



GAP ANALYSIS BETWEEN CUSTOMER EXPECTATION & EMPLOYEE PERCEPTION ON IMPACT OF VARIOUS SERVICE DIMENSIONS ON CUSTOMER SATISFACTION

A STUDY ON INDIAN CALL CENTERS

¹Dr. Sumit Agarwal, ²Dr. Garima Bhardwaj, ³Dr. K S Thakur

¹Asst Professor Amity Business School
Amity University, Gr Noida

²Sr Lecturer Amity Business School
Amity University, Gr Noida

³Professor and Dean Institute of Commerce & Management
Jiwaji University, Gwalior (M.P.)

ABSTRACT

In today's world Service industry is playing a very important role in the economy of many countries. In case of India more than 50% of Indian GDP comes from services. In today's competitive environment, delivering efficient service quality is necessary for the success of any organization. Service Quality is very well connected with increased profitability, customer satisfaction and also working as a tool for providing competitive advantages. It can be also linked with repeat sales, word of mouth feedback of customers and overall maximization of company profit. Betterment of services always results in increase in market share, reduction of cost and also in increase in profit and ROI. The aim of the study was to find out the gap exist between the customer expectations and employee perceptions on importance dimensions of services on quality of service and customer satisfaction in Indian call centre.

Key Words:- Call Centers, ROI, Service Quality, Customer Satisfaction, GDP

* Research Scholar, Institute of Commerce & Management, Jiwaji University, Gwalior (M.P.)

** Professor and Dean, Institute of Commerce & Management, Jiwaji University, Gwalior (M.P.)

1. INTRODUCTION

The call centre industry is globally one of the most rapidly growing industries. "A call centre is defined as a centralized place which is mainly for the purpose of receiving of and transmitting of a large volume of information through telephone. Call centers are required by large companies for selling or promoting of their goods and services as well as for providing the after sales services and customer queries."

Sector Outlook of Call Centers

Global Call Centre Industry:

Call Center industry has emerged at about same time in many countries around the world mainly in last 5-10 years. It serves broad range of services in all industry sectors. It is a sector which is providing a large no. of employments and creating new jobs everywhere. According to Global Industry Analyst Report, November 2012, total market size for the BPO industry is expected to reach around \$303 billion this year. Segments wise expected size for the BPO industry for this year is given below:

Table 1.1: Segments wise size for the BPO Industry (2012)

S.No.	Segment (Industry)	Size in Billion
1.	Industry Specific Services	\$185
2.	HR BPO	\$42
3.	CRM BPO	\$52
4.	F&A BPO	\$25

Source: Global Industry Analyst Report, November, 2012.

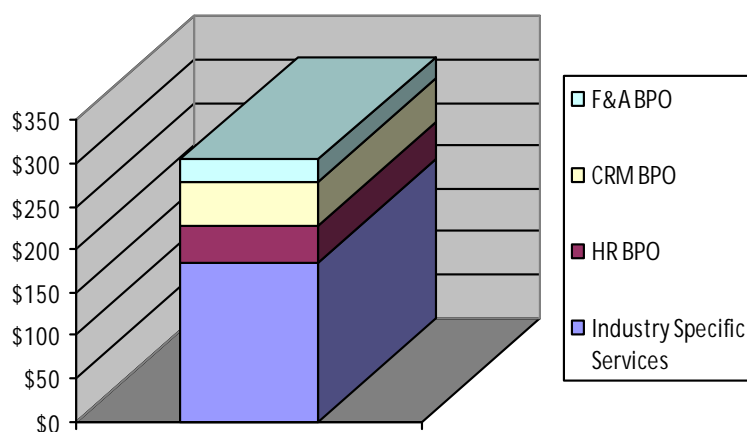


Fig 1.1: Segments wise size for the BPO Industry (2012)

Table 1.2: Global Call Centre Market Break-up (Industry Wise-2012)

S. No.	Type of Call Centre	Percentage
1.	Consumer / Industrial Products	28
2.	Professional Services	18
3.	Financial Services & Insurance	15
4.	Technology, Media & Telecommunication	11
5.	Public Sectors	09
6.	Life Sciences & Health Care	08
7.	Others	11

Source: Deloitte Consulting 2012 Global Contact Center Survey, p.9.

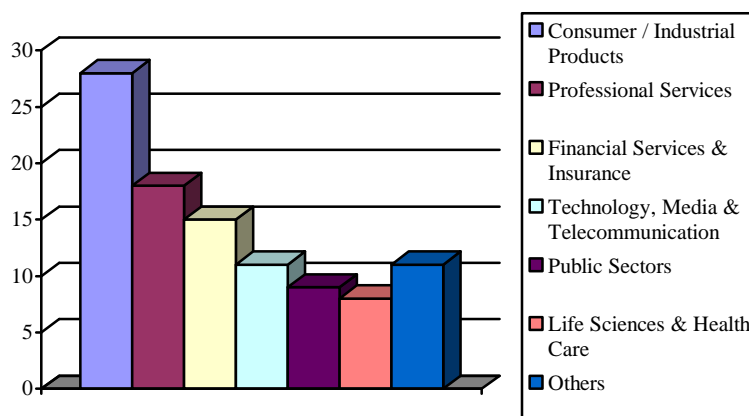


Fig. 1.2: Global Call Centre Market Break-up (Industry Wise-2012)

Table 1.3: Global Call Centre Market Break-up (Geographically-2012)

S. No.	Country	Percentage
1.	United States	51
2.	Europe	11
3.	Asia Pacific	10
4.	Latin America	06
5.	Canada	06
6.	China	05
7.	India	05
4.	Others	06

Source: Deloitte Consulting 2012 Global Contact Center Survey, p.12.

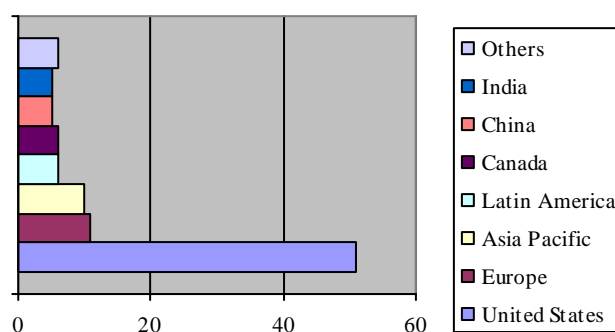


Fig 1.3: Global Call Centre Market break-up (Geographically- 2012)



The above table is showing the geographically market break up for global Call Centers. It is shown that United States is leader in Call Centers presence followed by European countries and Asia Pacific.

