

The Effect of Service Quality on Customer Satisfaction: A Case Study of Commercial Bank of Ethiopia Adama City

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Abstract

The importance of service quality for any business performance has been recognized in the literature through the direct impact on customer satisfaction. The paper studied the effect of service quality on customer satisfaction in commercial Bank of Ethiopia Adama city. SERVPERF model by Cronin and Taylor's (1992) is used to identify the effect and the relationship. Quantitative means of data collection method is employed to collect the data through questionnaire. This study used descriptive and causal research design and both primary and secondary data. The sample consists of 398 respondents selected based on convenience sampling procedure. The collected data was analyzed with the help of SPSS version 20. Correlation and multiple regressions were used to investigate the relationship between dependent and independent variables. The finding of this study indicates that customers were most satisfied with the assurance dimensions of service quality and dissatisfied with network quality dimension. The findings of the study also indicated that there are positive and significant relationships between seven service quality dimensions and customer's satisfaction. And also except responsiveness all service quality dimensions have positive and significant effect on customer satisfaction. Furthermore, 72.8% of the variation in customer satisfaction is explained by service quality dimensions in commercial bank of Ethiopia Adama city. The study recommends that the bank should improve the service quality dimensions especially network quality, responsiveness, empathy and security in order to satisfy customers.

Keywords: Service quality, Customer satisfaction, SERVPERF model

DOI: 10.7176/JMCR/58-01

Publication date: July 31st 2019

1 INTRODUCTION

Nowadays, with the increased competition, service quality has become a popular area of academic research and has been acknowledged as an observant competitive advantage and supporting satisfying relationships with customers (Zeithmal, 2000). Service quality aroused substantial interest and argues in research. Service quality has been defined as the overall assessment of a service by the customers (Eshghi *et al.*, 2008), while other studies defined it as the extent to which a service meets customer's needs or expectations.

The survival of any business organization depends on the satisfaction of its stakeholders or customers since customers being the major and critical ones among those stakeholders. They are the sources of profit for profit making organization and the primary reason for being in operation for any non-profit making organization. Thus, customers are considered as the back bone of any organization (Robert, 2003).

Service quality is a focused evaluation that reflects the customer's perception of essentials of service such as relations quality, physical environment quality, and outcome quality. According to Yoo and Park (2007), service quality is the firm's ability to create and sustain competitive advantage depends upon the high level of service quality provided by the service provider. Besides, Jayaraman *et al.*, (2010) define it as the customer's overall impression and cognitive judgment of the relative inferiority or superiority of the organization and its services or as the difference between customer expectations for the service and their perceptions of the service received.

Kassa (2012) conducted a study on the effect of customer service quality on customer satisfaction in selected private banks in Addis Ababa and found that except responsiveness, all service quality dimensions (tangibility, assurance, empathy and reliability) have positive and significant impact on customer satisfaction, especially, indicated that customers were most satisfied with the assurance dimensions of service quality. On the contrary, customers were less satisfied with reliability and empathy dimensions of service quality.

Yonatan (2016) found that Commercial Bank of Ethiopia, Awash International Bank and United Bank had a negative gap in all dimensions. This implies that the customers' perceptions falls short of their expectations. These banks should strive promptly to close these gaps by identifying the causes. In order to narrow these gaps the banks should consider and improve their service quality and the skill of their staff and management.

Availability and accessibility does not guarantee survival and growth in the globalized world. In more recent era, countries are joining the global trade stadium in a willy-nilly context. Cognizant to the fact, Ethiopia is joining the international trade arena in more recent reforms. Such internationalization requires improvement in quality which primarily determinants customer satisfaction and customer loyalty. If the banking sectors' quality and customer satisfaction among other factors are not gauged time after time, it may be feeble to realize resilient economic growth and development as well may retard global competitiveness (Abiyot, 2016).

A bank can differentiate itself from competitors by providing high quality service. The interrelationships

between service quality and customer satisfaction may provide creative ideas for improving services in order to gain a competitive advantage (Caruana, 2016). Many globally dominant and successful banks have achieved their current position by innovating and improving the service provision through meticulous evaluation of service quality and customer satisfaction (Koskosas, 1995). Therefore, this study aims to evaluate the relationship between service quality and customer satisfaction and try to assess the effect of service quality on customer satisfaction in CBE Adama city.

1.1. Statement of the Problem

In today's constantly changing business environment, providing superior quality through adequate and strong focus on customers is one of key factor for enabling firms to gain lasting competitive advantage in winning the market (Chiara, 2007). For this, now a day's marketers trying to focus more on continues monitoring and evaluation of service quality, involving various innovative offerings and service developments which have a direct influence on customers service experience. From the studies carried out in many countries, factors like service quality and perceived value are the key constructs affecting customer satisfaction with Banks. For example, studies by Ojo (2010), in the banking industry showed that a positive relationship exists between service quality and customer satisfaction.

Studies dealing with the relationship between satisfaction and a service quality have shown that a higher level of service quality leads to a higher level of customer satisfaction (Pollack, 2008). On the other hand, some studies could not show a strong relationship between the service quality and the customer satisfaction (Lovreta *et al.*, 2010) and in relation to the quality of a product, it is more difficult for customers to measure the quality of service, due to the intangibility nature. Therefore, the authors do not give consent regarding the definition of service quality.

With regard to the impact of service quality dimensions on customer satisfaction, many researchers have come up with different conclusion about the impact of service quality dimensions on customer satisfaction. For instance, Mengi (2009) indicated that responsiveness and assurance are more significant. Whereas, empathy had the highest positive correlation with customer satisfaction followed by assurance and tangibility. On the other hand, Arasli *et al.*, (2005) found that reliability had the highest impact on customer satisfaction. Finally, a number of studies have identified the dimensions of service quality as the antecedents of customer satisfaction (Lau *et al.*, 2013, Saghier, and Nathan, 2013).

