

INFLUENCE OF SERVICE QUALITY DELIVERY ON CUSTOMER SATISFACTION AMONG CUSTOMERS OF DEPOSIT MONEY BANKS IN SOUTH-WESTERN NIGERIA

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Received 27 March 2024; Revised 28 April 2024; Accepted: 16 May 2024; Publication: 30 June 2024

Abstract: The study investigated influence of service quality delivery on customer satisfaction among customers of Deposit Money Banks in South-Western Nigeria. The study adopted cross-sectional survey research design and gathered data from one thousand, five hundred and five (1,505) bank customers in South-Western Nigeria. Both descriptive and inferential statistics were used in analyzing the data. T-test for independent samples was used in testing the influence of perceived service quality delivery on customer satisfaction. It was found that perceived service quality delivery had significant influence on tangible dimension of customer satisfaction [t (1503) = 30.32; P<.01], reliability [t (1503) = 12.90; P<.01], assurance [t (1503) = 2.17; P<.05], empathy [t (1503) = 4.94; P<.01] and customer satisfaction [t (1503) = 18.97; P<.01]. From the findings, it was recommended that bank management should think outside the box to create more services for the customers with cost consideration at a reduced rate to enhance customer expectation and bank performance.

Keywords: Service Quality Delivery, Customer Expectation, Customer Perception, Bank Services, Deposit Money Banks, Bank Management

1. INTRODUCTION

Customer satisfaction does not only express a happy customer, but rather complex than that. Customer satisfaction is actually a term most widely used in the business and commerce industry. It is a business term explaining about a

To cite this article:

ADEGOKE, Asimiyu Kolawole and OBISESAN, Francis Oludare (2024). Influence of Service Quality Delivery on Customer Satisfaction among Customers of Deposit Money Banks in South-Western Nigeria. *Journal of Risk and Financial Studies*, Vol. 5, No. 1, 2024, pp. 81-95.

measurement of the kind of products and services provided by a company to meet its customer's expectation. To some, this may be seen as the company's key performance indicator (KPI). In a competitive marketplace where businesses compete for customers, customer satisfaction is seen as a key differentiator and increasingly has become a key element of business strategy. There is a substantial body of empirical literature that establishes the benefits of customer satisfaction for firms. It is well established that satisfied customers are key to long-term business success Tam (2004) . It also defined as a global issue that affects all organizations, regardless of its size, whether profit or non-profit, local or multi-national. Companies that have a more satisfied customer base also experience higher economic returns Ueltschy et al (2006). Consequently, higher customer satisfaction leads to greater customer loyalty Boulding (1993) which in turn leads to higher future revenue Palmer and Bejou (1995). For that matter, many market leaders are found to be highly superior-customer-service orientated. They have been rewarded with high revenue and customer retention as well. For that matter, organizations in the same market sector are compelled to assess the quality of the services that they provide in order to attract and retain their customers. Apparently, many researchers conceptualize customer satisfaction as an individual's feeling of pleasure (or disappointment) resulting from comparing the perceived performance or outcome in relation to the expectation Gilbert (2006).

There are two general conceptualizations of satisfaction here, namely, the transaction-specific satisfaction and the cumulative satisfaction Adem, (2015). Transaction-specific satisfaction is the customer's very own evaluation of his or her experience and reaction towards a particular service encounter Revathi, (2016). This reaction is expressed by the customer who experiences a product or service for the first time. Meanwhile, cumulative satisfaction refers to the customer's overall evaluation of the consumption experience to date Shanka, (2012). That is, an own accumulation of contacts with services provided them from day-to-day. It is from this accumulation that customers establish a personal standard which is used to gauge service quality. However, in general, it is agreed that customer satisfaction measurement is a post-consumption assessment by the user, about the products or services gained Suleiman, (2013). There are various factors that could influence customer satisfaction. However, this study will focus on service quality as a determinant of customer satisfaction of bank services in South-Western Nigeria. Service quality is defined as the overall assessment of a service by the customer Eshghi, *et. al.* (2008). Ghylin, (2008) points out that, by defining service quality, companies will be able to deliver

services with higher quality level presumably resulting in increased customer satisfaction. Understanding service quality must involve acknowledging the characteristics of service which are intangibility, heterogeneity and inseparability, Parasuraman, (1985); Ladhari, (2009). In that way, service quality would be easily measured.

