

Adel A. Al-Wugayan

*Kuwait University
Kuwait*

Determinants and Consequences of Perceived Service Quality in the Kuwaiti Banking Context

Abstract

Aim of the Paper: This study investigates the appropriateness of SERVQUAL and SERVPERF as two widely-used Service Quality (SQ) measures for retail bank services in Kuwait and their predictive power for affective services responses (satisfaction and trust) and attitudinal/relational responses (word-of-mouth, recommendation, social media engagement, loyalty, and switching intentions).

Study Design: Using a survey methodology, data is analyzed using Confirmatory Factor Analysis followed by Covariance-based Structural Equation Modeling.

Sample and Data: A random sample of (846) Kuwaiti bank customers is used.

Results: Internal structure of both quality scales differ from their original conceptualizations. The three factor-SERVQUAL model is the best predictor of dependent variables.

Conclusion: SQ exerts direct effects on bank satisfaction and trust. Allocating resources to improve bank SQ can be based on the outcomes of the importance-weighted 3-factor SERVQUAL performance-minus-expectation rather than the performance-only measures. Future research may examine these results using longitudinal data analysis.

Keywords: SERVQUAL, SERVPERF, service quality, trust, satisfaction, WoM, recommendation, loyalty, switching, social media engagement.

Introduction

Service quality (SQ) is a major topic that received considerable attention in the service research literature for its many desirable effects on brand image, perceived brand value, and ultimately on market success (Cho and Pucik, 2005, Berry, 1995). This is particularly true of the banking service industry because it involves managing financial needs with relationships expected to last over an extended period. Importance of delivering superior quality in a highly competitive financial market is self-evident; as earlier research contended that maintaining SQ leadership helps companies to effectively differentiate their service offerings from competition.

Submitted: 6/12/2018, revised: 27/1/2019, accepted: 3/2/2019.

Not surprisingly, pursuing SQ excellence became a compelling management driver of customer perceived value (e.g., Sureshchander *et al.*, 2002; Newman, 2001), enhanced brand recognition, customer's tolerance to premium pricing, and adoption of new services through lower perceived risk (Gremler and Gwinner, 2000). Investing in superior SQ is justified by management provided that high SQ can be used as a key selling point to attract new customers (Berry *et al.*, 1994) and be leveraged to maintain strong customer loyalty to increase customer lifetime value (Kang and James, 2004; Yoon and Suh, 2004; Cachon and Harker, 2002). However, SQ has been an elusive construct to be profitably managed especially as firms feel that quality improvements are not producing expected returns (Rust *et al.*, 1995). Its measurement is notoriously more difficult to evaluate in service contexts compared to tangible products, and its conceptualization has remained a contentious topic, leading to the advancement of competing customer-perceived SQ models (for a review, see Seth *et al.*, 2005). As services become increasingly global, measurement and control of SQ is further complicated.

To date, two key positions seem to dominate SQ measurement to explain how SQ is formed by consumers (e.g., Carrillat *et al.*, 2007). Proponents of SERVQUAL postulated that SQ judgments result from perceived "Gaps" in important attributes arising from cognitive comparisons between the pre-service expectation and the perceived quality performance of each SQ aspect (Parasuraman *et al.*, 1985; 1988). In criticizing SERVQUAL for methodological and conceptual problems, proponents of SERVPREF model disputed the role of expectations, suggesting that SQ should be explained solely by how well customers evaluate service performance on attributes that matter to them rather than engaging in cognitive comparisons to arrive at service gaps (Cronin and Taylor 1992).

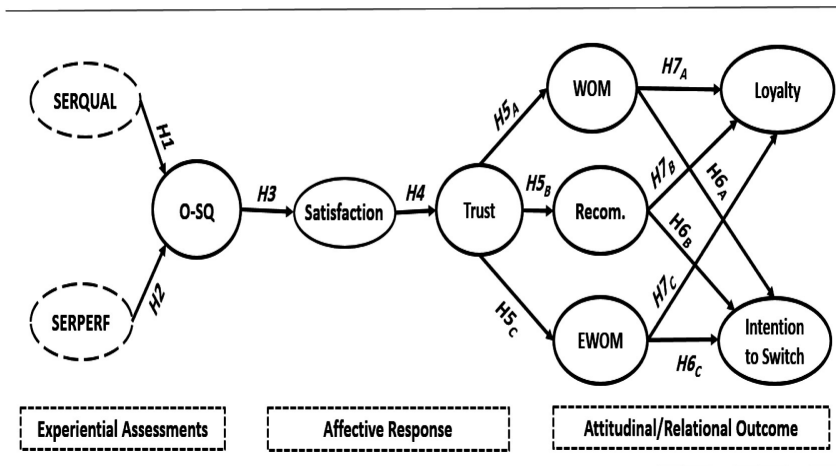
Another layer of SQ research controversy pertains to the cross-cultural measurement validity. It stems from questioning the appropriateness of applying existing SQ scales to host markets/countries with national cultures that are distinctly different from Western markets where these instruments were originally developed, validated and applied. Many research studies have shown that the service quality perceptions, evaluations and importance assigned to each service attribute vary considerably across different cultures (e.g., Donthu and Yoo, 1998). Establishing SQ measurement validity in host-market is becoming more critical as services constitute the larger portion of total World GDP and the fact that internationalization of services seems to be growing much faster than growth in international service research. In this regard, Anderson and Fornell (1994) concluded that for scarce firm resources to be used effectively, more research should address cross-national measurement of satisfaction. Consequently, given that SQ is considered to be

a primary antecedent of customer satisfaction (e.g., Cronin and Taylor 1992), more research effort is needed to uncover cross-cultural differences in SQ measurement. Mattila (1999) studied differences in response to service encounters between Asians and Americans and found marked differences in the evaluation process of luxury hotels service for these two groups. Interaction between SQ and cultural traits was investigated by Furrer et al. (2000) who found significant correlations between SERVQUAL components and Hofstede cross-cultural dimensions of national character, concluding that companies should be aware of such differences when allocating resources to manage SQ in international contexts.

In view of the challenges of utilizing SQ models cross-culturally, this study attempts to fill this research void by applying SERVQUAL and SERVPERF to measure SQ of bank services operating in Kuwait as an exemplar of non-Western Middle-Eastern market. A major objective of this paper is to empirically examine the more appropriate instrument that can capture SQ dimensions as outlined by each model in host market, especially as retail bank services were used to refine both instruments by their original authors. To customers, banking services differ from other services (e.g., retailing, health care, travel) in terms of ambiguity of service value (received benefits in light of sacrifices), locked-in relationship (account contractual agreement, loans, and mortgages) and the banking industry is highly concentrated with little services differentiation and narrow margin of innovation due to strict rules of financial governing agencies (e.g., central banks and international agreements). While the two scales are popular, no studies were found that tackled SERVQUAL and SERPERF in the Kuwaiti banking, while the vast majority of published studies either dealt with cross-cultural differences in internal quality (employee) using SERVQUAL in non-bank industries (Buda *et al.*, 2006), or using other scales to measure SQ in retailing settings or using a single bank (Othman and Owen, 2001) without establishing empirical validation of SQ factors (Welch and Raven, 2006). Furthermore, this study extends SQ measurement by incorporating post-service constructs including affective responses to the service (satisfaction and trust), as well as attitudinal/relational outcomes including word-of-mouth, willingness to recommend, engagement in social media, loyalty and intention to switch. In conducting this study, bank management can better measure and benchmark customers' perceptions of their service quality using the more appropriate instrument to positively influence cognitive and emotional reactions to their services. This paper concludes with recommendations on the measurement and control of SQ in non-Western Middle-Eastern culture, and how it relates to

customers' important post-purchase emotions, attitudes, and planned behaviors that can fortify the market position of these financial service providers. (see figure 1 for conceptual model and hypotheses).

Figure 1
Proposed Model and Hypotheses



Literature Review and Hypotheses

SQ Measurement

SQ has been conceptualized as a cognitive process or as an emotional response to service experience process (e.g., Edvardsson, 2005). Zeithaml (1988) defined customer's perceived service quality as a relative judgment where the assessment of the overall excellence or superiority of the service and consider it as a higher level of abstraction that transcends attribute-level evaluations. In attempting to harness SQ as competitive tool, management attention in service organizations has devoted their attention to track and control their SQ, either directly using self-reported measures (e.g., customer feedback, complaint registries, surveys and quality benchmarking), or indirectly using proxy measures (e.g., observations, sales and returns trends, and posted comments). However, despite the managerial importance of SQ, and the sustained growth of services sector in the GDP, SQ measurement for managerial diagnostic and control purposes started to gain serious momentum only during the past three decades. As a result, while several SQ models were added to marketing literature (Seth *et al.*, 2005), SQ literature has been dominated by two empirical approaches to measure SQ for managerial decision-making process, namely: SERVQUAL and SERPERF. These two-prevailing paradigms of service research view SQ as the direct consequence of the service exchange encounter

process, where customers evaluate overall SQ judgement using formative overall SQ measures of relevant service attributes weighted by their importance. From this perspective, it has been proposed that customers rely on their SQ evaluations to serve as antecedents to a “chain-linked” post-service constructs including satisfaction, perceived service value, brand image, trust, customer engagement, and loyalty (e.g., Hapsari *et al.*, 2017, Tanford, 2016).

SERVQUAL: Disconfirmed Expectancy Gap

Ghobadian *et al.*, (1994) argued that “customer-led” quality is widely used where quality evaluations are based on the extent to which customers’ requirements and aspirations are met. According to Groonroos (1984), SQ is conceptualized as the difference between what customers expected from a service and what they actually received during the service encounter along three major dimensions: (1) Technical (what customers receive), (2) Functional (how customer received the service), and (3) Image (cumulative effects of technical and functional quality on perception of service provider). Later research expanded this concept to include more precise dimensions of service quality.

