RELATIONSHIP BETWEEN SERVICE QUALITY, CORPORATE IMAGE AND CUSTOMER SATISFACTION: A RESEARCH ON BANKING SECTOR

Nuray ATSAN

Yrd. Doç. Dr., Akdeniz Üniversitesi, IIBF, İşletme Bölümü, atsan@akdeniz.edu.tr
ORCID: 0000-0001-5415-891X

ABSTRACT

In this study, relationship between perceived service quality, corporate image and customer satisfaction was studied within the context of banking sector. For this purpose, a questionnaire was conducted over a sample group composed of 238 people. The findings indicate a positive relationship between perceived service quality and customer satisfaction and between corporate image and customer satisfaction, as well as between perceived service quality and corporate image. Among the dimensions of service quality, Assurance stands out as the most favorable dimension. Responsiveness and Reliability dimensions follow respectively.

Keywords: Perceived service quality, customer satisfaction, corporate image.

HİZMET KALİTESİ, KURUMSAL İMAJ VE MÜŞTERİ TATMİNİ İLİŞKİSİNİN İNCELENMESİ: BANKACILIK SEKTÖRÜNDE BİR ARAŞTIRMA

ÖZ

Bu araştırmada algılanan hizmet kalitesi, kurumsal imaj ve müşteri tatmini arasındaki ilişki bankacılık sektörü bağlamında incelenmiştir. Bu amaçla, 238 kişilik bir örneklem grubuna geliştirilen anketler uygulanmıştır. Bulgular, algılanan hizmet kalitesi ile müşteri tatmini arasında, bunun yanı sıra kurumsal imaj ve müşteri tatmini, algılanan hizmet kalitesi ve kurumsal imaj arasında pozitif yönde bir ilişki olduğunu göstermektedir. Hizmet kalitesi boyutları içinde yetkinlik en olumlu bulunan boyuttur. Yetkinliği, cevap verebilirlik ve güvenilirlik boyutları izlemektedir.

Anahtar Kelimeler: Algılanan hizmet kalitesi, müşteri tatmini, kurumsal imaj.

INTRODUCTION

As service industry gains prominence, its share within national economies increases each passing day. Increase in competition puts pressure especially on enterprises operating in service sectors towards improving their quality in order to maintain their existence. This is also valid for banking sector which is an important branch of service industry. Banks and the banking sector in general, which showed a rapid transformation after 1980s, entered into a race to offer better quality service by placing particular importance on customer satisfaction. When characteristics of services provided in the banking sector are generally evaluated, it is observed that product options are quite similar; therefore, service quality is the main factor that determines customer satisfaction. However, it is not the only determinant. Besides, image of the enterprise in the minds of the customer also affects customer satisfaction. Image factor is especially important for service enterprises because it leads customers to make a judgment about the service that they receive. When a positive image is created, customer satisfaction is positively affected. Likewise, a negative image negatively affects customer satisfaction.

In this context, with this study, it is aimed to determine the effects of service quality over corporate image and customer satisfaction and to make comparisons related to these affects. It is possible to encounter numerous studies in the literature about service quality. However, there are limited number of studies exploring the relationship of service quality with corporate image and customer satisfaction. In this respect, this study will make a contribution to the literature.

The remainder of this paper is organized as follows: The next section presents the theoretical background, research model and hypotheses. The paper then presents an empirical study of a sample of bank customers in Antalya. The paper concludes with a discussion of the major findings, limitations of the study and recommendations for future research.

Conceptual Framework, Research Model and Hypotheses

Perceived Service Quality

Increasing share of services sector within economy and diversity in production of services and goods make service quality much more important. Under market conditions based on free competition, enterprises could obtain competitive power only through production of high quality services.

Service quality is the ability to meet or exceed the expectations of the customer and it is the quality perceived by the costumer that matters in service quality. Zeithalm (1988) defines perceived service quality as "general judgment by a customer related to superiority or excellence of a product or a service". Therefore, it is possible to state that, in terms of service quality, quality refers to performance level perceived by the customer or the level of satisfaction that service provides to the customer. Customers' service quality perception emerges as a result of the comparison of their expectations before they receive the service with the experience which is

realized afterwards (Parasuranam et al, 1988, p.15; Gronroos, 1993, p.20; Lovelock et al, 1999, p.486). If their expectations are met, the service is satisfactory (Parasuraman et al, 1988). Perception and fulfillment of customers' demands and needs by the enterprises ensures continuity and improvement of service quality. Given this fact, enterprises need to maximize customer satisfaction by ensuring that their resources are used in the best possible way in service delivery and to gain their confidence by displaying a positive image (Yumuşak, 2006: 25).

