

The Factors Influencing the High Quality Service Environment in the Private Sector Banks in Sri Lanka

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Abstract- The physical service environment plays an important role in shaping the service experience and delivering customer satisfaction. High quality service environment can influence critical customer relationship goals from the initial attraction of the customers through retention and even enhancement of relationship. It is important to identify how the service environment ties up into customer's perception. This indicates the need of understanding staff expectations and perceptions as the first step in achieving organizational performance. Generally, all customers and staff wish to work or obtain services within a high quality environment.

Customers frequently use service environment as an important quality proxy and firms take great pains to signal quality and to portray the design image. Thus, the bank environment has to be geared towards facilitating both the utilitarian and hedonic desires of a customer. Traditionally, researches have studied the effect of service environment on cognitive evaluations of customers. These cognitive evaluations include perceived service quality, perceived reliability, and perceived reputation. This study broadens the scope of bank environment research to affective evaluation as well. The main purpose of the study is to examine the role of bank environment on customer's internal evaluations which constitute both utilitarian and hedonic evaluation, and how these evaluations lead to the customer's judgment of overall service environmental value. Also, for some customers the primary drivers of value will be utilitarian benefits whereas for others they are hedonic benefits. Customer's banking motivation was identified as the moderating factor in the model.

Data were collected mainly by administering a questionnaire. Sample size of 120 respondents was used for the study. Random sampling method was used to determine the sample. Bank managers were asked to volunteer their participation in collecting data. Response rate for the questionnaire is 96%. Based on the analysis of customer's responses, it is clear that the customers are interested in the physical appearance of the service organization. (Mean: 3.7522, SD: 0.49053, n:50 and significance 99%). Also, the result indicates that ambience is also an influencing factor in case of quality service environment. (Mean: 3.4900, SD: 0.55949, n: 100 and significance 99%). Further, it has been proved by the respondents that customers expect social cues in a high quality service environment. (Mean: 3.3845, SD: 0.50341, N: 100 and significance 99%). Moreover, the factors such as parking light, air condition and color scheme were identified as the factors that largely contribute to have a high quality service environment.

Index Terms- ambience, Quality perception, Perceived reliability, Environmental value, in- house designing.

I. INTRODUCTION

T1.1 Background of the Study

The customer is the key to success of an organization. Hence it is noteworthy to make special concentration on customer's views and behavioral aspect in designing the service rendered by any organization. Besides, in shaping and reshaping the service experiences and delivering satisfaction to customers, an attempt must be made on physical environment which plays a vital role in getting customer satisfied. High quality service environment can influence critical customer relationship goal from the initial attraction of the customers through retention and even enhancement of relationship. In this context, really it is worthwhile to verify the way of trying up customer's perception as well as cognition to the service environment in an organization. In achieving organizational prosperity at first getting understanding of staff expectations and their perception and cognitive nature is almost required and essential. In general not only the customers but also employees would prefer to deal with a high quality service atmosphere.

Customers frequently use environment as an important quality proxy and firm take great pains to signal quality to portray the desired image. Thus the bank environment has to be geared toward facilitating both the utilitarian and hedonic desires of customers. Traditionally researchers have studied the effect of service environment on cognitive evaluations include perceived service quality, perceived reliability, and perceived reputation.

Put in the simplest terms, services are deeds, processes and performances. Our opening vignette illustrates what is meant by this definition. The services offered by IBM are not tangible things that can be touched, seen and felt, but rather are intangible deeds and performances. To be concrete, IBM offers repair and maintenance service for its equipment, consulting service for IT and e-commerce applications, training service, web designing and hosting, and other services. These services may include a final tangible report, a website or in the case of training, tangible instructional materials. But for the most part, the entire service is represented to the client through problem analysis activities, meeting with the clients, follow-up calls, and reporting a series of deeds, processes and performance. Similarly, the core offering of hospitals, hotels, banks and utilities comprise primary deeds and actions performed for customers. The variety of definitions can often explain the describing industries that comprise the service sector of the economy.

