
A reliable and valid measurement scale for the perceived service quality of banks

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Abstract

Describes a study performed in Canada to develop a reliable and valid scale for the measurement of the perceived service quality of bank services. A sample of retail banking customers was questioned. The proposed scale is called banking service quality (BSQ) and comprises 31 items which span six dimensions: effectiveness and assurance; access; price; tangibles; services portfolio and reliability.

Introduction

Quality is sought by all organizations, especially in the service sector. This is particularly true in the banking sector. However, banks have no recognized publicly-available and standard scale to measure the perceived quality of bank services, in general. Available instruments include either scales contextually developed by specific banks to cope with occasional problems or instruments not especially designed for banking services but rather to measure the perceived service quality across a broad spectrum of services. Among such general instruments, the most popular is SERVQUAL, a well-known scale developed by Parasuraman *et al.*, which has been used in both original and adapted versions by a variety of banks.

The objective of this paper is to develop a reliable and valid standard scale for the measurement of perceived quality in banking services, in general. The focus is neither on services in general nor on the services of a particular bank in a specific situation, but rather on banking services, in general. The current study focuses on retail customers and the scale is validated only with retail customers; generalizability to the (often quite different) corporate context is therefore debateable.

The paper proceeds with a brief review of the definition and measurement of the construct of perceived quality in the banking sector. Subsequent sections discuss the generation of items for a new scale, data collection, purification and validation. The resulting scale is finally compared with SERVQUAL and the final section of the paper presents conclusions and limitations.

Perceived services quality in the banking sector

Perceived service quality is a consumer judgement (a form of attitude) and results from comparisons consumers make between their expectations and their perception of the actual service performance (Lewis, 1989). Thus, in the banking sector, perceived service quality results from the difference between customers' perceptions for the services offered by the bank (received service) and their expectations *vis à vis* the banks that offer such services (expected service).

The measurement of perceived service quality has attracted considerable research interest and has been subject to continued debate. Parasuraman *et al.* (1988) suggested a five-dimension construct of perceived service quality:

- 1 tangibles;
- 2 reliability;
- 3 responsiveness;
- 4 assurance; and
- 5 empathy

with items developed to both expectations and perceived performance. These five dimensions constitute the skeleton of SERVQUAL, probably the best-known, universal scale designed to measure the perceived service quality. In this approach, perceived quality is measured based on an expectations-performance gap across the above five dimensions. These five dimensions are the result of a factor analysis applied to ten dimensions initially identified in earlier exploratory research (Parasuraman *et al.*, 1985), namely:

- 1 tangibles;
- 2 reliability;

- 3 responsiveness;
- 4 communication;
- 5 credibility;
- 6 security;
- 7 competence;
- 8 courtesy;
- 9 understanding/knowing the consumer;
and
- 10 access.

The SERVQUAL approach has not been without its critics. The central role of expectations and the significance and meaning of a subtractive gap as a measure of quality have given cause for concern (see Asubonteng *et al.*, 1996 or Buttle, 1996 for an overview or many of the criticisms). More significantly, for the purposes of the current paper, the universality of this factor structure in its five dimensions across different types of services had been questioned in a number of subsequent studies (Babakus and Mangold, 1989; Carman, 1990; Finn and Lamb, 1991; Fick and Ritchie, 1991; Levesque and McDougall, 1992; Babakus and Boller, 1992). Moreover, these five dimensions are not sufficiently generic. Carman (1990), for instance, found that it is often necessary to incorporate additional items to dimensions because they are particularly important for some service categories. A further critique addressed to SERVQUAL concerns its emphasis on service/product dimension and its neglect of the other dimensions of the marketing mix. Indeed, academics and practitioners in both services and physical goods marketing have focused on the first P of the marketing mix to improve quality. However, this is not sufficient to cover all the facets of quality (Gillmore and Carson, 1992).

The process of developing a new scale for the perceived service quality, specific to retail banking, aimed to avoid the above mentioned critiques. As a first step, since the SERVQUAL structure in its five dimensions has not been proven stable across replications, we decided to refer to Parasuraman *et al.*'s (1985) original ten dimensions. Second, to avoid the problem of some dimensions being insufficiently generic, we decided to add items judged by Carman (1990) to be a great contribution to construct and nomological validities for courtesy and access dimensions. Finally, to avoid the emphasis placed almost exclusively on the service facet of the marketing mix, we reconsidered the ten original dimensions to determine whether it is necessary to incorporate additional dimensions in order to cover all the facets of the marketing mix. Booms and Bitner's (1981) framework was

used to represent the marketing mix with the seven Ps:

- 1 product/service;
- 2 place;
- 3 process;
- 4 participants;
- 5 physical surroundings;
- 6 price; and
- 7 promotion.

