

**THE SERVICE QUALITY OF CUSTOMER SERVICE REPRESENTATIVES IN BANKS**

Fridrik Eysteinnsson, School of Business, University of Iceland, Reykjavik, Iceland  
Asdis Bjorg Johannesdottir, School of Business, University of Iceland, Reykjavik, Iceland

[dx.doi.org/10.18374/IJBR-13-3.11](http://dx.doi.org/10.18374/IJBR-13-3.11)

**ABSTRACT**

Service quality is as important for those who provide the service, as it is for those who enjoy it. SERVQUAL is an instrument used to measure service quality. The instrument has been adapted to measure service quality in a variety of settings, including banking. Instruments, designed from scratch, have also been used to measure the service quality of banks. To the best of the authors' knowledge no studies on the service quality of customer service representatives (CSRs) in banks have been reported in the literature. The aim of the authors' research is to explore the dimensions of service quality of CSRs in banks and which dimensions have the strongest relationship to customers' overall assessment of CSR's perceived service quality. The research is quantitative and done among customers of the Icelandic banks. A convenience sample was used. The results of a factor analysis show that the service quality of CSRs in banks has two dimensions, personal skills and service environment of which personal skills are more important.

Keywords: *Service Quality; Service Quality Dimensions; Customer Service Representatives; Banks*