Customer service is critical aspect of what we mean by “service”. Customer service is the service provided in support of a company’s core products. Companies typically do not charge for customer service. Customer service can occur on-site (as where a retail employee help a customer find a desired item or answers a question) or it can occur over the phone or via the internet. Many companies operate customer service call centers, often around the clock. Quality customer service is essential to building customer relationships. It should not, however, be confused with the services provided for sale by the company.

Looking for the recent past, it is apparent how technology has been the basic force behind service innovations now taken for granted; automated service mail, interactive voice response systems, for machines, Automated Teller Machines and other common services were possible only because of new technologies. Just think how dramatically different the world would be without these basic technology services.

Most recently, people have seen the explosion of the internet, resulting in a host of new services and established companies find that internet provides a way to offer new services as well.

Many new technology services are on the horizon. Already many cars are equipped with map and routing software that direct drivers to specific locations. In the future, in car systems may provide recommendations for shopping by informing drivers when they are within a certain number of miles of their preferred retailer. On a road trip, the system may provide weather forecasts and warnings, and when it is time to stop for the right, the car’s system could book a room at a nearby hotel, recommended a restaurant and make dinner reservations.

In addition providing opportunities for new service offerings, technology is providing vehicles for delivering existing services in more accessible, convenient, productive ways. Technology facilitates basic customer service functions (bill paying, questions, checking account records, tracking orders), transactions (both retail and business-to- business) and learning or information seeking. Technology spotlight traces how, through history, evolving technologies have changed customer service forever. Companies have moves from face-to face service to telephone based service to widespread use of interactive voice response systems to internet based customer service and now to wireless service. Interestingly, many companies are coming full circle and now offer human contact as the ultimate from of customer service.

Technology also facilitates transactions by offering a direct vehicle for making purchases. Technology enables both customers and employees to be more effective in getting and providing service. Through self-service technologies, customer can serve themselves more effectively via online banking, customers can access their accounts, check balances apply for loans shift money among accounts and take care of just about any banking need they might have all without the assistants of the bank employees. These online banking services are just one example of the types of self-service technologies that are proliferating across industries.

For employees, technology can provide tremendous support in making them more efficient and effective in delivering service. Customer relationship management and sales support software are broad categories of technology than can aid frontline

employees in providing better service. By having immediate access to information about their product and service offerings as well as about particular customers, employees are better able to serve them. This type of information allows employees to customize service to fit the customer’s needs. They can also be much more efficient and timely than in the old days when most customer and product information was in paper files or in the heads of sales and customer service representatives.

Another role that customers can play in services co-creations and delivery is that of contribution to their own satisfaction and the ultimate quality of the services they receive. Customers may care little that have increased the productivity of the organization through their participation, but they likely care a great deal about whether their needs are fulfilled. Effective customer participation can increase the likelihood that needs are met and that the benefits the customer participation; in these service; unless the customer perform their roles effectively, the desired service customers are not possible. Service depends upon expertise capacity, resource capacity, time capacity, economic rewards, psychic rewards, trust and control. The important thing to remember is that in many service scenarios customers can and often do choose to fully or partially produce the service themselves. Thus, in addition to recognizing that customers can be productive resources and co-creators of quality and value, organizations also need to recognize the customer’s role as a potential competitor.

