Measuring Service Quality and Customer Satisfaction: Empirical Evidence from Nepalese Commercial Banking Sector Undertakings

Article · February 2018

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Measuring Service Quality and Customer Satisfaction: Empirical Evidence from Nepalese Commercial Banking Sector Undertakings

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Abstract:

Customers are important stakeholders in organizations and their satisfaction is a priority to management. The quality of service has become an essential aspect of customer satisfaction. This study attempts to measure service quality and customer satisfaction with respect to the service quality dimensions in the Nepalese commercial banking sector. It has used descriptive statistics, correlation, and regression analysis to measure relationship among service quality dimensions, service quality and customer satisfaction variables. It is used 364 sample customers who have been dealing currently with the commercial banks in Kathmandu valley. It was found that Nepal Investment Bank is most popular bank in commercial banks in Nepal. All the service quality dimensions (i.e., tangibles, reliability, responsiveness, assurance and empathy) are important for forming service quality and customer satisfaction of commercial banks in Nepal. Customer satisfaction is highly affected by service quality.

Keywords: *SERVQUAL, Service quality, Customer satisfaction.*

Paper type: *Research Paper.*

Introduction

Providing the quality service to attract and retain customers has been recognized as a strategic requirement in highly competitive business environments (Parasuram et al. 1985; and Zeithaml et al., 1990). Organizations that deliver superior service quality achieve high growth in market share and increased profits (Buzzell & Gale, 1987). Since customer satisfaction has been considered to be based on the customer's experience on a particular service encounter (Cronin & Taylor, 1992) it is in line with the fact that service quality is a determinant of customer satisfaction, because service quality comes from outcome of the services from service providers in organizations. Zeithaml et al. (2006) argued that consumer satisfaction relates to a specific transaction (the difference between predicted service and perceived service) in contrast with attitudes, which are more enduring and less situational oriented.

Oliver (1993) suggested about the relationship between service quality and customer satisfaction that service quality would be antecedent to customer satisfaction regardless of whether these constructs were cumulative or transaction-specific. Some researchers have found empirical supports for the view of the point mentioned above (Anderson & Sullivan, 1993; Fornell et al., 1996; and Spreng et al., 1996) where customer satisfaction came as a result of service quality.

In relating service quality and customer satisfaction, researchers have been more precise about the meaning and measurements of service quality and satisfaction. Service quality and satisfaction have certain things in common, but satisfaction generally is a broader concept, whereas service quality focuses specifically on dimensions of service (Wilson et al., 2008).

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It has been proven from past researches on service quality and customer satisfaction that service quality determines customer satisfaction. Parasuraman et al. (1985) proposed that when perceived service quality is high, then it will lead to increase in customer satisfaction. Some other authors did comprehend with the idea brought up by Parasuraman (1995) and they acknowledged that customer satisfaction is based upon the level of service quality that is provided by the service providers (Saravana & Rao, 2007, and Lee et al., 2000).

Sivadas and Baker-Prewitt (2000) conducted a national random telephone survey of 542 shoppers to examine the relationship between service quality, customer satisfaction, and store loyalty within the retail department store context. It was found that service quality influences relative attitude and satisfaction with department stores. There is a positive relationship between customer satisfaction and service quality.

Following Sivadas and Baker-Prewitt (2000), Su et al. (2002) investigated the study of service quality and customer satisfaction found that these two constructs are related and confirmed the definitions of both variables which have always been linked. They also dictated that service quality is more abstract because it may be affected by perceptions of value or by the experiences of others that may not be so good, than customer satisfaction which reflects the customer's feelings about many encounters and experiences with service firm (Su et al., 2002).

Kuo (2003) conducted a research on service quality of virtual community websites with the purpose of constructing an instrument to evaluate service quality of virtual community websites and to have a further discussion of the relationship between service quality dimensions and overall service quality, customer satisfaction and loyalty. The researcher used factor analysis, t-test, and Pearson correlation analysis to analyse the data collected from college students of three major universities in Taiwan. The results showed

that on-line quality and information safety was positively related to the overall service quality, customer satisfaction, and loyalty, but the service quality level of this dimension was the poorest (Kuo, 2003).

