QUALITY MANAGEMENT IN SERVICE ACTIVITIES

Irena Brajević [1]
Ivana Domazet[2]
Darko Marjanović[3]

Summary: The function of quality is gaining in importance and quality is becoming a basic factor in the survival and development of the company. Due to the need to ensure that their organization, product or service is of consistent quality, companies introduce QM (Quality Management) into their business. Quality on the one hand is a set of properties, and on the other hand, it is about meeting the needs and expectations of customers. Quality management is an ongoing process, which is evolving and changing with the aim of ensuring the projected quality of the product or service is provided as successfully and objectively as possible. In doing so, companies use various tools and methods that enable the identification of key factors that have a decisive influence on ensuring the required quality of a product and/or service. The main goal of this paper is to present the properties, characteristics and ways of measuring the quality of services as well as how the companies engaged in services industry manage quality. Since the end of the 20th century, more and more attention is paid to the quality of services, and the main conclusion from the management point of view is that it is necessary to acquire new and retain existing customers, where the quality of products and services is crucial in this process.

Key words: Quality, Services, QM (quality management), standardization, activity

JEL classification: O32

Introduction

Quality is defined as a performance indicator of the use value of a product or service that meets predefined needs in a certain area and at a certain time, which confirms that product / service in market exchange as a good or a service. It is evident that the term quality is conceived and interpreted differently. The understanding of the term is additionally influenced by the following three parameters (Todorović, 2009): (a) standpoint effect, (b) substitute effect and (c) transformation effect. According to the standpoint effect, quality means the angle from which we look at quality, and we

---

[1]MA, The Eighth Belgrade High School, Belgrade, Serbia, e-mail: irena.brajevic@gmail.com

[2]PhD, Principal Research Fellow, Institute of Economic Sciences, Belgrade, Serbia, e-mail: ivana.domazet@ien.bg.ac.rs

[3]PhD, Research Associate, Institute of Economic Sciences, Belgrade, Serbia, e-mail: darko.marjanovic@ien.bg.ac.rs

can perceive it from the standpoint of consumer, producer, society, market and product. It is very important for the population as potential users or as users of products and services to see in them the opportunity to meet their expectations, that is to satisfy their needs and desires. Quality from the consumer's point of view represents the degree of use value of a product or service with which he satisfies a certain need. Quality from the manufacturer's point of view refers to the degree of product success. It can be conceptual, constructional and quality of workmanship. Quality from the angle of the market implies the degree to which the product has met the needs of the customer in relation to the competing product. Quality from the point of view of society is the degree to which products and services in a society are confirmed as goods. According to the substitute effect, quality means that the higher the level of development of a country, the higher the quality of products and services. Quality requirements in developed countries are much higher than in developing countries. According to the transformation effect, quality is affected by a number of factors and represents a variable category. Some products undergo several transformations until they reach a certain level of quality to meet the needs and desires of customers.

Given the growing importance of services and their large share in national economies, in modern business, quite logically, the quality of services is a priority for organizations that want to differentiate their services in a highly competitive environment (Domazet & Marjanović, 2018). In general, there are two trends in services in highly developed countries, services are becoming the dominant sector of the economy, and at the same time the products offered are increasingly a combination of products and services in response to a greater and more objective understanding of customer needs.

1. Literature review

At the beginning of the 20th century, with the onset of management, there was a division of business functions. Planning is separated from the executive function, and a special control function is established. Controllers were crucial to quality assurance. The beginnings of quality theory are related to the first book published by G.S. Radford. Further development of quality theory is linked to experts from Western Electric Company and Bell Telephone Laboratories – Walter A. Shewhart (working to improve industrial quality), George Edwards (first president of the American Society for Quality Control (ASQ), dealing with quality assurance), Harold F. Dodge (engaged in statistical quality control) and Edwards Deming (management consultant and statistician, scientific contribution to the theory of quality presented in his work "New Economics for Industry, Government and Education").