Call Centre Industry in India

Now a day's call centre industry in India is a very big industry. Indian call centers are providing services in three main areas which are inbound call centers services, outbound call centers services and web enabled services. According to NASSCOM (2011), India is now considered as one of the world's leading and fastest growing call centre industry. Indian Call Centre industry is providing employment to more than 330,000 people in the country and this industry is worth about £3.2 billion a year and growing at a very fast rate of around 25% per annum. Today, there are more than 500 companies of UK, USA and other European companies which are outsourcing their call centre activities to India. The domain of this study is to find out the gap between customer expectation and employee perception on important dimensions of services .

2.LITERATURE REVIEW

India is witnessing huge growth in Information Technology sector and telecommunication industry and Indian Call Center Industry is also seen a rapid growth during the last decade. There are ample opportunities in this sector but the question arises how to satisfy customers and minimize gap between customer expectation and employee perception while lowering down the total cost. The initial search yielded 150 publications, whose abstracts were reviewed for inclusion in the literature review. Later on a total of 75 articles and book chapters were retained for full analysis. In these studies, the subject of review was to find out:

- To find out the gap exist between the customer expectations and employee perceptions on importance dimensions of services and their impact on quality of service and customer satisfaction in Indian call centre. This section aims at presenting literatures relevant to this study and also to provide a theoretical framework.

Service Quality

Service quality is a comparison of expectation and performance. Service quality is an assessment of how well you delivered service conformed to customer expectation. Organizations assess the service quality in order to improve their services, to easily identify problems and to provide better customer satisfaction.

Definition

Kotler & Keller, 2009 define service as "any intangible act or performance that one party offers to another that does not result in the ownership of anything" .In all, service can also be defined as an intangible offer by one party to another in exchange of money for pleasure. Service quality can be defined as expectations of customers towards the service or products.

According to Parasuraman et al., 1985 service quality is the global evaluation or attitude of overall excellence of services. So service quality is the difference between customer expectation and perceptions of services delivered by the firm.

Gro'' nroos distinguish between technical quality and functional quality. Technical quality is the quality that consumer actually receives as a result of his/her interaction with the service firm and is important to him/her and to his/her evaluation of the quality of service. Functional quality is how customer gets the technical outcome. Functional quality is important to the customer as it indicate his/her views of service he/she has received. According to Solomon, 2009 service quality is one of the things that consumers look for in an offer, which service happens to be one. Kotler et al., 2002 define service quality as the totality of features and characteristics of a product or services that bear on its ability to satisfy stated or implied needs.

Customer Satisfaction

Customer satisfaction is a measurement of how the offerings of company meet or surplus the expectations of customer. In other words customer satisfaction means the degree of satisfaction provided by the goods or services of a company as measured by number of repeat customers.

Definition

Different researcher has defined customer satisfaction in different ways. Customer satisfaction can be defined as the difference between confirmation and disconfirmation of individual expectations. Customer satisfaction can be represented in the form of the given formula:

$$CS = CPV - CEV$$



Here,

CS = Customer Satisfaction

CPV = Customer Perceived Value

CEV = Customer Expected Value

Kotler , 1996 defined customer satisfaction as “ the level of a person’s felt state resulting from comparing a products perceived performance or outcome in violation to his/her own expectations.”

According to Ingrid Feciikova A, 2004 customer satisfaction is a feeling which result from a process of evaluating what was received against the expected, the purchase decision itself and or the fulfillment of needs/wants.

Oliver, 1981 & Robertson, 2001 conceptualize customer satisfaction as an individual’s feelings of pleasure or disappointment resulting from comparing products perceived performance (outcome) in relation to his or her expectations.

According to Giese & Cote, 2000, “customer satisfaction is identified by a response (cognitive or affective) that pertains to a particular focus (i.e. a purchase experience and/or the associated product) and occurs at a certain time (i.e. post-purchase, post-consumption)”.

According to Schiffman & Karun, 2004 Customer satisfaction is defined as “the individual’s perception of the performance of the products or services in relation to his or her expectations”

Gap Analysis: It is a process through which a company can compares its actual performance to its expected performance in order to determine whether it is meeting expectations and using its resources effectively or not. The “Gap analysis model” was developed by Parasuraman et al. (1985), for evaluating service quality and its determinants. The model defined service quality as the degree of discrepancy that exists between customers' expectations for the service and their perceptions of service performanc. According to Gap Model customer compare the service experience with what they expect and if both does not match it is result into gaps. Following are the gaps according to this model:

GAP 1: The first Gap is the gap between consumer expectation of service and management perception of the same. The gap arises when the service provider does not correctly perceive the actual wants or needs of customers.

GAP 2: The second gap is the gap between management perception of service and service quality specify by them. The gap arises when the management or service provider might correctly perceive the needs of customer, but may not correctly specify them further.

GAP 3: The third gap is the gap between service quality specify by the employees and actual deliver of service. This gap is the result of poor training, incapability or unwillingness of employees to serve customer.

GAP 4: The fourth gap is the gap between actual service delivered and communication made to the customer. The gap comes when customers assumed that what communication made to them are not fulfilled at the time of service delivery.

GAP 5: The fifth gap is the gap between expected service by the customer and service actually experienced by them.

Source: Parasuraman et al. (1985).