In support of the use of SERVQUAL in the relationship between service quality and customer satisfaction, Ahmed et al. (2010) conducted a mediation of customer satisfaction relationship between service quality and repurchase intentions for the telecom sector among university students, with SERVQUAL model's five dimensions (tangibles, responsiveness, empathy, assurance and reliability) by Parasuraman et al. to measure service quality.

Han and Baek (2004) investigated the antecedents and consequences of service quality in online banking with the application of the SERVQUAL Instrument. It was found that service quality is the antecedents of customer satisfaction and customer retention.

Agbor (2011) study showed distinctive results for the relationship between service quality dimensions and service quality/customer satisfaction. Responsiveness, empathy and reliability were significantly related to service quality. Service quality was significantly related to customer satisfaction.

It is the fact that service quality and customer satisfaction are important variables in business research on customers. With this view, Gera (2011) investigated the link between service quality, value, satisfaction and behavioural intentions in a public sector bank in India and stated that service quality was found to significantly impact on customer satisfaction and value perceptions.

Service quality in the management and marketing literature is the extent to which customers' perceptions of service meet and/or exceed their expectations for example as defined by Zeithaml et al. (1990). Thus service quality can intend to be the way in which customers are served in

an organization which could be good or poor. Parasuraman et al. (1988) defines service quality as the differences between customer expectations and perceptions of service. They argued that measuring service quality as the difference between perceived and expected service was a valid way and could make management to identify gaps to what they offer as services.

SERVQUAL model that came had 22 pairs of Likert-type items, five dimensions as below:

Tangibility: physical facilities, equipment, and appearance of personnel.

Reliability: ability to perform the promised service dependably and accurately

Responsiveness: willingness to help customers and provide prompt service

Assurance: knowledge and courtesy of employees and their ability to inspire trust and Confidence

Empathy: caring individualized attention the firm provides to its customers

To confirm the validity of SERVQUAL model in the evaluation of service quality, Zeithaml et al. (2006) stated that service quality is a focused evaluation that reflects the customer's perception of reliability, assurance, responsiveness, empathy, and tangibles. They added that among these dimensions, 'reliability' has been shown consistently to be the most important dimension in service quality (Zeithaml et al., 2006).

During the past two decade, numerous researches have been carried out pertaining to service quality in different industries. While measuring the service quality in banking sector this research provides an opportunity to investigate the validity and reliability of the SERVQUAL instrument. This will enable to understand the service quality attributes that customers used to evaluate the service quality in Nepalese commercial banking sector and requirements that should exist within a valid and reliable service quality measuring instrument. The aims of this research are to test the reliability and validity of the SERVQUAL questionnaire by analyzing the findings statistically using a statistical tools to align with well recognized previous researches (Babakus & Boller, 1992; and Parasuram et al. 1988).

What is lacking in the Nepalese context is found the relationship between service quality dimensions and customer satisfaction. Among all the recent articles the researcher reviewed it had not tested the five dimensions of SERVQUAL and customer satisfaction at the same time to confirm this relationship between service quality and customer satisfaction.

This study addresses the following research issues for Nepalese commercial banking context:

- Is service quality significantly associated with customer satisfaction?
- What are the leading factors of SERVQUAL i.e., (tangibles, reliability, responsiveness, assurance and empathy) on overall service quality Nepalese commercial banking sector?
- Does the level of service quality influence customer satisfaction?

The present research has been emphasized on consumers' perception about service quality dimensions (SERVQUAL) on customer satisfaction Nepalese commercial banking sector undertakings.

This study aims to achieve the following objectives:

- To scan the most important factor among the service quality dimensions on overall service quality and customer satisfaction.
- To measure the relations between the service quality dimensions with overall service quality and customer satisfaction.

It has been proven that perceived service quality is a component of customer satisfaction (Ziethaml et al. 2006). Other researchers had proven also that there is a relationship between service quality and customer satisfaction (Sivadas & Baker-Prewitt, 2000; Wang & Hing-Po, 2002; Kuo, 2003, Liang & Zhang, 2009; Gera, 2011

and Sureshchandar et al., 2002). Moreover, the SERVQUAL model has been proven to be the best model to measure service quality in service sectors especially with the customer perspective. This idea generates an assumption that the five dimensions of SERVQUAL model could have a direct relationship with customer satisfaction (Figure 1).

