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by Soni Harsono

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THE DEVELOPMENT OF SERVICE QUALITY MODEL AS A CRITERION IN SELECTING THE BANKS IN INDOENSIA

Harsono S., Widyantoro H., Prawitowati T., Rahmat B.*

Abstract: This study aims to investigate the effect of service quality, service-oriented organizational citizenship behavior (S-OCB) and benefits sought on customer satisfaction and loyalty. A total of 449 banking customers participate in this study. Sampling technique is conducted using convenience sampling method, while the data analysis is done using Partial Least Square (PLS) approach. The results of this study provide insights to the banking practitioners on how customers select a particular bank and how customers give ratings to all aspects of the services provided by the bank to its customers. It is expected that the results of this study can be used to establish various policies for the improvement of the service quality and S-OCB.

Key words: S-OCB, benefits sought, service quality, satisfaction, loyalty

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Introduction

Service quality is an important aspect frequently discussed in the study of marketing. Service quality, in the perspective of goods or services, has been studied by many researchers using different approaches, and it was found that service quality variable has significant influence on customer satisfaction. Recent development even indicates that service quality has increased the need to perform a variety of innovations to produce the best results for stakeholders and has led to a renewed interest, especially in banking services that experience rapid changing.

Basman al Dalaeen (2016) conducted a research at two different banks in Jordan with the aim to measure the difference in service quality with the variables of tangibility, responsiveness, reliability, assurance and ATM service quality. The results reveal that service quality has a significant influence on customer perception at Cairo Amman Bank and Bank of Jordan. Khodaparasti and Gharebagh (2015), in their study, found that Saderat bank customers' expectation is higher than their perceptions of the quality of services offered. It means that in all of the five dimensions of service quality, there are gaps. Thus the bank failed in any of these dimensions to meet its customers' expectations.

In addition to service quality, the important factor that influences people to buy a product is benefit sought. Benefit segmentation assumes that benefit sought is the

* Dr **Soni Harsono**¹, Drs. Ec. **Harry Widyantoro**, Dra. **Tjahjani Prawitowati**, Dr Basuki **Rahmat**, Department of Management, STIE Perbanas, Surabaya, Indonesia
✉ Corresponding author: soni@perbanas.ac.id

fundamental reason why people buy a product. Another factor that affects customer satisfaction and loyalty is the employees' service-oriented organizational citizenship behavior (S-OCB), in which the employees perform something not only because of their obligations and responsibilities, but also because of the role beyond their responsibility, without expecting any reward from the organization, solely for the benefit of the organization's objectives. The S-OCB dimensions in this study consist of customer facilitation, organizational involvement, and sportsmanship. Kumari (2014) states that employees' S-OCB can improve customer satisfaction. In marketing perspective, S-OCB is a particular aspect that supports the marketing of services, Fernández-Sabiote and Rahman (2005), and has a role in improving service to the customer, Kumar (2014). The behavior outside this role includes Service-Oriented Organizational Citizenship Behavior (S-OCB) which contributes to the management of the company's relationship with customers, creates the perception of customers about the service quality and can lead to customer loyalty, Jain et al. (2012).

There are several types of banks in Indonesia: (1) based on the classification: central banks, commercial banks, rural banks and specialized commercial banks; (2) based on the ownership: state-owned commercial banks, private commercial banks, joint venture banks and Islamic banks; (3) based on the activities: corporate banks, retail banks and corporate retail banks; (4) based on the status and position: foreign exchange banks and non-foreign exchange banks.

Due to various types of banks, people are flexible to choose which banking services they need. They have their own perception of the banking services that can give them satisfaction. The process in selecting a particular bank has attracted the attention of researchers, especially in the United States and some European countries as well as other regions, Senyucl (2009). In different case, however, someone becomes a customer of a particular bank not because of his own choice but certain factors, such as the salary which must be transferred to a particular bank account, a requirement that must be fulfilled to open a business, and others. In such a case, this would be hard to find which customer who really enjoys the banking services based on his choice. This fact indicates a low level of interaction between the customer and the provider of the banking services.

The finding of the research conducted by Safiek Mokhlis (2009) in Malaysia shows that there are some differences in choice factors employed by male and female customers in selecting a bank for patronage. The choice factors include attractiveness, marketing promotion, ATM service, proximity, people influences and financial benefits. Given this finding, it is necessary to include male and female customers as distinctive segments when designing marketing strategies.