1.1 Problem of the study

It is proven that in reviewing the service quality of different private banks there are certain differentiations in their service from bank to bank. Thus it has a problem here that due to what circumstances these differentiations take place in different service climates. In selecting the respective researchable area, private sector banks were mainly highlighted as it makes a large contribution to Sri Lankan economy today. When this sector was noted an attempt was made to identify the salient problem in this particular sector. For this purpose, though further attempt was made to make a preliminary data survey, unfortunately, it was unable to find out recorded data relevant to the nature of services provided by different private banks. So, it was intended to extend the preliminary data survey towards respective leading customers. In doing so, a pilot study with randomly selected respondents were made and through that survey, existing hidden problem was identified from the customers. Accordingly, it was defined that the salient problem relating to service rendered by private sector banks is heterogeneity of their service from bank to bank. In customers’ point of view, they say that qualities wise certain banks at moderate level while some are at low level. In particular, in house service is rather different from bank to bank. This is almost related to quality of service. Quality means fitness for use. That fitness is moderated by each bank. This is main shortcoming given by the customers. Accordingly, it was the focal problem of this study that due to what circumstances such an uneven service pattern is appeared in private sector banks in Sri Lanka.

1.3 OBJECTIVES OF THE STUDY

Objectives were set with two dimensions leading to principal objective and specific objectives.

1.3.1 Principal objective

To examine the role of banks environment on customers internal evaluation which constitute both utilitarian and hedonic evaluations.

1.3.2 Specific objectives

- To identify how these evaluations lead to the customers judgment on overall service environmental value.
- To identify the primary and other drivers of environment values.

1.4 SIGNIFICANCE OF THE STUDY

Much of the discussions about designing the service help to achieve organizational success due to the fact that customer is the active and vital component by which the dignity of an organization is specified. So applying behavioral concepts to enhance customer perception leads to equip with the keen competition emerging from the dynamic market domain. Thus, the degree of customer contact is particularly relevant to process design and internal environment design of banks and other service organizations. In this case customer becomes the central focus on the design of processes and interior climate as well. As this study focuses on the influencers which shape and reshape the environmental condition which affects highly the quality expected by the customers coming to the private banks it possesses a commercial validity as well as notional economic value. So it bears a lifelong significance.

With the introduction of the open economic policy in Sri Lanka, total economic structure was dramatically transformed and it results to emerge service sector service sector as vital and dominant sub system in the country. Accordingly, insurance, banking and other services revolutionarily changed and spread out all over the country with mix of both public and private sector services. Of them banking sector takes noticeable and great place. Banking system plays a vital and dominant role in the overall financial market. It can deviate economy optimistically or pessimistically because of its fuels to the economy to steer towards desired end. To smoothen the function of an economy as a prior requirement financial stability is needed. In this case, banking sector plays a decisive role. Thus, is noteworthy to make a consideration about this particular sector. Having taken this salient point into consideration, it was supposed to conduct a study along with the selected topic. Accordingly it is views here that this study would fill up any gap which might prevail due to lack of studies done so far in this connection. So this study would bear an invaluable significance.

Furthermore, this study addresses the problem of service offering patterns in different private banks. Addressing this kind of problem would fulfill the need of era. In that sense it is supposed that this study conveys a long living validity. Also, the finding and conclusion made under this study may help to respective bankers, policymakers, respective authorities, exiting

customers, potential customers, stakeholders and general public as a whole. Besides the recommendations made under this study would be great help to those who are interested to get a sound feed- back to get this particular sector developed. In considering all above situations this study bears a lifelong validity and significance.

1.5 HYPOTHESES OF THE STUDY

The overall study of conducted based on the following hypotheses.

H₁ – Design cues influence on high quality service environment.

H₂ - High quality service environment is determined by ambient cues.

H₃ - Delivery of high quality service environment is thoroughly influenced by social cues.

1.6 METHODOLOGY

1.6.1 Sources of data

As this study empirical in nature a great attempt was made to collect primary data which were gathered by administering a detailed questionnaire. Meanwhile certain secondary data were also associated when and where all over the survey.