Our analysis led to the conclusion that certain Ps are already well represented by the ten dimensions of Parasuraman *et al.* (1985) while others are only partially represented. Other Ps are completely absent (see Table I). We finally end up with a set of 15 relevant dimensions.

An extensive list of items was developed for each of the 15 dimensions appearing in Table I. This was mainly done by referring to the banking services literature. Although many of these items deal with banking specificity, others are also suitable for all kinds of services, such as the SERVQUAL items which were all included in our preliminary list of items. This list was examined by four experts in the area of banking services marketing as a first step to assess the scale's content validity. As suggested by Devellis (1991), the tasks of the experts include the following four steps:

- 1 evaluate the relevance of each item to measure the construct of perceived service quality in the banking sector;
- 2 re-classify the items whose classification across the 15 dimensions is questioned;
- 3 point out ambiguous items and replace them by better ones;
- 4 add, when necessary, additional items.

Moreover, items that are likely to present one or more of the following three shortcomings were eliminated:

- 1 confusion risk;
- 2 inference problem (the need to take the place of someone else to be able to answer the question); and
- 3 redundancy.

However, not all redundant items were eliminated since some degree of redundancy is necessary to ensure internal consistency (Devellis, 1991). Furthermore, in the early stages an over inclusive scale was considered to be preferable to a truncated one. It was also decided not to eliminate any of the original SERVQUAL items a priori. This process led to a list of 102 items.

The questionnaire description

The questionnaire mainly includes the scale designed to measure the perceived service

quality in the banking sector. This scale evaluates both:

- 1 the respondent's expectations regarding what a bank ideally has to offer, and
- 2 his perception of what his own bank actually offers.

This double measure has to be done successively for each item. Seven-point Likert scales (1 = strongly disagree to (7) = strongly agree, were used to measure expectations and perceptions. Note that expectations and perceptions scores were not collected in two separate sections (which was the case with SERVQUAL), but rather simultaneously for each item. This eliminates the possibility of the respondents forgetting the perception score assigned to an item when arriving at the expectations section (Lewis and Mitchell, 1990).

Sampling and data collection

Nunnally (1978), as cited by Devellis (1991), mentioned that a sample of 300 respondents is sufficient to test measurement scales. The population from which our sample was selected is formed by 18 to 60-year-old French speaking[1] customers of the National Bank of Canada at Montreal. People recently exposed to any marketing action from the bank in the previous three to six months and the bank's own employees were excluded from this group.

Since the questionnaire was too long (30 to 45 minutes as shown by tests), it was considered to be too risky[2] to send it by ordinary postal mail. Thus, a representative of the National Bank of Canada at Montreal phoned all the persons of a probabilistic list of retail banking customers to make them

more sensitive to the relevance of the study. A total of 360 customers agreed to participate in the study and were mailed the questionnaire. A total of 115 questionnaires were returned, a response rate of 32 per cent. These 115 respondents had the following traits:

- The majority (75 per cent) were aged 25 to 54. Of the respondents 7 per cent were aged 18 to 24 and 16 per cent were over 55.
- There were almost as many women (47 per cent) as men (52 per cent).
- A total of 50 per cent had an income of less than \$50,000 and 49 per cent had an income of \$50,000 to \$80,000.
- A total of 70 per cent consider the National Bank of Canada as their primary bank.

Scale purification and its internal consistency

Two successive scale purifications were carried out. The first was necessary because only 115 observations were obtained and there were too many non-responses that would be analysed by the pairwise deletion method. In such a setting, a factor analysis with SPSS software on the 102 variables (items) would present irregularities (e.g. negative eigen values). The purpose of this first purification was then to reduce the number of items to fewer than 102 without altering, at this stage, the theoretical structure in its original 15 dimensions. Each dimension was treated separately and its items were factor analysed. This factor analysis was conducted on the gap scores between perception and expectation. Then, a Cronbach's α was calculated for each factor. Where a single factor solution emerged for a given dimension, the three to four items that

