

Service Quality:
A Case Study On The Comparative Measurement
Of Service Quality In A Commercial Bank

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IDIL DORSAN
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SERVICE QUALITY:
A CASE STUDY ON THE COMPARATIVE MEASUREMENT
OF SERVICE QUALITY IN A COMMERCIAL BANK

**A THESIS SUBMITTED TO THE FACULTY OF MANAGEMENT
AND GRADUATE SCHOOL OF BUSINESS ADMINISTRATION
OF BILKENT UNIVERSITY
IN PARTIAL FULFILLMENT OF THE REQUIREMENTS
FOR THE DEGREE OF
MASTER OF BUSINESS ADMINISTRATION**

by

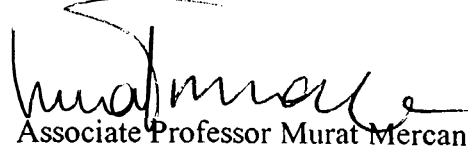
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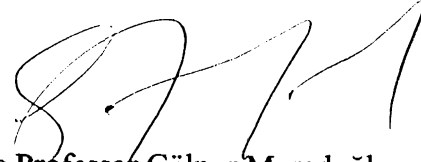
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Associate Professor Murat Mercan

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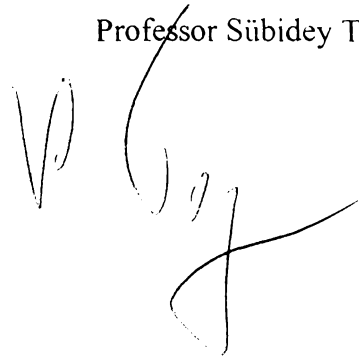
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ABSTRACT

SERVICE QUALITY: A CASE STUDY ON THE COMPARATIVE MEASUREMENT OF SERVICE QUALITY IN A COMMERCIAL BANK

IDIL DORSAN

M.B.A. Thesis

Supervisor: Assistant Professor Murat MERCAN

Increased competition and Turkey's entrance to the Customs Union with the European Union has boosted a quality movement throughout all sectors. In the service sector, banks have been the leaders for grasping the importance of quality issues.

This study attempts to measure customers' satisfaction and personnel's understanding and implementation of service quality in a commercial bank. The study innovates with respect to former studies undertaken at Bilkent, as for the first time in the University, the Service Quality assessment is undertaken at two distinct locations and the results compared.

The specific tool used in this study is the SERVQUAL instrument, a valuable tool for assessing both customers' degree of satisfaction with the service, and for finding out the eventual service quality gaps occurring at the service providers' side of the transaction.

ÖZET

HİZMET KALİTESİ: BİR TİCARİ BANKANIN KARŞILAŞTIRMALI HİZMET KALİTESİ ÖLÇÜMÜ

İDİL DORSAN

M.B.A. Tezi

Tez Yöneticisi: Yardımcı Doçent Doktor Murat MERCAN

Yoğunlaşan rekabet ortamı ve Türkiye'nin Avrupa Birliği ile Gümrük Birliğine geçişi tüm sektörlerde bir kalite atılımının gerçekleşmesine sebep olmuştur. Özellikle hizmet sektöründe, bankalar kalite konusunun önemini kavramakta öncü olmuşlardır.

Bu çalışma, bir ticari bankada müşterilerin hizmetten duydukları memnuniyet ile, personelin hizmet kalitesi anlayışı ve uygulamasını incelemektedir. Çalışmayı Bilkent Üniversitesinde bu konuda daha önce yapılan araştırmalardan ayıran özellik, Üniversitede ilk defa hizmet kalitesinin iki ayrı ortamda ölçülerek karşılaştırmasının yapılmasıdır.

Bu amaçla kullanılan metod, hizmet kalitesinden müşterinin duyduğu tatmini ölçen ve hizmeti verenlerin tarafında oluşabilecek boşlukları ortaya çıkarmayı amaçlayan SERVQUAL metodudur.

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1. INTRODUCTION

Quality is seen as one of the weapons for increasing one's strength in today's highly competitive environment. The number of ISO 9000 Certificate advertisements in newspapers has noticeably increased, showing the amplitude of the quality movement in Turkey. One of the factors that has boosted the movement of Total Quality Management (TQM) in Turkey is the Customs Union with the European Union that entered into effect on January 1st, 1996. And more and more, quality is likely to become one of the ways to create and sustain competitive advantage for the firms.

The focus of this study will be on the service sector. The quality concept as developed for the manufacturing sector cannot be applied to the service sector, as services' characteristics largely differ from that of manufactured products. As such, this study will conduct a quality audit on two differently located branches of Garanti Bank, one of the quality pioneers and ISO 9001 Certificate holders in the Turkish banking sector.

The quality audit will be based on a framework developed by three American researchers, Leonard Berry, A. Parasuraman and Valarie Zeithaml (Zeithaml et al., 1990), who have contributed to the development of the literature on services marketing and services quality. The study will be conducted from two

perspectives: quality as seen by the customers, and quality as seen by management and the personnel.

A specific tool will be used for measuring quality from the viewpoint of the customers: SERVQUAL. This consists of two sets of 22 statements, one for assessing customers' expectations of quality, and the other one for evaluating their perceptions of the current services performed by the bank.

Another questionnaire developed by Berry, Parasuraman and Zeithaml -referred to as PZB from now on- (Zeithaml et al., 1990) will be used for measuring quality from the viewpoint of the personnel. This is a larger set of close-ended questions, which seeks to determine the convergence between customers' perception of quality and personnel's view of it, as well as such issues as communication, adequate training, team work, etc..

These two sets of questionnaires are expected to reveal clues on the service quality performance of the two branches. According to the findings of the survey, the key underlying reasons behind the gaps will be analyzed, and corrective action, when necessary, will be recommended.

This study is expected to allow the reader to point to the service quality gaps occurring at Garanti Bank and to formulate recommendations to overcome them. Hoping to gain experience in the field of Service Quality, the author also hopes to contribute to the quality improvement efforts of the bank.

2. GARANTI BANK

Owned by the Dogus Group, Garanti Bank is a top-tier bank headquartered in Istanbul. The bank serves a broad spectrum of corporate, commercial and retail clientele. It operates through a nationwide network of 165 branches and overseas branches in Europe. (Garanti Bank, 1996, p. 2)

Garanti Bank has been the first multibranch bank in Turkey to receive the ISO 9001 Quality System Certificate, in November 1995. Given for excellence in all banking areas, the Certificate is considered by the bank as an objective proof that Garanti operates at the highest standards. (Garanti Bank, 1996, p.5 and 12)

2.1. Preparations for Increased Competition

Even though the Customs Union does not encompass the free circulation of services, Garanti Bank has prepared itself for increased competition with foreign banks in Turkey. This has been achieved through a comprehensive program of systems reengineering, total quality management, human resources development, branch redesign and the application of clearly defined strategies for enhancing productivity and profitability in the corporate, commercial and consumer banking segments. (Garanti Bank, 1996, pp. 6-7)

The new standards for systems development, human resources management and branch redesign underlie a fundamental change in the organization within the bank. This is hoped to facilitate service to chosen segments of corporate, commercial and retail customers. (Garanti Bank, 1996, p. 11)

2.2. Systems Reengineering

During 1995, a new business system was initiated in branches with the objective of nurturing and developing relationships and selling interrelated products. This is a new idea in Turkish retail banking, which creates a breakthrough that has played a major role in expanding the Bank's consumer business.

In the new system, a dedicated salesperson is responsible for starting banking relations with new customers who fall into the largest segment. Dedicated customer relationship managers are charged with further developing business with a portfolio of a certain number of existing customers. The branch manager leads this team with operations people in supporting roles. (Garanti Bank, 1996, p. 20)

2.3. Total Quality Management

Garanti Bank seeks to provide quality services to large Turkish and multinational customers and to expand its involvement in their activities. (Garanti Bank, 1996, p. 18)

The bank plans to train branch personnel in both financial analysis and marketing. It is hoped that this combination of skills would support an enhanced perception of banking opportunities through a deeper understanding of clients' businesses. (Garanti Bank, 1996, p. 19)

2.4. Human Resources Development

Garanti Bank considers the investment in human resources combined with that in technology as the backbone of its program to increase productivity and enhance profitability. Recruitment and training of high quality staff and the more efficient and widespread use of computers has turned the bank into a lean organization with a satisfactory record of employee retention. (Garanti Bank, 1996, p. 23)

Human resources management supports the business goals of the bank by increasing the number of university graduates, promoting young and ambitious branch managers, upgrading people and retaining the existing quality of young recruits.

The bank has planned a series of changes for the year 1996. These include the setting of objectives for each job title in branches or the Head Office. Employees' performance would be evaluated according to the degree of realization of these objectives. (Garanti Bank, 1996, p. 24)

2.5. Branch Redesign

The branches of Garanti Bank have been converted from transaction-based units to sales outlets. (Garanti Bank, 1996, p. 20) This restructuring and redesign of the branch network has equipped Garanti to function as a sales outlet for related financial products, including insurance, leasing and securities. (Garanti Bank, 1996, p. 7) This has prepared the bank to meet competition from foreign banks.

Effective lobby management at redesigned branches and the introduction of noon-time banking, as well as the opening of the bank on Saturdays has increased accessibility and customer-friendliness.

2.6. Relations With the Clientele

As stated in its 1995 Annual Report, Garanti Bank is committed to establishing enduring relationships with its customers. (Garanti Bank, 1996, p. 2) Strong relations with corporate and commercial customers are shown as the major factors to enable the bank to take full advantage of the surge of growth in the economy, leading to an improved level of performance in 1995. (Garanti Bank, 1996, p. 11)

2.7. Clearly Defined Market Segments and Strategies

Garanti affirms its commitment to banking fundamentals, considering its basic business of lending money and collecting deposits as the foundations of its activities.

The bank puts prime importance on customer relationships and productive lending. It also has undertaken a fundamental change in its organization to be in line with the expectations and needs of the customers. The principles of market segmentation, customer focus and relationship management have been applied across the board. (Garanti Bank, 1996, p. 18)

2.8. Customer Relationships

The launch of retail banking initiatives has enabled Garanti Bank to reach a larger group of individual customers (Garanti Bank, 1996, p. 7). By putting into place initiatives to expand retail banking activities in a selective manner, consumer-oriented banking is forming one of the bank's strengths (Garanti Bank, 1996, p. 19).

The bank pursues an active marketing program, making regular client calls to assess needs and suggest solutions. This introduction of retail banking has distinguished Garanti from its competitors, enabling the Bank to penetrate the upper-end of the market with a variety of quality products and services (Garanti Bank, 1996, p. 19).

3. LITERATURE SURVEY

3.1. PZB's Work on Service Quality

Zeithaml, Parasuraman and Berry wrote in their book titled "Delivering Quality Service - Balancing Customer Perceptions and Expectations" (1990), '*When we started our research program in service quality, we expected to find a varied and rich literature that would guide us. [...] Instead, we found a literature almost exclusively devoted to tangible goods quality, defined in terms of conformance to manufacturers' specifications.*'(p. 15)

PZB's journey on Service Quality began in 1983 when the authors submitted their first proposal to the Marketing Science Institute (MSI) for funds to do an exploratory research study on the subject of service quality (ZPB, 1990, p. ix).

The 3 main questions that preoccupied the researchers all along that journey were:

- 1- What is Service Quality?
- 2- What causes Service Quality problems?
- 3- What can organizations do to solve these problems and improve their service?

PZB's work developed in the form of successive phases:

-Phase I was qualitative and focused on how customers and service-firm executives perceive and evaluate Service Quality (BPZ, 1988, p. 36). The main tools used were focus-group interviews in four selected service fields: retail banking, credit cards, securities brokerage and, appliance repair and maintenance.

This first phase of the research indicated that customers evaluate Service Quality by mentally comparing their perceptions of delivered services with their expectations from the service firms. The authors did the same comparison along 10 distinct dimensions (reliability, responsiveness, competence, access, courtesy, communication, credibility, security, understanding/knowing the customer, tangibles).

This inquiry also revealed key gaps within service firms that could have a bearing on service quality as perceived by customers.

-Phase II was more empirical and focused on two objectives (BPZ, 1988, p. 36):

1- developing a comprehensive instrument for measuring customer perceptions of Service Quality,

2- gaining a more in-depth understanding of organizational shortfalls that have an impact on Service Quality, and how such shortfalls can be corrected.

To accomplish the first objective, the authors developed 97 statements, which they then recasted into pairs of statements: one to measure expectations about firms in general within the service category being investigated, and the other to measure perceptions about the particular firm whose Service Quality was being assessed.

The authors then refined and shortened the 97 item instrument into a final instrument consisting of 22 items, spanning the 5 dimensions of service quality: tangibles, reliability, responsiveness, assurance and empathy.

-Phase III was an empirical study that focused on the service provider half of the SERVQUAL model (ZBP, 1990, p. ix). The phase involved research in 89 separate field offices of 5 national service companies. The aim of the study was to verify the authors' hypotheses about potential causes of service quality problems (ZBP, 1990, p. 38).

- Phase IV, finally, centered on the topic of customer service expectations (ZBP, 1990, p. ix): how customers form their expectations and the key influences that affect this process. The authors' research protocol has been to explore through qualitative research, model what they find, and then test the relationships within the model quantitatively. The authors also added services not yet studied in earlier phases to the agenda of Phase IV.

3.2. Other Scholars' Work on Service Quality

PZB's SERVQUAL measurement has come under much criticism from several authors. Still, some authors support PZB's work. In a first section, we will review two of the scholars whose work are in line with PZB's studies. The second section will be devoted to the critics and the proposed alternative instruments.

3.2.1. Authors in Line With PZB

3.2.1.1. Brown and Swartz -

In an article titled "A Gap Analysis of Professional Service Quality", Brown and Swartz (1989) use the gap analysis as an appropriate approach for examining the evaluation of a professional service.

The authors understand the customers' evaluation of encounters as follows (Brown & Swartz, 1989, p. 93):

$$O_i = X_i - E_i$$

where: O_i : evaluation outcome for encounter i
 X_i : expectations for encounter i
 E_i : experiences for encounter i

This is in complete accordance with PZB's understanding of service quality evaluation as perceptions minus expectations.

Still, Brown and Swartz argue that a simpler model, i.e. 3 gaps instead of 5, is more appropriate for evaluating professional services, especially in the initial stages of empirical research. Thus, they define the 3 gaps as follows:

- GAP 1 = client expectations - client experiences
- GAP 2 = client expectations - professional perceptions of client expectations
- GAP 3 = client experiences - professional perceptions of client experiences.

As can be seen, Brown and Swartz's Gaps 1 and 2 correspond to PZB's Gaps 5 and 1, respectively. Brown and Swartz's Gap 3 innovates with respect to PZB's work.

3.2.1.2. Bolton and Drew

Bolton and Drew are the second group of scholars whose work agree with PZB's SERVQUAL framework. The two authors' research methodology differs from the previous work in two ways by (Bolton and Drew, 1991, p. 375):

- 1- developing a multistage model of the determinants of perceived service quality
- 2- describing the process by which customers' satisfaction/dissatisfaction (CS/D from now on) with a service is affected, which in turn affects their assessment of Service Quality.

Still, the authors postulate a customer's assessment of Service Quality to depend on CS/D with the current service (Bolton and Drew, 1991, p. 378). In

turn, the authors argue that CS/D depends on [...] the perceptions of discrepancy between performance and expectations.

Once more, the above are in line with PZB's perceptions minus expectations framework.

Bolton and Drew conclude their article by stating that Disconfirmation, defined as the gap between performance and expectations is a key determinant of overall service quality, consistent with prior exploratory research on Service Quality (Bolton and Drew, 1991, p. 383).

3.2.2. Authors Opposing to PZB

Still, many of the scholars in the field of Service Quality disagree with PZB. While some do this in an effort to further improve the framework to assess Service Quality, others propose completely new frameworks and tools. This is what will be reviewed in this section.

3.2.2.1. Carman

One of the principal critics of the SERVQUAL instrument has been J. Carman from the University of California. In his article titled "Consumer Perceptions of Service Quality: An Assessment of the SERVQUAL Dimensions" (1990), the author claims that it is more appropriate [...] *'to do more replication and testing of the SERVQUAL dimensions and measures before accepting it as a valid generic*

measure of perceived service quality that can be used in any retailing or service situation' (Carman, 1990, p. 34).

Thus, the author groups his critics around 5 questions (Carman, 1990, p. 34):

1- How generic are PZB's dimensions? Will all service organizations find the measures equally valid?