In this study, service quality can be defined as the difference between customer's expectation for service performance prior to the service encounter and their perception of the service received. Customer's expectation serves as a foundation for evaluating service quality because, quality is high when performance exceeds expectation and quality is low when performance does not meet their expectation. Expectation is viewed in service quality literature as desires or wants of customer i.e., what they feel a service provider should offer rather than would offer. Perceived service is the outcome of the customer's view of the service dimensions, which are both technical and functional in nature. Having conceptualized the variables of the study, the next section provides previous empirical works on the connection between service quality delivery and customer satisfaction. The following section captures the methodology while results and discussion, conclusion and recommendations were documented in the section that follows.

2. LITERATURE REVIEW

The relationship in the middle of fulfillment and administration quality has pulled in incredible consideration in the writing. In the advertising writing a few studies demonstrated that apparent administration quality and administration fulfillment have a blended relationship. Regularly, the nature of the administration quality and fulfillment connection is seen as direct, showing that the level of higher administration quality prompts more elevated amounts of fulfillment Pollack, (2008). Various studies have affirmed that administration quality is a forerunner to consumer loyalty Lee, (2006). As indicated by Dabholkar et.al, (2010) and Choi et.al, (2004), consumer loyalty and administration quality are two unmistakable yet related develops. Dabholkar et.al, (2010) prescribed that consumer loyalty and administration quality ought to be measured independently keeping in mind the end goal to see how clients assess administration quality.

Consumer loyalty in promoting idea has been connected in human services segment so as to serve the patient in a more productive and compelling way Kay, (2007). Fulfillment with human services is identified with ideas of social insurance quality. As per Donabedian, (2005) patient fulfillment has turned

into an essential result of human services administration quality and is not just a critical segment of nature of consideration, additionally a key benefactor to the meaning of value from the viewpoint of patient desires. The tolerant's impression of administration quality is accepted to emphatically influence persistent fulfillment, showed that patient fulfillment is a key result of consideration Badri, et.al (2009). Along these lines, exist an in number connected between social insurance administration quality and patient fulfillment. As needs be, Andaleeb, (2001) dissected the relationship between human services administration quality and patient fulfillment utilizing auxiliary mathematical statement displaying among patients at United Arab Emirates open healing facilities and found that the apparent administration quality is emphatically identified with patient fulfillment.

Azizan and. Mohammed, (2013) study concentrated on the impacts of saw administration quality on patient fulfillment in an open doctor's facility. Information incorporated 109 respondents that accomplished the clinic administration. Utilizing a PLS-SEM apparatus, the speculated impacts among the builds were tried exactly. No factually noteworthy connections were found between saw administration quality develop and (i) the doctor's facility foundation builds and it didn't bolster the speculation H1 (ii) cooperation with consideration suppliers build and it didn't bolster the theory H2. Be that as it may, the outcomes show that the way coefficients were critical between saw administration quality build and (iii) patients' view of regulatory methodology develop and it upheld the speculation H3, (iv) patients' impression of restorative consideration develop and it bolstered the theory H4 and (v) patients' impression of nursing consideration develop, and it upheld the theory H5. The development was viewed as the key variables that impact the apparent administration quality in the present study. The way coefficient from saw administration quality to patient fulfillment was extremely huge and it upheld the speculation H6. The precursors of administration quality exhibited extensive force in clarifying difference in saw administration quality. The base, connection, managerial, medicinal care, and nursing consideration builds clarified 69.7 percent of the fluctuation in saw administration quality and general the model clarified 66.6% percent of the change in patient fulfillment. Consequently, it can be reasoned that the model is suitable in deciding the human services administration quality.

