BIBLIOGRAPGHY

- Anderson, Carl and Carl P. Zeithaml (1984), "Stage of the Product Life Cycle, Business Strategy and Busisness Performance," <u>Academy of Management Journal</u>, 27 (March) 5-24.
- Babakus, Emen and W. G. Mangold (1989), "Adapting The `SERVQUAL'Scale to Health Care Environment: An Empirical Assessment," in Paul Bloom, et al. (eds.), <u>AMA Educators'</u> <u>Proceedings</u>, Chicago IL: American Marketing Association.

Bank Negara Malaysia, <u>Annual Report 1991</u>.

Bank Negara Malaysia, Annual Report 1993.

Bank Negara Malaysia, <u>Annual Report 1992</u>.

Bank Negara Malysia, Annual Report 1990.

Bank Negara Malaysia, Annual Report 1989.

Bank Negara Malaysia, <u>Annual Report 1987</u>.

Bank Negara Malysia, Annual Report 1988.

- Bateson, John E. G. (1977), "Do We Need Service Marketing," <u>Marketing Consumer Services: New Insights</u>, Cambridge, MA: Marketing Science Institute, Report No. 77-115.
- (1979), "Why We Need Service Marketing," in <u>Conceptual and Theoretical Developments in Marketing</u>, O.C. Ferrell, S.W. Brown, and C.W. Lamb, Jr., eds., Chicago: American Marketing, 131-141.
- Berry, Leonard L. (1969), "The Components of Department Store Image: A Theoretical and Empirical Analysis", <u>Journal of Retailing</u>, 45, 3-20.
- Berry, Leonard L., Benett, D. R., and Brown, C. W. (1989), <u>Service Quality: A Profit Strategy for Financial</u> <u>Institutions</u>, Dow Jones & Co. Inc.

- Berry, Leonard L. (1980), "Services Marketing is Different," <u>Business</u>, 30 (May-June), 24 -28.
- Bessom, R.M., D.W., Jackson (1975), "Service Retailing A Strategic Marketing Approach," <u>Journal of Retailing</u>, 55 (January), 1-9.
- Bharadwaj, S. G., and Varadarajam, R. P., and Fahy, J. (1993), "Sustainable Competitive Advantage in Service Industries: A Conceptual Model and Research Proposition", <u>Journal of</u> <u>Marketing</u>, October, Vol. 57, 83-99.
- Bitner, M.J. (1990), "Evaluating Service Encounters: The Effects of Physical Surroundings and Employee Responses," <u>Journal</u> of Marketing, 54 (april), 69-82.
- Bitner, M.J., B.H. Booms, M.S. Tetreault (1990), "The Service Encounter Diagnosing Favorable and Unfavorable Incidents," Journal of Marketing, 54 (January), 71-84.
- Bolton, R. N., and James H. Drew (1991a), " A Longitudinal Analysis of the Impact of Service Changes on Customer Attitudes," <u>Journal of Marketing</u>, 55 (January), 1-9.
- and _____ (1991b), "A Multivariate Model of Customers' Assessments of Service Quality and Value," <u>Journal of</u> <u>Consumer Research</u>, 17 (March), 375-384.
- Booms, Bernard H. and Mary J. Bitner (1981), "Marketing Strategies and Organization Structure For Services Firms," <u>Marketing of Services</u>, J. Donnelly and W. George, eds., Chicago: American Marketing, 47-51.
- Boulding, W., A. Kalra, Richard Staelin, and V.A. Zeithaml (1993), "A Dynamic Process Model of Service Quality: From Expectations to Behavioural Intentions," <u>Journal of</u> <u>Marketing Research</u>, Vol. XXX, February, 7–27.
- Broh, Robert A. (1961), <u>Total Quality Control</u>, New York: McGraw-Hill, 1-13.
- Brown, Tom J., Gilbert A. Churchill, Jr., and J. Paul Peter (1993), "Research Note: Improving the Measurement of Service Quality," <u>Journal of Retailing</u>, 69 (Spring), 127-139.