Table I

The seven Ps covered by our scale

The seven Ps	Presence among the ten dimensions of Parasuraman <i>et al.</i>	Dimensions added
"Place"	Present in the tenth dimension: "Access"	None
"Process"	Present in many of the ten dimensions	None
"Product/service"	Present and somewhat predominant in the ten dimensions	The portfolio aspect is absent This will be the content of the 11th dimension
"Participants" or employee/customer interaction, employee/employee interaction and customer/customer interaction	The employee/customer interaction is included in the fourth dimension: "Communication"	The interactions employee employee and customer customer will comprise the 12th dimension
"Physical surroundings": tangibles and atmosphere	Tangibles are in the first dimension	The "atmosphere" will be the object of the 13th dimension
"Price"	Absent	According to Raddon 91987), the price could form the most important criteria for the customer The 14th dimension will be devoted to the price The 15th dimension will be devoted to the promotion
"Promotion"	Absent	

contributed most to the Cronbach's α were retained. For multi-factor dimensions, items with insufficiently high loading on all the factors were eliminated. At the end of this first purification, 63 items were retained.

A second purification was undertaken for the gap scores of the 63 items. The purpose was to show the factor structure of the perceived banking service quality construct that actually emerges from empirical data. To do this, a factor analysis was performed and followed by an orthogonal rotation (VARIMAX). Six factors were retained, i.e. those with eigen values bigger than one and on which loaded more than one variable (loading > 0.5). These factors explained 80 per cent of the variance in the original data. A Cronbach's α analysis (α if item deleted) led to the deletion of poor items and the improvement of the internal consistency of some factors. Table II shows the six retained factors and the corresponding internal consistency (a listing of individual items from a free translation is contained in the Appendix, although such items have only been evaluated for validity and reliability in their French version).

Some remarks could be made with regard to the composition of some of these dimensions. Factor 1 is a straightforward but important dimension (13 items). It is related, in terms of functional quality, to:

- 1 competence;
- 2 responsiveness;
- 3 credibility;
- 4 security;
- 5 empathy; and
- 6 communication.

If the two first aspects are put in what could be called "effectiveness" and the four remaining aspects in what could be named "assurance", the first dimension could then be referred to as "effectiveness and assurance".

The second dimension is almost totally composed of access items, though this is clearly not the case for the 15th item ("the equipment is modern"). This may reflect the customer perceptual tendency to see the

modern equipment as an important element to guarantee good access and not simply as a tangible element. This kind of association is specific to the banking service quality domain (i.e. automatic teller machines).

The third dimension which essentially relates to price, includes three items which deal with price in its specific monetary form and two items which relate to a broader conception of price. The 19th item, for example, refers to the price of the lack or delay of information.

In the fourth dimension, tangibles refers to the atmosphere, to an effective service environment and to precise service representations (pamphlets, reports ...). The fifth dimension focuses on the range of services offered and the final dimension deals with accuracy and reliability.

Therefore, a measure scale was obtained for the construct of perceived service quality in the banking sector. This scale is composed of 31 items classifiable across six dimensions and will be named BSQ (banking services quality)[3]. Table II also shows that suitable Cronbach's α were obtained for all the six factors.

Convergent validity

According to Peter's (1981) definition, the convergent validity of a construct could be proven only if the following criterion is verified: when the construct of perceived service quality in the banking sector is measured by two different instruments, both measures must converge. Therefore, to test the convergent validity of BSQ, we analysed the association between BSQ scores and answers to a general question asking the respondents to evaluate globally the service quality (GQ) of their bank. To do that, they had to choose between the following answers categories:

- 1 very good quality;
- 2 rather good quality; or
- 3 rather bad quality or very bad quality.

The association between GQ and BSQ scores was analysed with a one-way analysis. This association was statistically significant at the 5 per cent level ($F = 28.3030$; $DF = 2,112$; $p = 0.0000$). Moreover, the Student-Newman-Keuls (SNK) procedure showed that this association was also due to significant differences between the three pairs of answers categories:

- 1 very good quality;
- 2 rather good quality; and
- 3 rather bad quality or very bad quality.

Table II

The six dimensions interpretation and their internal consistency

Factor	Interpretation	Cronbach's α
1	Effectiveness and assurance	0.96
2	Access	0.93
3	Price	0.88
4	Tangibles	0.78
5	Services portfolio	0.90
6	Reliability	0.87

This reflects a good convergent validity for BSQ.

Nomological validity

According to Peter's (1981) definition, the nomological validity of a construct could be proven only if it was possible to empirically validate associations between the focal construct (i.e. perceived service quality in the banking sector) and other constructs to which it is supposed to be related theoretically. In the present study, such constructs were:

- whether the client is satisfied with the bank's services (*S*);
- whether he would recommend the bank to a friend (*R*); and
- whether he has ever had problems with the bank's services (*PR*).

