

The relationship between service quality and corporate customers' satisfaction with commercial banks working in Ethiopia

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Abstract

The purpose of the study is to examine the relationship between service quality and corporate customers' satisfaction in the Banking in Ethiopia. The data were collected using self-administered questionnaire. The questionnaire consisted of three parts. First, perceived service quality was measured using modified SERVPERF model. Second, customer satisfaction was operationalized with five variables. Third, business profile variables were included. Factor analysis identified five dimensions of perceived service quality, namely responsiveness, reliability, tangibility, competency and portfolio. Multiple regression analysis showed that all service quality dimensions had a significant and positive effect on Small, medium and large-sized companies' satisfaction. These results indicate that bank service quality is in fact a significant predictor of Small, medium and large-sized companies' satisfaction. Moreover, all aspects of satisfaction Reliability and Product portfolio have the great value on customer satisfaction, followed by, Competency Responsiveness and Tangibility.

Keywords: Service quality, Customer Satisfaction, SERVPERF, Commercial Banks.

1. Introduction

The term Banking and Financial services has become more vital for the development of an economy. The bank of any country play very important role in the economic development of country. Banking sector, being an integral part of a financial system, plays a major role. The banks provide very important services to the masses belonging to the various sectors of the economy like agriculture, industry whether small scale or large scale. Especially the contributions of banks towards the development of countries like Ethiopia prove to be more fundamental. The Ethiopian financial sector is dominated by banks. Ethiopian banks consist of both public owned and privately owned banks. There are three public owned banks and sixteen private banks in Ethiopia.

Business environment in developed and developing countries has changed due to globalization and free trade and global competition is increasing with exploding. In the business market as compared to the consumer market, there are a small number of users of banking services that the bank develops stronger relationships with by providing quality service, frequently interacting with them and having a better understanding of their needs^[4]. Providing a quality service is extremely important to the quality of the relationship between providers and users at the business-to-business market.

Past research examining customer satisfaction in the banking sector has been limited, and has tended to focus on end consumers rather than on business customers. There has been a vast amount of studies that empirically investigated the relationship between these concepts, reporting significant influence that service quality exerts on customer satisfaction. However, only few of them examined the service quality dimensions that affect customer satisfaction in Ethiopia banking sector. However, as far as the researcher's experience, there is no study on the relationship between service quality dimension and customer satisfaction in Ethiopia business to

business market. Therefore, this research aims to fill the gap in the literature by, complementing and adding to previous research by expanding the study of service quality to include Ethiopian banks and to find out if any additional variables may affect more.

Therefore, the main purpose of this study was to examine the relationship between perceived service quality and customer satisfaction in commercial banking sector in Ethiopia. The focus was to identify which banking service quality dimensions were important to business customer and had significant influence on their satisfaction.

The research findings are expected to fill the gap in the literature, and to provide useful guidance for academics and practitioners regarding the relationship between service quality and customer satisfaction in commercial Banks in Ethiopia.

Many researchers have focused their attention on the nature of the relationship between service quality and customer satisfaction. The most common definition of service quality is a customer perception of difference between the expected service and the perceived service^[7]. Service quality is defined as a gap between customer expectation and perception of service^[11]. Moreover, service quality defines as a determined evaluation that is a sign of the customer's perception of specific dimensions of service: reliability, responsiveness, assurance, empathy, tangibles^[15].

There is an incomplete discussion about the service quality and its dimensions. But there is a lack of agreement in the literature about the consistent dimensions among researchers. It may be due to demographics, cultural, religious, geographical, type of customer, or other attributes that vary from one country to another. Moreover, various types of banks perform various functions according to their prescribed roles defined by their memorandums and articles of association. The most important factor that matters a lot in today's modern and successful banking business is the quality of services. The quality of

service has gained importance due to its unique characteristics of services involving intangibility, inseparability, variability and perishability^[9]. These characteristics make the process of service purchase and delivery very complex to measure for both customer and supplier.

In measuring service quality, several early service scholars attempted to develop different perspective. The most prominent perspective is the Europeans perspective and American perspective. The European perspective expressed service quality dimensions in terms of functional and technical quality^[7]. Whereas, the Americans' perspective is concentration on functional quality to measure the performance of services the SERVQUAL model^[12] defined it in terms of reliability, responsiveness, empathy, assurances and tangibles and the SERVPERF model^[6] is developed for assessing some criticism countered by SERVQUAL. It is suggested that customers have expectations towards a performed service, but that expectations are not for customers' perceptions of service quality^[6]. Brady and his friends assured that SERVPERF model was the most superior model among all service quality models and they did a replication and an extension of SERVPERF and supported the results of Cronin and Taylor (1992) in dissimilar sectors such as spectator sports, entertainment, health care, long-distance carriers, and fast food^[5]. This shows the important support that has move towards the SERVPERF scale over time. Though it still lags behind the SERVQUAL scale in application, researchers have gradually and increasingly started making use of the SERVPERF scale. This study follows the SERVPERF measurement model, which regarded service quality as a direct evaluation assessment of each of the aspects or facets of service offered by service providers.

