

## **Exploring Customer Satisfaction towards Service Quality of Selected Express Businesses**

Yee Yee Than<sup>1</sup>, Khine Tin Zar Lwin<sup>2</sup>, and Mai Nwe Nwe Aung<sup>3</sup>

### **Abstract**

Service quality and customer satisfaction are related concepts that the companies must focus on if they are to maintain competitive advantage. In addition, the level of service quality reflects the general well being of a society. Accordingly, the aim of this paper is to describe how customer evaluated service quality and whether they were satisfied with the service quality provided by the five express businesses on Yangon-Mandalay Route. From the analysis, it was found that customers were not generally satisfied with the service quality because their expectations were higher than their perception. Findings also provide the possible implications for the gaining greater customer satisfaction by improving the service quality of each express business.

Key words: service quality, customer satisfaction, SEQUAL

### **1. Introduction**

The prominent of service sector in a nation's economy has long been recognized by its proportion of contribution to GDP. This sector now constitutes the large economic sector in most post industrialized countries. Likewise, it has become the important sector with sizeable contribution to GDP of some developing societies as well.

In Myanmar, transport service, one of the service sub sectors, plays essential role in promoting the economic development of the country through the effective and efficient flows of goods, services, technology from one place to another. Of Myanmar various means of transport like rail, water, air and road, road transport mainly accounts for the substantial portion for movement of people and their goods and services. Passenger transport system, by and large, enlarges the market and helps development of other sectors by smooth transportation. As such, there is a need for study that can explore the efficiency of express businesses by means of measuring service quality that affects customer satisfaction towards their businesses. So, this paper focuses on exploring the customer perception towards service quality of selected five express businesses.

#### **Objectives of the Study**

- (1) To examine the level of customer expectation and perception of each dimension for express businesses
- (2) To investigate whether the customers' perceptions deviate from meeting their expectation for respective dimensions

### **2. Theoretical Background**

Several authors provided different definition of services. But one general agreement is that a "service" is any activity of benefits that one party can offer to another that is essentially intangible and does not result in the ownership of anything. "Quality", on the other hand, is defined as "fitness for use" (Juran & Gryna, 1988), 'conformance to requirement' (Crosby,

---

<sup>1</sup> Professor and Head of the Department of Commerce, Yangon institute of Economics

<sup>2</sup> Tutor, Department of Commerce, Yangon Institute of Economics

<sup>3</sup> Master Student, Department of Commerce, Yangon Institute of Economics

1979), “conformance to specification” (Gilmore, 1974), “meeting and/or exceeding customers’ expectation” (Parasuraman, Zeithaml & Berry, 1985), “performance over expectation” (Besterfield, 1999) etc. Likewise, according to Hansemark & Albinson (2004) “satisfaction is an overall customer attitude towards a service provider, or an emotional reaction to the difference between what customers anticipate and what they receive, regarding the fulfillment of some needs, goals or desires”. Overall, customers’ satisfaction is the outcome felt by those that have experienced a company’s performance that have fulfilled their expectations. Service quality that is delivered can meet or exceed customers’ expectations that are mainly influenced by customer’s prior expectations.

Ideally, service quality and customer satisfaction are the related concepts that can explain competitive advantage of the firms. Especially, in today’s competitive environment delivering high quality service is the key for a customer satisfaction. Customer satisfaction does have a positive effect on an organization’s profitability (Anderson, E. W, Fornell, D.R. Lehmann, 1994) because satisfied customers form the foundation of any successful business due to repeated purchases and positive words of mouth. Customers’ loyalty refers to a deeply held commitment to re-buy a preferred product or service in the future despite situational influences and marketing efforts. Many researchers point out that satisfied customers share their experiences with other five or six people while dissatisfied customers are more likely to tell another ten people of their experience with a product or service. Much empirical evidences also show the positive connection between customers’ satisfaction, loyalty and retention (Hansemark, O. C. & Albinson, M., 2004).