The European Union creates a single market through a system of laws that applies in all member states, which guarantees the free flow of people, goods, services and capital (WordPress). According to the opinion expressed by Juran (1970), quality is a set of activities on the basis of which the suitability of a product for use is achieved. According to Papić (2011), the term "quality" can be used when explaining reliability in use, how long a product can be used, certain product characteristics, taste or satisfaction that is felt when using a service or product. Crosby (1996) understands

quality as "compliance with requirements", while Mitrović (1996) believes that product quality is a set of characteristics that achieve the quality of service, with the aim of achieving quality of work and life. Quality of service is a set of essential properties and characteristics of a certain service that allows to meet the identified and inherent needs (Todorović, 2009). Deming (1993) starts from the point of view that quality should focus its aspiration on current and future needs of users. Quality is discussed in all areas of human activity. That is why it is not surprising that Crosby (2003) is of the opinion that quality has a cult status, because it is, indisputably, generally accepted.

A service is any activity or benefit that one party offers to another, and that is essentially intangible and does not result in ownership of anything (Hanić et al, 2011). Oliva and Kallenberg (2003) believe that services are economic activities, the outcome of which are primarily intangible products, such as: finance, education, publishing, entertainment, etc. The service is the result of the activities of mutual contact between the supplier and the customer, as well as internal activities with the supplier, in order to meet the needs of customers (Domazet & Lazić, 2017). A service is any work or act that one party can offer to another, but that is completely intangible and does not result in possession of something (Macura, 2009).

2. Quality management system

Standards in the field of quality assurance systems (ISO 9000: 1987) very quickly, in addition to the European market for which they were intended, found their application in other parts of the world. Shortly after the first series of standards, in 1993 a label was developed to mark the quality of CE products. Subsequently, in 1996, environmental standards were developed. As the largest and most important, the International Organization for Standardization (ISO) consists of 162 member countries based in Geneva. Its role is to prepare and publish international quality standards. ISO was created on February 23, 1947, based on the conclusions of the London Conference. Standards are adopted for all areas and can be useful and important for all countries. The first standards published by this organization were in the field of electrical engineering. As early as 1906, the International Electrotechnical Commission (IEC) was established and standards in this area are within its competence. In 1926, the International Standardization Association (ISA) was formed, the purpose of which was to develop standards in the field of mechanical engineering.

In the 1990s, the International Organization for Standardization became popular with a new series of ISO 9000 standards. These standards address service quality issues globally. Insurance services, financial services, tourism, education, etc. are included. ISO is very important among international organizations due to the creation of globally applicable international standards, has a high status, integrity and neutrality, cooperates with UN agencies, the World Trade Organization and others.

According to Todorović (2009), a standard is a document that aims to standardize the shape, size, quality and method of testing a product. In 1979, ISO established the Technical Committee ISO / TC 176, whose task is (a) standardization in the field of quality systems, (b) standardization in the field of quality assurance and (c) harmonization in appropriate quality technologies. Standards are formed to remove

obstacles in the international exchange of goods and services (Domazet et al., 2016). They are defined in order to, above all, set the required conditions in various fields of human activity, such as: environmental protection, health, safety, education, consumer protection, etc. At the same time, the focus is on the needs and desires of customers, which is why organizations are increasingly directing their organizational functions to meet them (Paraušić et al., 2017). Of course, this cannot be achieved without adequate quality, i.e. quality that will meet the expectations of customers, because it is quite logical that they want a quality product or service for their money.

Quality management (QM) or administrative quality management QM = {QP, QC, QA, QI} is a quality management approach in the business system that performs the function of quality management in the quality system, according to a specific quality policy, goals and responsibilities through: Quality planning (QP), Operational Quality Management (QC), Quality Assurance (QA) and Quality Improvement (QI) (Todorović, 2009).

From the point of view of the origin and development of the quality management system according to Haleta (2004), the six most important phases can be observed (Figure 1):

Figure 1. The evolution of quality management

1.	I&T - Product finishing, scrap and quality
2.	QC - Preparation of operational techniques and activities aimed at meeting the requirements in terms of product, process and service quality
3.	QA - ISO 8402, 9000 - prevention, trust
4.	QM - A product-focused ISO standard series system (quality management focuses on all enterprise functions as a set of interconnected parts)
5.	TQM 1- Satisfaction of all customers, quality improvement
6.	TQM 2- Comprehensive social aspect

Source: Haleta, 2004.

Inspection & Test (I&T) phase, defined by ISO 9000: 2000 as control - evaluation of conformity by observation and assessment with, where appropriate, measurement, testing or evaluation using templates.

