Service Quality and Customer Satisfaction: Study of Indian Banks using SERVQUAL

Parag Rijwani[1], Ritesh Patel[2] and Nikunj Patel[3]

[1]*Associate Professor, Institute of management, Nirma University, Ahmedabad*

[2]*Dr. Ritesh Patel, Assistant Professor, Institute of management, Sarkhej-Gandhinagar Highway, Chandlodia, Gota, Ahmedabad, Gujarat 382481. E-mail : prof.ritesh2010@gmail.com*

[3]*Assistant Professor, Institute of management, Nirma University, Ahmedabad*

ABSTRACT

This study is done with the objective to determine the customer's satisfaction with quality of banking services on the basis of different constituent factors. The study is done on 384 respondents using the factor analysis, correlation and regression analysis. The factor analysis revealed the significant impact of service quality on the customer satisfaction. The regression analysis found that all the factors of service quality have a significant and positive impact on the customer satisfaction. This study has managerial implication as it can be used by banks to improve the service quality by focusing more on the important criteria.

JEL classification codes: G21.

Keywords: Customer satisfaction, Service quality, SERVQUAL, Factor Analysis.

1. INTRODUCTION

The Indian banking industry is one of the most competitive industries. According to RBI report on bank profile 2015, there are total 89 banks, which belonging to public sector banks, private sector banks (Old and New) and foreign banks. In order to survive and grow in the competitive market, it is important for banks to provide quality services to their customers. SERVQUAL is one of the important models to measure the service quality on five different factors, namely, reliability, assurance, tangible, empathy and responsiveness Parasuraman *et al,* (1988).

1. Reliability means service quality remains same over a period of time

2. Assurance deals with surety and confidence of service delivery

3. The appearance of physical facility, service provider represents tangibility aspect

4. Empathy means to give an attention to the individual on a personal basis

5. Responsiveness states the readiness to help customers.

In the early 1990s, researchers have studied the relationship of service quality and customer satisfaction and revealed a positive relationship (Traylor, 1992, Teas, 1994). In 2000s, researchers have studied the bank service quality using the SERVQUAL model and found significant impact of all five factors on the customer satisfaction (Bahia & Nantel, 2000).

2. CONCEPTUAL BACKGROUND

2.1. Customer satisfaction

The customer satisfaction means fulfilling the expectation of a customer. On purchases any product or service, Customer has certain expectation in terms of benefit or performance. If the product or service able to meet with that expectation, it leads to customer satisfaction. If the product or service does not able to meet with that expectation, it leads to customer dissatisfaction. Sometimes, it happens that the product or service able to meet beyond the level of expectations, which makes customer delighted. The dissatisfaction of service leads to discontinuing of the product or service & negative word of mouth. On the contrary, the customer satisfaction leads to more purchase of a product or service and positive word of mouth. Customer satisfaction is one of the key success factors for the banking industry.

2.2. Service quality in banking

The customer satisfaction in Indian banks depends on many factors. It makes the customers loyal towards the bank and leads to advantage for banks in the competitive environment. Few researchers have revealed that service quality drives the customer satisfaction. In Indian banking industry, the service quality is based on many parameters such as Assurance, Empathy, Reliability, Responsiveness and Tangibility.

3. LITERATURE REVIEW

Many studies carried out across globe, related to SERVQUAL model and service quality are reviewed. Islam (2011) analyses the customer satisfaction with banking services in Bangladesh. The Researcher has surveyed 222 respondents who had taken banking services of public and private sector banks. By applying correlation and confirmatory factor analysis, the researcher had revealed a positive relationship between service quality and customer satisfaction. Further, it has enhanced that the customer satisfaction leads to increase in level of loyalty for bank. Chong (2011) has studied the service quality of banks in Malaysia using SERVQUAL Model. The Researcher has surveyed 287 respondents who are using banking services. The Findings of the study revealed that service quality affects customer satisfaction and leads to word of mouth to other customers in a positive direction. Ravicharan, Prabhakaran and Arun Kumar (2010) has analysed the customer satisfaction from banking services in india and Saudi Arabia. The Researcher has applied regression and revealed impact of service quality on satisfaction of the customer. Kumar, Kee and Manshor (2009) have analysed the customer satisfaction from banking services in Malaysia. Total 308 respondents

