2. Concepts of Service and Service Quality

The service industry has significantly expanded in recent decades adding numerous new individualized services to already existing sectors such as education and health. It has been observed in recent three or four decades that the importance of services within the larger economy is rapidly increasing. While the growth rates in manufacturing industries have been declining, the share of the services industry has significantly grown bigger [1]. Thus, studies and analyses on the subject have begun to proliferate. Before addressing the concept of service quality, we should first discuss what service is.

The literature review shows that the concept of service is defined differently by many different authors.

After thoroughly reviewing existing definitions, Edvardson [2] finds out that the concept of service is defined in many different ways, and that among the most frequently used concepts on these definitions are activities, practices, processes and interaction.

Quinn et al. [3] define services as "all economic activities, the outcomes of which are not tangible, which are consumed generally at the moment of production, and which provide their consumers with mostly abstract values such as comfort, joy, convenience or health" [4].

Services can also be defined as a set of non-tangible activities, which are sold for a certain price to benefit and/or satisfy human needs, which can be wasted easily, and which cannot be standardized [5].

It could be stated that the creation of value to be presented to the customer is common on all these different definitions. The process of providing a service is also the process of producing that service, and the service-provider and the customer are together in this process. This is one of the differences between service quality and product quality. A production that is performed right in front of the customer must be performed accurately in the first attempt.

2.1. The Concept of Quality

One of the factors that endow firms with competitive advantage is to attract more customers while preserving existing ones. Undoubtedly, this is possible only if customer satisfaction is provided. Due to advanced technologies and changing market conditions, customers now take into consideration a plethora of criteria when making purchasing decisions. In order to attract customers, who now buy what they want instead of what is presented to them, it is necessary to produce quality goods and services. Firms should thoroughly analyze what customers want to buy and act accordingly. As Goetsch and Davis [6] aptly put it, "quality is defined by the customer". Quality has become indispensable for firms not to make more profits but to survive competition. Firms that operate under contemporary competitive conditions should plan, implement and constantly improve their quality policies [7].

In the everyday language, quality denotes superiority and goodness, or in other words, the good features of goods and services [8]. In the contemporary understanding of quality, it is not enough to only have good features. It is also necessary to identify customers' preferences and then to fully integrate them into goods and services.

Although we encounter the notion of quality today in a lot of different areas, it has no single and all-encompassing definition, because it is a subjective notion the meanings of which vary from person to person due to different values, beliefs, attitudes and behaviors [9].

According to the American Society of Quality Control (ASQC), "quality is the set of characteristics that demonstrate the ability of goods and services to satisfy certain needs" [10]. Given the fact that human needs are unlimited, it is nearly impossible to come up with a single definition of quality. There exist different definitions, because the conception of quality differs from one person to another and because quality is multidimensional [11].

Quality is defined as fitness for purpose and use (Juran) [12], as "a predictable degree of uniformity and dependability with a quality standard suited to the customer" (Deming), as "conformance to requirements" (Crosby) [13]. The aim in quality is not only endow the product with superior features but also to attain high levels of market and

profitability performance [14].

It is seen that while some of the definitions include statements concerning the structure of goods and services, others mention the customer as well. In its contemporary understanding, quality and the characteristics that goods and services should offer are defined from a customer-centric point of view.

The concept of quality is defined in ISO 9000 as "the set of characteristics of a good or a service oriented towards satisfying defined needs [15].

On the other hand, the Japanese Institute of Standards (JIS) suggests that quality is a production system that economically produces goods or services and that responds to customer needs [16]. Simultaneously ensuring the efficiency of production and the satisfaction of needs and expectations is key to competitiveness, profitability and sustainability.

In the case of similar services and prices, firms need to create strong brands in order to make customers feel that they are different than other brands. It is known that brands created by those firms that achieve distinctiveness and specialization are perceived as higher quality by customers [17].

The quality perception of customers depends not only on the product or the service but also on the brand's and firm's image and recognition as well as previous experiences with the product or brand.

2.2. Service Quality

Since it does not involve concrete elements, service quality is an ambiguous and complex concept in terms of its comprehension, application and inspection [18].

Therefore, quality control of services is highly difficult. Nevertheless, it might become possible to standardize the service quality to a certain extent through meticulous personnel selection and training [18].