This research framework of this study is shown below in Figure 1.

Figure 1: Research Framework

(Source: Adapted from Agbar, 2011)
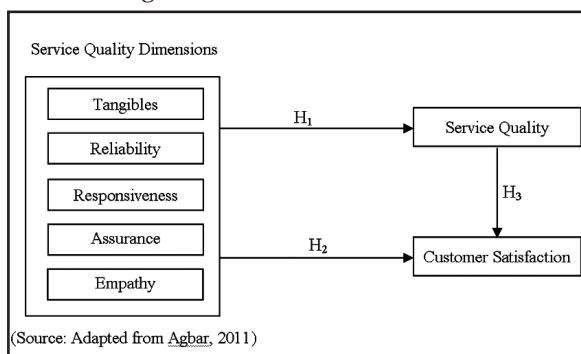
Variable Definition

The main variables were customer satisfaction and service quality from customers' perspectives. Customer satisfaction is a dependent variable and service quality and its dimensions are independent variable.

Table 1: Variable identification

Relationship	Dependent variable	Independent variable	Hypothesis
Service quality and service quality dimensions	Service quality	Service quality dimensions	H_1
Customer satisfaction and service quality dimensions	Customer satisfaction	Service quality dimensions	H_2
Service quality and customer satisfaction	Customer satisfaction	Service quality	H_3

Research Hypotheses

This research has set following alternative hypotheses:

H_1: Service quality dimensions (Tangibles, Reliability, Responsiveness, Assurance, & Empathy) have a significant positive direct effect on overall service quality.

H_2: Service quality dimensions (Tangibles, Reliability, Responsiveness, Assurance, & Empathy) have a significant positive direct effect on customer satisfaction.

H_3: Overall service quality has a significant positive direct effect on customer satisfaction.

Methods

The research design of this study is descriptive as well as analytical Research. This study investigates the impact of s3ervice quality dimensions on measuring overall service quality and customer satisfaction.

Quantitative methods or survey research is applied for this study. Direct responses of the respondents were taken. Data were generated in five point likert scale anchored by "Strongly Disagree" = '1' to "Strongly Agree" ='5'. The questionnaire was referenced from SERVQUAL model of Parasuram et al. (1988).

The SERVQUAL (Parasuram et al., 1998) and SERVPERF (Cronin & Taylor, 1992) questionnaires have been widely used for measuring service quality in many research studies (Teas, 1993). However, measurement of service quality has been dominated by the use of the SERVQUAL questionnaire (Brady et al. 2001).

The SERVQUAL scale which is also known as the gap model by Parasuraman et al. (1988) has been proven to be one of the best ways to measure the quality of services provided to customers. This research has been emphasized to confirm service quality dimensions (SERVQUAL) like Tangibles (TAN), Reliability (REL), Responsiveness (RES), Assurance (ASS) and Empathy (EMP) are used to determine the overall service quality and customer satisfaction of the Nepalese commercial banks in Neapl to develop a conceptual model.

The researcher was taken the convenience sampling methods. 400 questionnaires were distributed to the respondents in different territories in Kathmandu valley, but only 364 responses have been successfully obtained by the researcher. It is app. 91 percent success rate for this survey. 196 respondents are male whereas 168 the respondents are female. Majority of the respondents are age between 26-35 years old, accounting for 42.9 percent. Likewise majority of the respondents are from bachelor and masters level respondents, accounting for 40.4 percent and 29.7 percent. 42 respondents, accounting for 11.5 percent are married and 322 respondents, accounting for 88.5 percent are married.

The primary variable of the study is Tangibles, Reliability, Responsiveness, Assurance and Empathy. Here, overall service quality is dependent variable for model 1 and independent variable for model 2 to measure the level of customer satisfaction.

The final version of the questionnaire was made up of three major parts: (i) evaluation of five dimensions of service quality dimensions (SERVQUAL) (ii) evaluation of customer satisfaction variables, and (iii) demographic questions. Databases such as SPSS 13.0, Excel 2002, were used for this research.

In order to accomplish the objectives of the study, reliability analysis was done to check the scale item's reliability (George & Mallery, 2009). Descriptive statistics like mean and standard deviation was used. Multiple regression analysis was used for testing hypotheses. The result of analysis has been properly tabulated, analyzed and interpreted.