Several dimensions of services quality, which are defined as qualities that should exist in services provided by service suppliers, are discussed in literature. However, most commonly used and referred ones are 5 dimensions that were defined by Parasuranam, Zeithalm and Berry in their study carried out in 1988. These are tangibility, responsiveness, empathy, reliability and assurance dimensions.

Corporate Image

Image, which is a basic marketing variable both for enterprises producing goods and for enterprises providing services, is a concept that affects the purchasing decisions of customers and, in its most general sense, represents the value of the company in the eyes of the customer. Zimmer and Golden (1988) defines the image as the general judgment or view of the enterprise in the eye of the customer. Barich and Kotler's (1991) definition is a similar one; "corporate image is the consumer's overall impression towards a company". Therefore, when "image" is mentioned, all qualities and situations that may create impressions about an enterprise outside could come to one's mind. A corporation's vision, mission, strategies, plans and policies, dressing style of its personnel, and perceptions about all tangible and intangible elements belonging to the corporation constitute the image of that corporation (İzci and Saydan, 2013). Corporate image is a result of communication process in which the organizations create and spread a specific message that constitutes their strategic intent; mission, vision, goals and identity that reflects their core values that they cherish (Van Riel and Balmer, 1997; Bravo et al., 2009; Zameer et al., 2015). As reported by Nguyen and LeBlanc (2001), factors that constitute corporate image might have originated from customers' awareness of corporations as physical entities and their behaviors, including corporation name, tradition, management philosophy, diversification of products and so forth.

A positive image enables the corporation to define its targets by providing guidance; it helps formation of corporate culture, increases customers satisfaction and establishes customer loyalty by positively affecting the perceived image; raises the value of the company in the financial sector by increasing sales and market share of the corporation, and provides advantages in terms of finding qualified human resource and motivating them (cited in Bayın and Önder, 2014)

In efforts towards evaluating the corporate image, it is observed that, emotional and functional factors such as customer relations, corporate communication, service quality, price, physical properties of the corporation, its financial structure and corporate social responsibility activities, and its innovative qualities are influential in creation of corporate image (Bloemer et al, 1998; Gray and Balmer, 1998; Ayhan and Karatepe, 2000).

Customer Satisfaction

Customer satisfaction is a psychological emotion emerging from the utilization of a product or service by the customer. According to Oliver (1999), customer satisfaction is "the pleasure that a customer has achieved as a result of the outcome of consumption". Customer satisfaction can be explained by attributing satisfaction to a process or a result relationship. If satisfaction is evaluated with a process relationship, it basically means favorable or unfavorable emotions that any customer feels upon the comparison she makes between her perceptions about the performance of a product or service and the expectations that she had before its purchase (Oliver, 1981; Tse and Wilton, 1988). If satisfaction is evaluated from the perspective of result relationship, it is viewed as a cognitive emotion that customer experiences with regard to whether all the sacrifices incurred in purchasing a product (time, effort, money, psychological stress etc.) are adequately met or not (Woodruff et al., 1983).

Customer satisfaction is becoming one of the most essential objective which any firm seeking for long-term relationship with customer considers as the top priority. In retail banking context where the contacts with customers are one of the most core business processes, customer satisfaction is becoming the key for successful survival (Bülbül et al., 2012; Chavan and Ahmad, 2013; Belas and Gabcova, 2014; Zameer et al., 2015). Peng Lee and Moghavvemi's (2015) study has proven that the level of satisfaction experienced by customers in respect of a service/product will influence their decision to remain as a customer of a bank. One of the main component determining customer satisfaction is the customer's perception of service quality. Customer satisfaction is described as the result of a comparison of the customers' expectations and his or her subsequent perceived performance of service quality (Herington and Weaven, 2009).

Today, many enterprises see customer satisfaction as an integral part of product/service quality, providing competitive advantage, sustained demand and favorable word-of-mouth advertising and they accept that the most important criteria determining the product/service quality is customer satisfaction.