2- How much can the wording of items be changed to fit a particular service situation?

3- What about service bundles that include multiple service functions?

4- How valid is it to analyze the difference between perceptions and expectations?

5- Is it always necessary to administer the expectations battery?

The author used 4 service settings to test these questions:

- a dental school patient clinic,
- a business school placement center,
- a tire store, and,
- an acute care hospital.

Carman's conclusions have been the following, respectively:

1- PZB's combination of the original 10 dimensions into a final form of 5 dimensions has not proven to be valid for all service settings. For example, Carman's replication of the SERVQUAL revealed that "Empathy" was not an appropriate combination for the previous "Understanding" and "Access" dimensions. According to Carman, *'when one of the dimensions of quality is particularly important to consumers, they are likely to break that dimension into subdimensions.'* (Carman, 1990, p. 37)

2- About the wording of the items, Carman argues that minor customization will often be required (Carman, 1990, p. 41). Also, concerning the negatively worded items (9 of the 22 SERVQUAL items are negatively worded), it is claimed that this technique is used to keep the respondents alert and to avoid halo effects. However, in a long questionnaire, many respondents find this change in the wording difficult to comprehend, and thus, they misread the item (Carman, 1990, p. 42).

Finally, those items that testing has shown not to be relevant to the particular situation should easily be omitted.

The lesson, according to Carman, is that all items need to have validity and reliability checks before commercial applications (Carman, 1990, p. 43).

3- In service situations that include multiple service functions, Carman concludes that the quality in each function should be measured separately (Carman, 1990, p. 46).

4- Considering the validity of the perceptions minus expectations analysis, Carman argues that expectations should differ between settings (Carman, 1990, p. 47). To illustrate, the author compares the ambiance of an expensive restaurant to that of a pizza parlor. Thus the author claims that it would be reasonable to expect that perceptions of quality are influenced by expectations.

Also, the author draws the attention to the fact that, at the time of completing the expectations battery, the respondents had expectations, but these were not

based on experience. According to Carman (1990, p. 48), after using the service, customers were far more knowledgeable and their assessment of quality was both different and more clear.

5- About the timing to collect expectations information, Carman suggests that users of SERVQUAL collect information on familiarity with the service at the time expectations information is collected.

3.2.2.2. Babakus and Boller -

In line with Carman (1990), Babakus and Boller's (1992) critics of SERVQUAL concentrate on the dimensions, the wording and the expectations minus perceptions consideration of the instrument.

First, the two authors show after a brief literature survey that 5 to 9 dimensions of Service Quality are appropriate, depending on the type of the service sector under investigation (Babakus and Boller, 1992, p. 255). However, given the disagreement on the number of dimensions, the authors question whether SERVQUAL is measuring a number of distinct constructs, or a global, more abstract variable.

Second, the authors point to the fact that when people concurrently respond to "what is desirable" and "how much there is now", they seldom rate the former lower than the latter (Babakus and Boller, 1992, p. 256). Hence, the "desired level" scores (expectations) may exceed the "existing level" score (perceptions) consistently for no other reason than this type of response tendency.

Third, Babakus and Boller report that linguistics research indicates that respondents who are given negatively keyed items require more time to read them, make more comprehension mistakes, and are more likely to attach negative emotional connotations than when they are given positively keyed items (Babakus and Boller, 1992, p. 256). It is further proposed that to reduce the detrimental effects of item wording, the instruction section of the scale might contain a warning to the respondents on the existence of negative/positive wording (Babakus and Boller, 1992, p. 265).

3.2.2.3. Cronin and Taylor

Cronin and Taylor (1992, 1994) still bring other critics to PZB's Service Quality framework and go one step further by proposing an alternative measurement: SERVPERF.

In their article dated 1992, the two authors set the basis of their argumentation and show that contrarily to what is stated by PZB, satisfaction is an antecedent of perceived Service Quality and not the reverse. According to this, "[...] *consumers form an attitude about a service provider on the basis of their prior expectations about the performance of the firm [...]*" (Cronin and Taylor, 1992, p. 57). The authors derive from this statement that, considering Service Quality to be an attitude, :

- 1- In the absence of prior experience with a service provider, expectations initially define the level of perceived service quality.
- 2- The first and subsequent experiences with the service provider will lead to a revision of the level of perceived quality.

3- The redefined level of perceived Service Quality will then modify the consumer's purchase intentions toward the service provider. (Cronin and Taylor, 1992, p. 57)

In addition to that, the authors argue that based on literature, "*experimental evidence indicates that the performance dimension alone predicts behavioral intentions and behavior [...]. This finding suggests using only performance perceptions as a measure of Service Quality.*" (Cronin and Taylor, 1992, p. 57)

On the other hand, based on an examination of PZB's work, the authors conclude that the 22 items of SERVQUAL adequately define the domain of Service Quality (Cronin and Taylor, 1992, p. 58). As a result, an alternative tool is developed for measuring Service Quality, SERVPERF, which is based on the 22 SERVQUAL items, but measures the performance of the service provider.

The research undertaken by Cronin and Taylor also suggests that the addition of weights in the calculation of the Service Quality score does not improve the result (Cronin and Taylor, 1992, p. 59); rather, it is found that the unweighted SERVQUAL or SERVPERF explains more of the variation in Service Quality, than their weighted versions (Cronin and Taylor, 1992, p. 61).

Finally, the authors emphasize on the fact that Service Quality should be measured as an attitude (hence the necessity of a performance-based measurement) rather than a satisfaction paradigm (Cronin and Taylor, 1992, p. 64).

In their article dated 1994, Cronin and Taylor assert that purchase intentions are better influenced by consumer satisfaction (Cronin and Taylor, 1994, p. 129) than by consumer expectations (p. 130). Therefore, the authors remain on their point that service performance is a better adapted measure for assessing Service Quality than the performance-expectations based SERVQUAL.

3.2.3. Service Quality Work at Bilkent University

Presently, Bilkent University is one of the academic institutions in Turkey devoting close attention to quality issues. The fact that quality is offered as a semester course naturally attracts the students' attention to quality-related subjects. As such, Bilkent is one of the rare universities where a notable number of MBA students examine Service Quality issues each year in their master's theses.

Among these theses, C.M. Alpaslan's is the one that focuses on the conceptual side of the measurement of Service Quality. The literature survey related in Alpaslan's thesis justly summarizes the debate between PZB and other scholars (Alpaslan, 1995, pp. 27-31). Also, a study is undertaken for testing the validity of the SERVQUAL instrument (Alpaslan, 1995, p. 33). The conclusion reached is that information is lost during the consolidation of individual statements into the five dimensions (Alpaslan, 1995, p. 65). Also, the study claims that SERVQUAL does not allow to see the complete picture as it completely skips the technical evaluation of quality in favor of the functional (process) quality.

The two other studies that will be related here are applications of the SERVQUAL method in the form of case studies. The first one is a study by S.

Bostanci (1995) done at a private hospital in Ankara. The main aim is to find out the points where customer expectations are higher than expected and to report these points to upper management (Bostanci, 1995, p. 3). The SERVQUAL questionnaire is administered to 3 groups of respondents (Bostanci, 1995, p. 52):

- 1- 100 in-patients (42% rate of return)
- 2- 10 managers (80% rate of return)
- 3- 130 contact personnel (43% rate of return)

This separation of the respondents is particularly important in assessing the understanding of each group with respect to the others. The comparison may then reveal the points where a mismatch exists between service providers and the customers. As an example, the results of Bostanci's study reveal that while the patients rated "empathy" as being the least important dimension, the hospital management thought the least important dimension for the customers was the "tangibles" dimension (Bostanci, 1995, pp. 59-60).

The second case study has been accomplished by MBA student P. Genc (1994) and is the one that comes closest in its nature to the present work. Indeed, this thesis consists of an application of SERVQUAL in private commercial bank, namely, Interbank. Aside from the use of the SERVQUAL measurement, the particularity of this study lies in the fact that its author uses Porter's framework to analyze the situation that led the bank to change and adopt a TQM perceptive from that time on (Genc, 1994, pp. 23-5).

The above are just a few examples from the work done at Bilkent University on quality in general and on Service Quality in particular. Many more thesis works can be found at the Management Department's Library.

4. THE SERVQUAL METHODOLOGY

4.1. The SERVQUAL Instrument

The SERVQUAL questionnaire is a multiple-item scale consisting of a set of 22 statements (PBZ, 1990, p.175). The respondent filling the questionnaire is asked to indicate his or her degree of agreement with the statement on a scale of 1 (completely disagree) to 7 (completely agree).

The first section of the instrument relates to the expectations of the respondents in general terms. A sample statement would be:

" Excellent banks will perform the service right the first time" .

The second section of the instruments consists of the same set of 22 statements, this time adapted to the company. A sample statement would be:

" Garanti Bank will perform the service right the first time" .

Appendix A contains the two questionnaires used for this thesis work as translated in Turkish.

4.2. Analysis of the questions

The 22 SERVQUAL statements in fact represent the below five dimensions:

4.2.1. Tangibles

This dimension assesses the appearance of physical facilities, equipment, personnel, and communications material (Zeithaml et al., 1990, p. 21). The statements pertaining to this dimension are statements 1 to 4 (Zeithaml et al., 1990, p. 176).

4.2.2. Reliability

This dimension assesses the ability of the bank to perform the promised service dependably and accurately (Zeithaml et al., 1990, p. 21). Statements pertaining to this dimension are statements 5 to 9 (Zeithaml et al., 1990, p. 176).

4.2.3. Responsiveness

This dimension relates to the willingness of the personnel to help customers and to provide prompt service (Zeithaml et al., 1990, p. 21). Statements corresponding to this dimension are statements 10 to 13 (Zeithaml et al., 1990, p. 176).

4.2.4. Assurance

This dimension reflects the knowledge and courtesy of employees and their ability to convey trust and confidence (Zeithaml et al., 1990, p. 26). This dimension groups what was previously defined in PZB's earlier stages of research as "Competence, Courtesy, Credibility and Security" (Zeithaml et al., 1990, p. 25). Statements relating to this dimension in the SERVQUAL questionnaire are statements 14 to 17 (Zeithaml et al., 1990, p. 176).

4.2.5. Empathy

This dimension represents the caring, individualized attention that the bank provides to its customers (Zeithaml et al., 1990, p. 26). Just like the "Assurance" dimension, the "Empathy" dimension also consists of a collection of previously determined dimensions in PZB's works: Access, Communication, and Understanding of the Customer (Zeithaml et al., 1990, p. 25). The questions pertaining to this dimension are questions 18 to 22 (Zeithaml et al., 1990, p. 176).

4.3. Computing the SERVQUAL Scores

As explained previously, the SERVQUAL questionnaire consists of a pair of 22 statements, one for the expectations and the other for the perceptions of the respondents.

So, the SERVQUAL score for each pair of statements is computed as follows (Zeithaml et al., 1990, p. 176):

$$\text{SERVQUAL Score} = \text{Perception Score} - \text{Expectation Score}$$

But the computation of the SERVQUAL score is not limited to the individual statements of the questionnaire. We can also compute a SERVQUAL score for each of the dimensions. For doing this, we simply average the scores of the statements included in that dimension. For example the SERVQUAL score for the Responsiveness dimension is simply the average of the scores of questions 10, 11, 12 and 13 that form up this dimension.

Similarly, we can also compute an overall SERVQUAL score by averaging the scores of the 22 statements in the questionnaire.

4.4. Interpreting the SERVQUAL Scores

The SERVQUAL scores are to be interpreted as follows:

⇒ if the SERVQUAL score is positive, this indicates that the perceptions were higher than the expectations. In other words, the firm has exceeded customers' expectations by providing superior service.

⇒ if the SERVQUAL score equals to zero, this indicates that the perception exactly matches to the expectation. Put differently, the service exactly corresponds to the customer's expectation.

⇒ if the SERVQUAL score is negative, this implies that the service could not meet customers' expectations. In other words, there is room for service quality improvement in that case (Zeithaml et al., 1990, pp. 29-30).

5. THE SERVICE PROVIDER GAPS METHODOLOGY

5.1. Description of the Questionnaire

The service provider gaps, i.e. gaps 1 to 4 are measured by means of a questionnaire administered to the personnel of the bank (Appendices 2 and 3). The overall instrument consists in fact of a variety of questionnaires that will be described in this section.

5.2. Computation of GAP 1 Scores

The GAP 1 Questionnaire (Appendix B) pertains as its name indicates, to the measurement of GAP 1 (Zeithaml et al., 1990, p. 37).

GAP 1 is the difference between Customers' expectations and Management's perception of these expectations.

Indeed, service firm executives may not always understand what customers want and expect from the company, what features connote high quality to

consumers, what attributes a service must have in order to meet consumer needs and what levels of performance on those features are necessary to deliver high quality service. (ZBP, 1988, p. 37; Dale, 1994, p. 237) Thus, the GAP 1 score indicates how successful management is in grasping what their customers expect.

As the gap needs a comparison between customers' expectations and management's perception of customer expectations, the GAP 1 questionnaire parallels the SERVQUAL questionnaire in its structure. As can be observed in Appendix B, the GAP 1 questionnaire replicates the Expectations part of the SERVQUAL questionnaire. The only difference is in the scale labeling, where a score of 1 corresponds to "Our customers would strongly disagree" and a score of 7 to "Our customers would strongly agree".

Because it replicates the SERVQUAL questionnaire, the GAP 1 questionnaire also takes into account the 5 dimensions explained earlier in the SERVQUAL methodology section. Below is a listing of the five dimensions with the corresponding questions (Zeithaml et al., 1990, p. 176):

DIMENSION:	CORRESPONDING QUESTIONS:
Tangibles	Questions 1 to 4
Reliability	Questions 5 to 9
Responsiveness	Questions 10 to 13
Assurance	Questions 14 to 17
Empathy	Questions 18 to 22

The data generated from the GAP 1 questionnaire is processed in a similar way to the SERVQUAL Questionnaire. The steps can be summarized as follows:

STEP 1: For each customer, add the GAP 1 scores along a dimension and divide the total by the number of questions making up the dimension.

STEP 2: Compute the average customer expectation score, by averaging the questions along a dimension on the expectations section of the SERVQUAL questionnaire.

STEP 3: Subtract the customer score found in Step 2 from the management score found in Step 1. (Zeithaml et al., 1990, p. 176, p. 188)

An overall GAP 1 score can also be computed by first averaging the scores across the five dimensions for each sample separately and then computing the difference between the two sample averages. (Zeithaml et al., 1990, p. 188)

5.3. Computation of GAP 2 Scores

GAP 2, just like GAP 1, is a managerial gap, in that the key company employees to whom it pertains are managers (Zeithaml et al., 1990, p. 189).

GAP 2 is the difference between management's perception of customer expectations and the service quality specifications actually set.

(ZBP, 1988, p. 39)

PZB explains this as follows: "*The quality of service delivered by customer-contact personnel is critically influenced by the standards against which they are evaluated and compensated. Standards signal to contact personnel what management's priorities are and which types of performance really count. When service standards are absent or when the standards in place do not reflect customers' expectations, quality of service as perceived by customers is likely to suffer.*" (Zeithaml et al., 1990, p. 41)

Because of a variety of factors like resource constraints, short-term profit orientation, market conditions, management indifference, even if customer needs are known, they may not be translated into appropriate service specifications. (ZBP, 1988, p. 39 and Dale, 1994, p. 237).

GAP 2 is measured through 5 questions replicating the SERVQUAL dimensions (Appendix C). As such, each answer indicates the score for the corresponding dimension. Higher numbers on the answering scale imply smaller gaps. By averaging the responses given by the respondents, it is possible to compute a general score for each dimension. Then, the average of the scores for the five dimensions result in an overall score for GAP 2. (Zeithaml et al., 1990, p. 189)

Closing GAP 2 by setting performance standards that reflect customers' expectations should also have a favorable impact on consumers' service quality perceptions, or, GAP 5 (Zeithaml et al., 1990, p. 42).

5.4. Computation of GAP 3 Scores

In contrast with GAPS 1 and 2, GAP 3 pertains more to first-line service employees because they are the ones whose service-delivery performance may fall short of service specifications (Zeithaml et al., 1990, p. 189).

GAP 3 is the discrepancy between the specifications for the service and the actual delivery of the service.