- Burns, Thomas J. (1986), <u>Effective Communications and Advertising</u> for Financial Institutions, New Jersey: Prentice-Hall.
- Buzell, Robert D., and Bradley T. Gale (1987), <u>The PIMS</u> <u>Principles</u>, New York: The Free Press.
- Carman, James M. (1990), "Consumer Perceptions of Service Quality: An Assessment of the SERVQUAL Dimensions," <u>Journal</u> of Retailing, 66 (1), 33-55.
- Carman, James M. and Eric Langeard (1980), "Growth Strategies of Service Firms," <u>Strategic Management Journal</u>, 1 (January-March), 7-22.
- Carman, James M. and Eric Langeard (1990), "Consumer Perceptions of Service Quality: An Assessment of the SERQUAL Dimensions," <u>Journal of Retailing</u>, 66 (Spring), 33-55.
- Carman, J.M. and Jackson W.C. (1990), "Some Findings on The Impact of Managers, and Employees on Service Quality," in <u>Improving Service Quality in an Industrial Setting</u>, Moore, A.S. and Bodo B. Schelegelmilch, eds., Industrial Marketing Mangement, 23, 86.
- Churchill, G.A. (1979), "A Paradigm for Developing Better Measures of Marketing Constructs," <u>Journal of Marketing Research</u>, 16 (February), 64-73.
- Churchill, G. A., and C. Suprenaut (1982), "An Investigation into the Determinants of Customer Satisfaction," <u>Journal of</u> <u>Marketing Research</u>, 19 (November), 491-504.
- Cronin, J.J., and Taylor, S.A., (1994), "SERVPERF Versus SERVQUAL: Reconciling Performance-Based and Perceptions-Minus-Expectations Measurement of Service Quality," <u>Journal</u> of Marketing, Vol. 58, January, 125-131.
- Cronin, J.J., and Taylor, S.A., (1992), "Measuring Service Quality: A Reexamination and Extension," <u>Journal of Marketing</u>, Vol. 56, July, 55-68.
- Crosby, Philip B. (1979), <u>Quality is Free: The Art of Making</u> <u>Quality Certain</u>, New York, New American Library.

Davis, S. I. (1985), Excellencein Banking, London: Macmillan.

- Despande, Rohit (1983), "'Paradigms Lost: On Theory and Method in Research in Marketing," <u>Harvard Business Review</u>, 61 (September - October), 65-73.
- Esters, R. & Christenson, D. (1986), "Market Segmentation: Effective Design and Use in Financial Service Institutions", <u>Journal of Retail Banking</u>, Winter, 19 - 28.
- Finn, David W., and Charles, W. Lamb, Jr. (1991), "An Evaluation of The SERVQUAL Scales in a Retail Setting," in Rebecca H. Holman and Michael R. Soloman (eds.), <u>Advances in Consumer Research</u>, 18, Provo, Utah: Association for Consumer Research.
- Fisk, Raymond P., Brown, Stephen W., Bitner, Mary Jo (1993), "Tracking The Evolution of the Services Marketing Literature," <u>The Journal of Services Marketing</u>, Vol. 2, Number 2, Spring, 37-41.
- Garvin, David A. (1983), "Quality on the Line," <u>Harvard Business</u> <u>Review</u>, 61 (September - October), 65-73.
- Garvin, David A. (1988), <u>Managing Quality</u>, New York: The Free Press.
- Green, P.E., Tull, D.S., Albaum, G. (1988), Research For Decisions, 5th Edition, New Jersey: Prentice Hall Inc.
- Gronroos, Christian (1977), "The Service Marketing Confusuion and a Service Oriented Approach to Marketing Planning," working paper, Institut d'Adminstration des Enterprises, Universite de Droit, d'Economie et des Sciences d'Aix- Marseille.
- (1978), "A Service-Oriented Approach to marketing of Services," <u>Eurpoean Journal of Marketing</u>, 12 (No. 8),588-601.

(1982), <u>Strategic Management and Marketing in The</u> <u>Service Sector</u>, Helsingfors: Swedish School of Economics and Business Administration.

(1984), "Service Quality Model and Its Marketing Implications," <u>European Journal of Marketing</u>, 18, 36-44. (1990), "Relationship Approach to Marketing in the Service Contexts: The Marketing and Organisational Behaviour Imterface," <u>Journal of Business Research</u>, 20, 3-11.