Research Model and Hypotheses

Customer perception of service quality plays an important role in achievement of customer satisfaction. Service quality has been identified as an agent that is able to affect directly customer satisfaction, repetition of purchase behavior and guarantee organization's long-term profitability (Zeithaml et al., 1996). A number of researchers (e.g. Cronin and Taylor, 1992; Lee et al., 2000; Ting, 2004) supported that service quality is one of the main drivers of customer satisfaction. High service quality usually leads to high level of customer satisfaction. Parasuraman et al. (1985) in their study, proposed that when perceived service quality is high, then it will lead to increase in customer satisfaction. The evidence in this respect could come from various studies made in different sectors. For example there are studies made in sectors such as food (Andaleeb and Conway; 2006), banking (Bülbül et al., 2012; Chavan and Ahmad, 2013), higher education (Athiyaman, 1997), which prove that there is a strong relationship between service quality and customer satisfaction.

In literature, in addition to the view that service quality is the cause of customer satisfaction, it is possible to encounter discussions where it is argued that satisfaction is the reason/antecedent of the service quality (Athiyaman, 1997) and that neither satisfaction nor service quality may be antecedent to the other (Dabbolkar, 1995). Nevertheless, the conclusion that can be inferred from the review of the discussions made in the literature is that service quality and customer satisfaction are separate constructs that share a close relationship (Brown and Swartz, 1989; Parasuraman et al., 1994 a; Taylor and Baker, 1994: 164-166).

While, on the one hand it is possible to achieve customer satisfaction by keeping service quality high (Koçoğlu and Aksoy, 2012: 16), on the other hand, increase in service quality positively affects customers' perception of corporate image (Nguyen and LeBlanc, 1998; Eroğluer, 2013: 29; Kalyoncuoğlu and Faiz, 2016). In a study carried out by Jiewanto et al., (2012, p.18) with university students, it was found that service quality perceived by students played important role both on students' satisfaction and on the university's image (cited in Eroğluer, 2013). The difficulties faced in services sector, especially by enterprises providing financial services, in conveying the message related to the benefits of a product, direct the banks towards working for and creation of corporate identity and corporate image (İraz et al., 2012:220). Consequently, when considered as a whole, it is possible to state that there is a positive relationship between service quality and corporate image.

Based on the literature review; this study proposes a conceptual framework of studying dynamics of perceived service quality, customer satisfaction and corporate image in banking sector. In this model, it is expected that perceived service quality will improve the corporate image of the enterprises, and at the same time, cause customer satisfaction. In case the customer's perception of service quality is high, a positive corporate image will also emerge (Barich and Kotler, 1991; Nguyen and LeBlanc, 1998). Besides, the fact that corporate image is favorable will also positively affect customer satisfaction.

The hypothesis and research model developed under these assumptions are presented below:

H1: There is a positive relationship between perceived service quality and corporate image.

H2: There is a positive relationship between perceived service quality and customer satisfaction.

H3: There is a positive relationship between customer satisfaction and corporate image.
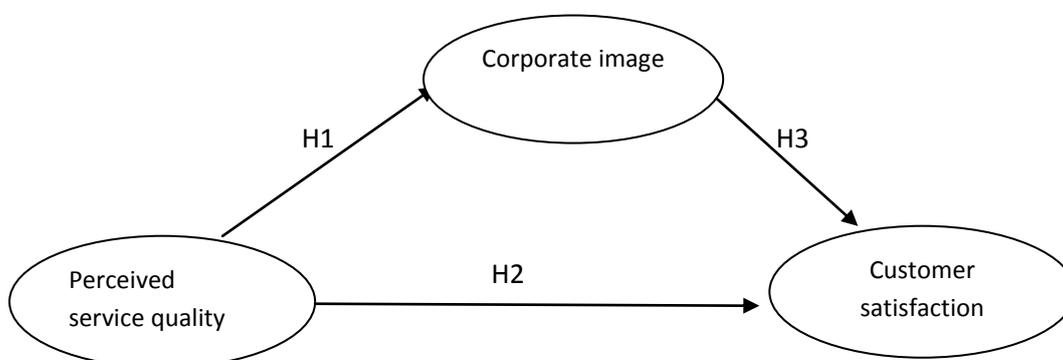

Figure 1. The research model

METHODOLOGY

In this section, the purpose and the importance of the research, research method, scales used and findings of the analysis will be presented.