have been surveyed using SERVQUAL based 26-point scale questionnaire. Researchers have applied the confirmatory factor analysis and revealed that service quality on four dimensions, namely, Empathy, Reliability, Responsiveness and Tangibility has made a significant impact on the customer satisfaction. Culiberg and Rojsek (2010) have studied the customer satisfaction from retail banking service in Slovenia. Researchers have developed 28-Item based SERVQUAL scale and conducted survey of 150 respondents. Researchers have applied factor analysis and regression analysis. The Findings of the study have revealed that service quality affects significantly to the customer satisfaction. The customer satisfaction from retail banking service in Slovenia is affected positively. Bahia and Nantel (2000) have done a study on customer satisfaction from banking service in Canada over 360 customers. Researchers have applied the correlation and regression to measure the impact of service quality on customer satisfaction. The findings revealed a positive relationship between service quality and customer satisfaction. Further study enhanced that the customer satisfaction leads to customer loyalty towards the bank. Ilyas, Nasir, Malik, Mirza, Munir and Sajib (2013) have studied the customer satisfaction from banking services in Pakistan. Total 306 respondents have been surveyed using SERVQUAL based 22-point scale questionnaire. Researchers have applied paired sample *t*-test and revealed that the service quality affects the customer satisfaction, but the satisfaction differs on the dimension of gender. Chong, Kumar and Fong (2010) studied the customer satisfaction from Islamic banking services in Malaysia. Total 287 respondents have been surveyed and studied using the confirmatory factor analysis. Researchers have revealed that the service quality has significant impact on the customer satisfaction and tangibility affects the most to the customer satisfaction. Sulieman (2013) has studied the customer satisfaction from banking services in Jordan. The Researcher has surveyed 375 respondents who are using banking services. By applying the regression, the study found that customer satisfaction is based on the service quality and responsiveness is the most important factor which drives the customer satisfaction. Lau, Cheung, Lam and chu (2013) have examined the impact of banking service quality on customer satisfaction in Hong Kong. A Study of 119 respondents has been carried out by applying confirmatory factor analysis and regression. The Study revealed that service quality has significant impact on the customer satisfaction and among all factors tangibility and responsiveness has major impact on the customer satisfaction. Albarq (2013) studied the impact of service quality on customer satisfaction from banking services in Riyadh city of Saudi Arabia. Total 422 respondents who are using banking services from five banks, have been surveyed using SERVQUAL based questionnaire. Finding from the study revealed that the service quality has significant impact on customer satisfaction and responsiveness affects most of the customer satisfaction. Raza (2009) have studied the customer satisfaction from banking services in Pakistan. In total 450 respondents has been studied using Confirmatory factor analysis. The Study found that the service quality has significant impact on customer satisfaction. Further, customer satisfaction is affected most by reliability and responsiveness.

Moreover, many researchers have analysed the service quality and found that only some factor has significant impact on service quality. Such as, Kumar (2010) has analysed the service quality of banks in Peru and Malaysia using the SERVQUAL model. With study on 308 respondents, researchers have revealed the banking service in both the countries is similar on the criteria of tangibility and convenience, whereas on reliability and competence banks from both countries have difference in service quality.Lau (2010) has analysed the service quality of banks in Hong Kong. The study was done on 119 customers using factor analysis & regression and found that tangibility, responsibility and assurance has significant impact on the customer satisfaction.

Overall, the literature review suggests the selection of proper methodology and proper variables to understand the impact of service quality on customer satisfaction.

4. RESEARCH METHODOLOGY

This study is done with the objective to determine the customer's satisfaction from banking services as perdifferent constituent factors. Further, the study is also undertaken to assess the impact of each service quality dimension on the customer satisfaction. This will help in knowing the most and least impacting factor with respect to the customer satisfaction. The SERVQUAL five dimensions (Parasuraman, 1988) are used in this study. The variables are Assurance, Empathy, Reliability, Responsiveness and Tangibility(Parasuraman, 1994). The relationship of five variables and the customer satisfaction is depicted in figure 1.

