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KVALITET USLUGA U BANKARSTVU: NESAGLASNOSTI, ODREDNICE I ISTRAŽIVAČKE TEHNIKE ZA UNAPREĐENJE KVALITETA

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Rezime

U savremenom poslovnom okruženju banke sve teže ostvaruju konkurentsku prednost zasnovanu na novim uslugama, ceni, distributivnim kanalima i promociji. Većina studija o konkurentnosti u bankarskom sektoru tvrdi da bi banke trebalo da se okrenu poboljšanju kvaliteta usluga kao izvoru za što bolje pozicioniranje na tržištu. Ovaj rad, na osnovu analize literature, sagledava različita poimanja kvaliteta usluga, značaj, dimenzije i odrednice, ali i propuste koji se u pružanju bankarskih usluga najčešće dešavaju. Analiza ima svrhu da rukovodiocima marketinga i upravi dodatno skrene pažnju na važnost izgradnje i unapređenja kvaliteta bankarskih usluga. S obzirom na značaj koji ponašanje bankarskog osoblja ima u procesu usluživanja, analiza može pružiti i značajne informacije službi ljudskih resursa, i podstaći razmišljanja o objedinjavanju sistema nagrađivanja zaposlenih sa sistemom kvaliteta u bankama. Pošto je poboljšanje kvaliteta uslov za zadovoljstvo korisnika bankarskih usluga, koje vodi ka većoj profitabilnosti, ovaj rad donosi i pregled istraživačkih tehnika koje se u bankarstvu mogu koristiti za merenje i unapređenje kvaliteta u procesu usluživanja.

Ključne reči: kvalitet usluga, odrednice kvaliteta, bankarstvo, konkurencija, istraživačke tehnike

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Summary

In today's business environment it is increasingly difficult for banks to achieve a competitive advantage based on new services, price, distribution channels and promotion. Most studies of competition in the banking sector claim that banks should turn to improving their quality of its services as a source for better positioning in the market. This paper analyses the different perceptions of service quality, its importance, the dimensions and determinants in the banking industry, as well as omissions in the provision of banking services which are most likely to occur. The analysis is intended to draw the attention of marketing and senior managers about the importance of building and improving the quality of banking services. The analysis can also provide valuable information for human resources management, given the importance of the behaviour of the banking staff in the service process, and stimulate unification of the employee reward system with the quality system in banks. Since quality improvement is a prerequisite for customer satisfaction in banking sector, which leads to higher profitability, this paper also presents an overview of research techniques in banking that can be used for measuring and improving the quality of the service process.

Key words: service quality, quality dimensions, banking, competitiveness, research techniques

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QUALITY OF BANKING SERVICES: PERCEPTION GAPS, DIMENSIONS AND RESEARCH TECHNIQUES FOR QUALITY PROMOTION

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Uvod

Bankarski sektor čini značajan deo uslužne ekonomije pošto se sa nužnošću korišćenja bankarskih usluga susreću gotovo svi, kako građani, tako privreda i državne institucije. Međutim, banke se trenutno suočavaju sa velikim promenama u svom poslovnom okruženju čiji su izvori posledice svetske ekonomske i finansijske krize, i stalni rast očekivanja korisnika bankarskih usluga. Ovi činioci utiču na porast zahteva prema bankama i jačanje konkurencije u bankarskom sektoru.

Da bi obezbedile konkurentnost banke moraju da ostvare razlikovanje svojih usluga u odnosu na konkurenciju, i da budu osposobljene za zadržavanje postojećih i privlačenje novih klijenta. Trenutno u Srbiji banke uglavnom nude slične usluge, kako u poslovanju sa stanovništvom, tako i u poslovanju sa privredom. Većina novih usluga je tokom prethodnih deset godina tranzicije u srpskom bankarsku već ponuđena tržištu, pa su mogućnosti za razvoj novih usluga svedene na minimum. Takođe, razlikovanje usluga kroz domišljate promotivne delatnosti, koje je do pre par godina davalo dobre rezultate, sada je teže ostvarivo zbog sve veće mogućnosti oponašanja konkurencije. Pored toga, ostvarivanje konkurentske prednosti bankarskih usluga putem cene sa stanovišta samog bankarskog sektora uglavnom je neprihvatljivo, jer dovodi do pada dobiti. Zatim, razlikovanje bankarskih usluga putem distributivnih kanala takođe ne daje željene rezultate. Razvoj novih distributivnih kanala zahteva značajna ulaganja, pa se u uslovima pada standarda stanovništva postavlja pitanje opravdanosti takvih ulaganja.

Kao jedini izvor konkurentske prednosti, ako se posmatraju činioci proširenog marketing miksa za usluge, bankama preostaje ulaganje u proces, fizički dokaz usluge i ljude, putem unapređenja kvaliteta procesa usluživanja (Johnston, 1997, Wong, Perry, 1991, Yavas i saradnici, 1997.). Osim toga, kvalitet usluge, prema nekim mišljenjima (Reichheld, Sasser, 1990; Devlin, 1998.), predstavlja svojstvo usluge koje je najteže oponašati, tako da je to još jedan od razloga da strategije zasnovane na kvalitetu budu stateško opredeljenje za banke.

Predmet ovog rada je analiza kvaliteta usluga

i određivanje tehnika koje se mogu primeniti radi unapređenja kvaliteta procesa usluživanja, s posebnim osvrtom na sektor bankarstva. Na osnovu korišćene literature iz oblasti uslužnog marketinga i menadžmenta najpre je dat pregled različitih pogleda na to šta čini suštinu kvaliteta usluga. Zatim su, kroz analizu mogućih nesaglasnosti u procesu usluživanja i skala za merenje kvaliteta usluga naznačene najvažnije odrednice kvaliteta usluga u bankarstvu. Na osnovu tih odrednica dat je predlog tehnika koje banke mogu primeniti za otkrivanje i otklanjanje propusta u procesu usluživanja, i za unapređenje kvaliteta svojih usluga. Zato ovaj rad, kroz skretanje pažnje na važnost kvaliteta usluga za konkurentnost u bankarstvu, treba da ponudi i korisne informacije rukovodiocima marketinga i upravama u bankama koje posluju u Srbiji, a koje se tiču provere postojećeg nivoa i unapređenja kvaliteta usluga koje pružaju. S obzirom na značaj koji ponašanje bankarskog osoblja ima u procesu usluživanja, analiza data u ovom radu može pružiti i značajne informacije službi ljudskih resursa, i podstaći razmišljanja o objedinjavanju sistema nagrađivanja zaposlenih sa sistemom kvaliteta u bankama.

Definisanje i značaj kvaliteta usluga u bankarstvu

U sve konkurentnijem poslovnom okruženju izgradnja bliskih odnosa sa potrošačima je od suštinskog značaja za razvoj i uspešnost poslovanja. U tom smislu uslužno profitni lanac (Heskett i saradnici, 1994.) ističe da je rast u poslovanju uslužnih organizacija, u koje spadaju i banke, podstaknut prvenstveno odanošću korisnika njihovih usluga. Ta odanost neposredan je rezultat zadovoljstva korisnika usluga i nje nema bez oslanjanja na kvalitet kao osnovnu odrednicu u procesu usluživanja. Zato je sposobnost da se pruži usluga visokog kvaliteta koja će zadovoljiti ili nadmašiti potrebe i očekivanja klijenata i u bankarstvu, kao i u ostalom delu uslužne ekonomije, osnov za izgradnju konkurentske prednosti (Ennew, Waite, 2007, str. 312).

Iako kvalitet usluge nije jedini činilac koji određuje odluku korisnika da koristi neku bankarsku uslugu, posebno na tržištima manje razvijenih zemalja, ipak taj činilac ima veoma

Introduction

Banking sector is a significant segment of service economy, given that almost everyone, including retail clients, corporate clients and government institutions, face the necessity of using banking services. However, the banks are currently facing considerable changes in their business environment, due to the repercussions of the global economic and financial crisis, and the permanent growth of expectations on the part of the banking services users. These factors influence the increase of requirements towards the banks and strengthening of competition in the banking sector.

In order to stay competitive, the banks must differentiate their services from the services of their competitors, and remain capable of keeping the existing and attracting new clients. At present, the banks in Serbia more or less offer similar services, both in retail and in corporate banking segment. Most of the new services have already been offered on the market in the past ten years of transition in the Serbian banking; hence the possibilities for developing new services have been minimized. Also, differentiation of services by means of inventive promotional activities, which yielded sound results until several years ago, is now less feasible due to the increased potential for imitating the competition. Moreover, achieving competitive advantage in the field of banking services by means of pricing is, from the perspective of the banking sector itself, mostly unacceptable, because it leads to profit reduction. Differentiation of banking services by means of distribution channels has also yielded unsatisfactory results. Development of new distribution channels requires considerable investments, which, in the circumstances of lower standard of living of citizens, raises the question of justifiability of such investments.

As the only source of competitive advantage, if we consider the factors of extended marketing mix for services, banks are left with investment in the processes, physical evidence and people, by improving the quality of the service process (Johnston, 1997, Wong, Perry, 1991, Yavas et al, 1997). Moreover, the quality of service, according to some opinions (Reichheld, Sasser, 1990; Devlin, 1998), is the characteristic of

service most difficult to imitate, which is another reason for banks to choose quality-based strategies.

This paper aims to analyse the quality of services and determine the techniques that may be applied to promote the quality of the service process, with a particular focus on the banking sector. Based on the used references concerning the field of service marketing and management, the paper first provides an overview of various opinions as to what is the essence of service quality. After that, through the analysis of potential gaps in the servicing process and scales for service quality measurement, the paper highlights the most important aspects of quality of banking services. Based on these aspects, the paper proposes the techniques that the banks might implement to detect and eliminate the oversights in the service process, and to improve the quality of their services. This is why this paper, by drawing attention to the importance of quality of services for staying competitive in banking, strives to offer some useful information to marketing department heads and top management in banks operating in Serbia, concerning the assessment of the existing level and promotion of quality of services they offer. Given the importance of banking staff behaviour in the process of service provision, the analysis given in this paper may also prove useful for human resources departments, and encourage the possibility of unifying the employee reward system and the quality system in banks.

Definition and Importance of Quality of Banking Services

In the increasingly competitive business environment, development of close relations with consumers is of essential importance for the development and successfulness of a business. In this sense, the concept of service-profit chain (Heskett et al, 1994) underlines that the growth of operations of service organizations, including banks, is primarily encouraged by the loyalty of their clients. This loyalty comes as a direct result of clients' satisfaction and it cannot be achieved without relying on quality as the main characteristic of the service process. Therefore, the ability to provide high-quality

važnu ulogu. On presudno utiče na opstanak i razvoj poslovanja, o čemu govori više studija (Berry i saradnici, 1994; Li i saradnici, 2001; Newman, Cowling, 1996; Molina i saradnici, 2007.). Rezultati brojnih istraživanja, čija je tema kvalitet usluga u bankarstvu (Angur i saradnici, 1999; Arasli i saradnici, 2005; Bahia, Nantel, 2000; Bick i saradnici, 2004; Jamal, Naser, 2002; Lianxi, 2004.) upućuju na to da je potrebno dosta napora i znanja za pružanje kvalitetne usluge u izrazito promenljivom poslovnom okruženju u kome posluju banke.