The Purpose and Importance of the Research

Since 1980's in parallel to developments in Turkish economy, the banking sector also has opened its doors to foreign competition. The sector is no more composed of solely by public enterprises. The companies with foreign partners or wholly foreign-owned enterprises have taken their appropriate places within the sector. Thereby, the competition in the sector has increased and this has improved the efficiency of the banking sector. Fierce competition environment has led to an increase in the number of products, acceleration of technology utilization and focalization on service quality and customer satisfaction.

In order to increase the quality of service and improve service performance, the enterprises in the banking sector have to continuously research the needs, wants and demands of the customers, how the services are perceived and the degree to which customers are satisfied with the services and make necessary evaluations. Within this context, the purpose of the study is to investigate the relationship between perceived service quality, customer satisfaction and corporate image.

Research Sample

Research population is composed of individual customers in retail banking section of a private bank in Antalya province. Since it was not possible to reach to whole research population, a sample of 250 people was determined with a sampling error of 0.05. at a significance level of 0.05. 12 respondents were left out due to errors in filling of the forms. Finally, total of 238 questionnaires were evaluated.

Research Method and Measurement Scales

In this research, data was collected through a questionnaire. The questionnaire included two parts with demographic profile questions and 28 items designed to assess service quality dimensions, customer satisfaction and corporate image. The first part contained 22 items adapted from SERVPERF scale (Cronin and Taylor, 1992) to measure service quality; 3 items of general satisfaction scale which was developed by Voss et al., (1998) and 3 items of corporate image scale (Park, 2007). The respondents were asked to indicate their agreement with each statement using a five-point Likert scale ranging from "1-strongly agree" to "5-strongly disagree" based on their experiences, expectations, and perceptions. Finally, the second part contained multiple-choice questions related to the demographic profiles of respondents.

RESEARCH FINDINGS

Analysis shows that the percentage of male is 67% and female is 33%. 40% of the respondents are in the age group of 31 to 40 years. The next largest group of the respondents is in the age group of 21 to 30 years (30%). This age distribution of the clients indicate that the majority of them are young and between the age of 21 to 40 years. Analysis also shows that there is a similar ratio for Bachelor degree holders (45%) and high school degree holders (44%). In terms of professions of the respondents, 42% of them are self-employed, 36% of them are civil servants.

The questionnaire used in the research was based on scales that were previously developed and tested in terms of their reliability (Cronbach Alpha). The number of items used in the scales and the reliability coefficients of the scales are shown in Table 1. It was found that for perceived service quality α=0.96; for corporate image α=0.95 and for customers satisfaction α=0.85 which means they are in reliable bounds.

Table 1: Reliability Values for Scales Used in the Research

Scale	# of items	Cronbach's Alpha (α)
Perceived Service Quality	22	0.96
Corporate Image	3	0.95
Customer Satisfaction	3	0.85

The mean values and standard deviations of the items related to these dimensions are presented in Table 2. Accordingly, it is seen that service receivers have a very high perception of service quality (mean: 4.20). In parallel to this result, corporate image and satisfaction level are also very positive (mean: 4.20 and 4.16 respectively). Among the dimensions of service quality, Assurance stands out as the dimension with the highest mean value (mean: 4.29). It is followed by dimensions of Responsiveness and Reliability.

Table 2. The Mean and Standard Deviations of the Items

DIMENSIONS	Mean	S.D.
SERVICE QUALITY (General Mean)	4.20	
Tangibility	4.08	
This bank has modern equipment.	4.14	.97
Physical elements and design of the bank make its customers feel comfortable.	4.09	1.12
The employees of this bank are well dressed and presentable.	4.05	1.04
The materials accompanying the services given by the bank(brochures, booklets) are visually appealing.	4.06	1.05
Responsiveness	4.25	
The employees of the bank inform the customers about exactly when they will provide the service.	4.18	1.09
The bank employees provide customers with fast service.	4.24	.95
The bank employees are always willing to provide service to the customers.	4.31	1.02
Employees of the bank immediately respond to the customer request.	4.26	1.05
Empathy	4.18	
Every customer is given personal care in this bank.	4.13	1.10
This bank has employees who will deal with their customers personally and with care.	4.22	1.01
The employees of this bank know the needs and wants of their customers.	4.25	.94
This bank values the interest of its customers above everything else.	4.03	.97