Currently most banks in Ethiopia are negatively affected by the network failure and system interruption which results for delay in service delivery time; as a result customers are sometimes forced to stay long time in the premises of the bank. As we know the CBE has showed rapid improvement since the Implementation of BPR. But still there is customer compliant in network failure; power interruptions and low accessibility of ATM machines are still seen in the branches of CBE (Ayenew, 2014).

Even though Ethiopian commercial bank are taking advantage of the technological advancements and introducing automated teller machines, there was a general outcry from commercial bank of Ethiopia. There are constraints to low transaction that resulted long queues. Thus, causing dissatisfaction among customers who use different banking services and customers usually complain poor service quality especially at the end of the month when the civil servants withdraw their monthly salary. So it becomes important for banks to assess the effect of service quality on customer's satisfaction (Lemma, 2016).

As many researchers come up with different conclusions about the effect of service quality dimensions on customer satisfaction and the most of the previous researchers used old data's to conduct the research. This creates gap compared to nowadays globalized and competitive world. Moreover, satisfaction of the customers cannot be determined at one time period because at one time customers might be fully satisfied and at another time the reverse is true, it is measured at current situation. This shows difficulty to generalize the finding of previous research to this year. Because of technological advancement perception and of customers are changing from time to time (Tsfaye, 2017).

As per the researcher's knowledge, studies conducted before in banking industry only focused on the five service quality dimensions. But few studies conducted on telecommunication and tourism industry had included network quality and security dimensions. For instance Wael (2015) found that network quality had positive and significant effect on customer satisfaction in telecommunication industry. Another study by Berhane (2015) found that security had positive and strong correlation with customer satisfaction in tourism sector. Therefore, the aim of this study was to assess the effect of service quality including network quality and security dimensions on customer satisfaction. The study focused on the dimensions of service quality from the consumer's perspective through assessing their perceptions of service quality. Hence this study attempted to answer the following basic research questions.

1. What are the service quality dimensions that are needed to be improved?
2. What is the current status of customer satisfaction?
3. Is there any relationship between service quality and customer satisfaction of CBE Adama city?
4. Which service quality dimensions have the most influence on customer satisfaction?

1.2. Objectives of the Study

1.2.1. General Objective

The general objective of the study was to assess the effect of service quality on customer satisfaction: a case of commercial bank of Ethiopia Adama city.

1.2.2. Specific Objectives

1. To identify the service quality dimensions that are needed to be improved
2. To assess the current status of customer satisfaction
3. To analyze the relationship between service quality dimensions and customer satisfaction.
4. To identify the most influential service quality dimension on customer satisfaction.

2 REVIEW OF RELATED LITERATURE

2.1. Service quality dimensions

Service quality can be categorized into two broad components: those dimensions that directly affect the results that customers want and those concerned with the process customers have to put themselves through to get those results which are process quality (Steve Brown, Operations management Policy, Practice and Performance Improvement, 2001).

2.1.1 Empathy

Empathy means taking care of the customers by giving attention at individual level to them (Blery et al., 2009). It involves giving ears to their problems and effectively addressing their concerns and demands. Thus, it is the dimension of a business relationship that enables two parties to see a situation from the other's perspective.

2.1.2 Responsiveness

Responsiveness dimension is concerned in dealing with the customer's requests, questions, and complaints promptly and attentively (Siddiqi, 2011). Responsiveness defined as the willingness or readiness of employees to provide service. It involves timeliness of services (Parasuraman et al., 1985)

2.1.3 Tangibles

In service organization, customers often rely on tangible evidence that surrounds the service to form their own evaluation of the service. Tangibles is defined as the physical appearance of facilities, equipment, and staff and written materials. Tangibles are used to convey images and to signal quality (Srinivasan, 2012).

2.1.4 Assurance

Assurance is the degree of trust and confident of customers to feel that the services providers are competent to provide the services (Siddiqi, 2011). Assurance is developed by the level of knowledge and courtesy; displayed by the employees in rendering the services and their ability to instill trust and confidence in customer (Blery et al., 2009).

2.1.5 Reliability

Reliability means the ability of a service provider to provide the committed services truthfully and consistently (Blery et al., 2009). Customers want trustable services on which they can rely. Reliability is the extent to which the service is delivered to the standards expected and promised (Siddiqi, 2011).

2.1.6. Security

Security is the protection from intended incidents (Punpugdee,2005) said that "the thought behind both of the terms is to take care of people by eliminating any hazards and threats and ensuring a safe and secure environment". Security means freedom from danger, risk or doubt. Factors included are: physical safety, financial security and confidentiality (Parasuraman et al. 1985).

2.1.7 Network Quality

Network quality is an indicator of network performance in terms of transaction processing quality and speed (Naghshineh and Schwartz, 1996; Markoulidakis et al., 2000; Sharma and Ojha, 2004).

2.2. Service Quality Measurement Models

Some of the main and most used service quality models which are more accepted in field of service quality measurement evaluated in this section.

2.2.1 SERVPERF Model or Service Performance Model

The SERVPERF model was carved out of SERVQUAL by Cronin and Taylor in 1992. SERVPERF directly measures the customer's perception of service performance and assumes that respondents automatically compare their perceptions of the service quality levels with their expectations of those services (Baumann et al., 2007).

Instead of measuring the quality of service via the difference between the perception and expectation of customers as in SERVQUAL, SERVPERF operationalizes on the perceived performance and did not assess the gap scores as expectation does not exist in the model. Thus, it is performance-only measure of service quality. The model adopts the five dimensions of SERVQUAL and the 22 item scale is used in measuring service quality. In the SERVPERF model, the results demonstrated that it had more predictive power on the overall service quality judgment than SERVQUAL (Cronin and Taylor, 1994) The SERVPERF scale is found to be superior not only as

the efficient scale but also more efficient in reducing the number of items to be measured by 50% (Hartline and Ferrell, 1996; Babakus and Boller, 1992; Bolton and Drew, 1991)’’ cited by Mesay, (2012).