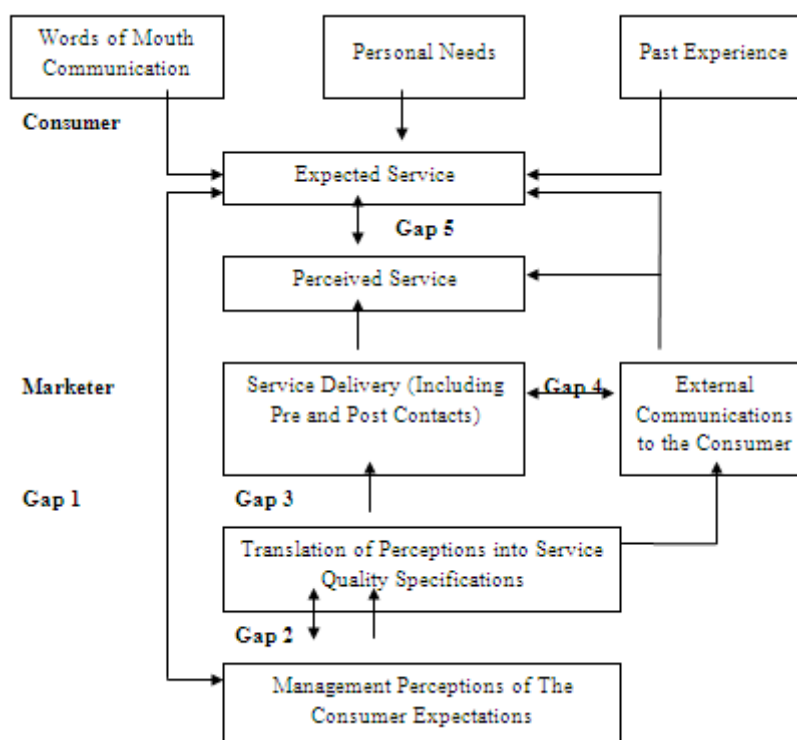


Fig. 1.4: Gap Model

The SERVQUAL scale was devised by Parasuraman et al. (1988). "SERVQUAL Scale is a scale containing 22-item which are used to measure quality of service on five dimensions namely, reliability, responsiveness, assurance, empathy and tangibles". SERVQUAL scale is always considered to be one of the most useful measurements scale used for measuring quality of service. The SERVQUAL scale is considered to be one of the best ways in measuring the quality of services providing to the customers. In his original study Parasuraman et al. (1988) first present ten dimensions of service quality which were later on reduced to five. The reduced dimensions of service quality are reliability, responsiveness, assurance, empathy and tangibles.

OBJECTIVES OF THE STUDY

Not much research was done in this field, and area of research was wide open. .

1. To find out the gap exist between the customer expectations and employee perceptions on importance dimensions of services and their impact on quality of service and customer satisfaction in Indian call centre.

RESEARCH DESIGN

A questionnaire survey was done to investigate gap exist between the customer expectations and employee perceptions on importance of various dimensions of services on quality and customer satisfaction in Indian call centre. A Total of 200 samples were collected, 100 from call centers employees and 100 samples from customers. The respondents were senior managers belonging to quality or operation divisions in large call centers in India, major customers, customer care executives and other related persons.

Sample Size: 200

Sample Unit: Call centers employees and customers.

Measuring Instrument: Questionnaire (including both, open handed and close handed)

Data Sources

The study was based on primary as well as secondary data. Secondary research was conducted first to find studies on service quality of call centers in India. Primary data was collected with the help of specially designed questionnaire and interview method. The respondents included were senior managers belonging to quality or operation divisions in large call centers in India, major customers, customer care executives and other related persons.

Secondary Sources

Secondary data was collected from various journals of management, business magazines, various websites and other related sources.

Primary Sources

To collect primary data questionnaire survey was done .The respondents were senior managers belonging to quality or operation divisions in large call centers in India, major customers, customer care executives and other related persons. A Total of 200 samples were collected, 100 from call centers employees and 100 samples from customers.

Scale

Five-point Likert Scale was used to measure respondent's level of agreement or disagreement with 21 attributes of service quality on a scale of 1-5, according to their impact on service quality and customer satisfaction in Indian Call Centres.

Most Important	Important	Somehow Important	Neither important nor Unimportant	Unimportant
5	4	3	2	1

3.DATA ANALYSIS

Data collected through questionnaire is analyzed and following results are found out:

Table 1.4: Participating Call Centers (Sector Wise)

S No.	Type of Call Centre	Percentage
1.	Financial Services	20
2.	Communication	15
3.	Consumer Goods/ Services	14
4.	Manufacturing & Retail	10
5.	IT	25
6.	Utilities	5
7.	Travel	2
8.	Health	2
9.	Others	7

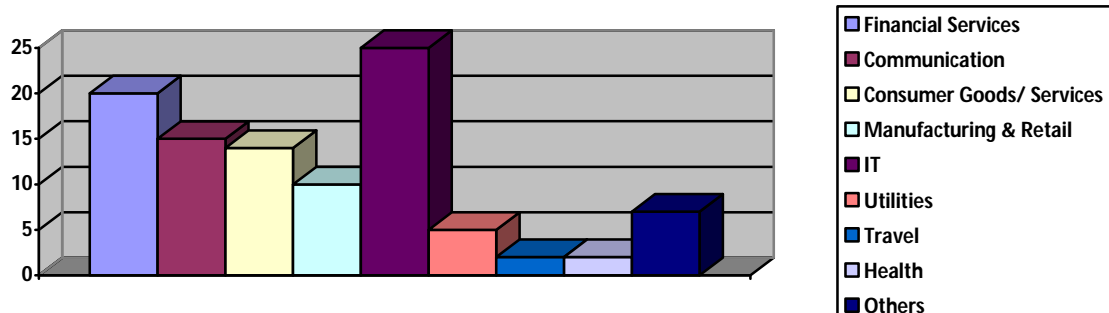


Fig. 1.5: Participating Call Centers (Sector Wise)

Table 1.5 : Gap Analysis between Customer Expectation and Employee Perception of Various Service Dimensions

S.No.	Service Dimensions	Mean Score (Customer Satisfaction)	Mean Score (Employee perception)	Gap between Customer expectation and Employee perception
1.	Reliability	3.762962963	3.994318182	-0.231355219
2.	Responsiveness	4.037037037	3.878787879	0.158249158
3.	Assurance	3.898148148	3.775568182	0.122579966
4.	Empathy	3.993055556	3.752840909	0.240214646
5.	Tangibles	2.064815	2.188636364	-0.123821549

Table 1.5 shows the gap analysis between Customer expectation & Employee perception of various service dimensions. The highest gap is observed for empathy dimension (0.240214646) followed by responsiveness (0.158249158) and assurance (0.122579966). Positive gaps Shows Company should focus more on above dimensions and should make improvement on above dimensions of services so that gaps can be filled. In case of reliability (-0.231355219) and tangibility (-0.123821549) dimension gap is negative which shows customers are satisfied with what companies are providing in terms of reliability and tangibility.

