The Influence of Customer Satisfaction on Grab Services in Malaysia

Muhammad Adam[1], Daisy Mui Hung Kee[2], Intan Junaina[3], Nur Fadhilah[4], Nurul Uwais[5], Fatimah Al Rashidi[6], Hadeel Al Shammari[7], Majdi Anwar Quttainah[8], Aditi Srivastava[9], Rudresh Pandey[10]
Universiti Sains Malaysia[1,2,3,4,5]
Jalan Sg Dua, 11800 Minden, Pulau Pinang, Malaysia
Kuwait University[6,7,8]
Jamal Abdul Naseer St. Kuwait
ABES Engineering College Ghaziabad[9,10]
Ghaziabad, Uttar Pradesh 201009, India
Correspondence email: daisy@usm.my

ABSTRACT

The purpose of this paper is to examine and identify the factors that influence Grab users' satisfaction. It is undeniable that customer's satisfaction is really important in every business especially in services industry. This research is conducted in a specific group of respondents. The respondents consist of staff and students of USM. The methodology that was used is the quantitative questionnaire type of form. This study was expected to give a bright side or any recommendations and improvements to the Grab Holdings Incorporation, especially in enhancing their customers' satisfaction. Based on the findings, this study could provide recommendations for practices and future research.

Keywords: Customer Satisfactions, Grab, Improvements, Recommendations

INTRODUCTION

Grab services established on E-hailing and ridesharing concept. Grab received a major success in "shared economy". The slogan of 'shared economy' has emerged and became popular between 2008 and 2010. Grab services was introduced in 2012 in Malaysia and it is a smartphone-based taxi booking application (app). Based on the General Packet Radio Service (GPRS) or Google map used by the driver will send the rider to their destination. The application also offered rating services for customer satisfaction throughout the service. Grab has enlarged its operations to 26 cities in Southeast Asia such as Singapore, Indonesia, the Philippines, Thailand, and Vietnam. The idea of Grab was created by Anthony in 2011 and he is the youngest grandson of Tan Sri Tan Yuet Foh, the founder of Tan Chong Motor.

The history of Grab began when Anthony Tan, a Harvard student drew out a proposition for an uber-based taxi booking app when he noted complaints about the problems of hailing a taxi in Malaysia. He pitched the idea at the 2011 Harvard Business Plan Competition which helped him to earn investors. From there, the taxi booking service was launched in 2012 as MyTeksi and quickly expanded as GrabTaxi and then known as Grab. Today, Grab has become the leading ride-hailing platform in Southeast Asia and operates throughout more than 30 cities. Grab has been awarded the ISO 9001:2015 certification, marking the first in the ride-hailing industry worldwide to be recognised for its strong governance and quality management standards. The

vision of Grab Incorporation is committed to be the driving force of freedom. The freedom to get to destinations safely and conveniently. The freedom to take best transport choices and pursue rewarding livelihoods. Grab aims to make sure the customers' safety is a top priority. The company provides transport options to achieve customers' comfort and affordability with price points and easy access. Lastly, Grab Company wants to create a sustainable business that will improve the lives of the people that use these services.

Literature Review

Parasuraman et al. (1985) has explained that service quality as "disconfirmation" model which obtained from the customer satisfaction standard. The outcome is from the customer pre expectations from the actual performance discerned from the products and services (Parasuraman, Zeithaml and Berry, 1988). According to Parasuraman et al. (1985; 1988), SERQUAL is one the most well used measurement ranking for service quality. Based on the research, user service quality dimensions such as Reliability and Comfort to exert influence on customer satisfaction of Grab consumers in Malaysia. Therefore, Grab must leverage service quality to fulfil competitive advantage. In addition, they need to meets rider's expectation which will create customer satisfaction and help to build brand image and loyalty as it will raise the company's profitability. According to Kotler and Keller (2006), satisfaction is an individual perception if they are happy with the product or service performance. Customer satisfaction indicated from the disconfirmation theory of customer expectation, while a tangible disconfirmation goes to satisfaction and negative satisfaction goes to dissatisfaction (Oliver, 1980). As Lai and Chen (2010) and Wen et al. (2005) research on public transport services and associated that customer will be content when perception value meets their expectation on the ride sharing services.