In addition, Irfan *et.al.* (2012) study examined the level of nature of social insurance administrations conveyed to patients by general society doctor's facilities in Pakistan. As of now, social insurance framework in Pakistan is

embodied open doctor's facilities, human services units and dispensaries, which are not adequate to meet the medicinal services necessities of 169.9 million individuals. This study means to examine, nature of administrations conveyed to patients by open doctor's facilities in Pakistan. For this reason, a poll was created in light of adjusted "SERVQUAL" utilizing five administration quality measurements, to be specific: compassion, tangibles, convenience, responsiveness and confirmation. A sum of 369 reactions was gathered from the patients' profiting administrations from the general population healing centers situated in Lahore, Pakistan. Information was investigated utilizing basic comparison displaying system (SEM) and aftereffects of this study show that open doctor's facilities are not trying noticeable endeavors to convey nature of administrations to their patients and are not attempting any obvious endeavors to address quiet's issues and needs.

Rad *et.al*, (2010), study researched the impact of social insurance administration quality on therapeutic visitors' fulfillment that come to Malaysia as global patients. The units of examination of the study are people that go to private human services focuses in Penang. In general, the study discoveries uncovered a positive relationship between social insurance administration quality and general patient fulfillment. In this manner, the administration and administration suppliers ought to give careful consideration to social insurance administration quality to have the capacity to make dependable game changers for building up the medicinal tourism industry contrasted with their local rivals. Boulding *et.al* (1993), endeavored to overcome any issues between administration quality and consumer loyalty with a proof based practice study. The study embraced a cross-sectional outline utilizing a poll review of outpatients in seven medicinal focuses of Taiwan. Three hundred and fifty (350) duplicates of survey were appropriated, and two hundred and eighty five (285) substantial duplicates were recovered, with a legitimate reaction rate of 81.43%. The SPSS 14.0 and AMOS 14.0 (basic mathematical statement displaying) measurable programming bundles were utilized for examination. Auxiliary mathematical statement demonstrating clears up the degree of connections between variables and additionally the chain of circumstances and end results. Restated, SEM results don't simply indicate exact connections between variables when characterizing the pragmatic circumstance. Thus, SEM was utilized to test the theories. View of interpersonal-based medicinal administration experiences absolutely impacts administration quality and patient fulfillment. Impression of administration quality among patients decidedly impacts their trust. View of trust among patients emphatically impacts their fulfillment.

Abu, (2000). entitled: “effect of administration quality on consumer loyalty and benefit in Jordanian banks” (a relative study between the Housing Bank and Islamic Jordanian Bank) gone for recognizing quality keeping money benefits really gave in each of the Housing Bank and the Jordan Islamic Bank. Furthermore, the study intended to connect the relationship between bank administration quality and gainfulness increment at the rate of quantifiable profit. Three polls were dispersed: one for customers, another for staff and another for executives, including an example of 112 Directors, 148 from banks and 602 for banks’ customers where the study closed. The requirement for each of the Housing Bank and the Jordan Islamic Bank to outline systems and strategies keeping in mind the end goal to enhance the nature of the administration really gave by the Bank through the advancement of impalpable perspectives, indicating premium and individual learning of clients, notwithstanding attempting to enhance mental impression of value saving money benefit really gave, through increased advancement of individual correspondence with clients and direct more statistical surveying to focus the reasons for the gap between the administration’s view of managing an account administration quality really gave and clients’ view of saving money administration quality.

From the literature review therefore, the study will investigate whether service quality have significant influence on customer satisfaction among bank customers in South-Western Nigeria.

3. METHODOLOGY

(a) Research Design

This study adopted cross-sectional survey, through ex-post factor design. The study investigated the influence of service delivery quality on customer satisfaction of bank customers in selected banks in South-Western Nigeria. The independent variable was service delivery quality, while the dependent variable was customer satisfaction.

(b) Study Area

This study covered the five biggest deposit money banks in Nigeria, i.e . Zenith Bank Plc; Ecobank Plc; First Bank Plc; Guaranty Trust Bank Plc; and Access Bank Plc; drawn from South West geo-political zone of Nigeria. The South West geo-political zone of Nigeria consists of six states, including: Lagos, Ogun, Oyo, Osun, Ondo and Ekiti States. Capitals cities of these six states will be

used as study population. The South Western geopolitical zone of Nigeria represents a geographical area spreading between Latitude 6⁰N and 4⁰S and Longitude 4⁰W and 6⁰E. It has a land area of 114,27km² representing 12% of the country's landmass. The zone also has a population of 27,722,432 (NPC 2006). South western Nigeria has been chosen because it ranks second among the six geo-political zones in terms of total number of local governments which total 137.