2.2.2. SERVQUAL Model

The SERVQUAL model is proved to best advisable instrument to measure customer service and perceived satisfaction.

In addition to this SERVQUAL model is very important instrument for managers to identify the gaps in their service, Seth, et al. (2005). Based on the gap model, Parasuraman et al., (1985) suggested, identified ten dimensions for measuring the service quality like reliability, responsiveness, competence, access, courtesy, communication, credibility, security, understanding and tangibles. But in 1988 they modified the model and brings it to five dimension, reliability, responsiveness, assurance (communication, competence, credibility, courtesy, and security). whereas tangibility and empathy contains access and understanding).

2.3 Conceptual Framework for the Study

A conceptual framework is a set of broad ideas and principles taken from relevant fields of enquiry and used to structure a subsequent presentation (Kombo and Tromp, 2009)

The SERVPERF model is made up of five variables: tangibility, responsiveness, reliability, assurance, empathy and the newly developed service quality dimensions such as security and network quality. These variables are directly related to customer satisfaction.

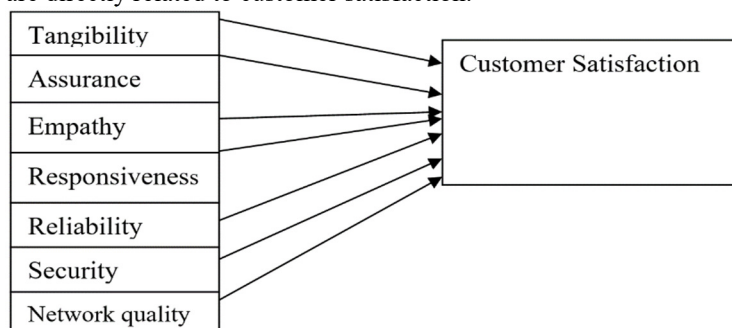


Figure 2.1 Conceptual framework of the study

Source, Literature review and Researchers own design (2018)

3 RESEARCH METHODOLOGY

3.1. Research Design

In this study, descriptive and causal research design was applied. The research is cross sectional in a sense that data was collected at one point in time. Descriptive research studies are those studies which are concerned with describing the characteristics of a particular individual, or a group whereas; casual research design is concerned with analyzing the casual relationship between variables (Kothari, 2004). Due to this, descriptive and casual research design was used to obtain a picture on the effect of service quality on customer satisfaction.

3.2. Sources and Data Types

The data for this study were collected both from primary and secondary sources. Primary data were collected from sample respondents on effect of service quality dimensions such as, tangibility, reliability, assurance, responsiveness, empathy, security and network quality on customer satisfaction. The study also employed necessary information such as, number of branches, total number of their customers from secondary sources such as articles, journals and from different records about the bank.

3.3. Methods of Data Collection

The data collection method is done using self-administered questionnaire to be filled by the bank’s customers. The questionnaire was designed in a five scale likert measurement. A 22 item measure was used to indicate the customer’s degree of agreement for the 22 performance statements, based on their assessments of the service provided by the bank adopted from SERVPERF model by Cronin and Taylor’s (1992) and other additional 6 items developed from security and network quality dimensions. The scores was coded 5 for strongly agree or strongly satisfied, 4 agree or satisfied, 3 for neutral or indifferent, 2 for disagree, and 1 for strongly disagree or highly dissatisfied. Customer satisfaction was also measured with five scale adopted from Parasuraman et.al (1988).The data was collected by well-trained 10 enumerators.

3.4. Sample Size and Sampling Technique

3.4.1. Target population

The target population of this study was customers of CBE Adama city who have a book or an account.

3.4.2. Sampling Techniques

To select representative sample a multi-stage sampling technique was used.

In the first stage Adama city was selected purposively this is due to that there is no studies conducted as a city level in this area. In the second stage among 32 branches found in the city 8 branches (25 percent) were selected using simple percentage method. Different studies were conducted using simple percentage method especially by taking 25 percent of the total population since 25 percent considered as representative sample for the total population. For instance Guesh (2010) took 25 percent of the total population as a sample in his study. This technique is more applicable if the populations are homogeneous. These 8 branches were selected randomly using systematic sampling technique. Systematic sampling relies on arranging the target population according to some ordering scheme and then selecting elements at regular intervals through that ordered list. Systematic sampling involves a random start and then proceeds with the selection of every kth element from then onwards. In this case, $k = (\text{population size} / \text{sample size})$. In systematic sampling the starting point is not automatically the first in the list, but is instead randomly chosen from within the first to the kth element in the list.

Accordingly the 32 branches found in Adama city were arranged from south to north direction in their position in the city. The reason behind arranging these branches from south to north is due to that the city is established following the rift valley that passes from south to north and also one can found these banks established following the city's set up. Accordingly the first branch found in the south is Boku branch and the last branch in the north is Gende gara branch. Since the starting branch should not be the first in the list Boku branch was not included in the sample rather the 4th branch (kereyu) was the first in sample list and Gende gara was the eighth sample branch. In this case the Kth element is obtained by dividing the total population (32 branches) to the sample size, 8 branches, accordingly every 4th branches were selected as a sample for this study. Therefore, the sample branches for this study were these 8 branches namely, Kereyu, Boset, Aba Geda, Elemo kiltu, Denbela, Nazareth, Sar tera, Gende gara branch.

In the third stage, from the selected sample branches, 398 sample customers were determined randomly using proportionate random sampling technique. As a result, the survey was administered and data was collected from 398 respondents. Finally, after determining the sample size convenience sampling technique was employed to distribute questionnaire for the respondent.

