

Measuring Service Quality in Philippine Banks: An Exploratory Study Using SERVQUAL and Q-Methodology

Ma. Gloria V. Talavera, Ph.D.*

University of the Philippines, Cesar E.A. Virata School of Business, Diliman, Quezon City 1101, Philippines

This paper determined the service quality dimensions considered by Filipino consumers important in describing an excellent bank. Development of the service quality dimensions utilized the Service Quality (SERVQUAL) framework espoused by Parasuraman, Zeithaml, and Berry (1988) which identified five SERVQUAL dimensions: (1) tangibles, (2) reliability, (3) responsiveness, (4) assurance, and (5) empathy. A total of 24-bank SERVQUAL attributes were developed from this SERVQUAL framework. A survey using a multi-stage systematic random sampling was conducted. A total of 242 Filipino consumers participated in this study. The respondents were asked to rate the degree of importance of each of the 24-bank SERVQUAL attributes using the Q-methodology. The internal consistency method using the Cronbach coefficient alpha was used to assess the instrument's reliability while Exploratory Factor Analysis using Principal Component Analysis was employed to determine the construct validity.

Results indicate that out of the 24-bank SERVQUAL attributes, 16 are considered important by Filipino consumers, and these 16 attributes can be classified into four service quality dimensions: (1) reliability, (2) empathy, (3) responsiveness, and (4) tangibles. This is consistent with the SERVQUAL dimensions espoused by Parasuraman et al. (1988). Knowing the important SERVQUAL attributes that describe an excellent bank provides banks with the basic quality parameters that they can develop and strengthen to improve customer patronage, retention, loyalty, and satisfaction.

Keywords: Service quality attributes, service quality dimensions, tangibles, reliability, responsiveness, empathy, assurance, bank service quality, Q-methodology, Q-sort

1 Introduction

Service quality is a key differentiating factor for organizations in the service industry as it is associated with customer retention, corporate image and reputation, and improved profitability (Ladhari, Ladhari, & Morales, 2011; Zeithaml, 2000). Measuring service quality, however, is more challenging for services because of its inherent characteristics, i.e., intangibility, heterogeneity, perishability, and inseparability (Ladhari et al., 2011; Parasuraman, Zeithaml, & Berry, 1985).

The intangibility of service makes quality assessment difficult before service delivery and customer experience. Given the heterogeneity of service, customer experience may vary depending on various circumstances (i.e., the day and time the service was delivered, the service personnel assigned, the consistency by which service was rendered, and the customer's expectation of how services should be rendered) (Parasuraman, et al., 1985). Since services cannot be stored (perishability), and in most cases, the production and consumption of services happen simultaneously (inseparability), customer experiences of service play an important role in their service quality evaluation (Gronroos, 1984).

One industry where service quality is very important is banking. Bank transactions are repetitive; thus, banks need to establish a long-term relationship with its clients, requiring transparency and regularity in communication. With the fast pace of development in the banking industry, customers need to be regularly informed about new products, services, and bank

* Correspondence: mvtalavera@up.edu.ph

The author expresses her gratitude to the BA 174 (Marketing Research) class of Professor Agnes G. Tayao of the UP Cesar E.A. Virata School of Business, University of the Philippines, Diliman, for their assistance in data gathering during the Second Semester of Academic Year 2016-2017. The author also extends her appreciation to Professor Tayao for her guidance in the conduct of the Q-methodology, and to this paper's Reviewer and Editor for their valuable comments that improved the content and form of this paper.

technologies. Since bank customers come from different socio-demographic backgrounds, their understanding and appreciation of how to use and avail of bank products and services need to be attended properly with empathy, compassion, and attention (Shelton, 1995).

Aside from the fact that consumers value a favorable customer experience every single time that they transact with their banks, it is equally important that their bank transactions and finances remain secure. There are several situations where customers interact with the bank. Examples of such service encounters include, among others, when customers deal face-to-face with tellers for different bank transactions; when customers interface with the bank's automated and online facilities; and when customers communicate with customer service officers in the branch or through the telephone or emails. There are various instances, therefore, wherein customers can judge the service quality of a bank.

From a client's perspective, he/she views a good customer experience if the automated teller-machines (ATMs) and/or the online banking system is working; if the teller is courteous and is responsive to his/her needs; and if the customer service unit is sympathetic to any complaints. Therefore, customer satisfaction about a banking experience heavily relies on the customer's service encounter with the bank. Thus, given the personal and experiential nature of service encounters in banks, not to mention the intangibility of service, determining and measuring service quality becomes a challenge, both theoretically and methodically.

1.1 Importance of Service Quality in Banks

Why should banks give importance to service quality? Kantar-TNS, in its 2018 Corporate Reputation Study, evaluated the 2008-2018 performance of Philippine banks based on two parameters – *“business performance (stability and leadership in the industry) and good customer relations”* (“Kantar TNS reveals,” 2019, p. 3). The study asked 800 respondents about their bank's products and services, and their overall attitudes towards banking in their respective banks and on financial technology. The respondents were also asked about several service quality dimensions that related to the bank's reputation: (1) overall reputation/reown, (2) favorability, (3) trust, (4) success, and (5) product and service quality. BDO ranked first in the Philippines and in the Greater Manila area, followed by the Bank of the Philippine Islands (BPI) (including BPI Family Bank). Other government-owned banks, such as the Philippine National Bank and the Land Bank of the Philippines, also landed in the top five banks.

BPI, despite ranking second in terms of business performance and customer relations (“Kantar TNS reveals,” 2019), experienced technical glitches in its internal systems in 2017. This led to a two-day downtime in its online facilities and ATMs, and 1.5 million accounts showing different balances. BPI's management apologized to its clients, and reported that the 2017 glitch was an internal data processing error. Such an error led to the mistaken withdrawal amounting to PHP 42 million. The error was corrected after 37 hours (“Operational lapses,” 2017).

In April 2019, BPI anew advised its clients of the temporary unavailability of its services (online, mobile application, ATM, cash accept machines, debit, and prepaid card services) due to a system upgrade from April 7 to 9. The system upgrade, however, took longer than planned and inconvenienced BPI customers. BPI executives explained that these system upgrades were necessary given that the systems of the 168-year-old bank needed a major upgrade. BPI's management assured its clients of its continuing efforts to improve bank technology, facilities, and systems for better customer experience (“BSP assessing BPI glitch,” 2019). Banks, therefore, need to improve systems and processes and employ service quality strategies to address service failures, to achieve continued customer patronage and loyalty (Felix, 2017; Johnston, 1997).