4.1. Sample size determination, Data collection and measurement instrument

Total 384 respondents have been surveyed for the study using a judgmental sampling method. Each respondent is selected on the basis of fulfilling two conditions. 1) Respondent should be customer of banking service and 2) Respondent should be resident of Gujarat state. Figure 2 shows the data collection pattern from all five regions of Gujarat state. A set of 28 structured questions consists of Likert scale has been used to collect the data. The instrument has been a pilot test at the Odhav[1] in Ahmedabad city. Data are collected through Personal interview from 10 Districts. Here, the sample size of 384 has been decided using a sample determination method suggested by Kothari (2004).
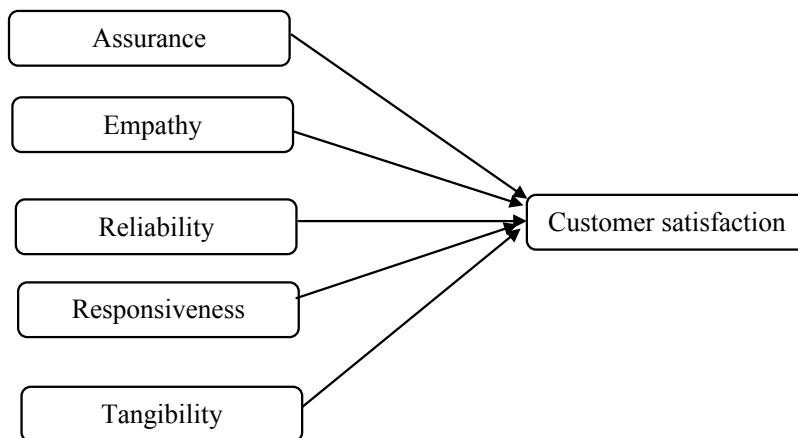
Source: Authors' representation

Figure 1: Modeling Framework

$$n = \frac{Z^2 \cdot p.q}{e^2}$$

$$Z = 1.96,$$

$$p = 0.5,$$

$$q = 0.5,$$

$$e \quad = \quad 0.05$$

$$n \quad = \quad \frac{(1.96)^2 \times 0.5 \times 0.5}{(0.05)^2}$$

$$= \quad \frac{0.9604}{0.0025}$$

$$= \quad 384 \text{ Respondents}$$

4.2. Research design and statistical test used

A descriptive research design has been used in this study. This study has been undertaken using correlation, regression, reliability analysis and Factor Analysis. Correlation is used as a prerequisite for conducting regression analysis. The reliability analysis is pre-requisite for conducting factor analysis. Further, the factor analysis is performed to draw factor from the variables and on that factor the regression is done to measure the impact of service quality on customer satisfaction.
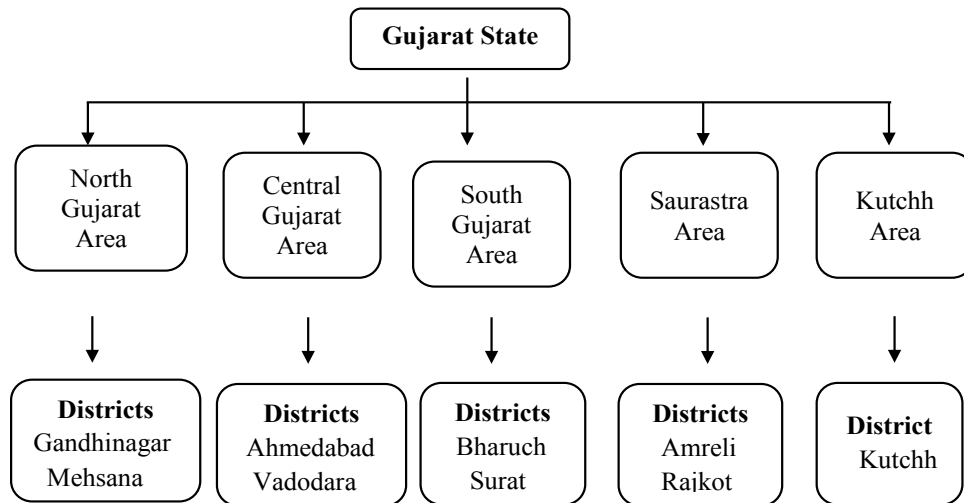
Source: Authors' representation

Figure 2: Data collection Pattern

4.3. Research Hypothesis

In order to assess the impact of each service quality dimension on the customer satisfaction, following hypothesis are developed.