The determination of sample size has been resolved by Yamane (1967) sampling formula with 95 percent confidence level.

$$n = \frac{N}{1 + N(e)^2}$$

Where; n = sample size

N = total number of customers in 8 branches

e = margin errors at 5 percent

$$n = \frac{76,466}{1 + 76,466(.05)^2} = 398$$

Hence; the total sample size is 398, since the numbers of people in each sample branch is not the same, this need to proportionate for each branch and calculate using the following formula.

$$n = \frac{nN1}{N}$$

where; n = total number of sample

N = total number of population

N1 = total number of population in each branch

Table 3.1: List of sample banks and their customers

s/n	Name of Branches	Number of Population	Percent	Sample
1	Kereyu	5983	0.08	31
2	Aba Geda	11436	0.15	60
3	Nazareth	12711	0.17	66
4	Sar tera	9765	0.13	51
5	Boset	7290	0.09	38
6	Elemo kiltu	12190	0.16	63
7	Denbela	6745	0.09	35
8	Gende gara	10346	0.14	54
Total		76466		398

Source, Quarter performance of CBE 2017/18 and Own Computation

3.5. Methods of Data Analysis

The analysis was implemented on the basis of data and information collected from respondents through

questionnaires from the selected CBE Adama city customers. The collected data was analyzed and processed both qualitatively and quantitatively. The researcher was analyzed the data by using descriptive data analysis techniques. Descriptive data analysis was used to reduce the data into a summary format and also transforming raw data into a form that will make them easy to understand and interpret.

The data collected from the questionnaire were summarized by using statistical package for social science (SPSS version 20) and Microsoft excel by means of statistical methods such as tabulation, average mean and frequency count. In addition to this, to show the degree of relationship among independent variables and dependent variables, inferential data analysis technique was used by the researcher. Inferential data analysis consists of regression and correlation was employed by the researcher to estimate the degree and nature of relationships between variables.

3.5.1. Pearson's Correlation Coefficient

Pearson's correlation coefficient (r) is a measure of the strength of the association between two variables. The correlation coefficient indicates the strength of the association of two variables and the direction of that association. As "r" approaches to 0 on either side there is a weak relationship between the dependent variable and independent variables (Sekaran, 2003). As for the information, a significance of p=0.05 is the generally accepted conventional level in social sciences research.

3.5.2 Model specification

Multiple linear regression models were implemented to assess the effect of independent variable (service quality) on dependent variable (customer satisfaction). The general form of multiple linear regression models is as follows:

$$Y_i = \alpha + \beta_1 X_1 + \beta_2 X_2, \dots + \beta_7 X_7 + e$$

Where, Y_i = Dependent variable

β = a vector of estimated coefficient of the explanatory variables

X = a vector of explanatory variables

e = disturbance term

α = constant

The model specification of customer satisfaction function in matrix notation is estimated by:

$$CS = \alpha + \beta_1 X_1 + \beta_2 X_2, \dots + \beta_7 X_7 + e$$

Where, C_s = Customer satisfaction

X_1 = Perceived Responsiveness

X_2 = Perceived Assurance

X_3 = Perceived Tangibility

X_4 = Perceived Empathy and

X_5 = Perceived Reliability

X_6 = Perceived Security

X_7 = Perceived network quality are the explanatory variables.

The value of y is regression coefficient, when $X=0$. And $\beta_1, \beta_2, \beta_3, \beta_4, \beta_5, \beta_6$ and β_7 is the regression coefficient of ($X_1, X_2, X_3, X_4, X_5, X_6$ and X_7 which indicates the amount of change in Y_i given a unit change in X_i and finally X is the value of independent variable.

4 RESULTS AND DISCUSSIONS

4.1. Reliability Analysis Test

This study used Cronbach alpha to test the reliability of questionnaire. The findings show that Cronbach alpha for all dimensions of service quality are above 0.70 which indicates a high level of internal consistency for all items. Over all Cronbach alpha value for twenty eight items is 0.898.

Table 4.1: Result of reliability analysis for the questionnaire

Dimension of service quality	Number of attribute	Cronbach's alpha
Tangibility	5	0.856
Responsiveness	5	0.820
Assurance	4	0.816
Reliability	4	0.834
Empathy	4	0.748
Network quality	3	0.851
Security	3	0.826
Overall reliability	Cronbach's alpha	0.898

Source; researchers own survey (2018)

As the table 4.1 shows, the alpha value for seven service quality dimensions or for independent variables and

overall reliability for independent variable which is above 0.7 that was the minimum requirement for consistency of items (Hair et al., 1998). This implies that respondents of commercial bank of Ethiopia Adama city answered the whole questions consistently. Besides this, the value of alpha for Tangibility dimension of service quality was (0.856), Assurance (0.816), responsiveness (0.820), Reliability (0.834), Empathy (0.748), Network quality (0.851) and security (0.826).

4.2 Multicollinearity

Multicollinearity measures to which a variable can be explained by the other variables in the analysis. According to (Garson, 2007), the rule of thumb is that tolerance values less than 0.20 and the VIF greater than 10; suggest that researchers should view the results with caution.

In this study, tolerance values between 0.352 and 0.622, and VIF between 2.838 and 1.608. Therefore, tolerance value and VIF are in the acceptable threshold as statistics values shown below, the tolerance and VIF showed that there was no multicollinearity because VIF and tolerance of all variables were less than 10 and greater than 0.10 respectively.