The theoretical framework of the SERVQUAL model, originally developed by Parasuraman *et al.*, (1985), is based on the perceived gap between customer’s expectation of key service attributes and the actual performance of these attributes. This GAP model originally identified ten domains of SQ: access, communication, competence, courtesy, credibility, reliability, responsiveness, security, tangibles, and understanding the consumer. The scale was later refined to become the SERVQUAL model (Parasuraman *et al.*, 1988, 1991, 1994). According to the later conceptualization, overall SQ is a function of 22 service attributes that are evaluated in light of prior expectations with respect to the five dimensions of SQ: (1) Tangibility (physical environment and personnel), (2) Reliability (dependable and error-free service), (3) Responsiveness (timely customer assistance), (4) Assurance (employee confidence, knowledge and trust), and (5) Empathy (devoted care to customers). SERVQUAL dimensions are measured by calculating the difference of expectations and performance and identifying negative and positive gaps. All SERVQUAL items are listed in Appendix 1.

Ignoring cultural differences when applying the SERVQUAL model as diagnostic tool to manage SQ in cultures that are different from the original culture where the model was originally developed may lead to erroneous conclusions and ultimately to wasted marketing resources. Fureret *et al.* (2002) raised serious concerns about the cross-cultural validity of customer perceptions of service quality as well as the relative importance assigned to service attributes. Our selected review of published articles using SERVQUAL model (see appendix

2) showed the tendency for several studies to use the model without examining its internal structure (Akdere *et al.*, 2018; Al-Neyadi *et al.*, 2018; Dopeykar *et al.*, 2018; Albarq 2013; Al-Borie and Damanhour, 2013). Furthermore, while several studies showed other models (e.g., SERVPERF) to be superior (Gong and Yi, 2018; Machado *et al.*, 2014; Andronikidis and Bellou, 2010; and Garg and Verma, 2010); other studies showed SERVQUAL to be acceptable in its original conceptualization (Bayraktaroglu and Atrek, 2010; Raven and Welsh 2004), or need to be changed to different factorial forms (Ayyagari and Parahoo, 2018; Ali and Raza, 2017; Tefera and Govender, 2016; Butnaru *et al.*, 2014; Panda and Kondasani 2014; Kayabaq *et al.*, 2013; Bayraktaroglu and Atrek, 2010; Arasli, *et al.*, 2005). In the Kuwaiti banking context, applying the SERVQUAL gap methodology between expected and realized SQ without empirical assessment as a reliable and valid measure is unacceptable. Moreover, several researchers doubted the effect of prior expectations on the formation of quality assessment in international contexts (Gong and Yi, 2018). In conclusion, while some studies supported the use of SERVQUAL in its original form, many other studies disputed its appropriateness, and either modified the SERVQUAL, or replaced it with their own SQ scales. Given this state of confusion regarding the applicability of SERVQUAL to measure SQ for Kuwaiti customers in the banking sector, this hypothesis is offered to assess its relevance. Hence, it can be expected that:

H₁: *The strength (high/low) and valence (positive/negative) of gaps between expected bank service and actual bank service performance influences (increases/decreases) perceived SQ.*

SERVPERF: Performance-Only Judgments.

In criticizing the SERVQUAL, Cronin and Taylor (1992) questioned the need for the expectation-performance disparity to measure perceived SQ, especially as results from empirical studies showed the factor structure of SERVQUAL to be inconsistent (Brady and Cronin, 2001). They proposed that measuring performance is adequate by itself to assess SQ. While their operationalization of SQ in SERVPERF was performance-dependent, their conceptualization didn't rule out expectation as a standard of comparison to arrive at SQ judgements, but rather proposed that customers don't explicitly evoke such mental comparisons when they evaluate service attributes performances because they directly arrive at their evaluations in light of spontaneous mental comparisons.

Several published comparative studies in international contexts showed SERVPERF to outperform SERVQUAL (Gong and Yi, 2018; Machado *et al.*, 2014; Andronikidis and Bellou, 2010; Garg and Verma, 2010). Hence, when

measuring SQ in Kuwait, it is unknown whether the performance-only SERPERF model can provide an equivalent or even better measure of SQ than SERVQUAL. In light of this uncertainty, it is possible to expect that:

H₂: *Customers' perceived level of bank SQ is determined by the quality of performance of relevant attributes of bank services.*

Post-Consumption Affective Responses and Outcomes

In order to retain customers over the long run, marketers need to focus on building positive and memorable service encounters. Berry (1995) has long recognized that when businesses succeed in building effective relationship marketing, they can reduce the cost of prospecting customers and generate higher revenue per customer. Reinartz and Kumar (2003) found effective Customer Relationship Management (a useful tool to manage SQ) to support both offensive customer strategies (customer acquisition) and defensive strategies (customer retention). In banking services, Ryals (2005) extended the role of relationship marketing to focus on profitable retention and acquisitions to enable salesforce to cross-sell, upsell, and bundle-sell services to customers. Crosby *et al.*, (1990) proposed that buyer-seller relationship quality, mainly composed of satisfaction and trust, is a significant determinant of effective selling of services. In light of this research evidence, this study adopted satisfaction and trust as primary consequences of SQ.

Customer satisfaction level is one of the more pronounced determinants of positive relationship that consumers experience from past encounters with the service providers. Satisfaction represents evaluation of the service encounter in light of costs and benefits. This is consistent with the tenets of Social Exchange Theory (Cropanzano and Mitchell, 2005) stipulating that inputs and outcomes of each exchange party should be equitable in order to retain future relationships; as such, customers expect equity in dealing with sellers for the resources they bring into these relationships. In their study of relationship continuity, Selnes (1998) found satisfaction and trust to determine buyer-seller relationship. By studying satisfaction determinants in Canadian bank industry, Terrence *et al.* (1996) found SQ to be a major determinant of satisfaction. Hence, a high level of SQ provides customers with assurances that service providers are competent enough to be chosen over competing alternatives and vice-versa. Therefore, it is expected that:

H₃: *Customers' perceived level of SQ directly influences customer's satisfaction with their banking service*

Morgan and Hunt (1994) conceptualized "Relationship Marketing" to be composed of two distinct constructs: Trust and Commitment, where the former serves as the

primary antecedent of the latter. Trust has been conceived as a belief-based attitude that lead exchange partners to expect future behavior to conform to agreement (Raimondo, 2000), and trust has been used synonymously with confidence, integrity, credibility and reliability of the exchange partner (Sichtmann, 2007; Morgan and Hunt, 1994). While its intuitive to expect trust to determine continued buyer-seller relationships, few studies have shown conflicting evidence. For example, Selnes (1998) found trust to be instrumental in enhancing the scope of relationship but was inconsequential to the continuation of the relationship once started. Furthermore, Grayson and Ambler (1999) replicated the study of Moorman *et al.*, (1992) and found empirical evidence to question the role of trust in customer retention in the long run. Their explanation for their findings pointed to the rising expectations that buyers make over time from their service providers, leading to the inability to produce satisfactory results, and ultimately to relationship breakup. However, in both studies, services studied were in a B2B settings involving sophisticated services. It's unknown whether such role of trust is also present in B2C relationship that is characterized by moderate involvement and services with relatively high duration (i.e., loans, deposits, credit cards, etc.). In light of expected role of trust, it is expected that:

H₄: *Higher levels of customer satisfaction with the service should lead to higher levels of trust in their bank as a service provider.*

Post-Service Attitudes and Intentions

Customers' evaluations of received services often generate positive or negative emotions and serve as concrete, significant and prominent reference sources that shape what they think and how they feel about the service experience. Customers tend to engage in positive behavioral inclinations (Willing to Recommend) and in expressive behaviors in traditional ways (Word-of-Mouth or WoM) and more recently, inclination to engage in social media (i.e., E-WoM) about the services. Following the tenets of Stimulus-Response Theory (e.g., Srinivasan and Kesavan, 1976), positive and negative WoM can be viewed as responses to the experiences received from the service. Evidence from research conisded WoM to be instrumental the formation of attitudes toward the service provider (Berger, 2014; Berry, 1995). In her conclusion, Richins (1983) found that when complaints are not encouraged and settled, customers' negative WoM become a preferred course of action. Its logical to expect that failing to encourage customer complaints when they need to do so will lead to greater harm to the reputation of the company notwithstanding financial costs to settle complaints.

While WoM can be viewed as an active voicing of opinion about services and their providers, a more indicative construct of how customers are infatuated with the service is their willingness to recommend it to others. In their study of this construct, Boles *et al.* (1997) showed that buyers who showed stronger liking for

salespeople services were more likely to recommend their service providers to others. Given the above discussion, it is reasonable to expect a positive role of trust on WoM, E-WoM and Willingness to Recommend as follows:

H_{5A}: *As trust increases, customers are expected to engage in positive WoM about their bank services.*

H_{5B}: *As trust increases, customers are more likely to engage in positive E-WoM (ie., Social Media Engagement) about their bank services.*

H_{5C}: *As trust increases, customers will be more willing to recommend their bank services to others.*

The significance of WoM as a precursor to psychological and behavioral loyalty has been extensively researched (e.g, Bansal and Voyer, 2000). More recently, López, and Sicilia (2013) called for the use of WoM as a more preferred tool of customer generated marketing to facilitate new product introduction to consumers. Other researchers questioned the role of WoM in forming behavioral intentions (Wangenheim and Bayón, 2004) and proposed that WoM effectiveness depends on source characteristics and perceived risk. In view of mainstream research supporting the role of WoM, one may expect a positive influence of WoM (and E-MoW) on reducing switching intentions (Bansal *et al.*, 2005). Therefore, these hypotheses are advanced:

H_{6A}: *Positive WoM should be negatively related to customers' intention to switch their bank.*

H_{6B}: *A positive E-WoM (Social Media Engagement) about the service should lower customers' intention to switch their bank.*

H_{6C}: *A higher level of willingness to recommend their bank to others is inversely related to customers' intentions to switch their bank.*

Loyalty has been proposed as an important antecedent of actual purchase behavior in buying decision process (Dick and Basu, 1994). Behavioral loyalty is typically measured in terms of repurchasing the same brand when need arises, with psychological loyalty measures customers' inclinations to remain loyal, hence, it becomes an important latent construct that often guides customer choice. In this study, its proposed that positive behavioral outcomes of SQ should enhance customer expressed loyalty to their banks as follows:

H_{7A}: *Expressing positive WoM should be positively linked to higher bank loyalty*

H_{7B}: *High level of positive E-WoM (Social Media Engagement) is positively associated with bank loyalty.*

H_{7C}: *A higher level of willingness to recommend is positively related to bank loyalty.*

Research Methodology

Study Context: Country Selection and Banking System

Kuwait has several marked differences from Western markets, especially in terms of national culture and character. Using Hofstede (1980) dimensions of national character, Kuwait, as part of the Arab cluster, scores high on power distance, scored relatively high on collectivism and low on individualism (for example, Ali, *et al.*, 1997), and is characterized by relatively high Uncertainty Avoidance and high Masculinity (Hofstede 1983).