The measurement of service quality is a more difficult assessment process than the measurement of product quality. It is not sufficient to assess only the service provided and the service provider, because the quality perception that the service provided creates in the customer is perhaps more important than the above two. The perception created by the service provided should meet or exceed customer expectations so that customer satisfaction is ensured. Otherwise, the firm faces customers who are not satisfied with the service.

Parasuraman, Zeithaml and Berry [19] obtained the following results on the concept of service quality:

1. Customers perceive the quality of a service by comparing and contrasting their expectations before they get the service and their experiences after they get the service. If their expectations are met, then the service provided is satisfactory.
2. The ways the service is delivered to the customer is very important for the customer.
3. The interaction between the customer and the firm's representative and the effectiveness of the firm's problem-solving practices are of importance for the perception of quality.

As is seen, when it comes to define the service quality, the receiver and the provider of the service are as important as the service itself. Service is not a tangible element; it is a work, performance or effort that is consumed at the same time as its production [20]. Since a service is consumed at the moment of its production and since the customer

personally witnesses its production process, assessing the quality of a service is different from assessing the quality of a product.

It is observed that SERVQUAL Analysis is widely used to measure quality of services. Since service quality is determined through a comparison of expected and realized performance, SERVQUAL is an effective instrument as it provides detailed data and it is easy to use [21].

3. Servqual Method

The SERVQUAL method is a detailed measurement instrument developed by Parasuraman, Zeithaml and Berry [22] with the purpose of measuring service quality. It guides service providers by showing them the difference between expectations before the consumption and perceptions after the consumption of the service. In the method, questionnaires are employed in order to measure customers' expectations and perceptions.

The SERVQUAL method consists of two main parts. In the first, customers' expectations from the service that they are about to receive are measured. In this section, expectations are determined based on the service to be purchased in that particular field regardless of the service-providing firm. In the second part, the perceptions of the customer that emerge after the consumption of the service are measured. Although the questions are the same in both parts, the firm's name is given in the second part. The scale used in the method is a 7-item Likert-type scale that ranges from "totally agree" to "totally disagree".

The SERVQUAL method was developed in order to produce a general model that would serve the purpose of defining service quality and identifying factors that affect that quality.

The SERVQUAL method is employed by many researchers in different industries to measure service quality. The literature review demonstrates that it is used in a wide scope from health to banking and to education industries. There are a lot of studies that employ this particular method to analyze quality of banking services. In a study carried out in Bangladesh, the highest ranked expectation of bank customers was the following: "Bank should keep their records accurately". On the other hand, a study conducted on the Ethiopian banking industry found that the most important dimension of quality that affects customer satisfaction is "empathy" [23, 24]. Another study examined the Malaysian banking industry and found that "reliability" is the most important factor that shapes customer satisfaction [25].

In the study carried out by Şafaklı [26] on the Northern Cyprus banking industry, the most important dimension to which highest rating (27.63 percent) is assigned was found to be reliability. Witkowski and Wolfenbarger [27] found that German and American customers have similar expectations from the banking sector; however, the degrees to which these expectations' influence customer satisfaction are different. For both customer groups, the highest-ranked three factors were found to be Reliability, Assurance and Empathy.

It is observed that while findings of some studies support one another, some others significantly differ from others. Weights of factors influencing customer satisfaction might differ from one country to another. Like in all other industries, customer profiles in the banking industry are highly diverse, and thus, they inevitably have different expectation from banking services.

Parasuraman et al. [28] found five dimensions that determine service quality by reviewing the questionnaires that they had administered using factor analysis. Using these dimensions, they developed a questionnaire that they called SERVQUAL to measure service quality. These five dimensions are the following:

- tangibles,
- reliability,
- responsiveness,
- assurance,
- empathy

While credibility, security, competence and courtesy are subsumed under the dimension of reliability; the dimension of empathy involves the sub-dimensions of understanding customers, accessibility and communication.

The first impression that a customer who visits the business to receive service gets is based on employees, furniture and other visible elements in the setting. Physical facilities as well as the appearance, cleanliness and tidiness of the branch affect customers' perceptions [29].