Table 1.6 : Gap Analysis between Customer Expectation and Employee Perception of Various Attributes of Reliability Service Dimensions

S.No.	Reliability Dimensions	Mean Score (Customer Satisfaction)	Mean Score (Employee Perception)	Gap between Customer expectation and Employee Perception
1.	Providing service as promised	3.287037	4.494318	-1.20728
2.	Dependability in handling customers' service problems	3.592593	3.943182	-0.35059
3.	Performing services right the first time	3.87963	3.875	0.00463
4.	Providing service at promised time	3.944444	3.8125	0.131944
5.	Keeping customers informed about when services will be performed	4.111111	3.846591	0.26452

Table 1.6 shows the gap analysis between Customer expectation & Employee perception of various attributes of reliability dimensions. The highest gap is observed for Keeping customers informed about when services will be performed attribute (0.26452) followed by providing service at promised time (0.131944) and performing services right the first time (0.00463). Positive gaps Shows Company should focus more on above attributes and should make improvement on above attributes of reliability dimension so that gaps can be filled. In case of Dependability in handling customers' service problems (-0.35059) and providing service as promised attribute (-1.20728) gap is negative which shows customers are satisfied with what companies are providing in terms of Dependability in handling customers' service problems and providing service as promised attribute.

Table 1.7 : Gap Analysis between Customer Expectation and Employee Perception of Various Attributes of Responsiveness Service Dimensions

S.No.	Responsiveness Dimensions	Mean Score (Customer Satisfaction)	Mean Score (Employee Perception)	Gap between Customer Expectation and Employee Perception
1.	Prompt service to customers	4.583333	4.034091	0.549242
2.	Willingness to help customers	3.574074	3.8125	-0.23843
3.	Readiness to respond to customers' request	3.953704	3.789773	0.163931

Table 1.7 shows the gap analysis between Customer expectation & Employee perception of various attributes of responsiveness dimensions. The highest positive gap is observed for Prompt service to customers (0.549242) followed by Readiness to respond to customers' request (0.163931). Positive gaps Shows Company should focus more on above attributes and should make improvement on above attributes of responsiveness dimension so that gaps can be filled. In case of Willingness to help customers (-0.23843) gap is negative which shows customers are satisfied with what companies are providing in terms of Willingness to help customers attribute.

Table 1.8 : Gap Analysis between Customer Expectation & Employee Perception of Various Attributes of Assurance Service Dimensions

S.No.	Various attributes of Assurance Dimension	Mean Score (Customer Satisfaction)	Mean Score (Employee perception)	Gap between Customer expectation and Employee perception
1.	Employees who instill confidence in customers	3.064815	3.857955	-0.79314
2.	Making customers feel safe in their transactions	4.425926	3.761364	0.664562
3.	Employees who are consistently courteous	4.416667	3.551136	0.86553
4.	Employees who have the knowledge to answer customer questions	3.685185	3.931818	-0.24663

Table 1.8 shows the gap analysis between Customer expectation & Employee perception of various attributes of assurance dimensions. The highest positive gap is observed for Employees who are consistently courteous (0.86553) followed by Making customers feel safe in their transactions attribute (0.664562). Positive gaps Shows Company should focus more on above attributes and should make improvement on above attributes of assurance dimension so that gaps can be filled. In case of Employees who instill confidence in customers (-0.79314) and Employees who have the knowledge to answer customer questions (-0.24663) gap is negative which shows customers are satisfied with what companies are providing in terms of Employees who instill confidence in customers and Employees who have the knowledge to answer customer questions attribute of assurance dimensions of service quality.

Table 1.9 : Gap Analysis between Customer Expectation & Employee Perception of Various Attributes of Empathy Service Dimensions

S.No.	Various attributes of Empathy Dimension	Mean Score (Customer Satisfaction)	Mean Score (Employee perception)	Gap between Customer expectation and Employee perception
1.	Giving customer individual attention	4.083333	4.255682	-0.17235
2.	Employees who deal with customers in a caring fashion	3.722222	3.301136	0.421086
3.	Having the customers' best interest at heart	4.083333	3.659091	0.424242
4.	Employees who understands the needs of their customers	4.083333	3.795455	0.287879

Table 1.9 shows the gap analysis between Customer expectation & Employee perception of various attributes of empathy dimensions. The highest positive gap is observed for having the customers' best interest at heart (0.424242) followed by Employees who deal with customers in a caring fashion (0.421086) and Employees who understands the needs of their customers (0.287879). Positive gaps Shows Company should focus more on above attributes and should make improvement on above attributes of empathy dimension so that gaps can be filled. In case of Giving customer individual attention (-0.17235) gap is negative which shows customers are satisfied with what companies are providing in terms of Giving customer individual attention attribute of empathy dimensions of service quality.

Table 1.10: Gap Analysis between Customer Expectation and Employee Perception of Various Attributes of Tangibility Service Dimensions

S.No.	Tangibility Dimensions	Mean Score (Customer Satisfaction)	Mean Score (Employee perception)	Gap between Customer expectation and Employee perception
1.	Modern equipment	3.064815	3.397727	-0.33291
2.	Visually appealing facilities	0.990741	1.272727	-0.28199
3.	Employees who have a neat, professional appearance	1.083333	0.909091	0.174242
4.	Visually appealing materials associated with the service	0.648148	1.090909	-0.44276
5.	Convenient business hours	4.537037	4.272727	0.26431

Table 1.10 shows the gap analysis between Customer expectation & Employee perception of various attributes of tangibility dimensions. The highest positive gap is observed Convenient business hours (0.26431) followed by Employees neat, professional appearance (0.174242). Positive gaps Shows Company should focus more on above attributes and should make improvement on above attributes of tangibility dimension so that gaps can be filled. In case of Modern equipment (-0.33291), Visually appealing facilities (-0.28199), and Visually appealing materials associated with the service (-0.44276) gap is negative which shows customers are satisfied with what companies are providing in terms of above attributes of tangibility dimension of service quality in case of Indian Call Centres.