Kuwait's financial system is composed of eleven banks, and the industry has been stable and resilient in facing the ramifications of the financial crises of 2008, with a deposit growth standing at average 7.4% (2008-2013). Local banks achieved a credit penetration rate of 72% in 2013, and this rate fares higher than 59% for its regional benchmark. Despite adverse market conditions, total assets grew at a compound rate of 6.3% (2008-2013), and the total loans grew at an average of 4.7% for 2009-2013. Of eleven banks, four banks controlled 77.4% of total loan portfolio, indicating high market concentration.

Measures

Survey Scales and Procedures

This research examines the suitability of SERVQUAL and SERVPERF as alternative approaches to measuring bank service quality in Kuwaiti market and its relationship to post SQ outcomes. SERVQUAL is operationalized using a 22-item scale that was originally developed by Parasuraman *et al.*, (1988) and was later refined to include five dimensions described earlier (Parasuraman *et al.*, 1991). Respondents answered 44 statements to indicate their expectation (22 items) and perceived performance quality for each item (22 items), weighted by their importance for each attribute. Both SERVQUAL and SERVPERF constructs were measured using a bi-polar 7-point, Likert-type scale while remaining constructs were measured using either 5-point or 7-point scale to guard against potential Common Method Bias (CMB). Two local experts were asked to translate and back-translate procedures to prevent any possible confusion arising from language differences. Comparisons between the original version and back-translated versions were satisfactory yielding almost identical versions. SERVPERF was measured using scales from Cronin and Taylor (1992) that included all 22 items contained in SERVQUAL scale but measuring only the weighted quality performance of each aspect of the five dimensions. Table (1) summarizes scales used for affective and relational constructs.

Table 1
Measurement Scales

Scale	# of items	Alpha	Source
SERVQUAL (weighted Gap) ¹	22	.94	Parasuraman et al. (1994)
SERVPERF (weighted Perf) ¹	22	.93	Cronin and Taylor (1992)
Total Quality ²	3	.78	Bansal, et al. (2005)
Satisfaction1 ²	7	.96	Price and Arnould (1999)
Trust ¹	4	.86	Sirdeshmukh et al. (2002)
WoM ²	3	.92	Maxham and Netemeyer (2002)
Recommendation ¹	3	.92	Arnett, et al. (2003)
Social Media Engagement ¹	5	.96	Sun et al. (2006)
Loyalty ²	3	.86	Bloemer and Kasper (1995)
Switching ²	3	.73	Bougie et. al. (2003)

¹ used a 7-point bi-polar scale ² used a 5-point bi-polar scale

Study Sample

Data were randomly collected from 913 Kuwaitis with at least one active bank account with a local bank, resulting in a total of 846 complete surveys that were deemed usable for analysis. As shown in table (2), demographic characteristics showed the sample to be relatively female dominant and young, which is consistent with the Kuwait population age pyramid and the composition of Kuwaiti local workforce. Almost half of the sample used the bank services for at least 5 years, and the majority of the sample held bachelor's degrees.

Table 2
Sample Demographic Characteristics (N = 846)

Gender	Age	Education	Relationship in years
Female = 65.6%	21- to <25 = 61%	High school = 28%	1 years or less = 7.5%
	25 to < 50 = 30%	2-year college = 11%	2 to < 3 years = 23.5%
Male = 34.4%	> 50 = 9%	4-year college = 57%	3 to < 5 years = 19.5%
		Post graduate = 4%	> 5 years = 49.5%

Data Analyses and Results

Assessment of Validity and Internal Structure

Prior to applying Confirmatory Factor Analysis (CFA), gap scores were calculated as differences between expected performance and actual performance

for each service attribute, and all calculated variables were checked for linearity and multicollinearity prior to analysis and found to be within acceptable ranges. Calculated Cronbach Alpha were high (SERVQUAL = 0.94 and SERVPERF = 0.93), indicating strong composite reliability. Table (3) shows study constructs, their means, standard deviations, and correlation coefficients.

Table 3
Study Constructs: Descriptives and Correlations

Construct	Mean	SD	1	2	3	4	5	6	7	8	9
1. SERVQUAL _{3F} (Gap)	0.15	1.01	1								
2. Total Quality ¹	4.05	0.94	.94**	1							
3. Satisfaction ¹	4.21	0.98	.41**	.43**	1						
4. Trust	5.64	1.47	.37**	.38**	.76**	1					
5. WoM ¹	4.26	1.13	.39**	.43**	.77**	.63**	1				
6. Recommendation	5.15	1.67	.38**	.42**	.76**	.62**	.85**	1			
7. S. M. E	5.13	1.73	.21**	.24**	.40**	.31**	.47**	.47**	1		
8. Loyalty ¹	3.24	2.23	.38**	.40**	.79**	.62**	.81**	.83**	.44**	1	
9. Switching ¹	3.86	1.49	.12**	.14**	.29**	.21**	.34**	.33**	.27**	.37**	1

Note: ** Correlation is significant at 0.01 level (two-tailed). ¹ 5-point scale, other scales are 7-point. ² Social Media Engagement.

CFA procedures were applied to all 22 gap variables to verify that exogenous constructs will form as initially expected (see Table 4). Results showed that only three factors can be retained with Eigen values exceeding 1 in accordance with Kaiser rule (9.5, 1.41, 1.02), explaining 51.7% of variance. To overcome the propensity of the Kaiser rule to over-retain factors, Horn Parallel Analyses procedures were performed to identify the number of factors to retain. Results showed that only 2 factors can be retained (Eigen values greater than means and percentiles of random samples). A closer examination of the rotated factor solution revealed that out of the 22 variables in SERVQUAL scale, 18 variables formed the first factor relating to *Responsiveness, Empathy, Assurance, and Reliability* with factor loadings exceeding .4 as a cutoff for retention. The second variable contained 4 variables, all related to Tangibility. Although these results are inconsistent with the expected emergence of the five dimensions reported in the literature, they are consistent with the widely-held view of poor performance of SERVQUAL internal factor structure (Buttle 1996). As the 2-factor solution is theoretically meaningless, the 3-factor SERVQUAL was retained for further analysis.

Table 4
CFA Structure: SERVQUAL and SERVPERF

SERVQUAL _{3F}				SERVPERF _{4F}				
Item	F1	F2	F3	Item	F1	F2	F3	F4
RESP2	.775	-	-	REL3	.686	-	-	-
RESP1	.77	-	-	REL4	.685	-	-	-
RESP3	.765	-	-	REL2	.670	-	-	-
REL1	.735	-	-	RESP3	.662	-	-	-
REL2	.729	-	-	RESP4	.652	-	-	-
EMP4	.718	-	-	RESP1	.647	-	-	-
REL3	.701	-	-	RESP2	.599	-	-	-
REL4	.684	-	-	REL5	.538	-	-	-
RES4	.648	-	-	RESP5	.502	-	-	-
REL5	.639	-	-	EMP4	.483	-	-	-
ASSU2	-	.725	-	ASSU4	-	.875	-	-
ASSU4	-	.716	-	EMP2	-	.875	-	-
EMP3	-	.708	-	ASSU2	-	.559	-	-
ASSU1	-	.698	-	ASSU3	-	.539	-	-
EMP2	-	.697	-	ASSU1	-	.465	-	-
ASSU3	-	.691	-	EMP1	-	-	.724	-
RESP5	-	.635	-	EMP3	-	-	.755	-
EMP1	-	.509	-	REL1	-	-	.668	-
TANG4	-	-	.813	TANG2	-	-	-	.812
TANG2	-	-	.800	TANG4	-	-	-	.848
TANG3	-	-	.662	TANG3	-	-	-	.459
TANG1	-	-	.645	TANG1	-	-	-	.450

Note:- RESP = Responsiveness, ASSU = Assurance, REL = Reliability, EMP = Empathy, TANG = Tangibility. Factor loadings below .4 were omitted. SERVQUAL Cronbach Alpha = .94, Eigen values F1=9.5, F2=1.41, F3=1.02, R2) = 51.2%). SERVPERF Cronbach Alpha = .93 Eigen values F1=9.17, F2=1.55, F3=1.38, F4=1.21, R2=57%).

SERVPERF internal structure was also examined using the same procedures applied to the 22 attributes reflecting performance of bank services quality. CFA results were generally better, showing 4 factors explaining 57%, which satisfied the Kaiser rule (9.17, 1.55, 1.38, 1.21). Horn Parallel analysis was applied and found that all four factors could be retained. Varimax rotation of retained factors showed: (1) first factor contained 9 items reflecting Service Reliability and Responsiveness (similar results were found by Pitt, *et al.*, 1992), (2) second

factor contained 5 variables representing the Assurance dimension, (3) a third factor that included 3 variables representing the Empathy dimension, and (4) a factor that included 4 items reflecting the Tangibility dimension.