Početak rasprave o značaju unapređenja kvaliteta usluga vezuje se za drugu polovinu sedamdesetih godina prošlog veka. Uprkos shvatanju važnosti koju kvalitet usluge ima za uspešno poslovanje, sam kvalitet je različito određivan. Jedni su isticali da sama reč kvalitet ima različito značenje za korisnike različitih usluga (Lovelock i saradnici, 1999, str. 485), odnosno da je utisak o kvalitetu usluge opšti stav ili sud korisnika usluge prema isporučenoj usluzi koji se stvara na osnovu poređenja očekivanja korisnika usluge sa utiskom o kvalitetu isporučene usluge (Parasuraman i saradnici, 1985.). Neki drugi autori smatrali su da je kvalitet usluge mera i smer u kome odstupaju opažanja i očekivanja korisnika usluge po pitanju same te usluge, i da se kvalitet razlikuje od zadovoljstva po tome što opaženi kvalitet predstavlja opšti sud ili stav povezan sa izuzetnošću usluge, dok zadovoljstvo može da bude promenljivo u zavisnosti od svake pojedinačne isporuke usluge (Parasuraman i saradnici, 1985.). Treći su navodili da se kvalitet usluge može odrediti kao ukupni utisak korisnika usluge u smislu njene relativne izuzetnosti ili manjkavosti (Johnston, 1995). Kvalitet usluge ne treba samo da zadovolji već i da premaši očekivanja korisnika usluge, kao i da sadrži stalna nastojanja da se proces pružanja usluge poboljša (Lloyd-Walker, Cheung, 1998.).

Kada su bankarske usluge u pitanju, posebnu pažnju treba obratiti na kvalitativne i kvantitativne vidove koristi koja se može ostvariti unapređenjem kvaliteta. Što se tiče kvalitativnih koristi otkriveno je da kvalitet usluga doprinosi zadovoljstvu korisnika i obrnuto (Cronin, Taylor, 1992). Pored toga, u nekim studijama je naglašeno da zadovoljstvo korisnika usluge u velikoj meri utiče na rezultate

poslovanja, imidž uslužne organizacije i dobijanje novih korisnika kroz neposrednu preporuku (Zairi, 2000.).

Kada su u pitanju kvantitativne prednosti, još sredinom devedesetih godina prošlog veka sprovedena je studija koja se posebno odnosila na američke banke o poboljšanju kvaliteta usluga. Ona je pokazala da unapređenje kvaliteta usluga može da poveća prinose u banci (Harvey, 1996, str. 11). Kao što je prikazano u *Tabeli 1*, prema podacima iz te studije, poboljšanje kvaliteta usluga rezultiralo je povećanjem prinosa na aktivu (ROA) sa 1,05 odsto na 1,38 odsto, odnosno povećanjem prinosa na kapital (ROE) sa 16,10 odsto na 21,22 odsto.

Tabela 1: Učinak unapređenja kvaliteta

| Vrsta prinosa u banci | Pre unapređenja kvaliteta usluge | Posle unapređenja kvaliteta usluge |
|-----------------------|----------------------------------|------------------------------------|
| ROA | 1,05% | 1,38% |
| ROE | 16,10% | 21,22% |

Izvor: Harvey, T. (1996.), str. 11

Pored toga, zadovoljni korisnici usluga svoje iskustvo dele u proseku sa pet do šest drugih osoba, dok nezadovoljni mogu informisati još deset, a svaku banku oko 25 odsto više košta privlačenje novih nego zadržavanje postojećih korisnika usluga (Zairi, 2000.). Takođe, zadržavanje postojećih korisnika košta oko pet puta manje mereno u novcu, vremenu i sredstvima u poređenju sa privlačenjem novih (Dawes, Swailes, 1999.), a povećanje od samo pet odsto u odanosti korisnika usluge može da se pretvori u rast dobiti od 25 do čak 85 odsto (Newman i saradnici, 1998.).

Međutim, u bankarstvu je mnogo teže odrediti merila na kojima treba da počiva kvalitet usluge, u odnosu na neke druge uslužne delatnosti, jer svaki uslužni susret može da se razlikuje od onog prethodnog u zavisnosti od potreba korisnika usluge. Takođe, i sam kvalitet pružanja usluge može da bude promenljiv u zavisnosti od toga koji konkretni službenik banke pruža uslugu.

Kvalitet usluge u bankarstvu može se posmatrati sa različitih strana. Sa stanovišta

service that will meet or exceed the needs and expectations of the clients, in banking and in other segments of service economy, stands as the basis for gaining competitive advantage (Ennew, Waite, 2007, p. 312).

Although the quality of service is not the only factor influencing the decision of a client whether to use a banking service or not, especially in the markets of developing countries, this factor, nevertheless, plays a very significant role. It has a decisive impact on the survival and development of business, which has been explained in many studies (Berry et al, 1994; Li et al, 2011; Newman, Cowling, 1996; Molina et al, 2007). The findings of numerous studies, dealing with the quality of banking services (Angur et al, 1999; Arasli et al, 2005; Bahia, Nantel, 2000; Bick et al, 2004; Jamal, Naser, 2002; Lianxi, 2004), indicate that it takes a lot of effort and knowledge to provide high-quality service in an excessively volatile business environment in which the banks are operating.

The debates about the importance of improving quality of services commenced in the second half of the 1970s. Despite the awareness about the importance that quality of service has for successful business, the quality itself has been variously defined. Some underlined that the very notion of quality bears a different meaning for users of different services (Lovelock et al, 1999, p. 485), or that the perception of service quality is a general opinion or position of a customer concerning the delivered service, created on the basis of comparison between the customers' expectations and their perceptions of the delivered service quality (Parasuraman et al, 1985). Other authors believed that the quality of service is defined as the measure and direction in which the perceptions and expectations of the customer regarding the concerned service are mutually divergent; and that quality differs from satisfaction because the perceived quality represents a general opinion or position concerning the exquisiteness of the concerned service, whereas satisfaction may be variable depending on each individually delivered service (Parasuraman et al, 1985). Some others again claimed that the quality of service may be defined as an overall impression of the service user in terms of its relative

exquisiteness or defectiveness (Johnston, 1995). Not only should the quality of service satisfy, but also exceed the expectations of the customer, and, moreover, it should be marked by constant striving to enhance the process of service provision (Lloyd-Walker, Cheung, 1998).

When it comes to banking services, particular attention needs to be paid to qualitative and quantitative aspects of benefits that may be gained by increasing quality. As for qualitative benefits, it has been discovered that the quality of service contributes to the clients' satisfaction, and vice versa (Cronin, Taylor, 1992). Furthermore, certain studies emphasize that the client's satisfaction largely influences the business results, image of the concerned service provider, and recruitment of new clients through word of mouth recommendation (Zairi, 2000).

When it comes to quantitative benefits, a study was conducted back in mid 1990s, particularly covering American banks, from the point of view of service quality improvement. The study showed that improvement of service quality may increase the returns in a bank (Harvey, 1996, p.11). As shown in *Table 1* below, according to the data from this study, the improvement of service quality resulted in increased returns on assets (ROA) from 1.05% to 1.38%, and increased return on capital (ROE) from 16.10% to 21.22%.

Table 1: Quality improvement performance

| Type of Bank Performance | Before Service Improvement | After Service Improvement |
|--------------------------|----------------------------|---------------------------|
| ROA | 1.05% | 1.38% |
| ROE | 16.10% | 21.22% |

Source: Harvey, T. (1996), p.11

In addition, the satisfied customers share their experience with approximately 5-6 other people, whereas the dissatisfied ones may inform another ten. Attracting new clients incurs by about 25% higher costs to each bank, compared to keeping the existing ones (Zairi, 2000). Also, keeping the existing clients costs about five times less, measured in money, time

same banke kao uslužne organizacije kvalitet može biti posmatran kao imanentan, kroz sredstva uložena u pruženu uslugu, kao kvalitet meren prema svakom pojedinačnom korisniku, kao kvalitet na temelju ponude i kao kvalitet koji podrazumeva razmenu vrednosti između uslužne organizacije i korisnika usluge (Ennew, Waite, 2007, str. 315).

Stanovište koje smatra da je kvalitet imanentan temelji se na shvatanju da uslužno osoblje na osnovu svog ličnog ili iskustva svojih kolega ima sposobnost da ceni nivo izvrsnosti i kvaliteta pružene usluge, a kao osnovno merilo kvaliteta navodi se to da li pružena usluga izaziva osećanje prijatnosti kod korisnika ili ne. Međutim, ovo stanovište se najčešće označava kao nejasno i neprecizno, jer svaki službenik u banci koji je neposredno uključen u proces usluživanja može imati sopstvena, subjektivno određena merila za kvalitet pružene usluge. U bankama postoji i različitost u pogledima na kvalitet između osoblja i menadžmenta, pa se ovo stanovište teško može odrediti kao prihvatljivo.

Drugo stanovište smatra da je kvalitet proizvod određenih sredstava koja su uložena u pruženu uslugu. Ono pretpostavlja da postoje precizno određena sredstva koja svaka banka ulaže u uslužni susret, i da se na osnovu potrošnje tih sredstava može ceniti da li je usluga pružena kvalitetno ili ne. Međutim, ovaj pristup je teško prihvatljiv zbog teškoća u vezi merenja uložених sredstava, pošto je veliki broj njih u bankarstvu neopipljive prirode.

Treće stanovište ističe da kvalitet usluge treba da bude zasnovan posebno prema svakom pojedinačnom korisniku. Ono smatra da treba odrediti šta je to kvalitetna usluga u skladu sa procenom svakog pojedinačnog korisnika usluge. Prednost ovog pristupa u bankarstvu je to što se zalaže za veći stepen prilagodivosti bankarskih usluga korisniku. Međutim, u bankarstvu je stepen prilagođavanja usluga za koji se zalaže ovo stanovište teško izvodljiv, jer bi to podrazumevalo izuzetno veliku mogućnost prilagodivosti u poslovnoj politici banke od slučaja do slučaja, i nemogućnost standardizacije u procesu usluživanja.

Četvrto stanovište ističe da kvalitet treba ceniti na osnovu ukupne ponude na tržištu i na osnovu ponude usluga u svakoj oblasti

bankarskog poslovanja. To znači da bi banke mogle procenjivati kvalitet sopstvenih usluga na osnovu veličine svog tržišnog udela i udela konkurencije, odnosno na osnovu učešća svake pojedinačne usluge u okviru posebnih oblasti bankarstskog poslovanja u ostvarenoj dobiti. Prednost ovog pristupa pre svega je njegova usredsređenost na produktivnost i razmatranje troškova, ali kvalitet usluživanja se ne može svesti na ostvarenu dobit i veličinu tržišnog udela.

Peto stanovište predstavlja vrednosno zasnovan pristup kvalitetu usluga. Ono naglašava postojanje razmene u odnosu između učinka i cene usluge, i ističe da ako postoji odnos između ova dva činioca koji je prihvatljiv za korisnika usluge, onda se može govoriti o postojanju kvaliteta u bankarskim uslugama.

Međutim, sva ova stanovišta su manje ili više zasnovana samo na pogledu uslužne organizacije na kvalitet usluge i zanemaruju korisnika bankarskih usluga. Kada korisnik bankarske usluge razmišlja o kvalitetu, njegovi stavovi su potpuno drugačije zasnovani, odnosno utemeljeni su na tome da li je pružena usluga zadovoljila njegove potrebe i očekivanja, odnosno na tome kakav utisak je na njega ostavlja pružena usluga.