(c) Sampling Method

Purposive sampling criteria was used because the regional branches of these banks in each state capital in the South Western geo-political zone was selected from the five biggest banks to be used as case study. The regional branches were selected because they afforded the researcher to get in contact with various classes of customers ranging from the most sophisticated to the not-too-literate ones. Fifty questionnaires were administered on customers of each of these branches to achieve the objectives of this research work. This was a total of one thousand five hundred questionnaires in all. This study covered five biggest Deposit Money Banks in Nigeria, i.e Zenith Bank Plc, Ecobank Plc, First Bank Plc, Guaranty Trust Bank Plc and Access Bank Plc, while the selection of the five biggest banks in Nigeria was based on the classification arising from the table below:

Table 1: 10 Biggest Deposit Money Banks Ranking in Nigeria by Tier 1 Capital

BANKS	Tier 1 Capital (\$) Bn *	Profit Tax: N (Bn)	Shareholders' Funds N (Bn)	Gross Earnings N(Bn)	Deposit N (Tr)	World 1000 Ranking	Africa Ranking	Ranking in Nigeria
Zenith Bank Plc	3.162	119.79	153.1	314	97	322 nd	6 th	1 st
ECO Bank Plc	3.030	118.21	61	177	118	338 th	7 th	2 nd
FBN Plc	2.327	117.92	71	244	75	371 st	10 th	3 rd
GTBank Plc	1.781	116.38	80.9	242	64	449 th	13 th	4 th
Access bank Plc	1.389	52.03	75	207	83	553 rd	15 th	5 th
Diamond Bank Plc	0.104	28.10	85	181	206	579 th	16 th	6 th
UBA Plc	1.341	35.23	74	264	81	710 th	17 th	7 th
Fidelity Bank Plc	0.168	15.51	167	127	806	759 th	21 st	8 th
FCMB Plc	0.167	23.94	144	131	705	814 th	24 th	9 th
Sterling Bank Plc	0.165	10.71	66	106	121	821 st	28 th	10 th

Source: Researcher's Extractions from: The Banker Magazine, London and The FitchRating International as at 29th June, 2018

Tier 1 Capital as defined by the Central Bank of Nigeria (CBN) includes paid-up share capital, redeemable preference shares, share premiums, general reserves (retained profit), SMEEIS reserves, statutory reserves and other reserves as may be determined by the CBN.

(d) Research Instrument

Self-administered questionnaire was used to elicit responses from respondents. Each questionnaire consists of section A for the bio-data, Section B, for bank account holding information, Section C, for factors and actions that cause dissatisfaction, Section D for Customer expectation and perception, Section E for service delivery and Customer satisfaction Section F for five point Likert scale questions addressing service performance and Customer retention assessment, and Section G addressing new expectations from Customers. The weighted Likert scale was categorized into Very Satisfied, Satisfied, Dissatisfied, Very Dissatisfied, and No opinion. Weights were assigned to the options as appropriate. The variables included in the questionnaire were demographic variables such as age, gender, educational qualification, marital status, religion, types of employment, and place of residence, Bank Account Holding Information, Factors and Actions that cause dissatisfaction as well as questions relating to Customer expectation and Perception using the five elements of the SERVQUAL model in the areas of Tangibles, Reliability, Responsiveness, Assurance, and Empathy. Customer Service Assessment embodying determinants of customer satisfaction such as courtesy, customer care, value added services, prompt service, adequacy of facilities, and reliability were also considered.