As such, GAP 3 is the extent to which service providers do not perform at the level expected by management. The service performance gap occurs when employees are unable and/or unwilling to perform the service at the desired level. (Zeithaml et al., 1988, p. 41)

The computation of GAP 3 scores is the same as that for GAP 2 scores. The GAP 3 questionnaire (Appendix C) also consists of five statements and the score is computed as follows:

- 1- each response indicates the respondents evaluation of GAP 3 in terms of the dimension being asked
- 2- the average of all the responses given to a statement indicates the score for that statement
- 3- the average of the scores given to the five statements by all the respondents results in an overall score for GAP 3.

5.5. Computation of GAP 4 Scores

As is the case for GAP 3, GAP 4 also pertains to first-line service employees because they are the ones whose service-delivery performance may fall short of promises made to the customers through external communications (Zeithaml et al., 1990, p. 189).

GAP 4 is the discrepancy between the actual service and the promised service through external communication

Indeed, "*promises made by a service company through its media advertising, sales force, and other communications raise expectations which serve as the standard against which customers assess service quality. Therefore, GAP 4 has an adverse effect on customers' perceptions of service quality, or GAP 5.*" (Zeithaml et al., 1990, p. 43-4).

5.6. Measuring Antecedents of Gaps 1 Through 4

The questionnaires contained in Appendices 4 and 5 pertain to potential antecedents of GAPS 1 to 4. The specific antecedents leading to each of the four gaps and the corresponding statements are as follows (Zeithaml et al., 1990, p. 190):

Antecedents of GAP 1

- Marketing research orientation
- Upward communication
- Levels of Management

Corresponding Statements

Statements 1 to 4
Statements 5 to 8
Statement 9

Antecedents of GAP 2

- Management's commitment to service quality
- Goal setting
- Task standardization
- Perception of feasibility

Corresponding Statements

Statements 10 to 13
Statements 14 and 15
Statements 16 and 17
Statements 18 to 20

Antecedents of GAP 3

- Teamwork
- Employee-job fit
- Technology-job fit
- Perceived control
- Supervisory control systems
- Role conflict
- Role ambiguity

Corresponding Statements

Statements 1 to 5
Statements 6 and 7
Statement 8
Statements 9 to 12
Statements 13 to 15
Statements 16 to 19
Statements 20 to 24

Antecedents of GAP 4

- Horizontal communication
- Propensity to overpromise

Corresponding Statements

Statements 25 to 28
Statements 29 and 30

5.7. Computing the Scores for the Antecedents of Gaps 1 Through 4

The average scores for each antecedent can be computed in 3 steps:

- 1- For negatively worded statements, reverse the rating given by the respondents: i.e. take 1 for score 7, 3 for score 5 etc...
- 2- For each respondent, add the scores on the statements comprising the antecedents and divide the total by the number of statements.
- 3- Add the scores obtained in step 2 across all respondents and divide the total by the number of respondents.

6. ANALYSIS OF THE QUESTIONNAIRES

6.1. The Administration of the Questionnaires

The sector where to apply the Service Quality study has been selected as the banking sector. Indeed, banks, with an increased emphasis on customer needs and desires would constitute the ideal setting to administer the questionnaires. More specifically, Garanti Bank has been selected, because of its devotion to Service Quality issues and its ISO 9001 certificate. Being conscious about the importance of Service Quality matter meant we would speak the same language and the chances to get an approval for administering the questionnaires would be higher.

An examination of the Service Quality works undertaken at Bilkent University indicated that all the studies had been implemented at a single location until now. As such, together with Associate Professor M. Mercan, the supervisor of this thesis, we wanted to look at the question from a different perspective, and this lead us to the idea of administering the questionnaire at two different branches, and comparing the results.

So, the Maltepe and Gaziosmanpasa (referred to as GOP from now on) branches have been selected as the settings where the questionnaire would be

implemented. The bank's approval has been taken, and the questionnaires were administered on a face-to-face basis to the customers. In each of the branches, the customer sample consisted of 25 people both male and female and of all ages, although usually not younger than 20 years and not older than 60 years. Concerning the bank personnel, the questionnaires were left to the employees, and collected in a week's time, so as not to disturb their work. The Maltepe Branch sample consisted of 10 people, while the GOP Branch personnel were 8 people.

The practical application revealed many difficulties in the implementation of the SERVQUAL methodology, which will be related in the following section.

6.2. Practical Applicability of the Questionnaires

The practical implementation of the SERVQUAL methodology revealed to be difficult both with respect to the bank clients, and with respect to the branch personnel.

As described earlier, the SERVQUAL questionnaire consists of two sets of 22 statements. The major reluctance from the customers came from the fact that almost nobody was willing to devote time to answer two packs of questions, and therefore each customer had to be convinced separately. The length of the survey led some respondents to indicate wrong answers for the sake of being quickly done with the questions. As such, 17 questionnaires out of 50 for Maltepe Branch have been rejected, because the answers were all the same.

Drawback 1: 44 questions are too long for a survey

Another difficulty came from the fact that first answering the expectations part, the respondents were usually annoyed to rate the highest scores. As a result, a frequent comment was that they were losing their time answering questions where common sense already indicated that the response was the highest score. Most of the time, this unfortunate introduction to the survey led the respondents to rate the second part (perceptions) in an automatic manner too, and many such questionnaires have been rejected because of validity problems.

Drawback 2: The expectations part seem to be obvious and affects the validity of the second part of the questionnaire

Another problem experienced when processing the questionnaires was that the negatively worded items confused many of the respondents and illogical responses were found with respect to the rest of the answers. This led a small percentage to be rejected.

Drawback 3: negatively worded statements confuse the respondents

implemented. The bank's approval has been taken, and the questionnaires were administered on a face-to-face basis to the customers. In each of the branches, the customer sample consisted of 25 people both male and female and of all ages, although usually not younger than 20 years and not older than 60 years. Concerning the bank personnel, the questionnaires were left to the employees, and collected in a week's time, so as not to disturb their work. The Maltepe Branch sample consisted of 10 people, while the GOP Branch personnel were 8 people.

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Some of the questions have also been found illogical, like question 19 "*Garanti Bank has operating hours convenient to all its customers*" where many respondents indicated that it was impossible that any bank had hours convenient to *all* its customers; and question 21 "*Garanti Bank has your best interests at heart*" where it was said that the question was illogical, since all firms' best interests at heart would be theirs, before anybody else's.

Drawback 4: some questions are perceived as illogical

Concerning the Service Provider questionnaires, (for Gaps 1 to 4), the length again cost much time and effort to collect the surveys back. Some respondents indicated they filled the questions in different instances, as they did not have enough time to fill the survey at once. However, none of the personnel questionnaires have been rejected, because all questions were accepted as being properly filled.

Drawback 5: 72 questions to be answered by the personnel affects the validity of the answers

6.3. Results of the SERVQUAL Questionnaire (GAP 5)

6.3.1. Results at Maltepe Branch: Tangibles

Before analyzing the results (Appendix F), it would be helpful to have in mind that at the time the survey was made, the Maltepe branch operated in its old decoration and was not yet redecorated.

In effect, this information is well reflected in the overall score of -1.02, and all the scores for the questions in the Tangibles dimension are negative. This shows that the current physical appearance of the branch is worse than expected by the customers. In addition, when administering the questionnaire, some of the customers have indicated verbally that they found the interior of the branch rather old fashioned, and that they aspired to work with one of "those modern-looking, newly decorated banks branches".

However, the smallest score of -0.24 (closest to zero where perceptions and expectations match) has been realized at statement 3 "*Garanti Bank's employees are neat-appearing*", which shows that despite the physical appearance of the branch, there is no problem with the employees' physical appearance.

These results clearly indicate that although the current setting is still acceptable, customers would be more satisfied with a redecorated interior.

6.3.2. Results at GOP Branch: Tangibles

In contrast with Maltepe Branch, the GOP branch has recently moved to its current location and benefits from a newly decorated setting.

The fact is also confirmed by the respondents' reaction, since the overall score of -0.28 for the tangibles dimension at GOP branch (Appendix G) is very close to zero. This shows that although including a group of unsatisfied customers, most of the sample has perceptions close to the expected level.

Again, the best score takes place at question 3, which indicates that once more, the people component is best-looking in the eye of the customers.

Still, the (relatively) worst scores take place concerning the physical appearance of the equipment (question 1) and the location (question 2), and some of the respondents indicated that they found the interior "*too modern*", or "*so modern and neat that it almost gives a sense of being artificial, unfriendly*". Attention should be paid to these remarks, as one of Garanti Bank's arguments is dedication to nature and environmental issues.

6.3.3. Results at Maltepe Branch: Reliability

The overall score rated at Maltepe Branch concerning the reliability dimension (Appendix F) is -0.49, and close to zero. This result shows that the branch achieves almost the expected level of dependable and accurate service.

The worst score has been rated at question 5 "*When Garanti Bank promises to do something by a certain time, it does so*" with -1.12, which shows that the greatest problems are experienced with the timing of the service. It is possible to suppose that service speed at certain busy periods of the day might negatively influence customers.

6.3.4. Results at GOP Branch: Reliability

The overall score at GOP Branch for the reliability dimension (Appendix G) is almost equal to zero: -0.04, indicating that on dependability and accuracy, the branch realizes the level expected by its customers.

The scores for questions 6 ("*When you have a problem, Garanti Bank shows a sincere interest in solving it*") and 8 ("*Garanti Bank provides its services at the time it promises to do so*") are positive with the values of 0.28 and 0.24. This shows that in problem-solving and timing issues, the branch outperforms its customers' expectations.

The worst score is obtained at question 7 ("*Garanti Bank performs the service right the first time*") with -0.32, which might indicate the need to further train the personnel for "zero-defect" service performance.

6.3.5. Results at Maltepe Branch: Responsiveness

The overall score for this dimension at Maltepe Branch (Appendix F) is close to zero: -0.51, indicating few imperfections experienced.

Considering that the questions mainly deal with the timeliness of the service and the willingness of the employees to help the customers, it is possible to assume that customers are generally satisfied with respect to these issues.

A closer look to the individual scores at question 12 ("*Employees at Garanti Bank are always willing to help you*") allows us to depict 17 zeros out of 25 scores, which shows that a great majority is fully satisfied by the staff's efforts to help them.

6.3.6. Results at GOP Branch: Responsiveness

The overall score for the Responsiveness dimension at GOP branch (Appendix G) is above zero, although very close to zero: 0.34. This clearly shows that the branch has succeeded in performing a level of service above the expectations of customers.

The best performance has been captured at question 10 ("*Employees in Garanti Bank tell you exactly when services will be performed*"), with a score of 0.6. This confirms the positive score given to question 8 ("*Garanti Bank provides its services at the time it promises to do so*") in the reliability dimension and gives positive feedback concerning the branch's timeliness of the service.

6.3.7. Results at Maltepe Branch: Assurance

Maltepe branch rated a negative score concerning the assurance dimension (Appendix F). This score of -0.42 indicates that some customers still remain

unsatisfied with respect to such questions as courtesy, knowledge and confidence instilled by the staff and the safety transmitted by the bank.

In particular, question 17 ("*Employees in Garanti Bank have the knowledge to answer your questions*") rated the worst score of -0.64, which might show the need for further training the branch personnel to answer customer questions or show more confidence in their work (instead of asking things to other people, for instance.).

6.3.8. Results at GOP Branch: Assurance

Once again, the overall score for the Assurance dimension at GOP branch (Appendix G) has the positive value of 0.15, and once more this result indicates that the branch has performed above expectations.

The score for question 14 ("*The behavior of employees in Garanti Bank instills confidence in you*") is exactly zero, meaning that on the average, the confidence instilled by GOP branch staff exactly matches the level expected by customers.

On the other hand, the highest score of 0.4 has been achieved at question 16 ("*Employees in Garanti Bank are consistently courteous with you*"), which relates the satisfaction of the customers with respect to the general attitude of the personnel.

It might be important to note that, many respondents expressed verbally their dissatisfaction towards the service provided at state banks, and especially Ziraat Bank, where they said they had to wait for hours, and had to endure the

rudeness of the employees. This might give us a clue as to the origin with respect to which expectations are formed, and why some results are well above expectations, such as that of question 16.

6.3.9. Results at Maltepe Branch: Empathy

Empathy is the dimension where Maltepe Branch has best scored in general (Appendix F). The overall score obtained is -0.21, showing that empathy is the dimension where the branch comes closest to customers' expectations.

Two of the five questions in this dimension have received a favorable opinion by the respondents and have positively scored. Thus, the score of 0.12 for question 19 ("*Garanti Bank has operating hours convenient to all its customers*") shows that the general bank policy on working on Saturdays and during the noon period have had positive effects on the consumers. Question 20 on the other hand ("*Garanti Bank has employees who give you personal attention*"), scored 0.16, giving a positive feedback as to the professional behavior of the branch personnel.

The worst result has occurred at question 22 ("*Employees at Garanti Bank understand your specific needs*"), where the score of -0.4 might indicate a lack of flexibility.

In fact, question 21 ("*Garanti Bank has your best interest at heart*") has performed even worse than the previous question (-0.6), but a great majority of respondents said that the question was illogical, since all firms' best interest at

heart would be theirs before anybody else's. This constitutes one of the previously mentioned drawbacks.

6.3.10. Results at GOP Branch: Empathy

The GOP branch has rated a positive score of 0.38 for the Empathy dimension (Appendix G), with all the question scores being also positive. So, concerning the Empathy dimension, the branch has achieved outstanding results.

In contrast to the result experienced at Maltepe branch, the GOP branch has obtained its best score at question 22 ("*Employees at Garanti Bank understand your specific needs*") with 0.76, indicating that the branch personnel can show enough flexibility or adapted solutions to satisfy their customers' specific needs.

6.4 Results of the Service Provider Questionnaire: GAP 1

As mentioned previously, GAP 1 is the difference between customers' expectations and management's perception of these expectations. The more negative the GAP 1 score, the worse the gap.

6.4.1. Results at Maltepe Branch: Tangibles

On the Tangibles dimension (Appendix H), the positive score of 0.135 indicates that the expectations of customers are well understood by management, but the positive number indicates that management has a tendency to overestimate

customers expectations. In other words, management's perception of customer expectations is higher than customers' actual expectations.

6.4.2. Results at GOP Branch: Tangibles

The Tangibles dimension score of 0.09 obtained at GOP branch for GAP 1 (Appendix I) indicates that management has well understood customers' expectations.

6.4.3. Results at Maltepe Branch: Reliability

The score of 0.35 obtained at Maltepe Branch for the Reliability dimension (Appendix H) indicates that management perceives customers' expectations on reliability close to their actual level. Accordingly, the service provided can be expected to be appropriate. Indeed, the analysis of the SERVQUAL questionnaire in the previous section show that the actual service almost met customers expectations on the Reliability dimension.

6.4.4. Results at GOP Branch: Reliability

The score on the Reliability dimension obtained at GOP branch for GAP 1 (Appendix I) is almost equal to zero, with a a value of 0.05. This result shows that customers' expectations are accurately perceived by management.

6.4.5. Results at Maltepe Branch: Responsiveness

The score of 1.41 obtained for the Responsiveness dimension of GAP 1 at Maltepe branch (Appendix H) shows that management clearly overestimates customers' actual expectations. It would be interesting to check if this overemphasis is adequately reflected on the service rendered. A look at the SERVQUAL analysis in the previous section confirms management's attitude, as the result shows that customers' expectations are almost fully met.

6.4.6. Results at GOP Branch: Responsiveness

The responsiveness dimension score for GAP 1 at GOP branch (Appendix I) is again a small value (0.26), showing that customers' expectations are well perceived, again with a very little tendency to overestimate.

6.4.7. Results at Maltepe Branch: Assurance

Surprisingly, the Assurance dimension score for GAP 1 at Maltepe Branch (Appendix H) has a negative value of -0.11. The negative sign indicates that management perceives customer expectations as being lower than their actual level. However, the small absolute value is close to zero, showing that although customer expectations are underestimated, management's perception is not very far from their actual level.

This shortcoming can be avoided by trying to better understand the needs of the customers on the Assurance dimension. Further, training can be provided to the bank staff so that they instill more confidence in customers.

6.4.8. Results at GOP Branch: Assurance

It seems that customer expectations are once more well understood at GOP branch concerning the Assurance dimension of GAP 1 (Appendix I). Indeed, the score of 0.11 is very close to zero, where customer expectations and management perceptions of customer expectations meet.

6.4.9. Results at Maltepe Branch: Empathy

The overall score for the Empathy dimension of GAP 1 at Maltepe branch is nearly equal to zero (Appendix H), with a value of 0.02. This result indicates that management has well captured the level of customer expectations on that issue.