The dimension of reliability refers to the reliability of the service and its correct presentation [30]. It also refers to the consistency of performance, the accurate presentation of the service and the firm's fulfillment of its promises. It comprises issues such as correct billing, accurate bookkeeping, and delivering the service at the time previously promised or agreed upon [31]. The dimension of reliability is of great importance for the banking industry, as it is the most significant focus of organizational activities [29]. The service provider becomes more reliable as long as the promised service is provided each time in the right and reliable manner. That is, it is not enough to deliver a service accurately only for once, it is necessary to turn it into a reliable pattern.

Another dimension used to measure service quality is assurance. It means that employees should convince their customers that they are qualified in what they do and they possess the required knowledge and skills to perform their duties.

Responsiveness involves the presentation of the service expeditiously, assisting customers eagerly, and reacting quickly to a question or a situation with an approach oriented towards solving the problem. Customers expect employees to be happy, kind and fast service providers.

The dimension of empathy refers to the degree of care and the individual attention given to customers [30]. It means that the service-providing firm and its employees should put themselves into customers' shoes and act accordingly [32]. Empathy is defined as a dimension of quality, which involves showing individual care to customers, understanding their special needs, sincerely taking their interests into consideration and recognizing regular customers [29, 31].

All these dimensions influence customers' perception of service to varying degrees. These degrees might differ from one customer to another. Therefore, one of the objectives of the method is to determine the dimensions to which targeted customers attach more importance and how they view the firm with respect to those dimensions.

4. Characteristics of the Banking Business

A bank is defined as "a financial institution that performs and regulates all kinds of transactions on capital, money and credit, and that operates to meet all kinds of needs in this field of governments and businesses [33].

For a long time, banks did not care much about customer satisfaction while carrying out their financial operations. Producing customer loyalty and satisfying customer needs were not given sufficient attention. Efforts made in that vein remained limited to employees' subjective opinions [34]. However, under today's transformed circumstances, issues such

as customer satisfaction and s' needs and customer expectations have become important issues for banks. In order to be able to assess customer satisfaction, it is firstly needed to address banking services.

The most frequently used characteristics of services in the literature are their abstractness, heterogeneity, non-durability and their involvement of direct sale. Yet another characteristic of services is the inseparability of production and consumption. Like other services, banking services are not tangible.

However, unlike other areas of service, the matter of service is money itself. Banks should always seek to improve themselves and systems they possess, no matter whether the service is provided in the branch or on the phone or online. To be able to remain competitive in this industry in which technology plays a significant role, it is crucial to be able to respond fast to rapidly changing market conditions.

With the increased utilization of communication technologies in the business world today, differences are rapidly disappearing and the services provided to customers are increasingly becoming similar to one another. For this reason, firms constantly search for new means of making difference [35].

In the banking industry in which customers' demands and expectations are highly diverse, it has become very important to develop services that respond to specific needs of individual customers. To this end, it is necessary to correctly understand and accurately analyze customers' demands, and to rightly reflect these demands on the services offered.

If customer needs and demands are divided into two groups as overt and covert ones, it is seen that the notion of quality has now started to include an understanding of responding to customers' covert needs and demands [36]. Most of overt needs are already known by service providers or they are made explicit by customers. On the other hand, service providers try to estimate what customers' covert needs are and to meet these needs by offering a new service or a facility. Customers might take this new service as a reason to choose the product. For competitiveness, it is highly important to meet covert needs and demands.

Customers and service providers might have different perceptions of service quality [37]. What matters here is whether customer expectations are met or not. The customer has certain expectations before purchasing the service, and perception emerges after the purchase. If the perceived quality is equal to or higher than the expected quality, it means that customer satisfaction is achieved. To accurately design and present services in the banking industry, customers' expectations should be reviewed correctly and regularly.

5. Application of Servqual Model

The SERVQUAL model is employed in many service industries including the banking industry to measure service quality.

In this study, the findings obtained by applying the SERVQUAL model to the services provided by a participation bank operating in Turkey are assessed.

Calculations were made in order to determine the number of people to whom the questionnaire form would be sent, and the sample size was determined to be 173.

$$n = \frac{z^2 \cdot p \cdot q}{d^2}$$

$$Z = 1.645, p = 0.20, q = 0.80, d = 0.05$$

$$n = 173$$

Emails were sent to 173 people, randomly selected among those who had done business with the bank for more than a year and who had used the bank's services regularly. 150 of them expressed their willingness to participate in the questionnaire study. Of these 150 people, 130 filled out the questionnaire online.