Preventive quality control (QC) phase, which, according to ISO 8402: 1994, involves operational techniques and activities used to meet quality requirements.

Quality Assurance (QA) phase, which, according to ISO 8402: 1994, includes all planned and systemic activities built into the quality system and presented as necessary, to ensure adequate confidence that the entity will meet the quality requirements.

The Quality Management (QM) phase, according to the ISO 8402: 1994 standard, means all activities of the general management function that determine the quality policy, goals and responsibilities, and are achieved through quality planning, quality management, quality assurance and quality improvement within quality system.

Total Quality Management (TQM) phase, which defines a new business philosophy of the company which refers to the participation of all its members in achieving long-term success through satisfied customers (users) for the benefit of the company and society. Total TQM quality management emerges with the first revision of the ISO 9000 standard in 1987 and in 1994. TQM is aimed at completely changing the way the company is run, and the ultimate goal is customer satisfaction and continuous process improvement. All employees in the organization participate in the improvement of products and services, processes and corporate culture.

The Total Quality Society (TQS) phase harmonizes two key areas: quality of life and sustainable development, thus giving a humane dimension to quality.

Todorović (2009) points out that total quality management is a management approach to quality in a business system or organization that is based on achieving long-term success by meeting consumer demands and benefits for employees and the community. The overall quality management system is based on eight basic principles (Figure 2): (1) customer focus, (2) full employee engagement, (3) process centralization, (4) system integration, (5) system approach, (6) continuous improvement, (7) fact-based decisions and (8) communication.

Figure 2. TQM - Eight basic principles
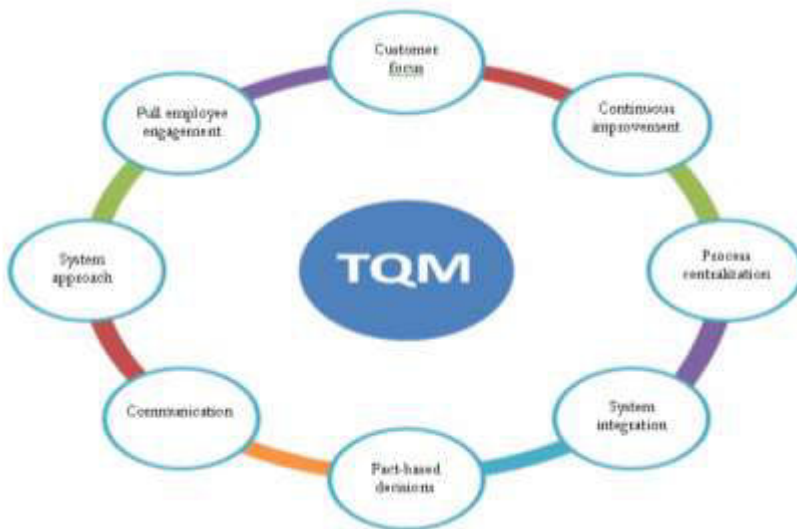
Source: Authors

Despite the fact that the organization makes great efforts to improve quality, in the market, customers are the ones who determine its level:

the organization can invest heavily in the education of its employees, software, new machines and devices and all this should contribute to greater consumer satisfaction. If the opposite is true, the organizations have not

achieved their goal;

employees in the organization should work dedicatedly on common goals, and the task of management is to provide a stimulating work environment;

the basis of TQM is the definition of process steps from input from suppliers to the output by which it is delivered to customers;

all business functions should be integrated into one system;

A systematic approach is indispensable in achieving the vision, mission and goals of the organization. The formulation of the strategy should be such that quality comes first;

a very important part of TQM is the analysis of processes and results, and the implementation of corrective measures, which contributes to the continuous improvement of quality;

information resulting from continuous analyzes is used in decision-making and forecasting future events;

it is also important that all information about organizational changes and operations is available to all employees. Communication within the organization is key to maintaining morale and motivation.

Figure 3. Classification of quality tools according to complexity

Source: Spasojević-Brkić et al.

As can be seen in the previous figure, the basic tools for quality include instruments for collecting quality data, and the complex tools for quality include methods, techniques and statistical levels of processing the collected data. Of course, there must be logical, professional and scientific coherence between the instruments for collecting quality data and the applied methods and techniques of data processing, as well as the statistical levels of analysis.