Although the internal structures of both models were different from their original conceptualizations, utilizing the models in assessing SQ may need examining both the original models (SERVQUAL_{5F} and SERVPERF_{5F}) as well as their competing models (SERVQUAL_{3F} and SERVPERF_{4F}). For the original models, respondents scores were summed and averaged for each of the five dimensions for each scale (Bagozzi and Heatherton, 1994; Dabholkar *et al.*, 1996) to be used as a formative measure in the measurement model. For the competing models, SERVQUAL_{3F} and SERVPERF_{4F}, the empirically extracted factors were summed and used as formative constructs.

Common Method Bias (CMB)

Method variance, the systematic error variance that originates from the data collection method, has been highlighted as a potential threat to validity of research constructs when all constructs have been collected by the same instrument. In this research, several ex-ante and post-hoc procedures were applied to minimize CMB effects. Scale design included a varying response scale (7-point and 5-point, see table 1) to minimize scale similarity, employing different anchors for different scales to encourage “pause-and-think” instead of “auto-response” tendency, and changing the order of scale presentation to respondents to uncover systematic response patterns. Furthermore, undesirable effects of “item-grouping” tendencies (MacKenzie and Podsakoff, 2012) were also controlled by dispersing items of scales and inserting intervening questions asking respondents to evaluate unrelated issues (ranking private universities based on image, choosing best movie theaters, etc.). Post-hoc CFA was performed using Unmeasured Latent Method Construct (Williams *et al.*, 1989) and results showed insignificant Chi-Squared differences between proposed measurement model and ULF model indicating minimal CMB effects.

SEM Analyses

In line with the two-step SEM process (e.g., Hair *et al.*, 2009), CFA measurement models were estimated to test the validity of endogenous constructs for the four competing SQ models followed by estimating full SEM for those models that pass the minimum acceptable criteria. Table 5 shows the summary results for CFA and SEM.

Table 5
Fit Indices CFA and SEM

Model	χ^2	df	CFI	GFI	RMSEA	SRMR
CFA Models						
SERVQUAL _{5F}	1.869	500	.95	.89	.057	.064
SERVQUAL _{3F}	1.750	437	.95	.90	.046	.053
SERVPERF _{5F}	2.028	593	.95	.88	.054	.057
SERVPERF _{4F}	1.929	558	.95	.89	.054	.057
SEM Models						
SERVQUAL _{5F}	2.449.7	573	.90	.89	.085	.069
SERVQUAL _{3F}	2.282.8	513	.95	.93	.068	.064
SERVPERF _{5F}	2.969.4	607	.92	.91	.084	.068
SERVPERF _{4F}	3.161.8	577	.90	.90	.082	.073
Post-hoc SERVQUAL _{3F}	2.216.5	507	.95	.93	.065	.063

Note: All $p < .001$, CFI=Comparative Fit Index, GFI Generalized Fit Index, RMSEA=Root Mean Square Error of Approximation, SRMR=Standardized Root Mean Square Residual

Measurement Model

This study examined the measurement model with exogenous variables consisting of formative measures of five dimensions composing SERVQUAL and SERVPERF as indicated by original authors, while endogenous constructs included all six constructs (Satisfaction, Trust, Word-of-Mouth, Social Media Engagement, Willingness to Recommend, Intention-to-Switch, and Loyalty). Obtained results showed that overall model fits indices for both measurement models were generally supportive of constructs (SERVQUAL_{5F}: CFI = .95, GFI = .89, SRMR = .064, RMSEA = .057, $\chi^2 = 1,869$, $df = 385$, $p < .0001$; SERVPERF_{5F}: CFI = .95, GFI = .88, SRMR = .057, RMSEA = .054, $\chi^2 = 2,208$, $df = 593$, $p < .0001$), while noting that large chi-square was expected due to sensitivity to larger sample size (see Hair *et al.*, 2009; p. 647). All factor loadings ranged from .52 to .9 for both measurement models and were statistically significant at $p < .001$. Assessment of validity measures showed that discriminant validity values were acceptable. Reliability measures with descriptive statistics and correlations among constructs supported the measurement model (see Table 5). All calculated composite reliabilities of model constructs were above .77 indicating coherent and consistent constructs. Convergent validity was established as all Average Variance Extracted (AVEs) exceeded 50% (ranging from .61 to .81). Support for adequate discriminant validity for each construct was established as

both Maximum Shared Variance (MSV) and Average Shared Variance (ASV) was below calculated AVEs for each construct except for a marginal difference for Willing to Recommend (AVE = .801, MSV = .806).

Results of validity analysis of competing CFA-measurement models showed similar fit (**SERVQUAL_{3F}**: CFI = .95, GFI = .9, SRMR = .053, RMSEA = .046, $X^2 = 1,750$, $df = 437$, $p < .0001$; **SERVPERF_{4F}**: CFI = .95, GFI = .89, SRMR = .057, RMSEA = .054, $X^2 = 1,929$, $df = 558$, $p < .0001$). All standardized factor loadings exceeded .71 and were statistically significant ($p < .001$). Estimated composite reliabilities were generally either slightly higher than the five-construct model (CR ranged from .86 to .97), or similar (extracted AVEs .61 -.81). As such, the four measurement models were retained for further analyses.

Structural Model

A primary objective of this study is to assess the appropriateness of SQ models in measuring customer perceived SQ as outlined by H1. Table 5 summarizes the results of fitting the four models to data collected from the sample. For each model, several statistics were reported Chi-square statistics, df , and major fit indices to assess the overall model fit. Results of fitting the four models to the data were generally more supportive of the *SERVQUAL_{3F}* as opposed to the three competing models. According to Hair *et al.*, (2009), a significant χ^2 is expected when sample size exceeds 250 and observed variables are greater than 30 (Model's $N = 846$ and measured variables is 36 variables). The authors also stated that minimum acceptable fit values are: CFI of at least .92 coupled with SRMR of .08 and RMSEA $< .06$. Examining the overall model fit indices, only *SERVQUAL_{3F}* model satisfies these minimum conditions. A closer examination of *SERVQUAL_{3F}* formative parameter estimates showed that all three dimensions showed statistically significant paths with $p < .001$, while the standardized structural path between the SQ models and overall SQ were strongest for the *SERVQUAL_{3F}* ($B = .89$, $p < .001$, OSQ explained variance $R^2 = .8$).

Another purpose of this study is to examine the linkages between experiential SQ and affective responses to SQ, (see table 6). For experiential SQ, the relationship between dimensions of service quality and overall service quality is both strong and statistically significant ($B = .89$ and $p < .001$). Affective responses following service quality were also strong, significant and in the hypothesized direction (Overall SQ $\rightarrow$ Satisfaction: $B = .46$, $p < .001$; Satisfaction $\rightarrow$ Trust $B = .93$, $p < .001$).

The relationship between affective responses and attitudinal/relational outcomes of SQ were examined by nine relationships proposed by H5 to H7, as shown

in table 6. Specifically, Trust was found to influence WoM, Social Media Engagement, and Willingness to Recommend in the expected direction. These variables were also found to influence Loyalty and Intention to Switch in the expected direction, except for the path linking Social Media Engagement to Loyalty ($B = .03$ and $p < .098$).

Mediation Analysis

A review of the literature revealed several studies linking service quality models directly to customer satisfaction with statistically significant paths (Oh, 1999, Terrence and McDougall, 1996). Furthermore, Wong and Sohal (2006) found SQ to directly influence Trust, independent of Satisfaction. In their study of quality, Wang *et al.*, (2017) found statistically significant direct impact of satisfaction on Word-of-Mouth. Hence, this paper assessed possible partial mediations, full mediations and only direct effects in the model, and reported the results in table (7). Of the

TABLE 6
SEM Path Coefficients and Hypotheses Testing Results

Relationship	Hypotheses (Hypothesized Direction)	Standardized Estimate	t-statistics	p-value	Results
1a. SERVQUAL ₃ → Overall SQ	H ₂ (+)	.89	10.8	.001	Supported
1b. SERVQUAL ₅ → Overall SQ	H ₂ (+)	.79	3.60	.001	Supported
1c. SERVPERF ₄ → Overall SQ	H ₂ (+)	.50	3.70	.001	Supported
1d. SERVPERF ₅ → Overall SQ	H ₂ (+)	.55	7.80	.001	Supported
2. Overall SQ → Satisfaction	H ₃ (+)	.46	12.8	.001	Supported
3. Satisfaction → Trust	H ₄ (+)	.93	22.5	.100	Supported
4. Trust → Word-of-Mouth	H _{5a} (+)	.90	20.6	.100	Supported
5. Trust → Willingness to Recommend	H _{5c} (+)	.88	22.3	.100	Supported
6. Trust → Social Media Engagement	H _{5b} (+)	.49	13.0	.100	Supported
7. Word-of-Mouth → Loyalty	H _{7a} (+)	.44	13.1	.100	Supported
8. Word-of-Mouth → Intention to Switch	H _{6a} (-)	-.31	4.90	.100	Supported
9. Willingness to Recommend → Loyalty	H _{7c} (+)	.55	16.9	.001	Supported
10. Willingness to Recommend → Intention to Switch	H _{6c} (-)	-.24	3.80	.001	Supported
11. Social Media Engagement → Loyalty	H _{7b} (+)	.03	1.70	.098	Not Supp.
12. Social Media Engagement → Intention to Switch	H _{6b} (-)	-.14	3.50	.001	Supported

eleven possible mediations, results showed five direct relationships between mediated variables with statistically significant p values (SERVQUAL_{3F} → Satisfaction, Total SQ → Trust, Satisfaction → Social Media Engagement, Satisfaction → Word-of-Mouth, and Trust → Loyalty). These findings lead to post-hoc modification of the tested structural model. Results of this post-hoc model showed slightly better fit (*cf.*, table 5).