H1: Assurance factor of SERVQUAL affects the customer satisfaction in a positive direction.

H2: Empathy factor of SERVQUAL affects the customer satisfaction in a positive direction.

H3: Reliability factor of SERVQUAL affects the customer satisfaction in a positive direction.

H4: Responsiveness factor of SERVQUAL affects the customer satisfaction in a positive direction.

H5: Tangibility factor of SERVQUAL affects the customer satisfaction in a positive direction.

5. DATA ANALYSIS

Table 1
Age

Age Level	No.of Respondents	Percentage
<20 Years	1	0.3
20-30 Years	182	47.4
31-40 years	130	33.9
41-50 Years	43	11.2
51-60 Years	19	4.9
> 60 Years	9	2.3
Total	384	100

Source: *Sample data collected from the ten Districts of Gujarat*

Table 1 shows the age profile of respondents. The age group is ranging from less than 20 years to more than 60 years, which further enhances that the sample is covered from all groups of age. 47.4% and 33.9% respondents are in the age group of 20-30 years and 31-40 years, respectively. 11.2% respondents are in the age range of 41-50 years. Overall, there are respondents from all age groups.

Table 2
Gender

Gender	No.of respondents	Percentage
Male	341	88.8
Female	43	11.2
Total	384	100

Source: Sample data collected from the ten Districts of Gujarat

Table 2 depicts the gender profile of the respondents. Here, 88.8% respondents are male, where as 11.2% respondents are female respondents.

Table 3
Occupation

Occupation	No.of Respondents	Percentage
Government employee	33	8.6
Private sector employee	233	60.7
House Wife	6	1.6
Self employed	112	29.2
Total	384	100

Source: Sample data collected from the ten Districts of Gujarat

Table 3 shows the occupational profile of the respondents. Here, 60.7% respondents are Private sector employee, followed by Self-employed respondents of 29.2%. Out of 384 respondents, 33 are government employees, which constitute to 8.6% of the total sample. 1.6% of the respondents are housewife. Overall, there is mix sample from all segments of occupation.

Table 4
Education Level

Education Qualification	No.of Respondents	Percentage
Below HSE	4	1
Under Graduation	21	5.5
Graduation	138	35.9
Post-Graduation	218	56.8
Doctorate	3	0.8
Total	384	100

Source: Sample data collected from the ten Districts of Gujarat

Table 4 shows the education level of the respondents. Here, 1% respondents have an education level below HSE whereas on the other side 0.8% is Ph.D. by qualification. 5.5% respondents have taken their education till under graduation phase. 35.9% respondents are graduate by qualification, whereas 56.8% are post-graduation. In total, 92.7% respondents are either graduate or post-graduate.

Table 5
Monthly Income

Monthly Income	No.of Respondents	Percentage
<10,000	7	1.82
10,000-20,000	67	17.45
20,001-30,000	145	37.76
30,001-40,000	106	27.60
40,001-50,000	25	6.51
500001-100000	20	5.21
100001-200000	4	1.04
>200000	10	2.60
Total	384	100

Source: Sample data collected from the ten Districts of Gujarat

Table 5 depicts the monthly income of the respondents. In terms of monthly income, highest respondents falls in the range of Rs. 20,001-30,000, *i.e.* 37.76%, followed by 106 respondents in the range of Rs. 30,001-40,000 with share of 27.60%. 17.45% respondents are with a monthly income of Rs.10,000-20,000. Moreover, 15.36% respondents have income above Rs.40000. Overall, there is mix sample from all segments of monthly income groups.