Nesaglasnosti po pitanju pogleda na kvalitet bankarskih usluga i njihovo prevazilaženje

Dabi se razumeo stav korisnika usluga prema kvalitetu usluge neophodno je da bankarski menadžment i osoblje razumeju perspektivu iz koje korisnik usluge gleda na kvalitet. U tom smislu je korisno razmotriti model mogućih nesaglasnosti u pogledima na kvalitet usluge između uslužne organizacije i korisnika usluge (Parasuraman i saradnici, 1985.). Ovaj model, koji je nastao sredinom osamdesetih godina prošlog veka podrazumevao je postojanje pet osnovnih nesaglasnosti. Međutim, na osnovu kasnijih razmatranja ovoga problema (Curry, 1999; Luk and Layton, 2002.) na pet osnovnih nesaglasnosti mogu se dodati još dve, kao što je to prikazano na *Slici 1*.

and resources, compared to attracting new clients (Dawes, Swailes, 1999), whereas the increase of only 5% in customer loyalty may result in a growth of profit by 25 to amazing 85% (Newman et al, 1998).

However, in banking it is much more difficult to define the measures that service quality should be based on, compared to some other branches of service economy, because each service event may differ from the previous, depending on the needs of the service user. Moreover, the quality of service provision itself may vary, depending on which particular bank officer provides the concerned service.

Quality of banking service may be viewed from various perspectives. From the perspective of bank itself, as a service provider, quality may be viewed as immanent; through the funds invested in the service provided; as a quality measured according to each individual client; as an offer-based quality; and as a quality which implies the exchange of values between the service provider and the service beneficiary (Ennew, Waite, 2007, p. 315).

The position stating that quality is immanent is founded on the belief that the service-providing staff, based on their personal experience or the experience of their colleagues, have the ability to estimate the level of exquisiteness and quality of the service provided, the main indicator of quality being whether the provided service makes the beneficiary feel pleased or not. However, this position is most often considered unclear and imprecise, since each bank officer directly involved in the process of service provision may have his personal, subjective measures of quality concerning the service provided. The staff and the management in banks have different views of the service quality, which is why this entire position may be deemed unacceptable.

According to the second position, quality is a product of certain resources invested in the provided service. This implies assuming that there are precisely defined resources which each bank invests in service provision, and that, based on the consumption of these resources, it may be assessed whether the service was provided in a quality manner or not. However, this approach is also hardly acceptable, due

to the difficulties in measuring the invested resources, given that a large portion of them, when it comes to banking, is intangible.

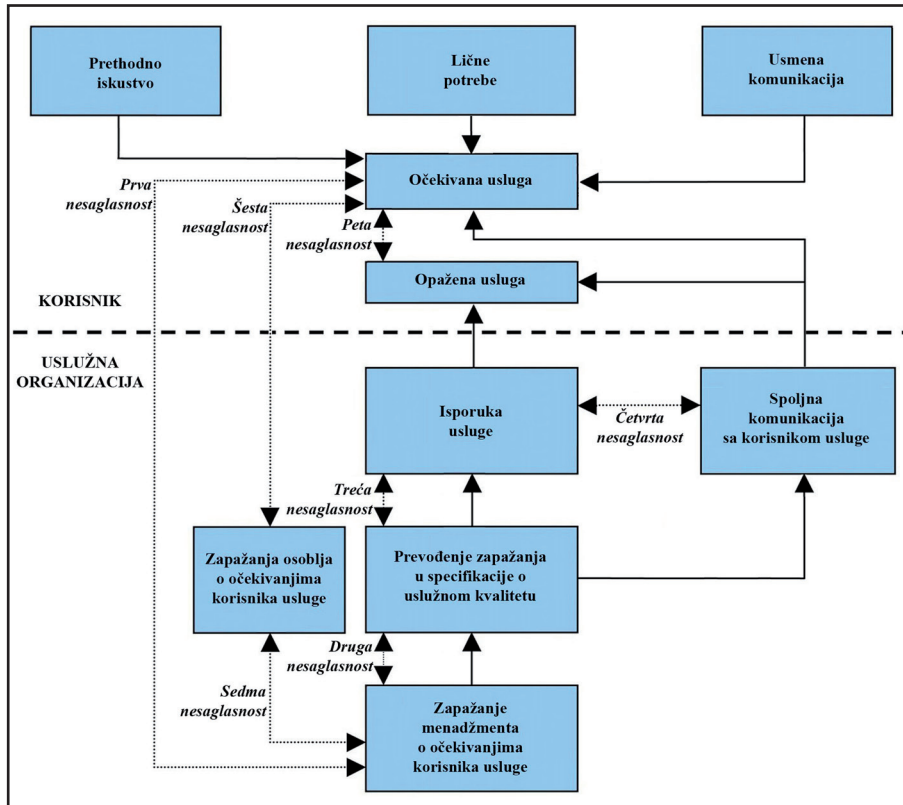
The third position underlines that the service quality should be defined in line with each individual client. This means that it must be determined what a high-quality service is, in accordance with the assessment of each individual service beneficiary. The advantage of such approach to banking is that it advocates a higher level of adjustability of banking services to the user. Still, the level of service adjustability that this position advocates is barely feasible, because that would imply an extremely high potential adjustability of the bank's business policy from case to case, and the impossibility of standardization in the process of service-provision.

The fourth position emphasizes that quality should be assessed based on the overall offer at the market, and the offer of services in each segment of banking business. This means that banks could estimate the quality of their own services based on the size of their market share and their competitors' share, or based on the share of each individual service within the separate segments of banking business in the achieved profit. The advantage of this approach is primarily its focus on productivity and costs consideration, but the quality of service provision cannot be reduced only to achieved profit and size of market share.

The fifth position is a value-based approach to the quality of service. It highlights the exchange between performance and service price, and claims that, if there is a relation between these two factors acceptable for service user, then it may be said that the banking services are of high quality.

Nevertheless, all the above positions are more or less exclusively based on service quality perceived by a service provider, all the while neglecting the perspective of a banking services beneficiary. When banking service users think about the quality, their opinions are radically different, being based on whether the provided service satisfied their needs and expectations, and what kind of impression the provided service left on them.

Slika 1. Moguće nesaglasnosti u pogledu na kvalitet usluge



Izvor: autor prema Parasuraman (1985.), Curry (1999.), Luk and Layton (2002.)

Prva nesaglasnost može nastati na razlici između očekivanja korisnika usluge i zapažanja menadžmenta banke po pitanju kvaliteta usluge. U takvoj situaciji menadžment banke nije u mogućnosti da ispravno proceni potrebe korisnika, pa ih zato ne može ni kvalitetno zadovoljiti. Druga nesaglasnost potiče iz razlike između zapažanja bankarskog menadžmenta i specifikacija o uslužnom kvalitetu. Drugim rečima, menadžment banke razume očekivanja korisnika, ali trenutno nije u stanju da ih ispuni, na primer zbog nedostatka resursa. Treću nesaglasnost čini razlika između specifikacija o uslužnom kvalitetu i aktuelne isporuke usluge. Ona nastaje zbog teškoća u standardizaciji učinka osoblja, čak i kada postoje detaljna uputstva za pružanje usluge i postupanje sa korisnicima. Ova nesaglasnost reflektuje važnost ljudskog činioca u isporuci usluga, a najčešće se pojavljuje zbog propusta u timskom radu. Četvrta nesaglasnost se javlja kada ono što je rečeno o usluzi kroz promotivne aktivnosti, a prvenstveno kroz oglašavanje u medijima, ne odgovara onome što je isporučeno korisniku usluge. Tada, bankarski menadžment ili nije u mogućnosti, ili ne želi da pruži sve potrebne

neposrednom kontaktu u samom uslužnom procesu, dok je sedma nesaglasnost vezana za nesklad u razumevanju očekivanja korisnika usluge između menadžmenta i osoblja banke.

Prva nesaglasnost nastaje kao posledica lošeg menadžmenta u banci. Tada menadžment nije u stanju da shvati koje komponente kvaliteta svake pojedinačne bankarske usluge predstavljaju posebnu vrednost za korisnika usluge. Rešenje ovog problema je ili u postavljanju novog menadžmenta koji će biti zadužen za unapređenje kvaliteta bankarskih usluga ili u edukovanju postojećeg menadžmenta da prepozna ono što u bankarstvu stvara uslužnu konkurentnost. Takođe, ukoliko postoji ova nesaglasnost moguće je da postoje problemi u komunikaciji marketing menadžmenta i menadžmenta zaduženog za razvoj novih proizvoda. Osim toga, neophodno je da se u banci temeljnije pristupi marketing istraživanjima, i da se na osnovu njihovih rezultata shvate i uvažavaju potrebe i očekivanja korisnika bankarskih usluga. Druga nesaglasnost nastaje kada menadžment banke poseduje dovoljno informacija na osnovu kojih ispravno može da sagleda potrebe i očekivanja

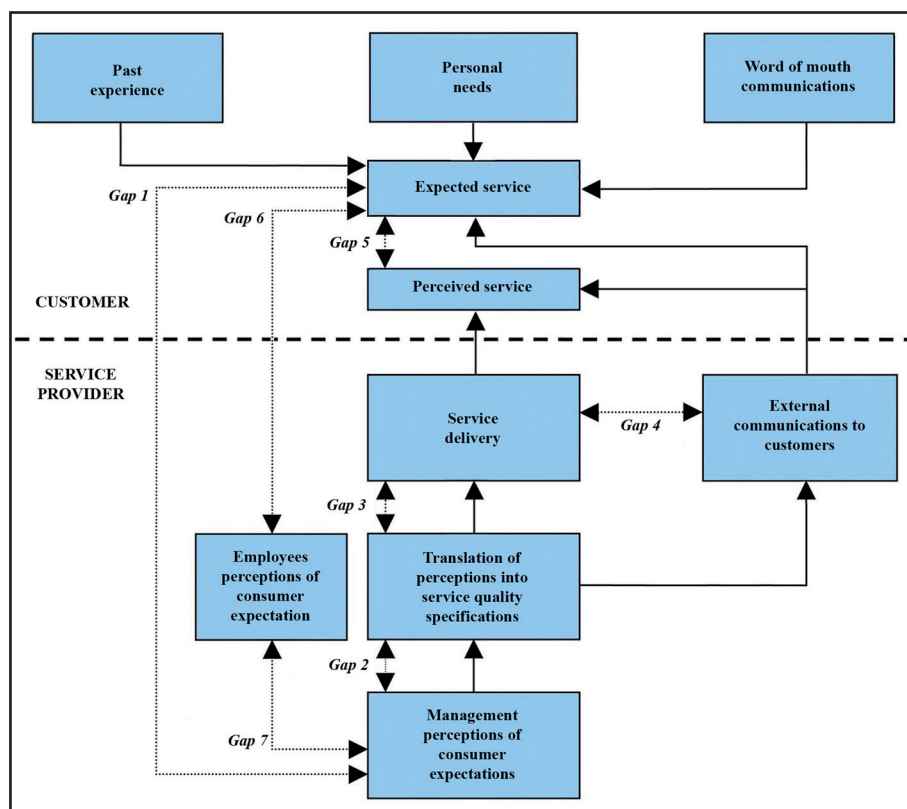
informacije o usluzi, odnosno nije u stanju da ispuni sva data obećanja. Zato dolazi do negativnih utisaka u isporuci usluga. Peta nesaglasnost tiče se samog korisnika bankarske usluge. Ona se javlja kao razlika između očekivane usluge i utiska o isporučenoj usluzi. Šesta nesaglasnost je posledica raskoraka između očekivanja korisnika usluge i zapažanja zaposlenih u banci koji su u