Regression model

$$OSQ = \alpha + \beta_1 TAN + \beta_2 REL + \beta_3 RES + \beta_4 ASS + \beta_5 EMP + U \text{ ....(1)}$$

$$SAT = \alpha + \beta_1 TAN + \beta_2 REL + \beta_3 RES + \beta_4 ASS + \beta_5 EMP + U \text{ ....(2)}$$

$$SAT = \alpha + \beta_1 OSQ + U \text{ ....(3)}$$

Where, OSQ = Overall Service Quality, TAN = Tangibility; REL = Reliability, RES = Responsiveness; ASS = Assurance; EMP = Empathy; α = Constant; β_i = Co-efficient or slope of regression model; U = Error term; and SAT = Customer Satisfaction.

Data Analysis

Popular Bank

Table 2: Name of the Bank

Name	Frequency	Percent
Nepal Investment	196	53.8
Nabil	56	15.4
Everest Bank	42	11.5
NCC	28	7.7
Prime Commercial	14	3.8
Kist	14	3.8
BOK	14	3.8
Total	364	100

Table 2 expresses that Nepal Investment bank is most popular commercial bank and Prime, Kist and Bank of Kathmandu (BOK) is least popular commercial bank among respondents.

Years to Deals with the Bank

Table 3: Years to Deals with the Bank

Particular	Frequency	Percent
Less than 2 years	224	61.5
Between 2 to 5 years	140	38.5
Total	364	100

Table 3 depicts that Majority of the people are dealing to their commercial banks less than 2 years. Only 140 respondents are doing transactions with commercial banks between 2 to 5 years. It means

that people have no longer experience about commercial banks in Nepal.

Bank Communicates to Customer

Table 4: Banks Communicates to Customer

Particular	Frequency	Percent
phone	182	50
e-mail	168	46.2
postal	14	3.8
Total	364	100

Table 4 shows that bank communicates their clients mostly via telephone and e-mail also. Due to the rapid growth of telecom industry and e-commerce, banks and customers are getting benefit by using these technologies. But, postal is very least used methods these days.

Reliability analysis

The reliability of used measurement scales was tested using Cronbach's alpha coefficient.

Table 5: Reliability Analysis

Code	Particulars	Alpha
TAN	Tangibles	0.601
REL	Reliability	0614
RES	Responsiveness	0.629
ASS	Assurance	0.624
EMP	Empathy	0.620
OSQ	Overall Service Quality	0.606
SAT	Satisfaction	0.654

Table 5 shows the results of reliability of measurement scales used for measuring independent and dependent variables of service quality dimensions, overall service quality and satisfaction. The applied measurement scales exhibits satisfactory levels of reliability. One scale item REL5 (The bank insists on error free records; among 5 items) was eliminated from Reliability. One scale item RES4 (Employees in the bank are never too busy to respond to your

request; among 4 items) was eliminated from Responsiveness. One scale item ASS3 (Employees in the bank are consistently courteous with you; among 4 items) was eliminated from Assurance. Two scale items EMP1(The bank gives you individual attention) and EMP2(The bank has operating hours convenient to all its customers) among 5 items were eliminated from Empathy. For overall service quality (OSQ) and satisfaction (SAT) variables, all the items in were accepted to increase the value of the measurement.

Descriptive Statistics

Table 6: Descriptive Statistics of Service Quality and Satisfaction Items

Particulars	Mean	S. D.
Tangibles	4.35	0.78
Reliability	4.10	0.90
Responsiveness	3.78	1.09
Assurance	3.65	0.98
Empathy	3.13	1.10
Overall Service Quality	4.24	0.58
Satisfaction	4	0.77

Table 6 shows the mean of Tangibles, Reliability, Responsiveness, Assurance, Empathy, Overall Service Quality and Satisfaction are above the level of 3.0. Except for Responsiveness and Empathy which has a standard deviation of 1.09 and 1.10, the rest of the mentioned variables were below or near to 1.0 standard deviation. It means that the mean result is accurate. The mean value of Tangibles is reported highest as 4.35. This shows that the Tangibles has greater impact on forming overall service quality in the Nepalese commercial banking sector.