6.4.10. Results at GOP Branch: Empathy

The score of GOP branch concerning the Empathy dimension is equal to 0.1 (Appendix I), which is a value indicating that management not only understands customer perceptions adequately, but also perceives them a little bit higher than their actual value. However, this higher perception is well supported by the SERVQUAL results, which indicate superior performance of GOP branch with respect to the Empathy dimension.

6.5. Results of the Service Provider Questionnaire: GAP 2

GAP 2 is the difference between management's perception of customer expectations, and the service quality specifications actually set. In the measurement of GAP 2, higher numbers imply smaller gaps.

The results obtained at Maltepe Branch concerning GAP 2 (Appendix J) show that the specifications fall shortly below the understanding of customer expectations. The largest gap has been obtained for the Assurance dimension, which confirms the previous results obtained on that dimension. The overall GAP 2 score for Maltepe branch is 6.08, which shows a relatively small deviation in the translation of customer expectation perceptions into service specifications.

The GOP branch has obtained a better result than Maltepe Branch, with an overall score of 6.6, very close to the maximum of 7.00. This result shows that perceptions of customer expectations are well reflected in service specifications.

6.6. Results of the Service Provider questionnaire: GAP 3

GAP 3 is the difference between the service specifications and the actual delivery of the service.

The GAP 3 scores (Appendix K) are very similar for both branches, with respective values of 6.08 and 6.10 for Maltepe and GOP branches. This shows that both branches have rather successfully translated service specifications into actual service performance.

6.7. Results of the Service Provider questionnaire: GAP 4

GAP 4 corresponds to the difference between the actual service and the promised service through external communication. It is important to note that Garanti Bank is one of the major banks in Turkey using many advertising forms like:

- billboards,
- TV commercials,
- leaflets, booklets etc..

The current slogan of the bank, "*Baska bir arzunuz?*" reflects the bank's devotion to total customer satisfaction. This has been concretized by extended opening hours during noon periods and on Saturdays. In a recently published booklet, the bank clearly states that even when customers' operation ends, attention devoted to them never ends.

It seems from the respective scores obtained at Maltepe and GOP branches: 6.32 and 6.18 that both branches have been successful in delivering the advertised service (Appendix L). The scores show that Maltepe has rated even higher than GOP branch.

7. ANALYSIS OF THE FACTORS BEHIND THE GAPS AND RECOMMENDATIONS

In this section, we will analyze the information communicated by the results of the questionnaires depicting the potential causes of the gaps: the antecedents.

In doing this, we will retain that the higher the antecedent scores, the more favorable their current status (Zeithaml et al., 1990, p. 191).

7.1. Antecedents of GAP 1

According to PZB, GAP 1 arises because service firms do not know what their customers expect (Zeithaml et al., 1990, pp. 51-65). The authors relate this problem to:

- insufficient marketing research,
- inadequate use of marketing research findings,
- lack of interaction between management and customers,
- insufficient upward communication from contact personnel to management,
- too many hierarchical levels in the organization of the firm.

As such, it is seen from the results of the questionnaire (Appendix M) that both Maltepe and GOP branches perform well on marketing research, with respective scores of 5.75 and 5.91.

However, while Maltepe Branch has achieved an honorable level in facilitating upward communication, GOP has distinguished itself in managing hierarchical levels. This shows that both branches in fact should make efforts to facilitate the internal flow of information from top to bottom levels for Maltepe and from the client to the management for GOP.

7.2. Antecedents of GAP 2

GAP 2, or the wrong Service Quality standards arise, mainly because of:

- inadequate commitment to quality from management
- lack of belief that customer expectations can be met
- degree of importance given to customer expectations rather than company beliefs when service standards are formed

The results of the questionnaire (Appendix N) show that surprisingly, both branches have achieved remarkable scores concerning GAP 2 antecedents. It is not difficult to imagine that of top management's commitment to Service Quality reflects on the branches' commitment to the same values. Both branches seem especially well performing on task standardization.

One common mistake made by firms is that good results slow further efforts. In this case the bank should still make efforts as there is always room for improvement.

7.3. Antecedents of GAP 3

GAP 3, or the poor performance with respect to communicated quality standards, may arise from:

- uncertainty as to what level of performance is expected from employees,
- employee-job fit,
- technology-job fit,
- inadapted or non-existent performance appraisal systems,
- existence/non-existence of teamwork.

In this respect, both the Maltepe and the GOP branches show significant similarities as they both realize good scores in teamwork, employee/technology-job fit, role conflict/ambiguity issues, while both of them have a weakness concerning control systems. Especially, both have scored very low on Question 11 "*I sometimes feel a lack of control over my job because too many customers demand service at the same time*". This might indicate not only lack of control, but also lack of personnel.

7.4. Antecedents of GAP 4

According to PZB, poor quality occurs when promises do not match with the service delivered. One customer complained when filling the SERVQUAL questionnaire that although she was very happy with the bank service she got in Ankara, the service offered at the bank's Alanya Branch had nothing to do with the advertised service quality.

Concerning the potential causes for GAP 4, the two branches show opposite results, as Maltepe has good results in horizontal communication scores, while GOP has won over the negative effects of inaccurate advertisement.

7.5. Recommendations

In this section, we will review the main problems occurring at each branch, and formulate the necessary recommendations to overcome them.

7.5.1. Maltepe Branch

Below are the findings for Maltepe branch and the corresponding recommendations:

- Branch decoration needed (Tangibles).

RECOMMENDATION: Redesign and redecorate branch.

- Lack of perceived timeliness of service (Reliability).

RECOMMENDATION: Train personnel on time management.

- Employees need to better instill confidence about knowledge in answering questions (Assurance).

RECOMMENDATION: Train personnel to show more self confidence (Tools: stress management workshop, case studies and role playing).

- Lack of flexibility in understanding customers' specific needs (Empathy).

RECOMMENDATION: Give emphasis on understanding specific customer needs (Tools: periodical surveys and more extensive marketing research).

- Management underestimates customers' expectations on assurance dimension.

RECOMMENDATION: Focus on assurance dimension: increase interaction between management and customers.

- Need to manage hierarchical levels for improved upward communication to close GAP 1.

RECOMMENDATION: Improve upward communication: increase interaction between management and front line personnel.

- Lack of personnel during busy hours with many customers demanding service at the same time.

RECOMMENDATION: Manage work effectively during busy hours; if necessary, shift people from other functions to direct customer contact functions.

7.5.2. GOP Branch

The findings for GOP branch and the corresponding recommendations are as follows:

- Branch decoration too artificial (Tangibles).

RECOMMENDATION: Balance the artificial connotations of the branch decoration with the human aspect of the service: care and friendly environment.

- Lack of accuracy of service (Reliability).

RECOMMENDATION: Train personnel on delivering "zero-defect" service on the first time. Keep performance records and act according to feedback.

- Need to facilitate upward communication to close GAP 1.

RECOMMENDATION: Facilitate upward communication by increasing the number of interactions between front office personnel and management

- Lack of personnel during busy hours with many customers demanding service at the same time.

RECOMMENDATION: Manage work effectively during busy hours; if necessary, shift people from other functions to direct customer contact functions.

8. CONCLUSION

This study consisted of the application of a detailed framework for assessing Service Quality in a bank. The chosen instrument for this specific case study was the SERVQUAL framework, and the chosen settings were the Maltepe and GOP branches of Garanti Bank.

The SERVQUAL methodology allowed us to depict both the Service Quality gaps occurring at the customers' side, and those occurring at the service provider's side. Thus, it indicated the main problem areas and allowed us to suggest corrective action.

It is necessary to state that the SERVQUAL instrument is not perfect, and it still offers many areas for further improvement. In particular, one of the major drawbacks of the tool is its standard application to all kinds of service settings, whereas different service sectors should be differentiated. Indeed, the obtained results would be much more meaningful if we could compare them to industry averages. But this means conducting the SERVQUAL study in a much larger sample within one specific service industry, and opens the way for a whole new thesis.

APPENDIX A

THE SERVQUAL QUESTIONNAIRE: EXPECTATIONS AND PERCEPTIONS

ANKET

Bireysel bankacılık hizmetlerini kullanan bir müşteri olarak tecrübelerinize dayanarak, birlikte çalışmaktan memnuniyet duyacağınız bir banka düşününüz. Lütfen aşağıdaki sorularda yer alan özelliklerin, "mükemmel" olarak nitelendireceğiniz bir bankada ne derece var olduğunu belirtiniz.

Eğer bir özelliğin mükemmel bir banka için "gerçekten gereksiz" olduğunu düşünüyorsanız, lütfen "1" numarayı işaretleyiniz. Eğer bir özelliğin mükemmel bir banka için "gerçekten çok gerekli" olduğunu düşünüyorsanız, lütfen "7" numarayı işaretleyiniz. Eğer sözkonusu özelliğin bu iki değer arasında bir yerde olduğunu düşünüyorsanız, lütfen ortadaki rakamlardan düşüncenize en uygun olanını işaretleyiniz.

Bu ankette "doğru" ya da "yanlış" cevap yoktur. Bizi sadece ilgilendiren, mükemmel hizmet veren bankalarla ilgili düşüncelerinizi en doğru şekilde yansıtan rakamlardır.

Hiç
Katılmıyorum

1 2 3 4 5 6 7

Tamamen
Katılıyorum

1- Mükemmel bankalar modern görünüşlü donanıma sahiptirler.

1 2 3 4 5 6 7

2- Mükemmel bankaların binaları ve ofisleri göze hoş görünür.

1 2 3 4 5 6 7

3- Mükemmel bankaların çalışanları temiz ve düzgün görünüşlüdürler.

1 2 3 4 5 6 7

4- Mükemmel bankalarda hizmet verilirken kullanılan eşya ve malzemeler göze hoş görünür.

1 2 3 4 5 6 7

5- Mükemmel bankalar verdikleri sözleri zamanında yerine getirirler.

1 2 3 4 5 6 7

6- Müşterinin bir sorunu olduğunda, mükemmel bankalar sorunu çözmek için samimi bir ilgi gösterirler.

1 2 3 4 5 6 7

7- Mükemmel bankalar doğru hizmeti ilk seferde verirler.

1 2 3 4 5 6 7

8- Mükemmel bankalar bir hizmeti daha önceden söyledikleri zamanda verirler.

1 2 3 4 5 6 7

Hiç
Katılmıyorum

1 2 3 4 5 6 7

Tamamen
Katılıyorum

9- Mükemmel bankalar kayıtların hatasız tutulması konusunda çok hassastırlar.

1 2 3 4 5 6 7

10- Mükemmel bankaların çalışanları bir hizmetin tam olarak ne zaman verileceğini müşterilerine söylerler.

1 2 3 4 5 6 7

11- Mükemmel bankaların çalışanları müşterilerine süratli hizmet verirler.

1 2 3 4 5 6 7

12- Mükemmel bankaların çalışanları her zaman müşterilerine yardımcı olmak isterler.

1 2 3 4 5 6 7

13- Mükemmel bankaların çalışanları hiç bir zaman müşterilerin isteklerini cevaplayamayacak kadar meşgul değillerdir.

1 2 3 4 5 6 7

14- Mükemmel banka çalışanlarının davranışları müşterilerinde güven duygusu uyandırır.

1 2 3 4 5 6 7

15- Mükemmel bankaların müşterileri, muameleleri yapılırken kendilerini güvende hissederler.

1 2 3 4 5 6 7

Hiç
Katılmıyorum

1 2 3 4 5 6 7

Tamamen
Katılıyorum

16- Mükemmel bankaların çalışanları müşterilerine karşı her zaman naziktirler.

1 2 3 4 5 6 7

17- Mükemmel bankaların çalışanları müşterilerin sorularına cevap verecek bilgiye sahiptirler.

1 2 3 4 5 6 7

18- Mükemmel bankalar her müşteriyle tek tek ilgilenirler.

1 2 3 4 5 6 7

19- Mükemmel bankaların çalışma saatleri tüm müşterilere uygun şekilde düzenlenmiştir.

1 2 3 4 5 6 7

20- Mükemmel bankalar, her müşteriyle kişisel olarak ilgilenen çalışanlara sahiptirler.

1 2 3 4 5 6 7

21- Mükemmel bankalar müşterilerinin menfaatini herşeyin üstünde tutarlar.

1 2 3 4 5 6 7

22- Mükemmel bankaların çalışanları müşterilerinin özel isteklerini anlarlar.

1 2 3 4 5 6 7

ANKET

Aşağıda yer alan sorular sizin **Garanti Bankası** ile ilgili düşüncelerinizle ilgilidir. Lütfen her soruda, Garanti Bankasının o soruda yer alan özelliği ne derece taşıdığını belirtiniz.

Eğer "1" numarayı işaretlerseniz, bu sizin, Garanti Bankasının o özelliği hiç taşımadığını düşündüğünüzü gösterir.

Eğer "7" numarayı işaretlerseniz, bu sizin, Garanti Bankasının o özelliği taşıdığına tamamen katıldığınızı gösterir.

Düşüncelerinizin kuvvet derecesine göre, 1 ile 7 arasındaki herhangi bir rakamı işaretleyebilirsiniz.

Bu ankette "doğru" ya da "yanlış" cevap yoktur. Bizi sadece ilgilendiren, mükemmel hizmet veren bankalarla ilgili düşüncelerinizi en doğru şekilde yansıtan rakamlardır.

Hiç
Katılmıyorum

1 2 3 4 5 6 7

Tamamen
Katılıyorum

1- Garanti Bankası modern görünümlü donanıma sahiptir.

1 2 3 4 5 6 7

2- Garanti Bankasının bina ve ofisleri göze hoş görünür.

1 2 3 4 5 6 7

3- Garanti Bankasının çalışanları temiz ve düzgün görünüşlüdürler.

1 2 3 4 5 6 7

4- Garanti Bankasında hizmet verilirken kullanılan eşya ve malzemeler göze hoş görünür.

1 2 3 4 5 6 7

5- Garanti Bankası verdiği sözü zamanında yerine getirir.

1 2 3 4 5 6 7

6- Bir sorunuz olduğunda, Garanti Bankası sorunu çözmek için samimi bir ilgi gösterir.

1 2 3 4 5 6 7

7- Garanti Bankası doğru hizmeti ilk seferde verir.

1 2 3 4 5 6 7

8- Garanti Bankası bir hizmeti daha önceden söylediği zamanda gerçekleştirir.

1 2 3 4 5 6 7

Hiç **Tamamen**
Katılmıyorum **Katılıyorum**
1 2 3 4 5 6 7

9- Garanti Bankası kayıtlarının hatasız tutulması konusunda çok hassastır.

1 2 3 4 5 6 7

10- Garanti Bankasının çalışanları size bir hizmetin tam olarak ne zaman verileceğini söylerler.

1 2 3 4 5 6 7

11- Garanti Bankasının çalışanları size süratli hizmet verirler.

1 2 3 4 5 6 7

12- Garanti Bankasının çalışanları size her zaman yardımcı olmak isterler.

1 2 3 4 5 6 7

13- Garanti Bankasının çalışanları hiç bir zaman isteklerinizi cevaplayamayacak kadar meşgul değildirler.

1 2 3 4 5 6 7

14- Garanti Bankası çalışanlarının davranışları sizde güven duygusu uyandırır.

1 2 3 4 5 6 7

15- Garanti Bankasında muameleleriniz yapılırken, kendinizi güvende hissedersiniz.

1 2 3 4 5 6 7

Hiç
Katılmıyorum

1 2 3 4 5 6 7

Tamamen
Katılıyorum

16- Garanti Bankasının çalışanları size karşı her zaman naziktirler.

1 2 3 4 5 6 7

17- Garanti Bankasının çalışanları sorularınıza cevap verecek bilgiye sahiptirler.

1 2 3 4 5 6 7

18- Garanti Bankası sizinle kişisel olarak ilgilenir.

1 2 3 4 5 6 7

19- Garanti Bankasının çalışma saatleri tüm müşterilerine uygun şekilde düzenlenmiştir.

1 2 3 4 5 6 7

20- Garanti Bankası, sizinle kişisel olarak ilgilenen çalışanlara sahiptir.

1 2 3 4 5 6 7

21- Garanti Bankası sizin menfaatinizi herşeyin üstünde tutar.

1 2 3 4 5 6 7

22- Garanti Bankası çalışanları özel ihtiyaçlarınızı anlarlar.

1 2 3 4 5 6 7

Zamanınızı ayırdığınız için teşekkür ederiz.