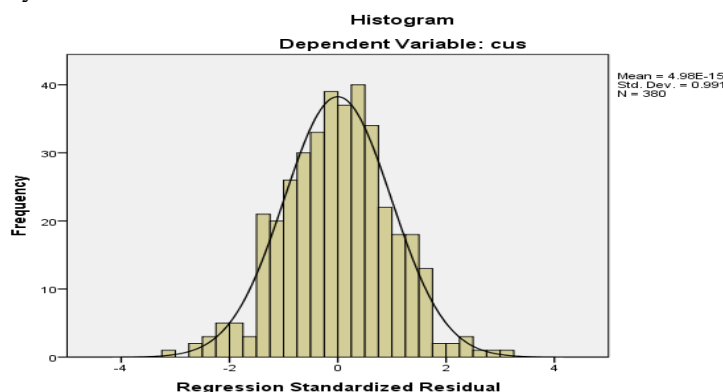
Table 4.2: Multicollinearity statistics

Variable	VIF	Tolerance
Tan	2.664	0.375
Resp	2.649	0.378
Assu	2.075	0.482
Reli	2.838	0.352
Empa	2.439	0.410
Netqua	1.608	0.622
Security	1.720	0.581
Mean VIF	2.285	0.457

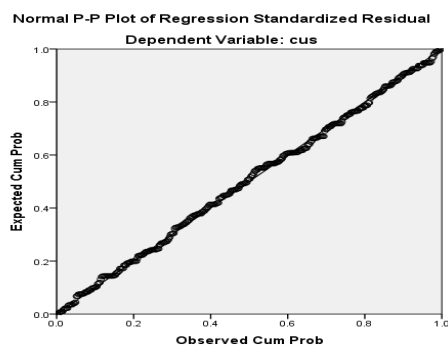
Source; Own survey (2018)

4.3 Normality Test

For Normality Test histogram of residuals and normal probability plot (NPP) were used. Histogram of residuals revealed that the residuals are normally distributed around its mean of zero. The normal probability plots were used to test the normality of data because a straight line gives the impression to fit the data reasonably well. According to Brooks (2008) normality can be a problem when the sample size is small (< 50) and highly skewed data create problems. Accordingly the result of this analysis shows that there is not a normality problems in the data used in this study.



Source; Computed from SPSS result
Figure 4.1 Normality test of Histogram



Source; Computed from SPSS result
 Figure 4.2 Normal probability plot test

4.4. Autocorrelation Test

To test the presence of autocorrelation, the Durbin-Watson test is used. The Durbin Watson test is an indication of the absence of autocorrelation. According to Brooks (2008), DW has two critical values: an upper critical value and a lower critical value. An acceptable range of Durbin Watson test value is clearly between 1.50 and 2.50. Therefore in this study the Durbin Watson test value is 1.717, this shows the absence of auto-correlation problem in the model.

Table 4.3: Autocorrelation Test

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.856 ^a	.733	.728	.56845	1.717

Source; Computed from SPSS

a. Predictors: (Constant), security, netqua, reli, assu, resp, empa, tan

b. Dependent Variable: cus

4.5. Correlation Coefficients

Correlation is a statistical method that determines the degree of relationship between two different variables or correlation is a statistical technique that can show whether and how strongly pairs of variables are related (Shukran, 2003).

Table 4.4: The accepted guidelines for interpreting the correlation coefficient:

Range of coefficient	Descriptive of strength
0.8 to 1	Very strong
0.6 to 0.8	Strong
0.5 to 0.6	Moderate
0.1 to 0.4	Weak
0.00 to 0.2	no correlation

Source: Bhattacharjee, (2012)

Table 4.5: Correlations Results of Service quality Dimensions and Customer Satisfaction

		Tan	Resp	Assu	Reli	Empa	Netqua	Security	Cus
Tan	Pearson Correlation	1							
	Sig. (2-tailed)								
	N	380							
Resp	Pearson Correlation	.715**	1						
	Sig. (2-tailed)	.000							
	N	380	380						
Assu	Pearson Correlation	.592**	.611**	1					
	Sig. (2-tailed)	.000	.000						
	N	380	380	380					
Reli	Pearson Correlation	.702**	.671**	.642**	1				
	Sig. (2-tailed)	.000	.000	.000					
	N	380	380	380	380				
Empa	Pearson Correlation	.624**	.637**	.576**	.702**	1			
	Sig. (2-tailed)	.000	.000	.000	.000				
	N	380	380	380	380	380			
Netqua	Pearson Correlation	.473**	.510**	.419**	.480**	.555**	1		
	Sig. (2-tailed)	.000	.000	.000	.000	.000			
	N	380	380	380	380	380	380		
Security	Pearson Correlation	.546**	.551**	.545**	.490**	.467**	.463**	1	
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000		
	N	380	380	380	380	380	380	380	
Cus	Pearson Correlation	.726**	.660**	.666**	.709**	.695**	.589**	.665**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	
	N	380	380	380	380	380	380	380	380

** . Correlation is significant at the 0.01 level (2-tailed).

Source: SPSS Correlation result output, 2018

As the above table 4.7 Depicts, The final result of the correlation indicated that all service quality dimensions (tangibility, responsiveness, assurance, reliability, empathy, network quality and security) have positive and significant relationship with the customer satisfaction. This positive relationship implies any improvement in these service quality dimensions can increase customer satisfaction. As briefly described on the above table 4.5, the highest and very strong relationship were recorded between tangibility ($r=0.726$, $p<0.01$) and customer satisfaction. This implies that as the bank is well-equipped with up-to-date facilities, physical layout of equipment and furniture are comfortable for customer interacting with staff, as staff dressed well and appears neat, and material and information associated with the service are visually appealing at the customer service counter, and as the working room is comfortable customer satisfaction will also increases.

The next highest score is between reliability ($r=0.709$, $p<0.01$) and customer satisfaction. This implies that when the service provider promises to do something by a certain time, services are delivered as promised, when customers face problems, the service provider staff is sympathetic and reassuring. The service provider staff keeps the transaction records accurately; Employees of the Bank perform service right the first time (error free service) and any improvement on these items positively enhances customer satisfaction. Whereas empathy ($r=0.695$, $p<0.01$), assurance ($r=0.666$, $p<0.01$), security ($r=0.665$, $p<0.01$), responsiveness ($r=0.660$, $p<0.01$), and the least and moderate relationship is between network quality ($r=0.589$, $p<0.01$) and customer satisfaction and all other dimensions have strong correlation with customer satisfaction.