Conceptual Framework

Based on the study made by Lewis, the services marketing literature divulges that service quality has been defined as focusing on meeting requirements and needs, also how well the service carried out affects customers' expectations (Lewis 1993: p 22). It also has been suggested that "service quality is a worldwide consumer judgement or attitude, regarding to the services and obtained results from comparisons between the consumers' expectations of service with their perception of real service performance" (Lewis, 1991; p 53). Derived from the above definitions of service quality, it may therefore be concluded that service quality is an assessment of the customers about how well the service meets their expectations in terms of perceptions of the service.

Reliability derived from the ability to deliver the service with consistency, punctuality. Consider this example, the transportation services reliability such as arrival at destination; journey length; communications; and scheduled routes are important to consider for the ride-sharing service quality dimensions (McKnight et al. 1986). There should be no security-related issues for female passengers. The cab service should make sure that the passenger reaches his destination in the stipulated period. When a customer has a problem, good cab services show a genuine interest in solving it. Finally, good cab services make sure that their cab arrives.

Price is a vital factor for quality (Zeithaml, 1981) and led to customer value (Zeithaml, 1988). Based on statement by Button and Hensher (2001), price is an important indicator in transportation industry whereby can affect the affordability between ISSN:

2289-4519 Page 188 service and fares charged. Khuong and Dai (2016) stated that reliability, responsiveness, price, and satisfaction directly influenced customer loyalty. Furthermore, Khairani and Hati (2017) found that perceived value for money, service quality, and e-service quality have a positive and huge impact towards customer satisfaction.

Promotion and price both are components of marketing mix and some studies showed that there is a relationship between marketing mix and customer satisfaction (Yelkur, 2000). According to Kumar and Kumar (2016), the factors affects the consumers selecting cab and also stated that redeem coupons has influence in selecting cab services. Based on the study, Grab uses coupon redemption as their tackle of sales promotion in ride-sharing services via mobile application.

As Budiono (2009) explained that comfort is the most influential factor on customer satisfaction of public transport. According to Litman (2008), service comfort means the availability of service for example seats, space, journeys, and air conditioning. Some researcher in public transportation stated that comfort is a vital factor need to be considered in this industry (Samson and Thompson, 2007).

RESEARCH METHOD

To gain more information about Grab, we have reached out to Grab Driver Centre located at Bayan Lepas, Penang with the following contact details (Phone no: 1-300-80-6688, Email: support.my@grab.com). Hence, it will be easier for us to communicate and conduct an online interview with the Human Resource department and Online Customer Service department. Furthermore, we will prepare questionnaires for them to collect more data on the company and important information for further research. Factors and impacts of customer satisfaction can be determined by using a survey method. Our respondents consist of USM students and staff. There are 60 respondents who answered the questionnaire survey. We will use these data to evaluate customer satisfaction on Grab services and how it will affect the brand loyalty for this company. Customer satisfaction rated by affordability of fare price, duration of Grab driver to reach destination and features available in a Grab vehicle. The survey form will be shared via WhatsApp to USM students and staff that have used Grab's services before. We have visited the official website to find background business and the history of Grab Incorporation. In the website, we seek more details on practice in customer services and policies in the ride hailing industry. These data can be found in the official website, https://www.grab.com/my/. We have collected additional information by researching online journals related to Grab services in Malaysia. Besides, the articles provide useful data such as improvement in the ride hailing industry and its importance towards the community. We used Google as our online search platform to find study cases of Grab and other ride-hailing companies in Malaysia.

