

IMPACT OF SERVICE QUALITY ON CUSTOMER SATISFACTION: SPECIAL REFERENCE TO AMANA BANK PLC IN EASTERN PROVINCE IN SRI LANKA

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Abstract:

The banking industry like many other financial service industries is facing a rapidly changing market, new technologies, economic uncertainties, fierce competition, and especially more demanding customers; and the changing climate has presented an unprecedented set of challenges. Amid intense competition and the dynamic business environment, surviving in the market has become a key challenge for many service organizations. Service quality has become one of the key tools for surviving and gaining competitive advantage in the banking industry, since its offering comprised mainly with intangible elements. The objective study is to examine service quality of Amana bank and its impact on customer satisfaction in Sri Lanka through the SERVQUAL model this was established by Zeithaml, Parasuramn and Berry. Service quality dimensions such as Tangibility, Reliability, Assurance, Responsiveness, Empathy and Shariah Compliance were considered as independent variables and customer satisfaction is considered as dependent variable. Customer satisfaction is appraised by Service facilities and Accessories, Convenience and Supporting service, Total customer value, and Total customer cost. This study is initiated the impact of the service quality on customer satisfaction with the convenience Sampling procedure was used to obtain 200 respondents from Amana bank customers in Eastern province. The primary data was collected through structured questionnaire. SPSS 20.0 and MS Excel was used to analyze the data. And also descriptive statistic, correlation, and regression analysis were used to analyze the data methodology. The results indicate that the higher the service quality, the more the customer's satisfaction. The Dimensions of service quality plays an important role in this study. To conclude, the findings indicate that these six factors have positively association between the customer satisfactions. This study also identifies that the service quality is an appropriate tool to measure the quality of service in the banking sector in the Amana bank. Therefore, the banking sector practitioners regard this instrument a very important tool to evaluate, support, and improve the quality of their services.

Keywords: service quality; customer satisfaction; SERVQUAL model.

1. Introduction

In Sri Lankan economy, banking sectors play a more significant role and also they faced more competition. If they continue to exist in the market, they need to

maintain high level customer satisfaction. Customer satisfaction and service quality are global issues that affect all organizations, be it large or small, profit or non-profit, global or local. Many banks are interested in studying, evaluating and implementing marketing strategies that aim at improving customer satisfaction and maximizing share of customers in view of the beneficial effects on the financial performance for the firm. Quality and customer satisfaction have long been recognized as playing a crucial role for success and survival in today's competitive market. (Olsen, 2002; Kang, Nobuyuki and Herbert, 2004; Soderlund and Ohman, 2005). Service quality is an assessment of how well a deliver service is straight to the Customer's expectations. Service business operative often evaluated the service quality provided to their customers in order to improve their service, to quickly identify problems and to better review customer satisfaction. Quality of service is very important, especially for the growth and development of service sector business enterprises (Powell, 1995). Satisfaction is the customer's fulfillment response. It is a judgmental that a product or service feature, or the product or service itself, provides a pleasurable level of consumption-related fulfillment. (Oliver, 1977).

The SERVQUAL model is used to measure consumers' perceptions of the identified five dimensions of tangibles, empathy, assurance, responsiveness and reliability relative to consumers' expectations. Some businesses may measure two or three of the dimensions depending on the nature of their business (Taiwo et al., 2012). The relationship between service quality and customer satisfaction has been described by different researchers in different ways. Ruyter et al., (1997) describe that service quality should be treated as an antecedent of customer satisfaction.

Islamic banking business has been regarded as the fastest growing business in the world in the last decade. The Islamic banks conduct their affairs in accordance with the principles set by the religion Islam. The main aim of Islamic financial institutions has been to achieve economic progress as well as social wellbeing with the help of teachings and principles guided by Islam. Due to growing and escalating competition in the banking industry with local and foreign financial institutions, it is necessary for financial institutions offering Islamic products to enhance the standard of their service quality of products and services being offered to their customers. Further, continually demanding customer choices for banking products and services, service quality has emerged as an important factor. These days' bank clients and customers have become more knowledgeable and educated and are better aware about the expectations of their customers regarding services being offered, demand for excellent quality products is expanding with the increase in customer buying capacity. This requires, those financial institutions, which are facing stiff competition to improve the standards of services they are offering to their customers. In Sri Lanka Islamic financial institutions have emerged as an important component of banking and financial industry. Now a days, with the approval from the central Bank of Sri Lanka (CBSL), many conventional banks have started opening new branches offering only Islamic financial products. It is substantially contributing to the development of the overall economy and growth of the banking industry. The well-organized products offering and gaining a competitive edge in

the provision of quality services to their customers are the key factors in capturing a major share in the highly demanding banking industry. Due to the existence of stiff competition by local and multinational conventional banks in Sri Lanka, it is a challenging task to bring new customers and retain the existing one. As financial industry is one of the sensitive areas of business activity. Normally the corporations and individuals carrying on business with conventional banks find it difficult to shift their bank accounts from one form of banking to another. So the only option left with Islamic banks to present their customers new products and offering quality services that conventional banks are lacking.