Sandhu and Bala (2011), in their study entitled "Service Quality Assessment: A Study of Consumer Satisfaction in Indian Insurance Sector" prove that skill has a significant influence on the perceived service quality in life insurance. The service provided by life insurance can increase customer satisfaction by improving the performance of agents and employees. In addition, the study also

reveals that functional skill and physical and ethical excellence have a significant influence on the overall service quality in the Life Insurance Corporation of India. The purpose of this study is: (1) to investigate the dimensions of S-OCB, service quality and benefits sought which are deemed important by customers at rural bank, regional development bank, commercial bank, and Islamic bank; (2) to investigate the effect of service quality on customer satisfaction and loyalty at rural bank, regional development bank, commercial bank, and Islamic banks.

Literature Review

The concept of service quality has attracted the attention of both academics and practitioners. There are some studies that become references in conducting research on service quality. Grönroos (1984) in his research entitled "A Service Quality Model and its Market Implications" reveals that the dimensions of service quality consist of (1) technical quality (what the customer gets) and (2) functional quality (how the customer gets). Meanwhile, Garvin (1984), in his research entitled "What Does Product Quality Really Mean?," reveals that the dimensions of service quality consist of (1) performance; (2) features; (3) reliability; (4) conformance; (5) durability; (6) serviceability; (7) aesthetics and (8) perceived quality. Further research on service quality was conducted by Parasuraman et al. (1988), in which there are ten dimensions of service quality, (1) reliability; (2) responsiveness; (3) competence; (4) access; (5) courtesy; (6) communications; (7) credibility; (8) security; (9) ability to understand customer, and (10) physical evidence. The concept of service quality has been developed in various sectors, and Parasuraman et al. (1988) modified the concept of service quality from their previous research by summarizing from ten to five dimensions of service quality, namely: (1) responsiveness; (2) assurance; (3) empathy; (4) tangible and (5) reliability.

Next, there were many researchers who conducted research on service quality with different models and measurements as well as different service sectors. Service quality is measured by a scale of SERVICE PERFORMANCE (SERVPERF) using SERVQUAL dimensions, Cronin et al. (1992). Furthermore, Rust and Oliver (1994) state that service quality is measured by three dimensions, namely (1) service product; (2) service delivery and (3) service environment.

The studies of service quality in banking sector are performed, among others, by Parasuraman et al., (1988) with 5 dimensions of SERVQUAL; tangibility, reliability, responsiveness, empathy, and assurance. Furthermore, Cronin et al., (1992) with 5 dimensions in SERVQUAL, with the name of SERVPERF, that is, tangibility, reliability, responsiveness, empathy, assurance. Subsequent research conducted by Jamal and Anastasiadou (2009) uses 5 dimensions of SERVQUAL, that is, tangibility, reliability, responsiveness, empathy, assurance. And it is followed by the research conducted by Siddiqi Omar Kazi (2011) using five dimensions of SERVQUAL, that is, tangibility, reliability, responsiveness, empathy, and assurance.

Some of the above studies result in different limitations of service quality (SERVQUAL) model, considering that service quality has multi-dimensions. So, in order to break down the problem, Brady and Cronin (2001) suggest the need to understand the main dimension as an alternative to the dimensions of service quality. The dimension is interaction quality or contact that occurs in the process of delivering services between service providers and consumers, environment quality, as well as outcome quality.

Regardless of the different dimensions of service quality, there is a meeting point of these studies, in which the service quality provided by organizations or companies is quite varied from one to another. It is due to a difference in operational aspects, organizational culture, and local culture. In addition, the difference is also caused by the scope: local, domestic or international.

From marketing perspective, OCB is a particular aspect that supports the marketing of services, Sabiote and (2005) and as an instrument in improving service to customers, Kumar (2014). According to Jain, et al.(2012), the behavior outside the role is called Service-Oriented Organizational Citizenship Behavior (S-OCB) that contributes to the management of the company's relationship with customers, creates the customer perception of the service quality and can lead to customer loyalty. The research conducted by Jain et al., (2012) concludes that there are three dimensions of S-OCB; employee loyalty, service, and participation to establish customer loyalty.