Correlation Coefficient Analysis

Karl Pearson's Correlation coefficient is used to find out the relationship between dependent and independent variables.

Table 7: Correlation Analysis of Satisfaction, Overall Service Quality and Service Quality Dimensions

		(1)	(2)	(3)	(4)	(5)	(6)	(7)
(1) Satisfaction	Correlation	1						
	Sig.							
(2) Overall_SQ	Correlation	.746	1					
	Sig.	0						
(3) Tangibility	Correlation	.160	.361	1				
	Sig.	0.002	0					
(4) Reliability	Correlation	.320	.294	0.05	1			
	Sig.	0	0	0.342				
(5) Responsiveness	Correlation	.156	.263	.169	.670	1		
	Sig.	0.003	0	0.001	0			
(6) Assurance	Correlation	.269	0.093	-0.074	.168	.323	1	
	Sig.	0	0.077	0.158	0.001	0		
(7) Empathy	Correlation	.441	.321	0.077	.262	.304	.387	1
	Sig.	0	0	0.141	0	0	0	

In table 7, all p-values are less than .01 and all coefficient values between the service quality and satisfaction dimensions are significant. Satisfaction and overall service quality is highly correlated (0.746) and also Responsiveness and Reliability dimension is also highly correlated in the positive direction (0.670). The positive correlation of 0.441 between empathy and satisfaction indicates that banks show personal attention and understand specific needs of the customers or clients. Customers feel that their interest is heartly taken.

Test of Multicollinearity

To be linearity, one assumption of multiple regression is that all the independent variable has no relation with each other. If it is found the dependency between the independent variables it is called the problem of multicollinearity (Wilson & Keating., 2010).

Table 8: Multicollinearity Statistics

Independent variables	Tolerance	VIF
Tangibility	0.936	1.068
Reliability	0.536	1.867
Responsiveness	0.48	2.084
Assurance	0.774	1.292
Empathy	0.798	1.252

In table 8, Tolerance values of all service quality dimensions are above 0.10. Likewise the VIF value is less than 10, thus further confirming that multicollinearity problem is not a concern (Hair et al., 1998; and Burns & Bush, 2007).

Multiple Regression Analysis

Table No. 9: Regression Analysis of Overall Service, Satisfaction and Service Quality Dimensions

	Dependent: OSQ		Dependent: SAT		Dependent: SAT		
Explanatory Variables	**Coefficient value of B**	**Sig.**	**Coefficient value of B**	**Sig.**	**Explanatory Variable**	**Coefficient value of B**	**Sig.**
(Constant)	2.219	0.00	1.776	0.00	Constant	0.449	
Tangibles	0.247	0.00	0.149	0.00	Overall Service Quality	0.837	0.00
Reliability	0.151	0.00	0.292	0.00			
Responsiveness	-0.008	0.00	-0.166	0.00			
Assurance	-0.005	0.00	0.111	0.00			
Empathy	0.121	0.00	0.193	0.00			
R	0.510	R^2= 0.260	R = 0.55	R^2= 0.308	R	0.746	R^2= 0.556
Adj. R^2	0.249		Adj. R^2	0.298	Adj. R^2	0.555	
S. E.	0.358		S.E	0.389	S. E.	0.309	
F-Value	25.11		F-Value	31.88	F-Value	453.83	
p-value of F test (5,358d.f.)		0.000	p-value of F test (5,358d.f.)	.000	p-value of F test (3,358 d.f.)	0.000	
	Sig. at 5% level		Sig. at 5% level		Sig. at 5% level		
Model 1: OSQ = 2.219 + 0.247*TAN* + 0.151*REL* – 0.008*RES* – 0.005*ASS* + 0.121*EMP* + U			**Model 2: SAT** = 1.776 + 0.149*TAN* + 0.292*REL* – 0.166*RES* + 0.111*ASS* + 0.193*EMP* + U		**Model 3: SAT** = 0.449 + 0.837 *OSQ* + U		