APPENDIX B

THE SERVICE PROVIDER QUESTIONNAIRE: GAP 1

ANKET

I. BÖLÜM

Anketin bu bölümü, müşterilerinizin sizin gözünüzde bir bankayı nasıl algıladıkları ile ilgili. Lütfen size göre müşterilerinizin, mükemmel bankaların aşağıdaki sorularda yer alan özelliklere ne derece sahip olduğunu düşündüklerini belirtiniz.

Eğer müşterilerinizin, bir özelliği mükemmel bir banka için "gerçekten gereksiz" olarak gördüklerini düşünüyorsanız, lütfen "1" numarayı işaretleyiniz. Eğer müşterilerinizin, bir özelliği mükemmel bir banka için "gerçekten çok gerekli" olarak gördüğünü düşünüyorsanız, lütfen "7" numarayı işaretleyiniz. Eğer müşterilerinizin düşüncesini daha ortalarda görüyorsanız, lütfen aradaki numaralardan birini işaretleyiniz.

Bu ankette "doğru" ya da "yanlış" cevap yoktur. Bizi sadece ilgilendiren; sizin müşteri değerlendirmesi ile ilgili düşüncelerinizdir.

Müşterilerimiz Hiç
Katılmazlar

Müşterilerimiz Tamamen
Katılırlar

1 2 3 4 5 6 7

1- Mükemmel bankalar modern görünümlü donanıma sahiptirler.

1 2 3 4 5 6 7

2- Mükemmel bankaların binaları ve ofisleri göze hoş görünür.

1 2 3 4 5 6 7

3- Mükemmel bankaların çalışanları temiz ve düzgün görünümlüdürler.

1 2 3 4 5 6 7

4- Mükemmel bankalarda hizmet verilirken kullanılan eşya ve malzemeler göze hoş görünür.

1 2 3 4 5 6 7

5- Mükemmel bankalar verdikleri sözleri zamanında yerine getirirler.

1 2 3 4 5 6 7

6- Müşterinin bir sorunu olduğunda, mükemmel bankalar sorunu çözmek için samimi bir ilgi gösterirler.

1 2 3 4 5 6 7

7- Mükemmel bankalar doğru hizmeti ilk seferde verirler.

1 2 3 4 5 6 7

8- Mükemmel bankalar bir hizmeti daha önceden söyledikleri zamanda verirler.

1 2 3 4 5 6 7

Müşterilerimiz Hiç
Katılmazlar

1 2 3 4 5

Müşterilerimiz Tamamen
Katılırlar

6 7

9- Mükemmel bankalar kayıtların hatasız tutulması konusunda çok hassastırlar.

1 2 3 4 5 6 7

10- Mükemmel bankaların çalışanları bir hizmetin tam olarak ne zaman verileceğini müşterilerine söylerler.

1 2 3 4 5 6 7

11- Mükemmel bankaların çalışanları müşterilerine süratli hizmet verirler.

1 2 3 4 5 6 7

12- Mükemmel bankaların çalışanları her zaman müşterilerine yardımcı olmak isterler.

1 2 3 4 5 6 7

13- Mükemmel bankaların çalışanları hiç bir zaman müşterilerin isteklerini cevaplayamayacak kadar meşgul değillerdir.

1 2 3 4 5 6 7

14- Mükemmel banka çalışanlarının davranışları müşterilerinde güven duygusu uyandırır.

1 2 3 4 5 6 7

15- Mükemmel bankaların müşterileri, muameleleri yapılırken kendilerini güvende hissederler.

1 2 3 4 5 6 7

Müşterilerimiz Hiç
Katılmazlar

1

2

3

4

5

Müşterilerimiz Tamamen
Katılırlar

6

7

16- Mükemmel bankaların çalışanları müşterilerine karşı her zaman naziktirler.

1

2

3

4

5

6

7

17- Mükemmel bankaların çalışanları müşterilerin sorularına cevap verecek bilgiye sahiptirler.

1

2

3

4

5

6

7

18- Mükemmel bankalar her müşteriyle tek tek ilgilenirler.

1

2

3

4

5

6

7

19- Mükemmel bankaların çalışma saatleri tüm müşterilere uygun şekilde düzenlenmiştir.

1

2

3

4

5

6

7

20- Mükemmel bankalar, her müşteriyle kişisel olarak ilgilenen çalışanlara sahiptirler.

1

2

3

4

5

6

7

21- Mükemmel bankalar müşterilerinin menfaatini herşeyin üstünde tutarlar.

1

2

3

4

5

6

7

22- Mükemmel bankaların çalışanları müşterilerinin özel isteklerini anlarlar.

1

2

3

4

5

6

7

2. BÖLÜM

Aşağıda bankalar ile bireysel bankacılık hizmetlerine ilişkin beş özellik yer almaktadır. Bunlardan her birinin, bir bankanın hizmet kalitesi açısından müşterilerinizin değerlendirmesinde ne kadar önemli olduğunu öğrenmek istiyoruz.

Lütfen, toplam 100 puanı bu beş özellik arasında, bu özelliklerin müşterilerinize sizce ifade ettiği öneme göre paylaşınız. Bir özelliğin müşterileriniz açısından ne kadar önemli olduğunu düşünüyorsanız, o kadar çok puan vermelisiniz. Lütfen paylaştığınız puanların toplamının 100 etmesine özen gösteriniz.

1- Bankanın bina ve ofisleri, donanımı, personeli ve iletişim malzemeleri

2- Bankanın söz verdiği hizmeti doğru ve güvenilir olarak yerine getirmesi

3- Bankanın müşterilere yardımcı olma ve süratli hizmet verme isteği

4- Banka çalışanlarının bilgi ve nezaketleri ile güven telkin etme kabiliyetleri

5- Bankanın müşterilere gösterdiği dikkatli ve kişisel ilgi

Yukarıdaki beş özellikten hangisi sizce müşterileriniz için en önemli olanıdır?

(Lütfen numarasını yazınız.)

Hangi özellik sizce müşterileriniz için en önemli ikinci özelliktir?

Hangi özellik sizce müşterileriniz için en önemsiz olanıdır?

APPENDIX C

THE SERVICE PROVIDER QUESTIONNAIRE:

GAP 2

GAP 3

GAP 4

Şirketlerin performans standartları resmen belirlenmiş olabileceği gibi (açık, yazılı ve çalışanlara bildirilen), resmen belirlenmemiş de olabilirler (üstü kapalı, sözlü olarak iletilen ve çalışanlar tarafından anlaşıldığı varsayılan).

Aşağıdaki her bir özellik için, bankanızdaki performans standartlarının ne derece belirlenmiş olduğunu yansıtan numarayı işaretleyiniz. Eğer bir konuda şirketinizde standart belirlenmemiş ise, bu konuyla ilgili kutucuğu işaretleyiniz.

Resmen Belirlenmemiş Standartlar	Resmen Belirlenmiş Standartlar	Standart Yok					
1	2	3	4	5	6	7	[]
1- Bankanın bina ve ofisleri, donanımı, personeli ve iletişim malzemeleri							
1	2	3	4	5	6	7	[]
2- Bankanın söz verdiği hizmeti doğru ve güvenilir olarak yerine getirmesi							
1	2	3	4	5	6	7	[]
3- Bankanın müşterilere yardımcı olma ve süratli hizmet verme isteği							
1	2	3	4	5	6	7	[]
4- Banka çalışanlarının bilgi ve nezaketleri ile güven telkin etme kabiliyetleri							
1	2	3	4	5	6	7	[]
5- Bankanın müşterilere gösterdiği dikkatli ve kişisel ilgi							
1	2	3	4	5	6	7	[]

Aşağıda bir önceki anket ile aynı özellikler yer almaktadır. Çalışanlar ve birimler bazen kendileri için belirlenen standartları yerine getirmekte güçlük çekerler.

Aşağıdaki her bir özellik için, bankanızın ve çalışanların belirlenmiş performans standartlarını gerçekleştirme derecelerini en iyi ifade eden numarayı işaretleyiniz.

Bu ankette "doğru" ya da "yanlış" cevap yoktur. Bu anketin bize yardımcı olabilmesi için tek ihtiyacımız olan, sizin tarafsız değerlendirmenizdir.

Standartları devamlı olarak gerçekleştiremiyor					Standartları devamlı olarak gerçekleştiriyor		Standart Yok
1	2	3	4	5	6	7	[]
1- Bankanın bina ve ofisleri, donanımı, personeli ve iletişim malzemeleri							
1	2	3	4	5	6	7	[]
2- Bankanın söz verdiği hizmeti doğru ve güvenilir olarak yerine getirmesi							
1	2	3	4	5	6	7	[]
3- Bankanın müşterilere yardımcı olma ve süratli hizmet verme isteği							
1	2	3	4	5	6	7	[]
4- Banka çalışanlarının bilgi ve nezaketleri ile güven telkin etme kabiliyetleri							
1	2	3	4	5	6	7	[]
5- Bankanın müşterilere gösterdiği dikkatli ve kişisel ilgi							
1	2	3	4	5	6	7	[]

Satış elemanları, reklamlar ve diğer şirket iletişim araçları çoğunlukla bir şirketin vereceği hizmet ile ilgili vaatlerde bulunurlar. Bazı kuruluşlarda, bu vaatleri yerine getirmek her zaman mümkün olmamaktadır.

Aşağıdaki her bir özellik için, bir hizmetin ne derece banka ve banka çalışanları tarafından müşterilere vaat edilen seviyede verildiğine inandığınızı öğrenmek istiyoruz. Lütfen, fikrinizi en iyi yansıtan numarayı işaretleyiniz.

Vaatleri sürekli
olarak gerçekleştiriyor

Vaatleri sürekli
olarak gerçekleştiriyor

1 2 3 4 5 6 7

1- Bankanın bina ve ofisleri, donanımı, personeli ve iletişim malzemeleri

1 2 3 4 5 6 7

2- Bankanın söz verdiği hizmeti doğru ve güvenilir olarak yerine getirmesi

1 2 3 4 5 6 7

3- Bankanın müşterilere yardımcı olma ve süratli hizmet verme isteği

1 2 3 4 5 6 7

4- Banka çalışanlarının bilgi ve nezaketleri ile güven telkin etme kabiliyetleri

1 2 3 4 5 6 7

5- Bankanın müşterilere gösterdiği dikkatli ve kişisel ilgi

1 2 3 4 5 6 7

APPENDIX D

THE SERVICE PROVIDER QUESTIONNAIRE: ANTECEDENTS OF GAP 1 AND GAP 2

ANKET

Aşağıda sizin, bankanız ve banka işlemleri ile ilgili düşüncelerinizi ölçmeye yönelik ifadeler yer almaktadır. Lütfen her bir ifadeye ne kadar katıldığınızı belirten rakamı işaretleyiniz.

Eğer bir ifadeye hiç katılmıyorsanız, lütfen "1" rakamını işaretleyiniz. Eğer bir ifadeye tamamen katılıyorsanız, lütfen "7" rakamını işaretleyiniz. Eğer kesin bir cevabınız yoksa, aradaki rakamlardan düşüncenizi en iyi yansıtanını işaretleyiniz.

Bu ankette "doğru" ya da "yanlış" cevap yoktur. Bizi sadece ilgilendiren, sizin müşteri değerlendirmesi ile ilgili düşüncelerinizdir.

Hiç Katılmıyorum

Tamamen Katılıyorum

1 2 3 4 5 6 7

1- Müşterilerimizin ihtiyaçları ile ilgili olarak düzenli olarak bilgi toplarız.

1 2 3 4 5 6 7

2- Müşterilerimiz hakkında toplanan pazar araştırma bilgilerini nadiren kullanırız.

1 2 3 4 5 6 7

3- Müşterilerimizin hizmet kalitesi beklentileri hakkında düzenli olarak bilgi toplarız.

1 2 3 4 5 6 7

4- Bankamızın müdürleri müşterilerle nadiren yüz yüze gelirler.

1 2 3 4 5 6 7

5- Bankamızın müşterilerle doğrudan temas halinde olan personeli yönetimle sık sık ilişki kurar.

1 2 3 4 5 6 7

6- Bankamızın yöneticileri, müşterilerle doğrudan ilgilenen personelden nadiren müşteri hizmeti konusunda öneri beklerler.

1 2 3 4 5 6 7

7- Bankamızın yöneticileri, müşterilerle doğrudan ilgilenen personel ile sık sık yüz yüze gelirler.

1 2 3 4 5 6 7

8- Bankamızda üst yöneticiler ile müşterilerle doğrudan ilgilenen personel arasındaki iletişimin başlıca şekli yazışmalar yoluylaadır.

1 2 3 4 5 6 7

Hiç Katılmıyorum

1 2 3 4 5

Tamamen Katılıyorum

6 7

9- Bankamızda, üst yönetim ile müşterilerle doğrudan ilgilenen personel arasında çok fazla yönetim kademesi yer alır.

1 2 3 4 5 6 7

10- Bankamız hizmet kalitesi için gerekli kaynakları ayırmaz.

1 2 3 4 5 6 7

11- Bankamızın, müşterilere verilen hizmetin kalitesini iyileştirmeye yönelik şirket içi programları vardır.

1 2 3 4 5 6 7

12- Bankamızda hizmet kalitesini iyileştiren yöneticilerin ödüllendirme olasılığı diğerlerine göre daha fazladır.

1 2 3 4 5 6 7

13- Bankamız ürünlerinin satışına en az müşteri hizmeti kadar önem verilir.

1 2 3 4 5 6 7

14- Bankamız, çalışanların hizmet kalitesi hedeflerini belirlemek için belirli bir yöntemle sahiptir.

1 2 3 4 5 6 7

15- Bankamızda belirli hizmet kalitesi hedeflerini belirlemeye çalışırız.

1 2 3 4 5 6 7

Hiç Katılmıyorum

1

2

3

4

5

Tamamen Katılıyorum

6

7

16- Bankamız müşterilerine hizmet verirken, otomasyonu (bilgi işlem araçlarını) etkili bir biçimde kullanır.

1

2

3

4

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6

7

17- Bankamızda tutarlı hizmet vermeye yönelik yöntemlerin geliştirilmesi için çeşitli programlar uygulanmaktadır.

1

2

3

4

5

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7

18- Bankamız, müşteri ihtiyaçlarını karşılamaya yönelik yeterli beceriye sahiptir.

1

2

3

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7

19- Müşterilerimize gerçekten istedikleri seviyede hizmet verecek olsaydık, bütçemizi aşardık.

1

2

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7

20- Bankamız müşterilerin istedikleri hizmet seviyesini karşılayabilecek altyapıya sahiptir.

1

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2. BÖLÜM

Aşağıda bankalar ile bireysel bankacılık hizmetlerine ilişkin beş özellik yer almaktadır. Bunlardan her birinin, bir bankanın hizmet kalitesi açısından müşterilerinizin değerlendirmesinde ne kadar önemli olduğunu öğrenmek istiyoruz.

Lütfen, toplam 100 puanı bu beş özellik arasında, bu özelliklerin müşterilerinize sizce ifade ettiği öneme göre paylaşınız. Bir özelliğin müşterileriniz açısından ne kadar önemli olduğunu düşünüyorsanız, o kadar çok puan vermelisiniz. Lütfen paylaştığınız puanların toplamının 100 etmesine özen gösteriniz.

1- Bankanın bina ve ofisleri, donanımı, personeli ve iletişim malzemeleri

2- Bankanın söz verdiği hizmeti doğru ve güvenilir olarak yerine getirmesi

3- Bankanın müşterilere yardımcı olma ve süratli hizmet verme isteği

4- Banka çalışanlarının bilgi ve nezaketleri ile güven telkin etme kabiliyetleri

5- Bankanın müşterilere gösterdiği dikkatli ve kişisel ilgi

Yukarıdaki beş özellikten hangisi sizce müşterileriniz için en önemli olanıdır?

(Lütfen numarasını yazınız.)

Hangi özellik sizce müşterileriniz için en önemli ikinci özelliktir?

Hangi özellik sizce müşterileriniz için en önemsiz olanıdır?

APPENDIX E

THE SERVICE PROVIDER QUESTIONNAIRE: ANTECEDENTS OF GAP 3 AND GAP 4

ANKET

Aşağıda sizin, bankanız ve banka işlemleri ile ilgili düşüncelerinizi ölçmeye yönelik ifadeler yer almaktadır. Lütfen her bir ifadeye ne kadar katıldığınızı belirten rakamı işaretleyiniz.

Eğer bir ifadeye hiç katılmıyorsanız, lütfen "1" rakamını işaretleyiniz. Eğer bir ifadeye tamamen katılıyorsanız, lütfen "7" rakamını işaretleyiniz. Eğer kesin bir cevabınız yoksa, aradaki rakamlardan düşüncenizi en iyi yansıtanını işaretleyiniz.