4.RESULT

Gap analysis was done for 5 dimensions of service between customer expectation score and employee perception score. Result of gap analysis shows that the highest positive gap is observed for empathy dimension (0.240214646) followed by responsiveness (0.158249158) and assurance (0.122579966). Positive gaps Shows Company should focus more on above dimensions and should make improvement on above dimensions of services so that gaps can be filled. In case of reliability (-0.231355219) and tangibility (-0.123821549) dimension gap is negative which shows customers are satisfied with what companies are providing in terms of reliability and tangibility. Gap analysis was also done for various service dimensions, dimension wise. In case of reliability dimension the highest gap is observed for keeping customers informed about when services will be performed attribute (0.26452) followed by providing service at promised time(0.131944) & performing services right the first time (0.00463). Positive gaps are showing that company should focus more on above attributes and should make improvement on above attributes of reliability dimension so that gaps can be filled. In case of Dependability in handling customers' service problems (-0.35059) and providing service as promised attribute (-1.20728) gap is negative which shows customers are satisfied. In case of responsiveness dimension the highest positive gap is observed for prompt service to customers (0.549242) followed by readiness to respond to customers' request (0.163931). Positive gaps Shows Company should focus more on above attributes and should make improvement on above attributes of responsiveness dimension so that gaps can be filled. In case of willingness to help customers (-0.23843) gap is negative which shows customers are satisfied. In case of assurance dimension, the highest positive gap is observed for employees who consistently courteous (0.86553) followed by making customers feel safe in their transactions attribute (0.664562). Positive gaps showing company should focus more on above attributes and should make improvement on above attributes of assurance dimension so that gaps can be filled. In case of employees who instill confidence in customers (-0.79314) and employees who have the knowledge to answer customer questions (-0.24663) gap is negative which shows customers are satisfied with what companies are providing in terms of employees who instill confidence in customers and employees who have the knowledge to answer customer questions. In case of empathy dimension the highest positive gap is observed for having the customers' best interest at heart (0.424242) followed by employees who deal with customers in a caring fashion (0.421086) and employees who understands the needs of their customers (0.287879). Positive gaps showing company should focus more on above attributes and should make improvement on above attributes of empathy dimension so that gaps can be filled. In case of Giving customer individual attention (-0.17235) gap is negative which shows customers are satisfied. In case of tangibility dimension the highest positive gap is observed convenient business hours (0.26431) followed by employees neat, professional appearance (0.174242). Positive gaps showing company should focus more on above attributes and should make improvement on above attributes of tangibility dimension so that gaps can be filled. In case of modern equipment (-0.33291), visually appealing facilities (-0.28199) and visually appealing materials associated with the service (-0.44276) gap is negative which shows customers are satisfied with what companies are providing in terms of above attributes.

5.CONCLUSION

The present study identifies gap exist between the customer expectations and employee perceptions on importance dimensions of services and their impact on quality of service and customer satisfaction in Indian call centre and to identify the most important dimensions of service quality affecting customer satisfaction and also helps in enhancing the quality of service. These five important dimensions of services were reliability, responsiveness, empathy, assurance and tangibility. Result of gap analysis shows that the highest positive gap is observed for empathy dimension followed by responsiveness and assurance. Positive gaps Shows Company should focus more on above dimensions and should make improvement on above dimensions of services so that gaps can be filled. In case of reliability and tangibility dimension gap is negative which shows customers are satisfied with what companies are providing in terms of reliability and tangibility.

REFERENCES

- [1] Advice Regarding Call Centre Working Practices", (PDF), Health and Safety Executive, Retrieved 5 June 2008.
- [2] Almossaawi, M. (2001), "Bank Selection Criteria Employed by the College Students in Bahrain: An Empirical Study", International Journal of Bank, Vol. 19 No.3, pp. 115-125.
- [3] Al-Taamimi, H.A. and Al-Amiri, A. (2003), "Analyzing service quality practices in the United Arab Emirate Islamic banks", International Journal of Financial Service Marketing, Vol. 8 No. 2, pp. 119-32.
- [4] Andeerson, E.W. and Fornell, C. (1994), "A Customer Satisfaction Research Service Quality: New Direction in Theory & Practice, Thousand Oaks, California: Sage, pp. 241-268.



- [5] Anton, J. and Dru Pheelps (2008), "How to Conduct a Call Center Performance Audit: A to Z", (PDF).
- [6] Antoon, J. (1997), "Call Center Management by the Numbers", Press of Purdue University, Call Center Press.
- [7] Araasli, H.; Katircioglu, S.T. and Mehtap-Smadi, S. (2005), "Comparison of Service Quality Practices in The Banking Sector: The Evidences from The Turkish and Greek Speaking Areas in the Cyprus City", International Journal of bank marketing, Vol. 23 No.7, pp, 508-526.
- [8] Araasli, H.; Mehtaap-Smadi, S. and Katircioglu, S.T. (2005), "Customer Service Quality in the Greek Banking Sectors", Journal of Managing Service Quality, Vol. 15 No.1, pp. 41-56.
- [9] Ausubonteng, P.; Mcc, Cleary and K.J. and Swaan, J.E. (1996), "SERVQUAL: A Critical Review of Service Quality", Journal of Service Marketing, Vol. 10, No. 6, pp. 62-81.
- [10] Bailer C (2006), "The 6 Most Common Contact Center Mistakes", International Journal of Customer Relationship Management, Vol. 10(2), p. 26.
- [11] Bateson, J.E.G. (1991), "Understanding Services and Consumer Behaviour", The American Marketing Association Handbook of Marketing for the Service Industries, New York: American Management Association, pp. 135-150.
- [12] Benneett, R. and Baarkensio, A. (2005), "Relationship Quality, Relationship Marketing and the Client Perceptions of the Various Levels of Service Quality of Charitable Organizations", the International Journal of Service Industry Management, Vol. 16 No. 1, pp. 81-106.
- [13] Bennington, L.; Cummaane, J. and Conn, P. (2000), "Customer Satisfaction and Call Centers, An Australian Study", The International Journal of Service Industry Management, Vol. 11(2), pp.162-173.
- [14] Berkleey, B.J. and Gupta, A. (1994), "Improving Service Quality with Information Technology", International Journal of Information Management, Vol. 14, pp. 109-121.
- [15] Blanchard, R. and Gaalloway, R. (1994), "Quality in Retail Banking", the International Journal of Service Industry Management, Vol. 5 No. 4, pp. 5-23.
- [16] Bloemer, J.; Kode, Ruyteer and Weetzels, M. (1999), "Linking Perceived Service Quality with Service Loyalty: A Multi-dimensional Perspective", Journal of Marketing, Vol. 7(33), pp. 1082-1106.
- [17] Boshoff, C. and Meels, G. (1995), "A Causal Model To Evaluate The Relationships Between Supervision, Role Stress, Organizational Commitment and Internal Service Quality" European Journal of Marketing, Vol. 29 No. 2.
- [18] Boulding, W.; Kaalra, A.; Staeling, R. and Zeithaml, V.A. (1993), "The Dynamic Process Model of Service Quality: From Expectation to Behavioral Intentions", Journal of Marketing Research, Vol. 30 No. 1, pp. 7-27.
- [19] Boulding, W.; Kalraa, A.; Staeling, R. and Zeithaml, V.A. (1993), "A Dynamic Process Model of Service Quality", From Expectation to the Behavioral Intentions", Journal of Marketing Research, Vol. 30(1), pp. 7- 27.
- [20] Braady, M.K. and Robertson, C.J. (2001), "Searching the Consensus of the Antecedent Role of Service Quality and customer Satisfaction: An Exploratory Cross-national Study", the International Journal of Business Research, Vol. 51(1), pp. 53-60.
- [21] Castillo, Joan Joseph (2009), "Convenience Sampling".
- [22] Chiou, J. and Spreng, R.A. (1996), "The Reliability of Difference Scores: A Re-Examination", Journal of Consumer Satisfaction, Dissatisfaction and Complaining Behaviour, Vol. 9, pp. 158-167.
- [23] Cleveland, B. and Maybe, J. (1997), "Call Centre Management on Fast Forward", Call Centre Press.
- [24] Cronin, J.J. and Taaylor, S.A. (1992), "Measurement of Service Quality; A Re-Examination and Extension", The Journal of Marketing, Vol. 56, No.3, pp. 55-68.
- [25] Dabhoolkar, P.A. (1996), "Consumer Evaluations of New Technology-Based Self-Service Operations: An Investigation of Alternative Models", International Journal of Research in Marketing, Vol. 13 No. 1, pp. 29-51.
- [26] Daboolkar, P.A. (1995), "Contingency Framework of Predicting the Causality between Customer Satisfaction and Service Quality", Journal of Advances in Consumer Research, Vol. 22, pp. 101-8.
- [27] Deming, W. Edwards (1966), "Some Theory of Sampling", Dover Publications.
- [28] Erevelles, S. and Leavitt, C. (1992), "A Comparison of Current Models of Consumer Satisfaction/Dissatisfaction" Journal of Consumer Satisfaction, Dissatisfaction and Complaining Behaviour, Vol. 5, pp. 194-114.
- [29] Fornell, C. (1996), "A National Customer Satisfaction Barometer: The Swedish Experience", Journal of Marketing, Vol. 56, pp. 6-21.
- [30] Frost, F.A. and Kumar, M. (2000), "INTSERVQUAL: An Internal Adaptation of the GAP Model in a Large Service Organization", Journal of Services Marketing, Vol. 14 No. 5, pp. 358-377.
- [31] Fulleerton, G. and Taylor, S. (2002), "Mediating, Interactive and Non-Linear Effects in Service Quality and Satisfaction with The Services Research", The Canadian Journal of Administrative Sciences, Vol. 19 No. 2, pp. 124-36.
- [32] Giese, J.L. and Cote, J.A. (2002), "Defining Consumer Satisfaction, Academy of Marketing Science", Vol. 2000 No. 1, pp.1-24.
- [33] Gilbeert, G.R. and Veeloutsou, C. (2006), "A Cross-Industry Comparison of the Customer Satisfaction", Journal of Service Marketing, Vol. 20 No. 5, pp. 298-308.