An important aspect of service quality is service recovery, which usually involves resolving the problems raised by dissatisfied customers. Service recovery is significantly associated with customer satisfaction and performance (Gronroos, 1984) and customer retention (Lewis & Spyropoulos, 2001). Allred and Adams (2000) reported that 50% of the 143 bank and credit union respondents of its study stopped using a financial service due to poor service performance. Customer defection or exit was found to be significantly related to service quality and customer

satisfaction (Zeithaml, 2000). Decline or even discontinuation of service patronage was also found to be associated with failures during service encounters and service recovery (Keaveney, 1995).

Thus, to prevent customer defection, customers need to perceive that banks are taking concrete efforts to address whatever problems they may encounter inside their bank or in using any of their products or services. The frontline personnel in banks, therefore, play a critical part in addressing any breakdown in service quality (Lewis & Spyropoulos, 2001). In the context of e-banking, customers generally experience service quality failures in the use of ATMs and online banking brought about by interrupted connectivity. The timely ability to address these service quality failures lead to faster service recovery and greater customer confidence in their banks (Rejikumar, 2015).

1.2 Service Quality in Banks as a Basis for Competition

Danisman (2018) pointed out that the liberalization and deregulation of the banking industry globally led banks to expand its products and service offerings to its clients, beyond deposits, withdrawals, and loan transactions. Services now include investment management, asset management, insurance, and financial advising, among others. Banks also started investing in information technology to improve processes and communication, and the banks also started to invest in human capital. The liberalization and globalization of the banking industry, likewise, allowed the entry of new players in the industry to include non-bank financial intermediaries and financial technology firms, introducing to the customers diversified sets of products and services, thereby, giving customers more choices. The global financial crisis and deregulation resulted in geographical expansions as well as bank consolidations all over the world (Duke & Cejnar, 2013).

Similarly, the Philippine banking industry instituted several reforms to improve the sector (Manlagñit & Lamberte, 2004). These reforms included: (1) in the 1980s, expansion in the commercial banking system with more functions and a wider variety of bank services, as well as the removal of interest rate ceilings enabling banks to price competitively; (2) in the 1990s, relaxation of the moratorium on foreign banks through RA 7721 (Foreign Bank Liberalization Act of 1994) allowing the entry of foreign banks and thus creating a more competitive environment; and (3) in the 2000s, the passage of the General Banking Law to strengthen the domestic banking system, so it can be ready to meet globalization. Some significant mergers and acquisitions enabled the rehabilitation of some Philippine banks affected by the East Asian financial crisis. The liberalization of the Philippine banking sector helped foster a competitive banking environment; allowed the entry of foreign banks; strengthened the domestic banking industry to meet globalization; and enabled the Philippine banks to offer diversified banking services (Manlagñit & Lamberte, 2004).

With these developments in the external environment, bank customers now face more choices. Products and services have become generally standardized and commoditized. Since customers have wider choices in terms of bank providers, they can be more discriminating, more analytical in their buying behavior, and consequently more demanding (Shelton, 1995; Talib & Rahman 2012).

To ensure customer retention and loyalty in the banking sector, service quality should include strategies to improve service encounters and address service quality failures. Through service quality, banks can differentiate themselves from their competitors, thereby giving them a competitive advantage (Avkiran, 1999; Felix, 2017; Talib & Rahman, 2012).

1.3 Research Objectives

Given the importance of service quality in the banking sector and its strong association with customer patronage, retention, and loyalty, there is a need to understand the attributes that define service quality in banks. The objectives of this research are as follows:

1. To identify the service quality dimensions considered by Filipino consumers important in describing an excellent bank; and
2. To classify service quality attributes into these service quality dimensions, and to validate them vis-à-vis the SERVQUAL framework.

Understanding the service quality dimensions important to customers can guide banks on how to retain existing customers, attract new ones, and attain customer satisfaction, patronage, and loyalty. However, given the intangibility of service quality, its measurement poses challenges for both theorists and practitioners (Allred & Adams, 2000; Felix, 2017; Zeithaml, 1988). According to Zeithaml (1988), service quality involves a comparison of the customer's service expectations and his/her perception as to how the service was performed. Since customer expectations vary and are subjective, service quality measurement also becomes difficult because of this subjectivity. To capture these subjective dimensions of service quality, this study employs the Q-methodology, a qualitative data-gathering methodology.

Section 2 presents a literature review on service quality principles, the related studies on bank service quality, and the Q-methodology. Section 3 and 4 discuss the research methods and data analysis, respectively, while Section 5 discusses the research findings. The last part shows the conclusion, the implications of this study, research limitations, and areas for further study.

2 Literature review

2.1 Service Quality

In 1984, Gronroos described the dimensions of service quality in terms of: (1) technical quality (what the customer received as an outcome from services provided to him/her); (2) functional quality (how the outcome was received by the customer); and (3) image (an important attribute that was developed through word-of-mouth advertising, tradition, and public relations).

Parasuraman, et al., (1985) expanded the definition of service quality to mean the difference between the expectation of customers about quality vis-à-vis the performance or actual outcome. In their analysis of four service industries (retail banking, credit card, securities brokerage, and product repair and maintenance), they were able to identify ten determinants of service quality. They also introduced a Service Quality Model which tackles five possible gap areas in service quality, as follows (Parasuraman et al., 1985, p. 4).

- Gap 1 – Difference between customer expectations and management's perceptions of those expectations;
- Gap 2 – Difference between management's perceptions of customer expectations and service quality specifications;
- Gap 3 – Difference between service quality specifications and actual service delivery;
- Gap 4 – Difference between actual service delivery and what was externally communicated to consumers; and
- Gap 5 – Difference between a consumer's expectation and perceived service performance.

In 1988, Haywood-Farmer further defined service quality as being achieved when customer expectations and preferences were met consistently. Three dimensions of service quality were proposed: (1) professional judgment (competence, confidentiality, knowledge); (2) physical facilities and processes (location, layout, process flow, timeliness, and speed); and (3) behavioral aspects (communication, courtesy, attitude, and problem-solving).

Following their exploratory study in 1985, Parasuraman et al. (1988) introduced the Service Quality (SERVQUAL) framework to measure service quality. The validated service quality dimensions included *“Tangibles, Reliability, Responsiveness, Assurance, and Empathy”* (Parasuraman, et al., 1988, p. 1212). The 22-item service quality instrument was tested for reliability and content validity, and was found to be applicable in various service settings. The SERVQUAL framework is useful in understanding the expectations of customers for the services provided to them, and consequently how such services can be improved.

Service quality is an important source of competitive advantage (Gounaris et al., 2003; Petridou, Spathis, Glaveli, & Liassides, 2007). A firm that can respond well to the customer’s needs and queries, and address their concerns empathically results in an improvement in the perception of quality, customer attraction, customer satisfaction, purchase intention, and consequently in profitability (Anderson, Fornell, & Lehmann, 1994; Lee & Ing, 2005). Service quality perceived more consistently by customers leads to better customer acquisition and retention, as well as higher job satisfaction for staff (Galloway & Ho, 1996).