Bu ankette "doğru" ya da "yanlış" cevap yoktur. Bizi sadece ilgilendiren, sizin müşteri değerlendirmesi ile ilgili düşüncelerinizdir.

Hiç Katılmıyorum

Tamamen Katılıyorum

1 2 3 4 5 6 7

1- Bankada bir takımın üyesi olduğumu hissediyorum.

1 2 3 4 5 6 7

2- Bankadaki herkes, müşterilere hizmet verirken takım çalışmasına katkıda bulunur.

1 2 3 4 5 6 7

3- Kendimi, iş arkadaşlarımla işlerini iyi yapabilmeleri için yardımcı olmakla sorumlu hissediyorum.

1 2 3 4 5 6 7

4- İş arkadaşlarımla ve ben, rekabet etmekten çok, işbirliği içindeyizdir.

1 2 3 4 5 6 7

5- Kendimi bankanın önemli bir elemanı olarak hissediyorum.

1 2 3 4 5 6 7

6- İşimi iyi yapma imkanına sahip olma açısından kendimi rahat hissediyorum.

1 2 3 4 5 6 7

7- Garanti Bankası, işini iyi yapacak nitelikte insanları işe alır.

1 2 3 4 5 6 7

Hiç Katılmıyorum

1

2

3

4

5

Tamamen Katılıyorum

6

7

8- Garanti Bankası bana, işimi iyi yapmam için gerekli olan araç ve donanımı temin eder.

1

2

3

4

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7

9- İşimde, üzerinde çok az kontrolüm olan problemleri çözmeye çalışarak çok vakit harcıyorum.

1

2

3

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6

7

10- İşimde, müşterilerimin ihtiyaçlarını gerçekten karşılama özgürlüğüne sahibim.

1

2

3

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6

7

11- Bazen, işim üzerindeki kontrolümün, çok fazla müşteri hizmet talep ettiği için azaldığını hissediyorum.

1

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7

12- İşimde hissettiğim en büyük eksikliklerden biri, müşterilere hizmet verirken diğer çalışanlara bağlı olmam.

1

2

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7

13- Müdürümün iş performansımı değerlendirmesi, müşterilerle ne kadar iyi ilişkiler kurduğumu da kapsar.

1

2

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6

7

14- Bankamızda müşteriye hizmet vermek için gösterilen çaba, daha fazla ücrete veya takdire sebep olmaz.

1

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7

Hiç Katılmıyorum

1

2

3

4

5

Tamamen Katılıyorum

6

7

15- Bankamızda, müşteriye hizmet vermek için elinden geleni yapan yapan personelin ödüllendirilme olasılığı diğerlerine göre daha fazladır.

1

2

3

4

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6

7

16- İşimde çok fazla yazı işi olması, müşterilerime gerektiği gibi hizmet vermeme zorlaştırıyor.

1

2

3

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6

7

17- Banka müşterilere ürünlerini satmaya o kadar çok önem veriyor ki, müşterilere iyi hizmet vermek zorlaşıyor.

1

2

3

4

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6

7

18- Müşterilerin yapmamı istedikleri iş ile yönetimin yapmamı istediği iş genellikle birbirinin aynısıdır.

1

2

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6

7

19- Bankam ve ben, işimin nasıl yapılması gerektiği konusunda aynı şekilde düşünürüz.

1

2

3

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6

7

20- İşimi nasıl yapmam gerektiği konusunda yönetimden yeterli bilgiyi alıyorum.

1

2

3

4

5

6

7

21- Sık sık, Bankanın verdiği hizmetleri anlamadığımı hissediyorum.

1

2

3

4

5

6

7

22- Bankada meydana gelen ve işimi etkileyen değişikliklere uyum sağlayabiliyorum.

1 2 3 4 5 6 7

23- Müşterilerle etkili şekilde yüz yüze gelmek için Banka tarafından yeterince eğitilmediğimi hissediyorum.

1 2 3 4 5 6 7

24- Müdürlerimin, iş performansımı değerlendirirken işimin en çok hangi yönleri üzerinde duracaklarından emin değilim.

1 2 3 4 5 6 7

25- Reklam kampanyalarımızı meydana getiren kişiler, verilen sözlerin gerçekçiliği konusunda benim gibi elemanlara danışırlar.

1 2 3 4 5 6 7

26- Bankanın reklam kampanyalarında verilen sözlerden genellikle önceden haberim olmaz.

1 2 3 4 5 6 7

27- Benim gibi elemanlar, bankanın müşterilerine verebileceği hizmet seviyesini tartışmak için müşterilerle doğrudan ilgilenen personel ile biraraya gelirler.

1 2 3 4 5 6 7

28- Garanti Bankasının müşteriye hizmet verme politikası, çeşitli şubeler arasında tutarlılık gösterir.

1 2 3 4 5 6 7

29- Yoğun rekabet, yeni iş alanları yaratmaktan çok, banka içinde baskı yaratıyor.

1 2 3 4 5 6 7

30- Başlıca rakiplerimiz, yeni müşteriler kazanmak amacıyla, muhtemelen tutamayacakları sözler veriyorlar.

1 2 3 4 5 6 7

APPENDIX F

THE SERVQUAL SCORES FOR MALTEPE BRANCH

Perceptions and Expectations About the Tangibles Dimension at Maltepe Branch

Respondents:	Perception 1	Expectation 1	SCORE 1	Perception 2	Expectation 2	SCORE 2	Perception 3	Expectation 3	SCORE 3	Perception 4	Expectation 4	SCORE 4	TANGIBLES SCORE									
1	2	2	0	7	7	0	2	2	0	2	2	0	0									
2	6	7	-1	4	7	-3	7	7	0	6	7	-1	-1.25									
3	6	7	-1	6	7	-1	7	7	0	7	7	0	-0.5									
4	5	7	-2	4	7	-3	5	7	-2	4	7	-3	-2.5									
5	5	7	-2	5	7	-2	7	7	0	5	7	-2	-1.5									
6	7	7	0	5	7	-2	7	7	0	5	7	-2	-1									
7	6	7	-1	6	7	-1	6	7	-1	6	7	-1	-1									
8	6	7	-1	6	7	-1	7	7	0	7	5	2	0									
9	2	7	-5	2	7	-5	7	7	0	2	7	-5	-3.75									
10	5	7	-2	5	6	-1	3	4	-1	4	7	-3	-1.75									
11	5	7	-2	5	7	-2	7	7	0	6	7	-1	-1.25									
12	6	7	-1	5	7	-2	7	7	0	5	7	-2	-1.25									
13	6	7	-1	7	7	0	7	7	0	3	6	-3	-1									
14	6	6	0	6	6	0	6	7	-1	6	7	-1	-0.5									
15	4	7	-3	4	7	-3	7	7	0	5	7	-2	-2									
16	7	7	0	7	7	0	7	7	0	7	7	0	0									
17	4	5	-1	5	4	1	6	6	0	4	6	-2	-0.5									
18	7	7	0	7	6	1	7	6	1	7	6	1	0.75									
19	5	7	-2	5	7	-2	5	7	-2	6	4	2	-1									
20	5	7	-2	7	4	3	6	7	-1	4	3	1	0.25									
21	4	4	0	4	4	0	7	7	0	7	7	0	0									
22	5	7	-2	5	7	-2	7	7	0	5	7	-2	-1.5									
23	1	7	-6	1	7	-6	6	7	-1	3	7	-4	-4.25									
24	4	3	1	4	3	1	6	3	3	5	3	2	1.75									
25	5	7	-2	4	7	-3	6	7	-1	6	7	-1	-1.75									
AVERAGE SCORES:													-1.44			-1.32			-0.24			-1.08
TOTAL TANGIBLES SERVQUAL SCORE:																-1.02						
AVERAGE EXPECTATION SCORES:																6.4		6.36		6.44		6.16

Perceptions and Expectations About the Reliability Dimension at Maltepe Branch

Respondents:	Perception 5	Expectation 5	SCORE 5	Perception 6	Expectation 6	SCORE 6	Perception 7	Expectation 7	SCORE 7	Perception 8	Expectation 8	SCORE 8	Perception 9	Expectation 9	SCORE 9	RELIABILITY SCORE
1	2	3	-1	1	1	0	1	3	-2	2	7	-5	7	6	1	-1.4
2	7	7	0	7	7	0	7	7	0	7	7	0	7	7	0	0
3	7	7	0	7	7	0	7	7	0	7	7	0	7	7	0	0
4	4	7	-3	3	7	-4	4	7	-3	7	7	0	5	7	-2	-2.4
5	6	7	-1	7	7	0	6	7	-1	5	7	-2	6	7	-1	-1
6	7	7	0	7	7	0	7	7	0	7	7	0	7	7	0	0
7	7	7	0	7	7	0	5	7	-2	7	7	0	7	7	0	-0.4
8	7	7	0	7	7	0	7	7	0	7	7	0	7	7	0	0
9	4	7	-3	4	7	-3	1	7	-6	1	7	-6	7	7	0	-3.6
10	3	7	-4	4	7	-3	7	7	0	7	7	0	7	7	0	-1.4
11	7	7	0	7	7	0	7	7	0	7	5	2	7	7	0	0.4
12	7	7	0	7	7	0	7	7	0	7	7	0	7	7	0	0
13	4	7	-3	6	7	-1	7	7	0	5	1	4	6	7	-1	-0.2
14	6	7	-1	6	6	0	7	7	0	6	4	2	7	7	0	0.2
15	6	7	-1	7	7	0	7	7	0	6	7	-1	6	7	-1	-0.6
16	7	7	0	7	7	0	7	7	0	7	7	0	7	7	0	0
17	6	7	-1	7	5	2	6	5	1	6	5	1	6	7	-1	0.4
18	6	7	-1	7	7	0	7	6	1	7	7	0	7	7	0	0
19	2	5	-3	4	7	-3	7	7	0	1	5	-4	7	7	0	-2
20	5	7	-2	6	7	-1	7	1	6	6	1	5	7	7	0	1.6
21	7	7	0	7	7	0	7	7	0	7	7	0	7	7	0	0
22	4	7	-3	2	1	1	7	7	0	1	1	0	4	4	0	-0.4
23	4	7	-3	5	7	-2	4	7	-3	4	7	-3	4	7	-3	-2.8
24	6	7	-1	7	7	0	7	7	0	7	7	0	7	7	0	-0.2
25	5	2	3	6	2	4	5	5	0	4	4	0	1	1	0	1.4
AVERAGE SCORES:	-1.12					-0.4			-0.36			-0.28			-0.32	
TOTAL RELIABILITY SERVQUAL SCORE:																-0.5
AVERAGE EXPECTATION SCORES:																
	6.56			6.2			6.4			5.8			6.6			

Perceptions and Expectations About the Responsiveness Dimension at Maltepe Branch

Respondents:	Perception 10	Expectation 10	SCORE 10	Perception 11	Expectation 11	SCORE 11	Perception 12	Expectation 12	SCORE 12	Perception 13	Expectation 13	SCORE 13	RESPONSIVENESS SCORE
1	2	6	-4	1	6	-5	2	7	-5	2	7	-5	-4.75
2	7	7	0	7	7	0	7	7	0	7	7	0	0
3	7	7	0	7	7	0	7	7	0	7	7	0	0
4	4	7	-3	4	7	-3	4	7	-3	5	7	-2	-2.75
5	6	7	-1	6	7	-1	7	7	0	6	7	-1	-0.75
6	7	7	0	7	7	0	7	7	0	4	7	-3	-0.75
7	7	7	0	7	7	0	7	7	0	3	1	2	0.5
8	7	7	0	7	7	0	7	7	0	7	7	0	0
9	7	7	0	4	7	-3	4	7	-3	4	7	-3	-2.25
10	3	5	-2	2	7	-5	7	7	0	4	7	-3	-2.5
11	7	7	0	7	7	0	7	7	0	7	7	0	0
12	7	7	0	7	7	0	7	7	0	7	7	0	0
13	6	1	5	7	7	0	7	7	0	2	3	-1	1
14	7	4	3	6	7	-1	6	7	-1	5	7	-2	-0.25
15	7	7	0	7	7	0	7	7	0	7	7	0	0
16	7	7	0	7	7	0	7	7	0	7	7	0	0
17	7	6	1	5	4	1	6	6	0	4	6	-2	0
18	7	7	0	7	7	0	7	7	0	7	6	1	0.25
19	1	7	-6	4	5	-1	7	6	1	5	7	-2	-2
20	4	3	1	6	7	-1	6	3	3	3	4	-1	0.5
21	7	7	0	7	7	0	7	7	0	7	7	0	0
22	2	2	0	6	6	0	7	6	1	7	1	6	1.75
23	4	7	-3	5	7	-2	5	7	-2	6	7	-1	-2
24	7	7	0	7	7	0	7	7	0	7	7	0	0
25	3	3	0	6	3	3	5	5	0	6	4	2	1.25
AVERAGE SCORES:			-0.36			-0.72			-0.36			-0.6	
TOTAL RESPONSIVENESS SERVQUAL SCORE:													-0.51
AVERAGE EXPECTATION SCORES:													
		5.96		6.56			6.64			6.04			

Perceptions and Expectations About the Assurance Dimension at Maltepe Branch

Respondents:	Perception 14	Expectation 14	SCORE 14	Perception 15	Expectation 15	SCORE 15	Perception 16	Expectation 16	SCORE 16	Perception 17	Expectation 17	SCORE 17	ASSURANCE SCORE
1	3	7	-4	3	7	-4	2	7	-5	2	7	-5	-4.5
2	7	7	0	7	7	0	7	7	0	7	7	0	0
3	7	7	0	7	7	0	7	7	0	7	7	0	0
4	5	7	-2	5	7	-2	5	7	-2	5	7	-2	-2
5	6	7	-1	6	7	-1	6	7	-1	6	7	-1	-1
6	7	7	0	7	7	0	7	7	0	6	7	-1	-0.25
7	7	7	0	7	7	0	7	7	0	6	7	-1	-0.25
8	7	7	0	7	7	0	7	7	0	7	7	0	0
9	4	7	-3	4	7	-3	7	7	0	7	7	0	-1.5
10	5	5	0	6	7	-1	7	6	1	6	7	-1	-0.25
11	7	7	0	7	7	0	7	7	0	7	7	0	0
12	7	7	0	7	7	0	7	7	0	7	7	0	0
13	2	7	-5	7	7	0	7	7	0	7	7	0	-1.25
14	7	6	1	7	6	1	6	7	-1	5	5	0	0.25
15	7	7	0	7	7	0	7	7	0	7	7	0	0
16	7	7	0	7	7	0	7	7	0	7	7	0	0
17	5	7	-2	5	6	-1	7	7	0	6	6	0	-0.75
18	7	7	0	7	7	0	7	7	0	7	7	0	0
19	7	7	0	7	6	1	7	7	0	7	7	0	0.25
20	6	7	-1	7	4	3	7	7	0	7	7	0	0.5
21	7	7	0	7	7	0	7	5	2	7	7	0	0.5
22	6	3	3	5	1	4	7	7	0	7	7	0	1.75
23	5	7	-2	5	7	-2	5	7	-2	5	7	-2	-2
24	7	7	0	7	7	0	7	7	0	6	7	-1	-0.25
25	5	3	2	6	4	2	5	6	-1	1	3	-2	0.25
AVERAGE SCORES:			-0.56			-0.12			-0.36			-0.64	
TOTAL ASSURANCE SERVQUAL SCORE:												-0.4	
AVERAGE EXPECTATION SCORES:													
	6.56			6.4			6.84			6.72			