Findings and Discussion

The results of this paper revealed that SERVQUAL and SERVPERF, in their original forms, are not suitable to be used as measures of customers' service quality

Table 7
Mediation Analysis

Directional Relationship	Direct Effect IV → DV	Indirect Effects IV → M M → DV	Mediation Results
SERVQUAL _{3F} → TSQ Satisfaction	B = .887 ($p < .01$) **	B = .278 ($p < .01$) ** B = .187 ($p < .07$)	Direct Effects
TSQ → Satisfaction → Trust	B = .447 ($p < .01$) **	B = -.879 ($p < .01$) ** B = .104 ($p < .01$) **	Partial Mediation
Satisfaction → Trust → Social Media Engagement	B = .929 ($p < .01$) **	B = .748 ($p < .01$) ** B = .26 ($p < .01$) **	Partial Mediation
Satisfaction Trust Word-of-Mouth	B = .921 ($p < .01$) **	B = .774 ($p < .01$) ** B = .123 ($p < .01$) **	Partial Mediation
Satisfaction → Trust → Willingness to Recommend	B = .931 ($p < .01$) **	B = .993 ($p < .01$) ** B = .116 ($p < .245$)	Direct Effects
Trust → Social Media Engagement → Loyalty	B = .210 ($p < .01$) **	B = .492 ($p < .01$) ** B = .028 ($p < .161$)	Direct Effects
Trust → Word-of-Mouth → Loyalty	B = .210 ($p < .01$) **	B = .894 ($p < .01$) ** B = .319 ($p < .01$) **	Partial Mediation
Trust → Willingness to Recommend → Loyalty	B = .210 ($p < .01$) **	B = .872 ($p < .01$) ** B = .461 ($p < .001$) **	Partial Mediation
Trust → Social Media Engagement → Intention to Switch	B = -.041 ($p < .788$)	B = .493 ($p < .01$) ** B = -.046 ($p < .264$)	No Effects
Trust Word-of-Mouth Intention to Switch	B = -.041 ($p < .788$)	B = .898 ($p < .01$) ** B = .444 ($p < .001$) **	Full Mediation
Trust → Willingness to Recommend → Intention to Switch	B = -.041 ($p < .788$)	B = .877 ($p < .01$) ** B = .193 ($p < .04$) *	No Effects

* = $p < .5$; ** $p < .01$; p value is two-tailed. Significant results are emphasized.

perceptions in the banking industry in Kuwait. For SERVQUAL, the factor structure is reduced to only three factors: tangibility, responsiveness/reliability mix, and a mix of assurance and empathy. These results are in stark contrast to the findings of Parasuraman *et al.* (1991) that the two banks that were included in their study showed high reliability and relatively better factor structure fit using the five-factor SERVQUAL model. From a conceptual standpoint, this empirical inconsistency can be attributed to the perceived similarity of responsiveness and reliability dimensions and assurance and empathy dimensions of bank service quality in Kuwait. That is, customers may not perceive the bank to be reliable unless the bank is responsive to their needs and concerns. Moreover, looking at the items comprising the two factors shows that responsiveness represents the communication aspect of a service while reliability reflects the behavioral actions taken by the bank towards their customers. Similarly, many of the assurance items represent trust and confidence while empathy items reveal the mechanisms through which trust is conveyed to customers. As such, it is not surprising to find Kuwaiti customers consider responsiveness and reliability as well as assurance and empathy to be two different aspects of the same construct.

Another finding from our research pertains to the superiority of 3-factor SERVQUAL to explain overall perception of service quality than the other three alternatives (5-factor SERVQUAL, 5-factor SERVPERF, and 3-factor SERVPERF). This indicates that customers' assessment of service quality is based on disconfirmation of the expectations and perceived service performance rather than on performance only as suggested by SERVPERF. This is consistent with the long-established tenets of the Adaptation-Level Theory (Helson, 1964) where customers' evaluations require standard comparisons to arrive at their evaluation judgements.

The strong impact of service quality as measured by SERVQUAL on customers' emotions, attitudes, and behaviors in the Kuwaiti bank context is another major finding of this study. While a separate measure of SQ was used, our analysis showed that SERVQUAL factors have direct effects on satisfaction, which supports the subsequent chain-link impact on trust, WoM, Willingness to Recommend, Social Media Engagement, Loyalty and Intention to Switch. This finding underscores the importance of multiple dimensions of customer-perceived service quality on their future relationship with the bank.

Finally, it became apparent that customers' perceptions of the level of service quality, when contrasted with their expectations, is low for Kuwaiti customers.

The mean score of the SERVQAUL (performance-minus-expectation) is only .15 indicating that performance is almost equal to expectations across different scale items. As such, although customers' expectations might have been met in general, customers are not highly excited about their banks in ways that can lead to stronger loyalty ($M_{\text{loyalty}} = 3.24$), especially as their intention to switching is higher than loyalty ($M_{\text{switching}} = 3.86$, both measured on 5-point scale). This underscores the need for better quality management and stronger service differentiation to maintain better customer retention.

Conclusions and Implications

This research contributes to the cross-cultural research by examining the validity and predictive power of SERVQUAL and SERPERF as two dominant SQ measures in marketing literature. CFA results showed that neither model in its original conceptualization performed as expected when applied to a different market context such as Kuwait. That is, of the five dimensions of SERVQUAL, only three dimensions were found to be evident of SQ. These results are inconsistent with findings from earlier research that examined SERVQUAL in English to local and expats retail customers and salespeople in Kuwait that yielded five factors (Raven and Welsh 2004). In this study, predictive powers of retained dimensions were strong in forming overall SQ perceptions and produced direct effects on satisfaction judgments independent of overall Total SQ. Furthermore, all dependent constructs showed expected directional relationships with the exception of social media engagement on loyalty. These results underscore the important effects of high SQ on strengthening consumer loyalty and suppressing intention to switch to competing banks.

This research also provides several practical implications to bank management. One of the particularly important implications to management is realizing that investment in improving bank SQ in Kuwait is warranted given the small service gap calculated in the 3-factor SERVQUAL construct ($M = 0.15$), with relatively small standard deviation ($SD = 1.01$) showing stronger agreement among the participants. This is further supported by the large variance of loyalty in the sample ($M = 3.24$ and $SD = 2.23$), indicating only moderate level of loyalty. Because maintaining consistently high quality of bank services is a powerful strategic tool for improving their market performance, this lack of differentiation underscores the need to systematically measure and improve their SQ.

Another practical implication relates to potential danger of overallocation or misallocation of SQ improvements. Caution must be exercised when determining customer gap as part of the “multi-gap model” advanced by Parasuraman *et al.*, (1988) to manage service quality. Rust *et al.* (1995) criticized what they called the “religion of quality” and advised management of service firms to be financially accountable when allocating resources to quality improvements by using market-driven measures (e.g., return on quality) to guard against overspending and/or miss-spending on service quality dimensions. In doing so, failure to identify what really drives customer quality perceptions in bank services will seriously jeopardize the return on quality improvements investments. As one of the primary objectives of this study is to examine the most relevant SQ model to assess the banking services quality in Kuwait and whether established structure of the examined SQ models are consistent with their original forms, our conclusions showed the SERVQUAL structure to be different; hence, management resource allocation for quality improvement should consider these differences.

Limitations and Directions for Future Research

It is possible to note that the present study is the first study of SQ models as antecedents and consequences including relatively many constructs, viz. global SQ judgements, Satisfaction, Trust, Social Media Engagement, Word-of-Mouth, Loyalty, Willingness to Recommend, and Intention to Switch. While this paper contributes to international marketing literature, it has some limitations.

Perhaps one notable limitation is the cross-sectional nature of data collection in bank market. Longitudinal data analyses can provide stronger evidence of the relationships between study constructs, especially whether customers’ expressed loyalty and lack of switching intentions would really hold over time. Unfortunately, the present study could not pursue longitudinal analysis since all banks refused to provide customer lists or track their customers over time, citing strict privacy laws as their main objection.

Future research on bank services in Kuwait and other Arab countries may explore the extent of distinctive aspects of social interaction on driving customer expectations and satisfaction with their banks. For Example, the practice of “Wasta”, or leveraging social connections to obtain advantages not attained by others, is largely unexplored, and it seems important to study its role in getting customers connected and happy with their bank.

References

- Akdere, M., Top, M. and Tekingündüz S. 2018. "Examining Patient Perceptions of Service Quality in Turkish Hospitals: The SERVPERF Model". *Total Quality Management and Business Excellence*, 1-11. (DOI: 10.1080/14783363.2018.1427501)
- Albarq, A.N. 2013. "Applying a SERVQUAL Model to Measure the Impact of Service Quality on Customer Loyalty Among Local Saudi Banks in Riyadh". *American Journal of Industrial and Business Management*, 3(8): 700-707.
- Ali, A. J., Taqi, A. A., and Krishnan, K. 1997. "Individualism, Collectivism, and Decision Styles of Managers in Kuwait". *The Journal of Social Psychology*, 137(5): 629-637.
- Ali, M. and Raza, S.A. 2017. "Service Quality Perception and Customer Satisfaction in Islamic Banks of Pakistan: The Modified SERVQUAL Model". *Total Quality Management and Business Excellence*, 28(5-6): 559-577.
- Al-Neyadi, H.S., Abdallah, S. and Malik, M. 2018. "Measuring Patient's Satisfaction of Healthcare Services in the UAE Hospitals: Using SERVQUAL". *International Journal of Healthcare Management*, 11(2): 96-105.
- Anderson, E. W. and Claes F. 1994. "A Customer Satisfaction Research Prospectus," in: Rust, R. and Oliver, R. (Ed.), *Service Quality: New Directions in Theory and Practice*, Sage, Thousand Oaks, CA: 241-268.
- Andronikidis, A. and Bellou, V. 2010. "Verifying Alternative Measures of the Service-Quality Construct: Consistencies and Contradictions". *Journal of Marketing Management*, 26(5-6): 570-587.
- Angur, Madhukar G., Natarajan, Rajan and Jahera, John S. Jr. 1999. "Service Quality in the Banking Industry: An Assessment in a Developing Economy". *International Journal of Bank Marketing*, 13(3):116-122.
- Arasli, H., Mehtap-Smadi, S. and Katircioglu, S.T. 2005. "Customer Service Quality in the Greek Cypriot Banking Industry". *Managing Service Quality*, 15(1): 41-56.
- Ayyagari, M. and Parahoo, S.K. 2018. "Personal Touch or Convenient Tech? An Investigation of Customer Channel Preferences in Retail Banking". *International Journal of Financial Services Management*, 9(2): 103-118.
- Bagozzi, R. P., and Heatherton, T. F. 1994. "A General Approach to Representing Multifaceted Personality Constructs: Application to State Self-Esteem". *Structural Equation Modeling: A Multidisciplinary Journal*, 1(1): 35-67.
- Bansal, H. S., and Voyer, P. A. 2000. "Word-of-Mouth Processes Within a Services Purchase Decision Context". *Journal of Service Research*, 3(2): 166-177.
- Bansal, H. S., Shirley F. T., and Yannik SJ. 2005. "Migrating to New Service Providers: Toward a Unifying Framework of Consumers' Switching Behaviors". *Journal of the Academy of Marketing Science*, 33(1): 96-115