Further, there are a number of researches had been done on the topic of the impact of service quality on customer satisfaction with conventional banks in Sri Lanka. But there is no such research done in the Amana bank PLC in Sri Lanka. Therefore, In order to fill this research gap, this study is aimed to investigate on the impact of service quality on customer satisfaction in the Amana PLC bank of the Eastern Province in Sri Lanka.

3. STATEMENT OF THE PROBLEM

Consumer awareness, stiff competition and standard of living are forcing many businesses to pay more attention to customer satisfaction strategy (Kadir et al., 2011). Many businesses, which may be big or small, are routing more efforts to retain existing customers rather than to acquire new ones. This is because the cost of acquiring one new customer is greater than the cost of retaining existing customers (Safwan et al., 2010). Customers' satisfaction and service quality are interlinked and creates value for customers. If customers are offering services that they expect or that exceed their expectations, they will have a positive view about a firm. On the other hand, if customers feel they got less value than what they expected, their attitude towards a given firm will be negative and they may pass this attitude to potential customers (Chau & Kao, 2009).

In the present markets, customers are not that loyal to one particular bank. Hence, major banks in Sri Lanka are forced to consider how to create a solid customer foundation that will not be threatened even in the face of aggressive competition. Numerous competitors have entered in this sector to gather the advantages of this developing sector. This has created the situation of intense competition among the banks in Sri Lanka. So, every bank is now striving hard to launch attractive and innovative products and services in order to attract the new customers (Onditi et al., 2012). Those banks with a pool of customers are trying to retain their customers for the longer period of time. In addition to attracting new customers and earning huge profits is still a goal to be achieved. This is only possible when the customers are satisfied the service offered (Kariru & Aloo, 2014). They understand the value of the products that they want, but they also expect quality service rendered to them for their satisfaction (Akbaba, 2009). Even with leading technology to offer services, if a firm offers services below the customer expectations, with time it will lose business to competitors in the same industry (Lau et al., 2013). Many times,

especially in the service industry, business is won or lost based on the quality of service provided (Ahmed, 2010). Onyancha (2013) in his study on effect of bank brand image on customer satisfaction found that customer satisfaction is the key of loyalty intention and that if customers are satisfied, they may create a base of loyalty easily. Further, there are a number of researches had been done on the topic of the impact of service quality on customer satisfaction with conventional banks in Sri Lanka. But there is no such research done in the Islamic Bank in Sri Lanka. Therefore, In order to fill this research gap, this study is aimed to investigate on the impact of service quality on customer satisfaction in the Amana bank PLC of the Eastern Province in Sri Lanka.

4. RESEARCH QUESTIONS

There is a need to address the research questions on which this study is going to be based is as follows:

RQ1. What is the impact of service quality on customer satisfaction of the Amana bank PLC in Sri Lanka?

RQ2. Is there an association between customer satisfaction and service Quality of Amana bank PLC in Sri Lanka?

5. OBJECTIVES OF THE STUDY

The main objective of the study is to examine the relationship and impact of the service quality on customer Satisfaction in Amana bank PLC of the Eastern Province in Sri Lanka. The secondary objective of this study is identifying the factors of service quality and customer satisfaction of Amana bank PLC.

6. FORMULATION OF CONCEPTUAL FRAMEWORK

In this study a conceptual framework for service quality and customer satisfaction has developed based on the previous literature review. Hence, following conceptual framework is formulated with the objective to be achieved clearly shows the linkages of the variable in this study.