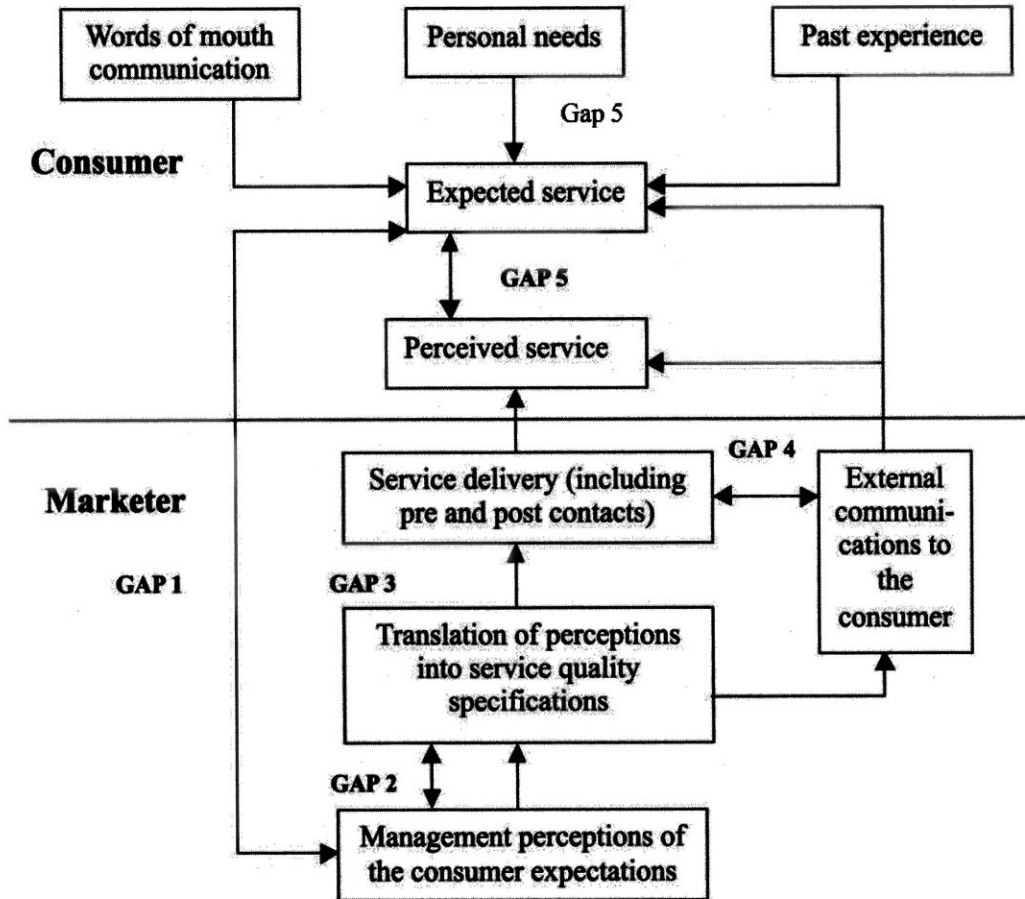
In order to measure and evaluate customers’ satisfaction with service quality provided at the five express businesses, SERVQUAL model developed by Parasuraman et al., (1988) was chosen. The model provides comprehensive framework for understanding the concept of the service quality and the factors that influence on it. The original model identified the four gaps that can cause the quality problems in many organizations. However, later modified with the inclusion “the fifth gap” which is the difference between customers’ expectation and perception of the service quality (Figure 1). More specifically, the five gaps mentioned in the model are:

- Gap 1: Difference between consumers’ expectation and management’s perceptions of those expectations, i.e. not knowing what consumers expect
- Gap 2: Difference between management’s perceptions of consumer’s expectations and service quality specifications, i.e. improper service-quality standards
- Gap 3: Difference between service quality specifications and service actually delivered i.e. the service performance gap
- Gap 4: Difference between service delivery and the communications to consumers about service delivery, i.e. whether promises match delivery?
- Gap 5: Difference between consumer’s expectation and perceived service

However, the focus of the study is only on the Gap 5, which is the major determinant of other service quality gaps and indicator of service quality. According to the model, service quality is the function of the differences between perceived and expected service quality along five dimensions such as reliability, responsiveness, tangibles, assurance, and empathy because customers usually use these dimensions to firm their judgment of service quality. The

service quality gap for each dimension is identified by subtracting perceived service quality from expected service quality.