To conclude, Pearson correlation analysis was used to measure the association among the seven dimensions of service quality with customer satisfaction, thus all independent variables of this research had positive strong and significant relationships with customer satisfaction. These independent variables were statistically significant at $p<0.01$, 0.05 , and 0.1 levels. Thus, from this result confirmed that there is a positive and significant relationship between service quality dimension and customer satisfaction. Hence any improvement in one of the dimensions will positively contribute in enhancing the customer satisfaction. Generally this study found that service quality and customer satisfaction have positive and strong relationship. Hence it answers the third research question which asked about the relationship between service quality and customer satisfaction

The above table also shows the inter correlation between the service quality dimensions hence, there is a positive and significant relationship which implies that a change made in one of the service quality dimension will positively motivate the other service quality dimension. The highest inter correlation is between tangibility and responsiveness ($r=0.715$) followed by reliability and empathy, tangibility and reliability ($r=0.702$), responsiveness and reliability ($r=0.671$) and assurance and reliability ($r=0.642$).

Different studies found different results on the correlation of service quality and customer satisfaction. Accordingly a study made by Suresh (2016) showed that, there is a positive and significant relationship between all items of service quality dimensions and customer satisfaction. The highest correlation is between tangibility and customer satisfaction followed by reliability and customer satisfaction, responsiveness and customer satisfaction, assurance and customer satisfaction, empathy and customer satisfaction. The findings of this study or the previous one is more consistent with the results of current study or it supports the current study since customer satisfaction has strong correlation with tangibility and reliability dimensions in both studies. A study by Tariq (2013) found that tangible has a highest significant relationship with satisfaction of customer that is in line or consistent with current finding.

Another study conducted by Anantha (2013) found that there was a significant positive relationship between service quality and customer satisfaction. The strongest correlation was between empathy and customer satisfaction. The weakest correlation was for tangibles and customer satisfaction. The finding of this study is also different from the findings of current study. Another study by Meron (2015) revealed that assurance is highly correlated to satisfaction followed by responsiveness, reliability, and tangibility and empathy. On the other Betelehem (2015) revealed that there is positive and significant relationship between tangibility, reliability, responsiveness, assurance, and empathy and customer satisfaction. The finding also indicates that the highest relationship was found between responsiveness and customer Satisfaction, while the lowest relationship was found between empathy and customer satisfaction. Another study conducted by Berhane (2015) revealed that strong correlation is recorded between security and customer satisfaction.

4.6. Multiple Regressions Analysis

Multiple Regression measures the strength of the influence of the multiple independent variables on a single dependent variable (Seelbach, et al., 2011; Vesey, et al., 2011). Regression measures the strength of a relationship between an independent variable and a dependent variable. The independent variable also called the explanatory variable or predictor variable is the x-value in the equation. The independent variable is the one that you use to predict what the other variable is.

The dependent variable depends on what independent value you pick. It also responds to the explanatory variable and is sometimes called the response variable. The explanatory variable or predictable variables were tangibility, assurance, responsiveness, empathy, reliability, network quality and security. The only dependent variable was customer satisfaction. More specifically, regression analysis helps one understand how the typical value of the dependent variable changes when any one of the independent variables is varied, while the other independent variables are held fixed. In this study regression analysis is used to identify the effect of service quality dimension on customer satisfaction. Here the squared multiple correlation coefficients (R^2) which tells the level of variance in the dependent variable (customer satisfaction) that is explained by the model.

Table 4.6: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.856 ^a	.733	.728	.56845

a. Predictors: (Constant), security, netqua, reli, assu, resp, empa, tan

b. Dependent variable

c. Source: SPSS Regression results output, 2018.

As the above table 4.8 depicts that, the coefficients of determination adjusted R^2 are 0.728. This shows that independent variables of service quality explain 72.8 percent of dependent variable (customer satisfaction). The rest of 27.2 percent is explained by other factors or variables out of the scope of the study.

Table 4.7: The analysis of variance (ANOVA)

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	329.225	7	47.032	145.549	.000 ^b
	Residual	120.207	372	.323		
	Total	449.432	379			

a. Dependent Variable: cus

b. Predictors: (Constant), security, netqua, reli, assu, resp, empa, tan

In the above ANOVA table, the column labeled, sum of squares describes variability in the customer satisfaction value of the regression. The regression sum of the squares is the deference between total sum of the squares and residual sum of the squares which is ($TSS-RSS= 449.432- 120.207 =329.225$). The proposed model was adequate as the $F\text{-static}=145.549$ were significant at 1 percent level ($p<0.01$). This represents that the model was reasonable fit and service quality has a significant impact on customer satisfaction. Furthermore the general objective of the study is achieved.

Table 4.8: Regression results of each service quality dimensions and customer satisfaction

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	-1.934	.172		-11.269	.000
1 Tan	.081	.015	.239	5.456	.000
Resp	-.007	.016	-.020	-.466	.641
Assu	.070	.018	.147	3.805	.000
Reli	.067	.021	.147	3.245	.001
Empa	.090	.021	.179	4.271	.000
Netqua	.078	.019	.141	4.154	.000
Security	.155	.022	.245	6.978	.000

a. Dependent Variable: cus

Source: SPSS Regression Output, 2018

As described above on the table 4.8, all independent variables or service quality dimensions were regressed against the dependent variable (customer satisfaction). The values of the Standardized Beta Coefficients (β) indicate the effects of each independent variable on dependent variable. The values of the Standardized Beta Coefficients in the Beta column of the Table indicate which independent variable (service quality dimensions) makes the strongest contribution to explain the dependent variable (customer satisfaction), when the variance explained by all other independent variables in the model is controlled. The t value and the sig (p) value indicate whether the independent variable is significantly contributing to the prediction of the dependent variable.

The first dimension with the greatest effect on customer satisfaction was security with coefficient beta ($\beta = 0.245$) such as the bank established and provide service at secured environment, the bank has security guards who protects an illegal entry and theft and the bank protect customers privacy and keeps the confidentiality and personal information. This means that the variable security was the significant contributor to customer satisfaction. The data analysis also found that security was strongly correlated to customer satisfaction with a significant Pearson coefficient of 0.665. This also answers the fourth research question which asks about the service quality dimension which has the most influence on customer satisfaction.