As the perceived service quality in the banking sector varies, satisfaction, recommendation and problems vary too. But, *S* and *R* vary in the same direction as the perceived banking service quality and *PR* varies in the opposite direction.

The three associations BSQ/*S*, BSQ/*R* and BSQ/*PR* were analysed by one-way analysis of variance and were all significant. Moreover, SNK procedure for *S*[4] indicates that such association is due to significant differences between the three pairs of answers categories: category 1/ category 2, category 1/ category 3 and category 2/ category 3[5]. SNK procedure for *PR* shows that the association is due to significant differences between two, out of the three, pairs of answers categories: category 1/ category 2 and category 1/ category 3[6]. This indicates a very good nomological validity of our scale BSQ for the variables *S* and *R* and a relatively less good one for *PR* (see Table III).

Table III
Nomological validity of BSQ

<i>S</i> (satisfaction)	<i>R</i> (recommendation)	<i>PR</i> (problems)
Analysis of Fisher's F		
<i>F</i> = 22.3458	<i>F</i> = 33.0745	<i>F</i> = 8.5442
DF = 2,112	DF = 1,113	DF = 2,112
<i>p</i> = 0.0000	<i>p</i> = 0.0000	<i>p</i> = 0.0004
Means		
Category 1 (<i>S</i>) = 0.3617	Category 1 (<i>R</i>) = -0.5619	Category 1 (<i>PR</i>) = -1.3304
Category 2 (<i>S</i>) = -0.9871	Category 2 (<i>R</i>) = -1.3674	Category 2 (<i>PR</i>) = -0.7853
Category 3 (<i>S</i>) = -2.1396		Category 3 (<i>PR</i>) = -0.5691
Notes: category 1 (<i>R</i>) – recommendation = yes; category 2 (<i>R</i>) – recommendation = rather yes, rather no or no		

Discriminant validity

According to Peter's (1981) definition, the discriminant validity of a construct could be proven only if the following criterion is verified: when the item-scale measures two different constructs, i.e. banking service quality (BSQ) versus service quality (SERVQUAL), both measures should diverge. To verify this, a cross-tabulation followed by a χ^2 were performed (Table IV).

The observed χ^2 was equal to 78.44508, much larger than the critical χ^2 of 0.0039 at the 5 per cent level and with one degree of freedom. This led to the rejection of the null hypothesis (H_0 : BSQ and SERVQUAL are independent). Thus, there is a statistically significant relation between BSQ and SERVQUAL leading to the conclusion that the construct of perceived service quality in the banking sector and the construct of perceived service quality in general are not sufficiently different. This is probably not particularly surprising in the sense that perceived service quality in the banking sector is to some degree a subset of perceived service quality in general. With hindsight, SERVQUAL was probably too close to BSQ to provide an adequate test for discriminant validity and future attempts should perhaps consider an alternative construct.

Comparison of BSQ/SERVQUAL

Compared with SERVQUAL, the first advantage of BSQ for the banks is related to its content validity. In fact, BSQ is exclusively dealing with the perceived service quality within the special context of banks. Moreover, the item's inclusion in the different dimensions of the construct is much more consistent. Babakus and Boller (1992) criticized SERVQUAL for the weakness of many of its variables' loadings since nine of the 22 variables had loadings below the tolerated threshold of 0.5 (Bagozzi, 1984). However, for the BSQ variables, the loadings varied from 0.57 to 0.89, which is rather more satisfactory. Table V shows the correlation between BSQ and SERVQUAL dimensions.

What is striking in Table V is that all five dimensions of SERVQUAL are correlated to Dim1 of BSQ. This could lead to at least two

Table IV
Cross-tabulation BSQ/SERVQUAL

BSQ scores	Reconstructed SERVQUAL scores	
	High	Low
High	87	6
Low	1	21

Table V

Correlation coefficients between BSQ and SERVQUAL dimensions

	Dim1	Dim2	Dim3	Dim4	Dim5	Dim6
F1	0.5514	0.6067	*	**	*	*
F2	0.7779	*	*	*	*	**
F3	0.6744	**	*	*	*	*
F4	0.8304	**	*	*	*	*
F5	0.8348	**	*	*	*	*

Notes: F_i – i th dimension of SERVQUAL, i from 1 to 5; Dim_j – j th dimension of BSQ, j from 1 to 6; * less than 0.3; ** between 0.3 and 0.4

conclusions. First, this is congruent with the critique of SERVQUAL concerning the interdependence of all its dimensions. In the case of BSQ this problem had been avoided as these five dimensions were all included in Dim1 which is independent from the other dimensions of BSQ. Second, apart from the five dimensions of SERVQUAL all included in the first dimension of BSQ, there were also other dimensions completely independent from the dimensions of SERVQUAL (except for Dim2 which is correlated with the first dimension of SERVQUAL). This is another advantage of BSQ which clearly takes into consideration the particularities of the service quality in the banking sector. As examples, we could take the cases of Dim3 and Dim5 (correlation coefficients less than 0.3) which respectively represent the price and the service portfolio dimensions that were completely excluded from SERVQUAL.