2.2 Service Quality Studies

Several studies were conducted on service quality following the SERVQUAL frameworks of Parasuraman et al. (1988). (Refer to Table 1). Reliability was found to be a common significant dimension of several quality studies (Choudhury, 2013; Guo, Duff, & Hair, 2008; Jabnoun & Khalifa, 2005; Ladhari et al., 2011). Other studies pointed out empathy, assurance, and responsiveness as other critical service quality dimensions (Culiberg & Rojsek, 2010; Ladhari et al., 2011).

Jabnoun and Khalifa (2005) suggested the need for a customized measure of service quality in different countries considering their unique national culture(s). In their survey of customers of United Arab Emirates (UAE) conventional and Islamic banks, results indicated four dimensions: (1) personal skills, (2) reliability, (3) values, and (4) image. The four dimensions were significantly associated with service quality for conventional banks and while only personal skills and values were significant determinants of service quality for Islamic banks.

Table 1. Related Studies on Bank Service Quality Dimensions

Authors	Sample	Methodologies	Bank Service Quality Dimensions Analyzed	Findings
Ahmed (2017)	250 bank customers (Pakistan)	Self-administered questionnaires (5-point Likert scale) Correlation and regression analyses	Five SERVQUAL dimensions: (1) tangibility, (2) reliability, (3) convenience, (4) competence, and (5) satisfaction	All five dimensions were important, but Islamic banks needed to focus on tangibility, reliability, and responsiveness.
Allred and Addams (2000)	143 bank and credit union respondents (USA)	Self-administered questionnaires (5-point Likert scale) Descriptive statistics	14-item service quality questions to assess bank and credit union measurement of customer's expectations, perceptions of service quality, and customer retention practices.	Credit unions rated better than banks in 11 out of 14 service quality dimensions; 50% of respondents stopped using financial service due to poor service performance.
Avkiran (1994)	791 commercial bank customers (Australia)	Exit interviews, telephone interviews, and mailed surveys (5-point Likert scale) Factor analysis using Principal Axis Factoring	It started with 27 items but ended with 17 items. Dimensions studied included responsiveness, empathy, staff conduct, access, communication, and reliability.	Validated these service quality dimensions – staff conduct, communication, credibility, responsiveness, access to branch management, and access to teller services.
Choudhury (2013)	570 customers of 3 public and 3 private banks (India)	Self-administered questionnaires (7-point Likert scale) Factor analysis	Original 24 items were reduced to 15 items. Modified SERVQUAL to four dimensions: (1) behavior, (2) reliability, (3) tangibles, and (4) convenience.	Reliability was important in influencing customer's purchase intentions.
Culiberg and Rojsek (2010)	150 bank customers (Slovenia), 100 females and 50 males	Self-administered questionnaires (6-point Likert scale) Literature review Focus group discussion In-depth interviews Factor analysis and regression analysis	28 items Original five SERVQUAL dimensions plus Access	Assurance and empathy (considered softer dimensions dealing with the interaction of customers with banks), and reliability and responsiveness (considered harder dimensions dealing with bank processes) were critical determinants of customer satisfaction.
Felix (2017)	384 bank customers (a bank in Rwanda with several branches)	Descriptive and cross-sectional survey designs (5-point Likert scale) Correlation analysis	Five SERVQUAL dimensions: (1) reliability, (2) responsiveness, (3) assurance, (4) empathy, and (5) tangibles	Tangibles and assurance had the highest ratings.

Authors	Sample	Methodologies	Bank Service Quality Dimensions Analyzed	Findings
Gounaris et al. (2003)	793 customers of commercial banks (Greece)	Convenience sampling of subjects in streets and shopping centers Interview of seven branch managers (5-point Likert scale) Exploratory and confirmatory factor analyses	Service quality dimensions studied: (1) employee competence, (2) bank reliability, (3) product innovativeness, (4) value for money, (5) physical evidence, and (6) proximity-convenience.	Service quality had multiple dimensions, such as value for money, product innovativeness, and convenience; service quality was not only industry-specific but was also culture-specific.
Guo et al. (2008)	259 corporate customers (China)	4-stages: (1) Replication study (using SERVQUAL); (2) in-depth interviews of 18 financial managers; (3) draft inventories of items created; and (4) exploratory and confirmatory factor analyses	Chinese Banking Service Quality (BSQ) 15 out of the original 22 items with psychometric support Reliability, empathy, facilities and equipment, human capital, access, technology and communication	Service quality measured in terms of functional quality (reliability and human capital) and technical quality (communication and technology); service quality must address these four service quality dimensions.
Jabnoun and Khalifa (2005)	230 bank customers (UAE)	Brainstorming Sorting exercise Factor analysis	30-item instrument Five SERVQUAL dimensions plus values, image	Four dimensions (personal skills, reliability, values, and image) were significant in determining service quality for conventional banks; two dimensions (personal skills and values) were important for Islamic banks; they need to customize measures of service quality to different countries.
Karim and Chowdhury (2014)	110 bank customers (different banks in Pakistan)	Self-administered questionnaires (5-point Likert scale) Regression analysis	Five SERVQUAL dimensions: (1) tangibility; (2) reliability; (3) responsiveness, (4) assurance, and (5) empathy	Tangibility scored highest in terms of importance, and responsiveness scored lowest; all dimensions associated with customer satisfaction.
Kumar, Kee, and Charles (2010)	308 bank customers (Malaysian Islamic and conventional banks)	Structured questionnaire Dominance analysis	Modified SERVQUAL: (1) tangibility, (2) reliability, (3) competence, and (4) convenience	Competence and convenience were relevant factors.
Ladhari et al. (2011)	250 bank customers in Canada and 222 bank customers in Tunisia	Self-administered questionnaires (7-point Likert scale) Confirmatory factor analysis ANOVA Linear regression	22 items Five SERVQUAL dimensions	Canadian sample – empathy and reliability predicted satisfaction and loyalty; Tunisian sample – reliability and responsiveness predicted satisfaction and loyalty.