1.6.2 Sample

For the convenience of analysis it was supposed to restrict the study to Hatton National Bank and the number of respondents selected was 120. For this purpose,

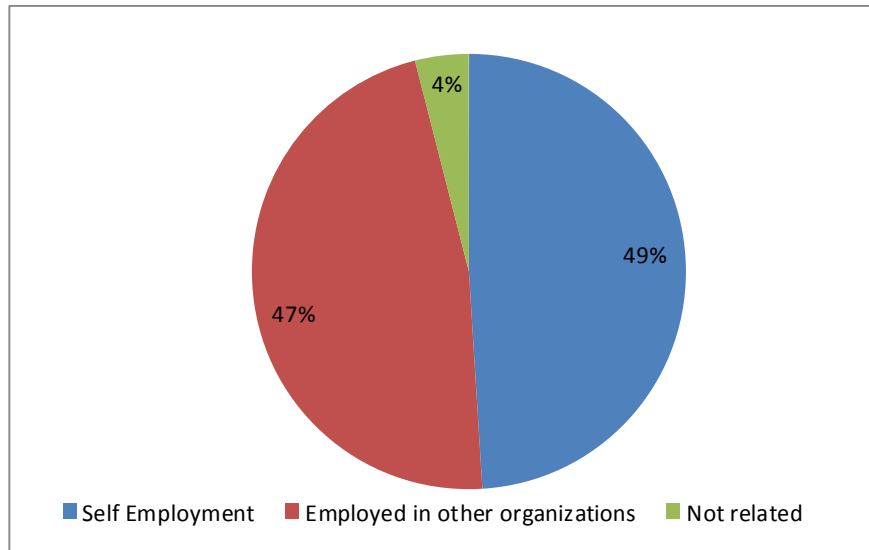
The technique random sample was employed. The respective sample population consisted of customers and managers were requested to volunteer their participation in collecting data. At the end, only 115 questionnaire answers were selected and due to the rejection 15 answers eventually 100 papers were selected for analysis.

1.6.3 Data presentation and analysis.

The unit measure employed to ranked data was derived from the Likert Scale having ranged value from 1 to 5. In order to secure the consistency of the analysis, mean values above 3.0 within which the evaluation of scale were either answered agree or strongly agree were concerned as high. Mean values below 3.0 were therefore concern as low. For the purpose of checking the reliability of questionnaire Cronbach's Alpha () was applied and ultimate outcomes were serially tabulated. And also the measurement of central tendencies and correlation analysis were applied here for presenting and analyzing data.

1.7 DATA PRESENTATION AND ANALYSIS

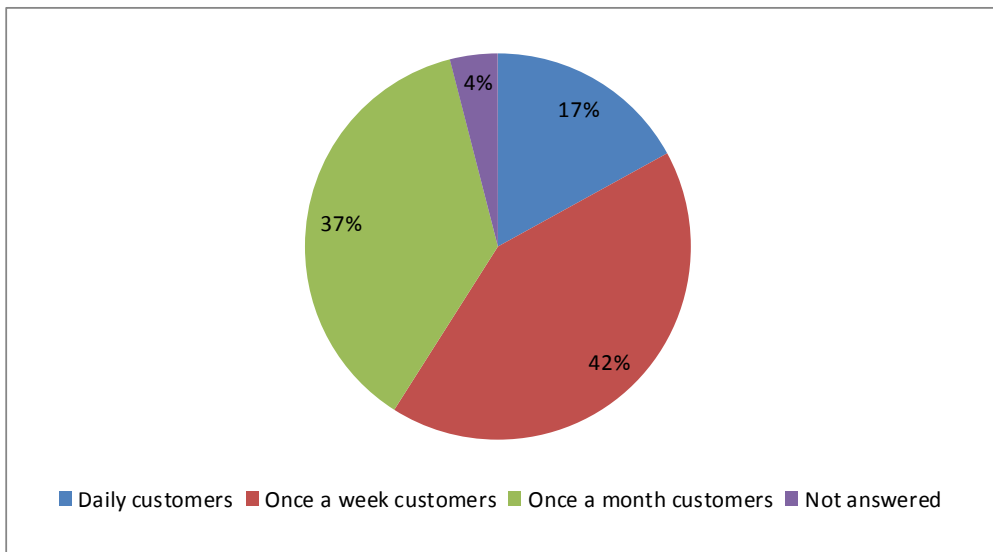
The following pie chart was constructed based on the data collected in respects of customer's occupation.