Furthermore, BSQ and SERVQUAL were compared on their respective reliabilities and validities. Table VI shows that all BSQ dimensions are more reliable than SERVQUAL dimensions. It also shows that BSQ fits the validity criteria.

Concluding comments

This paper has suggested an alternative scale for the measurement of perceived service quality in retail banking and one which has been developed to take account of the specific service context. Item generation, purification and validation produced a six-dimension

scale which covers a broader range of marketing variables than was the case with the original SERVQUAL dimensions. Strictly speaking, the scale has only been validated in its French language version, but the proposed items may serve as the basis for further research and scale development in other languages.

The current study should, however, be seen as a preliminary one characterized by some limitations. The main limitation of this study lies in the fact that the scale construction is entirely based on “expert” opinions and published literature. In subsequent replications, primary qualitative research with bank customers should be a priority. A further limitation in the development process of BSQ is related to the sampling procedure. The objective was to aim for a sample at least twice as big as the number of variables. Unfortunately, the obtained sample size was almost equal to the number of variables. Although, this problem was minimized thanks to the first purification, we remain concerned about the stability of the resulting factorial structure. It would be interesting to replicate this research with a bigger sample. Ideally, such a sample should include customers of banks with different management methods, corporate images, target markets, etc. This would lead to a better generalization for the banking sector. It would also be relevant to retest the discriminant validity of BSQ through the use of one (or more) construct(s) sufficiently different from the construct of

Table VI

Comparison of BSQ and SERVQUAL

	SERVQUAL	BSQ
Loading	< 0.5 for 9/22 variables	0.57 to 0.89 for all the 31 variables
Dimensional structure	Five interdependent dimensions	Six independent dimensions
Application domain	All services	Banking services
Reliability	$0.72 < \alpha < 0.86$	$0.78 < \alpha < 0.96$
Convergent validity	One test	One test
Nomological validity	Two tests	Three tests
Discriminant validity	0 test	One inconclusive test

perceived service quality in the banking sector.

Finally, this paper is additional proof that the validation of a measure is an enduring process where replications are always welcomed. Measures can always be improved. Indeed, “the perfect rating scale does not exist, but some produce more reliable and valid findings than others” (Devlin *et al.*, 1993).

Notes

- 1 So, items are in the French language.
- 2 Risk of too many non-respondents.
- 3 For the detailed 31-item scale do not hesitate to contact the authors.
- 4 Not applicable for *R*, which has only two answers categories.
- 5 Category 1: very satisfying banking services; Category 2: services rather satisfying; Category 3: services rather dissatisfying or very dissatisfying.
- 6 Category 1: problems = frequently or sometimes; Category 2: problems = rarely; Category 3: problems = never.

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Appendix

Items were initially developed and used in the French language. Therefore, the items presented here are not in their original form. Instead, we present free translations of key words characterising each item (Table AI).

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Table A1
Description of BSQ (six factors, 31 items)

Factors	Items
1. Effectiveness and assurance	1. Confidence 2. Recognition of a regular client 3. Confidentiality 4. Valorization of the client by personnel 5. Interruption of the service 6. Well-trained personnel 7. Knowledge of the client on a personnel basis 8. No contradictions in decisions between personnel and management 9. Delivering when promised 10. Good reputation 11. Feeling of security 12. No delays due to bureaucratic factors and procedures 13. Indications (communications) of quality
2. Access	14. Sufficient number of ATMs per branch 15. Modern equipment 16. Sufficient number of open tellers 17. Waiting is not too long 18. Queues that move rapidly
3. Price	19. The bank contacts me every time it is useful 20. Good explanations of service fees 21. Balance amount from which service charges begin 22. Reasonable fees for the administration of the accounts 23. Keeping the client informed every time that a better solution appears for a problem
4. Tangibles	24. Precision on account statements 25. Cleanliness of facilities 26. Decoration of facilities 27. Efficacious work environment
5. Services portfolio	28. Complete gamut of services 29. The range of services is consistent with the latest innovations in banking services
6. Reliability	30. Absence of errors in service delivery 31. Precision of filing systems