Authors	Sample	Methodologies	Bank Service Quality Dimensions Analyzed	Findings
Monferrer, Segarra, and Estrada, and Moliner (2019)	25 bank clients, 15 banking experts (Spain)	In-depth interviews (5-point Likert scale) Partial least squares and Qualitative Comparative Analysis	48 items Four service quality dimensions: (1) outcome quality, (2) personnel quality, (3) servicescape quality, and (4) social quality	Outcome quality (service conditions, product conditions, price conditions, and access conditions) had a direct impact on customer loyalty.
Pakurar, Haddad Nagy, Popp, and Olah (2019)	825 bank customers (Jordan)	Self-administered questionnaires (5-point Likert scale) Exploratory Factor Analysis	Eight SERVQUAL dimensions: (1) tangibles, (2) responsiveness, (3) empathy, (4) assurance, (5) reliability, (6) access, (7) financial aspects, and (8) employee competencies	Recommended the following factors in measuring customer satisfaction in banks – professional features, caring, financial aspect, and tangibility.
Petridou et al. (2007)	153 Greek bank customers and 70 Bulgarian bank customers	In-depth interviews (7-point Likert scale) Factor analysis	30 items BSQ of Bahnia and Nantel (2000) Six BSQ dimensions: (1) effectiveness and assurance, (2) access, (3) price, (4) tangibles, (5) service portfolios, and (6) reliability	Greek customers – validated BSQ dimensions included effectiveness, assurance and service portfolio, reliability, access, price, and tangibles; Bulgarian customers – validated BSQ dimensions included tangibles, reliability and service portfolio, price and assurance, effectiveness, access, and higher service quality than Bulgarian customers.
Pothuri, Angati, and Narayana (2016)	300 customers of 3 public and 3 private banks (India)	Self-administered questionnaires (5-point Likert scale) Chi-square tests and t-tests	BANKQUAL statements (15 dimensions consisting of 60 constructs)	Service quality and customer satisfaction had a strong association; private and public banks differed significantly in terms of service quality and customer satisfaction.

Source: Literature Review

As presented in Table 1, most of the service quality studies, not just in banks, generally employed the use of the Likert scale, as originally espoused by Parasuraman et al. (1988) (Avkiran, 1994; Chinh & Anh, 2008; Choudhury, 2013; Culiberg & Rojsek, 2010; Gounaris et al., 2003; Ladhari et al., 2011; Petridou et al., 2007).

In general, the Likert scale seeks to gauge the level of agreement and the customer’s purchase interest, usually in terms of the following:

5	Completely Agree		5	Definitely will buy
4	Somewhat Agree		4	Probably will buy
3	Neither Agree nor Disagree		3	May or may not buy
2	Somewhat Disagree		2	Probably will not buy
1	Completely Disagree		1	Definitely will not buy

However, when gauging the importance of “apple pie questions,” the Likert scale is usually avoided. “Apple pie questions” refer to questions wherein the responders have difficulty rating items for which the general level of estimation is high, making it difficult to assess the items of greater importance from those of lesser importance. An option is to ask responders to rank items according to importance (sometimes in conjunction with rating them). If the list is too long, the responders are asked to group the items according to their relative level of importance with the aid of a sorting board.

The Q-methodology is applicable for researches that seek to explore the “subjectivity” present in any human or organizational situation in various disciplines (Shemmings, 2006). Since a service quality study involves eliciting from bank customers “subjective responses” and sensitive information about the service quality of their banks, the Q-methodology is employed in this research. Ekinici and Riley (1999; 2001) likewise adopted the SERVQUAL instrument in their assessment of the service quality of the hotels. However, instead of using the Likert Scale, they found the Q-sort technique associated with Q-methodology useful to measure a subjective topic such as service quality.

The Q-methodology is a research methodology that combines the rigor of both qualitative and quantitative research methods using the Q-sort technique in the rank-ordering of a list of statements that are being investigated (Brown, 1996). This provides the following advantages for the researcher:

1. A more organized analysis and investigation of belief patterns and values that takes into account human subjectivity (Baker, Thompson, & Mannion, 2006; Ogle & Fanning, 2014; Sexton, Snyder, Wadsworth, Jardine, & James, 1998);
2. A more robust analysis of research problems given the combination of both qualitative approach and quantitative methodologies (Baker et al., 2006; Brown, 1996);
3. A flexible and engaging methodology that allows the researcher to observe more of the respondent, his/her reactions to the items being ranked, and his/her struggles to do so (Ogle & Fanning, 2014); and
4. A pragmatic methodology that can identify the individual and collective views of respondents about the subject matter being studied (Baker et al., 2006).

Table 2 provides a listing of the types of researches where Q-methodology has seen applications.

Table 2. Applicability of Q-methodology in Selected Researches

Type of Research	Applicability	Author(s)
Quality Studies	Understanding the role of training and quality assurance in risk management	McKeown, Hinks, Stowell-Smith, Mercer, and Forster (1999)
	Scale development of service quality dimensions in hotels	Ekinci and Riley (1999, 2001)
Psychological Researches	Identification of social media users' perceptual typologies and relationships to self-identity and personality	Kim (2018)
	Assessment of the roles of altruistic traits in mate selection and personal advertisement	Guo, Feng, and Wang (2017)
Clinical Studies	Identification and description of the various patterns of parents' perspectives on avoiding secondhand smoke exposure	Huang et al. (2019)
	Determination of the role of Filipino occupational therapists in substance addiction and rehabilitation	Sy, Ohshima, and Roraldo (2018)
	Assessment of factors influencing the use of pharmacological interventions to manage challenging adult behavior	Wastell, Skirrow, and Hare (2016)
	Assessment of patient experience with inpatient care in public hospitals	Wong et al. (2013)
Education	An analysis of pre-service teachers' attitudes and opinions regarding the teaching profession	Demir (2016)
	Identification of leadership perspectives in counseling	West, Bubenzer, Osborn, Paez, and Desmond (2006)
Environmental Management	Views of local experts on the sustainability of community-based forestry	Nhem and Lee (2019)
	Recognition and categorization on how ecosystem services researchers perceive the concept and purpose of ecosystem services	Hermelingmeier and Nicholas (2017)

Source: Literature Review

3 Methodology

3.1 Identification of Service Quality Dimensions

After a thorough review of the literature on service quality dimensions and previous service quality studies on banks, the following service quality dimensions were identified and served as the basis for the development of the SERVQUAL constructs. (Refer to Table 3).

Table 3. Service Quality Dimensions

Service Quality Dimension	Description	Author(s)
1) Tangibles	Physical facilities, equipment, the appearance of personnel	
2) Reliability	Ability to perform the promised service dependably and accurately; systematic and orderly arrangement of banks' service delivery vis-a-vis their customers through effective, standardized, and simplified procedures and processes	Abdullah, Suhaimi, Saban, and Hamali (2011); Ahmed (2017); Avkiran (1994); Felix (2017); Karim and Chowdhury (2014);
3) Responsiveness	Desire, willingness, and readiness to help customers and provide prompt service	

Service Quality Dimension	Description	Author(s)
4) Assurance	Knowledge and courtesy of employees and their ability to inspire trust and confidence; confidentiality of bank transactions	Ladhari et al. (2011); Pakurar et al. (2019); Parasuraman et al. (1988)
5) Empathy	Caring, individualized attention the bank provides its customers; provision of services and communication to customers in an understanding, sympathetic, and professional manner	

Source: Literature Review

From these SERVQUAL dimensions, 24 service quality attributes that describe an excellent bank were identified. (Refer to Table 4).