Research on S-OCB from the perspective of banking customer was conducted by Fernández-Sabiote and Roman (2005) by developing S-OCB dimensions from the perspective of customer. The S-OCB dimensions in the study are customer facilitation, organizational involvement, and sportsmanship. The results show that S-OCB from the perspective of customer has relationship with the perception of service quality, satisfaction, trust and word of mouth (WOM).The interaction between frontline employees and customers is a critical part of the service process, Zeithaml and Bitner (2000) in Fernández-Sabiote and Roman (2005), where customer satisfaction and the willingness of customers to transact again with a company is determined by the quality of employees in contact with the customers. It is the underlying why S-OCB becomes an important part in the process of delivering service to customers, because the presence of S-OCB will affect customer perceptions about the company's service quality. Positive perception of service quality, which further raises the perception of the quality of employees who perform services, will affect the level of customer satisfaction. When a customer interacts with an employee, the customer will assess and monitor the employee's behaviors and thus bringing benefit and having satisfaction value for customers, such as providing solutions to the problems and resolving each complaint properly.

In the research conducted by Zeithaml et al. (1996), it is explained that the ultimate goal of the success of a company is how to establish relationship with customers in order to create strong loyalty. The indicators of customer's strong loyalty are:

saying positive things, recommending friends, and purchasing again. Thus, it is obvious that service quality, relational marketing and satisfaction have a very close relationship.

Research Methodology

This research consists of five main instruments: (1) demographic profile instruments; (2) SERVQUAL instruments, Parasuraman et al., (1988); (3) benefits sought instruments, Mokhlis, Safiek (2009); (4) S-OCB instruments, Sabiote and Roman (2005), and (5) open questions. The research instruments are measured using a six-point Likert scale.

The population in this study is banking customers. A total sample of 449 customers is selected from the banks that received the best award in 2014, with the assumption that the banks are in the category of the best banks, such as commercial banks (hereinafter represented by BRI Bank, Islamic banks (hereinafter represented by BNI Syariah, regional development banks (hereinafter represented by BPD Bali, and rural banks (hereinafter represented by BPR Modern Express Ambon). Sampling technique is conducted using convenience sampling method. Data analysis is done using Partial Least Square (PLS) approach.

Empirical Result and Discussion

The following is a description of the characteristics of the respondents:

There are 123 respondents of customers of Bank BRI, consisting of 47 men (38.2%) and 76 women (61.8%). 65 respondents (52.8%) are 20 - 30 years old, 22 respondents (17.9%) are 41-50 years old, 17 respondents (13.8%) are 31 - 40 years old, 12 respondents (9.76%) are 51-55 years old, and 7 respondents (5.9%) are < 20 years old. Of the total of 123 respondents, 58 (47.2%) respondents are High School graduates, 46 (37.4%) are Bachelor's graduates, 8 (6.5%) are under High School, 7 (5.69%) are Associate's degrees, and 4 (4.25%) are Master's degrees.

There are 100 respondents of customers of BNI Syariah on Dharmawangsa Surabaya and BNI Syariah on Kalirungkut Surabaya, consisting of 43 men (43%) and 57 women (57%). 48 respondents (48%) are 20-30 years old, 24 respondents (24%) are 31-40 years old, 16 respondents (16%) are 41-50 years old, 7 respondents (7%) are 51-55 years old, 3 respondents (3%) are < 20 years old, and 2 respondents (2%) are > 55 years old. Of the total of 100 respondents, 47 respondents (47%) are Bachelor's degrees, 37 (37%) are High School graduates, 6 (6%) are Associate's degrees, 6 (6%) are Master's degrees, and 1 (1%) is under High School.

There are 125 respondents of customers of BPD Bali, consisting of 60 men (48%) and 65 women (52%). 37 respondents (29.6%) are 20-30 years old, 36 respondents (28.8%) are 31-40 years old, 27 respondents (21.6%) are 41-50 years old, 15 respondents (12%) are 51-55 years old, and 7 respondents (5.6%) are > 55 years old, and 3 respondents (2.4%) are < 20 years old. Of the total of 125 respondents,

71 respondents (56.8%) are Bachelor's degrees, 30 (24%) are High School graduates, 21 (16.8%) are Associate's degrees, 2 (1.6%) are Master's degrees, and 1 (0.8%) is under High School.