Working hours in this bank are arranged in accordance with customer needs.	4.28	1.05
Reliability	4.20	
This bank provides its services on time, as promised.	4.21	0.95
This bank makes sincere efforts to solve the problems customers have.	4.18	1.12
This bank provides its services properly at the first place.	4.16	1.09
The services are provided by this bank within promised time period.	4.19	.97
This bank keeps its records correctly and accurately.	4.26	1.03
Assurance	4.29	
The behaviors of bank employees gain confidence of the customers.	4.33	1.06
Services provided by this bank make its customers feel safe.	4.27	1..13
This bank's employees are kind and polite.	4.22	1.17
This bank's employees are capable of responding to all questions raised by their customers.	4.36	1.20
CORPORATE IMAGE (General Mean)	4.26	
This bank has always had a good impression on me.	4.19	1.11
This bank has a more positive image compared to other banks.	4.25	1.03
There is a positive image about this bank in the minds of customers who receive banking services.	4.35	0.99
CUSTOMER SATISFACTION (General Mean)	4.16	
I am satisfied with the services provided by this bank	4.08	1.07
This bank provides quality services.	4.17	1.12
The relationship that I have with this bank is satisfactory for me.	4.25	1.15

Test of Hypothesis and the Results of Regression Analysis

In order to evaluate the relationship between service quality, satisfaction level and corporate image, a regression analysis was carried out. Regression analysis was done first to test the H1 hypothesis, which is about the relationship between perceived service quality and corporate image (Table 3).

H1: Perceived service quality positively affects corporate image.

Table 3. Relationship between Service Quality and Corporate Image

Variable	β	T	P
Perceived Service Quality	0.296	10.682	0.000
Sample	238		
R	0.557		
R²	0.688		
F	134.883*		

* p < 0.001 Dependent variable: Corporate Image

As it is seen from the Table, since F and p values (sig.) of the regression model were found as 134.883 and 0.000 respectively, the regression model is statistically significant. In other words, as service quality increases, corporate image is improved. Therefore, H1 hypothesis is accepted.

Next, multiple regression analysis was applied in order to study the relationships of customers' satisfaction, with variables of perceived service quality and corporate image. The results obtained are presented in Table 4.

H2: Perceived service quality positively effects customer satisfaction.

H3: Corporate image positively affects customer satisfaction.

Table 4. The Relationship of Customer Satisfaction with Perceived Service Quality and Corporate Image

Variables	β	T	P
Perceived Service Quality	0.606	7.330	0.000
Corporate Image	0.430	8.590	0.000
Sample	238		
R	0.682		
R²	0.715		
F	74.147*		

* $p < 0.001$ Dependent Variable: Customer Satisfaction

Since F and p values (sig.) of the regression model were found as 74.147 and 0.000 respectively, the regression model is statistically significant. Accordingly, both perceived service quality and corporate image have a determinative affects over customer satisfaction. In other words, there is a positive relationship between perceived service quality, corporate image and customer satisfaction. Therefore H2 and H3 hypothesis are also supported.

CONCLUSION AND DISCUSSION

This study dwelled upon the relations between service quality, corporate image and customer satisfaction. The increasing role of services sector in the global economy under today's market conditions and its complementary position in terms of other sectors has made the service quality a prominent area of study for the researchers. On the other hand, a corporation with customers who are satisfied with services rendered, have more competitive power, because the customers, whose expectation are met, are willing to purchase services from that corporation in the future as well. Satisfaction is the main factor which determines the repetitive purchasing behaviors of the customers. Satisfied people repeat their purchases and over time they become loyal customers. In fact, the most important factor determining the future of the corporations is not their profitability but the extent to which they satisfy their customers and how indispensable they are in their customers' eyes. Like all corporations, banks have to leave a positive image in the mind of the service user, because today's consumer expects the maximum benefit from the service she demands.

In the study, research details of which are presented above, the theoretical models and hypothesis were tested on bank customers through a questionnaire. The results obtained show that service quality makes contribution both to corporate image and customer satisfaction. As a result of the test of the first hypothesis of the research, a statistically significant relationship was found between service quality perceived by the bank customers and general level of satisfaction. As the quality of service received by the customers increases, levels of their satisfaction also increase. Therefore, it was seen that there was a positive relationship between service quality and satisfaction. According to this result, it is possible to state that improvements in perception of service quality could find a positive response in the general satisfaction levels of the customers that are covered by the research. The result of the research with regard to relationship between service quality and satisfaction is consistent with the related studies (Bloemer et al. 1998; Cronin et al. 2000; Coulthard 2004; İzci and Saydan, 2013) in the literature.