Table 4. Service Quality Attributes of an Excellent Bank

Service Quality Attributes of an Excellent Bank	
TANGIBLES	1. Visually appealing bank layout
	2. Functioning ATM and online facilities
	3. Professionally dressed personnel
	4. Easily understandable bank forms
	5. Convenient location
RELIABILITY	6. Error-free service delivery
	7. Consistent and dependable service
	8. Orderly and systematic bank services
	9. Quick and timely service
RESPONSIVENESS	10. Willingly responds to customer queries
	11. Prompt resolution of customer complaints
	12. Referral to the right person or department for a concern
	13. Effective customer service assistance
	14. Limited waiting time for bank transactions
ASSURANCE	15. Knowledgeable and competent staff
	16. Respectful employees
	17. Secured bank transactions
	18. Confidential customer bank information
	19. Physical safety inside the bank
EMPATHY	20. The maximum tolerance of complaining customers
	21. Individual care and attention
	22. Timely advisory and notices to clients
	23. Suitable working hours
	24. Adequate staff during peak hours

Source: Literature Review

A survey instrument was prepared to include these 24 service quality attributes and the specific instructions on how to conduct the Q-methodology.

3.2 Sampling Method

This study targeted a total of 200 respondents with the target respondents being male and female, from ages 24-55 years old, residing within Metro Manila, and in the AB and upper C income bracket. The selection of respondents to be interviewed was done via multi-stage

systematic random sampling. The stages of systematic random sampling consisted of: (1) random selection of barangay; (2) random selection of households using a random start and skip interval of five, and (3) random selection of respondents per household. Two valid callbacks were made, after which the targeted respondents who were not available were replaced. A total of 242 respondents participated in the study.

3.3 Q-methodology

This study generally followed the specific steps involved in the Q-methodology as prescribed by Baker et al. (2006): (1) selection of statements (Q-set) involving structured items (i.e., items selected based on set-theoretical propositions as described in Table 3); (2) selection of respondents (P-set) as discussed in the sampling method; (3) the Q-sort methodology; and (4) the data analysis.

After the Q-statements were generated and pilot tested, a card sorting exercise was conducted. The card sorting methodology deviated from the usual Q-sort methodology that employed a typical Q-Sorting Grid (Sy et al., 2018), as follows:

1. Respondents received sort cards containing the service quality attributes (descriptions that customers have used to describe what they consider as an “*Excellent Bank*”). They were also given a board with three boxed labels. The cards were sorted depending on their response as to whether they considered the statement as an important attribute of an “*Excellent Bank*,” as follows: (a) most important, (b) moderately important, and (c) least important. (Refer to Exhibit 1).
2. When the respondent was done sorting the cards, the cards grouped under the box most important were arranged from most important to least important as an attribute of an “*Excellent Bank*.” The same process was done for the cards placed in the moderately important and least important boxes. (Refer to Exhibit 2).
3. Once the cards were arranged based on importance, the respondent was then asked to give a score of 100 to the Top Card and a score of 1 to the Bottom Card. Relative to these scores of 100 and 1, the respondents were asked to assign a numerical score for each of the other statements according to their relative importance to each other. (Refer to Exhibit 2).

4 Data Analysis

To measure the instrument’s reliability, this study employed the internal consistency method using the Cronbach coefficient alpha of the attributes of bank service quality. In studies that employed Q-methodology using Q-sort grid matrix, researchers used the PQMethod Software that has Principal Component Analysis (PCA) and Factor Analysis in the analysis of the Q-sort scores. In this study, the final part of the card sorting exercise was able to discriminate and identify a numerical rating of the customer for each service quality attribute. Using the numerical ratings of each bank service quality attribute, the Exploratory Factor Analysis (EFA) was used to determine the instrument’s construct validity.

The EFA was the validation process used to ascertain whether the attributes included in the survey instrument were able to measure what the instrument intended to measure (Emory & Cooper, 1993; Hair, Black, Babin, & Anderson, 2010). Several iterations of the factor analysis were conducted, and only items with factor loadings of 0.5 or higher were retained (Hair et al., 2010).

In the conduct of EFA, the Principal Components Analysis (PCA) and Quartimax were explored. According to Danesh (2017), the PCA is the more common EFA method to use for Q-sorts, being able to generate linear combinations of the Q-sorts which are uncorrelated, and taking into account all the variances in the Q-sorts. Quartimax is also recommended as the appropriate rotational method since it limits the number of factors that would explain the Q-sorts under investigation.

The following tests were conducted before the selection of the final set of factors. The Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy was checked to determine if it was greater than 0.80. The anti-image correlation was also investigated to check the sampling adequacy for a variable. Only those variables with a correlation of 0.80 or higher were retained. The reliability test was done using the Cronbach coefficient alpha as the metric for analysis. A minimum factor loading of 0.50 was used as a basis for the retention of an item.

5 Discussion

A total of 242 Filipino consumers participated in this study; 56% of which were females and 44% were male. Twenty-six percent of the respondents were from the 31-40 age range, followed by those in the 41-50 age range (24%), then those in the 51-60 age category (20%). The respondents also included those in the 21-30 age range (17%) and those between 60-70 years old (13%).

Based on the ranking of the service quality attributes, the top five service quality attributes considered important by Filipino consumers are summarized in Table 5.

Table 5. Ranking of Top Five Service Quality Attributes, By Gender

Service Quality Attributes	Female		Male		Both Gender	
	Rank	Mean Rating	Rank	Mean Rating	Rank	Mean Rating
Secured bank transactions	1	88.77	1	85.10	1	87.18
Confidential customer bank transactions	2	87.88	2	85.09	2	86.67
Physical safety in the bank	3	80.69	3	80.71	3	79.65
Orderly and systematic bank services	4	79.20	4	79.90	4	79.50
Knowledge and competent staff	5	78.92				
Effective customer service assistance			5	77.97		
Physical safety in the bank					5	78.59

Regardless of gender, the top two service quality attributes are related to the assurance dimension: (1) secured bank transactions; and (2) confidential customer bank transactions. The next service quality attribute common to both male and female respondents is physical safety in the bank.

Results of the factor analysis show four SERVQUAL dimensions: (1) reliability, (2) empathy, (3) responsiveness, and (4) tangibles. The cumulative percentage of variance explained by these four dimensions is 55.7%. Hair et al. (2010) note that in the social sciences, wherein information is not as precise as quantitative variables, a factor solution that accounts for 60% is described as satisfactory. Total scale reliability for the 16 validated service quality attributes is 0.834. According to DeVellis (1991) and Davis (2000), Cronbach coefficient alphas ranging from 0.80 and 0.90 are acceptable for social science researches, such as service quality study. (Refer to Table 6).