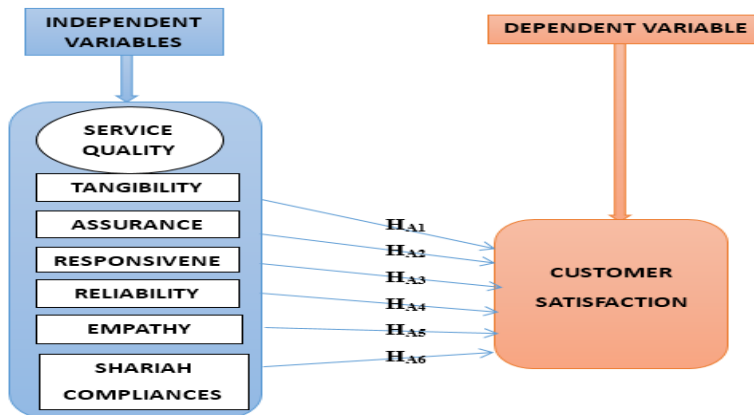


Figure 1: Conceptual Framework
(Source: Abedniya and Zaeim, 2011)

7. HYPOTHESIS DEVELOPMENT

On the basis of the conceptual framework, these hypotheses were developed:

- H₀:** There is no relationship between service quality and customer satisfaction.
- H_A:** There is a relationship between service quality and customer satisfaction.
- H_{A1}:** There is a relationship between tangibility and customer satisfaction.
- H_{A2}:** There is a relationship between assurance and customer satisfaction.
- H_{A3}:** There is a relationship between responsiveness and customer satisfaction.
- H_{A4}:** There is a relationship between reliability and customer satisfaction.
- H_{A5}:** There is a relationship between empathy and customer satisfaction.
- H_{A6}:** There is a relationship between Shariah compliance and customer satisfaction.

8. METHODOLOGY

8.1 Population & Sample Selection

This study comprise of customers of the branches of the Amana bank PLC within the Eastern Province in Sri Lanka. Sample was taken two hundred (200). The questionnaire distributes between seven branches of the Amana bank PLC' customer in the Eastern Province in Sri Lanka. The sample size selection was distributed below.

Sampling branch	Sample size
Akkaraipattu branch	20
Eravur branch	30
Kalmuai branch	30
Kattankudy branch	50
Ninthavur branch	30
Oddamavadi branch	20
Sammanthurai branch	20
Total	200

Table 1: Sample Size Distribution

8.2 Data & Data Collection Method

Structured questionnaire was used to obtain primary data. Data-collection technique was employing the questionnaire survey method. In this study primary source was used for the data collection. A well-designed questionnaire was used for the study. The questionnaire was designed to gather the data. It consists of two parts. Part A, and part B.

- Part - A, it consists 25 statements to measure the service quality. Six dimensions such as Tangibility, Assurance, Responsiveness, Reliability, Empathy and Shariah compliance are considered for measurement of service quality.
- Part - B, it consists of 8 statements to measure the customer satisfaction.

8.3 Data Analysis

Descriptive statistics were allowed to present the data acquired in a structured, accurate and summarized manner (Huysamen, 1994). This study was carried out a quantitative research and this involved quantitative analysis with the use of statistical tools. This study was used the Statistical Product for Social Solutions (SPSS) version 20 software for the analysis. Descriptive statistics mainly involve the mean, and standard deviation in the data analysis. Correlation analysis finds out the association between service quality and customer satisfaction. Regression analysis was carried out to examine the impact existing between service quality and customer satisfaction.

8.4 Validity and reliability

This section presents the precision methods for this kind of study; meanwhile the test for precision methods used for this study will come in the results section. According to Agresti & Finlay (2009) a measure should have both validity and reliability. That is describing what it is intended to measure and accurately reflecting the concept; being consistent in the sense that a subject will give the same response when asked again. Agresti & Finlay (2009) this is for sure and in

contradiction with another author's idea Hopkins (2001). A reliable measure in quantitative approach can be described as achieving consistent results in different research situations (Swanson & Holton, 2005). Four different points of reliability were suggested by Hinton et al., (2004), Excellent Reliability (0.90 and above), High Reliability (0.70 – 0.90), High Moderate Reliability (0.50 – 0.70) and Low Reliability (0.50 and below)

9. Data Analysis and Presentation

Collected data are calculated and verified according to the mathematical formulas; Microsoft Excel software and SPSS software are presented and analyzed with tables. Those tables are helpful for testing the correlation, hypothesis and regression analysis to come across a precise conclusion.