As indicated by the above chart it is notable that out of 100 respondent 49% are self-employed while 47% are employed in private and public sector organizations. And also 4% of the respondents did not reveal their occupation profile. In this case

the sample was not bias one and it was the population as it is represented both employed and unemployed respondents on comparable basis.

Customer frequency of banking



17% customers used to visit the bank daily and 42% and 37% once a week once a month respectively. The majority of the customers are pertaining to regular basis (Daily 17% + Once a week 37% = 54%)

1.8 RELIABILITY ANALYSIS OF THE QUESTIONNAIRE

The reliability of the questionnaire was tested by using Cronbach’s Alpha (Σ) and results were tabulated as indicated below. The questionnaire is reliable because Alpha () is ranging from 0.94 to 0.95.

Overall reliability of the questionnaire

Cronbach’s Alpha	NO. of Questions
0.940	66

It was found that the overall reliability of the questionnaire Cronbach's Alpha () is 0.940 (> 0.6) and it is at highly acceptable level. This gives a better assurance to prove the reliability of the questionnaire.

Reliability of the questionnaire – physical appearance improved branches.

Cronbach's Alpha	NO. of Questions
0.945	66

It was found further that the reliability of the questionnaire in physical appearance in improved branches Cronbach's Alpha () is 0.945 (> 0.6) and it is at highly acceptable level.

Reliability of the questionnaire – Branches physical appearance not improved.

Cronbach's Alpha	NO. of Questions
0.836	66

The reliability index, cronbach's Alpha, of the questionnaire in physical appearance in non-improved branches is 0.836 (>0.6) and it is at highly acceptable level.

1.9 TESTING THE VALIDITY OF THE QUESTIONNAIRE

Researchers check the validity of the questionnaire by using correlation analysis

Convergent validity

The following table consists of the information relevant to the correlation between the same sub variables and different sub variables. Among the independent variables of interests to the study, the sub variables on building exterior and building interior (r = 0.746, p < 0.01), Employee perception and customer

perception (r = 0.721, p < .01) are having very strong correlation and significantly related to each other.

Discriminate Validity

Building exterior and customer perception (r = .680, p < .01) are having very strong correlation and significantly related to each other.

1.10 TESTING HYPOTHESES

H₁ – Design cues influence on high quality service environment

Building exterior, parking, interior layout and signage are the elements considered to measure the design cues.

Design Cues

All branches (physical appearance improved and not improved)		Physical appearance improved branches		Physical; appearance not improved branches.	
Mean	Std. Deviation	Mean	Std. Deviation	Mean	Std. Deviation
3.3309	.61077	3.7522	0.49053	2.9096	.38843

Hypothesis H₁ – Effect of Design Cues

This hypothesis is relevant to the physical appearance of enhancing the customer perception for service environment. Building exterior, parking, interior layout, signage and finishing are considered as components of design cues. It was revealed that favorable design of a bank optimistically facilitates the efficiency for a customer. Also it was noted that the bank interior and exterior designs enable to capture customers. Layout and parking style strategically planned to facilitate the customer's arrivals.

H₂ – Ambient cues influence to provide high quality service environment

Light, air conditioners, sounds and music all together with color schemes were the elements considered to measure the ambient cues.

Hypothesis H₂ – Effect of Ambient Cues

Ambient Cues become the sensory cues in branch. Light, Air Conditioners, Sounds and music including the color schemes were the four components of ambiance considered in the study. The hypothesis presented in the section relates to the combined effect individual cues. Hypothesis H₂ states a positive relationship between favorable perception of ambient cues and customer satisfaction.