(e) Validity and Reliability of Research Instrument

Reliability is the consistency between independent measurements of the same phenomenon Asika, (2004). The reliability of the instrument was estimated using the Cronbach Alpha reliability test to ensure internal consistency of the scale. A pilot study was conducted using the Regional Offices of the five biggest banks in Ibadan, in order to ascertain the validity of the instrument. In order to test the validity of the research instrument, a pre-test was conducted to test-run the practicability of the study and to detect flaws in the data collection process. This helps to discover errors on the questions asked such as ambiguous instruction or wordings, including measurability of variables defined. Copies of the questionnaire were administered on some customers in these five banks

before the pilot study. One hundred copies of the questionnaire (20 copies each for the purposively selected five banks not including in the five (5) chosen for the main study) were used for the pilot study. A test-retest reliability method was adopted and the results presented thus using Cronbach's alpha (α); 5-item measuring factors and actions causing customer dissatisfaction ($\alpha = .897$ and $\alpha = .907$); 11-item measuring customer expectation of service quality ($\alpha = .549$ and $\alpha = .789$); 8-item measuring service delivery and customer satisfaction yielded ($\alpha = .824$ and $\alpha = .838$); 9-item measuring customer overall satisfaction produced ($\alpha = .80$ and $\alpha = .894$). The reliabilities for the instrument used for data collection met up with the conventional specifications and standards. Similarly, a convergent form of construct validity was established in the pilot study.

(f) Data Analysis

Statistical Package for Social Sciences (SPSS) version 23 was used in analyzing the gathered data. Both descriptive and inferential statistics were used in analyzing the data. Descriptive statistics was used in analyzing the demographic factors, while t-test for independent sample was used in analyzing the objective of the study.

4. RESULTS AND DISCUSSION

This section presents results of gathered data from a total of one thousand, five hundred and five (1,505) bank customers across the following banks in South-Western Nigeria; Zenith Bank Plc; Ecobank Plc; First Bank Plc; Guaranty Trust Bank Plc; and Access Bank Plc. Table 2 presents the demographic distribution of respondents;

(a) Socio-Demographic Information of Respondents

Table 2 presents results on the socio-demographic information of respondents. According to gender distribution, it is shown that more of the respondents 54% were males, while the other 46% were females. Employment status distribution revealed that more of the respondents 48.8% works with the government, 27.6% works in a private sector, while the other 23.6% were unemployed. Further, age distribution revealed that more of the respondents 33% were between 18 and 35 years, 32.4% were between 36 and 50 years old, 20.4% were between 51 and 65 years old, while the other 14.3% were 66 years and above. Further, educational level distribution revealed that more of the respondents 44.8% were tertiary certificate holders, 28.8% were SSCE holders,

Table 2: Socio-Demographic Information of Participants

<i>SN</i>	<i>Variables</i>	<i>Response</i>	<i>Frequency</i>	<i>Percentage</i>
1	Gender	Male	812	54
		Female	693	46
2	Employment status	Unemployed	355	23.6
		Public sector	734	48.8
		Private sector	416	27.6
3	Age	18-35 years	496	33
		36-50 years	487	32.4
		51-65 years	307	20.4
		66 years and above	215	14.3
4	Educational level	Primary	7	0.5
		SSCE	433	28.8
		Tertiary	732	48.6
		Postgraduate	333	22.1
5	How many banks do you maintain?	One	724	48.1
		Two	697	46.3
		Three	48	3.2
		Four	36	2.4
6	Length of banking?	10 years and above	1136	75.5
		5-10 years	133	8.8
		Less than 5 years	236	15.7
Total			1505	100

Source: Researchers computation (2021)

22.1% were postgraduate certificate holders, while the other 0.5% indicated to be primary school leaving certificate holders. When asked how many banks respondents maintains, more of them 48.1% indicated maintaining just one bank, 46.3% maintains two banks, 3.2% maintains three banks, while the other 2.4% maintains four banks. Finally, when asked the how long respondents have being banking, more of the respondents 75.5% indicated 10 years and above, 15.7% indicated less than 5 years ago, while the other 8.8% signified between 5 and 10 years ago.