- [34] Gilbert, G.R.; Veeloutsou, C.; Goodee, M.M.H. and Moutinhoo, L. (2004), "Measuring Customer Satisfaction in the Fast Food Industry: A Cross-National Study", *The Journal of Services Marketing*, Vol. 18 No. 5, pp. 371-83.
- [35] Gilmore, A. (2001), "Call Centre Management: Is Service Quality a Priority", *Managing Service Quality*, Vol 11 No. 3, pp. 153-159.
- [36] Gootlieb, J.B.; Grewaal, D. and Brown, S.W. (1994), "Consumer Satisfaction and Perceived Quality: Complementary or Divergent Constructs?" *the Journal of Applied Psychology*, Vol. 79 No.6, pp. 875-885.
- [37] Gronroos, C. (1982), "Service Quality Model and its Marketing Implications", *The European Journal of Marketing*, Volume. 18 No. 4, pp. 36-44.
- [38] Guttman, L.A. (1944), "A Basis for Scaling Qualitative Data", *American Sociological Review*.
- [39] Hallowell, R. (1996), "The Relationships of the Customer Satisfaction, Customer Loyalty and Profitability: An Empirical Study", *the International Journal of Service Industry*, Vol. 7 No. 4, pp. 28-42.
- [40] Haaywood-Farmer, J. (1988), "A Conceptual Model of Service Quality", *International Journal of Operation and Production Management*, Vol. 8 No. 6, pp. 18-29.
- [41] Jamaal, A. and Anaastasiadou, K. (2009), "Investigating the Effects of Service Quality Dimensions and Expertise on Loyalty", *European Journal of Marketing*, Vol. 43, pp. 399-420.
- [42] Jamaal, A. and Naser, K. (2002), "Customer Satisfaction and Retail Banking: An Assessment of the Key Antecedents of Customer Satisfaction in Retail Banking", *International Journal of Bank Marketing*, 20 (4), pp. 147-160.
- [43] Jayaramaan, Munusamy; Shankaar, Chelliah and Hor Wai, Mun (2010), "Service Quality Delivery and its impact on Customer Satisfaction in the Banking Sector of Malaysia", *International Journal of Innovation, Technology and Management*, Vol. 1(4).
- [44] Jenet Maanyi Agbor (2011), "The Relationship between Customer Satisfaction and Service Quality: A Study of Three Service Sectors in Umea", Master's Thesis, Two-years.
- [45] Kotler, P. and Armstrong, G. (2012), "Principles of Marketing", 14th Edition, Pearson Education Inc, USA.
- [46] Kotler, P. and Keller, K.L. (2009), "Marketing Management", 13th edn., New Jersey: Pearson Education Inc, Upper Saddle River.
- [47] Kotler, P.; Armstrong, G.; Saunders, J. and Wong, V. (2002), "Principle of Marketing Management", 3rd edition, Pretence Hall Europe.
- [48] Kuo, Y.F. (2003), "A Study on Service Quality of Virtual Community Websites", *Journal of Total Quality Management and Business Excellence*, Vol. 13 No. 4, pp. 461-473.
- [49] Lee, H.; Lee, Y. and Yo, D. (2000), "The Determinants of Perceived Service Quality and Their Relationship with Satisfaction", *The Journal of Service Marketing*, Vol. 14 No.3, pp. 217-231.
- [50] Lee, M.C. (2000), "The Determinants of Perceived Service Quality and Its Relationship with Customer Satisfaction", *Journal of Services Marketing*, Vol. 14, No. 3, pp. 217-231.
- [51] Levesquee, T. and McDougall, G.H.G. (1996), "Determinants of Customer Satisfaction in Retail Banking", *The International Journal of Bank Marketing*, Vol. 14 No. 7, pp. 12-20.
- [52] Lewis, B.R. and Mitchell, V.W. (1990), "Defining and Measuring The Quality of Customer Service", *Marketing Intelligence and Planning*, Vol. 8, No. 6, pp. 11-17.
- [53] Luk, Sh.T.K. and Layton, R. (2002), "Perception Gaps in Customer Expectations: Managers versus Service Providers and Customers", *The Service Industries Journal*, Vol. 22, No. 2, pp. 109-128.
- [54] Mackoy, R.D. and Spreng, R.A., "The Dimensionality of Consumer Satisfaction/Dissatisfaction: An Empirical Examination", *Journal of Consumer Satisfaction, Dissatisfaction and Complaining Behaviour*, Vol. 8, pp. 53-58.
- [55] Mattsson, J. (1992), "A Service Quality Model Based on Ideal Value Standard", *International Journal of Service Industry Management*, Vol. 3 No. 3, pp. 18-33.
- [56] McIver, J.P. and Carmines, E.G. (1981), "Unidimensional Scaling. Newbury Park", CA: Sage.
- [57] Morgan, N.J.; Attaway, J.S. and Griffin, M. "The Role of Product/Service Experience in the Satisfaction Formation Process: A Test of Moderation", *Journal of Consumer Satisfaction, Dissatisfaction and Complaining Behaviour*, Vol. 9, pp. 104-114.
- [58] Negi, R. (2009), "Determination of Customer Satisfaction through Perceived Service Quality: Study of Ethiopian Mobile Users", *International Journal of Mobile Marketing*, Vol. 4 No. 1, pp. 31-38.
- [59] Nunnally, J.C. (1978), "Psychometric Theory", 2nd Ed., New York: McGraw-Hill.
- [60] Oh, H. (1999), "Service Quality, Customer Satisfaction and Customer Value: A Holistic Perspective", *International Journal of Hospitality Management*, Vol. 18, pp. 67-82.
- [61] Olivaa, T.A.; Oliveer, R.L.; Maac Millan, I.C. (1992), "A Catastrophe Model for Developing Service Satisfaction Strategies", *Journal of Marketing*, Vol. 56, pp. 83-95.
- [62] Oliver, R. (1997), "Satisfaction: A Behavioural Perspective on the Consumer", Boston: McGraw-Hill.