- Hair, J.F. Jr., Anderson, R.E., Tatham, R.L., and Black, W.C. (1992), <u>Multivariate Data Analysis</u>, 3rd. edn., New York: Macmillan.
- Heskett, James L., W.Earl Sasser, Jr., and Christopher W.L. Hart (1991). <u>Service Breakthroughs:Changing the Rules of The</u> <u>Game</u>, New York, The Free Press.
- Hjorth-Anderson, C. (1984), "The Concept of Quality and the Efficiency of Markets for Consumer Products," <u>Journal of</u> <u>Consumer Research</u>, 11, 2, 708-718.
- Fisk, G. (1961-62), "A Conceptual Model for Studying Customer Image", <u>Journal of Retailing</u>, 37, 1-8+.
- Jaffe, E. D. and Nebenzell, I. D. (1984), "Alternative Questionnaire Formats for Country Image Studies", <u>Journal</u> of <u>Marketing Research</u>, Vol xxi, 463-471.
- Kaura, Ashok, (1993), "<u>Measuring Service Quality, A Application</u> <u>to Kent Ridge Guild House</u>," M.B.A. Advanced Research Report, National University of Singapore.
- Kaynak, E. (1991), "Commercial Bank Selection in Turkey", <u>International Journal of Bank Marketing</u>, Vol. 9, No. 4, 30-39.
- Kunkel, John H. and Berry, Leonard L. (1968), "A Behavioural Conception of Retail Image", <u>Journal of Marketing</u>, October, 21-27.
- Langeard, Eric, John E. G. Bateson, Christopher H. Loveleock, and Pierre Eigler (1981), <u>Services Marketing: New Insights</u> <u>From Consumers and Managers</u>, Cambridge, MC: Marketing Science Institute.
- Laurent, C. R. (1979), "Image and Segmentation in Bank Marketing", <u>Bankers Magazine</u>, July- August, 32-37.

- LeBlanc, G. and Nguyen, N. (1988), "Customers' Perceptions of Service Quality in Financial Institutions," <u>International</u> <u>Journal of Bank Marketing</u>, 6, 7-18.
- Lehtinen, Uolevi and Jarmo R. Lehtinen (1982), "<u>Service Quality:</u> <u>A Study of Quality Dimensions</u>," Unpublished Working Paper, Helsinki: Service Management Institute, Finland OY.
- Leonard, M. and Spencer, A. (1991), 'The Importance of Image as a Competitive Strategy", <u>International Journal of Bank</u> <u>Marketing</u>, Vol. 9, No. 4, 25-29.
- Lewis, R.C., and B.H., Booms (1983), "The Marketing Aspects of Service Quality," in <u>Emerging Perspectives Aspects of</u> <u>Service Quality</u>, eds. L.Berry, G. Shostack, G. Upah, Chicago: American Marketing, 99-107.
- Lim Ngiat Chin, (1992), "<u>Service Quality of Commercial Banks:</u> <u>Consumer Perception</u>," M.B.A. Advanced Research Report, University of Malaya.
- Lindquist, J. D. (1974-75), "Meaning of Image", <u>Journal of</u> <u>Retailing</u>, 50, 29-38+.
- Lovelock, Christopher H. (1980), Towards A Classification of Services," in <u>Theoretical Developments in Marketing</u>, C. Lamb and P. Dunne, eds., Chicago: American Marketing, 72-76.
- Lovelock, Christopher H. (1981), "Why Marketing Management Needs to be Different for Services," in <u>Marketing of Services</u>, J.H. Donnelly and W.R. George, eds., Chicago: American Marketing, 5-9.
- Lovelock, Christopher H. (1983), "Classifying Services to Gain Strategic Marketing Insights," <u>Journal of Marketing</u>, 47 (Summer), 9-20.
- Lovelock, Christopher H., (1984), "<u>Services Marketing, Text,</u> <u>Cases & Reading,</u>" New Jersey: Prentice Hall.
- Low, Y.K. (1995), "<u>Quality Measurement of Passenger Rail Traffic</u> <u>Services</u>," M.B.A. Advanced Research Report, University of Malaya.