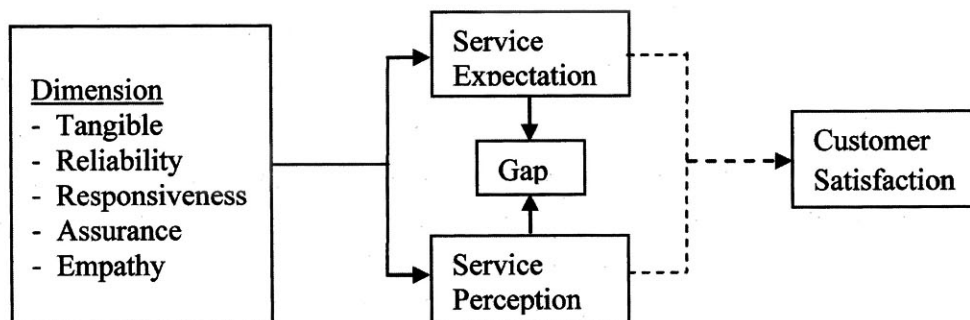
Figure.1 Gap model



Source: Parasuraman et al. (1985)

If the figure reflects the positive scores, it might mean that customers are satisfied with the service quality provided to them because their actual experience with service quality is better than they originally expected. If they are negative, customers are not happy with the services. The main analytical framework for this survey, which is the mainly the Gap 5 mentioned above, is presented in Figure (2).

Figure (2) Analytical framework



Source: Adapted from Valarie A. Zeithaml, A. Parasuraman, Leonard L. Berry; 1990.

### 3. Methodology

#### 3.1 Data and Sample

Although there are many routes that connect the largest city of Yangon and other parts of the country, this study focused on the five express business that run on Yangon-Mandalay Route namely; Myat Mandalay Htun, New Mandalay Htun, Shwe Mandalay, Shwe Sin Sat Kyar and Tatt Lann. Express businesses from this route were chosen as samples because it is the longest of all routes on which most major cities and towns are located. In addition, it is the most important of all routes that has a dramatic impact on the socio economic development of the country by linking the lower and central region of Myanmar.

The fifty passengers from each express business were randomly chosen for the respondents of the study, resulting total sample of 250 passengers. Then the primary data regarding the service quality dimensions were collected with structured questionnaires.

In addition to calculating gap scores, paired sample test was carried out with SPSS in order to test the statistically significant differences between perception and expectation scores.

#### 3.2 Demographic Characteristics of Respondents

50 passengers are chosen from each express business under study. Therefore, totally 250 passengers are chosen as sample of the study. Demographic characteristics, such as gender, age, marital status, occupation and some other characteristics are also considered as relevant factors that might help to understand the passengers' attitude on five express businesses services. The detail information about personal data of the respondents is shown as below.

##### 3.2.1 Gender

Table 1. Gender distribution of respondents by express business

EBS \ Sex	Myat Mandalay Htun		New Mandalay Htun		Shwe Mandalay		Shwe Sin Sat Khyar		Tatt Lann		Total	
	F	%	F	%	F	%	F	%	F	%	F	%
Male	29	58	23	46	23	46	32	64	25	50	132	52.8
Female	21	42	27	54	27	54	18	36	25	50	118	47.2
Total	50	100	50	100	50	100	50	100	50	100	250	100

ESB = Express businesses services; F = Frequency

Source: Surveyed Data, 2012

As shown in Table 1, 52.8 % of respondents are male and the rest 47.2 % of respondents are female passengers. This data suggests that it might be more convenience for male to travel from one place to another.

##### 3.2.2 Age

The age groups of respondents are divided into four groups. The numbers of respondents according to each group are shown in Table 2. Depending on age group, the passenger behavior, thinking power, attitude and practice may differ.

Table 2. Age distribution of respondents by express business

EBS Age (Year)	Myat Mandalar Htun		New Mandalar Htun		Shwe Mandalar		Shwe Sin Sat Khyar		Tatt Lann		Total	
	F	%	F	%	F	%	F	%	F	%	F	%
≤25	19	38	23	46	24	48	17	34	31	62	114	45.6
26-35	15	30	6	12	7	14	11	22	9	18	48	19.2
36-45	8	16	14	28	7	14	7	14	4	8	40	16
≥46	8	16	7	14	12	24	15	30	6	12	48	19.2
Total	50	100	50	100	50	100	50	100	50	100	250	100

Source: Surveyed data, 2012

Based on Table 2, majority of the passengers or respondents are in the age of ≤25 and the age between 36-45years shows the lowest share.