The second dimension with the greatest effect on customer satisfaction was tangibility ($\beta= 0.239$) with items bank is well-equipped with up-to-date facilities, physical layout of equipment and furniture are comfortable for customer interacting with staff, staff is well-dressed and appears neat, material and information associated with the service are visually appealing at the customer service counter, the working room is not suffocated or wide enough. This means that the variable tangibility was the significant contributor to customer satisfaction. The data analysis also found that tangibility was strongly correlated to customer satisfaction with a significant Pearson coefficient of 0.726.

The third dimension with the greatest effect on customer satisfaction was empathy ($\beta = 0.179$), such as the service provider staff gives individual attention to customers, the service provider staff knows what customers actually want, the bank and its employees give due consideration for customers property, the service provider operates according to the business hours that are convenient to most of the customers, fourth assurance with a coefficient ($\beta=0.147$) with items personal behavior of the staffs are excellent that the customer can trust, customers feel safe when conducting business with the service provider staff, the customer service staff is polite, staffs have adequate knowledge to serve customer. In this study assurance and reliability have equal effect on customer satisfaction in their standardized beta value but in their unstandardized beta value assurance has more effect than reliability dimensions.

Fifth reliability ($\beta= 0.147$) with attributes when the service provider promises to do something by a certain time, services are delivered as promised, when customers face problems, the service provider staff is sympathetic and reassuring, the service provider staff keeps the transaction records accurately, employees of the Bank perform service right the first time (error free service). This means that the variable reliability was the significant contributor to customer satisfaction. The data analysis also found that reliability was strongly correlated to customer satisfaction with a significant Pearson coefficient of 0.709.

Regarding network quality ($\beta = 0.141$) with items coverage of the network, receiving any E-banking service, ability to get any service at peak business times. Lastly responsiveness with a coefficient ($\beta= -0.020$), employees of the Bank provide punctual service; customers receive prompt service, if any interruptions occur. Service provider staff is always willing to help the customers, service provider staff does not appear to be too busy in responding customer requests, the complaint resolution or fault repair is fast. In this study this variable was insignificant contributor to customer satisfaction. But it is strongly correlated to customer satisfaction with a significant Pearson coefficient of 0.660.

Meanwhile table 4.10 also indicates that tangibility, empathy, assurance, reliability, network quality and security have significant contribution to customer satisfaction or they are the predictor of customer satisfaction because their significant values were less than 0.05, 0.1, 0.01 ($p < 0.05$, $p < 0.1$, $p < 0.01$) except responsiveness which its significant value is more than 0.1 which is insignificant values. Regression analysis shows how much assessments do each independent variable affect customer dependent variable. By using this regression analysis, one may assess the direct relationship between variables as well as show the causal relationship and the nature of relationship between variables (Aiken et al., 1991; Foster et al., 2004).

The model was written as follows:

$$Y_i = \alpha + \beta_1 X_1 + \beta_2 X_2, \dots + \beta_7 X_7 + e$$

Y_i Is the dependent variable (customers satisfaction) as is y intercept, i.e., the value of y when $X=0$. $\beta_1, \beta_2, \beta_3, \beta_4, \beta_5, \beta_6$ and β_7 is the regression coefficient of tangibility, reliability, assurance, responsiveness, empathy, network quality and security, which indicates the amount of change in Y_i given a unit change in X and finally X is the value of dependent variable. In other words, for each 1-unit change in X, Y will change by β units keeping other variables constant.

$$CS = \alpha + \beta_1 X_1 + \beta_2 X_2, \dots + \beta_7 X_7 + e$$

Where,

CS = The dependent variable representing customer satisfaction

$$CS = -1.934 + 0.245(\text{security}) + 0.239(\text{Tan}) + 0.179(\text{Empa}) + 0.147(\text{Assu}) + 0.147(\text{Reli}) + 0.141(\text{Netqua}) - 0.020(\text{Resp}).$$

On the above coefficient table 4.8, we find the beta value which measures of how strongly each independent variable influences the dependent variable. Standardized coefficient is measured in units of standard deviation. Thus a one standard deviation increase in security dimension leads to 0.245 standard deviation increases in customer satisfaction other variables being constant. This implies that security is the highest predictor of customer satisfaction. Therefore the more the bank gives care to security dimensions, the more the customer is satisfied. A one standard deviation increase in tangibles leads to 0.239 standard deviation increases in customer satisfaction other variables being constant. Therefore the more the bank invests on its physical facilities equipment, technology and appearance of its personnel the more it satisfies its customers.

A one standard deviation increase in empathy leads to 0.179 standard deviation increases in customer satisfaction other variables being constant. A one standard deviation increase in assurance strongly increases customer satisfaction by 0.147 other variables being constant. A one standard deviation increase in reliability leads to 0.147 increases in customer satisfaction other things being constant. A one standard deviation increase in network quality leads to 0.141 standard deviation increase in customer satisfaction other variables being constant. Therefore bank should invest to enhance its ability to perform the promised service dependably and accurately so that the satisfaction level of its customers increases.

Unstandardized coefficient represents the amount by which dependent variable (customer satisfaction) changes if we change independent variable (service quality) by one unit keeping other variable constant, thus unit increase in security dimension leads to 0.155(15.5%) increases in customer satisfaction other variables being constant. A unit increase in empathy leads to 0.090(9%) increases in customer satisfaction other variables being constant. A unit increase in tangibles leads to 0.081(8.1%) increases in customer satisfaction other variables being constant. A unit increase in network quality leads to 0.078(7.8%) increases in customer satisfaction other variables being constant. A unit increase in assurance strongly increases customer satisfaction by 0.070(7%) other variables being constant. A unit increase in reliability leads to 0.067(6.7%) increases in customer satisfaction other variables being constant.