The questionnaire form consisted of three parts. 7-point Likert-type items ("1" Strongly Disagree, "7" Strongly Agree) were used in the form.

In the first part, it was sought to obtain demographic information about the participant customers, whereas the second part was made up of questions aimed at determining their expectations. Finally, in the third part, the aim was to find out the participants' perceptions of the service provided by the bank. The first and third parts include questions related to five factors: Tangibles, Reliability, Responsiveness, Assurance and Empathy.

Questionnaire data were analyzed using SPSS 21 software. Four questionnaire forms were not found suitable for analysis; thus, 126 questionnaire forms were subjected to analysis.

Of the participants, 25% were females and 75% were males; 58% were married and 42% were unmarried. Table 1 below shows the distribution of the participants by educational background and age.

Table 1 Educational Background of Respondents

Educational background	Primary School	High school	Undergraduate	Postgraduate and Above
Percentage	7%	38%	41%	14%

Of the customers who participated in the questionnaire study, 56% are aged 26-35. Other percentages are presented in Table 2.

Table 2 Age of Respondents

Age	18-25	26-35	36-45	46-55	Above 56
Percentage	13%	56%	16%	12%	3%

Based on analysis performed using SPSS 21 software, values concerning expectations and perceptions as well as the obtained SERVQUAL score are given in Table 3.

Table 3 Servqual Score of Service Quality Dimensions

		Mean	Max.	Min.	SD	Skewness	SERVQUAL Score	Percentage
Tangible	Expectation	6.061	7	4.75	.553	-.039	-1.186	0.804
	Perception	4.875	7	1.25	1.167	-.349		
Reliability	Expectation	6.349	7	4.75	.513	-.673	-1.314	0.793
	Perception	5.035	7	2	1.076	-.294		
Responsiveness	Expectation	6.329	7	5.25	.449	-.328	-.962	0.848
	Perception	5.367	7	3	.809	-.043		

Assurance	Expectation	6.498	7	5.25	.436	-.675	-2.278	0.649
	Perception	4.220	7	1.75	1.142	.253		
Empathy	Expectation	6.281	7	4.25	.573	-.715	-1.676	0.733
	Perception	4.605	7	2.25	1.112	-.004		

Servqual scores for each dimension were calculated based on the differences between the mean Perception and Expectation scores of that dimension. For instance, the Servqual score for the Tangible dimension was calculated as follows.

$$\text{Servqual Score for Tangible} = \text{Mean Perception} - \text{Mean Expectation} \\ = 4.875 - 6.061 = -1.186$$

Table 3 shows that the highest mean value concerning perceptions emerged in the dimension of Responsiveness (5.367), which is followed by Reliability and Tangibles, respectively. On the other hand, Empathy and Assurance are the factors that ranked last with respect to perceived service quality. While these values are of importance for determining how the service provided by the bank is perceived by its customers, it is wrong to consider them alone. For example, the dimension of Responsiveness, which ranked the highest in terms of perceptions, does not rank first in terms of customers' expectations. Assurance is a more important factor than Responsiveness; however, the perceived service quality concerning this factor was found to be low (4.220). Calculation of SERVQUAL scores is important for this reason. This score helps us to see the performance of the bank with respect to each factor. More negative scores indicate that the bank is less successful in meeting expectations, whereas more positive scores imply that the bank exceeds expectations.

It is possible to obtain a general single service score by calculating the mean of scores for the five factors. This calculation gave us the value of -1.483 (the SERVQUAL score), which suggests that customers' expectations are met by 76.5%.

$$\text{Servqual Score} = \sum \text{SS} / \text{Number of Dimensions} = -7.416 / 5 = -1.483$$

The factor of Responsiveness was found to be the factor in which customer expectations are most met (84.8%), whereas Assurance ranked the lowest (64.9%). Therefore, it is seen that serious attention needs to be attached to the factor of Assurance, which ranked the highest in terms of expectations (6.498) and lowest in terms of perceptions. Reasons of low ranking of Assurance were investigated, and it was found that the most important reason was related to the fault-free realization of transactions.

Reliability analysis was performed in order to test the Servqual model's reliability. The analysis yielded an Alpha coefficient of "0.91" pertaining to the perception values for five sub-dimensions, and an Alpha coefficient of "0.923" pertaining to expectation values. Since both of these coefficients are between 0.80 and 1, they point to high reliability.