### 3.2.3 Marital Status of Respondents

Table 3. Marital status distribution of respondents by express business

EBS Mar- ital Status	Myat Mandalar Htun		New Mandalar Htun		Shwe Mandalar		Shwe Sin Sat Khyar		Tatt Lann		Total	
	F	%	F	%	F	%	F	%	F	%	F	%
Single	27	54	27	54	30	60	25	50	37	74	146	58.4
Married	23	46	23	46	20	40	25	50	13	26	104	41.6
Total	50	100	50	100	50	100	50	100	50	100	250	100

Source: Surveyed data, 2012

According to Table 3, single passengers are 58.4%. Married passengers are 41.6%. This implies that single passengers seem to have relatively a bit more time and enjoy travelling than married passengers.

### 3.2.4 Education Level

Education level is also influential factor on passenger's expectation and perception upon service quality. Education levels of passengers are divided into six groups and these groups are described in Table 4.

Table 4. Education level distribution of respondents by express business

EBS Education	Myat Mandalar Htun		New Mandalar Htun		Shwe Mandalar		Shwe Sin Sat Khyar		Tatt Lann		Total	
	F	%	F	%	F	%	F	%	F	%	F	%
Primary School	0	0	2	4	2	4	4	8	4	8	12	4.8
Middle School	1	2	10	20	7	14	6	12	5	10	29	11.6
High School	4	8	20	40	14	28	14	28	6	12	58	23.2
Graduate	38	76	14	28	24	48	19	38	22	44	117	46.8
Post-graduate	5	10	3	6	3	6	4	8	13	26	28	11.2
Others	2	4	1	2	0	0	3	6	0	0	6	2.4
Total	50	100	50	100	50	100	50	100	50	100	250	100

Source: Surveyed data, 2012

Table 4 shows that 117 passengers (46.8%) are graduates implying that quality evaluation of express services were mostly provided by educated people.

### 3.2.5 Occupations

Occupation levels of respondents were also categorized into dependent, student, self-employed, government staff, company-employed and others. The numbers of passengers according to each group are shown in Table 5.

Table 5. Occupation distribution of respondents by express business

EBS Occupation	Myat Mandalar Htun		New Mandalar Htun		Shwe Mandalar		Shwe Sin Sat Khyar		Tatt Lann		Total	
	F	%	F	%	F	%	F	%	F	%	F	%
Dependent	2	4	11	22	9	18	4	8	2	4	28	11.2
Student	5	10	6	12	10	20	7	14	11	22	39	15.6
Self-employed	9	18	6	12	12	24	8	16	8	16	43	17.2
Government staff	4	8	1	2	4	8	2	4	8	16	19	7.6
Company-employed	14	28	13	26	7	14	12	24	12	24	58	23.2
Others	16	32	13	26	8	16	17	34	9	18	63	25.2
Total	50	100	50	100	50	100	50	100	50	100	250	100

Source: Surveyed data, 2012

According to Table 5, a greater portion of respondents are company- employed (23.2%). Since there are many other seasonal jobs in Myanmar, other group also represents the largest level.

### 3.2.6 Monthly Income (Kyats)

Passengers' income levels were generally classified as six groups for the study.

Table 6. Monthly income distribution of respondents by express business

EBS Income (ks'000)	Myat Mandalar Htun		New Mandalar Htun		Shwe Mandalar		Shwe Sin Sat Khyar		Tatt Lann		Total	
	F	%	F	%	F	%	F	%	F	%	F	%
Dependent	7	14	17	34	19	38	11	22	13	26	67	26.8
<50	7	14	4	8	6	12	8	16	4	8	29	11.6
50-100	7	14	15	30	13	26	11	22	15	30	61	24.4
101-200	6	12	5	10	5	10	6	12	8	16	30	12
201-300	8	16	4	8	3	6	6	12	4	8	25	10
>300	15	30	5	10	4	8	8	16	6	12	38	15.2
Total	50	100	50	100	50	100	50	100	50	100	250	100

Source: Surveyed data, 2012

As shown in Table 6, income level of passengers of the express businesses services is mostly no income, having 67 passengers and 26.8 %. Most of them might be the dependent and students who were travelling from one place to another place with their parents' income. In addition, income level between 50,000 kyats and 100,000 kyats is second largest group.