Perceptions and Expectations About the Empathy Dimension at Maltepe Branch

Respondents:	Perception 18	Expectation 18	SCORE 18	Perception 19	Expectation 19	SCORE 19	Perception 20	Expectation 20	SCORE 20	Perception 21	Expectation 21	SCORE 21	Perception 22	Expectation 22	SCORE 22	EMPATHY SCORE
1	3	7	-4	2	7	-5	2	7	-5	2	7	-5	2	7	-5	-4.8
2	7	7	0	7	7	0	7	7	0	7	7	0	7	7	0	0
3	7	7	0	7	7	0	7	7	0	7	7	0	7	7	0	0
4	4	7	-3	5	7	-2	6	7	-1	5	7	-2	5	7	-2	-2
5	7	7	0	7	7	0	7	7	0	6	7	-1	6	7	-1	-0.4
6	7	7	0	7	7	0	7	7	0	7	7	0	7	7	0	0
7	7	7	0	7	7	0	7	7	0	7	7	0	7	7	0	0
8	7	7	0	7	7	0	7	7	0	7	7	0	7	7	0	0
9	4	7	-3	7	7	0	4	7	-3	4	7	-3	4	7	-3	-2.4
10	7	7	0	7	3	4	7	3	4	5	5	0	6	5	1	1.8
11	7	7	0	7	7	0	7	7	0	6	7	-1	7	7	0	-0.2
12	7	7	0	7	7	0	7	7	0	6	7	-1	7	7	0	-0.2
13	2	7	-5	7	7	0	2	6	-4	5	1	4	1	1	0	-1
14	7	7	0	7	7	0	6	6	0	6	6	0	6	5	1	0.2
15	7	7	0	7	7	0	7	7	0	7	7	0	6	7	-1	-0.2
16	7	7	0	7	7	0	7	7	0	7	7	0	7	7	0	0
17	6	6	0	7	7	0	7	5	2	5	5	0	5	6	-1	0.2
18	7	6	1	7	7	0	7	6	1	7	7	0	6	7	-1	0.2
19	4	6	-2	1	1	0	6	1	5	3	3	0	1	1	0	0.6
20	7	4	3	7	7	0	7	7	0	1	7	-6	4	1	3	0
21	7	5	2	5	6	-1	7	7	0	7	7	0	6	7	-1	0
22	5	2	3	7	1	6	7	1	6	2	1	1	1	2	-1	3
23	5	7	-2	5	7	-2	5	7	-2	5	7	-2	5	7	-2	-2
24	7	7	0	7	7	0	7	7	0	7	7	0	7	7	0	0
25	4	2	2	4	1	3	4	3	1	4	3	1	4	1	3	2
AVERAGE SCORES			-0.3			0.12			0.16			-0.6			-0.4	
TOTAL EMPATHY SERVQUAL SCORE:																-0.2
AVERAGE EXPECTATION SCORES:																
	6.28			6.08			6			6			5.64			

APPENDIX G

THE SERVQUAL SCORES FOR GAZIOSMANPASA BRANCH

Perceptions and Expectations About the Tangibles Dimension at GOP Branch

Respondents:	Perception 1	Expectation 1	SCORE 1	Perception 2	Expectation 2	SCORE 2	Perception 3	Expectation 3	SCORE 3	Perception 4	Expectation 4	SCORE 4	TANGIBLES SCORE
1	7	7	0	7	7	0	7	7	0	7	7	0	0
2	6	7	-1	6	7	-1	7	7	0	6	7	-1	-0.75
3	7	6	1	7	7	0	7	7	0	7	5	2	0.75
4	7	7	0	7	7	0	7	7	0	7	7	0	0
5	7	5	2	7	3	4	7	7	0	7	5	2	2
6	6	7	-1	6	7	-1	7	7	0	5	7	-2	-1
7	5	6	-1	5	6	-1	7	7	0	6	7	-1	-0.75
8	3	7	-4	5	7	-2	7	7	0	7	7	0	-1.5
9	4	7	-3	4	7	-3	7	7	0	6	7	-1	-1.75
10	7	7	0	7	7	0	7	7	0	7	7	0	0
11	4	6	-2	5	5	0	7	7	0	5	5	0	-0.5
12	5	7	-2	5	7	-2	5	5	0	6	6	0	-1
13	6	7	-1	6	7	-1	7	7	0	6	7	-1	-0.75
14	7	7	0	7	7	0	7	7	0	5	4	1	0.25
15	6	6	0	6	6	0	6	7	-1	6	6	0	-0.25
16	7	4	3	7	7	0	7	7	0	7	7	0	0.75
17	7	7	0	4	7	-3	7	7	0	5	7	-2	-1.25
18	6	5	1	6	5	1	7	6	1	5	6	-1	0.5
19	7	6	1	7	6	1	7	7	0	5	6	-1	0.25
20	1	1	0	6	4	2	7	7	0	7	4	3	1.25
21	6	7	-1	6	7	-1	7	7	0	7	7	0	-0.5
22	7	7	0	5	7	-2	7	7	0	6	7	-1	-0.75
23	6	7	-1	6	7	-1	6	7	-1	6	7	-1	-1
24	7	7	0	7	7	0	7	7	0	7	7	0	0
25	6	7	-1	6	7	-1	5	7	-2	5	5	0	-1
AVERAGE SCORES:			-0.4			-0.44			-0.12			-0.16	
TOTAL TANGIBLES SERVQUAL SCORE:													-0.28
AVERAGE EXPECTATIONS SCORES:													
	6.28			6.44			6.88			6.28			

Perceptions and Expectations About the Reliability Dimension at GOP Branch

Respondents:	Perception 5	Expectation 5	SCORE 5	Perception 6	Expectation 6	SCORE 6	Perception 7	Expectation 7	SCORE 7	Perception 8	Expectation 8	SCORE 8	Perception 9	Expectation 9	SCORE 9	RELIABILITY SCORE
1	7	7	0	7	7	0	7	7	0	7	7	0	7	7	0	0
2	7	7	0	7	7	0	7	7	0	7	4	3	7	7	0	0.6
3	4	7	-3	7	7	0	4	7	-3	4	7	-3	4	6	-2	-2.2
4	7	7	0	7	7	0	7	7	0	7	7	0	7	7	0	0
5	7	7	0	7	7	0	7	7	0	7	7	0	7	7	0	0
6	7	7	0	7	7	0	7	7	0	7	7	0	7	7	0	0
7	6	6	0	7	5	2	7	7	0	6	7	-1	6	6	0	0.2
8	7	7	0	7	7	0	7	7	0	7	7	0	7	7	0	0
9	7	7	0	7	7	0	7	7	0	7	7	0	7	7	0	0
10	7	7	0	7	7	0	7	7	0	7	7	0	7	7	0	0
11	7	7	0	7	7	0	6	7	-1	7	7	0	7	7	0	-0.2
12	4	7	-3	6	7	-1	4	7	-3	4	1	3	6	7	-1	-1
13	7	3	4	7	4	3	6	5	1	6	4	2	7	4	3	2.6
14	4	6	-2	5	5	0	4	4	0	6	7	-1	6	7	-1	-0.8
15	7	7	0	7	7	0	6	5	1	6	5	1	7	7	0	0.4
16	7	7	0	7	7	0	7	7	0	7	7	0	5	7	-2	-0.4
17	7	7	0	7	7	0	7	7	0	7	7	0	7	7	0	0
18	7	7	0	7	7	0	6	7	-1	7	6	1	7	6	1	0.2
19	7	7	0	7	7	0	7	6	1	7	7	0	7	7	0	0.2
20	4	5	-1	7	4	3	1	4	-3	4	4	0	4	4	0	-0.2
21	7	7	0	7	7	0	6	7	-1	7	6	1	7	6	1	0.2
22	7	7	0	7	7	0	7	7	0	7	7	0	7	7	0	0
23	6	7	-1	7	7	0	7	7	0	7	7	0	7	7	0	-0.2
24	7	7	0	7	7	0	7	7	0	7	7	0	7	7	0	0
25	7	7	0	7	7	0	6	5	1	7	7	0	4	7	-3	-0.4
AVERAGE SCORES			-0.2			0.28			-0.3			0.24			-0.2	
TOTAL RELIABILITY SERVQUAL SCORE:																0
AVERAGE EXPECTATIONS SCORES:																
	6.68			6.6			6.48			6.24			6.6			

Perceptions and Expectations About the Responsiveness Dimension at GOP Branch

Respondents:	Perception 10	Expectation 10	SCORE 10	Perception 11	Expectation 11	SCORE 11	Perception 12	Expectation 12	SCORE 12	Perception 13	Expectation 13	SCORE 13	RESPONSIVENESS SCORE
1	7	6	1	7	7	0	7	7	0	7	7	0	0.25
2	7	4	3	7	7	0	7	7	0	7	7	0	0.75
3	4	6	-2	6	5	1	6	7	-1	4	5	-1	-0.75
4	7	7	0	7	7	0	7	7	0	7	7	0	0
5	5	7	-2	6	7	-1	7	7	0	5	7	-2	-1.25
6	7	7	0	7	7	0	7	7	0	7	7	0	0
7	7	6	1	6	7	-1	5	6	-1	3	7	-4	-1.25
8	7	7	0	7	7	0	7	7	0	7	5	2	0.5
9	7	7	0	7	7	0	7	7	0	7	7	0	0
10	7	7	0	7	7	0	7	7	0	5	3	2	0.5
11	7	7	0	6	7	-1	7	7	0	7	7	0	-0.25
12	6	5	1	5	7	-2	5	7	-2	4	1	3	0
13	7	5	2	7	4	3	7	4	3	6	3	3	2.75
14	7	4	3	6	7	-1	7	6	1	7	4	3	1.5
15	7	7	0	7	7	0	7	7	0	7	6	1	0.25
16	7	7	0	7	7	0	7	7	0	7	5	2	0.5
17	7	7	0	7	7	0	7	7	0	7	7	0	0
18	6	6	0	7	6	1	7	6	1	6	4	2	1
19	7	5	2	7	7	0	7	7	0	7	5	2	1
20	7	4	3	7	4	3	7	4	3	5	5	0	2.25
21	7	7	0	7	7	0	7	7	0	6	6	0	0
22	7	7	0	7	7	0	7	7	0	7	7	0	0
23	7	7	0	7	7	0	7	7	0	6	7	-1	-0.25
24	7	7	0	7	7	0	7	7	0	7	5	2	0.5
25	7	4	3	7	5	2	7	7	0	4	7	-3	0.5
AVERAGE SCORES:			0.6			0.16			0.16			0.44	
TOTAL RESPONSIVENESS SERVQUAL SCORE:													0.34
AVERAGE EXPECTATIONS SCORES:													
	6.12			6.56			6.64			5.64			

Perceptions and Expectations About the Assurance Dimension at GOP Branch

Respondents:	Perception 14	Expectation 14	SCORE 14	Perception 15	Expectation 15	SCORE 15	Perception 16	Expectation 16	SCORE 16	Perception 17	Expectation 17	SCORE 17	ASSURANCE SCORE
1	7	7	0	7	7	0	7	7	0	7	7	0	0
2	7	7	0	7	7	0	7	7	0	7	7	0	0
3	7	7	0	7	7	0	7	7	0	4	5	-1	-0.25
4	7	7	0	7	7	0	7	7	0	7	7	0	0
5	7	7	0	7	7	0	7	7	0	7	7	0	0
6	7	7	0	7	7	0	7	7	0	7	7	0	0
7	7	6	1	7	7	0	7	6	1	7	6	1	0.75
8	7	7	0	7	7	0	7	7	0	7	7	0	0
9	7	7	0	7	7	0	7	7	0	7	7	0	0
10	7	7	0	7	7	0	7	7	0	7	7	0	0
11	7	7	0	7	7	0	7	7	0	7	7	0	0
12	5	7	-2	4	5	-1	6	5	1	6	7	-1	-0.75
13	6	4	2	7	5	2	7	4	3	7	4	3	2.5
14	7	7	0	7	7	0	5	7	-2	6	7	-1	-0.75
15	7	7	0	7	7	0	7	6	1	6	7	-1	0
16	7	7	0	7	7	0	7	7	0	7	6	1	0.25
17	7	7	0	7	7	0	7	7	0	7	7	0	0
18	7	6	1	7	6	1	7	6	1	6	7	-1	0.5
19	7	7	0	7	7	0	7	7	0	7	6	1	0.25
20	7	7	0	7	7	0	7	4	3	7	5	2	1.25
21	7	7	0	7	7	0	7	7	0	7	7	0	0
22	7	7	0	7	7	0	7	7	0	7	7	0	0
23	6	7	-1	6	7	-1	7	7	0	7	7	0	-0.5
24	7	7	0	7	7	0	7	7	0	7	7	0	0
25	6	7	-1	7	7	0	7	5	2	5	4	1	0.5
AVERAGE SCORES:			0			0.04			0.4			0.16	
TOTAL ASSURANCE SERVQUAL SCORE:													0.15
AVERAGE EXPECTATIONS SCORES:													
	6.8			6.8			6.48			6.48			

Perceptions and Expectations About the Empathy Dimension at GOP Branch

Respondents:	Perception 18	Expectation 18	SCORE 18	Perception 19	Expectation 19	SCORE 19	Perception 20	Expectation 20	SCORE 20	Perception 21	Expectation 21	SCORE 21	Perception 22	Expectation 22	SCORE 22	EMPATHY SCORE
1	7	18	-11	7	7	0	7	7	0	6	7	-1	7	7	0	-2.4
2	7	7	0	5	4	1	7	7	0	6	6	0	7	5	2	0.6
3	7	5	2	4	4	0	6	5	1	4	7	-3	4	5	-1	-0.2
4	7	7	0	7	7	0	7	7	0	7	7	0	7	7	0	0
5	7	7	0	7	7	0	7	7	0	7	7	0	7	7	0	0
6	7	7	0	7	7	0	7	7	0	7	7	0	7	7	0	1.4
7	6	6	0	6	6	0	6	6	0	4	4	0	4	6	-2	-0.4
8	7	4	3	7	7	0	7	7	0	7	7	0	7	7	0	0.6
9	7	7	0	7	7	0	7	7	0	7	7	0	7	7	0	0
10	7	7	0	7	3	4	7	5	2	5	2	3	7	5	2	2.2
11	7	7	0	5	7	-2	7	7	0	5	7	-2	7	7	0	-0.8
12	4	7	-3	5	5	0	4	7	-3	4	7	-3	4	4	0	-1.8
13	7	3	4	5	6	-1	4	3	1	5	2	3	4	3	1	1.6
14	4	7	-3	7	7	0	4	5	-1	4	4	0	4	3	1	-0.6
15	7	6	1	7	5	2	7	7	0	6	6	0	7	6	1	0.8
16	7	5	2	7	5	2	7	5	2	6	6	0	7	3	4	2
17	7	7	0	7	7	0	7	7	0	7	7	0	7	7	0	0
18	7	6	1	7	7	0	6	6	0	7	7	0	6	5	1	0.4
19	7	6	1	7	7	0	7	6	1	7	7	0	7	7	0	0.4
20	7	5	2	7	5	2	7	4	3	4	1	3	6	4	2	2.4
21	7	7	0	7	7	0	7	7	0	7	7	0	7	6	1	0.2
22	7	7	0	7	6	1	7	6	1	7	7	0	7	4	3	1
23	7	7	0	7	7	0	7	7	0	7	7	0	7	7	0	0
24	7	7	0	7	7	0	7	7	0	7	7	0	7	7	0	0
25	7	4	3	5	5	0	7	5	2	3	1	2	7	3	4	2.2
AVERAGE SCORES			0.08			0.36			0.36			0.36			0.76	
TOTAL EMPATHY SERVQUAL SCORE:																0.38

APPENDIX H

THE GAP 1 SCORES FOR MALTEPE BRANCH

APPENDIX I

THE GAP 1 SCORES FOR GAZIOSMANPASA BRANCH

APPENDIX J

THE GAP 2 SCORES OBTAINED AT MALTEPE AND GOP BRANCHES

GAP 2 Scores at Maltepe Branch

	Respondents:	Respondent 1:	Respondent 2:	Respondent 3:	Respondent 4:	Respondent 5:	Respondent 6:	Respondent 7:	Respondent 8:	Respondent 9:	Respondent 10:	AVERAGE:
TANGIBLES:		7	7	7	7	6	7	6	6	5	7	6.50
RELIABILITY:		7	5	6	7	7	7	6	0	7	7	5.90
RESPONSIVENESS:		7	7	7	7	7	7	6	6	7	7	6.80
ASSURANCE:		7	0	7	7	6	7	7	0	7	5	5.30
EMPATHY:		7	7	7	7	6	7	7	0	7	4	5.90
TOTAL SCORE FOR GAP 2:												6.08

GAP 2 Scores at GOP Branch

	Respondents:	Respondent 1:	Respondent 2:	Respondent 3:	Respondent 4:	Respondent 5:	Respondent 6:	Respondent 7:	Respondent 8:	AVERAGE:
TANGIBLES:		5	7	7	5	7	7	7	7	6.50
RELIABILITY:		6	7	6	7	7	6	7	7	6.63
RESPONSIVENESS:		7	7	7	7	7	7	7	7	7.00
ASSURANCE:		5	6	7	7	7	7	6	7	6.50
EMPATHY:		7	6	7	7	7	7	6	4	6.38
TOTAL SCORE FOR GAP 2:										6.6