At 5 percent level of significance, six variables i.e. security, empathy, tangibility, network quality, assurance and reliability were statistically significance since their p-values is less than the acceptable threshold of 0.05. Also these variables are statistically significance at 1 percent level of significance. However, responsiveness is statistically insignificant since its p value is above the acceptable threshold.

Different studies found the effect of service quality dimensions on customer satisfaction. For instance Shanka (2012) revealed that the most important service quality dimension that affects customer satisfaction is empathy, followed by responsiveness. Conversely, reliability and tangibles dimension have no significant influence on customers' satisfaction. The finding of this study somehow supports the results of current study since empathy dimension of service quality has strong impact on service quality in both studies. Mohammad and Alhamadani (2011) found that responsiveness had insignificant effect on customer satisfaction in commercial banks which supports the current finding since responsiveness dimensions of service quality had insignificant effect on customer satisfaction in both studies.

A study by Bethlehem (2015) showed that except empathy, the four service quality dimensions (tangibility, responsiveness, reliability, and assurance) have positive and significant effect on customer satisfaction. Tangibility has the highest and significant effect on customer satisfaction. From this one can infer that the result of current study is somehow contradicts with previous finding since empathy is has positive and significant effect on

customer satisfaction in current study unlike the previous study.

Suresh (2016) revealed that the five service quality dimensions (tangibility, reliability, responsiveness, assurance and empathy) have positive and significant effect on customer satisfaction. The findings of this study also indicated that reliability is the most important factor to have a positive and significant impact on customer satisfaction, followed by empathy, responsiveness, assurance and tangibility. But in the findings of current study reliability has least significant impact on customer satisfaction.

5 CONCLUSION AND RECOMMENDATIONS

5.1. Conclusions

The finding of the study concludes that there is a positive and significant relationship between the service quality dimensions and customer satisfaction. Tangibility is found to have the highest correlation with customer satisfaction while the lowest relationship was found between network quality and customer satisfaction and the findings from the inter correlation indicates that the highest relationship is found between tangibility and responsiveness. Based on this finding it is concluded that service quality had a relationship with customer satisfaction that is the third objectives of the study.

It is also concluded that except responsiveness all the service quality dimensions have a positive and significant effect on customer satisfaction and security is the dominant service quality dimension which affects customer satisfaction. The fourth objective of the study was to identify the service quality dimension that has strong influence on customer satisfaction thus security has a strong influence on customer satisfaction. According to the finding of this research, it is possible to conclude that the service quality has impact on customer satisfaction especially by the dimension of service quality, security, empathy, tangibility and network quality. From the adjusted R square value it is depicted that 72.8% of variation in customer satisfaction is explained by the service quality dimensions. The findings also agree with those of previous studies done by other researchers.

It is indeed very interesting to understand customer service from the perceptions of the customer and not from the assumptions of the service provider. The perceptions of the customer are representative of what the customer values in service quality. These perceptions play a key role in determining the level of satisfaction the customer derives from the service they are offered by the service provider. Companies should therefore strive to offer services that meet the specific needs of the customer. It is therefore very prudent to determine what these needs are in order to come up with value propositions geared towards satisfying these needs.

According by the literature review and the finding in this study is possible to state that the bank have to improve the services offered to customers with the purpose to ensure the customer satisfaction and also build the competitive advantage against the competitors based on differentiation. The important role of the above quality dimensions implies suggestions for the bank to strongly focus on improving these quality dimensions to better gain customer satisfaction.

5.2. Recommendation

Based on the findings and conclusions the following constructive recommendations were given to the top service quality management, the staff of the bank and other stakeholders.

- With regard to assurance dimension of the service quality, the first highest total average mean value was scored by assurance. It means customers were satisfied with this dimensions. Again this doesn't mean that all customers were satisfied, meaning that most customers were satisfied with assurance dimension of the service quality. Therefore, the bank should have to work hard to bring additional improvements over the assurance service quality dimension and to create highly satisfied customers. To bring better improvements over assurance dimension it is advisable that service providers should be polite, knowledgeable and their behavior should trustful.
- As far as the tangibility dimension of the service quality is concerned, the average mean value of tangibility was the second high scorer next to assurance. This implies that most of the customers were satisfied with service provider's dressing, physical equipment and facilities. But customers were neutral and not satisfied with size of the working room and existence of materials and information associated with the service. In this study tangibility is the dominant service quality dimension which has a highest positive correlation with customer satisfaction and the second dimension which affects customer satisfaction. Therefore, the bank should have to work better toward the creation of the attractive physical environment and create service interactions or encounters or person to person interactions and the bank must have to employ modern technologies and all indicators of this dimension.
- With regard to security dimension of the service quality, security dimension was considered as one of the most important factors influencing customer satisfaction. However, the customers of the Bank were found less satisfied in terms of the security dimensions. Its average mean value was third following assurance and tangibility. Similarly, most of the customers were satisfied with the security of physical environment of the bank. However most of the customers were not satisfied on items such as care and protection of

personal information. Therefore, the bank should have to work in bringing these customers towards satisfaction.

- As far as network quality dimension of service quality is concerned, the average mean value was the least. This implies that, most of the customers were not satisfied with coverage of the network in service providing rooms, getting any E-banking service and information. Therefore, the bank, government and other stakeholders should have to work hard towards improvements over the network quality dimension and to create highly satisfied customers. The bank should diversify and update network system and server options so that network is highly available and gives quality services. It is also better if banks have their own independent network system and server that is not monopolized by government.
- The satisfaction level result showed that more than 30 percent of the respondents were dissatisfied with the service provided by bank. Therefore the bank should exert its maximum effort in delivering quality service to change this result since customers are key drivers of its performance.
- As the service quality dimensions represent 72.8 percent of the variation in customer satisfaction the bank should work on all the service quality dimensions to improve and maintain its customer satisfaction.
- The bank should exert maximum effort in availability and quality of E- banking services to speed up and reduce the time of service delivery process since competitor banks were providing these services in a good manner than CBE.

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