RESULTS AND DISCUSSION

We collected and analyzed the data from a total of 60 respondents. The respondent's demographic information is presented in Table 1.

Table 1: Summary of respondent's demographics (*N*=60)

Respondents	Frequency	Percentage
Age		
18 – 20	11	18.3%
21 – 30	35	60%
31 - 45	7	11.7%
46 - 60	3	5%
Above 60	3	5%

Gender

Male	39	65%
Female	21	35%

The respondents fill up the survey mostly are male who are 65% and only 35% of respondents are female. Based on Table 1, majority of respondents are among 21 to 30 years old, 60% out of 60 respondents. Second highest number belong to 18 to 20 years old respondents Findings stated the rest of minority consists of age range between 31 to above 60 years old, summing up to only 21.7% responses.

Table 2: Summary of respondents' awareness on Grab Car mobile application

Respondents	Frequency	Percentage
Do you have your own vehicle?		
Yes	28	46.7%
No	32	53.3%
Do you install Grab mobile application?		
Yes	48	80%
No	12	20%
Have you ever used Grab Car services?		
Yes	55	91.7%
No	5	8.3%
How often do you used the services?		
Daily	7	11.7%
Weekly (2 – 3 times)	9	15%
Monthly (2 – 3 times)	39	65%
Never	5	8.3%

The survey we handed out to respondents contains questions regarding Grab customers' awareness about Grab Car services. For further study, we have analysed the relationship between factors of using Grab services with ownership of vehicles. According to Table 2, majority of respondents, 53.3% who do not have vehicle. However, we do notice of quite high number of respondents who do own vehicle. On the next question, surprisingly the findings show the highest usage of Grab Car services, 91.7% compared to previous question. This shows a heavy reliant on ride hailing service provider among respondents even they have their own vehicle. Moving

to next analysis, high percentage can be perceived on monthly usage among respondents which is 65% compared to daily and weekly usage. Another 5 respondents stated they have never ride Grab Car services before.

Respondents	Frequency	Percentage
Quality of Grab car services provided:		
Very unsatisfied	1	1.7%
Unsatisfied	3	5%
Neutral	16	26.7%
Satisfied	32	53.3%
Very satisfied	8	13.3%
Professionalism and courtesy of Grab drivers:		
Very unsatisfied	2	3.3%
Unsatisfied	2	3.3%

Table 3: Summary of customer satisfaction on Grab Car services

Section A: <u>How would you rate your satisfaction with the following aspects of the services you have received?</u>

Neutral	15	25%
Satisfied	26	43.3%
Very satisfied	15	25%
Timeliness of services provided:		
Very unsatisfied	3	5%
Unsatisfied	6	10%
Neutral	11	18.3%
Satisfied	28	46.7%
Very satisfied	12	20%

By looking through the result of the survey in Table 2, there are three aspects that would rate the satisfaction services that were received from the customers. It consists of the aspect of quality of Grab car services provided, the professionalism and courtesy of Grab drivers and lastly is the timeliness of services provided.

In section A, by focusing on the first aspect quality of services provided by the Grab car, overall is at the satisfied rate and position this could give some relief to the Grab co. By referring to the definition of service quality from the several scholars, Tjiptono (2007) defined service quality as the level of excellence expected and whether it satisfies customers' needs. This definition is undeniable; there are some feedbacks that show a sign of dissatisfaction by Grab's services. For the established and well-known car service type of business, this should be taken into consideration in determining the factors and the causes for that problem. By looking through the numerative figures that stated in the list of table results, it is said 1 out of the 60 respondents are totally or extremely unsatisfied with Grab service. This also goes to the unsatisfied respondents that are 3 out of 60 respondents. By adding up to those figures, the number for unsatisfied customers are 4 out of 60 respondents. This might be due to the personal experience that they might have encountered and that makes them unsatisfied with the service given. However, it is stated that the number of respondents that are satisfied with the service is encouraging and this will help the

business in a good way to a better future. The largest rate and the highest level the respondents rated is the satisfied rate. The number collected is 32 out of the 60 respondents dominating the survey. They are likely satisfied with the Grab service and this is a good feedback to Grab. With the several number of respondents that are extremely satisfied with the service, amounted as 13.7% for choosing the extremely satisfied with the service. Also, in the midst of these two groups of respondents, they are respondents who are neutral and not being affected by any of the satisfaction rates of level, there are 16 out of the 60 respondents that are neutral toward the Grab car service.