### 3.3 Demographic Characteristics of Passengers and Express Business

Totally 250 passengers are randomly selected to determine their perception on service quality rendered by express businesses. Demographic analysis on passengers in the sample may highlight the characteristics of customers who regularly or mostly use express businesses' services. In term of gender, there is not much different between two genders (males 52.8% and females 47.2%) that use express businesses although males' population is a little bit higher than females. In terms of age, it is found that majority of customers are age range under 25 year (45.6% of total). That means most of the customers of express businesses are youth population. Related to this, it has been seen that about 58% of customers are single. Majority of customer are graduated which represents about 47% of total customers. In terms of occupation of the passengers, it is found that 23.2 % of total are working for the private companies and 17.2 percent are self-employed. As related to the fact that majority of customers are youth population, most of them are dependent which is about 27% of total. A significant portion of customers (about 25%) gets monthly income between 50,000 kyat and 100,000 kyat and about 15% of customers receive more than 300,000 kyat per month.

#### 3.3.1 Passenger Satisfaction on the Overall Service Quality

In addition to the SERQUAL dimensions, passenger satisfaction levels about service quality of selected express businesses were also investigated in order to gain thorough understanding on their assessment for the service quality with three groups. They were asked to state their level of overall satisfaction.

Table 7. Perceived satisfaction level of overall service quality by express business

EBS Level	Myat Mandalar Htun		New Mandalar Htun		Shwe Mandalar		Shwe Sin Sat Khyar		Tatt Lann		Total	
	F	%	F	%	F	%	F	%	F	%	F	%
Good	15	30	21	42	18	36	24	48	27	54	105	42
Fair	30	60	29	58	32	64	26	52	22	44	139	55.6
Poor	5	10	0	0	0	0	0	0	1	2	6	2.4
Total	50	100	50	100	50	100	50	100	50	100	250	100

Source: Surveyed data, 2012

It can be seen from the table that only 2.4% of the respondents perceived the quality of service as poor, almost all of them are passengers of the tow express services. However, the majority of respondents, 55.6%, said that it is fair, some others 42 % of the respondents said that it is good.

### 3.4 Measurement

Accordingly to the Parasuraman et al., (1996), scale for service quality covered the five dimensions of tangibles, reliability, responsiveness, assurance and empathy. The tangibility was measured as an extent of appearance for physical surrounding and facilities. Reliability was accessed by the extent of employees gaining first hand impression. Skill levels of employees to gain customer trust and confidence was evaluated by assurance dimension. The level of individualized attention to customers to fell extra value and special was mainly determined by empathy dimension. All the items were based on the 5 point likert scale that asked the customers to rate their level of expectation and perception for each item under respective dimension. (1=very low to 5=very high)

## 4. Analysis and Results

### 4.1 Reliability Tests

Before performing the statistical test, the internal consistency of the each items for the SEQUAL dimensions were tested with the reliability test. This statistical test shows that the attributes are related to each other and to the composite score. Table (8) shows the Cronbach's Alpha scores for each dimension for both expectations and perceptions. Apparently their Cronbach's alpha ranged from 0.72 to 0.96 exceeding acceptable criterion of 0.70 (Nunnally, 1978).

Table 8. Cronbach's alpha scores of selected express business services (EBS)

EBS Dimension	Myat Mandalar Htun		New Mandalar Htun		Shwe Mandalar		Shwe Sin Sat Khyar		Tatt Lann	
	Cronbach's $\alpha$		Cronbach's $\alpha$		Cronbach's $\alpha$		Cronbach's $\alpha$		Cronbach's $\alpha$	
	E	P	E	P	E	P	E	P	E	P
Tangible	0.90	0.86	0.85	0.72	0.93	0.90	0.80	0.79	0.88	0.93
Reliability	0.84	0.81	0.81	0.81	0.92	0.91	0.85	0.83	0.85	0.89
Responsiveness	0.90	0.88	0.89	0.84	0.96	0.96	0.87	0.91	0.86	0.94
Assurance	0.86	0.86	0.88	0.86	0.92	0.89	0.88	0.83	0.89	0.92
Empathy	0.90	0.89	0.85	0.94	0.95	0.94	0.85	0.89	0.89	0.93

E = Expectations; P= Perceptions

Source: Surveyed data, 2012

### 4.2 Calculating Mean Scores

Table (9) shows means scores of selected express businesses services (EBS). It was generally found the differences between the mean expectations and perceptions in all businesses. All the businesses expectation scores are higher than their perception scores.