- [63] Oliver, R. (1999), "Value as Excellence in the Consumption Experience", In M. Holbrook (Ed.), *Consumer Value: A Framework for Analysis and Research*, 43-62, New York: Routledge, 1999.
- [64] Olshavsky, R. and Spreng, R.A. (1995), "Consumer Satisfaction and Students: Some Pitfalls of Being Customer Driven." *Journal of Consumer Satisfaction, Dissatisfaction and Complaining Behaviour*, Vol. 8, pp. 69-77.
- [65] Osgood, C.E. (1952), "The Nature and Measurement of Meaning", *Psychological Bulletin*.
- [66] Parasuraman, A.; Valarie, A.; Zeithaml and Leonaard L. (1998), "SERVQUAL: A Multiple Item Scale For Measuring Consumer Perceptions about Service Quality", Vol. 64, *International Journal of Retailing*, Spring.
- [67] Parasuraman, A.; Zeithaml, V.A. and Berry, L.L. (1985), "The Conceptual Model of Service Quality and Its Implications for Future Research", *Journal of Marketing*, Vol. 49, pp. 41-50.
- [68] Parasuraman, Berry, L.L. and Zeithaml, V.A. (1988). SERVQUAL: A multiple-item Scale for measuring consumer perceptions of service quality, *Journal of Retailing*, Vol. 64 No. 1, pp.12-40.
- [69] Parasuraman; Berry, L.L. and Zeithaml, V.A. (1985), "A Conceptual Model of Service Quality and Its Implications for Future Research", *Journal of Marketing*, Vol. 49, 41-50.
- [70] Parasuraman; Berry, L.L. and Zeithaml, V.A. (1985), "A Conceptual Model of Service Quality and Its Implications for Future Research", *Journal of Marketing*, Vol. 49 No. 3, pp. 41-50.
- [71] Parasuraman; Berry, L.L. and Zeithaml, V.A. (1988), "SERVQUAL: A Multiple Item Scale For Measuring Consumer Perception of Service Quality", *Journal of Retailing*, Vol. 64 No. 1, pp. 12-37.
- [72] Parasuraman; Berry, L.L. and Zeithaml, V.A. (1991), "Refinement and Reassessment of the SERVQUAL Scale", *Journal of Retailing*, Vol. 67 No. 4, pp. 420-450.
- [73] Parasuramann, A.; Ziethmal, V.A. and Berry, L.L. (1985), "A Conceptual Model of Service Quality and Its Implications for Future Research, *Journal of Marketing*, Vol. 49, pp. 41-50.
- [74] Parasuramann, A.; Ziethmal, V.A. and Berry, L.L. (1985), "A Conceptual Model of Service Quality and Its Implications for Future Research", *Journal of Marketing*, Vol. 49 No. 3, pp. 41-50.
- [75] Parasuramann, A.; Ziethmal, V.A. and Berry, L.L. (1986), "SERVQUAL: A Multiple-Item Scale for Measuring Customer Perceptions of Service Quality", Report No. 86-108, Institute of Marketing Science, Cambridge, MA.
- [76] Parasuramann, A.; Ziethmal, V.A. and Berry, L.L. (1988), "SERVQUAL: A Multiple-Item Scale for Measuring Consumer Perceptions of Service Quality", *Journal of Retailing*, Vol. 64 No. 1, pp. 12-40.
- [77] Parasuramann, A.; Ziethmal, V.A. and Berry, L.L. (1988), "SERVQUAL: A Multiple Item Scale for Measuring Consumer Perception of Service Quality", *Journal of Retailing*, Vol. 64 No. 1, pp. 12-37.
- [78] Parasuramann, A.; Ziethmal, V.A. and Berry, L.L. (1991), "Refinement and Reassessment of the SERVQUAL Scale", *Journal of Retailing*, Vol. 67 No. 4, pp. 420-450.
- [79] Parasuramann, A.; Ziethmal, V.A. and Berry, L.L. (1993), "Research Note: More on Improving Service Quality Measurement", *Journal of Retailing*, Vol. 69 No. 1, pp. 140-147.
- [80] Parasuramann, A.; Ziethmal, V.A. and Berry, L.L. (1994), "The Reassessment of Expectations Taking as a Standard of Comparison While Measuring The Service Quality: Implications For Future Research", *Journal of Marketing*, Vol. 58, pp. 111-124.
- [81] Philip, G. and Hazlett, S.A. (1997), "The Measurement of Service Quality: A New P-C-P Attributes Model", *International Journal of Quality and Reliability Management*, Vol. 14 No. 3, pp. 60-86.
- [82] Preshaw, P.J.; Straughan, R.D. and Anderson, R.D. (1988), "The Relative Impact of Expectations, Performance and Disconfirmation on Customer Satisfaction: The Moderating Role of Buyer Expertise", In *Proceedings of the Annual Meeting, Society for Marketing Advances, U.S.A.*, pp. 65-70.
- [83] Ravi Chandraan, K. (2010), "Influence of Service Quality on Customer Satisfaction: An application of SERVQUAL Model," *International Journal of Business and Management*, Vol. 5, pp, 117-124.
- [84] Rust, R.T. and Lemon, K.N. (2001), "E-service and the Consumer", *International Journal of Electronic Commerce*, Vol. 5 No. 3, pp. 85-101.
- [85] Schiffman, L.G. and LazarKanuk, L. (2004), "Consumer Behaviour", 8th edn., New Jersey Pearson Education Inc, Upper Saddle River Titus.
- [86] Sector, P. (1992), "Summated Rating Scale Construction. Thousand Oaks", CA: Sage.
- [87] Spreng, R.A. and Mackoy, R.D. (1996), "An Empirical Examination of a Model of Perceived Service Quality and Satisfaction", *Journal of Retailing*, Vol. 72, pp. 201-214.
- [88] Spreng, R.A.; Maackoy, R.D. (1996), "An Empirical Examination of The Model of Perceived Service Quality and Satisfaction", *The Journal of Retailing*, Vol. 72, pp. 201-214.
- [89] Spreng, R.A.; Mackenzie, S.B. and Olshavsky, R.W. (1996), "A Re-Examination of The Determinant of Customer Satisfaction", *Journal of Marketing*, Vol. 60 No.3, pp. 15-32
- [90] Suliemaan (2011), "Banking Service Quality Provided by the Commercial Banks and Customer Satisfaction", *The American Journal of Scientific Research*, Vol. 27, pp. 68-83.