- Bayraktaroglu, G. and Atrek, B. 2010. "Testing the Superiority and Dimensionality of SERVQUAL vs. SERVPERF in Higher Education". *Quality Management Journal*, 17(1): 47-59.
- Berger, J. 2014. "Word of Mouth and Interpersonal Communication: A Review and Directions for Future Research". *Journal of Consumer Psychology*, 24(4): 586-607.
- Berry, L. L. 1995. "Relationship Marketing of Services-Growing Interest, Emerging Perspectives". *Journal of The Academy of Marketing Science*, 23(4): 236-245.
- Berry, L. L., Parasuraman, A., and Zeithaml, V. A. 1994. "Improving Service Quality in America: Lessons Learned". *The Academy of Management Executive*, 8(2): 32-45.
- Bloemer, J.M.M. and Kasper, J. D. P. 1995. "The Complex Relationship Between Consumer Satisfaction and Brand Loyalty". *Journal of Economic Psychology*, 16(2): 311-29
- Boles, J. S., Barksdale, H. C., and Johnson, J. T. (1997), "Business relationships: an examination of the effects of buyer-salesperson relationships on customer retention and willingness to refer and recommend". *Journal of Business and Industrial Marketing*, 12(3/4): 253-264.
- Bougie, R., Rik P., and Marcel Z. 2003. "Angry Customers Don't Come Back, They Get Back: The Experience and Behavioral Implications of Anger and Dissatisfaction in Services," *Journal of the Academy of Marketing Science*, 31(4): 377-393.
- Brady, M. K., and Cronin Jr, J. J. (2001), "Some new thoughts on conceptualizing perceived service quality: A hierarchical approach". *Journal of Marketing*, 65(3): 34-49.
- Buda, R., Sengupta, K. and Elsayed-Elkhouly, S. 2006. "Employee and Organizational Perspectives of Service Quality: A Cross-Cultural Study in Kuwait, United States and Saudi Arabia". *International Journal of Management*, 23(3): 430.
- Butnaru, G.I., Țefănică, M. and Maxim, G.M. 2014. "Alternative Method of Quality Evaluation in Tourism. Case Study Applied in Tourist Accommodation Units. *Procedia Economics and Finance*, 15: 671-678.
- Buttle, F. (1996), "SERVQUAL: Review, Critique, Research Agenda". *European Journal of Marketing*, 30(1): 8-32.
- Cachon, G. P., and Harker, P. T. 2002. "Competition and Outsourcing with Scale Economies". *Management Science*, 48(10): 1314-1333.
- Carrillat, F. A., Jaramillo, F., and Mulki, J. P. 2007. "The Validity of the SERVQUAL and SERVPERF Scales: A Meta-Analytic View of 17 Years Of Research Across Five Continents". *International Journal of Service Industry Management*, 18(5): 472-490.
- ChiCui, C., Lewis, B.R. and Park, W. 2003. Service quality measurement in the banking sector in South Korea. *International Journal of Bank Marketing*, 21(4/5): 191-201.
- Cho, H. J., and Pucik, V. 2005. "Relationship between innovativeness, quality, growth, profitability, and market value". *Strategic Management Journal*, 26(6): 555-575.

- Cronin, J. Joseph, Jr. and Taylor, S. A. 1992. "Measuring Service Quality: A Reexamination and Extension," *Journal of Marketing*, 56(3): 55-68.
- Cropanzano, R., and Mitchell, M. S. 2005. "Social Exchange Theory: An Interdisciplinary Review". *Journal of Management*, 31(6): 874-900.
- Crosby, L. A., Evans, K. R., and Cowles, D. 1990. "Relationship Quality in Services Selling: an Interpersonal Influence Perspective". *The Journal of Marketing*, 54(3): 68-81.
- Dabholkar, P. A., Thorpe, D. I., and Rentz, J. O. 1996. "A Measure of Service Quality for Retail Stores: Scale Development and Validation". *Journal of the Academy of Marketing Science*, 24(1): 3-16.
- Dick, A. S., and Basu, K. 1994. "Customer Loyalty: Toward an Integrated Conceptual Framework". *Journal of the Academy of Marketing Science*, 22(2): 99-113.
- Donthu, N. and Yoo, B., 1998. "Cultural Influences on Service Quality Expectations. *Journal of service research*, 1(2): 178-186.
- Dopeykar, N., Bahadori, M., Mehdizadeh, P., Ravangard, R., Salesi, M. and Hosseini, S.M. 2018. "Assessing the Quality of Dental Services Using SERVQUAL Model. *Dental Research Journal*, 15(6): 430.
- Furrer, O., Liu, B. S. C., and Sudharshan, D. 2000. "The Relationships Between Culture and Service Quality Perceptions: Basis for Cross-Cultural Market Segmentation and Resource Allocation". *Journal of Service Research*, 2(4): 355-371.
- Furrer, O., Liu, B.S. and Sudharshan, D. 2000. "The Relationships Between Culture and Service Quality Perception: Basis for Cross Cultural Market Segmentation and Resource Allocation. *Journal of Service Research*, 2(4): 355-371.
- Garg, M.C. and Verma, A. 2010. "An Empirical Assessment of Five Dimensions of SERVQUAL in Life Insurance in India". *Asia Pacific Business Review*, 6(3): 138-146.
- Gefen, D., 2002. "Customer Loyalty in E-Commerce". *Journal of the Association for Information Systems*, 3(1): 2.
- Ghobadian, A., Speller, S., and Jones, M. 1994. "Service Quality: Concepts and Models". *International Journal of Quality and Reliability Management*, 11(9): 43-66.
- Gong, T. and Yi, Y., 2018. "The Effect of Service Quality on Customer Satisfaction, Loyalty, and Happiness in Five Asian Countries". *Psychology and Marketing*, 35(6): 427-442.
- Grayson, K., and Ambler, T. 1999. "The Dark Side of Long-Term Relationships in Marketing Services". *Journal of Marketing Research*, 36(1): 132-141.
- Gremler, D. D., and Gwinner, K. P. 2000. "Customer-Employee Rapport in Service Relationships". *Journal of Service Research*, 3(1): 82-104.
- GrC. 1984. "A Service Quality Model and Its Marketing Implications". *European Journal of Marketing*, 18(4): 36-44.

- Hair, J. F., Black, W.C., Babib, B.J., and Anderson, R. E. 2009. *Multivariate Data Analysis. 7th Edition*, Prentice-Hall, Upper Saddle River, NJ, USA
- Hapsari, R., Clemes, M., and Dean, D. 2017. "The impact of service quality, customer engagement and selected marketing constructs on airline passenger loyalty". *International Journal of Quality and Service Sciences*, 9(1): 21-40.
- Helson, H. 1964. *Adaptation-Level Theory: An Experimental and Systematic Approach to Behavior*. Harper and Row: New York.
- Hofstede, G. 1980. "Culture and Organizations". *International Studies of Management and Organization*, 10(4): 15-41.
- Hofstede, G. 1983. "The Cultural Relativity of Organizational Practices and Theories". *Journal of International Business Studies*, 14(2): 75-89.
- Al-Borie, H.M. and Sheikh Damanhour, A.M. 2013. "Patients' Satisfaction of Service Quality in Saudi Hospitals: a SERVQUAL Analysis". *International journal of Health Care Quality Assurance*, 26(1): 20-30.
- Kang, G. D., and James, J. 2004. "Service Quality Dimensions: An Examination of GrService Quality Model". *Managing Service Quality: An International Journal*, 14(4): 266-277.
- Kayabaq, A., Çelik, B. and Büyükarıslan, A. 2013. "The Analysis of the Relationship Among Perceived Electronic Service Quality, Total Service Quality and Total Satisfaction In Banking Sector". *Journal of Human Sciences*, 10(2): 304-325.
- Levesque, T., McDougall, G. 1996. "Determinants of Customer Satisfaction in Retail Banking". *International Journal of Bank Marketing*, 14(7): 12-20,
- LM., and Sicilia, M. 2013. "How WOM Marketing Contributes to New Product Adoption: Testing Competitive Communication Strategies". *European Journal of Marketing*, 47(7): 1089-1114.
- Machado, M., Ribeiro, A. and Basto, M. 2014. "An Empirical Assessment of Customer Satisfaction and Quality of Service: Comparing SERVQUAL and SERVPERF". *Revista Gestão Industrial*, 10(2): 264-283
- MacKenzie, S. B., and Podsakoff, P. M. 2012. "Common Method Bias in Marketing: Causes, Mechanisms, and Procedural Remedies". *Journal of Retailing*, 88(4): 542-555.
- Mattila, A. S. 1999. "The Role of Culture in the Service Evaluation Processes." *Journal of Service Research*, 1(3): 250-261.
- Maxham, J. G., III, and Netemeyer, R. G. 2002. "Modeling Customer Perceptions of Complaint Handling Over Time: The Effects of Perceived Justice on Satisfaction and Intent". *Journal of Retailing*, 78(4): 239-252.
- Moorman, C., Zaltman, G., and Deshpande, R. 1992. "Relationships Between Providers and Users of Market Research: The Dynamics of Trust Within and Between organizations". *Journal of Marketing Research*, 29(3): 314.