On other hand, Satisfaction is the customer fulfilment response, after using judgment by the customer that a service provides a pleasing level of consumption-related fulfilment, including under fulfilment or over fulfilment^[10]. Satisfaction is broader and it is influenced by perceptions of service quality, product quality, and price as well as situational factors and personal factors. There is strong evidence that supports the proposition that service quality is one of the main antecedents of customer satisfaction. What is more, the relationship is positive, suggesting that higher service quality is likely to increase customer satisfaction. The relationship was examined in different countries. Adem *et al.* (2015) Ethiopia, Abderrezzak B and Wafaa H. (2014) Algerian, Adil M (2013) Indian, confirmed that service quality is positively and significantly related to customer satisfaction. Moreover, the studies support the concept of service quality dimension is the antecedent of customer satisfaction^[3, 8, and 14].

2. Materials and Methods

Research methodology deals with a systematic and scientific methods that can be adopted to solve research problems. Methodology is a crucial step in any research because it directly influences the whole research and its findings. The present study will be carried out to gain an insight into the customer satisfaction level with the quality of services provided by commercial banks in Ethiopia.

For the study, both primary and secondary data have been used. Primary data were collected from 230 Small, Medium and large business through a questionnaires survey. A questioner was personally circulated to the managers and financial managers of the business. The respondent was explained about

the purpose of the research. To increase the response rate, reminder telephone call and personal visit was employed by the researcher. And the secondary data required for the study have been collected from various publications. Data collections were done during the period of January 2015 to August 2015. Descriptive method of research has been used for analysing the service quality of commercial Banks in Ethiopia.

2.1 Study Area

Central part of Ethiopia is the most industrialized area. This part of the country surrounded by large number of industry and national trade is concentrated; to condense further the geographical area the researcher selecting a few important cities from the central part of Ethiopia. Four cities with huge banking population and industrial area will take as sample for survey under the study. The city of Addis Ababa, Burayu, Bushoftu and Mojo are represents the whole of Ethiopia. The manufacturing, construction and service sector plays key role in the Ethiopian economy. The industries in this area have been selected by convenient sampling technique.

2.2 Research Instrument

The instrument for collecting primary data in this study was primarily based on multiple-item measurement scales taken from previous research. The questionnaire consisted of three parts, designed to measure perceived service quality, customer satisfaction and company profile. The base for measuring perceived service quality was SERVQUAL model adopted from (Parasuraman *et al.*, 1988) that was modified to meet specific features of business banking service. The modification resulted is the inclusion of eight new items, leaving a total of 23 bank attributes. Thus, out of 23 items, 15 were adapted from Parasuraman *et al.* (1988). Remaining 8 items were selected from Westbrook and Peterson's (1998). The final set of 23 Bank attributes represented five dimensions: three original. SERVQUAL dimensions tangibles, reliability, responsiveness and two new dimensions, competency and service portfolio. Perceived service quality was assessed with 7-point Likert-type scale, ranging from "strongly disagree" (1) to "strongly agree" (7). Customer satisfaction was operational zed with five items, representing overall measure of customer satisfaction. Overall customer satisfaction was rated on 7-point Likert-type scale, ranging from "very dissatisfied" (1) to "very satisfied" (7). Business' profile information included, Sector, unit of business, Number of employees, Annual turnover, Type of service, and Main bank used by the company. These characteristics were measured using nominal scale. The questionnaire was prepared in the English language and was translated into the Amharic language to easily communicate with Manager and Financial Manager. The instrument was checked for reliability and validity.

2.3 Data analysis

Descriptive statistics, exploratory factor analysis, reliability analysis, correlation analysis, and multiple regression analysis were performed to analyze the collected data. Descriptive statistics was used to examine business profile of the company and to evaluate perceived service quality and customer satisfaction.

The purpose for employing the exploratory factor analysis was to identify the main dimensions of service quality. This study adopted principal component analysis with varimax rotation.

