Title:
Bank Service Quality: A Comparison Between BSI Branches In Isfahan and Dubai

Abstract:
Entering of private banks to Iran's financial market, caused an intensive competition in providing banking services. Using the Internet and other developed means of communication, now customers have more information than before, so their expectations level has been raised. Nowadays, the international banks are competing in providing banking services, in countries other than their parent country. To be successful in such competition, the banks must have a better understanding of their customers' expectations. Bank customers' expectations in each country affected by various factors, so it can be different in various countries. A cross-country comparison of customers' expectations can be effective in finding appropriate competitive strategies. This study strives to identify the likely similarities or differences of Bank Saderat Iran (BSI) service quality, and its reasons, in Isfahan and Dubai. The population of this research consists of BSI's customers in two cities of Isfahan and Dubai. For this purpose, the sample sizes of 300 for Isfahan and 100 for Dubai were considered. The measurement tool was Bahia and Nantel (2000) BSQ questionnaire which has been customized for this research. The validity and reliability of the instrument were measured and the results confirmed that it is valid and reliable. The results of this research indicated that the perceptions of the BSI's customers in Isfahan and Dubai in a similar way are more than average. This means that they have relatively been satisfied of BSI's services. At the same time, ranking of the BSQ dimensions in those cities shows that the customers have different expectations. Results of survey show that the most important causes of these similarities or differences, are cultural and economic factors in those cities. On the other hand, while both Iran and UAE are developing countries, there the customers behave similar to the customers' behavior in developed countries.

Keywords:
Service Quality, Bank Service Quality, SERVQUAL, Expectations, Bank Services Globalization