- Mazis, M. B., O. T. Ahtola, and R. E. Klippel (1975), "A Comparison of Four Multi-Attribute Models in the Prediction of Consumer Attitudes," <u>Journal of Consumer Research</u>, 2 (June), 38-52.
- McConnell, J.D. (1968), "Effect of Pricing on Perception of Product Quality," <u>Journal of Applied Psychology</u>, 52 (August), 300-303.
- Ministry of Finance, Economic Report 1992, Kuala Lumpur.
- Ministry of Finance, Economic Report 1993, Kuala Lumpur.
- Ministry of Finance, Economic Report 1991, Kuala Lumpur.
- Ministry of Finance, Economic Report 1990, Kuala Lumpur.
- Moebs, G., Michael (1986), <u>Pricing Financial Services</u>, Illinois: Dow Jones-Irwin.
- <u>Money and Banking in Malaysia</u> (1989), Bank Negara Malaysia, Kuala Lumpur.
- Moore, Anne S., Bodo B., Schlegelmilch (1994), "Improving Service Quality in an Industrial Setting," <u>Industrial Marketing</u> <u>Management</u>, 23, 83-92.
- Olander, F. (1970), "The Influence of Price on the Consumer's Evaluation of Products," in <u>Pricing Strategy</u>, eds. E. Taylor and G. Wells, Princeton, NJ: Brandon/Systems Press.
- Olshavsky, Richard W.(1985), "Perceived Quality in Consumer Decision Making: An Integrated Theoretical Perspective," in <u>Perceived Quality</u>, eds. J. Jacoby, J. Olson, Lexington, MA: Lexington Books.
- Ow, Jolene Chong Fong (1994), "<u>Measuring Service Quality Using SERVQUAL, Banks and BankingSingapore Customer Services Quality Control</u>," M.B.A. Advanced Research Report, National University of Singapore.
- Oxenfeldt, Alfred R. (1974-75), "Developing a Favourable Price-Quality Image", <u>Journal of Retailing</u>, Winter, Vol. 50, No. 4, 8-14, 115.

- Parasuraman, A., Leonard L. Berry, and Valarie A. Zeithaml (1985a), "Problems and Strategies in Services Marketing," Journal of Marketing, Vol. 49, Spring, 33-46.
- Parasuraman, A., Leonard L. Berry, and Valarie A. Zeithaml (1985b), "A Conceptual Model of Service Quality and Its Implications for Future Research'" <u>Journal of Marketing</u>, 49 (Fall), 41-50.
- Parasuraman, A., Leonard L. Berry, and Valarie A. Zeithaml (1988a), "SERVQUAL: A Multiple-Item Scale for Measuring Consumer Perceptions of SErvice Quality," <u>Journal of Retailing</u>, 64 (Spring), 12-40.
- Parasuraman, A., Leonard L. Berry, and Valarie A. Zeithaml (1988b), "Communication and Control Processes in the Delivery of Service Quality," <u>Journal of Marketing</u>, 52 (April), 35-48.
- Parasuraman, A., Leonard L. Berry, and Valarie A. Zeithaml (1990), "An Empirical Examination of Relationships in an Extended Service Quality Model," Report No. 90 -122, Marketing Science Institute, Cambridge, MA.
- Parasuraman, A., Leonard L. Berry, and Valarie A. Zeithaml (1991a), "Perceived Service Quality as a Customer-Based Performance Measure: An Empirical Examination of Organisational Barriers Using an Extended Service Quality Model," <u>Human Resource Management</u>, Vol. 30, Number 3, Fall, 335-364.
- Parasuraman, A., Leonard L. Berry, and Valarie A. Zeithaml (1991b), "Refinement and Reassessment of the SERVQUAL Scale," <u>Journal of Retailing</u>, Vol.67, Number 4, Winter, 420-449.
- Parasuraman, A., Leonard L. Berry, and Valarie A. Zeithaml (1993a), "Research Note: More on Improving Service Quality Measurement'" <u>Journal of Retailing</u>, 69 (Spring), 140-147.
- Parasuraman, A., Leonard L. Berry, and Valarie A. Zeithaml (1993b), "The Nature and Determinants of Customer Expectations of Service," <u>Journal of the Academy of</u> <u>Marketing Science</u>, Vol. 21, Number 1, Winter, 1-12.