Table 9. Mean scores for expectation and perception of five dimensions by selected express business services (EBS)

Dimension	Myat Mandalar Htun		New Mandalar Htun		Shwe Mandalar		Shwe Sin Sat Khyar		Tatt Lann	
	Mean		Mean		Mean		Mean		Mean	
	E	P	E	P	E	P	E	P	E	P
Tangible	4.41	3.61	4.25	3.92	4.07	3.83	3.90	3.66	4.17	3.8
Reliability	4.17	3.34	4.23	3.84	4.11	3.86	3.75	3.63	3.99	3.74
Responsiveness	3.96	2.75	4.15	3.70	4.03	3.78	3.81	3.54	3.99	3.56
Assurance	4.04	2.93	4.26	3.56	4.07	3.69	3.76	3.52	4.00	3.60
Empathy	3.78	2.53	4.23	3.40	3.96	3.47	3.58	3.30	3.88	3.34

Source: Surveyed data, 2012

#### 4.5 Analysis of Service Quality Gaps

In the following section, the analysis of service gaps between the expectations and perceptions of the five express businesses is presented in detail. This is important because it reflects the service performance gaps. The SERVQUAL gap for each dimension is calculated the differences between the mean scores for expectation and perception. Moreover, paired sample t-test is used to analyze statistically differences between the mean expectations and perceptions for each dimension. The findings for the difference between expectation and perception are illustrated in Table 10.

Table 10. Analysis of gap scores for expectation and perception of five dimensions by selected express business services (EBS)

Dimension	Myat Mandalar Htun	New Mandalar Htun	Shwe Mandalar	Shwe Sin Sat Khyar	Tatt Lann
	1	2	3	4	5
<b>Tangible</b>					
GAP (P-E)	-0.8	-0.33	-0.24	-0.24	-0.37
P-Value	<b>0.0000</b>	<b>0.0038</b>	0.0539	0.0539	<b>0.0116</b>
<b>Reliability</b>					
GAP (P-E)	-0.83	-0.39	-0.25	-0.12	-0.25
P-Value	<b>0.0000</b>	<b>0.0106</b>	0.1255	0.2856	0.1255
<b>Responsiveness</b>					
GAP (P-E)	-1.21	-0.45	-0.25	-0.27	-0.43
P-Value	<b>0.0000</b>	<b>0.0260</b>	0.1255	0.0576	<b>0.0166</b>
<b>Assurance</b>					
GAP (P-E)	-1.11	-0.7	-0.38	-0.24	-0.4
P-Value	<b>0.0000</b>	<b>0.0000</b>	<b>0.0366</b>	0.0539	<b>0.0082</b>
<b>Empathy</b>					
GAP (P-E)	-1.25	-0.83	-0.49	-0.28	-0.54
P-Value	<b>0.0000</b>	<b>0.0000</b>	<b>0.0266</b>	0.0562	<b>0.0019</b>

Significant p values are presented in bold (at 5%)

Source: Surveyed data, 2012

The results reveal that gap scores for all dimensions in Myat Mandalar Htun and New Mandalar Htun Express Business are all negative. In addition, the results of t-test show that there are statistically differences between the customers' expectations and their perceptions in all dimensions for Myat Mandalar Htun and New Mandlalar Htun express businesses ( $p$ -value  $< 0.05$ ). Even though all dimensions of Shwe Mandalar express business prove negative gap scores, only two dimensions such as Assurance and Empathy show statistically significant differences between expectations and perceptions scores. Likewise, all dimensions for measuring service quality in Shwe Zin Sat Kyar express do have negative gap scores. However, customer expectations and perceptions are not significance different for none of the dimension, interestingly. Tatt Lann Express Business also has negative gap scores in each dimension. Almost all dimensions show statistically differences between the customers' expectations and their perceptions except reliability ( $p$ -value  $< 0.05$ ).

## **5. Conclusion**

This study explored whether the passengers or customer experiences are far away from meeting their expectation towards express businesses. As a result the customers' experiences with service quality affect their level of satisfaction. By doing so, managers in each express business could understand how the service performance of their businesses to be improved. Especially businesses should be paid pay attention to the areas where the negative gap scores are large and the differences between expectation and perception scores are significant.

According to the results of this study, gap scores of many dimensions for selected five express businesses are negative implying that sampled customers were not satisfied with the services provided by the express businesses.