The validity of data for factor analysis has been conducted with the help of KMO measures and Bartlett's test of Sphericity. The Kaiser Meyer Olkin (KMO) measure is an indicator of how well suited the sample data are for factor analysis. It is the ratio of the sum of the squared correlations for all variables in the analysis to the squared correlations of all variables plus the sum of the squared partial correlations for all variables. The denominator of this ratio increases with variation that is unique to pairs of variables (partial correlations), making the value of KMO less than one. Small values of KMO indicate that factor analysis may not be appropriate for the data. Brown *et al* (2012) study the KMO index ranges from 0 to 1, with 0.50 considered suitable for factor analysis. The Bartlett's Test of Sphericity should be significant ($p < .05$) for factor analysis to be suitable. The use of KMO and Bartlett's test of sphericity is essential to measure sample adequacy for using Factor Analysis.

Further, the criteria for the number of factors extracted and variables retained were based on eigenvalues, and significance of factor loadings. Factors with eigenvalues equal or greater than 1 and factor loadings above 0.4 were regarded as satisfactory.

The reliability of scales which are used in this study has been calculated by Cronbachs coefficient alpha and normally it ranges between 0 and 1.

All constructs obtained an acceptable level of a coefficient alpha above 0.7, indicating that the scales used in this study are reliable.

Correlation analysis and multiple regression analysis were used to explore how the dimensions of perceived service quality derived from factor analysis were related to the customer satisfaction. Specifically, correlation analysis was performed to assess relationships between each dimension and customer satisfaction. For this purpose, Pearson correlation coefficients were calculated. In addition, step wise multiple regression analysis was adopted to examine the relationship between the perceived service quality dimensions and customer satisfaction.

3. Results & Discussion

3.1 Companies' profile

Table 1: Business profile of the sample is presented in the table

	Item	Percentage
Sector	Manufacturing	41.3
	Construction	30.9
	Service	27.8
Type of business	Small	63.0
	Medium	22.2
	Large	14.8
Number of employees	1 to 10	22.6
	11 to 50	24.3
	51 to 100	26.5
	101 to 250	18.3
	Above 250	8.3
Annual turnover in your company	<50,000	6.5
	50001 to 100,000	23.5
	100,001 to 500,000	22.2
	500,001 to 1500,000	18.3
	1,500,001 to 3,000,000	15.7
	Above 3,000,000	13.9
Type of service your business uses	Deposit service	70.0
	Credit Facility	5.7
	Transfer	.9
	Foreign banking	1.3
	Deposit and credit	5.7
	Deposit and Transfer	12.2
	Deposit, Credit, and Foreign	2.2
	Deposit, Credit, Foreign, and Transfer	1.3
	Deposit, Credit and Transfer	.9
Main bank used by your company	public bank	39.1
	privet bank	60.9

Among the 230 respondents in the sample, 41.3 per cent were manufacturing, 30.9 percent were construction and 27.8 per cent were service business organization manager and financial manager. The unit wise classification reveals that small units has taken the most of the share as 63 percent, followed by medium business units 22.2 percent, and the least share 14.8 are the large type of business units. To conclude, that a majority of the units are the small type of business units.

Most of the respondents (73.5 per cent) had less than 100 employees. More than 50 per cent of business in the sample had generating less than 500,000 annual turnovers. The deposit service users are 70 percent of the respondents indicated that the main purpose was depositing their money. Respondents who use private banks accounted were more than 60 percent of the sample. The remaining 39.1 percent are public bank customers; this indicates that most of business customers prefer private banks.

3.2 Service quality dimensions

Business customer service quality dimensions were factor analyzed using principal component analysis with varimax rotation. The purpose was to determine the main business customer service quality dimensions.

Before conducting factor analysis, the validity of data for factor analysis has been conducted with the help of KMO measures and Bartlett's test of Sphericity.

KMO value was scored 0.823, indicating sufficient items for each extracted factor. Bartlett's Test was significant (Chi-square=2359.102, DF=253, Sig. =0.000) meaning that there are strong correlations between the items in each factor. Hence, it was justified to conduct exploratory factor analysis. The results are reported in Table below.

Table 2: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.823
Bartlett's Test of Sphericity	Approx. Chi-Square	2359.102
	Df	253
	Sig.	.000

The 23 variables representing business customer attributes were reduced to five factors, explaining 64.907 per cent of total

variance in the data. Factor loadings were relatively high, ranging from 0.642 to 0.839. This indicates that correlation of the items with the factors on which they were loaded was reasonably high. The final solution retained five factors that represent main dimensions of service quality in the commercial banks. The five factors are categorized as follows.