All branches (physical appearance improved and not improved)		Physical appearance improved branches		Physical; appearance not improved branches.	
Mean	Std. Deviation	Mean	Std. Deviation	Mean	Std. Deviation
3.4900	.55949	3.7183	0.52243	3.2617	.50311

H₃ – Social cues influence to provide high quality service environment

Employee’s perception, customer perception, service and employee uniforms were the elements considered to measure the social cues.

Social Cues

All branches (physical appearance improved and not improved)		Physical appearance improved branches		Physical; appearance not improved branches.	
Mean	Std. Deviation	Mean	Std. Deviation	Mean	Std. Deviation
3.3845	.50341	3.5408	0.56457	3.2283	.37874

Hypothesis: H₃ effect of social cues.

Social cues are sensory cues in employee perception, customer perception, service and employee uniforms were the four components of social considered in this study. The hypothesis presented in the section relates to the combined effect individual cues. Hypothesis H₃ states a positive relationship between favorable perception of social cues and customer.

1.11 ANALYSIS OF SUB FACTORS.

Design Cues

Mean and SD in all braches.

**Braches with Physical appearance improved & not improved
 (No. of participants 100)**

Sub Variables	Mean	Std. Deviation
Building exterior	2.9800	1.14574
Parking	4.2233	.59752
Interior layout	3.1162	.42360
Signage	3.2400	.78579
Furnishing	3.0950	.88009

Researchers found that customers are more concerned about the parking facilities. And also it was clear that the building exterior is less attractive to the customers with minimum mean and standard deviation.

Mean and SD physical appearance improved and not improved

Sub Variables	Physical appearance improved branches (No of respondents 50)		Physical appearance not improved branches (No of respondents 50)	
	Mean	Std. Deviation	Mean	Std. Deviation
Building exterior	3.6800	.89077	2.2800	.92670
Parking	4.3000	.56444	4.1467	.62510
Interior layout	3.3709	.41956	2.8615	.23258
Signage	3.6533	.71891	2.8267	.61809
Furnishing	3.7567	.58244	2.4333	.57637

Analysis shows that there is a notable difference in response between appearance in improved and non-improved branches. It was found that customer are more concern about building Exterior, signage, furnishing and interior layout and parking facility of the physical appearance in improved branches. Parking has been given the highest priority by both types of branches.

Ambient cues

Mean and SD in all branches

Branches with Physical appearance improved & not improved (No. of participants 100)

Sub Variables	Mean	Std. Deviation
Light	3.5067	.66747
Air Conditioner	3.7800	.60343
Sound and Music	3.3367	.78065
Color Scheme	3.2050	.91406

Researchers found customers are more concerned about the Light and Air conditioner of the service environment and have given less concern on color scheme. The standard deviation of the color scheme and sound and music is relatively high.

Mean and SD physical appearance improved or not improved

Sub Variables	Physical appearance improved branches (No of respondents 50)		Physical appearance not improved branches (No of respondents 50)	
	Mean	Std. Deviation	Mean	Std. Deviation
Light	3.8600	.55160	3.1533	.58403
Air Conditioner	3.8400	.68426	3.7200	.51004
Sound and Music	3.5867	.66517	3.0867	.81318
Color Scheme	3.8367	.58949	2.5733	.72544

Researchers found that mean value of Light, Air conditioner and sound & music are in both type of both branches are having a satisfactory level. Respondents from two types of branches are having different views in terms of light, color, scheme and sound & music.

Social Cues

Mean and SD in all branches

Branches with Physical appearance improved & not improved		(No. of participants 100)
Sub Variables	Mean	Std. Deviation
Employee perception	3.5710	.59559
Customer perception	3.1161	.60620
Service	3.3510	.42486
Employee uniforms	3.5000	.77525

It is evident through the analysis that all the factors are in moderate. Researchers found that customers are more concerned about the employee perception, their uniforms and the service provided.

Mean and SD physical appearance improved and not improved.