Perception Gaps Concerning the Quality of Banking Services and How to Overcome Them

In order to understand the stance of a service user towards service quality, it is necessary for banking management and staff to understand the perspective from which the service user observes quality. To this end, it is useful to consider a model of possible perception gaps in terms of approaches to service quality between the service provider and service user (Parasuraman et al, 1985). This model, developed in mid 1980s, implied the existence of five basic gaps. However, after some subsequent considerations of this problem (Curry, 1999; Luk and Layton, 2002), these five main gaps may be expanded to include two more, as shown in *Figure 1* below.

properly either. The second gap occurs due to the discrepancy between the bank management's perceptions and service quality specifications. In other words, bank management understands the customers' expectations, but is currently unable to meet them, for instance, due to the lack of resources. The third gap is a result of the discrepancy between service quality specifications and actual service delivery. It occurs due to the difficulties in staff performance standardization, even when there are detailed instructions for service provision and customer treatment. This gap reflects the importance of human factor in service delivery, and mostly occurs due to an oversight in team work. The fourth gap occurs when the things said about the service in the course of promotional activities, mostly through media advertisement, do not match the things delivered to the customer. In

Figure 1: Potential gaps concerning service quality



Source: Author according to Parasuraman (1985), Curry (1999), Luk and Layton (2002)

The first gap may occur due to the discrepancy between the customer's expectations and bank management's perceptions of service quality. In such a situation, the bank management is unable to properly assess the customer's needs, which, in turn, means that it cannot satisfy them

such cases, bank management either cannot or does not want to provide all the necessary information about the service, or is unable to meet all the given promises. This is why negative perceptions about the service delivery occur. The fifth gap concerns the bank client himself. It occurs as a discrepancy between the expected service and perceptions about the delivered service. The sixth gap is a result of the discrepancy between the customer's expectations and the perceptions of bank employees, who establish direct contact in the service provision process itself, whereas the seventh gap is related to the different ways the bank management and bank employees understand the customer's expectations.

korisnika bankarskih usluga, ali nije u stanju da uspešno utvrdi specifikacije o kvalitetu u usluživanju. Najčešći razlog ove nesaglasnosti je nedovoljna posvećenost menadžmenta banke kvalitetu usluga. Zato je neophodno da se kvalitet usluga podigne na nivo prioriteta u poslovanju. Međutim, ova nesaglasnost može da nastane i kao posledica rigidnog planiranja poslovanja samo na nivou najvišeg menadžmenta u banci, bez saradnje sa osobljem koje neposredno isporučuje uslugu korisnicima. Da bi se problem prevazišao potrebno je da najviši menadžment u banci ima na umu da rigidnost u postavljanju ciljeva poslovanja može da dovede do opadanja kvaliteta u usluživanju od strane neposrednih isporučioaca usluga. Treća nesaglasnost najčešće može biti posledica toga što su sistem nagrađivanja osoblja i uslužni kvalitet poslovnim politikom banke postavljeni kao odvojeni, a ne kao delovi jedinstvenog procesa. U takvoj situaciji rešenje problema treba tražiti u načinu na koji svaka instanca bankarskog menadžmenta tretira svoju podređenu instancu, i u uspostavljanju objedinjenog sistema uslužnog kvaliteta i nagrađivanja osoblja. Uzroke četvrtog nesaglasja treba tražiti u planiranju i ostvarivanju promotivnih aktivnosti u banci. Često je marketing menadžmentu urođena sklonost preteranog obećavanja zarad ostvarivanja poslovnih planova što stvara prevelika očekivanja kod klijenata. Razlog tome se ponekad može tražiti i u pritisku na marketing koji obavljaju menadžeri zaduženi za razvoj novih usluga ili najviši bankarski menadžeri. Ovaj problem se može prevazići boljom komunikacijom između menadžera u banci i razvijanjem svesti da prevelika, a izneverena očekivanja korisnika usluga trajno štete bankarskom poslovanju. Peta nesaglasnost predstavlja posledicu postojanja jedne ili više prethodnih nesaglasnosti koje kod korisnika usluge stvaraju razliku između očekivanog nivoa kvaliteta usluge i utiska o isporučenoj usluzi. Njen uzrok treba tražiti u propustima u razumevanju glavnih dimenzija i odrednica kvaliteta usluge kojima se rukovode korisnici kada se odlučuju za korišćenje neke od bankarskih usluga. Šesta nesaglasnost, koja nastaje između uslužnog osoblja i korisnika usluge po pitanju kvaliteta

usluge može se rešavati kroz dodatno profesionalno usavršavanje osoblja, dok se sedma nesaglasnost, odnosno razlike u razumevanju očekivanja korisnika između osoblja i menadžmenta mogu ublažiti boljom vertikalnom komunikacijom u banci.

Međutim, da bi se razvio sistem kvaliteta u usluživanju koji će ispunjavati i nadmašivati očekivanja korisnika usluge, najvažnije je razumeti odrednice kvaliteta koje utiču na korisnika. Njihovo razumevanje je moguće samo ako menadžment i osoblje banke počnu da posmatraju kvalitet usluga sa stanovišta samog korisnika usluge.

Analiza glavnih dimenzija i odrednica kvaliteta usluge u bankarstvu

Ako se proces pružanja usluga u bankarstvu posmatra sa stanovišta korisnika usluge moraju se razmatrati dve dimenzije kvaliteta usluge. Jedna dimenzija kvaliteta usluge odnosi se na to šta usluga donosi korisniku, odnosno to čime usluga rezultira, a druga se tiče toga kako se usluga isporučuje korisniku. Rezultat usluge se vrednuje posle korišćenja usluge, a kod nekih autora se naziva kvalitetom uslužnog rezultata, dok se kod drugih sreće naziv tehnički kvalitet, odnosno fizički kvalitet (Parasuraman i saradnici, 1985.). Kako se usluga isporučuje korisniku vrednuje se tokom samog procesa pružanja usluge, a naziva se kvalitetom procesa usluživanja ili funkcionalnim kvalitetom, odnosno interaktivnim kvalitetom (Parasuraman i saradnici, 1985.). Drugim rečima, korisnici usluga se ne interesuju samo za ono šta im usluga pruža, nego i za način na koji će im biti pružena.

Korisnici bankarskih usluga uglavnom procenjuju pružaoca usluge imajući na umu međuljudske kontakte i interakcije sa osobljem koje je zaposleno u banci. Pri tome, s jedne strane postoji stanovište koje smatra da korisnik procenjuje kvalitet pružene usluge u odnosu na pet osnovnih odrednica kvaliteta, a to su opipljivost, pouzdanost, odziv, sigurnost i posvećenost (Parasuraman i saradnici, 1988.). Ujedno, ove odrednice su, kao što je prikazano na *Slici 2*, i činioci Servkval skale, jednog od najčešće korišćenih mernih instrumenata

The first gap occurs as a result of poor management in a bank. In such cases, the bank management is unable to grasp which quality components of each banking service are particularly important for the customer. The solution to this problem is whether to appoint new management which would be in charge of promoting the quality of banking services, or to educate the existing management to recognize what makes a banking institution competitive. Also, if this gap occurs, it is possible that there are some problems in communication between the marketing management and management in charge of new products' development. Moreover, it is necessary for a bank to develop a more thorough approach to marketing research, so that it could, based on the relevant results, understand and acknowledge the needs and expectations of the banking services users. The second gap occurs when the bank management owns sufficient information on the basis of which it may consider the needs and expectations of its customers properly, but it is still unable to successfully define the service quality specifications. Most frequently, the reason behind this gap is the insufficient commitment of the bank management to service quality. Therefore, it is required for the service quality to become a priority in business. However, this gap may also occur as a consequence of rigid business planning exclusively at the top management level, without cooperation with the employees directly providing the concerned service to the customers. In order to overcome this problem, it is necessary for the top management in a bank to bear in mind that rigidity in setting business targets may lead to the reduction in quality of service by direct service-providers. The third gap is most often caused by the fact that, according to the bank's business policy, the employee reward system and service quality are separated, instead of being the parts of one and the same process. In a situation like this, the solution to the problem should be sought in the way each bank management level treats its subordinate level, and in the establishment of a unified system of service quality and employee rewards. The reasons behind the fourth gap can be found in planning and implementing promotional activities in a bank. Marketing

management often has an inherent tendency towards giving abundant promises in order to achieve business plans, which generates excessive expectations on the part of the clients. This is sometimes due to the pressure exerted on marketing activities, conducted by managers in charge of developing new services or by top bank managers. This problem may be overcome by establishing better communication among bank managers, and by raising awareness that excessive and unfulfilled expectations of clients cause permanent damage to the banking business. The fifth gap is a consequence of one or several previous gaps which make the client see the discrepancy between the expected quality of service and the perception of delivered service. The cause of this gap should be sought in oversights and misunderstanding of main dimensions and aspects of service quality that the customers follow when choosing to use some of the banking services. The sixth gap, which occurs among the service-providing employees and customers concerning the service quality, may be solved by means of additional professional training of employees, whereas the seventh gap, i.e. the different perceptions of employees and management regarding the clients' expectations, may be mitigated by better vertical communication in the bank.

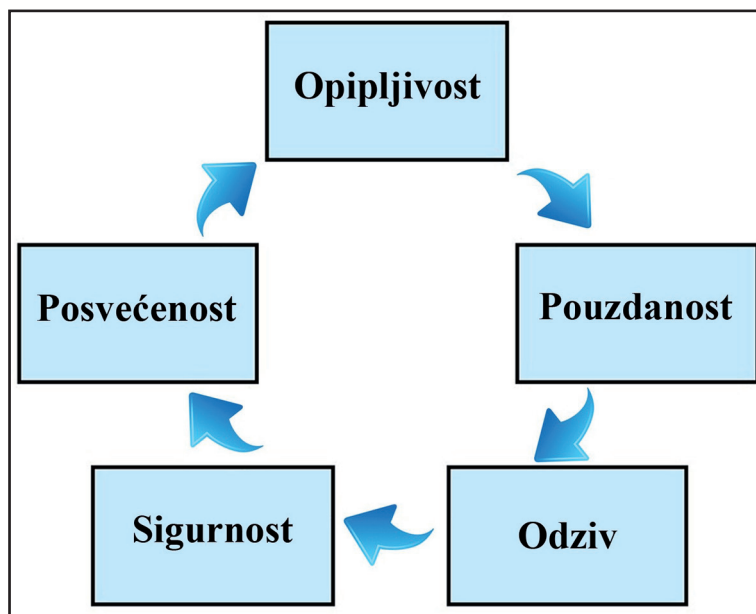
However, in order to develop a system of service quality which would fulfil and exceed the expectations of customers, the most important thing is to understand the aspects of quality influencing the customer. It is only possible to understand them if the bank management and the bank employees begin to view the quality of service from the perspective of the customer himself.