The second aspect in determining the service satisfaction by the customers is the professionalism and the courtesy of the Grab driver. From the result, it is said that many of the respondents would like to feel satisfied with the professionalism and the courtesy of the Grab's driver. This statement is supported with numerative figures that says 26 over 60 respondents which are 43.4% are well satisfied enough with the Grab's driver and 15 respondents are absolutely satisfied with the professionalism and courtesy of the Grab's driver. This gives strong support and most reliable feedback that gives a sign that Grab's drivers are professionally in carrying their role as a driver on behalf of the Grab Company. Meanwhile, by looking back at the survey's result it is found that there are two minorities and the smallest number of respondents that fall under the unsatisfied and totally unsatisfied. There are two respondents that come from each category. The exact percentage of 3.3% for each category respectively shows that there are still a few people that are not choosing or preferably not satisfied with the professionalism and courtesy of the Grab's driver. It is important for Grab to examine the level of professionalism record of the drivers.

This is to ensure that the drivers are clean and free from any bad records that have been informed by customers due to the misbehaving issue such as being rude to the customers.

The last aspect of the service that was asked from the customers through the online survey is the view of the timeliness of services provided. In this type of business, timeliness is important as it gives an impact to the customers whether it can have a good impact to both parties (Grab's driver and customers) and vice versa. It has been recorded through the survey that most of the respondents are saying that they were satisfied with the timeliness in which it can be the time for them to wait while waiting for the drivers to come. Another word is the drivers are punctual and not too late for them to wait and it would not take a much time longer for it. In this situation, it might say that satisfied respondents are receiving good service from the Grab Drivers. There might be not much issue regarding the timeliness of the Grab's driver. By speaking of this matter also, the number of respondents that are very satisfied is a second largest of respondents in the survey. However, there were also some respondents that are unsatisfied and very unsatisfied regarding the timeliness of services provided. There are 6 people that are unsatisfied, and 3 people are very unsatisfied in this aspect. Even though they are only few and just a small group that shows their dissatisfaction, it is a concern for the Grab to take initiatives to improve and investigate the source of the matter and thus find a solution for the future improvements. Not to forget also, the number of neutral respondents is 11 people. As they exclude themselves from both sides (unsatisfied and satisfied) and choose both.

Speaking of these aspects of customers' satisfaction, and focusing on the quality of services provided, professionalism and courtesy of Grab drivers and timeliness of

services provided. It is appropriate to conclude that generally Grab has a high-level rate of satisfaction in all these aspects than the unsatisfied results from customers. The unsatisfied customers consist of a smaller number as compared to the satisfied group of respondents. Thus, gives a good sign and a positive feedback for Grab for their enhancement strategy planning sake especially regarding the customer's satisfaction that is crucial to Grab in sustaining their business growth.

Table 4: Summary of customer satisfaction on Grab Car condition

Section B: How would you rate your satisfaction with the following aspects of the

Respondents	Frequency	Percentage
Cleanliness:		
Very poor	2	3.3%
Poor	6	10%
Satisfactory	26	43.3%
Good	14	23.3%
Excellent	12	20%
Ride comfort:		
Very poor	1	1.7%
Poor	2	3.3%
Satisfactory	30	50%
Good	14	23.3%
Excellent	13	21.7%
Safety:		
Very poor	-	-
Poor	3	5.0%
Satisfactory	26	43.3%
Good	15	25%

conditions you have accessed?