3. Properties, characteristics and measurement of service quality

In one of the first papers in the field of service marketing, Rathmell (1966) listed 13 specifics of services, essential for the correct setting of the marketing concept. However, regardless of the initial discrepancies, the following specifics of services are most often mentioned in the literature today, around which the largest number of experts in this field agree:

intangibility of service,

heterogeneity (variability) of service,

simultaneity (inseparability) of production and consumption of service and

corruptibility (impermanence) of service (Veljković, 2019).

Intangibility of service is its key feature and it represents the core of the specificity that service has in relation to the physical product. It is invisible, has no smell, taste, nor can it be noticed or felt by any of the senses, as is the case with tangible (physical) goods. Although the service itself is intangible, the degree to which the service goes with the product as part of the overall offer varies. According to Kotler et al. (2009) it ranges from pure product to pure service. In this sense, it is possible to distinguish five categories of supply: (a) pure tangible product - are products such as soap, toothpaste, etc. when there is no need for services; (b) tangible product with certain services - sale of cars with warranty, service, operating and maintenance instructions; (c) a hybrid - when the offer consists of an equal share of the product and service - the restaurant is visited for food and service; (d) a major service accompanied by fewer products and services - e.g. air transport, and (e) clean service - when the offer consists only of a service - e.g. psychotherapy, weather forecast, massage.

Heterogeneity (variability) of service related to the problem of standardization of service is a characteristic that separates services from physically tangible products. Given the fact that services are processes, ie that the service is provided in the interaction between employee and client, due to different situations of use, but above all the person who provides the service, and other elements, it is difficult to standardize services. This is not the case with classic products. However, the problem is not only on the supply side, ie. persons who provide the service, because in this segment it is quite common to achieve the highest degree of uniformity, but the problem may also exist on the client's side, ie. service users. Namely, in the eyes of different users, service can be perceived differently, just as their requirements regarding the execution of the service may differ.

Simultaneity (inseparability) of production and consumption of service – in relation to most physical goods, which need to be produced first, and then, by a particular manufacturer, sold through distributors and finally consumed by users, when it comes to service, it is necessary that the service is first purchased and then produced and consumed by the customer at the same time, with the customer being an integral part of the production and delivery process of the service (Bergman & Klefsjö, 1994). The implications of this service feature on business are, therefore, as follows:

clients participate in and influence the delivery of the service,

clients influence each other in the service process, which also affects their overall satisfaction with the service,

employees influence the result (effect) of the service, because they are the ones who deliver it by interacting with clients,

decentralization of operations is often very important in order for the service to be provided to the client at the right time and in the right place, and

mass production is difficult, i.e. almost impossible to achieve, due to the limitations arising from the characteristics of the inseparability of production and consumption of services (Zeithaml et al., 2006).

Corruptibility (impermanence) of service, as a specificity, excludes the possibility of its storing or stock-keeping, and thus prolonging consumption. This feature arises from the simultaneity of production and consumption of services. It is obvious, therefore, that the service cannot be stored and kept, nor can it be resold or returned due to user dissatisfaction. Therefore, it excludes the possibility to manage the service as a product. A pleasant dinner in a restaurant, a plane trip to a destination, a summer vacation, a doctor's examination, a haircut and other services cannot be returned or saved for later or sold to someone else. If they are not sold within a certain time, they cannot be saved for sale in the future, so their potential for sale is lost forever. Services are a matter of current use and in that sense there is no possibility to manage them as with products. With services, it is very important to manage capacity properly. The ability and willingness to produce a service are the starting points that must be met before any transaction can be approached. If the capacities are not filled at the moment when they are free, they cannot be saved for the future, so their potential for sale is lost forever (Ćosić, 2010).

Quality of service is a set of properties and characteristics of quality (Domazet et al., 2016). Quality properties are permanent characteristics of services, where some can be measured or evaluated, and some cannot (Tables 1 and 2). When it comes to measurable properties of service quality, they can include service, effectiveness and durability (Table 1).

Service, as a measurable property of service quality, implies accuracy, ie a property that indicates that the quality of service in different situations is approximately the same. It is, therefore, a property that expresses the consistency of quality in service. However, it is not enough for the service to be just consistent, but it is important for the service to be precise, for the variations in quality to be as small as possible.