- Parasuraman, A., Leonard L. Berry, and Valarie A. Zeithaml (1994), "Reassessment of Expectations as a Comparison Standard in Measuring Service Quality: Implications for Further Research," Journal of Marketing, (January).
- Pathak, D. S., Crissy, W. J. & Sweitzer, R. W. (1975), "Customer Image vs. The Retailer's Anticipated Image", <u>Journal of Retailing</u>, 50, 21-284.
- Phillips, Lynn W., Dae R. Chang, Robert D. Buzell (1983), "Product Quality, Cost Position and Business Performance: A test of Some Key Hypotheses," <u>Journal of Marketing</u>, 47 (Spring), 26-43.
- Rathmell, John M. (1966), "What Is Meant By Services?," <u>Journal</u> of Marketing, 30 (October), 32-36.
 - ______ (1974), <u>Marketing in the Services Sector</u>, Cambridge, MA: Winthrop.
- Regan, William J. (1963), "The Service Revolution," <u>Journal of</u> <u>Marketing</u>, 47 (July), 57-62.
- Sanfilippo, B. (1990), <u>Five-Star Service Solutions: Winning Ideas</u> for <u>Achieving Exceptional Service in Today's Financial</u> <u>Institutions</u>, Illinois: Financial Sourcebooks.
- Sasser, W. Earl, Jr., R.paul Olsen. D. Daryl Wyckoff (1978), <u>Management of Service Operations: Text and Cases</u>, Boston: Allyn & Bacon.
- Shostack, G. Lynn (1977a), "Breaking Free From Product Marketing," <u>Journal of Marketing</u>, 41 (April), 73-80.
 - ____ (1977b), "Banks Sells Services Not Things," The Banker's Magazine, 160 (Winter), 40.
- (1987), "Service Positioning Through Structural Change," <u>Journal of Marketing, 51 (January)</u>, 51 (January), 34-43.
- Smith, D. and Harbisher A. (1989), "Building Societies as Retail Banks: The Importance of Customer Service and Corporate Image", <u>International Journal of Bank Marketing</u>, Vol. 7, No. 1, 22-27.

- Swan, J.E. and Combs, L.J. (1976), "Product Performance and Customer Satisfaction: A New Concept," <u>Journal of</u> <u>Marketing</u>, 40, 25-33.
- Swartz, T.A. and Brown, S.W. (1989), "A Gap Analysis of Profesional Service Quality," <u>Journal of Marketing</u>, 53, 92-98.
- Teas, R.K., (1993), "Expectations, Performance Evaluation, and Consumers' Perception of Quality," <u>Journal of Marketing</u>, Vol.51, April, 86-96.
- Teas, R.K., (1994), "Expectations as a Comparison Standard in Measuring Service Quality: An Assessment of a Reassessment," <u>Journal of Marketing</u>, Vol 58, January, 132-139.
- Thomas, Dan R.E. (1978), "Strategy Is Different in Service Business," <u>Harvard Business Review</u>, 56 (July-August), 158-165.
- Thomas, P., G. Desouza, B.T. Gale (1985), <u>The Strategic</u> <u>Management of Services Quality</u>, Cambridge, MA: Strategic Planning Institue.
- Upah, Gregory D. (1980), "Mass Marketing in Service Retailing: A Review and Synthesis of Major Methods," <u>Journal of Retailing</u>, 56 (Fall), 59-76.

United Malayan Banking Corporation Berhad, Annual Report 1988.

United Malayan Banking Corporation Berhad, Annual Report 1990.

United Malayan Banking Corporation Berhad, Annual Report 1989.

United Malayan Banking Corporation Berhad, Annual Report 1992.

United Malayan Banking Corporation Berhad, Annual Report 1993.

United Malayan Banking Corporation Berhad, Annual Report 1991.

Yorker, D. A. (1982), <u>The Marketing of Bank Services</u>, Bradford: MCB.

- Zeithaml, Valarie A. (1981), "How Consumer Evaluation Processes Differ between Goods and Services," in <u>Marketing of</u> <u>Services</u>, eds. J. H. Donnelly, W.R. George, Chicago: American Marketing.
- Zeithaml, Valarie A. (1987), <u>Defining and Relating Price</u>, <u>Perceived Quality</u>, and <u>Perceived Value</u>, Report No. 87-101, Cambridge, MA: Marketing Science Institute.
- Zeithaml, Valarie A. (1988), "Consumer Perceptions of Price, Quality, and Value: A Means-End Model and Synthesis of Evidence," Journal of Marketing, Vol. 52, (July), 2-12.
- Zeithaml, V. A., Parasuraman, A. and Berry, Leonard L. (1990), Delivering Quality Service: Balancing Customer Perceptions and Expectations, New York: The Free Press.