Analyses of Main Aspects and Dimensions of the Quality of Banking Services

If the process of service provision in banking is viewed from the perspective of the customer, there are two dimensions of service quality that need to be examined. The first dimension of service quality refers to what the service brings to the customer, i.e. what the result of that service is, whereas the other dimension refers

kvaliteta u uslugama. Servkval skala je zasnovana na algoritmu „očekivanja minus opažanja“. Ona svih pet odrednica kvaliteta usluge, odnosno opipljivost, pouzdanost, odziv, sigurnost i posvećenost, meri sa ukupno 22 atributa, a korisnik usluge opisuje svoje zadovoljstvo nivoom kvaliteta ocenjujući svaki od atributa odgovarajućim stepenom saglasnosti sa istim na sedmostepenoj skali. Pri tome se pouzdanost u usluživanju odnosi na ishod, odnosno rezultat pružene usluge, dok se ostale četiri odrednice odnose na sam način usluživanja.

Slika 2: Odrednice Servkval skale



Izvor: autor prema Parasuraman i saradnici (1985.)

Opipljivost kao odrednica kvaliteta usluge odnosi se na fizički izgled objekta u kome se pruža usluga, opremu, osoblje i pisane promotivne materijale. Svi ovi činioci značajno utiču na korisnika usluge kada vrednuje njen kvalitet, pa i u bankarstvu treba posebnu pažnju posvetiti uređenju ekspozitura i filijala, rasporedu nameštaja i opreme, dopadljivosti znakova, simbola i reklamnih tabli, vizuelnom izgledu brošura i drugih štampanih materijala, i profesionalnom izgledu zaposlenih, a sve s ciljem da okruženje u kome se pruža usluga bude prijatno korisnicima. Pouzdanost podrazumeva sposobnosti bankarskog osoblja da uslugu pruži precizno i tačno u skladu sa potrebama klijenta i da na taj način gradi reputaciju banke. Svi bankarski izvodi i materijali koje osoblje

banke prezentuje korisniku usluge moraju biti besprekorno informativni, razumljivi i tačni. Odziv kao odrednica kvaliteta usluge reflektuje se pre svega u sposobnosti banke da pomogne korisnicima u različitim situacijama u usluživanju, pruži brzu uslugu i blagovremeno odgovori na njihove zahteve. Da bi odziv bio na nivou očekivanja korisnika usluge neophodno je da usluga ima visoko standardizovan i pojednostavljen proces isporuke. Tako su bankarske usluge isporučene uz minimalni protok vremena i bez preterane birokratije, usluge koje će korisnik ceniti kao kvalitetnije ne

samo u direktnom kontaktu sa službenicima banke, već i kroz servise telefonskog, internet i mobilnog bankarstva. Sigurnost kao odrednicu kvaliteta korisnik prepoznaje kroz znanje, stručnost i predusretljivost bankarskog osoblja s kojim dolazi u kontakt. Takođe i sigurnost u korišćenju opreme, a najčešće bankomata, zatim zaštita platnih kartica od neovlašćene upotrebe ili sigurnost transakcija na Internetu činioci su sposobnosti stvaranja sigurnosti i gradnje poverenja kod korisnika usluge. Sposobnost osoblja da uspostavi i održava komunikaciju sa klijentom na pravi način, posveti mu nepohodnu pažnju i nastojanje da razume njegove

potrebe su važna odrednica kvaliteta usluge, a manifestuju se kroz posvećenost klijentu. Kada na primer korisnici upućuju žalbe, osoblje banke bi trebalo da bude zainteresovano da saslušava korisnika i žalbe obradi kroz odgovarajuće kanale komunikacije sa menadžmentom banke.

Bez obzira na svoju popularnost i široku primenu, Servkval skala je predmet kako teorijskih, tako i operativnih kritika (Buttle, 1996; Nyeck i saradnici, 2002.), pa su činjeni pokušaji njenog unapređenja i otklanjanja nedostataka. Servpref je skala koja je trebalo da otkloni nedostatke Servkval skale. Prema mišljenju tvorca ovog modela, učinak usluge, a ne odnos između opažanja i očekivanja određuje kvalitet usluge (Cronin, Taylor, 1992; Cronin, Taylor, 1994.). Inače, Servpref se sastoji

to the manner of service delivery. The result of the service is evaluated after the service has been used, and some authors call it the quality of service result, whereas some others use the term technical quality, or physical quality (Parasuraman et al, 1985). The manner of service provision to the customer is assessed during the process of service provision itself, and it is usually called the quality of service process, functional quality, or interactive quality (Parasuraman et al, 1985). In other words, the customers are interested not only in what the service provides to them, but also in the manner in which it will be provided to them.

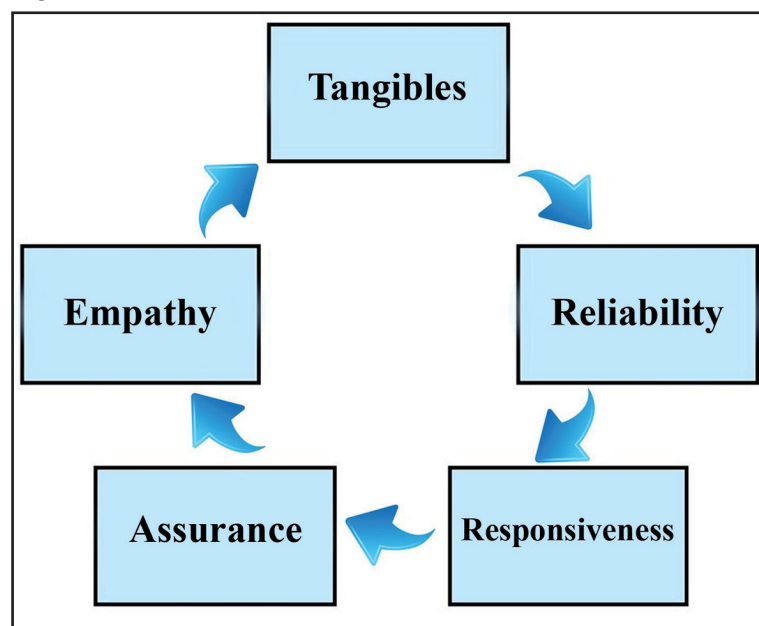
The bank clients typically assess the service provider on the basis of human contact and their interaction with the bank staff. One position is that, on this occasion, the customer assesses the quality of the delivered service based on five main dimensions of quality - tangibility, reliability, responsiveness, assurance and empathy (Parasuraman et al, 1988). At the same time, these dimensions are, as shown in *Figure 2* below, the integral parts of ServQual scale, one of the most frequently used instruments of service quality measurement. ServQual scale is based on "expectations minus perceptions" algorithm. The scale measures all five dimensions of service quality, i.e. tangibility, reliability, responsiveness, assurance and empathy, by means of 22 attributes in total, with

the customer describing his satisfaction with the level of quality by awarding the appropriate level of satisfaction at the seven-grade scale to each of the attributes. Thereby the reliability in service provision refers to the outcome, i.e. the result of the provided service, whereas the remaining four dimensions refer to the manner of service itself.

Tangibility, as one of the dimensions of service quality, refers to the physical appearance of the premises in which the service is being provided, including equipment, staff and written advertising materials. All these factors considerably influence the customer when he assesses the service quality, and in banking business, particular attention should be devoted to interior design of branches and subsidiaries, arrangement of furniture and equipment, attractiveness of signs, symbols and advertising boards, visual layout of brochures and other printed materials, professional appearance of employees, with the objective of making the environment in which the service is being provided comfortable and pleasant for the clients. Reliability implies the ability of the banking personnel to provide the service in a precise and accurate manner, in line with the client's needs, thus building the bank's reputation. All banking documents and materials that the bank staff presents to the client must be impeccably informative,

understandable and accurate. Responsiveness, as another dimension of service quality, is mostly reflected in the bank's ability to help its clients in different situations, provide swift service and timely respond to their requests. In order for responsiveness to meet the clients' expectations, it is necessary for the service delivery process to be highly standardized and simplified. Thus, it is the banking services delivered in the minimum amount of time and with no excessive red tape that the customer will appreciate as being of higher quality, not only in direct contact with the

Figure 2: Dimensions of ServQual Scale

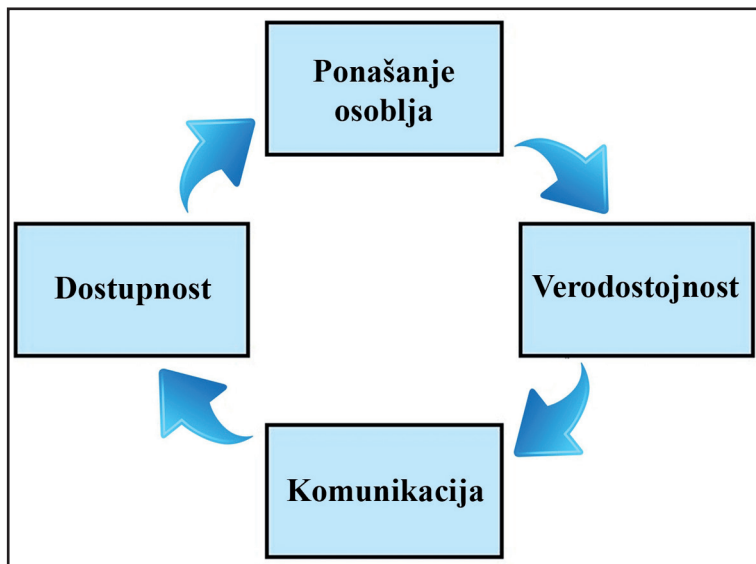


Source: Author according to Parasuraman et al. (1985)

od istih odrednica i atributa od kojih se sastoji i Servkval skala.

Servpref, kao i Servkval skala, je bila namenjena svim uslužnim organizacijama, tako da je i dalje nedostajao standardizovani instrument za ocenjivanje kvaliteta usluživanja u finansijskom sektoru, odnosno u bankarstvu. Stvaranje Bankserv skale (Avkiran, 1994; Avkiran, 1999.) predstavljalo je pokušaj prilagođavanja skala za merenje kvaliteta sektoru bankarstva. Bankserv skala je bankarskom sektoru prilagođena Servkval skala, i ona je takođe zasnovana na algoritmu „očekivanja minus opažanja“. Putem Bankserv skale očekivanja i utisci po pitanju kvaliteta bankarskih usluga mere se kroz četiri odrednice, odnosno ponašanje osoblja, verodostojnost, komunikaciju i dostupnost, kao što je prikazano na Slici 3. Ove četiri odrednice Bankserv skale specifikovane su kroz 17 pojedinačnih atributa.

Slika 3: Odrednice Bankserv skale



Izvor: autor prema Avkiran (1994.)

Tako se pod ponašanjem osoblja u smislu kvaliteta usluge vrednuje spremnost osoblja banke da pomogne korisniku, brzina i pravovremenost usluživanja, briga za korisnikove potrebe, ljubaznost tokom procesa usluživanja, urednost uniformi, profesionalnost u izgledu i ophođenju i spremnost osoblja da se izvini ako napravi grešku tokom isporuke usluge. Kada je verodostojnost u pružanju usluge u pitanju ona podrazumeva da osoblje banke blagovremeno informiše korisnika o svim informacijama koje su za njega značajne,

sposobnost osoblja da ispravi eventualno počinjene greške, i osećaj sigurnosti kod korisnika tokom procesa usluživanja. Treća odrednica kvaliteta usluga po Bankserv skali je komunikacija. Ona se odnosi na sposobnost osoblja da ukaže korisniku kako može da snizi troškove u poslovanju sa bankom, ispoljena opšta i pojedinačna znanja bankarskog osoblja o svim uslugama koje banka pruža, kvalitet saveta datih korisniku po pitanju upravljanja finansijskim sredstvima, upoznavanje korisnika sa različitim mogućnostima investiranja sredstava kojima raspolaže, i tačnost informisanja korisnika o vremenu isporuke usluge. Dostupnost kao odrednica kvaliteta u usluživanju tiče se broja slobodnih šaltera u banci tokom špica i broj bankarskog osoblja koji je na raspolaganju klijentu za realizaciju njegovih potreba.