The finding of negative gaps can be assumed that sample customers were not satisfied with the services provided by the express businesses. However, according to the sample passengers' responses to questions for accessing the overall service quality, it was given that their satisfaction level towards the service quality of selected five express businesses as "fairly" and "good" except a few customers rating as "poor". This means that even though gap scores are negative and most of them are significant, passengers accepted certain level of service quality gap of transport business services. It is the fact that most Myanmar people are contented and their levels of tolerance for service quality gap seem to be high. While competing the express businesses, providing comparable services are not very different among them. But this result partly calls for exploring the acceptable threshold level of service quality gaps felt by most Myanmar people in future service quality studies. The managers in the selected express business services should try to improve the level of service quality offered for the customer satisfaction.

### **5.1 Implications**

The following suggestions can be provided to respective express business according to the analysis of results.

Due to the negative scores, gate managers and employees of the Myat Mandalar Htun express need to improve service quality. The customers' expectations for this express showed very high, probably, by looking at their business image. So, it is highly and exactly necessary to upgrade the services for matching with their business images. Especially the business should provide services for small things, attract and train their employees to understand customers and their needs and devise incentive payment systems based on customer service improvements.

According to the results of negative gap scores and paired sample t- test, New Mandalar Htun Express Business Service should carefully promote for assurance and empathy dimensions. Even though customers were assumed to be satisfied with some dimension, this business should attract, train and provide incentive for employees based on empathizing and willing to help their customers. In addition, New Mandalar Htun express business' employees should be encouraged to welcome advices on improving customers' satisfactions.

Although Shwe Mandalar Express Business Service differentiates itself by using modern machines, modern buses, and gate styles, this business should emphasize the assurance and empathy dimensions according to the result of paired sample t-test. This business's employees probably have some weaknesses in customers' request, response to the customers' questions, understanding their specific needs and interests at heart. They need to be more efficient in order to do services on time. If they had as promised and sincere interest in solving customer problems, they would attain competitive advantages. This can be accomplished if the management can adopt persuasive performance measurement system regarding service delivery activities. The employees who are directly linked to service delivery should be trained to understand varying situations and improve relationships with customers.

According to the results, Shwe Sin Sat Khyar Express Business Service has lower gap scores than that of the other business services because this business can give services to passengers as almost they expected. Even though the customer perception towards service quality is fairly good according to the insignificant t-tests, customers' needs, wants and desires and competitors actions might be changed in the long run. So, Shwe Sin Sat Khyar Express Business Service should continue to offer better services and maintain customers satisfaction in order to sustain their business in the long run. Tat Lann express business should ensure to promote responsiveness and empathy dimension. It should pay attention to customers' requests and problems. Many programs such as advertising program, ticket selling program, member card program should be designed to improve customers' services and their satisfaction.

### **Acknowledgments**

We would like to express our sincere thanks to Rector of Yangon Institute of Economics for support and encouragement throughout the project. Then, we would like to say our deep feeling of gratitude to the owners of the firms and the passengers who patiently answered our long and lengthy questionnaires. Without their support, this paper could not have been accomplished. We are solely responsible for the remaining errors and mistakes.

**References**

1. Berry, L., Zeithaml, V.A. & Parasuraman, A. (1990), Five imperatives for improving service quality, *Sloan Management Review*, Vol.33, pp. 29-38.
2. Hansemark, O. C. & Albinson, M. (2004), Customer Satisfaction and Retention: The Experiences of Individual with Employees, *Managing Service Quality*, Vol. 14, Number1, pp.24-36.
3. Nunnally, J.C. (1978), *Psychometric Theory*, 2<sup>nd</sup> Edition, New York: McGraw-Hill, pp.23-45.
4. Parasuraman, A., Zeithaml, V.A & Berry, L.L. (1985), A conceptual model of service quality and its implications for future research, *Journal of Marketing*, Vol.49, pp.41-50.
5. Parasuraman, A., Valarie, A., Zeithaml, V.A & Berry, L.L. (1988), SERVQUAL: A Multiple-Item Scale for Measuring Consumer Perceptions of Service Quality, *Journal of Retailing*, Vol. 64, Number 1, pp.12-40.
6. Zeithaml, V.A, Berry, L. & Parasuraman, A. (1996), The behavioral consequences of service quality, *Journal of Marketing*, Vol. 60, pp.31-46.