9.1 Instrument Reliability

Cronbach's coefficient alpha values were estimated to examine the internal consistency of the data; the Cronbach's alpha is a measure of reliability (Field, 2009). The reliability test was done to measure the consistency of the data that were collected. The number of cases included for the test was 192. The tangibility construct scored the alpha value of 0.931, Reliability construct scored a value of 0.739, Responsiveness construct scored an alpha value of 0.806, Assurance scored alpha value of 0.900, The Empathy construct earned 0.909. Shariah compliance scored alpha value of 0.790 and the Customer satisfaction scored alpha value of 0.622. The Cronbach's Alpha value for each construct in this study is shown in Table 2

Scale	No. of items	Cronbach's Alpha	Type
Tangibility	5	0.931	High Reliability
Reliability	5	0.739	High Reliability
Responsiveness	3	0.806	High Reliability
Assurance	3	0.900	High Reliability
Empathy	5	0.909	High Reliability
Shariah compliance	4	0.790	High Reliability
Customer satisfaction	8	0.622	High Reliability

Table 2: Instrument Reliability

These values show that, the constructs achieved High Reliabilities, according to Hinton's cut-off points of reliability. The high Cronbach's alpha values means that constructs were internally consistent and the reliability of the same construct is measured (Field, 2005) and the alpha values indicated that the study's instrument and data were reliable.

9.2 Descriptive Statistic

Reviewing the descriptive statistics presented in the following table shows that mean, median and SD values lie within the acceptable range.

		Tangibility	Reliability	Responsiveness	Assurance	Empathy	Shariah Compliance	Customer Satisfaction
N	Valid	192	192	192	192	192	192	192
	Missing	0	0	0	0	0	0	0
Mean		3.57	4.10	4.19	4.08	4.23	4.07	4.00
Median		3.80	4.00	4.00	4.00	4.00	4.00	3.87
Std. Deviation		0.84	0.58	0.65	0.63	0.65	0.67	0.73

Table 3: Measures of Descriptive Statistic of All Variables

Totally 192 data are included to calculate the above mentioned value for variables. Mean, median and Standard deviation of tangibility are 3.57, 3.8 and 0.84 respectively. The Mean, median and Standard Deviation of reliability is 4.10, 4.00 and 0.58 respectively. The Mean, median and Standard Deviation of responsiveness is 4.19, 4.00 and 0.65 respectively. The Mean, median and Standard Deviation of assurance is 4.08, 4.00 and 0.63 respectively. The Mean, median and Standard Deviation of empathy is 4.23, 4.00 and 0.65 respectively. The Mean, median and Standard Deviation of shariah compliance is 4.07, 4.00 and 0.67 respectively. Finally, customer satisfaction is dependent variable of the study. The mean value is 4.00 and its median and standard deviation are 3.87, 0.73 respectively.

9.3 Correlation

The correlation of this study are aimed to evaluate and examine the (positive or negative) relationship between selected variable and describes relationship between service quality and customer satisfaction of Amana bank PLC in Eastern province Sri Lanka.

		Customer satisfaction	Tangibility	Reliability	Responsiveness	Assurance	Empathy	Shariah compliance
Customer satisfaction	Pearson Correlation	1	.361**	.172*	.036	.187**	.146*	.575**
	Sig. (2-tailed)		.000	.017	.618	.010	.044	.000
	N	192	192	192	192	192	192	192
Tangibility	Pearson Correlation	.361**	1	.606**	.363**	.468**	-.015	.155*
	Sig. (2-tailed)	.000		.000	.000	.000	.841	.032
	N	192	192	192	192	192	192	192
Reliability	Pearson Correlation	.172*	.606**	1	.764**	.658**	.296**	.145*
	Sig. (2-tailed)	.017	.000		.000	.000	.000	.044
	N	192	192	192	192	192	192	192
Responsiveness	Pearson Correlation	.036	.363**	.764**	1	.452**	.166*	.027
	Sig. (2-tailed)	.618	.000	.000		.000	.021	.711
	N	192	192	192	192	192	192	192
Assurance	Pearson Correlation	.187**	.468**	.658**	.452**	1	.619**	.483**
	Sig. (2-tailed)	.010	.000	.000	.000		.000	.000
	N	192	192	192	192	192	192	192
Empathy	Pearson Correlation	.146*	-.015	.296**	.166*	.619**	1	.434**
	Sig. (2-tailed)	.044	.841	.000	.021	.000		.000
	N	192	192	192	192	192	192	192

Shariah compliance	Pearson Correlation	.575**	.155*	.145*	.027	.483**	.434**	1
	Sig. (2-tailed)	.000	.032	.044	.711	.000	.000	
	N	192	192	192	192	192	192	192

** . Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

Table 4: Correlation matrix

9.4 Result of Correlation Analysis

R & P Value	Research Hypothesis	Results
R = 0.361 P = 0.000	H _{A1} :-There is a relationship between tangibility and customer satisfaction.	Supported/ Significant
R = 0.187 P = 0.010	H _{A2} :-There is a relationship between assurance and customer satisfaction.	Supported/Significant
R = 0.036 P = 0.618	H _{A3} :-There is a relationship between responsiveness and customer satisfaction.	Not Supported/ Not Significant
R = 0.172 P = 0.017	H _{A4} :-There is a relationship between reliability and customer satisfaction.	Supported /Significant
R = 0.146 P = 0.044	H _{A5} :-There is a relationship between empathy and customer satisfaction.	Supported/Significant
R = 0.575 P = 0.000	H _{A6} :-There is a relationship between Shariah compliance and customer satisfaction.	Supported/Significant

Table 5: The Summarized Correlation Results in the Study

Above data shows that, service quality variables positively correlated with customer satisfaction. This is significant except responsiveness. Therefore all alternative (H_A) hypotheses accepted except responsiveness.