Međutim, i Bankserv skali se može uputiti primedba koja važi i za Servkval skalom, a koja se odnosi na to da ona zanemaruje učinak u procesu usluživanja. Na osnovu te primedbe je formirana Bankpref skala. Ova skala se u odnosu na Bankserv skalom razlikuje u dva vida. Kao i kod Servpref modela, u Bankpref modelu se prednost daje učinku u procesu usluživanja, u odnosu na očekivanja i utisak o isporučenoj usluzi, dok se sedmostepena skala za merenje važnosti i slaganja korisnika sa pojedinim atributima zamenjuje petostepenom kako bi se obezbedilo manje rasipanje stavova.

Ako se uporede odrednice kvaliteta usluga koje daju prethodno navedene skale primećuje se da se većina njih odnosi na uslužno osoblje, pa samim tim i kvalitet usluga u bankarstvu u najvećoj meri zavisi od službenika koji su u neposrednom kontaktu sa korisnicima tokom procesa usluživanja. Kao što je prikazano u Tabeli 2, četiri od pet odrednica kvaliteta Servkval skale, i sve četiri odrednice Bankserv skale, odnose se na važnost osoblja za kvalitet u usluživanju.

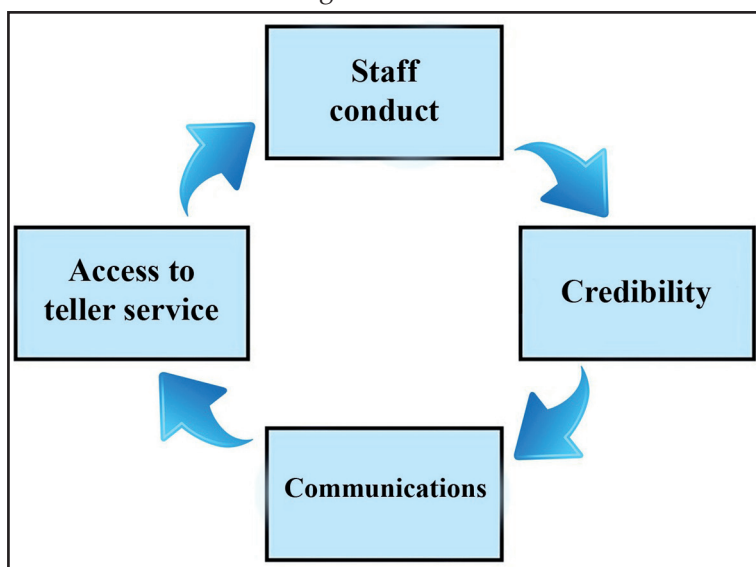
bank personnel, but also in telephone, Internet and mobile banking services. Assurance, as a dimension of service quality, is recognized by the client through the knowledge, expertise and obligingness of the bank employees that he comes in contact with. Likewise, the safety of using the equipment, mostly ATMs, the protection of payment cards from unauthorized usage, or safety of Internet transactions - these are all the factors of generating assurance and building the trust on the part of the customer. Ability of bank personnel to establish and maintain communication with the client in the right way, devote necessary attention and strive to understand his needs are also an important dimension of service quality, which is manifested through the empathy with the client. For instance, when the customers file complaints, the bank personnel should be interested in listening to the concerned customer and processing the complaints through the appropriate channels of communication with the bank management.

Regardless of its popularity and wide application, ServQual scale was subject of both theoretical and operational criticism (Buttle, 1996; Nyeck et al, 2002), hence the attempts of its improvement and correction of shortcomings. ServPref is a scale which was supposed to eliminate the drawback of ServQual scale. According to the opinion of the creators of this model, it is the service performance, not the relation between perceptions and expectations that defines the service quality (Cronin, Taylor, 1992; Cronin, Taylor, 1994). Other than that, ServPref consists of the same dimensions and attributes as ServQual scale.

ServPref, like ServQual scale, was targeted at all service providers, so that the standardized instrument for assessment of service quality in the financial sector, i.e. banking, was still missing. The creation of BankServ scale (Avkiran, 1994; Avkiran, 1999) was an attempt at adjusting the scales for the purpose of measuring service quality in the banking sector.

BankServ scale is ServQual scale adjusted to the banking sector, hence it is also based on "expectations minus perceptions" algorithm. Bankserv scale measures the expectations and perceptions of banking service quality through four dimensions - staff conduct, credibility, communication and availability, as shown in Figure 3 below. These four dimensions of BankServ scale are specified across 17 discriminating attributes.

Figure 3: Dimensions of BankServ Scale



Source: Author according to Avkiran (1994)

Staff conduct in terms of service quality implies the evaluation of readiness of bank employees to help the customer, the assessment of speed and timeliness of service delivery, care for the customer's needs, pleasantness during the service delivery process, neatness of uniforms, professional appearance and behaviour, along with the readiness of the staff to apologize if a mistake has been made during the service delivery. When it comes to credibility in service provision, it implies that the bank personnel notifies the customer in a timely manner about the information that are relevant for him; has the ability to correct potential mistakes, and generate the feeling of safety on the part of the customer during the service delivery process. The third dimension of service quality according to BankServ scale is communication. It refers to the ability of bank staff to indicate to the client how to reduce the costs in his operations with the bank; to the general and specific knowledge of bank

Tabela 2: Odrednice kvaliteta u Servkval i Bankserv skalama

| Servkval skala | | | | | |
|----------------|-------------------|----------------|--------------|------------|-------------|
| | Opipljivost | Pouzdanost | Odziv | Sigurnost | Posvećenost |
| Osoblje | ✘ | ✔ | ✔ | ✔ | ✔ |
| Ostalo | ✔ | ✘ | ✘ | ✔ | ✘ |
| Bankserv skala | | | | | |
| | Ponašanje osoblja | Verodostojnost | Komunikacija | Dostupnost | |
| Osoblje | ✔ | ✔ | ✔ | ✔ | |
| Ostalo | ✘ | ✘ | ✘ | ✘ | |

Izvor: autor

Shodno tome, strategije poboljšanja kvaliteta usluga u bankarstvu prvenstveno moraju biti utemeljene na stvaranju konkurentske prednosti kroz poboljšanje učinka osoblja u banci. Međutim, poboljšanja učinka osoblja nema ako ne postoji njihovo zadovoljstvo poslom koji obavljaju. Tako bez zadovoljnog osoblja, nema ni kvaliteta u usluživanju, ni zadovoljnih korisnika usluga.

Međutim, ni Servkval, ni Bankserv skala ne obuhvataju odrednicu kvaliteta koja u narednom razdoblju može posebno dobiti na značaju kada su bankarske usluge u pitanju. Imajući u vidu posledice koje je po bankarski sektor ostavila najnovija finansijska i ekonomska kriza, korisnici mogu postati zathavniji i očekivati dodatni kvalitet u usluživanju. Nakon neodgovornog ponašanja pojedinih finansijskih organizacija koje su uzrokovale krizu, korisnici sve češće, prilikom odluke o korišćenju pojedinih bankarskih usluga i prilikom procene njihovog kvaliteta, počinju da uzimaju u obzir i ponašanje banaka u oblasti društvene odgovornosti (McDonald, Rundle-Thiele, 2008; San-Jose i saradnici, 2009.). Pri tome, društvenu odgovornost ne treba posmatrati samo putem humanitarnih akcija ili napora na unapređenju opšteg dobra koje pojedine banke u suštini koriste kao oruđe za dodatnu promociju. Društvena odgovornost, kao odrednica kvaliteta bankarskih usluga, treba da se posmatra, pre svega, kroz primenu etičkih standarda u poslovanju, kontakte bankarskog osoblja sa korisnikom usluge koji su zasnovani na moralnosti, jednak tretman svakog korisnika bez obzira na njegov socijalni status, blagovremeno i potpuno informisanje korisnika o usluzi koju koristi i svim eventualnim mogućnostima da se uslovi korišćenja usluge promene, bilo usled nekih internih ili eksternih činilaca, isporuku samo

željenih usluga korisniku i isporuku usluge uz društveno prihvatljivu cenu.

Istraživačke tehnike za unapređenje kvaliteta bankarskih usluga

Mnoge strategije za poboljšanje zadovoljstva korisnika pruženom uslugom su skupe za projektovanje i primenu, pa se pred menadžment banke postavlja pitanje koje i kakvo unapređenje kvaliteta će u najvećoj meri unaprediti zadovoljstvo korisnika usluga i doneti najveću finansijsku dobit. Odgovor na ovo pitanje se može dobiti sprovođenjem različitih vrsta istraživanja u domenu zadovoljstva korisnika usluga, kako u oblasti poslovanja sa stanovništvom, tako i u oblasti poslovanja sa pravnim licima. Međutim, bez obzira na koju oblast poslovanja banke se istraživanje odnosi, ono mora biti zasnovano na odrednicama kvaliteta prethodno navedenim u ovom radu. Pri tome se mogu sprovesti sveobuhvatna istraživanja tržišta, ali i post-transakciona istraživanja, istraživanja metodom tajnog klijenta, anketiranje novih i postojećih korisnika usluga, fokus grupe i redovno izveštavanje osoblja koje je u neposrednom kontaktu sa korisnicima usluga (Lovelock, Wright, 1999, str. 275).

Svrha istraživanja tržišta je da se izmeri kvalitet usluga banke na što široj osnovi, odnosno uključivanjem što većeg broja korisnika usluga. Takve procene prevazilaze trenutne ili relativno skorašnje utiske i treba da odražavaju akumulirano iskustvo korisnika sa bankom po pitanju kvaliteta korišćenih bankarskih usluga. Ova istraživanja se, po pravilu, sprovode godišnje, a cilj im je da prevaziđu utiske i obuhvate i buduća očekivanja korisnika bankarskih usluga. Takođe, tržišna istraživanja banke mogu koristiti i kako bi dobile informacije o kvalitetu usluga koje nudi konkurencija.

Pored modela istraživanja tržišta utemeljenih na odrednicama Servkval, Serpref, Bankserv ili Bankpref skale, ili njihovoj kombinaciji, banke mogu koristiti i Kano model, odnosno model atraktivnog kvaliteta (Zultner, Mazur, 2006.). Ovim modelom, najpre se obavlja segmentacija kvaliteta usluge sistemom dva pitanja od kojih se prvo odnosi na fizičko stanje, a drugo na opažanje korisnika usluge. Kroz prvo pitanje se utvrđuje da li je učinak usluge prema

personnel concerning all services provided by the bank; to the quality of advice provided to the client about his financial resources management; but also to familiarizing the client with the various possibilities of investing the funds at his disposal; and accuracy of informing the client about the time needed for service delivery. Access to staff service, as another dimension of service quality, refers to the number of available counters in a bank during the rush hour, and the number of bank employees available to the client for the purpose of addressing his needs.