- [91] Sureshchandaar, G.S. (2000), "Development of Framework for Total Quality Service: The Case of Banks in India", Unpublished Doctoral Dissertation, Indian Institute of Technology Madras.
- [92] Taahir, I.M. and Abu Bakaar, N.M. (2007), "Service Quality Gaps and Customers Satisfaction of Commercial Banks in Malaysia, International Review of Business Research Papers, Vol.3 No. 4, pp. 327-336.
- [93] Taylor, S.A. (1996), "Consumer Satisfaction with Marketing Education: Extending Services Theory to Academic Practice" Journal of Consumer Satisfaction, Vol. 9, pp. 208-220.
- [94] Tse; David, K. and Peter, C.Wilton (1988), "Models of Consumer Satisfaction: An Extension", Journal of Marketing Research, Vol. 25, pp. 204-212.
- [95] Tsoukatoos, E. and Raand, G.K. (2006), "The Path Analysis of Perceived Service Quality, Customer Satisfaction and Loyalty in Greek Insurance Companies", Journal of Managing Service Quality, Vol. 16 No.5.
- [96] Van Iwaarden, J.; Vander; Wielee, T.; Ball, L. and Millen, R. (2003), "Applying SERVQUAL to Websites: An Exploratory Study", International Journal of Quality and Reliability Management, Vol. 21, No.8, pp. 919-935.
- [97] Waakefield, K.L. and Bloodgett, J.G. (1999), "Customer Response to Intangible and Tangible Service Factors", Journal of Psychology and Marketing, Vol. 16 No.1, pp. 51-68.
- [98] Waang, Y. and Hing-Po, L. (2002.), "Service Quality, Customer Satisfaction and Behavior Intentions: Evidence from China's Telecommunication Industry", Journal of Marketing Research, Vol. 4 No.6, pp. 50-60.
- [99] Wicks, A.M. and Roethlein, C.J. (2009), "A Satisfaction Based Definition of Quality Journal of Business and Economic Studies", Vol. 15, pp. 82-97.
- [100] Wilson, A.; Zeithaml, V.A.; Bitneer, M.J. and Gremler D.D. (2008), "Book of Services Marketing", McGraw-Hill Education.
- [101] Wisniewski, M. (2001), "Using SERVQUAL to Assess Customer Satisfaction with Public Sector Services", Managing Service Quality Journal, Vol.11, No.6, pp. 380-388.
- [102] Wisniewski, M. and Donnelly, M. (1996), "Measuring Service Quality in the Public Sector: The Potential for SERVQUAL", Journal of Total Quality Management, Vol. 7 No. 4, pp. 357-365.
- [103] Woodruff, R.B. and Grial, S.F. (1996), "Know Your Customer: New Approaches to Understanding Customer Value and Satisfaction", Cambridge, Massachusetts: Blackwell.
- [104] Yavaas, U.; Benkeensetein, M. and Stuhldreier, U. (2004), "Relationships between Service Quality and Behavioral Outcomes: A Study of Private Bank Customers of Germany", International Journal of Bank Marketing, Vol. 22 No.2, pp. 145-157.
- [105] Yavaas, U.; Bilegin, Z. and Sheemwell, D.J. (1997), "Service Quality in Banking Sector in an Emerging Economy: A Consumer Survey", The International Journal of Bank Marketing, Vol. 15 No. 6, pp. 217-223.
- [106] Yi, Y.A (1996), "Critical Review of Consumer Satisfaction", in V.A. Zeithaml (Ed.), Review of Marketing, Chicago: American Marketing Association, pp. 68-123.
- [107] Zeithaml, V.A. and Bitneer, M.J. (2000), "Book on Services Marketing", McGraw-Hill, New York, NY.
- [108] Zeithaml, V.A.; Parasuraman, A. and Berry, L.L. (1990), "Delivering Quality Service; "The Free Press, USA: New York.