Sub Variables	Physical appearance improved branches (No of respondents 50)		Physical appearance not improved branches (No of respondents 50)	
	Mean	Std. Deviation	Mean	Std. Deviation
Employee perception	3.7048	.59086	3.4371	.57539
Customer perception	3.4163	.65212	2.8159	.36510
Service	3.4720	.45403	3.2300	.35871
Employee uniforms	3.5700	.88069	3.4300	.65473

The researchers found that the mean value of the employee perception, service and employee uniforms are in both types of branches having satisfactory level. However customer perception might be change with the physical appearance of the branches.

Correlation between variables.

		Design Cues	Ambient	Social
Design Cues	Pearson Correlation	1	.578**	.597**
	Sig. (2 - tailed)		.000	.000
	N	100	100	100
Ambient	Pearson Correlation	.578**	1	.687**
	Sig. (2 - tailed)	.000		.000
	N	100	100	100
Social	Pearson Correlation	.597**	.687**	1
	Sig. (2 - tailed)	.000	.000	
	N	100	100	100

** Correlation is significant at the 0.01 level (2 – tailed)

It was found that Correlation in Design cues, Ambient cues and social cues are at significant level.

Analysis of variables among employed and self-employed customers mean and SD (Employed and Self Employed)

Variables	Employed		Self Employed	
	Mean	Std. Deviation	Mean	Std. Deviation
Design cues	3.2826	.55654	3.4204	.64519
Ambient cues	3.4167	.54257	3.5629	.59354
Social cues	3.3377	.45302	3.4426	.45302

It was found that both employed and self-employed customers are more concerned about the design, social and ambient cues. However employed respondents more concerned but above factors than employed respondents.

**Customers who visit branches daily, once a week and others
Mean customers' frequency of visit**

Variables	Daily Customers		Once a week customers		Other customers	
	Mean	Std. Deviation	Mean	Std. Deviation	Mean	Std. Deviation
Design cues	3.7693	.63431	3.2343	.48153	3.3075	.65776
Ambient cues	3.8039	.52946	3.4683	.52056	3.398	.58305
Social cues	3.6272	.66404	3.2876	.49099	3.4347	.38224

Daily customers are more concerned about the service environment than other customers.

II. CONCLUSION AND RECOMMENDATIONS

In this case a great attempt was made to identify the influence mad by design cues, ambient and social cues on the high quality service environment by the Hatton National Bank.

According to proven results relating to customer's responses it was noted that the customers are preferred on the physical appearance of the bank. (Mean: 3.7522, SD: 0.49053, n = 50 and significance 99%). Furthermore it was captured here that the customers in high quality service environment highly concern the physical dimensions other than those who are in low quality service environment. Thus the physical aspect of the service environment is highly cared by the customers who come to satisfy their banking requirements from the Hatton National bank.

The outcomes of the study imply that ambience is also an influencing factor in designing high quality service environment (Mean: 3.4900, SD: 0.55949, n= 100 and significance 99%). Moreover it was identified that there is no considerable difference between the responses of customers in high quality service environment and those in less quality environment. This proves that each customer accepts the ambience is as an essential one.

In addition, customers expect the social cues in high quality service environment (Mean: 3.3845, SED: 0.50341, n= 100 and significance 99%). Further there is no considerable difference between the responses made by the customers in high quality service environment and those ion low quality service

environment. This indicates that each customer accepts the social cues are vital.

Meanwhile further verification was made that parking, Lighting, Air condition and color scheme play a significant role in high quality service environment.

III. RECOMMENDATIONS

- For design cues, building exterior and parking facilities should be taken into account as dominant and vital factors.
- In improving the customers' perception a great place should be given to designing the service and ambient cues.
- Management in private sector banks should concentrate on color scheme of the service quality environment in stimulating customers towards their service.
- Furnishing design and their respective layout plan should be given a more attention than that is in practice.

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