There are 101 respondents of customers of BPR Modern Express, consisting of 54 women (53.5%) and 47 men (46.5%). 42 respondents (41.6%) are 31-40 years old, 27 respondents (26.6%) are 41-50 years old, 17 respondents (16.8%) are 20-30 years old, 8 respondents (7.95%) are 51-55 years old, 5 respondents (4.95%) are > 55 years old, and 2 (1.98%) are under 20 years old. Of the total of 101 respondents, 67 respondents (66.3%) are Bachelor's degrees, 20 (19.8%) are High School graduates, 9 (8.91%) are Associate's degrees, 3 (2.97%) are Master's degrees, and 2 (1.98%) are under High School.

From the data processed, it is obtained an overview of the level of importance and performance of S-OCB as shown in Table 1. From Table 1, it appears that the S-OCB performance at BPR has the mean value which is higher than the S-OCB performance at BPD Bali, BRI and BNI Syariah. The S-OCB dimension at BPR which has the highest mean value is the dimension of Customer Facilitation (CF), a customer-oriented behavior. The CF of BPR is in the category of "very good". CF behavior is the behavior of providing services above the standard or extra services, serving with enthusiasm and passion and understanding the situation faced by customers, including providing solutions to the difficulties faced by customers. At BPD Bali, BRI and BNI Syariah, the dimension of CF is in the category of "good".

Table 1. The Level of Importance and Performance of S-OCB

| Variable of S-OCB | BPD BALI | | BRI | | BPR AMBON | | BNI SYARIAH | |
|-------------------|----------|-------------|------|-------------|-----------|-----------|-------------|-------------|
| | Mean | Category | Mean | Category | Mean | Category | Mean | Category |
| cf1 | 4.54 | Good | 4.59 | Good | 5.14 | Very good | 4.67 | Good |
| cf2 | 4.40 | Good | 4.39 | Good | 4.93 | Good | 4.40 | Good |
| cf4 | 4.67 | Good | 4.71 | Good | 5.23 | Very good | 4.65 | Good |
| cf5 | 4.49 | Good | 4.78 | Good | 5.29 | Very good | 4.83 | Good |
| oi1 | 4.12 | Fairly good | 4.29 | Fairly good | 4.81 | Good | 4.26 | Fairly good |
| oi3 | 4.27 | Fairly good | 4.72 | Good | 5.20 | Very good | 4.44 | Good |
| sp1 | 4.43 | Good | 4.49 | Good | 4.94 | Good | 4.29 | Fairly good |
| sp2 | 4.78 | Good | 4.95 | Good | 5.14 | Very good | 4.76 | Good |
| sp3 | 4.62 | Good | 4.63 | Good | 5.16 | Very good | 4.67 | Good |
| Mean CF | 4.53 | Good | 4.62 | Good | 5.15 | Very good | 4.63 | Good |
| Mean OI | 4.19 | Fairly good | 4.51 | Good | 5.01 | Good | 4.35 | Good |
| Mean SP | 4.48 | Good | 4.69 | Good | 5.08 | Good | 4.57 | Good |
| Mean S-OCB | 3.74 | Fairly good | 3.82 | Fairly good | 4.04 | Good | 3.83 | Fairly good |

The dimension of Organizational Involvement (OI) at BRI, BPR, and BNI Syariah is in the category of "good", while the lowest is at BPD Bali, that is, in the category of "fairly good". The behavior in this OI dimension is the behavior that supports the organization with the full engagement with the banks such as keeping a positive

attitude to maintain the bank's image, promoting the bank, as well as demonstrating compliance with the rules, systems and procedures existing in the bank.

The dimension of Sportsmanship (SP) at BPD Bali, BRI and BNI Syariah is in the category of "fairly good", while at BPR is in the category of "good". This illustrates that the staff of BPR have a good SP behavior, the behavior that can show tolerance in case of discomfort, whether discomfort caused by the situation in the bank or the discomfort caused by the customer. The staff with high SP show no expression of irritation when customers make a complaint, and will be happy to answer various questions from customers.