It was also observed that there was a positive relation between corporate image and customer satisfaction. This result shows that efforts made by a bank to establish a corporate image will result in high levels of customer satisfaction. A number of researchers have also found a positive and significant relationship between corporate image and customer satisfaction in the literature. For example, Andreassen and Lindestad (1998) report that corporate image serve as an important factor influencing the perception of quality, consumers' evaluation of satisfaction and customer loyalty. Likewise, Bolton and Drew (1991) state that corporate image would have impact on customer satisfaction due to accumulated purchase experiences. İzci and Saydan (2013) who examined the relationship between the same variables in health sector in Turkish context, found that creating a positive image enable customer satisfaction or vice versa.

Regression analysis that was done to examine the relationship between perceived service quality and corporate image confirms the existence of a strong positive relationship between those dimensions. If customers are satisfied with the delivered services, they tend to hold positive image toward that service firm. This meant that a bank that provides excellent service was more likely to have a positive corporate image. This finding was in line with the work of Bloemer et al. (1998), Lai et al. (2007), İzci and Saydan (2013) and Kalyoncuoğlu and Faiz (2016) who established that service quality directly influences image perceptions, and image influence satisfaction. Accordingly, the improvement of service quality have influence in promoting a company's corporate image based on customers' experiences. Focusing on improving the physical capabilities of banks, taking care of the customers by bank personnel with a service-oriented approach and meeting customers' needs and wants in the best way as equipped with adequate knowledge with a view to improving the perceived service quality will also bring about customer satisfaction. Thus these results suggest that customer satisfaction can be improved by focusing on corporate image and perceived service quality.

This study has some limitations due to its empirical structure. The sampling context and procedure used in data collection is one of such limitations. Data was gathered from a single bank customers in one city. Therefore, the validity of the results for other banks cannot be claimed. It is better to test the results by employing more systematic sampling procedures and using comprehensive samples extended at national level. On the other hand, the current study focused on one service industry. Limiting the study to a single industry did eliminate problems associated with the effects of industry differences. However, future research should consider other services and comparisons between sectors in order to ascertain the generalizability of the results presented with the current study. Moreover, it is possible to provide additional contribution to literature by making specific comparisons within banking sector such as public-private banking and retail-corporate banking.

REFERENCES

Andaleeb, S. S., and Conway, C. (2006). "Customer satisfaction in the restaurant industry: An examination of the transaction-specific model". Journal of Services Marketing, 20(1), 3-11.

Andreassen, T.W. and Lindestad, B. (1998). "Customer loyalty and complex services: The impact of corporate image on quality, customer satisfaction and loyalty for customers with varying degrees of service expertise", International Journal of Service Industry Management, 9(1), 7-23

Athiyaman, A. (1997). "Linking student satisfaction and service quality perceptions: the case of university education", European Journal of Marketing, 31(7), 528-540.

Ayhan, D.Y. and Karatepe, O.M. (2000). "Kurumsal İmajı Belirleyen Değişkenler: Ampirik Bir Değerlendirme", 5. Ulusal Pazarlama Kongresi, 16-18 Kasım, Antalya.

Barich, H., & Kotler, P. (1991). "A Framework for Marketing Image Management". Sloan Management Review, 94, 94-104.

Bayın, G and Onder, R.O (2014). "Sağlık Kurumlarında İmaj üzerine bir araştırma", Mustafa Kemal University Journal of Graduate School of Social Sciences, 27(11), 141-158.

Belás, J., and Gabčová, L. (2014). "Reasons for Satisfaction and Dissatisfaction of Bank Customers: Study from Slovakia and the Czech Republic". International Journal of Entrepreneurial Knowledge, 2(1), 4-13.

Bloemer, J., De Ruyter, K., and Peeters, P. (1998). "Investigating drivers of bank loyalty: the complex relationship between image, service quality and satisfaction". International Journal of Bank Marketing, 16(7), 276-286.

Bolton, R.N. and Drew, J.H. (1991). "A longitudinal analysis of the impact of service changes on customer attitudes", Journal of Marketing, 55(1), 1-9.