- Factor 1 – “responsiveness” contains six items and indicates the willingness to help customers and to provide prompt service.
- Factor 2 – “Service Portfolio” is loaded with four items that refer to the variety of service provided by the bank and their importance to the needs of the company.
- Factor 3 – “reliability” gathered five items reflecting the ability to perform the promised service dependably and accurately.
- Factor 4 – “tangibles” includes four items referring to appearance of the facilities, equipment and communication materials.

Factor 5- “competency” includes four items referring to staff should possess the necessary skill, knowledge and information to perform the service effectively.

Table 3: Rotated Component Matrix^a

	Component				
	Factor loading	Eigen value	% of Variance	Mean	Cronbach 's Alpha
Factor 1		5.413	23.535	4.7026	0.875
Res5	.833				
Res4	.831				
Res3	.795				
Rel1	.752				
Res1	.710				
Res2	.642				
Factor 2		3.057	13.296	4.913	0.846
Prof4	.816				
Prof1	.791				
Prof3	.791				
Prof2	.774				
Factor 3		2.617	11.378	4.3739	0.809
Rel2	.798				
Rel3	.785				
Rel4	.720				
Tan1	.710				
Rel5	.692				
Factor 4		2.196	9.546	4.3957	0.818
Tan4	.839				
Tan2	.803				
Tan3	.796				
Tan5	.729				
Factor 5		1.646	7.156	4.3935	0.798
Comp3	.839				
Comp4	.809				
Comp2	.759				
Comp1	.676				
Total		14.929	64.907		0.705
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.					
a. Rotation converged in 6 iterations.					

Next, reliability analysis was performed. Results showed that Cronbach's alpha coefficients of the extracted factors ranged from 0.798 to 0.875. All constructs obtained an acceptable level of a coefficient alpha above 0.7, indicating that the scales used in this study are reliable.

Thus, these values suggest good internal consistency of the factors. Therefore, responsiveness, reliability, tangibility, competency and portfolio can be regarded as reliable underlying dimensions of service quality in the Ethiopian commercial banks.

In addition, the above Table indicates that business customers perceived product portfolio as the most dominant service quality dimension (mean = 4.913), followed by Responsiveness (mean = 4.7026), tangibility (mean = 4.3957), competency (mean = 4.3935), and reliability (mean= 4.3739). The results indicate moderately rated performance.

3.3 Antecedents of overall customer satisfaction

Firstly, it is necessary to establish the strength of the relationship between satisfactions with banks' service quality.

Correlations between variables are presented in Table below. Really, all the correlation coefficients are quite strong and it is an evident that all the variables are related to overall satisfaction of small, medium and large-sized enterprises with banks' service quality. Actually, it means that all the variables are directly proportional to the business customer satisfaction. The correlation matrix of service quality variables namely Responsiveness, Reliability, Tangibility, Competency and product Portfolio with dependent variable customer satisfaction of bank is presented in the Table below.

Table 4: Correlations

Variable	Responsiveness	Reliability	Tangibility	Competency	Portfolio	Satisfaction
Responsiveness	1					
Reliability	-.034	1				
Tangibility	-.053	.137*	1			
Competency	-.177**	.262**	.081	1		
Portfolio	.449**	-.082	.081	-.224**	1	
Satisfaction	.372**	.458**	.277**	.343**	.400**	1
** Correlation is significant at the 0.01 level (2-tailed).						
* Correlation is significant at the 0.05 level (2-tailed).						
c. List wise N=230						

It is observed from the above Table, the correlation between satisfaction business customer and service quality variables tell the fact that Reliability (0.458) and Product portfolio (0.400) are the two variables which are highly significant and positively correlated. A considerable amount of significance is also observed from responsiveness, competency and tangibility of service quality factors. Further, all these service quality variables are highly, significantly and positively correlated with the dependent variable satisfaction. In conclusion, the business customers are highly satisfied with the all service quality variables which identify that service qualities of the commercial banks in Ethiopia are of highly significance.

3.4 Steps Wise Multiple Regression

In this study, regression results are found as per the objectives. The five dimensions of SERVPERF collectively form the components that determine the satisfaction of commercial banks; all five dimensions were taken as predictors while customer satisfaction was taken as the criterion. Step Wise Multiple Regression Analysis of satisfaction Y- Overall satisfaction score was performed with overall score of the variables X1- Responsiveness, X2- Reliability, X3- Tangibility, X4-Competency and X5-Product Portfolio and the following regression model is fitted for performance :

$$Y = b_0 + b_1X_1 + b_2 X_2 + b_3 X_3 + \dots$$

Where b1, b2, b3, b4 and b5 are partial regression coefficients; bo-constant the results are presented in the following Table