Excellent	16	26.7%

According in section B, the first aspect of conditions respondent has accessed is cleanliness that will affect customers' ride comfort and satisfaction. From the results, majority of respondents which equal to 43.33% feel satisfactory for the cleanliness of the grab services. Besides, 23.33% from all 60 respondents feel the cleanliness at the good level and 20% of respondent feels the cleanliness are excellent. However, 10% of the respondents felt that the cleanliness was very poor and 3.33% felt it was very poor. The different result happened as different passenger ride different car. Some driver may less care on cleanliness and hygiene. The grab driver should consider the cleanliness before starting the service as it is important to keep passenger from any bacteria and illness.

Horsu and Yeboah (2015) stated that positive standard service can raise customer satisfaction. Service quality, reliability, and safety influence customer satisfaction. Safety element while using Grab service indicated a top impact as customers have

high awareness on safety policy and detailed regulation must followed by Grab drivers. Safety procedures such as seatbelts for passengers and follow road safety rules. Moreover, due to thorough data-collection of vehicle and driver registered with Grab online mobile application, there is no need of worry for theft or harassment. Safety policies provided by Grab Company such as details of driver name, vehicle registration number and mobile number before the arrival of Grab car. Therefore, as a safety measure, customers can share it to their family members, especially for females if they are solo travelling so they feel more assured while travelling through Grab. If none of these safety measures abide by Grab drivers, customers may report about services offered to company and public transport regulatory authority. Customers' satisfaction regarding security and safety while travelling through Grab was calculated and it showed that 26 respondents, 43.3%, they feel satisfactory level on safety aspect when used Grab hailing service. In addition, some customers find safety policy abide by Grab drivers are good and excellent with 25% and 26.7% respectively. It may be on account to enlistment of Grab drivers and vehicle data, therefore, reducing chances of difficulties as the company have a set of databases of their drivers and location of vehicle. Despite of zero respondent rated very poor safety service, Grab Company need to make considerable improvement on the safety level to ensure their customers' top satisfaction while using Grab services.

Reliability

Table 5: Summary of respondents for ease availability of grab mobile application

Rate Level	Frequency	Percentage
Not available and unease	2	3.3%
Less available and less ease	1	1.7%
Neutral	19	31.7%
Available and ease	27	45%
Very available and very ease	11	18.3%

According to Suki (2011), Mohlmann (2015), Hawlitschek, Teubner & Gimpel (2016) and Barrera, Garcia and Altamira (2016) emphasis of online or mobile commerce service application and its outcome for improvement has positive relationship with both consumer perceived value and customer satisfaction. Moreover, this concept proved by the research of Peng, Jiang and Su (2016) in online settings especially by the development on quality of information and interaction.

The well-known method of fair calculation is base price + fare per Km + fare per unit of waiting time. The system of mobile application totalizes the charge itself and customers must acknowledge it. Therefore, consumer have no option of price negotiation. Based on the quantitative approach in table 2, 45% of respondent rated Grab mobile application to be available and easy to use. They are satisfied with functionality and information quality provided from Grab online mobile service. The application proved to be practical and accessible throughout different range of age of respondents. However, the mobile application quality has been considered on par by other 19 respondents, which consist of 31.7%. This show customer satisfaction has indirect relationship with Grab mobile application.

The study of Wang et al. (2016) confirmed that the well advised of interaction between service provider and customers enhanced perception on the service and customer satisfaction. Therefore, customers are more contented when the functional, monetary, emotional, and social values of Grab's services are well perceived. From the research by Al-Maghribi (2011) specify the importance of usefulness and functional value contributed in influencing the customer's intention to use service for a long period of time. Hence, ride hailing services like Grab can aim to improve the accessibility of mobile application ensuring the implementation of perceived values such as functionality and information quality to improve their customers' satisfaction.