5.1. Reliability Analysis

Table 6
Item wise Cronbach alpha

Variable	No.of Items	Cronbach alpha	Reliability Status
Reliability	4	0.739	Acceptable
Tangibility	8	0.851	Good
Responsiveness	5	0.754	Acceptable
Assurance	6	0.818	Good
Empathy	5	0.839	Good
Overall	28	0.764	Acceptable

Source: Author's Calculations

Table 6 shows the item wise Cronbach alpha results. The Reliability analysis shows the consistency between two measurements, it validates the data (Nunnally, 1978). To get a composite score on a Likert scale, reliability analysis is used. Here, the Cronbach's alpha value of all variables is ranging from 0.73 to 0.85, which are more than the required level of 0.6 (Cronbach LJ, 1951). Reliability and Responsiveness have the Cronbach's alpha value of 0.739 & 0.754, falls in the range of 0.7-0.8 and it further reveals that the results are acceptable. Moreover, the value of 3 variables, namely, Tangibility, Assurance and Empathy are falling between 0.8-0.9, which enhances that the results are good. Overall, reliability is 0.764 which reveals the result as acceptable. (Hair, Anderson, Ththam & Black, 1998, Cronbach LJ, 1951).

5.2. Factor Analysis

Table 7
KMO test

KMO Value	0.703
Bartlett's Test Sig.	0.000

Source: Author's Calculations

Table 7 shows the result of a KMO test of sampling adequacy. The KMO value of 0.703 reveals that the sample is 70.3% accurate against the required level of 0.5, *i.e.* 50% (Malhotra, 2004; Leech, Barrett & Morgan, 2005, p. 82).The KMO value of 0.703 falls in the range of 0.70 to 0.79 which is considered as middling for performing factor analysis (Hutcheson and Sofroniou, 1999). Moreover, the value of Bartlett's Test of Sphericity is lower than 0.05, which shows that the data are required (Leech et al., 2005, p. 82). Further, the Bartlett's test of sphericity shows a level of significance at 1 Percent, which reveals the appropriateness of data for performing the factor analysis (Bartletts, 1954).

5.3. Total variance explained

To explain the variance panel among the possible variables, total variance explained is used. The factor derived from the factor analysis can be useful when the eigenvalues of particular factor are greater than 1. Here, the eigenvalue is more than 1 in each factor shows the usefulness of each one. Here, the table 8 shows the total variance explained by all the factors which is 100%, which is good and considerable.

Table 8
Total variance explained and cumulative variance (in %)

Particulars	REL	TAN	REP	ASS	EMP
The Variance explained by each factor (%)	36.13	32.23	13.86	11.68	3.98
The Cumulative variance explained (%)	36.13	68.36	82.22	93.90	

Source: Author's Calculations

5.4. Factor analysis

In order to minimize the large information in small factor, factor analysis is used. In this study, the Varimax rotation method is used, which is used by many scholars also (Chin-Hong, 2015; Amin, 2012; Hanif, 2013). A total 28 particulars in a questionnaire are categories in the five factors. In addition, the factor loading for each of the item is greater than 0.5 which further reveals that the items are practically significant and considerable for the analysis (Keiser, 1974). Table 9 shows the result of factor analysis.

Table 9
Factor Analysis

Items	Reliability	Tangibility	Responsiveness	Assurance	Empathy
Reliability 1	0.602				
Reliability 2	0.589				
Reliability 3	0.672				
Reliability 4	0.522				
Tangibility 1		0.551			
Tangibility 2		0.514			
Tangibility 3		0.694			
Tangibility 4		0.621			
Tangibility 5		0.789			
Tangibility 6		0.566			
Tangibility 7		0.597			
Tangibility 8		0.552			
Responsiveness 1			0.605		
Responsiveness 2			0.648		
Responsiveness 3			0.784		
Responsiveness 4			0.668		
Responsiveness 5			0.745		
Assurance 1				0.633	
Assurance 2				0.582	
Assurance 3				0.560	
Assurance 4				0.668	
Assurance 5				0.613	

Items	Reliability	Tangibility	Responsiveness	Assurance	Empathy
Assurance 6				0.595	
Empathy 1					0.658
Empathy 2					0.654
Empathy 3					0.521
Empathy 4					0.643
Empathy 5					0.542

Source: Author's Calculations

Here, the factor analysis is applied using the SPSS 20. Here, the factor loading is ranging from 0.51 to 0.79. As the factor loading of each of the item is higher as compared to require standard of 0.5, the convergent validity of all scales can be set up & gives a sign of validity (Hair *et al,* 1998). This model works with the Purpose of testing the service quality of selected banks. The results reveal that 28 indicators are bifurcated in five factors, namely, Assurance, Empathy, Reliability, Responsiveness and Tangibility.