Table 6. Validated Bank Service Quality Dimensions

Service Quality Attributes	Service Quality Dimension			
	Factor 1 Reliability ¹	Factor 2 Empathy ²	Factor 3 Responsiveness ³	Factor 4 Tangibles ⁴
1. Consistent and dependable service	.744			
2. Orderly and systematic bank services	.730			
3. Quick and timely service	.699			
4. Error-free service delivery	.571			
5. Adequate staff during peak hours		.817		
6. Timely advisory and notices to clients		.786		
7. Suitable working hours		.702		
8. Limited waiting time for bank transactions		.604		
9. Referral to the right person or department for a concern			.694	
10. Maximum tolerance of complaining customers			.597	
11. Effective customer service assistance			.594	
12. Knowledgeable and competent staff			.566	
13. Willing response to customer queries			.535	
14. Convenient location				.776
15. Functioning ATM and online facilities				.675
16. Easily understandable bank forms				.511
Percentage of variance explained	30.445	11.832	7.078	6.301
Cumulative of percentage variance explained	30.445	42.276	49.355	55.656
Cronbach alpha	.709	.759	.698	.656
Measure of sampling adequacy			.858	

This study validates the earlier findings of Avkiran (1994), Choudhury (2013), Guo et al. (2008), Kumar et al. (2010), Ladhari et al. (2011), and Petridou et al. (2007). The identification of the bank service quality dimensions presented in Table 6 is useful for banks in the design of their bank layout, bank processes, use of on-site, off-site and self-service technologies, customer service programs, and monitoring of customer service satisfaction. Table 7 shows a comparison of the results of this study vis-à-vis other service quality studies.

¹ RELIABILITY – refers to Process Orientation in terms of process efficiency and quality.

² EMPATHY – refers to Time Orientation in terms of customer time and welfare.

³ RESPONSIVENESS – refers to Customer Orientation, the ability to address well customer queries and complaints; multi-dimensional (with some items from Responsiveness, Assurance and Empathy service quality dimensions).

⁴ TANGIBLES – refers to Accessibility and Availability of bank services and facilities.

Table 7. Comparison of Results with other Service Quality Studies

Validated Bank Service Quality Dimension	Relevant Service Quality Studies
Factor 1 – Reliability	
(1) Consistent and dependable service	Ahmed (2017); Choudhury (2013); Culiberg & Roisek (2010); Guo et al. (2008); Jabnoun & Khalifa (2005); Karim & Chowdhury (2014); Ladhari et al. (2011); Petridou et al. (2007)
(2) Orderly and systematic bank services	
(3) Quick and timely service	
(4) Error-free service delivery	
Factor 2 – Empathy	
(1) Adequate staff during peak hours	Ahmed (2017); Culiberg & Roisek (2010); Karim & Chowdhury (2014), Ladhari et al. (2011)
(2) Timely advisory and notices to clients	
(3) Suitable working hours	
(4) Limited waiting time for bank transactions	
Factor 3 – Responsiveness	
(1) Referral to the right person or department for a concern	Ahmed (2017); Avkiran (1994); Culiberg & Roisek (2010); Felix (2017); Karim & Chowdhury (2014); Kumar et al. (2010); Ladhari et al. (2011); Pakurar et al. (2019); Petridou et al. (2007)
(2) Maximum tolerance of complaining customers	
(3) Effective customer service assistance	
(4) Knowledgeable and competent staff	
(5) Willing response to customer queries	
Factor 4 – Tangibles	
(1) Convenient location	Ahmed (2017); Avkiran (1994); Felix (2017); Karim & Chowdhury (2014); Pakurar et al. (2019); Petridou et al. (2007)
(2) Functioning ATMs & online facilities	
(3) Easily understandable bank forms	

Source: Literature Review

While the other service quality studies included in Table 7 used the Likert scale, as prescribed by Parasuraman et al. (1988), this study showed the service quality dimensions relevant to Filipino bank consumers using a rigorous and unbiased data collection using Q-sort cards in generating customer response. The adoption of Q-methodology, despite some deviations from certain processes associated with the methodology, showed that the survey instrument used in this study had reliability and content validity.

6 Conclusion

Based on the results of this study, Filipino bank consumers consider important four service quality dimensions: (1) reliability, (2) empathy, (3) responsiveness, and (4) tangibles. The validated bank service quality attributes show the importance given by Filipino bank consumers to bank processes performed accurately and consistently according to set protocols.

The respondents also consider empathy as an important service quality dimension, particularly on time spent by clients in availing bank services. Since client time is very important, the deployment of resources to ensure that clients' requirements get attended to, timely, is deemed very important.

Results also indicate that while Filipino bank consumers do not expect the immediate resolution of any of their bank-related concerns, the efforts of the bank personnel to try to respond and solve the customer's queries or complaints reflect bank service quality. Lastly, research findings also support other researchers' observations that tangibles like accessible location, functioning ATM, and online facilities, as well as easily understandable bank forms, are important service quality attributes. Attributes related to aesthetics like bank layout and even the

professional look of bank personnel are some service quality attributes that are not validated in this study. That is not to say that banks should not make improvements in these aspects.

Results reveal that the service quality programs of Philippine banks should ensure that bank consumers get dependable, timely, accurate, and error-free bank services, whether such services are done offline or online. Therefore, a bank's facility and information technology structure should always be up-to-date and maintained, since any technical glitch or disruption affect consumer experience, their perception of service quality, and overall customer satisfaction.

Bank personnel also need to be trained to do immediate troubleshooting and problem-solving should problems occur. Resource allocation in banks also needs to be properly studied to ensure that there is always bank personnel, especially during peak bank hours. Training programs on service quality, particularly on service quality recovery and effective handling of customer complaints, should be integral components of such training programs. Regular reviews of bank processes, including bank forms and directions (online and offline), need also to be done.

This study was not able to validate service quality attributes related to confidentiality, the security of transactions, and safety. It is possible that Filipino bank consumers considered these attributes as given and should be strictly implemented, not just because these are valuable to consumers, but because it is the fiduciary duty of the banks to ensure the integrity and security of any of its customer's bank transactions.

This service quality study used a different methodology in generating the response of the customers concerning their expectations of the attributes of an excellent bank. While most studies used the Likert scale to generate customer perceptions, this study used Q-methodology. This methodology utilized Q-sort cards as a way of generating better responses from the customers in the assessment of the degree of importance of each attribute relative to the other attributes. The use of Q-sort cards in ranking responses, however, posed some difficulties in response generation due to the lack of familiarity of the respondents with the process. The data gatherers had to explain lengthily about the process of ranking. Also, since the majority of the literature on the SERVQUAL applications utilized the Likert scale, thus, the results of this study with similar studies cannot be compared. But while the process of generating responses was tedious, this method significantly reduced response bias as the customers essentially had to determine numerically the score rating of one attribute vis-à-vis the other.

In the future, researches may wish to assess service quality using parallel methodologies (i.e., the use of both the Likert scale and Q-methodology) to determine which of these methodologies can capture more accurately customer perception of service quality. Also, since this study focused on customers' perception of the "Excellent Bank," future studies may want to expand the scope of this study to include a gap analysis (i.e., expectations on excellent bank vis-à-vis actual performance).