Price Allocation

Table 6: Summary of respondents for price allocation on Grab services

Rate Level	Frequency	Percentage
Very cheap	12	20%
Affordable	36	60%
Expensive	12	20%

As stated by Button and Hensher (2001), price allocation is a crucial measure in transportation industry which has influence on the affordability between service and fares charged. According to Anderson et al. (1994), highlighted price has impact on customer satisfaction as the first thing the customer think about whenever they purchase a product or services, whereby it is cheap enough or the price is appropriate with the value of the product from customer perception. In addition, the price has been considered an important component in explaining consumer satisfaction (Chen et al, 1994). In general, price is considered as one of the most pronounced factors that causes the comparative advantages among company, it defines that when a specific product has a lower price and generate similar value or quality to customer, there are higher probability for customers to purchase the cheaper one. Therefore, to gain customer satisfaction, price is one vital factor that in concern of ride hailing service companies.

The entries related in analysing price dimensions of Grab. Out of 60 respondents, 36 (60%) agreed that Grab price allocation is affordable as it fit with quality provided to customer. From table table 1, fewer respondent, 12 (20%) agreed that Grab offer cheaper price for ride hailing service with greater quality to customers. However, another 12 respondents (20%) perceived price allocation is quite expensive due to high demand of Grab service around Penang area. Furthermore, price fairness is related by customer perceived value and helps to stronger customer satisfaction.

Promotion and Coupon Redemption

Table 7: Summary of respondents for promotion and coupon redemption

Rate level for:	Frequency	Percentage
Very unsatisfied	2	3.3%
Unsatisfied	3	5%
Neutral	20	33.3%
Satisfied	24	40%
Very satisfied	11	18.3%

According to study by Lovelock and Wright (2002), promotion is to allure the target market on how the consumer make decision when buying a specific product or service. Promotion and coupon redemption activities can affect on customer's thinking, emotions while purchasing a certain product or service. On top of that, these are part of the marketing mix includes telling target customers that the Grab Services is available at the right Place at the right Price.

Based on Table 7, 55 respondents, 91.7%, from total of 60 respondents are satisfied with the promotion and coupon redemption on Grab Services in Malaysia while the other eight point three (8.3%) are not satisfied with promotion and coupon redemption on Grab Services in Malaysia These show that Grab Services provide the best promotion for its new and existing customers to attract and enhance new prospects to use Grab Services.

Based on research, we have found that Grab use coupon redemption as sales promotion instrument though Grab mobile application. Both are a part of marketing mix and some studies stated that there is a correlation between marketing mix and customer satisfaction (Yelkur, 2000). Coupons redemption has influence in selecting cab services in Kumar and Kumar (2016) research on the factors influencing the consumers selecting cab. This is the process where Grab Services not only try to lobby their potential customers, but also a process of reminding existing customers on the benefits they have for being loyal using the services provided.

Recommendation

Table 8: How satisfied are you overall with the Grab Car services?

Rate level for:	Frequency	Percentage
Poor	5	8.3%
Satisfactory	18	30%
Good	28	46.7%
Excellent	9	15%

Although Grab Car services shown high satisfaction among the respondents, there are some few improvements need to be made to increase customer loyalty and boost brand image. In Penang, we found that Grab Company is one of the biggest players on providing ride hailing services and provide special features on its online via mobile application for customers' ease and comfort. At the end of our questionnaire, there are some respondents provide recommendations for Grab Company's future improvement.

Firstly, the collective of driver behaviour with regard to customers is also statistically huge. Results proved that Grab drivers must exhibit high professionalism and courtesy in the aspect of being more patient and friendly with customers. Next, the study found that Grab Car customers suggest drivers know routes very well before reaching destination as it will affect customers' satisfaction. Respondents feeling that Grab should increase the number of passengers allowed to more than 2 or 3 people as customers mostly focus on price affordability. Another improvement can be made by offer more promotions to Grab customers as it will impact on customer loyalty to use Grab services regularly. Customers may feel satisfied if reduction in timeliness for Grab arrival. As Grab customers always used Grab mobile application, the study found improvement on navigation (GPS) system for online ride hailing reservation and better

functionality are the most recommended to increase customers' satisfaction on Grab Car services.