However, BankServ scale may also be subjected to the objection that goes for ServQual scale - the one relating to the fact that it neglects performance in the service provision process. Based on this objection, another scale - BankPref - was formed. This scale differs from BankServ scale in two aspects. Just like ServPref model, BankPref also gives priority to performance in the service delivery process, instead of to expectations and perceptions about the delivered service, with the seven-grade scale for measuring the importance and satisfaction of the client with certain attributes being replaced by a five-grade scale, in order to achieve lesser diversification of opinions.

If we compare the dimensions of service quality provided in the abovementioned scales, we may notice that most of them refer to service-providing staff, hence the quality of banking services itself mostly depends on bank employees who are in direct contact with the customers during the service provision process. As shown in Table 2 below, four out of five dimensions of quality in ServQual scale, and all four dimensions in BankServ scale, refer to the importance of staff for service quality.

Table 2: Quality Dimensions in ServQual and BankServ Scales

| Servqual scale | | | | | |
|----------------|---------------|-------------|----------------|--------------------------|---------|
| | Tangibles | Reliability | Responsiveness | Assurance | Empathy |
| Staff | ✘ | ✔ | ✔ | ✔ | ✔ |
| Other | ✔ | ✘ | ✘ | ✔ | ✘ |
| Bankserv scale | | | | | |
| | Staff conduct | Credibility | Communications | Access to teller service | |
| Staff | ✔ | ✔ | ✔ | ✔ | |
| Other | ✘ | ✘ | ✘ | ✘ | |

Source: Author

According to this, strategies for improving the quality of banking services, first and

foremost, have to be based on generating competitive advantage through improving the performance of bank staff. However, there is no improvement of bank employees' performance if the employees are not satisfied with the job they are performing. No satisfied employees, no service quality, no satisfied customers.

However, neither ServQual nor BankServ scale comprise a quality dimension which may gain on importance in the forthcoming period when it comes to banking services. Bearing in mind the consequences that the recent financial and economic crisis left on the banking sector, the customers may become even more demanding and expect additional service quality. After the irresponsible behaviour of certain financial organizations which caused the crisis, the clients, when deciding which banking services to use and when assessing their quality, more and more frequently take into consideration the activities of banks in the field of social responsibility (McDonald, Rundle-Thiele, 2008; San-Jose et al, 2009). Furthermore, social responsibility should not be viewed only through humanitarian actions or efforts to support general welfare, which certain banks basically use as a tool for additional promotion. Social responsibility, as a dimension of quality of banking services, should primarily be viewed through the implementation of ethical standards in business, contacts between the bank employees and the customer based on morality, equal treatment of each client, regardless of his social status, complete and timely notification of clients about the services they use and all potential changes in the conditions of service usage, whether due to some internal or external factors, delivery of only those services that the client desires, and service delivery at a socially acceptable price.

Research Techniques for the Promotion of Quality of Banking Services

Many strategies for increasing the satisfaction of clients with the provided service are expensive to design and implement, hence the bank management faces the question of which kind of quality enhancement will, to the greatest extent, increase the satisfaction of

korisnikovom mišljenju dovoljan ili nedovoljan za zadovoljenje njegove potrebe, dok se drugim pitanjem utvrđuje koji nivo zadovoljstva usluga može izazvati kod korisnika na osnovu njegovog opažanja kvaliteta usluge. U zavisnosti od potrebe, korisnici usluga mogu izraziti tri različite vrste zadovoljstva, koje se razvrstavaju u osnovne potrebe, očekivane potrebe i atraktivne dodatke. Osnovne potrebe tiču se odlika koje usluga obavezno mora da ima prema očekivanjima korisnika, odnosno one odlike koje se podrazumevaju. Termin "podrazumeva se" uzima se kao nešto što korisnik očekuje kao sigurno i to je ono što on računa da sigurno dobija korišćenjem određene bankarske usluge. Nepostojanje neke od osnovnih osobina usluge vodi direktno u nezadovoljstvo korisnika usluge. Očekivane potrebe, zasnovane su na shvatanju da je zadovoljstvo potrošača proporcionalno sa funkcionalnošću usluge. Tako primena sintagme „bolje je više“ prilikom koncipiranja bankarske usluge može da poveća stepen zadovoljstva korisnika, pa će on samim tim takvu uslugu i smatrati kvalitetnijom. Atraktivni dodaci su osobine koje bankarska usluga sadrži, a čija je svrha da prijatno iznenade i oduševе korisnika. To su one osobine usluge koje nadmašuju potrebe korisnika, koje on nije očekivao u usluzi, a koje će u još većem stepenu zadovoljiti njegove potrebe. Na taj način se primenom Kano modela u sveobuhvatnom istraživanju tržišta mogu dobiti i informacije vezane za nijanse u kvalitetu bankarskih usluga, koje su u pojedinim slučajevima izuzetno važne za unapređenje poslovanja.

Post-transakciona istraživanja mogu bankama biti korisna kada je cilj da se izmeri zadovoljstvo korisnika pruženim nivoom kvaliteta u usluživanju neposredno nakon isporuke usluge, kada je utisak korisnika o pruženoj usluzi najsvežiji. Mnoge banke praktikuju da korisnici usluga ocene proces usluživanja tako što će popuniti kratku anketu, a neke čak nude i podsticaje za ovu vrstu informacija koje mogu dobiti od klijenata. Podaci ove prirode mogu biti prikupljeni i elektronskim putem uz upotrebu ekrana osetljivih na dodir putem kojih korisnik može brzo i jednostavno zabeležiti svoje utiske o kvalitetu pružene usluge. Pri tome

je neophodno da forme koje su ponuđene korisniku na izbor budu što jednostavnije i prilagođene korisnicima različitih uzrasta i intelektualnih sposobnosti.

Istraživanja kvaliteta usluga metodom tajnih kupaca predstavljaju istraživanja koje se sve češće koriste u uslužnoj ekonomiji, pa i u sektoru bankarstva. Njima se mogu dobiti vredne informacije iz ugla toga kako korisnici usluga gledaju na kvalitet uslužnog procesa, od ocena vezanih za fizičko okruženje u kome se odvija uslužni proces do ocena vezanih za interakciju bankarskog osoblja sa korisnicima usluge. Ključni deo istraživanja čine tajni kupci, odnosno osobe koje u ulozi korisnika usluge posećuju poslovnice banke, opažaju i ocenjuju kvalitet pružanja usluge prema unapred određenim kriterijumima, a isključivo radi poboljšanja kvaliteta usluge. Na taj način tajni kupci omogućavaju neposredan uvid u stvarni kvalitet usluge. Tajni kupci moraju biti pažljivo odabrani kako bi odgovarali profilu tipičnog korisnika bankarskih usluga. Oni moraju biti edukovani za kontrolisanje subjektivnosti u opažanju, dobro upoznati sa scenarijom posete, aspektima koje posmatraju i standardima u odnosu na ono što vrednuju. Osim za uočavanje propusta po pitanju kvaliteta usluživanja ova istraživanja mogu dati i vredne informacije o učinku pojedinih organizacionih jedinica, službi i pojedinaca u banci. Zato se rezultati dobijeni ovom metodom mogu koristiti i u edukativne i razvojne svrhe, ali i u sistemu nagrađivanja osoblja u banci.

Za pružanje kvalitetne usluge u bankarstvu važno je i da se uspostavi i sistem anketiranja novih korisnika usluga. Novi korisnici mogu da pruže važne informacija o tome šta ih je privuklo da koriste usluge banke, uključujući i informacije vezane za rejting banke i učinak promotivnih delatnosti koje su sprovedene. Tako prilikom otvaranja tekućeg računa ili podnošenja zahteva za kredit ili platnu karticu, kada je reč o poslovanju sa stanovništvom, novi korisnici mogu da budu zamoljeni da popune i ankete vezane za njihove utiske o banci. Te ankete mogu biti i sastavni deo standardnih bankarskih obrazaca. Na osnovu dobijenih informacija od novih korisnika banke mogu odrediti koje poslove bolje obavljaju u odnosu na konkurenciju, odnosno koji činoci

clients and yield the biggest financial profit. The answer to this question may be obtained by conducting various types of research in the field of clients' satisfaction, both in the retail and corporate business segment. However, regardless of which banking segment the research refers to, it has to be based on quality dimensions discussed above in this paper. One may conduct comprehensive market research, but also post-transactional research, mystery shopper research, questionnaires addressed to the new and existing customers, focus groups and regular reporting by the employees who are in direct contact with the clients (Lovell, Wright, 1999, p. 275).

The purpose of market research is to measure the quality of services provided by the bank on the broadest possible basis, i.e. by including the largest possible number of customers. Such assessments surpass current or relatively recent impressions and are supposed to reflect the accumulated experience of the customer with the bank, concerning the quality of used banking services. Such research is, as a rule, conducted annually, with the objective of surpassing mere impressions and encompassing the future expectations of bank clients. Also, market research may be used to gain information about the quality of services offered by the bank's competitors.

In addition to the models of market research based on the dimensions of ServQual, ServPref, BankServ or BankPref scales, or their combination, the banks may also use the so-called Kano model, i.e. the model of attractive quality (Zultner, Mazur, 2006). This model first conducts the segmentation of service quality by applying the system of two questions, the first referring to the physical condition, and the second to the perceptions of the customer. The first question determines whether the service performance was, according to the customer's opinion, sufficient or insufficient to satisfy his needs, whereas the second question determines which level of satisfaction the concerned service may cause with the customer, based on his perception of service quality. Depending on the purpose, the customers may express three different types of satisfaction, which are classified into basic needs, performance needs, and excitement needs. Basic needs refer

to the characteristics that a service must have according to the customer's expectations, i.e. to those characteristics that are taken as matter of course. The term "matter of course" implies something that the customer expects as a sure thing, something that he counts on receiving when using a certain banking service. Absence of any of the basic needs directly results in the dissatisfaction of the customer. Performance needs are based on the belief that customer satisfaction is proportionate to the functionality of a service. Thus, the implementation of the "more is better" principle when designing a banking service may increase the customer's satisfaction, after which he will consider such service to be of a higher quality. Excitement needs are those characteristics of a banking service whose purpose is to pleasantly surprise and amaze the customer. These are the service characteristics that surpass the client's needs, the ones that he did not expect to be part of the service, but the ones that will satisfy his need to an even greater degree. Thus, by implementing Kano model in comprehensive market research, one may also obtain information regarding the nuances in the quality of banking services, which are in some cases extremely important for the advancement of one's business.

The banks may find post-transactional research useful when their objective is to measure the customers' satisfaction with the provided service quality immediately after the service has been delivered, when the customer's perception of the provided service is still fresh. Many banks have a practice of getting their clients to assess the service delivery process by distributing a brief evaluation form, and some of them even offer certain incentives for such information that they may obtain from the clients. Such data may also be collected electronically, via touch-screens, enabling the customer to enter his impressions about the quality of the provided service in a quick and simple way. What is significant here is for the forms offered to the customer to choose from to be as simple as possible, and adjusted to the customers of all ages and intellectual abilities.

Service quality research by means of mystery shopper method is being increasingly used in service economy, including the banking sector. This method enables the collection of valuable

u njihovom procesu usluživanja se opažaju kao bolji, i usmeriti svoju pažnju na njihovo dodatno unapređivanje u smislu održavanja konkurentne prednosti.