Table 1. Measurable quality of service properties

MEASURABLE QUALITY OF SERVICE PROPERTIES		
SERVING	**EFFICIENCY**	**CONSISTENCY**
Accuracy Precision	Availability Reliability Purposefulness	Durability Warranty

Source: Authors

Efficiency refers to the degree to which a product / service satisfies the consumer's needs and desires (Milisavljević et al., 2005). It can be seen that this is a quality property that is measurable and that refers to availability (availability), reliability (stability) and expediency (usefulness). A measurable property of service quality is durability. This quality property refers to the service life (duration of the service) and the guarantee, ie the guaranteed time of the possibility of using the service (Tešić, 2020).

However, there are service quality characteristics that are immeasurable (Table 2). These are, first of all, a property that refers to usability, because the service is not material so that it can be used, but it is available for use. It is not possible to measure exactly what the effect (use) of a service is, or how applicable and variable the service is in the given circumstances.

Table 2. Immeasurable quality of service properties

IMMEASURABLE QUALITY OF SERVICE PROPERTIES	
USABILITY	**FUNCTIONALITY**
Effect	Adaptation
Applicability	Supplement
Variability	

Source: Authors

Closely related to the previous property is the functionality, as an immeasurable feature of the service. This property refers to the degree of customization of the service to the customer, as well as the possibility of supplementing the service.

It should be noted that quality characteristics are variable performance, where some can also be measured or evaluated and some cannot (Tables 3 and 4). As a measurable characteristic of service quality (Table 3) there is a demand that indicates a quantitatively defined need for some type of service in the domestic or foreign services market, which users are willing to pay to meet it. Demand is significantly related to price as a measurable characteristic of service quality, because it has an impact on price movements, regardless of whether the price is determined by the hour, by the day of service or by the volume of services provided. Measurable characteristics of service quality include service delivery (distance of service delivery destination and delivery costs), service use (service capacities and convenience of service use), as well as the safety aspect of service use for both the user and the natural environment.

Table 3. Measurable quality of service characteristics

MEASURABLE QUALITY OF SERVICE CHARACTERISTICS				
DEMAND	**PRICE**	**DELIVERY**	**USE**	**SAFETY**
Foreign Domestic	Per hout Per day Per delivered services volume	Distance Costs	Capacity Enjoyment Deadlines	User Environment

Source: Authors

Naturally, there are characteristics of service quality that cannot be measured (Table 4) such as, for example, aesthetic characteristics of services related to the appearance and smartness of the environment in which the service is realized and the convenience of using the service in terms of visibility, information and complexity.

Table 4. Immeasurable quality of service characteristics

IMMEASURABLE QUALITY OF SERVICE CHARACTERISTICS	
ESTETICS	**USE**
Appearance Smartness	Visibility Information Complexity

Source: Authors

Among the first models for measuring service quality was the gap model that emerged from GAP analysis in the 1980s. This model was based on the analysis of non-compliance between the observed and expected quality of service, where there are five basic gaps, i.e. non-compliance (Reid & Bojanic, 2006):

> The first gap (inconsistency) refers to the lack of understanding by management regarding the quality of service provided by the organization. In this case, the management does not understand the needs and desires of the service user. This is a consequence of insufficient research of service users by marketing, as well as the lack of communication in the organization (Domazet, 2012). This gap is a consequence of poor management, and as a solution it is proposed either to set up a new management or additional training of the existing one in order to improve the quality of services.

> The second gap relates to the difference between the characteristics of the service and the expectations of service users assessed by management. The management has identified the need of the service user, but currently with the available resources it cannot bring the quality of the service to a satisfactory level. It can be said that the second gap is a consequence of the lack of communication between the manager and the project team for service development. The solution to this problem is a greater commitment

of management and putting the quality of service in the forefront of business and to transfer it to all organizational levels.

The third gap refers to the difference between the characteristics of the service and the way of providing the service, where by inadequate provision of the service, its special properties are lost and the level of quality decreases. This gap indicates the great importance of the human factor for improving the quality of services. The most common omissions occur due to the lack of teamwork, which is why the biggest challenge is the standardization of employees. The solution to this problem is to establish an adequate system of rewarding employees.

The fourth gap occurs as a problem of communication towards the service user through marketing activities and delivered services. The solution to this problem is better communication between management and marketing and developing awareness of the consequences of unfulfilled expectations of service users.