(b) Influence of Service Delivery Quality on Customer Satisfaction

Table 3 presents results on the influence of perceived service quality delivery on the domains of customer satisfaction among bank customers in South-Western Nigeria. It is shown that perceived service quality delivery had significant influence on tangible dimension of customer satisfaction [$t(1503) = 30.32$;

Table 3: Summary of T-test for Independent Samples Showing the Influence of Perceived Service Quality Delivery on Customer Satisfaction

<i>Dependent</i>	<i>Service Quality</i>	<i>N</i>	<i>Mean</i>	<i>SD</i>	<i>T</i>	<i>df</i>	<i>P</i>
Tangible	High quality	859	12.69	1.76	30.32	1503	<.01
	Low quality	646	9.52	2.31			
Reliability	High quality	859	7.82	1.80	12.90	1503	<.01
	Low quality	646	6.43	2.37			
Responsiveness	High quality	859	5.92	2.00	1.64	1503	>.05
	Low quality	646	6.10	2.16			
Assurance	High quality	859	9.43	2.83	2.17	1503	<.05
	Low quality	646	9.12	2.55			
Empathy	High quality	859	8.53	2.71	4.94	1503	<.01
	Low quality	646	9.25	2.94			
Customer satisfaction	High quality	859	33.45	4.28	18.97	1503	<.01
	Low quality	646	28.58	5.68			

Source: Researchers computation (2021)

P<.01]. Further, those with high perception of service quality delivery reported highest satisfaction with tangible dimension of the bank (Mean = 12.69; SD = 1.76) than those with low perception of service quality delivery (Mean = 9.52; SD = 2.31). As regards reliability dimension, it is shown that perceived service quality delivery had significant influence on reliability dimension of customer satisfaction [$t(1503) = 12.90$; $P < .01$]. Further, those with high perception of service quality delivery reported highest satisfaction with reliability dimension of the bank (Mean = 7.82; SD = 1.80) than those with low perception of service quality delivery (Mean = 6.43; SD = 2.37).

Pertaining to responsiveness dimension, it is shown that perceived service quality delivery had no significant influence on responsiveness dimension of

customer satisfaction [$t(1503) = 1.640; P > .05$]. As regards assurance dimension, it is shown that perceived service quality delivery had significant influence on assurance dimension of customer satisfaction [$t(1503) = 2.17; P < .05$]. Further, those with high perception of service quality delivery reported highest satisfaction with reliability dimension of the bank (Mean = 9.43; SD = 2.83) than those with low perception of service quality delivery (Mean = 9.12; SD = 2.55). As regards empathy dimension, it is shown that perceived service quality delivery had significant influence on empathy dimension of customer satisfaction [$t(1503) = 4.94; P < .01$]. Further, those with low perception of service quality delivery reported highest satisfaction with reliability dimension of the bank (Mean = 9.25; SD = 2.94) than those with high perception of service quality delivery (Mean = 8.53; SD = 2.71). When it comes to customer satisfaction as a whole, it is shown that perceived service quality delivery had significant influence on customer satisfaction [$t(1503) = 18.97; P < .01$]. The study further revealed that, those with high perception of service quality delivery reported highest satisfaction with reliability dimension of the bank (Mean = 33.45; SD = 4.28) than those with low perception of service quality delivery (Mean = 28.58; SD = 5.68).

5. CONCLUSION AND RECOMMENDATIONS

The study concluded that perception of service quality delivery in banks was a significant determinant of customer satisfaction however, not on all of its dimensions. Perception of service quality delivery had significant influence on tangible, reliability, assurance and empathy while, it had insignificant influence on responsiveness dimension of customer satisfaction. This result is consistent with that of Abu, (2000) who investigated the effect of administration quality on consumer loyalty and benefit in Jordanian banks (a relative study between the Housing Bank and Islamic Jordanian Bank). Based on the findings therefore, the study recommended that bank management should think outside the box to create more services for the customers with cost consideration at a reduced rate to enhance customer expectation and bank performance. Therefore, bank managers, directors and bank regulatory bodies can help encourage employee work innovation to improve the banking system especially Deposit Money Banks in Nigeria. Also, banks should intensify more effort towards enhancing customer satisfaction through courtesy platform, staff attitude to customers, training of staff on customer relation, respect customers and adjust welfare unit and make the customer feel emotionally attached to the banks.

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