Bravo, R., Montaner, T., and Pina, J. M. (2009). "The role of bank image for customers versus non-customers". International Journal of Bank Marketing, 27(4), 315-334.

Brown, S. W. and Swartz, T. A. (1989), "A Gap Analysis of Professional Service Quality", Journal of Marketing, 53 (April), 92-98.

Bülbül, H., Akın, M., Demirer, Ö., and Doğan, İ.C. (2012). "Türk Bankacılık Sektöründe Hizmet Kalitesinin Müşteri Tatmini ve Tekrar Satın Alma Niyeti Üzerine Etkisi: Yapısal Eşitlik Modeli ile Bir İnceleme". Doğuş Üniversitesi Dergisi, 13(1): 28-40.

Chavan, J., & Ahmad, F. (2013). "Factors Affecting On Customer Satisfaction in Retail Banking: An Empirical Study". International Journal of Business and Management Invention, 2(1), 55-62.

Coulthard, L.J.M. (2004). "Measuring service quality A review and critique of research using SERVQUAL", International Journal of Market Research, 46 (Quarter 4), 479-497.

Cronin, J.J.Jr., and Taylor, S. A. (1992), "Measuring Service Quality: A Re-examination and Extension", Journal of Marketing, 56(3), (July), 55-68.

Cronin, J. J., Brady K. M. and Hult M.G.T. (2000). "Assessing The Effects of Quality, Value and Customer Satisfaction and Consumer Behavioral Intentions in Service Environments", Journal of Retailing, 76(2), 193-218.

Dabbolkar, P. A. (1995). "A contingency framework for predicting causality between customer satisfaction and service quality". Advances in Consumer Research, 22(1), 101-108.

Eroğluer, K. (2013). "Hizmet Kalitesi Algısının Kurumsal İmaja Etkisi Üzerine Hizmet Sektöründe Bir Araştırma". Anadolu Üniversitesi Sosyal Bilimler Dergisi, 13 (4), 29-46.

Gray E. R. and Balmer J. M. T. (1998), "Managing Corporate Image and Corporate Reputation", Long Range Planning, 31(5), 695-702.

Grönroos C. (1993) "Toward a Third Phase in Service Quality Research: Challenges and Future Directions". In Swartz T.A., Bowen D.E. & Brown S.W. (eds.) Advances in Services Marketing and Management: Research and Practice. Vol. 2, JAI Press, Greenwich, CT, 49-64.

Herington, C., and Weaven, S. (2009). "E-retailing by banks: E-service quality and its importance to customer satisfaction". European Journal of Marketing, 43(9), 1220-1231.

İraz, R., Çetin, S. and Karakoyun, B.E. (2012). "Bankalarda Halkla İlişkiler Faaliyetlerinin Performansa Etkisi ve Bir Uygulama". S.Ü. İ.İ.B.F. Sosyal ve Ekonomik Araştırmalar Dergisi, 23, 201-240.

İzci, F. and Saydan, R. (2013). "Algılanan Hizmet Kalitesi, Kurumsal İmaj ve Sadakat İlişkisi (Van Bölge Hastanesi Uygulaması)". C.Ü. İktisadi ve İdari Bilimler Dergisi, 14 (1), 199-219.

Jiewanto, A., Laurens, C., and Nelloh L. (2012). "Influence of Service Quality, University Image, and Student Satisfaction toward WOM Intention: A Case Study on Universitas Pelita Harapan Surabaya". International Conference on Asia Pacific Business Innovation and Technology Management. Procedia - Social and Behavioral Sciences. 40, 16-23.

Kalyoncuoğlu, S. and Faiz, E. (2016). "Hizmet kalitesinin kurumsal imaja etkisi: Kamu ve özel mevduat bankaları üzerinde bir araştırma", Pazarlama ve Pazarlama Araştırmaları Dergisi, 7, 67-103.

Koçoğlu, C.M. and Aksoy, R. (2012). "Hizmet Kalitesinin SERVPERF Yöntemi ile Ölçülmesi: Otobüs İşletmeleri Üzerinde Bir Uygulama". Uluslararası Hakemli Sosyal Bilimler E-Dergisi, Mart-Nisan, Sayı: 29, 1-20.

Lai, F., Griffin, M., and Babin, B. J. (2009). "How Quality, Value, Image, and Satisfaction Create Loyalty at a Chinese Telecom". Journal of Business Research, 62(10), 980-986.