9.5 Results of Regression Analysis

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.696 ^a	.485	.468	.53497
a. Predictors: (Constant), shariah compliance, responsiveness, tangibility, empathy, assurance, reliability				

Table 6: model summery

The r value represents the overall correlation and is 0.696, which is indicate high degree correlation, the R Square value indicates how much of the total variation in the dependent variable (service quality) can be explained by the independent variable (customer satisfaction). In this case, 48.5% can be explained which is

small. the above table shows moderate model fit and it shows that 48.5% of explanatory power (48.5%) of the model which is low compared to at least 50%, moderate level of explanatory power. thus the dependent variable is explained by the independent variable (service quality) collectively at 48.5% percent of customer satisfaction. although model shows a less explanatory power the above table depicts its significant.

ANOVA^a						
Model		Sum of Squares	DF	Mean Square	F	Sig.
1	Regression	49.839	6	8.306	29.024	.000 ^b
	Residual	52.946	185	.286		
	Total	102.785	191			

a. Dependent Variable: customer satisfaction

Table 7: ANOVA

This indicates the statistically significance of the regression model that was run. Here, $P < 0.000$, which is less than 0.05, and indicates that, overall, the regression model statistically significantly predicts the outcome variable (it is a good fit for the data)

Coefficients^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.909	.379		2.401	.017
	Tangibility	.366	.065	.422	5.611	.000
	Reliability	.148	.139	.118	1.068	.287
	Responsiveness	-.035	.095	-.031	-.368	.714
	Assurance	-.546	.112	-.475	-4.857	.000
	Empathy	.143	.086	.127	1.660	.099
	Shariah compliance	.723	.069	.667	10.488	.000

A. Dependent variable: customer satisfaction

Table 8: Regression results

The results of the regression analysis in table show that the coefficient for all variables such as tangibility, reliability, assurance, empathy and shariah compliance are significant except responsiveness. There is a linear relationship exist between service quality and customer satisfaction.

10. CONCLUSION & RECOMMENDATIONS

According to survey, it found that service quality has a positive relationship with customer satisfaction. This means, if Amana bank PLC increases service quality,

the customer Satisfaction will be increased. According to Ruyter et al., (1997) describe that service quality should be treated as an antecedent of customer satisfaction. Brady et al., (2001) indicate that there was a certain relationship between service quality and customer satisfaction based on a different culture background. There are other factors such as price, product quality, etc. Other than service Quality that determines customer satisfaction (Wilson et al., 2008). In addition, service quality had significantly impact on customer satisfaction. Sureshchandar et al., (2002) found that service quality and customer satisfaction were highly related. Hence, it is concluded that service quality is a powerful element to create the consumer satisfaction and repurchasing behavior, hence, it is recommended for Amana bank PLC and decision makers for improving the service quality for achieving advantages of customer satisfaction in the banking business. Anchored on the above summary of findings and conclusion, the following recommendations are made: the Amana bank PLC should consider,

- To improve the tangibility of the Amana bank PLC following aspects should be developed: Installing new physical facilities, Introducing advance hi-tech equipment, Implementing employee's uniforms, Expanding car park facilities and moving the bank's branches to the customer's convenient locations.
- To improve the assurance of Amana bank PLC, following steams to be developed: increasing efficiency of employees through staff training programmers and creating customer confidence by providing quality safe transaction services.
- To improve the responsiveness of Amana bank PLC, following steams to be developed: improving the quick response of the bank's customer service through effective complaint respond system, in order to improve the customer anticipation, the bank can provide best customer service as required from its own customers and introducing customer information based software.
- To improve the empathy of Amana bank PLC, following steams to be developed: bank should operate its branches according to the customer's convenient timing. In order to improve the customer anticipation, the bank can provide best customer service as required from its own customers, paying attention to look after each customer needs individually and maintain the effectiveness of customer relationship.
- To improve the reliability of Amana bank PLC, following steams to be developed: provide promised service at right time, solving the customer issues at right time and maintain the error free records of customers.

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