The fifth gap is the result of the previously mentioned four gaps, i.e. the difference between the service delivered by the company and the experience of the user of the received service.

The gap model is a very important tool in measuring service quality. The occurrence of any of these inconsistencies leads to a decline in the quality of service and the inability to adequately meet the needs and desires of service users. Therefore, it is the obligation of management to identify and eliminate the identified shortcomings in order to avoid the risk of possible loss of customers and thus distort the competitive position in the market.

The need to improve the gap model, gave rise to the "SERVQUAL" model (Parasuraman et al., 1985), which is mostly used today to measure the quality of services. The model determines the difference between perceptions and expectations. Five dimensions of quality are observed within the model: reliability, readiness to provide service, assurance, appreciation and visual impression. Reliability is an essential dimension of quality to maintain a competitive advantage in the market. In order to achieve that, it is necessary for employees to have the abilities, but also the readiness to use them to gain the trust of users with the quality of delivered services. The service needs to be provided accurately and precisely and thus continuously build the image of the organization. The service user must feel that the service provider is ready to provide him with a top-quality service in the most efficient way. Employees must be able, have the knowledge to inspire and retain the service user by convincing him of its quality. The service user should have the impression that the service provider respects and takes care of him by providing him with the necessary assistance at all times. The last, but also very important dimension of quality is the visual impression that refers to the appearance of the premises and employees. Management should take special care of the appearance of the facilities in which the service is provided. Professional appearance and kindness of employees are very important features of quality, as well as the appearance of advertising material.

For ease of use and identification, frameworks that group all business indicators into appropriate, representative groups are used in practice. One of the generally accepted and frequently used frameworks is the Balanced Score Card (Kaplan & Norton, 1996). The BSC classifies an organization's performance indicators into four basic areas: finance, internal processes, consumers, and learning and growth. The emergence of the BSC concept was prompted by the belief that existing approaches to measuring an organization's performance, based primarily on financial-accounting indicators, have largely become obsolete. In addition to financial indicators, non-financial business indicators are also used today to assess the company's success (Pjanić & Marjanović, 2014). In these circumstances, information is becoming increasingly important so that it becomes a basic resource that allows you to quickly adapt to changes in the general business conditions of the organization.

Conclusion

When we talk about quality, we must keep in mind globalization, which is reflected in the integration of the world economy, the development of innovation and accelerating technological growth. There is strong competition in markets whose size far exceeds the size of individual national economies. The survival of individual companies in these markets is becoming increasingly difficult, and quality is emerging as one of the most important strategies. This was one of the reasons to approach the standardization of quality. Quality does not arise immediately, but gradually, at all organizational levels. The first level is market research. At this level, the needs of clients are researched and ideas are found. This is followed by the design and development of the service. At this level, services that will most adequately meet the needs of users are being developed. The third level is planning and in this phase the preparation of the utility program is done. The next organizational levels required for the creation of the service are the procurement of materials and means of service, then transport and storage. Only then is the service level reached, followed by the level of quality management while providing the service. The last level is the distribution of service and its exploitation by users.

The development of services at the end of the XX and the beginning of the XXI century is characterized by rapid development and the increasingly important role of services in national economies. There are a large number of different services on the markets of developed countries, such as transport, consulting, mediation services, health, financial, tourist, catering, communication, trade, communal, administrative, technical, scientific, etc. The service may change some of its characteristics. In that case, its type does not change, but its quality does. Service providers strive to maintain and increase their competitive advantage in the market by improving the quality of the services they provide, which is why it is crucial for management to know how to measure the quality of service. It is very important to understand the attitudes of the user of the service, i.e. the angle from which the user observes and experiences the service. The angle of observation of service quality by users and by management in the initial stages of improving service quality is in most cases different.

It is evident that in modern business where the "customer is in the center", the quality of services for organizations takes precedence. The quality of the delivered service is important not only for the business of an insurance company but also for the survival of the market. Achieving and maintaining the quality of service according to the principle of understanding customer expectations is considered as a basic strategy for successful provision of overall customer satisfaction and his retention, i.e. ensuring loyalty.

References

Bergman, B. and Klefsjö, B. (1994). Quality from Customer Needs to Customer Satisfaction. London: McGraw-Hill.

Crosby, B. (2003). Quality is Free. New York: McGraw Hill.