Since this study focused only on the respondent's perception of his/her bank, the research did not focus on the comparison of service quality of Philippine banks. Another area for further research, therefore, is a comparative assessment of the service quality of banks in the Philippines, either by competing banks or by type of banks (universal banks, rural banks, commercial banks, and other types of financial institutions).

Lastly, similar studies can also be pursued to understand the service quality dimensions unique to different industries, such as fast food, telecommunications, educational institutions, government agencies, and other entities with regular interaction with customers/stakeholders.

References

- Abdullah, F., Suhaimi, R., Saban, G., & Hamali, J. (2011). Bank service quality (BSQ) index: An indicator of service performance. *International Journal of Quality and Reliability Management*, 28(5), 542-555.
- Ahmed, M. (2017). Service quality measurement regarding banking sector. *International Journal of Business and Social Science*, 8(6), 50-61.
- Allred A. T., & Addams, H. L. (2000). Service quality at banks and credit unions: What do their customers say? *Managing Service Quality: An International Journal*, 10(1), 52-60.
- Anderson, E. W., Fornell, C., & Lehmann, D. R. (1994). Customer satisfaction, market share, and profitability: Findings from Sweden. *Journal of Marketing*, 58(3), 53-66.
- Avkiran, N. K. (1994). Developing an instrument to measure customer service quality in branch banking. *The International Journal of Bank Marketing*, 12(6), 10-18.
- Avkiran, N. K. (1999). The evidence on efficiency gains: The role of mergers and the benefits to the public. *Journal of Banking and Finance*, 23, 991-1013.
- Baker, R., Thompson, C., & Mannion, R. (2006). Q methodology in health economics. *Journal of Health Services Research & Policy*, 11(1), 38-45.
- Brown, S. R. (1996). Q methodology and qualitative research. *Qualitative Health Research*, 6(4), 561-567.
- BSP assessing BPI glitch. (2019, May 1). *bworldonline.com*. Retrieved from <https://www.bworldonline.com/bsp-assessing-bpi-glitch>
- Chinh, V. T. M., & Anh, N. V. (2008). Measuring customer satisfaction based on service quality gap at a local bank in Vietnam. *Journal of International Business Research*, 7(3), 27-51.
- Choudhury, H. (2013). Service quality and customers' purchase intentions: An empirical study of the Indian banking sector. *International Journal of Bank Marketing*, 31(7), 529-543.
- Culiberg, B., & Rojsek I. (2010). Identifying service quality dimensions as antecedents to customer satisfaction in retail banking. *Economic and Business Review*, 12(3), 151-166.
- Danesh, N. A. (2017). A comparison between major factor extraction and factor rotation techniques in Q-methodology. *Open Journal of Applied Sciences*, 7, 147-156.
- Danisman, G. (2018). Overview of competition in the banking sector. *International Journal of Economics, Commerce and Management*, 6(4), 59-71.
- Davis, D. L. (2000). *Business research for decision making* (5th ed). Pacific Grove, CA: Duxbury Press.
- Demir, S. (2016). An analysis of pre-service teachers' attitudes and opinions regarding the teaching profession via Q-methodology. *European Journal of Contemporary Education*, 17(3), 295-310.
- DeVellis, R. F. (1991). Applied social research methods series, Vol. 26. *Scale Development: Theory and Applications*. Thousand Oaks, CA: Sage Publications, Inc.
- Duke, A., & Cejnar, L. (2013). Competition and the banking sector: Friend or foe? *Law and Financial Markets Review*, 152-158.
- Ekinci, Y., & Riley, M. (1999). Measuring hotel quality: Back to basics. *International Journal of Contemporary Hospitality Management*, 11(6), 287-293.
- Ekinci, Y., & Riley, M. (2001). Validating quality dimensions. *Annals of Tourism Research*, 28(1), 202-223.
- Emory, C. W., & Cooper, D. R. (1993). Chapter 6: Measurement. In *Business research methods* (4th ed., pp. 168-189). Homewood, IL: Richard D. Irwin.
- Felix, R. (2017). Service quality and customer satisfaction in selected banks in Rwanda. *Journal of Business & Financial Affairs*, 6(1), 1-11.
- Galloway, L., & Ho, S. (1996). A model of service quality for training. *Training for Quality*, 4(1), 20-26.
- Gronroos, C. (1984). A service quality model and its marketing implications. *European Journal of Marketing*, 18(4), 36-44.
- Gounaris, S. P., Stathakopoulos, V., & Athanassopoulos, A. D. (2003). Antecedents to perceived service quality: An exploratory study in the banking sector. *The International Journal of Bank Marketing*, 21(4), 168-190.
- Guo, C., Duff, A., & Hair, M. (2008). Service quality measurement in the Chinese corporate banking market. *International Journal of Bank Marketing*, 26(5), 305-327.