Praktikovanje fokus grupa takođe može biti koristan način da se utvrdi na osnovu kojih merila korisnici bankarskih usluga procenjuju kvalitet uslužnog procesa. Ova tehnika predstavlja tip kvalitativnog istraživanja koje se sastoji od neformalne diskusije na zadatu temu sa malim brojem izabраниh učesnika, koji razmenjuju lična iskustva i razmišljanja, i upuštaju se u kvalitetnu diskusiju koju moderator podstiče i usmerava. Glavna karakteristika fokus grupa, po kojoj se ona razlikuje od drugih metoda, je iznošenje ličnih gledišta i dolaženje do vrednih podataka kroz međusobnu interakciju učesnika u fokus grupi. Pošto fokus grupe podrazumevaju dvosmernu komunikaciju između korisnika bankarskih usluga i moderatora, u toj komunikaciji je poželjno da se korisnici usluga podstiču i na predlaganje rešenja za pojedine probleme koje su uočili. S obzirom na broj učesnika u okviru fokus grupe, koji se obično kreće od šest do deset, informacije dobijene ovim putem ne treba projektovati na čitave tržišne segmente, već ih koristiti, pre svega, kao pokazatelje za opsežna kvantitativna istraživanja.

Da bi se dobile vredne informacije o kvalitetu bankarskih usluga podaci se ne moraju prikupljati samo od korisnika usluga. Osoblje banke koje je u svakodnevnom kontaktu sa korisnicima usluga može pružiti vredne podatke o kvalitetu uslužnog procesa. Tako banke anketiranjem osoblja mogu da dobiju informacije o tome kako njihovi službenici gledaju na ponašanje korisnika usluga, šta na njih ostavlja poseban utisak, šta uče iz kontakta sa korisnicima usluga. Sve ove informacije mogu da unaprede kvalitet uslužnog procesa u bankarstvu, a osim putem ankete ova vrsta informacija može se prikupljati i kroz telefonske razgovore, elektronsku poštu, intervju sa zaposlenima ili fokus grupe.

Zaključak

Kako čitava uslužna ekonomija beleži sve veći rast, tako raste i značaj pitanja kvaliteta u procesu usluživanja. Banke, kao deo

uslužne ekonomije u svakoj državi, ukoliko žele unapređenje svog poslovanja moraju da posvećuju sve veću pažnju uočavanju i poboljšanju svih odrednica kvaliteta, i smanjuju nesaglasnosti između sopstvenog i stanovišta korisnika u pogledu na kvalitet usluga.

Sprovođenjem istraživanja o kvalitetu usluga koje pružaju, banke mogu da utvrde nivo kvaliteta usluga koji zahtevaju korisnici, izmere trenutni nivo u kvalitetu svog usluživanja, ali i da svoje poslovne strategije usmere u pravcu koji će im doneti bolje pozicioniranje na tržištu.

Na temelju rezultata takvih istraživanja uprave banaka mogu da saznaju da li možda višak sredstva ulažu u "opipljive dokaze" kvaliteta ili promotivne delatnosti, da li je osoblje koje zapošljavaju dovoljno motivisano da pruža kvalitetnu uslugu, da li su mu potrebni dodatni podsticaji ili edukacija, šta je to što ih čini različitim od konkurencije, šta rade bolje, a šta lošije, kojim činiocima svog poslovanja bi trebale da posvete dodatnu pažnju. Samo saznanjem tih informacija može se značajno poboljšati kvalitet usluživanja kroz otklanjanje eventualni nedostataka u kontaktima sa korisnicima. Takođe, banke bi, pored odrednica kvaliteta koje su ustanovljene još tokom osamdesetih i devedesetih godina prošlog veka, a u svetlu novijih istraživanja po pitanju kvaliteta usluga, sve veću pažnju morale da pridaju i sopstvenoj društvenoj odgovornosti kako bi korisnici bankarskih usluga u većoj meri pripisivali kvalitet njihovom procesu usluživanja.

Ovaj rad je ponudio analizu najznačajnijih nesaglasnosti između banaka i korisnika njihovih usluga po pitanju pogleda na kvalitet, obrazložio različite odrednice kvaliteta i naznačio tehnike koje se mogu koristiti radi prikupljanja podataka o tome kako bi iz ugla korisnika trebalo da izgleda kvalitetna bankarska usluga. Te tehnike, koje bi morale da uključuju propitivanje svih odrednica kvaliteta usluge, mogu se koristiti pojedinačno, ali i kumulativno kako bi se merio kvalitet postojećih usluga, ali i kao putokaz za više menadžere u kom pravcu treba da razvijaju ponudu kako bi obezbedili konkurentnost, održiv rast i profitabilnost. Pri tome, uvek treba imati u vidu da korisnici usluga uvek daju prednost onim uslužnim organizacijama koje nude najveći nivo kvaliteta uz najpristupačniju cenu.



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Kontrolno istraživanje

Integrativni izveštaj: Javno mnjenje i Tajna kupovina

TNS Medium Gallup
Pripremljeno za NBS, prezentacija za javnost, 15. jul 2011.

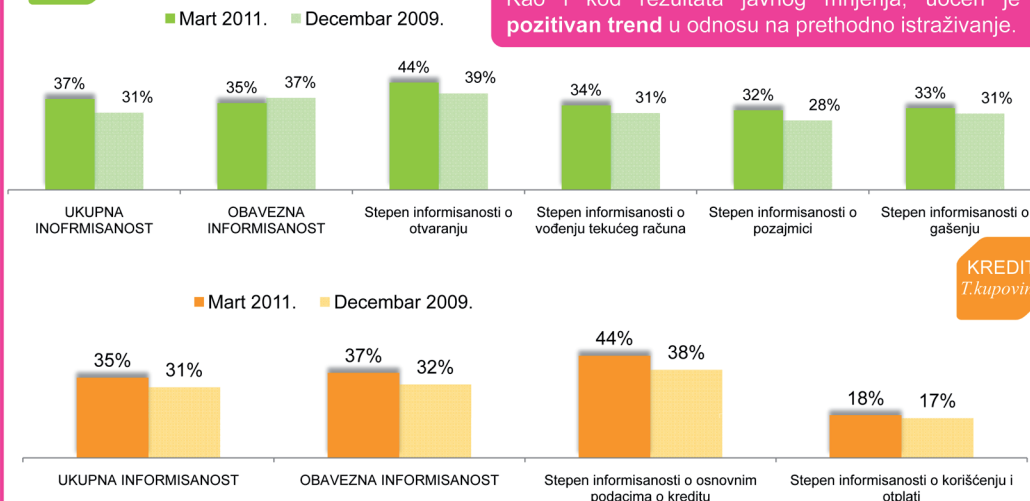
Stepen informisanosti tajnog kupca - trend

Trećina informacija - manje nego prema rezultatima javnog mnjenja

T.RAČUN
T.kupovina

U informisanju o proizvodu, tajni kupci su dobili oko trećinu bitnih informacija – **manje** nego u rezultatima javnog mnjenja.

Kao i kod rezultata javnog mnjenja, uočen je **blag pozitivan trend** u odnosu na prethodno istraživanje.



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information showing the customers' perspective on the quality of the service delivery process, including the assessments about the physical environment in which the service is being provided, but also the assessments concerning the interaction of bank personnel with the customers. The key part of the research are mystery shoppers, i.e. the persons assuming the role of customers, who visit the banks' branches, observe and assess the service quality according to the previously defined criteria, for the sole purpose of improving the service quality. Thus, the mystery shoppers enable direct insight into the real quality of service. Mystery shoppers must be carefully selected in order to match the profile of a typical bank client. They have to be trained to make objective observations, to be well familiar with the scenario of their visit, along with the aspects that they need to observe and the standards of what they are assessing. Except for detecting oversights in terms of service quality, this kind of research may also provide some valuable information about the performance of certain organizational units, departments and individuals in a bank. Therefore, the results obtained by means of this method may be used for the purposes of education and development, but also for the purposes of employee reward system in a bank.

In order to provide high-quality banking services, it is also important to establish a system of getting feedback from new customers. New customers may provide significant information about what made them choose the concerned bank's services, including the information concerning bank's rating and performance of promotional activities that have been implemented. Thus, on the occasion of current account opening or submitting a credit application or a payment card application - when it comes to retail banking - new customers may be asked to fill in some questionnaires regarding their impressions about the bank. These questionnaires may also be the integral part of standard bank forms. Based on the information received from new customers, the banks may determine which operations they conduct better than their competitors, i.e. which factors in the service provision process are perceived as better, thus directing their attention to additional improvements in order

to maintain competitive advantage.

Introducing the practice of focus groups may be another useful way to determine on which criteria the bank clients assess the quality of the service delivery process. This technique is a type of qualitative research, consisting of an informal discussion on a given topic, with a small number of selected participants, who exchange personal experiences and thoughts, entering a qualitative discussion encouraged and governed by a moderator. The main characteristic of focus groups, which distinguishes it from other methods, is the sharing of personal views and reaching of valuable data through mutual interaction of focus group participants. Since focus groups imply two-way communication among bank clients and the moderator, it is recommendable to encourage the bank clients to propose potential solutions for certain problems that they have observed. Given the number of focus group participants - usually from six to ten - the information obtained this way should not be projected to entire market segments, but primarily used as indicators for more comprehensive quantitative surveys.

In order to obtain valuable information about the quality of banking services, the data does not have to be collected exclusively from bank clients. Bank employees who are in everyday contact with the customers may also be a source of valuable data about the quality of the service delivery process. Thus, by surveying their employees, the banks may obtain information about the way their employees experience the customers' behaviour, what makes a special impression on them, what they learn from their contacts with the customers. All these information may improve the quality of banking services, and, in addition to surveys and questionnaires, they can be collected by means of telephone communication, e-mail, interviews with the employees, or focus groups.

Conclusion

As the entire service economy records and increasing expansion, grows the importance of quality in the service-providing process. If banks, as part of service economy in each country, want to improve their operations, they must devote an increasing amount of attention

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to detecting and advancing all dimensions of quality, and reducing the gaps between their own and their customers' perspective on service quality.

By conducting surveys about the quality of services that they provide, the banks may determine the level of quality that the customers demand, measure the current level of quality of their services, but also direct their business strategies in such a way as to achieve better positioning in the market.

Based on the results of such surveys, the bank's management may discover if perhaps the surplus of resources is being invested in "tangible evidence" of quality or in promotional activities, whether their employees is sufficiently motivated to provide high-quality service or do they need additional incentives or education, what is it that differentiates them from competitors, what they perform better and what worse than others, and which factors of their business require additional attention. Only by obtaining such information can service quality be considerably improved by means of eliminating potential shortcomings in contacts with the customers. Also, in addition to the

dimensions of quality established back in the 1980s and 1990s, and in light of the new investigations on service quality, the banks should devote more attention to their own social responsibility, so that their clients would ascribe higher quality to their service delivery process.

This paper offered an analysis of the most significant gaps between the banks and their clients in terms of service quality, defined the various quality dimensions and indicated the techniques that may be used in order to collect the data about what a high-quality banking service should look like from the customer's perspective. These techniques, which must include the questioning of all service quality dimensions, may be used individually, but also cumulatively, in order to measure the quality of existing services, and as a guideline for senior managers showing them in which direction they need to develop their offer to achieve competitiveness, sustainable growth and profitability. Thereby, one should always bear in mind that the customers always give priority to those service providers who offer the highest quality at the most acceptable price.