- Morgan, R. M., and Hunt, S. D. 1994. "The commitment-trust theory of relationship marketing". *Journal of Marketing*, 58(3): 20-38.
- Newman, K. 2001. "Interrogating SERVQUAL: A Critical Assessment of Service Quality Measurement in a High Street Retail Bank". *International Journal of Bank Marketing*, 19(3): 126-139.
- O'Neill, M. and Palmer, A. 2003. "An Exploratory Study of the Effects of Experience on Consumer Perceptions of the Service Quality Construct. *Managing Service Quality: An International Journal*, 13(3): 187-196.
- Oh, H. 1999. "Service Quality, Customer Satisfaction, and Customer Value: A Holistic Perspective". *International Journal of Hospitality Management*, 18(1): 67-82.
- Othman, A. and Owen, L., 2001. "The Multi Dimensionality of Carter Model to Measure Customer Service Quality (SQ) in Islamic Banking Industry: A Study in Kuwait Finance House. *International Journal of Islamic Financial Services*, 3(4): 1-12.
- Panda, K.R. and Kondasani, R. K. R. 2014. "Assessing Customers' Perceived Service Quality in Private Sector Banks In India". *Serbian Journal of Management*, 9(1): 91-103.
- Parasuraman, A., Berry, L. L., and Zeithaml, V. A. 1991. "Refinement and Reassessment of the SERVQUAL Scale". *Journal of Retailing*, 67(4): 420-450.
- Parasuraman, A., Valerie A. Zeithaml, and Berry, L. 1988. "SERVQUAL: A Multiple-Item Scale for Measuring Customer Perceptions of Service Quality," *Journal of Retailing*, 64(1): 12-40.
- Parasuraman, A., Zeithaml, V. A., and Berry, L. L. 1985. "A Conceptual Model of Service Quality and its Implications for Future Research". *The Journal of Marketing*, 49(4): 41-50.
- Parasuraman, A., Zeithaml, V. A., and Berry, L. L. 1994. "Reassessment of Expectations as a Comparison Standard in Measuring Service Quality: Implications for Further Research". *The Journal of Marketing*, 58(1): 111-124.
- Parasuraman, A., Zeithaml, V.A. and Berry, L.L., 1994. "Alternative Scales for Measuring Service Quality: A Comparative Assessment Based on Psychometric and Diagnostic Criteria". *Journal of Retailing*, 70(3): 201-230.
- Pitt, L., Oosthuizen, P. and Morris, M. 1992. "Service Quality in a High-Tech Industrial Market: An Application of SERVQUAL." in R. Leone and V. Kumar Eds., *Proceedings of American Marketing Association Summer Educators' Conference*, American Marketing Association, Chicago: 46-53.
- Price, L. L., and Arnould, E. J. 1999. "Commercial Friendships: Service Provider-Client Relationships in Context". *The Journal of Marketing*, 63(4): 38-56.
- Raimondo, M.A. 2000. "The Measurement of Trust in Marketing Studies: A Review of Models and Methodologies". *IMP Conference Papers*, Bath University, Bath.
- Raven, P. and Welsh, D.H. 2004. "An exploratory Study of Influences on Retail Service Quality: A Focus on Kuwait and Lebanon". *Journal of Services Marketing*, 18(3): 198-214.

- Reinartz, W. J., and Kumar, V. 2003. "The Impact of Customer Relationship Characteristics on Profitable Lifetime Duration". *Journal of Marketing*, 67(1): 77-99.
- Richins, M. L. 1983. "Negative Word-of-Mouth by Dissatisfied Consumers: A Pilot Study". *The Journal of Marketing*, 47(1): 68-78.
- Rust, R., Zahorik, A., and Keiningham, T. 1995. "Return On Quality (ROQ): Making Service Quality Financially Accountable". *The Journal of Marketing*, 59(2): 58-70.
- Ryals, L. 2005. "Making Customer Relationship Management Work: The Measurement and Profitable Management of Customer Relationships". *Journal of Marketing*, 69(4): 252-261.
- Selnes, F. 1998. "Antecedents and Consequences of Trust and Satisfaction in Buyer-Seller Relationships". *European Journal of Marketing*, 32(3/4): 305-322.
- Seth, N., Deshmukh, S. G., and Vrat, P. 2005. "Service Quality Models: A Review". *International Journal of Quality and Reliability Management*, 22(9): 913-949.
- Sichtmann, C. 2007. "An Analysis of Antecedents and Consequences of Trust in a Corporate Brand". *European Journal of Marketing*, 41(9/10): 999-1015.
- Sirdeshmukh, D., Singh, J., and Sabol, B. 2002. "Consumer Trust, Value, and Loyalty in Relational Exchanges". *Journal of Marketing*, 66(1): 15-37.
- Srinivasan, V., and Kesavan, R. (1976), "An Alternate Interpretation of the Linear Learning Model of Brand Choice". *Journal of Consumer Research*, 3(2): 76-83.
- Sun, T., Youn, S., Wu, G., and Kuntaraporn, M. 2006. "Online Word[of]Mouth (or Mouse): An Exploration of its Antecedents and Consequences". *Journal of Computer-Mediated Communication*, 11(4): 1104-1127.
- Sureshchander, G., Rajendran, C. and Anatharaman, R. 2002. "The Relationship Between Service Quality and Customer Satisfaction: A Factor Specific Approach". *Journal of Services Marketing*, 16(4): 363-79.
- Tanford, S. 2016. "Antecedents and Outcomes of Hospitality Loyalty: A Meta-Analysis". *Cornell Hospitality Quarterly*, 57(2): 122-137.
- Tefera, O. and Govender, K., 2016. "From SERVQUAL to HOTSPERF: Towards the Development and Validation of an Alternate Hotel Service Quality Measurement Instrument". *African Journal of Hospitality, Tourism and Leisure*, 5(4).
- Tz-Li Wang, Phuong Thi Kim Tran, and Vinh Trung Tran 2017. "Destination Perceived Quality, Tourist Satisfaction and Word-Of-Mouth". *Tourism Review*, 72(4): 392-410.
- Vargo, S. L., and Lusch, R. F. 2008. "Service-Dominant Logic: Continuing the Evolution". *Journal of the Academy of Marketing Science*, 36(1): 1-10.
- Wangenheim, F. V., and BayT. 2004. "The Effect of Word of Mouth on Services Switching: Measurement and Moderating Variables". *European Journal of Marketing*, 38(9/10): 1173-1185.

- Welsh, D.H. and Raven, P., 2006. "Family business in the Middle East: An Exploratory Study of Retail Management in Kuwait and Lebanon". *Family Business Review*, 19(1): 29-48.
- Williams, L. J., Cote, J. A., and Buckley, M. R. 1989. "Lack of Method Variance in Self-Reported Affect and Perceptions at Work: Reality or Artifact?". *Journal of Applied Psychology*, 74(3): 462-468.
- Wong, A., and Sohal, A. S. 2006. "Understanding the quality of Relationships in Consumer Services: A Study in a Retail Environment". *International Journal of Quality and Reliability Management*, 23(3): 244-264.
- Yoon, S., and Suh, H. 2004. "Ensuring IT Consulting SERVQUAL and User Satisfaction: A Modified Measurement Tool". *Information Systems Frontiers*, 6(4): 341-351.
- Zeithaml, V. A. 1988. "Consumer Perceptions of Price, Quality, and Value: A Means-End Model and Synthesis of Evidence". *The Journal of Marketing*, 52(3): 2-22.
- Zhou, L., Zhang, Y. and Xu, J., 2002. "A Critical Assessment of SERVQUAL's Applicability in the Banking Context of China." in Hunt, K. (Ed.), *ACR Asia-Pacific Advances*, Advances in Consumer Research, Valdosta, GA, 5: 14-21.