The following is the effect of service quality on customer satisfaction and loyalty at BPR, BPD, BRI and BNI Syariah with the sample of BPR *Modern Express* in Figure 1. It can be seen that the model can be said fairly fit, where the P value for the Average Path Coefficient (APC) is $0.001 > 0.05$, and Average R-squared (ARS) and the Average Adjusted R-Squared (Aars) < 0.001 with the APC value = 0.374, the ARS value = 0.455 and the AARS value = 0.444. The value of Average block VIF (AVIF) is 1.343, and Average Full Collinearity VIF (AFVIF) is 2.144 produced < 3.3 , which means that there is no multicollinearity problem among indicators and among exogenous variables. The GoF produced is $0.434 > 0.36$ which means fit model is included in the large category. For index Symson's paradox (SPR) with a value of 1, the R-squared contribution ratio (RSCR) produces a value of 1, statistical suppression ratio (SSR) produces a value of 1, and nonlinear bivariate causality direction ratio (NLBCDR) produces a value of 1, which means that there is no casualty problem in the model.

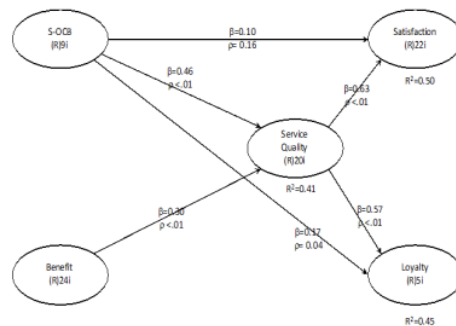


Figure 1. Results of Full Model Estimation of BPR Modern Express

From Figure 1, it can be seen that: (a) service quality has a significant effect on satisfaction, as evidenced by the coefficient value 0.65; $p = 0.01 < 0.05$; (b) service quality has a significant effect on loyalty, as evidenced by the coefficient value = 0.57; $p = 0.01, 0.05$.

Without compromising the essence of this study, in this part is only exemplified one bank, that is, rural bank (BPR). From the analysis and calculation of the four

banks studied, the effect of service quality on satisfaction and loyalty can be summarized is as follows:

Table 2. The Summary of the Effect of Service Quality on Satisfaction and Loyalty

| Correlation of variables | BPR | BPD Bali | BRI | BNI Syariah |
|------------------------------|-------------|-------------|-------------|-------------|
| Service Quality→Satisfaction | Significant | Significant | Significant | Significant |
| Service Quality→Loyalty | Significant | Significant | Significant | Significant |

Managerial Implication

Methodological Implication

This research is done using a simple but structural method and assisted by statistical testing through the procedures in which the validity can be accounted for. Thus, this aspect can provide a deep understanding for further researchers who will use it as a resource to be taken into consideration and to design the research methods used in testing the models to be observed.

Research Implication

This research is expected to provide inputs and suggestions from the theoretical, practical, methodological implications, and the implications for further research. By understanding the four implications, it is expected to give an overview related to the problem of scientific responsibility and to develop the studies and theories that correspond to the area of marketing that becomes the responsibility of all researchers. From the implications of this research, it is also expected to provide input, especially to the marketers, on the efforts that should be done related to the problems that have been suggested at this time.

Suggestions

1. For BPR Modern Express Ambon: associated with service-oriented citizenship behavior (S-OCB), dimension of Customer Facilitation (CF), the customer-oriented behavior has the mean value higher than that at BPD, BRI and BNI Syariah. Therefore, this dimension becomes a central point for the development of employees where their behavior is a behavior that can provide services above the standard, such as serving customers with passion, understanding the situation faced by customers, and providing solutions to the difficulties faced by customers. As a small bank amid the competition and the onslaught of national and foreign banks, the aspect of the S-OCB_CF is a very precise answer key, considering also the conditions and culture of the communities in Ambon. Thus, it is necessary for the management to give attention to this aspect.
2. For BPD Bali: associated with the S-OCB, although especially the Customer Facilitation (CF) is in the category of "good", this aspect needs more attention, given that BPD Bali has competitors, that is, national banks and even international banks. Since Bali is as an international tourist destination, this aspect, therefore, should be given more attention.
3. For BRI: because the performance of the S-OCB, especially Customer Facilitation (CF) and Organizational Involvement (OI), are in the category

of good, then this dimension should be considered by the management. But the focus for S-OCB is the dimension of Sportsmanship (SP) which is in the category fairly good, whereas this behavior shows tolerance in case of discomfort encountered, either the discomfort situation existing at BRI or discomfort caused by the customer. This should be the focus of attention of management.