In order to determine the degrees to which the factors affected the service quality score, or in other words, customer satisfaction, correlation values were calculated and presented below. (Table 4)

Table 4 Correlations Results of Service Quality Dimensions and Customer Satisfaction

	Tangible	Reliability	Responsiveness	Assurance	Empathy
Correlations	.602	.187	.482	.193	.421

Correlation scores show that there exist positive correlations between service quality-customer satisfaction and all of the five factors. It is seen that the factor that affects customer satisfaction most is Tangibles (0.602), which is followed by Responsiveness (0.482) and Empathy (0.421), respectively. Assurance and Reliability rank lowest. The finding that there exist positive correlations between the factors and customer satisfaction suggests that improvements to be made in these factors will increase customer satisfaction. Moreover, improvements to be made in Tangibles will influence customer satisfaction more than other factors.

Regression analysis was conducted on these five factors that had positive impacts upon customer satisfaction. Results are presented in Table 5 below:

Table 5 Regression Results of Service Quality Factors and Customer Satisfaction

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
(Constant)	.170	.023		7.420	.000
Tangible	.040	.005	.408	8.248	.000
Reliability	.011	.005	.100	2.087	.039
Responsiveness	.030	.005	.210	6.020	.000
Assurance	.012	.005	.115	2.156	.033
Empathy	.029	.006	.274	5.078	.000

Results of regression analysis show that all of the factors are significant at the 95% confidence level.

As is seen in the above table, all significant values are ≤ 0.05 . Therefore, it could be stated that all the factors addressed had an effect on customer satisfaction. The Beta values indicate that the impact of the Tangible factor on customer satisfaction is higher than those of other factors. While a rise in the Tangible factor by 1 standard deviation will increase Customer Satisfaction by 0.408, the Reliability factor will have an impact by 0.100 standard deviation. T values also indicate that the strongest effect comes from the Tangible ($t= 8.248$) factor.

All businesses today want to ensure customer satisfaction and to establish long-term relations with customers. The bank addressed in this study should make improvements in all of the factors and increase service quality in order to improve customer satisfaction.

6. Conclusions

Every bank would like to explore the clients expectations and the underlying effects for clients' loyalty to a bank. By this means banks can serve its clients better and increase the quality of their service. In this direction, measuring the service quality is crucial. This study examines SERVQUAL model where it is observed that there is a fundamental interaction between the dimensions of service quality such as physical qualities, reliability, responsiveness, empathy, assurance and the clients' loyalty to the bank.

Survey results indicate that the "assurance" dimension has the highest expected value. There are a lot of banks in our country and in the world. The operations that these banks

perform are similar to each other. Therefore, creating differences in the services offered and having wise bank staff in every related subject are the main reasons for being the client's preference. Clients choose credible banks that have wise bank staff who can meet their expectations, offer different investment opportunities, value privacy, and that are easily accessible.

The reliability dimension takes the second ranking at the clients' expectations after the assurance dimension. It is very important for people that their transactions are correctly made at the first attempt. Clients continue to be the client of that bank which operates correctly and on time.

The role of the bank's staff is tremendous at increasing the service quality since the institution's staff offers the service and connects with the clients. The effort and the attention that the bank staff performs in solving clients' problems will enable the responsiveness factor to be positively perceived.

Another factor that affects the client perception is empathy. Banking operations, due to the nature, are not widely known and easily welcomed by everyone. Clients may sometimes have difficulties while trying to explain themselves. Thus they may need the bank staff to listen to their questions attentively and reply in an apprehensible manner.

It is seen that the factor of physical properties, compared to the other factors, is ranked at the lowest position of the banking services expectation ranking. Being the last factor does not mean that the impact of physical properties is low. Though lower compared to the other factors, it is certain that it creates a significant expectation. Once in an environment where a service is going to be taken the first impression is quite important for the client. Clients come across with the physical environment once they are in a bank where they are going to take service. Easily accessible services, the neat and tidy bank and the staff can lead the client to a positive idea about the service before they take it.

Consequently; in a world where client expectations increase and change continuously it is necessary to follow these expectations closely and promptly take the essential steps to meet them. Banks that target client dependency should always increase their service quality.

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