- Guo, Q., Feng, L., & Wang, M. (2017). Chinese undergraduates' preferences for altruistic traits in mate selection and personal advertisement: Evidence from Q-sort technique. *International Journal of Psychology, 52*(2), 145-153.
- Hair, J. F. Jr., Black, W. C., Babin, B. J., & Anderson, R. E. (2010). Chapter 3: Factor Analysis. In *Multivariate data analysis* (7th ed., pp. 91-149). Essex: Pearson International Ltd.
- Haywood-Farmer, J. (1988). A conceptual model of service quality. *International Journal of Operations & Production Management, 8*(6), 19-29.
- Hermelingmeier, V., & Nicholas, K. A. (2017). Identifying five different perspectives on the ecosystem services concept using Q methodology. *Ecological Economics, 136*, 255-265.
- Huang, C., Liao, J., Huang, S., Hsu, Y., Hsu, H., & Guo, J. (2019). Patterns of parents' perspectives on protecting young children from secondhand smoke exposure: A Q-methodology study. *Journal of Advanced Nursing, 1-12*.
- Jabnoun, N., & Khalifa, A. (2005). A customized measure of service quality in the UAE. *Managing Service Quality, 15*(4), 374-388.
- Johnston, R. (1997). Identifying the critical determinants of service quality in retail banking: Importance and effect. *International Journal of Bank Marketing, 15*(4), 111-116.
- Kantar TNS reveals the top 3 performing Philippine banks in the past 10 years. (2019, January 31). *marketing-interactive.com*. Retrieved from <https://www.marketing-interactive.com/kantar-tns-reveals-the-top-3-performing-philippine-banks-the-past-10-years>
- Karim, R. A., & Chowdhury, T. (2014). Customer satisfaction on service quality in private commercial banking sector in Bangladesh. *British Journal of Marketing Studies, 2*(2), 1-11.
- Keaveney, S. M. (1995). Customers switching behavior in service industries – An exploratory study. *Journal of Marketing, 59*(2), 71-82.
- Kim, J.Y. (2018). A study of social media users' perceptual typologies and relationships to self-identity and personality. *Internet Research, 28*(3), 767-784.
- Kumar, M., Kee, F. T., & Charles, V. (2010). Comparative evaluation of critical factors in delivering service quality of banks (An application of dominance analysis in modified SERVQUAL model). *International Journal of Quality & Reliability Management 27*(3), 351-377.
- Ladhari, R., Ladhari, I., & Morales, M. (2011). Bank service quality: Comparing Canadian and Tunisian customer perceptions. *International Journal of Bank Marketing, 29*(3), 224-246.
- Lee, M. C., & Ing, S. H. (2005). Relationships among service quality, customer satisfaction and profitability in the Taiwanese banking industry. *International Journal of Management, 22*(4), 635-648.
- Lewis, B. R., & Spyropoulos, S. (2001). Service failures and recovery in retail banking: The customers' perspective. *International Journal of Bank Marketing, 19*(1), 37-48.
- Manlagñit, C. V., & Lamberte, M. B. (2004). Evaluating the impacts of competition policy reforms on the efficiency of Philippine commercial banks. *Philippine Institute for Development Studies, Discussion Paper Series No. 2004-46*, 1-46.
- McKeown, M., Hinks, M., Stowell-Smith, M., Mercer, D., & Forster, J. (1999). Q methodology, risk training and quality management. *International Journal of Health Care Quality Assurance, 12*(6), 254-266.
- Monferrer, D., Segarra, J.R, Estrada, M., & Moliner, M.A. (2019). Service quality and customer loyalty in a post-crisis context. Prediction-oriented modeling to enhance the particular importance of a social and sustainable approach. *Sustainability, 11*(18), 1-27.
- Nhem, S., & Lee, Y. J. (2019). Using Q methodology to investigate the views of local experts on the sustainability of community-based forestry in Oddar Meanchey province, Cambodia. *Forest Policy and Economics, 106*, 1-20.
- Ogle, A., & Fanning, S. (2014). Quasi-Q-sorting innovation: The use of tangible cues in sorting methodology. *Journal of Hospitality Application & Research, 9*(1), 69-80.
- Operational lapses caused BPI system glitch — BSP. (2017, December 2). *bworldonline.com*. Retrieved from <https://www.bworldonline.com/operational-lapses-caused-bpi-system-glitch-bsp/>
- Pakurar, M., Haddad, H., Nagy, J., Popp, J., & Olah, J. (2019). The service quality dimensions that affect customer satisfaction in the Jordanian banking sector. *Sustainability, 11*(4), 1-24
- Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1985). A conceptual model of service quality and its implications for future research. *Journal of Marketing, 49*(4), 41-50.

- Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1988). SERVQUAL: A multi-item scale for measuring consumer perceptions of service quality. *Journal of Retailing*, 64(1), 12-40.
- Petridou, E., Spathis, C., Glaveli, N., & Liassides, C. (2007). Bank service quality: Empirical evidence from Greek and Bulgarian retail customers. *International Journal of Quality & Reliability Management*, 24(6), 568-585.
- Potluri, R. M., Angati, S. R., & Narayana, M. S. (2016). A structural compendium on service quality and customer satisfaction: A survey of banks in India. *Journal of Transnational Management*, 21(1), 12-28.
- Rejikumar, G. (2015). An empirical study on antecedents of perceived service recovery quality in e-banking context. *Journal of Internet Banking and Commerce*, 20(3), 1-10.
- Sexton, D., Snyder, P., Wadsworth, D., Jardine, A., & James, E. (1998). Applying Q methodology to investigations of subjective judgements of early intervention effectiveness. *Topics in Early Childhood Special Education*, 18(2), 95-107.
- Shelton, D. (1995). Distribution strategy in the life and pensions market. *International Journal of Bank Marketing*, 13(4), 41-44.
- Shemmings, D. (2006). "Quantifying" qualitative data: An illustrative example of the use of Q methodology in psychosocial research. *Qualitative Research in Psychology*, 3(2), 147-165.
- Sy, M. P., Ohshima, N., & Roraldo, M. P. N. R. (2018). The Role of Filipino occupational therapists in substance addiction and rehabilitation: A Q-methodology. *Occupational Therapy in Mental Health*, 34(4) 1-22.
- Talib, F., & Rahman, Z. (2012). Impact of total quality management and service quality in the banking sector. *Journal of Telecommunications System & Management*, 1(2), 1-5.
- Wastell, S., Skirrow, P., & Hare, D. J. (2016). Factors influencing the use of psychotropic medication for challenging behavior in the United Kingdom: A Q method investigation. *Journal of Applied Research in Intellectual Disabilities*, 29(4), 295-304.
- West, J. D., Bubbenzer, D. L., Osborn, C. J., Paez, S. B., & Desmond, K. J. (2006). Leadership and the profession of counseling: Beliefs and practices. *Counselor Education & Supervision*, 46(1), 2-16.
- Wong, E. L., Coulter, A., Cheung, A. W., Yam, C. H., Yeoh, E. K., & Griffiths, S. (2013). Item generation in the development of an inpatient experience questionnaire: A qualitative study. *BMC Health Services Research*, 13(1), 265-277.
- Zeithaml, V. A. (1988). Consumer perceptions of price, quality, and value. A means-end model and synthesis of evidence. *Journal of Marketing*, 52(3), 2-22.
- Zeithaml, V. A. (2000). Service quality, profitability, and the economic worth of customers: What we know and what we need to learn. *Journal of the Academy of Marketing Science*, 28(1), 67-85.

Exhibit 1
SORT BOARD – Classification of SERVQUAL Attributes

SERVICE QUALITY ATTRIBUTES OF AN EXCELLENT BANK		
Instructions: Sort the 24 service quality attributes according to the three categories – (1) Most Important, (2) Moderately Important, (3) Least Important.		
Most Important	Moderately Important	Least Important

Exhibit 2
SORT BOARD – Ranking of Cards per Classification of SERVQUAL Attributes

SERVICE QUALITY ATTRIBUTES OF AN EXCELLENT BANK		
<p>Instructions:</p> <ol style="list-style-type: none"> Once the 24 Service Quality attributes have been sorted to the three card categories in Exhibit 1, arrange the attribute within each category (e.g., Most Important category) from highest to lowest in terms of importance. Once the attributes in a category in Exhibit 2 have been ranked according to importance, the respondent was then asked to give a score of 100 to the Top Card and a score of 1 to the Bottom Card. Relative to these scores of 100 and 1, the respondents were asked to assign a numerical score for each of the other statements according to their relative importance to each other. This serves as the final score of the attribute. Do the same process for all card categories. 		
Most Important	Moderately Important	Least Important