4. For BNI Syariah: performance of S-OCB, especially Customer Facilitation (CF) and Organizational Involvement (OI) is in the category of "good" and Sportsmanship (SP) is in the category of "fairly good". So, the dimensions that are in the category of "good" need to be maintained and improved, but for the category of "fairly good" takes a great effort so that the employees have good manners and show tolerance when encountering inconvenience. Considering that BNI Syariah is the bank with high religious values, it is time that the aspects S-OCB need to be developed well in order that the banking services become more meaningful for the customers.
5. For further researchers: this study focuses on S-OCB, benefits sought, service quality, customer satisfaction and loyalty of banking customers as the respondents. So, the research generalization is very limited. Therefore, this study provides an opportunity for further research to develop a model with different research contexts and objects. This requires caution in scrutinizing the characteristics of the objects being observed, because the difference in the characteristics of the object of observation can make the research results not in accordance with the study.

Conclusion

Based on the level of importance and performance of S-OCB dimensions, it can be concluded that: (1) the customer facilitation (CF) at BPR is in 'very good' category, while at BRI, BPD, and BNI Syariah is in 'good' category; (2) the organizational involvement (OI) at BPR, BRI, and BNI Syariah is in 'good' category, while at BPD is in 'fairly good' category; (3) the sportsmanship (SP) at BPR is in 'good' category, while at BRI, BPD, and BNI Syariah is in 'fairly good' category. At the four banks studied (BPR Modern Express, BPD Bali, BRI, and BNI Syariah), service quality has a significant effect on customer satisfaction loyalty

Limitation of the Study

This study focuses only on the S-OCB, benefits sought, service quality, satisfaction and loyalty of banking customers. Therefore, it has an impact on the limitation of the research generalization. In other words, the scope of study is limited on the banking as a model. This aspect shows that in applying the research in different contexts requires caution in scrutinizing the characteristics of the products of the objects being studied. Another limitation of this research is that the banking selected is only one of the various categories or types of banks so it is difficult to obtain appropriate conclusions for all banks.

Implication for Further Studies

Since this study focuses only on the S-OCB, benefits sought, service quality, customer satisfaction and loyalty of banking customers as the respondents, the research generalization is very limited. Therefore, this study provides an opportunity for further research to develop a model with different research contexts and objects. This requires caution in scrutinizing the characteristics of the objects being observed, because the difference in the characteristics of the object of observation can make the research results not in accordance with the study.

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ROZWÓJ MODELU JAKOŚCI USŁUG JAKO KRYTERIUM WYBORU BANKÓW W INDONEZJI

Streszczenie: Niniejszy artykuł ma na celu zbadanie: jakości usług, zorientowanego na usługi zachowania obywatelskiego organizacji (S-OCB) oraz poszukiwanych korzyści związanych z satysfakcją i lojalnością klientów. W badaniu uczestniczyło 449 klientów banków. Pobieranie próbek przeprowadzono przy użyciu metody losowego pobierania próbek, podczas gdy analiza danych odbyła się przy użyciu metody częściowych najmniejszych kwadratów PLS. Wyniki badania dostarczają pracownikom bankowości wiedzy na temat sposobu wybrania przez klientów danego banku oraz sposobu, w jaki przyznają oni oceny wszystkim aspektom usług świadczonych przez bank. Oczekuje się, że wyniki niniejszego badania mogą być wykorzystane do opracowania różnych polityk podnoszących jakość usług zorientowanych na zachowania obywatelskie organizacji.

Słowa kluczowe: zorientowane na usługi zachowania obywatelskie organizacji, jakość usług, satysfakcja, lojalność

服務質量模式的發展作為印度尼西亞銀行選擇的標準

摘要: 本研究旨在調查服務質量，面向服務的組織公民行為（S-OCB）和顧客滿意度和忠誠度所獲得的效益。共有449名銀行客戶參與此項研究。採樣技術採用方便抽樣方法進行，而採用部分最小二乘法（PLS）進行數據分析。本研究的結果為銀行從業人員提供了有關客戶如何選擇特定銀行以及客戶如何對銀行向客戶提供的服務的各個方面提供評級的見解。預計本研究的結果可以用於製定提高服務質量和S-OCB的各種政策。

關鍵詞: S-OCB, 尋求效益, 服務質量, 滿意度, 忠誠度

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