Table 5: Correlations

Model	Unstandardized Coefficients		Standardized Coefficients		t	Sig.
	B	Std. Error	Beta			
	(Constant)	.357	.223		1.598	.112
	Responsiveness	.160	.026	.295	6.215	.000
	Reliability	.243	.028	.378	8.611	.000
	Tangibility	.101	.024	.181	4.225	.000
	Competency	.191	.023	.364	8.118	.000
	Portfolio	.197	.026	.366	7.602	.000
	R	.778				
	R Square	.605				
	Adjusted R Square	.596				
	F	68.531				.000

a. Dependent Variable: Satisfaction

Regression Fitted:

$$Y = .357 + .16 X_1 + .243 X_2 + .101 X_3 + .191 X_4 + .197 X_5$$

In the table, indicated how much the dependent variable varies with an independent variable, when all other independent variables are held constant. The beta coefficients indicated that how and to what extent service quality dimensions such as tangibility, reliability, responsiveness, competency and product profile influence customer's satisfaction of a bank.

The above Table analyses, SERVPERF variables have stronger influence on customer satisfaction by applying regression analysis. The adjusted R2 is 0.596, which indicates that, together, the five SERVPERF dimensions explain almost 59 percent of the variation in satisfaction. Of the five SERVPERF dimensions, all have a significant impact on customer satisfaction. The relative importance of variables in predicting

business customer satisfaction can be determined by comparing Beta value, these are:

1. Reliability ($\beta = 0.378$)
2. Product Portfolio ($\beta = 0.366$)
3. Competency ($\beta = 0.364$)
4. Responsiveness ($\beta = 0.295$)
5. Tangibility ($\beta = 0.181$)

It indicates that all aspects of satisfaction Reliability and Product portfolio have the great impact on customer satisfaction, followed by, Competency Responsiveness and Tangibility. The t-statistics help to determine which variables in the regression model are good explanatory variables of the dependent variables. It can be observed from the study, the regression model of all service quality variables is significant. As can be seen in Table above, responsiveness has positive impact on customer satisfaction ($\beta=.295$, $t=6.215$, $p<.01$). Findings related to Reliability reveals that it has a positive impact on customer satisfaction ($\beta=.378$, $t=8.611$, $p<.01$). Tangibility shows positive impact on customer satisfaction ($\beta=.181$, $t=4.225$, $p<.01$). Competency shows positive impact on customer satisfaction ($\beta=.364$, $t=8.118$, $p<.01$). Empirical findings indicate that product portfolio has positive impact on customer satisfaction ($\beta=.366$, $t=7.602$, $p<.01$).

The Table identified that the value of F-stat is 68.531 and is significant as the level of significance is less than 1% ($p<0.01$). This indicates that the overall model was reasonable fit and there was a statistically significant association between service quality dimension and customer satisfaction. It can be concluded that service quality dimensions have significant impact on customer satisfaction of Commercial banks in Ethiopia. The coefficient of determination adjusted R^2 value shows that these variables put together explain the variations of Y to the extent of 59 per cent. It can be observed from the study, all service quality dimension have the significantly contributing factors in satisfying business customer with the commercial Banks in Ethiopia.

4. Conclusion

The study reported here was designed to empirically examine the nature of the relationship between service quality dimensions and customer satisfaction in the commercial banks in Ethiopia. By using numerous methods of statistical analysis objectives were achieved. The findings of factor analysis revealed that the main dimensions of perceived service quality in the commercial banks were Responsiveness, Reliability, Tangibility, Competency and product profile.

Correlation analysis showed positive and significant relationships between each dimension of service quality and customer satisfaction. These results suggested that increase in each service quality dimension is likely to lead to the increase in customer satisfaction. Similar findings were reported in context of retail bank in different country like Adem *et al.* (2015) Ethiopia, Abderrezzak B and Wafaa H. (2014) Algerian Public Banks, and Adil M (2013) Indian

Multiple regression analysis indicated that service quality is an important antecedent of customer satisfaction. The results revealed strong, positive and significant relationship between the combination of service quality dimensions and customer satisfaction.

It indicates that all aspects of satisfaction Reliability and Product portfolio have the great impact on customer satisfaction, followed by, Competency Responsiveness and

Tangibility. In addition, about 59% of variance in customer satisfaction can be explained by these dimensions. Thus, the explanatory power of the tested model in the bank is satisfactory.

The most important predictor of overall customer satisfaction in this study was Reliability dimension. According to the results, a one-unit increase in perceived quality with banking service Reliability would result with 37 per cent increase in the business customer's satisfaction, other variables being supposed constant.

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