5.5. Regression Analysis

Here, the regression is used to check the impact of each aspect of SERVQUAL on customer satisfaction. But prior to conducting regression, the correlation must be performed as the regression can apply only when the correlation value of the dependent and independent variable is 0.3 or more than 0.3 (Hair *et al,* 1998). Table 10 depicts the result of correlation between the customer satisfaction and each aspect of SERVQUAL model. Here the customer satisfaction is a dependent factor,whereas Reliability, Tangibility, Responsiveness, Assurance and Empathy are independent factors.

Table 10
Correlation

Particular	Reliability	Tangibility	Responsiveness	Assurance	Empathy
Correlation Value	0.3835	0.4363	0.403	0.688	0.47

Source: Author's Calculations

Table 10 shows the result of correlation between customer satisfaction and each of the SERVQUAL factors. Here, the correlation between each of the variable and customer satisfaction is above 0.3 which reveals that the data are fit for performing the regression analysis.

The regression model on service quality dimension & customer satisfaction is written as below.

$$Y = \alpha + \beta x_n + \varepsilon_n$$

Here, the Y denotes the dependent factor,i.e. customer satisfaction, α shows intercept, β shows the regression coefficient, x depicts the explanatory variables. The function form model of the study is as below.

$$CS_n = \alpha + \beta_1 REL_n + \beta_2 TAN_n + \beta_3 RES_n$$
$$+ \beta_4 ASS_n + \beta_5 EMP_n + \varepsilon_n$$

CS repents customer satisfaction, REL shows reliability, TAN is Tangibility, RES represents Responsiveness, ASS demonstrations assurance and EMP reflects Empathy.

Table 11
Regression analysis

Hypothesis	Variables	Regression Path	R^2
H1	Assurance	ASS → CS	0.481
H2	Empathy	EMP → CS	0.391
H3	Reliability	REL → CS	0.320
H4	Responsiveness	RES → CS	0.348
H5	Tangibility	TAN → CS	0.377

Source: Author's Calculations

The above table shows the result of regression analysis. The R^2 value of each of the variables is ranging from 0.32 to 0.48 reveals significant dependency of customer satisfaction from various service quality dimensions. The result reveals that the customer satisfaction is highly depended on the Assurance ($R^2 = 0.481$), Empathy ($R^2 = 0.391$) and Tangibility ($R^2 = 0.377$). The customer satisfaction also significantly depends on the Reliability aspect ($R^2 = 0.320$) and Responsiveness aspect ($R^2 = 0.348$). The result reveals that all the five aspects are accepted and implies the positive and significant impact of each variable on the customer satisfaction. Among all the variables, customer satisfaction depends most on Assurance and least on reliability. Overall, all the variables are affecting to the customer satisfaction in a positive direction.

6. CONCLUSION

The study is done to determine the customer's satisfaction from the quality of banking services on the basis of different constituent factors. The study is carried out using the reliability analysis, factor analysis, correlation analysis and regression analysis. The result of reliability analysis reveals data to be "acceptable" for analysis. The factor analysis is carried out and revealed the customer satisfaction from the Service quality. The result of correlation analysis depicted the positive correlation among the customer satisfaction and each selected variable. The regression analysis has drawn a result showing positive and significant impact of service quality of customer satisfaction. Among all the factors, the customer satisfaction was highly depending on Assurance and least depends on the reliability. Moreover, all the five aspects are accepted which reveals the significant impact of service quality on the customer satisfaction. The same results are also found by some of the previous researchers (Chong *et al.,* 2011; Bahia and Nantel, 2000).

The present study also has some managerial implication. Through the service quality analysis bank managerscan able to draft their strategies by focusing more on such areas which are of high importance to the customer satisfaction. Moreover, Banking in india is now becoming more and more competitive. In such situation each customer is important for banks. Service quality is a factor because of which customer is attracted towards the banks. Thus, the bank can focus on the high importance areas, i.e. Assurance, Empathy and tangibility and can get more customers.

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