Lee, H., Lee Y., and Yoo D. (2000). "The determinants of perceived service quality and its relationship with satisfaction". Journal of Services Marketing, 14(3), 217-231.

Lovelock, C. H., Vandermerwe, S. and Lewis, B. (1999). Services Marketing A European Perspective, Prentice Hall Europe

Nguyen, N. and LeBlanc, G. (1998). "The mediating role of corporate image on customer's retention decisions: an investigation in financial services", International Journal of Bank Marketing, 16(2), 52-65.

Nguyen, N.O. and LeBlanc, G. (2001). "Corporate image and corporate reputation in customer's retention decision in services". Journal of Retailing and Consumer Services, 8(4), 227-236.

Oliver R. L.(1981). "Measurement and evaluation of satisfaction process inertial settings". Journal of Retailing, 57, 25–48.

Oliver, R. L., (1999). "Whence Consumer Loyalty?, Fundamental Issues and Directions for Marketing". Journal of Marketing, 63, 33- 44.

Parasuraman, A., Zeithaml, V., A. and Berry L., L. (1985). "A Conceptual Model of Service Quality and Its Implications for Future Research". Journal of Marketing, 49 (4), 41-50.

Parasuraman, A., Zeithaml, V., A. and Berry L., L. (1988). "SERVQUAL: A Multiple Item Scale for Measuring Consumer Perceptions of Service Quality". Journal of Retailing, 64 (1), 12-40.

Parasuraman, A., Zeithaml, V. A., and Berry, L. L. (1994 a), "Reassessment of Expectations as a Comparison Standard in Measuring Service Quality: Implications for Further Research", Journal of Marketing, 58, 111-124.

Park. J.W (2007). "Passenger perceptions of service quality: Korean and Australian case studies". Journal of Air Transport Management, 13(4), 238-242.

Peng Lee., S., and Moghavvemi, S. (2015). "The Dimension of Service Quality and Its Impact on Customer Satisfaction, Trust, and Loyalty: A Case of Malaysian Banks". Asian Journal of Business and Accounting, 8(2), 91-121.

Taylor, S. A. and Baker, T. L. (1994). "An assessment of the relationship between service quality and customer satisfaction in the formation of consumer's purchase intentions", Journal of Retailing, 70(2), 163-178.

Tse DK, and Wilton CP.(1988). "Models of customer satisfaction formation: An extension". Journal of Marketing Research, 25, 204–212.

Van Riel, C.B.M. and Balmer, J.M.T. (1997). "Corporate identity: the concept, its measurement and management", European Journal of Marketing, 31(5/6), 340-55.

Voss, G., Parasuraman, A. and Grewal, D. (1998). "The Role of Price and Quality Perceptions in Pre-purchase and Post-purchase Evaluation of Services". Journal of Marketing, 62(4), 46-61.

Woodruff RB, Ernest C, and Jenkins RL. (1983). "Modeling consumer satisfaction processes using experience-based norms". Journal of Marketing Research, 20, 296–304.

Yumuşak, N. U. (2006). Hizmet Kalitesinin Ölçümü ve Hizmet Kalitesini Etkileyen Faktörler: Uşak Ticaret ve Sanayi Odası Uygulaması, Yayınlanmamış Yüksek Lisans Tezi. Dokuz Eylül Üniversitesi Sosyal Bilimler Enstitüsü, İzmir.

Ting, D. H. (2004). "Service quality and satisfaction perceptions: Curvilinear and interaction effect". International Journal of Bank Marketing, 22(6), 407-420

Zameer, H., Tara, A., Kausar, U. and Mohsin, A. (2015). "Impact of service quality, corporate image and customer satisfaction towards customers' perceived value in the banking sector in Pakistan", International Journal of Bank Marketing, 33(4), 442-456.

Zeithaml, V.A. (1988). "Consumer Perceptions of Price, Quality and Value: A Means-End Model and Synthesis of Evidence". *Journal of Marketing*, July, 52, 2-22.

Zeithaml, V. A., Berry, L. L., and Parasuraman, A. (1996). "The behavioral consequences of service quality". Journal of Marketing, 60(2), 31–46.

Zimmer, M.R. and Golden, L.L. (1988). "Impression of retailing stores: a content analysis of consumer images", Journal of Retailing, 64(3), 265-29.