CONCLUSIONS

From the results and discussion study, we discover that all the variables have a satisfied and direct relationship with customer satisfaction. Moreover, we also noted that the most impactful factor is the quality on customer satisfaction accompany by reliability, price allocation, and promotion and coupon redemption and ride comfort. This study will benefit the Grab services as they can improve in the advertising, sales promotion, marketing strategy, pricing and services towards customer satisfaction to build worth for customers and enhance brand loyalty in order to capture value from customers in return and also uplift the competitive advantage compared with competitors. The researcher recommends Grab Services should concentrates more on sales promotion and marketing as both factors have lower impact on the customer satisfaction. Therefore, Grab should be more aggressive on implementing their marketing strategies to assist their business performance in the E-hailing industry. Besides, the most influential factor on customer satisfaction is the quality of Grab Services following by reliability and price. Thus, Grab services can improve and maintain their services by adding more Grab drivers and update the Grab Apps to trace and locate the actual location of the customer accurately as these three factors are the most influential factors in achieving customer satisfaction of Grab Services in Malaysia.

REFERENCES

Budiono, O. A. (2009). Customer Satisfaction in Public Bus Transport, a Study of Travellers' Perception in Indonesia. Master's Thesis -Service Science Program, Karlstad University.

Khuong M. N., & Dai N. Q. 2016. The Factors Affecting Customer Satisfaction and Customer Loyalty — A Study of Local Taxi Companies In Ho Chi Minh City, Vietnam. International Journal of Innovation, Management and Technology, Vol. 7, No. 5.

Kotler P. & Keller K. (2006; 2009). Marketing Management, 12th Edition, Pearson Education Inc., New Jersey.

Kumar P. K., & Kumar N. R. (2016). A study on factors influencing the consumers in selection of cab services, *International Journal of Social Science and Humanities Research*, *4* (3), 557-561.

Lai, W. T. & Chen, C. F. (2010). Behavioural Intentions of Public Transit Passenger – The Role of Service Quality, Perceived Value, Satisfaction and Involvement, Transport Policy, Doi: 10.1016/J.2010.09.003.

Lewis, B. (1993), "Service quality: recent developments in financial services, International Journal of Bank Marketing, Vol. 11 No. 6, pp. 19-25.

Lewis, B.R. (1991), "Service quality: an international comparison of bank customers' expectations and perceptions", Journal of Marketing Management, Vol. 7, pp. 47-62. 8.

Mcknight, C.E., Pagano, A.N., and Paaswell, R.E. (1986). Using Quality to Predict Demand for Special Transportation, In Behavioural Research for Transport Policy. International Conference on Travel Behaviour, Noordwijk, the Netherlands, Utrecht: VNU Science Press.

Oliver, R. (1980). "A Cognitive Model of the Antecedent and Consequences of Satisfaction Decisions", A Journal of Marketing, 17(10), 460-9.

Parasuraman, A., Zeithaml, V., & Berry, L. L. (1985). A Conceptual Model of Service Quality and Its Implications for Future Research. Journal of Marketing, 49(4), 41- 50.

Parasuraman, Berry and Zeithaml, (1991). "Refinement and Reassessment of the ISSN: 2289-4519 Page 196 SERVQUAL Scale," Journal of Retailing, winter, Pp. 420-50.

Yelkur,   R. (2000). Customer Satisfaction and The Services Marketing Mix.

Journal of Professional Service Marketing, 21(1).

Zeithaml, V.A., Bitner, M.J., & Gremler, D.D. (2006). Services Marketing: Integrating Customer Focus Across the Firm (4th Ed). Singapore: McGraw-Hill