APPENDIX K

THE GAP 3 SCORES OBTAINED AT MALTEPE AND GOP BRANCHES

GAP 3 Scores at Maltepe Branch

Respondents:	Respondent 1:	Respondent 2:	Respondent 3:	Respondent 4:	Respondent 5:	Respondent 6:	Respondent 7:	Respondent 8:	Respondent 9:	Respondent 10:	AVERAGE:
TANGIBLES:	6	7	7	5	6	5	6	6	7	3	5.80
RELIABILITY:	5	6	6	5	6	5	7	6	6	5	5.70
RESPONSIVENESS:	6	5	7	7	7	7	7	5	7	7	6.50
ASSURANCE:	6	5	7	5	7	7	7	6	7	4	6.10
EMPATHY:	7	6	7	5	7	7	7	6	7	4	6.30
TOTAL SCORE FOR GAP 3:											6.08

GAP 3 Scores at GOP Branch

	Respondents:	Respondent 1:	Respondent 2:	Respondent 3:	Respondent 4:	Respondent 5:	Respondent 6:	Respondent 7:	Respondent 8:	AVERAGE:
TANGIBLES:		6	7	5	4	7	6	7	7	6.13
RELIABILITY:		6	6	7	6	6	6	7	6	6.25
RESPONSIVENESS:		6	5	7	7	6	6	7	6	6.25
ASSURANCE:		5	5	7	6	6	6	6	6	5.88
EMPATHY:		6	6	7	6	6	6	6	5	6.00
TOTAL SCORE FOR GAP 3:										6.1

APPENDIX L

THE GAP 4 SCORES OBTAINED AT MALTEPE AND GOP BRANCHES

GAP 4 Scores at GOP Branch

	Respondents:	Respondent 1:	Respondent 2:	Respondent 3:	Respondent 4:	Respondent 5:	Respondent 6:	Respondent 7:	Respondent 8:	AVERAGE:
TANGIBLES:		6	7	7	5	6	6	7	7	6.38
RELIABILITY:		6	5	6	6	6	6	6	7	6.00
RESPONSIVENESS:		5	4	7	6	7	6	7	7	6.13
ASSURANCE:		5	6	7	6	6	6	6	7	6.13
EMPATHY:		6	6	7	6	6	6	6	7	6.25
TOTAL SCORE FOR GAP 4:										6.18

APPENDIX M

THE GAP 1 ANTECEDENT SCORES AT MALTEPE AND GOP BRANCHES

Antecedents of GAP 1 at Maltepe Branch: Marketing Research Orientation

Respondents:	Respondent 1:	Respondent 2:	Respondent 3:	Respondent 4:	Respondent 5:	Respondent 6:	Respondent 7:	Respondent 8:	Respondent 9:	Respondent 10:	AVERAGE:
Statement 1:	6	5	7	4	6	6	6	6	7	7	6
Statement 2:	6	3	2	3	7	7	6	4	7	7	5.2
Statement 3:	6	6	6	5	6	4	6	5	7	7	5.8
Statement 4:	7	6	3	7	7	7	7	2	7	7	6
MARKETING RESEARCH ORIENTATION SCORE:											5.75

Antecedents of GAP 1 at Maltepe Branch: Upward Communication and Levels of Management

Respondents:	Respondent 1:	Respondent 2:	Respondent 3:	Respondent 4:	Respondent 5:	Respondent 6:	Respondent 7:	Respondent 8:	Respondent 9:	Respondent 10:	AVERAGE:
Statement 5:	7	3	7	7	7	7	7	6	5	7	6.3
Statement 6:	7	3	2	7	7	7	7	5	7	4	5.6
Statement 7:	7	5	7	4	5	7	7	5	6	7	6
Statement 8:	7	3	2	4	3	6	4	5	2	7	4.3
UPWARD COMMUNICATION SCORE:											5.55
Statement 9:	7	1	1	4	7	2	6	5	2	3	3.8
LEVELS OF MANAGEMENT SCORE:											3.8

Antecedents of GAP 1 at GOP Branch: Marketing Research Orientation

Respondents:	Respondent 1:	Respondent 2:	Respondent 3:	Respondent 4:	Respondent 5:	Respondent 6:	Respondent 7:	Respondent 8:	AVERAGE:
Statement 1:	5	6	6	5	6	5	5	7	5.63
Statement 2:	7	7	3	3	6	2	7	7	5.25
Statement 3:	3	7	6	7	6	6	7	7	6.13
Statement 4:	7	7	7	4	7	7	7	7	6.63
MARKETING RESEARCH ORIENTATION SCORE:									5.91

Antecedents of GAP 1 at GOP Branch: Upward Communication and Levels of Management

Respondents:	Respondent 1:	Respondent 2:	Respondent 3:	Respondent 4:	Respondent 5:	Respondent 6:	Respondent 7:	Respondent 8:	AVERAGE:
Statement 5:	1	4	7	4	5	4	7	7	4.88
Statement 6:	7	1	7	4	1	1	1	7	3.63
Statement 7:	1	7	7	7	5	6	7	7	5.88
Statement 8:	1	4	3	7	3	2	7	5	4.00
UPWARD COMMUNICATION SCORE:									4.59
Statement 9:	1	7	1	6	3	4	7	5	4.25
LEVELS OF MANAGEMENT SCORE:									4.25

APPENDIX N

THE GAP 2 ANTECEDENT SCORES AT MALTEPE AND GOP BRANCHES

Antecedents of GAP 2 at Maltepe Branch: Management's Commitment to Service Quality and Goal Setting

Respondents:	Respondent 1:	Respondent 2:	Respondent 3:	Respondent 4:	Respondent 5:	Respondent 6:	Respondent 7:	Respondent 8:	Respondent 9:	Respondent 10:	AVERAGE:
Statement 10:	7	6	1	7	7	7	7	3	7	7	5.9
Statement 11:	7	7	7	7	7	7	7	6	7	4	6.6
Statement 12:	6	2	7	7	6	6	7	6	6	5	5.8
Statement 13:	7	7	7	7	7	7	7	6	6	7	6.8
MANAGEMENT'S COMMITMENT TO SERVICE QUALITY SCORE:											6.275
Statement 14:	7	7	7	4	7	7	7	5	7	7	6.5
Statement 15:	7	6	5	7	7	7	7	6	7	7	6.6
GOAL SETTING SCORE:											6.55

Antecedents of GAP 2 at Maltepe Branch: Task Standardization and Perception of Feasibility

Respondents:	Respondent 1:	Respondent 2:	Respondent 3:	Respondent 4:	Respondent 5:	Respondent 6:	Respondent 7:	Respondent 8:	Respondent 9:	Respondent 10:	AVERAGE:
Statement 16:	7	6	6	7	7	7	7	6	7	7	6.7
Statement 17:	7	7	6	5	7	7	7	6	7	7	6.6
TASK STANDARDIZATION SCORE:											6.65
Statement 18:	7	5	6	7	7	7	7	6	7	7	6.6
Statement 19:	6	3	2	7	7	7	3	2	7	4	4.8
Statement 20:	6	6	6	7	7	7	7	5	7	7	6.5
PERCEPTION OF FEASIBILITY SCORE:											5.97

Antecedents of GAP 2 at GOP Branch: Management's Commitment to Service Quality and Goal Setting

Respondents:	Respondent 1:	Respondent 2:	Respondent 3:	Respondent 4:	Respondent 5:	Respondent 6:	Respondent 7:	Respondent 8:	AVERAGE:
Statement 10:	6	7	4	7	7	6	7	7	6.375
Statement 11:	7	7	3	7	7	6	7	7	6.375
Statement 12:	5	7	4	6	6	6	7	7	6
Statement 13:	1	2	3	3	1	2	1	1	1.75
MANAGEMENT'S COMMITMENT TO SERVICE QUALITY SCORE:									5.125
Statement 14:	2	7	7	7	6	6	7	7	6.125
Statement 15:	7	7	4	7	7	7	7	7	6.625
GOAL SETTING SCORE:									6.375

Antecedents of GAP 2 at GOP Branch: Task Standardization and Perception of Feasibility

Respondents:	Respondent 1:	Respondent 2:	Respondent 3:	Respondent 4:	Respondent 5:	Respondent 6:	Respondent 7:	Respondent 8:	AVERAGE:
Statement 16:	7	7	7	7	5	7	7	7	6.75
Statement 17:	7	7	7	7	7	7	7	7	7.00
TASK STANDARDIZATION SCORE:									6.88
Statement 18:	3	5	6	7	6	7	7	7	6.00
Statement 19:	7	7	3	7	7	7	7	7	6.50
Statement 20:	4	7	5	7	7	7	7	7	6.38
PERCEPTION OF FEASIBILITY SCORE:									6.29

APPENDIX O

THE GAP 3 ANTECEDENT SCORES AT MALTEPE AND GOP BRANCHES

Antecedents of GAP 3 at Maltepe Branch: Teamwork, Employee-Job Fit and Technology-Job Fit

Respondents:	Respondent 1:	Respondent 2:	Respondent 3:	Respondent 4:	Respondent 5:	Respondent 6:	Respondent 7:	Respondent 8:	Respondent 9:	Respondent 10:	AVERAGE:
Statement 1:	7	6	6	5	5	7	5	6	7	5	5.9
Statement 2:	6	6	5	6	6	7	6	6	7	4	5.9
Statement 3:	7	6	6	6	7	7	7	7	7	7	6.7
Statement 4:	7	5	5	7	7	7	6	5	7	2	5.8
Statement 5:	7	6	6	7	7	6	6	4	6	6	6.1
TEAMWORK SCORE:											6.08
Statement 6:	6	5	5	7	7	7	3	6	7	2	5.5
Statement 7:	7	6	6	6	7	7	6	6	7	7	6.5
EMPLOYEE-JOB FIT SCORE:											6
Statement 8:	7	5	6	7	7	7	4	6	7	2	5.8
TECHNOLOGY-JOB FIT SCORE:											5.8

Antecedents of GAP 3: Perceived Control and Supervisory Control Systems

Respondents:	Respondent 1:	Respondent 2:	Respondent 3:	Respondent 4:	Respondent 5:	Respondent 6:	Respondent 7:	Respondent 8:	Respondent 9:	Respondent 10:	AVERAGE:
Statement 9:	5	1	2	5	7	6	6	3	7	1	4.3
Statement 10:	7	6	6	5	7	7	5	6	5	3	5.7
Statement 11:	3	1	2	4	3	7	2	1	3	1	2.7
Statement 12:	5	1	2	4	7	7	2	3	3	7	4.1
PERCEIVED CONTROL SCORE:											4.2
Statement 13:	6	7	6	4	7	7	7	6	7	7	6.4
Statement 14:	6	1	2	1	1	1	6	4	2	7	3.1
Statement 15:	6	1	7	1	5	1	7	4	1	3	3.6
SUPERVISORY CONTROL SYSTEMS SCORE:											3.28

Antecedents of GAP 3 at Maltepe Branch: Role Conflict and Role Ambiguity at Maltepe Branch

Respondents:	Respondent 1:	Respondent 2:	Respondent 3:	Respondent 4:	Respondent 5:	Respondent 6:	Respondent 7:	Respondent 8:	Respondent 9:	Respondent 10:	AVERAGE:
Statement 16:	6	3	1	7	7	7	6	5	7	1	5
Statement 17:	4	5	1	7	7	7	6	4	7	1	4.9
Statement 18:	6	6	7	4	6	7	4	5	1	5	5.1
Statement 19:	5	5	7	4	7	7	4	6	4	7	5.6
ROLE CONFLICT SCORE:											5.15
Statement 20:	6	6	6	7	7	7	7	5	7	7	6.5
Statement 21:	5	3	3	6	7	7	6	5	7	1	5
Statement 22:	6	7	6	5	6	7	5	6	7	3	5.8
Statement 23:	7	7	4	1	5	7	5	5	7	7	5.5
Statement 24:	6	7	1	7	3	7	6	2	4	7	5
ROLE AMBIGUITY SCORE:											5.56

cedents of GAP 3 at GOP Branch: Teamwork, Employee-Job Fit and Technology-Job Fit

Respondents:	Respondent 1:	Respondent 2:	Respondent 3:	Respondent 4:	Respondent 5:	Respondent 6:	Respondent 7:	Respondent 8:	AVERAGE:
Statement 1:	5	7	1	6	7	7	7	7	5.88
Statement 2:	6	5	6	6	6	7	7	7	6.25
Statement 3:	7	7	6	6	6	6	7	7	6.5
Statement 4:	7	7	5	6	6	6	7	7	6.38
Statement 5:	1	3	6	4	5	6	7	7	4.88
TEAMWORK SCORE:									5.98
Statement 6:	3	5	7	6	5	6	7	7	5.75
Statement 7:	6	5	7	6	5	6	5	7	5.88
EMPLOYEE-JOB FIT SCORE:									5.81
Statement 8:	4	1	4	5	6	6	7	7	5
TECHNOLOGY-JOB FIT SCORE:									5

Antecedents of GAP 3 at GOP Branch: Perceived Control and Supervisory Control Systems

Respondents:	Respondent 1:	Respondent 2:	Respondent 3:	Respondent 4:	Respondent 5:	Respondent 6:	Respondent 7:	Respondent 8:	AVERAGE:
Statement 9:	2	5	7	5	1	7	7	6	5.00
Statement 10:	4	4	5	5	5	2	7	6	4.75
Statement 11:	1	7	1	1	1	2	7	6	3.25
Statement 12:	7	3	2	5	3	6	7	5	4.75
PERCEIVED CONTROL SCORE:									4.44
Statement 13:	7	7	1	6	7	2	7	7	5.50
Statement 14:	5	7	7	6	6	6	7	1	5.63
Statement 15:	2	7	1	6	6	3	7	7	4.88
SUPERVISORY CONTROL SYSTEMS SCORE:									4.00

Antecedents of GAP 3 at GOP Branch: Role Conflict and Role Ambiguity

Respondents:	Respondent 1:	Respondent 2:	Respondent 3:	Respondent 4:	Respondent 5:	Respondent 6:	Respondent 7:	Respondent 8:	AVERAGE:
Statement 16:	4	7	3	2	1	4	7	7	4.375
Statement 17:	5	6	7	5	2	6	7	7	5.625
Statement 18:	1	5	3	6	6	6	1	7	4.375
Statement 19:	2	5	1	6	6	6	3	7	4.5
ROLE CONFLICT SCORE:									4.719
Statement 20:	2	6	7	7	7	6	7	7	6.125
Statement 21:	7	7	7	6	7	1	7	7	6.125
Statement 22:	7	6	7	6	7	7	7	7	6.75
Statement 23:	7	2	1	6	6	6	7	7	5.25
Statement 24:	6	7	2	3	6	3	7	6	5
ROLE AMBIGUITY SCORE:									5.85

APPENDIX P

THE GAP 4 ANTECEDENT SCORES AT MALTEPE AND GOP BRANCHES

Antecedents of GAP 4 at Maltepe Branch: Horizontal Communication and Propensity to Overpromise at Maltepe Branch

Respondents:	Respondent 1:	Respondent 2:	Respondent 3:	Respondent 4:	Respondent 5:	Respondent 6:	Respondent 7:	Respondent 8:	Respondent 9:	Respondent 10:	AVERAGE:
Statement 25:	3	7	1	3	5	1	6	3	1	1	3.1
Statement 26:	5	7	1	4	5	7	6	5	1	7	4.8
Statement 27:	7	7	6	4	5	7	7	6	7	1	5.7
Statement 28:	7	7	6	7	1	7	7	6	6	7	6.1
HORIZONTAL COMMUNICATION SCORE:											4.93
Statement 29:	3	1	3	4	5	7	3	2	1	1	3
Statement 30:	1	2	2	4	5	1	2	3	3	1	2.4
PROPENSITY TO OVERPROMISE SCORE:											2.7

Antecedents of GAP 4 at GOP Branch: Horizontal Communication and Propensity to Overpromise

Respondents:	Respondent 1:	Respondent 2:	Respondent 3:	Respondent 4:	Respondent 5:	Respondent 6:	Respondent 7:	Respondent 8:	AVERAGE:
Statement 25:	2	2	1	1	5	1	1	3	2
Statement 26:	6	7	4	6	2	5	7	4	5.125
Statement 27:	4	5	7	6	6	2	1	7	4.75
Statement 28:	6	2	1	6	7	4	1	7	4.25
HORIZONTAL COMMUNICATION SCORE:									4.031
Statement 29:	6	7	7	4	7	4	7	7	6.125
Statement 30:	4	3	7	4	7	7	6	2	5
PROPENSITY TO OVERPROMISE SCORE:									5.563

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