Model 1: OSQ = 2.219 + 0.247*TAN* + 0.151*REL* – 0.008*RES* – 0.005*ASS* + 0.121*EMP* + U…….(1)
Model 2: SAT = 1.776 + 0.149*TAN* + 0.292*REL* – 0.166*RES* + 0.111*ASS* + 0.193*EMP* + U……..(2)
Model 3: SAT = 0.449 + 0.837*OSQ* + U…………………(3)

From the above table, for Model1, F-value and p-value is 25.11 and 0.000 respectively which is significant at 5% level of significance. R square of this model is 0.26 or 26% which means 30.8% of variation in overall service quality is explained by variation in tangibles, reliability, responsiveness, assurance and empathy variables.

for Model2, F-value and p-value is 31.88 and 0.000 respectively which is significant at 5% level of significance. R square of this model is 0.308 or 30.8% which means 30.8% of variation in customer satisfaction is explained by variation in tangibles, reliability, responsiveness, assurance and empathy variables.

For Model3, F-value and p-value is 453.83 and 0.000 respectively which is significant at 5% level

of significance. R square of this model is 0.556 or 55.6% which means 55.6% of variation in customer satisfaction is explained by variation in overall service quality.

Testing of Hypotheses

For Model1, p-value of Tangibles, Reliability, Responsiveness, Assurance and Empathy is 0.000 which is significant at 5% level of significance. So, Hypothesis 1 is accepted.

For Model2, p-value of Tangibles, Reliability, Responsiveness, Assurance, and Empathy is 0.000 which is significant at 5% level of significance. So, Hypothesis 2 is accepted.

For Model3, p-value of Overall service quality is 0.000 which is significant at 5% level of significance. So, Hypothesis 3 is accepted.

Major Findings

- Nepal Investment Bank is most popular bank in commercial banks in Nepal accounting 53.8 percent responses mentioned. The second popular bank is Nabil Bank collecting only 15.4 responses. The least popular banks are Prime Commercial bank, Kist bank and Bank of Kathmandu (BOK) in Nepal during this study.

- People have no more experience than 5 years about the commercial banks in Nepal. Majority of the people has been experiencing less than 2 years with their commercial banks. Transaction with banks has been a new fashion today.

- Due to the rapid development of telecom industry and e-commerce, banks are communicating their customers via phone and e-mail.

- From descriptive statistics, tangibles and reliability dimensions have greater impact on forming service quality and customer satisfaction.

- Satisfaction and overall service quality is highly correlated (0.746) and also Responsiveness and Reliability dimension is also highly correlated in the positive direction (0.670).

- All the service quality dimensions (i.e., tangibles, reliability, responsiveness, assurance and empathy variables) are important for forming service quality of commercial banks in Nepal.

- Similarly, all the service quality dimensions (i.e., tangibles, reliability, responsiveness, assurance and empathy variables) are important for forming customer satisfaction of commercial banks in Nepal.

- Customer satisfaction is highly affected by service quality. Service also leads to customer retention and brand loyalty and increase the image of the bank.

Conclusions

The objective of this study was to examine the relationship between customer satisfaction and service quality with respect to service quality dimensions.

This study is consistent with Agbor (2011) to examine the relationship between customer satisfaction and service quality in service sectors with respect to the service quality dimensions. The findings conclude that SERVQUAL dimensions are influential dimensions for service quality and customer satisfaction.

The study is consistent with the research done by Han and Baek (2004) to measure service quality and customer satisfaction in the Nepalese commercial banking context. The findings express that tangibles, reliability, responsiveness, assurance and empathy have played greater affect to customer satisfaction.

The results from the present study suggest several implications for the use of SERVQUAL

in the commercial banking sectors undertakings in Nepal. This study has the potential to make theoretical, managerial, and methodological contributions to the analysis of service quality.

Theoretically, we attempted to investigate the causal relationships among service quality dimensions, service quality, and customer satisfaction. The level of service quality has positive impact on customer satisfaction.

Managerially, this research provides bank managers with a scale to assess the quality of their service from the perspective of the five underlying dimensions called SERQUAL. This study also provides marketing managers, especially in the major service sector like banking area, with an insight to understand how to increase customer satisfaction level.

Methodologically, this research attempted to examine the suitability of SERVQUAL to measure the service quality in the commercial banking sector context. These methodological attempts and the purified measurement items of the study will provide a valuable guidance to the future empirical research into bank service quality.

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