Appendix 1

SERVQUAL and SERPERF Dimensions (Parasuraman et al., 1994; Cronin and Taylor 1992)

Dimensions	Description	Scale Items (expectation of ^(a) __, evaluation of ^(b) __, and Importance of ^(c) __)
Reliability	Performing services accurately and dependably	1. The bank meets their promised time-frames for response 2. The bank is sympathetic and reassuring, when the customer has problems 3. They are dependable 4. They provide their services at the times promised 5. They keep accurate records
Assurance	Knowledge, courtesy, and trust	6. Employees should be trustworthy 7. Customers should feel safe when transacting with employees 8. Employees should be polite 9. Employees should get adequate support from the firm to do their job well
Tangibles	Quality of physical environment (building, machines, materials, etc.)	10. Up-to-date equipment 11. Physical facilities are visually appealing 12. Employees well-dressed/neat 13. Appearance of the physical facilities are consistent with the type of service industry
Empathy	Caring and dedicated attention to customers	14. Banks are expected to give each customer individualized attention. 15. Employees are expected to give each customer individualized attention, 16. It is realistic to expect employees to fully understand the needs of the customer, 17. It is reasonable to expect employees to have the best interests of the customer at heart, 18. Banks should have to operate at hours convenient to all customers,
Responsiveness	Willingness to help and providing them with prompt services	19. They should be expected to tell customers exactly when the service will be performed, 20. It is reasonable to expect prompt service from employees, 21. Employees always have to be willing to help customers, 22. It's not acceptable to be too busy to respond promptly to customer requests,

^(a) measures the extent which the customer expects the bank to perform on this item (As in excellent banks, I expect....) (7-point scale)

^(b) measures customer's evaluation of bank's performance on that item (7-point scale)

^(c) measure the relative importance that customer's attach to the item (7-point scale)

Appendix 2
Selected SERVQUAL/SERPERF Studies

Study	Variables (context)	Findings
Akdere, Top, and Tekingündüz (2018)	SERVPERF: (Turkey: Healthcare)	Five-Dimensions of performance only SERVQUAL were used without prior Confirmatory Factor Analysis (CFA).
Al-Neyadi, Abdallah, and Malik, (2018)	SERVQUAL: (UAE: Health care)	All five dimensions were deemed valid and reliable without CFA.
Dopeykar, Bahadori, Mehdizadeh, Ravan-gard., Salesi, and Hosseini (2018)	SERVQUAL: (Iran: Dental care)	All five dimensions were used without CFA prior validation
Gong and Yi (2018)	SERPERF (China, Hong Kong, Japan, South Korea, and Singapore: Department Stores)	SERPERF: 3 factors service performance, service delivery, and service environment
Ayyagari and Parahoo (2018)	SERVQUAL & SERVPERF (Dubai: banking)	Only three Factors: ATM, face-to-face interaction and tangibles
Ali and Raza (2017)	SERVQUAL (Pakistan: Islamic Banks)	6 factor model SERVQUAL Compliance, Assurance, Responsiveness, Tangibles, Empathy, Reliability
Tefera and Govender (2016)	SERVQUAL, and SERV-PREF and Hotel Performance HOTSPERF (Ethiopia: Hotel Services)	Hotel Service Quality Measurement Instrument HOTPERF encompass 25 items (10 tangibles and 15 intangibles) and deemed superior to SERVQUAL and SERVPERF to measure hotel service in Ethiopia.
Butnaru, ^a tefăniță, and Maxim, (2014)	SERVQUAL, SERVPERF and (GIQET) global indicator of quality evaluation in tourism (Romania: Tourism)	Refuting SERVQUAL & SERVPERF as too generic concepts to measure tourist's assessment of service quality
Machado, Ribeiro, and Basto (2014)	SERVPERF and SERVQUAL scales (Portugal: Energy companies)	SERPERF was better performing than SERVQUAL
Panda and Kondasani (2014)	SERVQUAL (India: Bank)	4 factors:- Dependability and Facility, Guarantee, Security and value added Services, Compassion & cordialness

Cont/ Appendix 2

Selected SERVQUAL/SERPERF Studies

Study	Variables (context)	Findings
Albarq (2013)	SERVQUAL (Saudi Arabia: Banks)	SERVQUAL was used without Confirmatory Factor Analysis before regression
AlBorie and Damanhour, (2013)	SERVQUAL: (Saudi Arabia: Healthcare)	SERVQUAL was reliable and valid (No CFA conducted)
Angur, Natarajan, and Jahera (1999)	SERVQUAL & SERVPERF (India: banking)	SERVQUAL has greater diagnostic information than the SERVPERF SERVQUAL 5-factor model is not applicable
Kayabaq, üelik, and Büyükarşlan (2013)	SERVQUAL (Turkey: e-Banking)	SERVQUAL is used as a 6-factor scale with ample internal structure and significant directional paths leading to dependent measures.
Andronikidis and Bellou (2010)	Unweighted SERVQUAL, Unweighted SERVPERF, weighted SERVQUAL, weighted SERVPERF (Greece: auto-repair)	SQ is multidimensional construct importance-weighted SERVPERF scale provides the greatest diagnostic information.
Bayraktaroglu and Atrek, (2010)	SERVQUAL, and SERVPREF (Turkey: Higher Education)	SERVQUAL was better predictor than SERPERF of dependent constructs Both scales exhibited close divergent and convergent reliabilities
Garg and Verma (2010)	SERVQUAL and SERVPREF (India: Life Insurance)	SERVPREF exhibited higher validity and radiality than SERVQUAL Service Quality is linked to satisfaction
Arasli, Mehtap-Smadi, and Katircioglu (2005)	SERVQUAL (Greek: Bank)	tangibles, reliability, responsiveness, and Empathy emerged as 3-factor SERVQUAL
Raven and Welsh (2004)	SERVQUAL (Kuwait and Lebanon: Retailing Services)	Five Factors with different items than originally proposed further research is needed in understanding the important dimensions of service quality in different countries
ChiCui, Lewis, and Park (2003).	SERVQUAL (South Korea: Banking)	SERVQUAL composed of 3 dimensions of service quality: tangible, empathy, and mix of reliability and responsiveness)
O'Neill and Palmer (2003)	SERVQUAL (Australia: theme park services)	SERVQUAL consists of 4 dimensions.

Cont/ Appendix 2
Selected SERVQUAL/SERPERF Studies

Study	Variables (context)	Findings
Gefen (2002)	SERVQUAL (USA: E-Commerce)	Only 3 factors: empathy, tangibles, and mix of reliability, responsiveness and assurance
Zhou, Zhang, and Xu, (2002)	SERVQUAL (China: Banking)	Only 3 dimensions for SERVQUAL perceptions and gaps while finding 6 dimensions for expectations

محددات ونتائج الجودة المدركة للخدمات المصرفية في البنوك الكويتية

عادل عبدالله الوقيان

جامعة الكويت

هدف الدراسة: تبحث هذه الدراسة في مدى ملائمة مقياس SERVQUAL ومقياس SERVPERF لجودة الخدمة المصرفية التي تقدمها البنوك الكويتية لعملائها الكويتيين، إضافة إلى مفاضلة القوة التنبؤية لكلا المقياسين في قياس تشكيل الانطباعات النفسية للعملاء، الناجمة عن تلقي الخدمة المصرفية من البنوك، التي شملت كلاً من الرضا والثقة والتواصل اللفظي الإيجابي عن الخدمة، والرغبة في توصية الآخرين بشراء الخدمة، ودرجة الانخراط في وسائط التواصل الاجتماعي عن البنك، ونية الولاء المعلن للبنك، ونية العميل لتغيير البنك.

منهجية الدراسة: استخدم المنهج المسحي؛ حيث تم تحليل البيانات باستخدام تحليل العامل التأكيدي ومنهج تحليل المعادلات الهيكلية.

البيانات وعينة الدراسة: استخدمت عينة عشوائية من 846 من العملاء الكويتيين مع البنوك.

نتائج الدراسة: تبين اختلاف التكوين الداخلي الهيكلي لكلا المقياسين عن العوامل الخمسة التي حددها المؤلفون الأصليون للمقياسين؛ حيث تبين تفوق مقياس SERVQUAL ذي العوامل الثلاثة على باقي المقاييس، كما تبين تفوق تأثير هذه العوامل على المتغيرات التابعة المشمولة بالدراسة.

الخاتمة: تؤثر الجودة المدركة بشكل مباشر في رضا العميل عن الخدمة المصرفية وفي مستوى ثقته بالبنك. ومن هنا يتبين أن توجيه الموارد لتحسين جودة خدمات البنك تقتضي استخدام مقياس SERVQUAL ذي العوامل الثلاثة، القائم على الوزن النسبي لأهمية كل عنصر جودة مضموراً في الفرق بين مستوى الأداء الفعلي وتوقعات الأداء لكل عنصر. ويقترح للدراسات المستقبلية في هذا المجال استخدام أسلوب تحليل السلاسل الزمنية لتأكيد نتائج الدراسة.

Adel A. Al-Wugayan (Ph.D. in Business Administration-Marketing from University of Rhode Island 1998). He worked as Secretary-General, Supreme Council for Planning and Development, Associate Dean College of Business Administration, and Director of Center of Excellence in Management, as well as Associate Professor of Marketing at CBA. His research interest includes Strategic Marketing, Consumer Behavior, Marketing Ethics, Social and public policy Marketing, Logistics, and NPO Marketing. (wugayan@yahoo.com)

مجلة دراسات الخليج والجزيرة العربية



مجلة علمية فصلية محكمة تصدر عن مجلس النشر العلمي - جامعة الكويت
صدر العدد الأول منها في يناير عام 1975م

رئيس التحرير

أ.د. بنیان سعود تركي

ترحب المجلة بنشر البحوث والدراسات العلمية المتعلقة بشؤون
منطقة الخليج والجزيرة العربية في مختلف المجالات العلمية.

ومن أبوابها

- البحوث العربية.
- البحوث الإنجليزية.
- ملخصات الرسائل الجامعية.
- عرض الكتب ومراجعتها.
- (ماجستير - دكتوراه).
- البيبلوجرافيا العربية.
- التقارير : مؤتمرات - ندوات

الاشتراكات

ترسل قيمة الاشتراك مقدماً بشيك لأمر - جامعة الكويت
مسحوب على أحد المصارف الكويتية

داخل دولة الكويت : للأفراد : 3 دنائير - للمؤسسات : 15 ديناراً
الدول العربية : للأفراد : 4 دنائير - للمؤسسات : 15 ديناراً
الدول الغير عربية : للأفراد : 4 دنائير - للمؤسسات : 15 ديناراً

توجه جميع المراسلات باسم رئيس تحرير مجلة دراسات الخليج والجزيرة العربية

ص.ب: 17073 الخالدية - الرمز البريدي: 72451 الكويت

تلفون: 24984067 - 24984066 - 24833215 +965 - فاكس: 24833705 +965

E-mail: jgaps@ku.edu.kw - jgaps.ku@gmail.com

<http://www.pubcouncil.kuniv.edu.kw/jgaps>

تفهرس المجلة وملخصاتها ونصوصها في قواعد البيانات والمعلومات التالية:

EBSCO Publishing Products

www.mandumah.com دار المنظومة

ISSN : 0254 - 4288 : الرقم الدولي للمجلة