Crosby, B. (1996). The strategy of situation management. Boston: Industrial Education Institute.

Ćosić, M. (2010). Upravljanje kvalitetom turističkih usluga. Beograd: Visoka turistička škola strukovnih studija.

Domazet, I. and Lazić, M. (2017). Information and communication technologies as a driver of the digital economy. Glasnik Srpskog geografskog društva, 11-19.

Domazet, I. and Marjanović, D. (2018). FDI as a Factor of Improving the Competitiveness of Developing Countries: FDI and Competitiveness. In: V. Malepati & C. Mangala (Eds.), Foreign Direct Investments (FDIs) and Opportunities for Developing Economies in the World Market (pp. 82-104). Hershey, PA, Business Science Reference.

Domazet, I. (2012). Marketing komunikacije finansijskih organizacija. Beograd: Institut ekonomskih nauka.

Domazet I, Stošić I. and Hanić A. (2016) New technologies aimed at improving the competitiveness of companies in the services sector. In: X. Richet et al. (Eds.), Europe and Asia: economic integration prospects (pp. 363-377). Nice, France, CEMAFI International.

Deming, E (1993). The New Economics for lndustry, Education, Government. London: MIT Press.

Heleta, M (2004). TQM – Model izvrsnosti, integrisani menadžment sistemi i model izvrsnost. Beograd: EDUCTA.

Hanić, H., Domazet, I. and Drašković, B. (2011). Razvoj i upravljanje odnosima sa klijentima u industriji finansijskih usluga. Poslovna ekonomija, 9(2), 131-150.

Juran, J.M. (1970). Konzumerizam i kvalitet proizvoda. Njujork: Američko društvo za kontrolu kvaliteta.

Kaplan, R. and Norton, D. (1996). The Balanced Scorecard: Translating Strategy into Action. Boston: Harvard Business School Press.

Kotler, P., Adam, S., Denize, S. and Armstrong, G. (2009). Principles of Marketing. Sydney: The Marketing Metrics Edition, Pearson Education Australia.

Macura, P. (2009) Marketing osnove. Banja Luka: Ekonomski Fakultet.

Milisavljević, M., Maričić, B. and Gligorijević, M. (2005). Osnovi marketinga. Beograd: Centar za izdavačku delatnost Ekonomskog fakulteta.

Mitrović, Ž. (1996). Osnove modela sistema kvaliteta. Beograd: Kultura.

Oliva, R. and Kallenberg, R. (2003). Managing the transition from products to services. International Journal of Service, 14 (2), 160-172.

Papić, Lj. (2011) Menadžment kvalitetom. Prijedor: Istraživački centar za upravljanje kvalitetim i pouzdanošću.

Parasurman, A., Zeithaml, V.A. and Berry, L.L. (1985). A conceptual model of service quality and its implications for future research. Journal of marketing, 49, 41-50.

Paraušić, V., Domazet, I. and Simeunović, I. (2017). Analysis of the relationship between the stage of economic development and the state of cluster development. Argumenta Oeconomica, 39(2), 279-305.

Pjanić, M. and Marjanović, D. (2014). Integrisanost institucionalnih investitora Srbije u funkciji ekonomske efikasnosti. Paper presented at the 19th International Scientific Conference Strategic Management and Decision Support Systems in Strategic Management, Ekonomski fakultet, Subotica.

Rathmell, J. M. (1966). What Is Meant by Services?. Journal of Marketing, 30 (4), 32-36.

Reid, R. and Bojanic, D. (2006). Hospitality Marketing Management. New Jersey: John Wiley & Sons, Inc.

Spasojević-Brkić, V., Cvijanović, M. and Klarin, M. (2004). Organizacija sistema kvaliteta i alata kvaliteta. Industrija, 32 (4), 91-107.

Tešić, D. (2020). Measuring dimensions of service quality. International Journal of Strategic Management and Decision Support Systems in Strategic Management, 25(1), 12-20.

Todorović, Z. (2009). Upravljanje kvalitetom. Banja Luka: Ekonomski fakultet.

Veljković, S. (2019). Marketing usluga. Beograd: Ekonomski fakultet.

Zeithaml, V.A., Bitner, M. and Gremler, D. (2006). Services Marketing – Integrating customer focus across the firm. Boston: McGraw-Hill.