











Investigating the Relationship between Perceived Service Quality and Customer Satisfaction

Shaban Meayar Master of business administration, Islamic Azad University, Babol Branch

Abstract:

Service quality and customer satisfaction are very important issues in marketing and service management. Many studies have been conducted on these two concepts, their measurement, and the relationship between them. Although most scholars have emphasized the importance of these two issues and their interrelationship, there is no consensus among the studies on which of these two concepts precedes the other. There are three perspectives in this regard; some believe it is satisfaction that leads to service quality; the second perspective in this regard belongs to researchers who believe that service quality leads to satisfaction, and the third perspective believes in an contingency approach, that is, neither of these two concepts precedes the other, and the causal relationship between these two concepts is determined by factors such as the physical environment, the service delivery context, and so on. In the present study, studies on the causal relationship between satisfaction and service quality is determined with regard to factors such as the physical environment and the service presentation backgrounds. The results of this research show that although there is no theoretical agreement among the researches on the causal relationship between these two concepts, most of the previously conducted studies in this area support the view that service quality precedes customer satisfaction. In fact, most studies have shown that it is service quality that leads to satisfaction.

Keywords: service quality, customer satisfaction, perceived service quality, behavioral intentions





سرارمای دیفیان (خیریای) مدانتی دسراندای







1. Introduction

Most theorists and researchers agree on the importance of the two concepts of customer satisfaction and service quality, and they consider them fundamental concepts in service management. Research shows that customer satisfaction affects customer retention and therefore affects the profitability and success of the company in the area of competition. Customer satisfaction is a key to maintaining customer loyalty and superior financial performance of the company. On the other hand, service quality helps organizations achieve competitive advantage in today's competitive world. Service quality is defined as a universal attitude or judgment about the superiority and preference of a service that results from a comparison between customers' expectations and their perception of the actual performance of the services.

Most theorists view satisfaction and quality as two distinct concepts. They have argued that, while service quality is a general attitude toward the organization, customer satisfaction is related to a particular customer-to-organization exchange, a short-term criterion focused on the personal and affective reaction to services [1 and 2]. For example, a customer may be satisfied with a particular transaction with the organization, while his general attitude toward the organization may be negative. Brady Cronin argues that the discussions of these two concepts can be divided into three main areas: first, there is no agreement on the causal relationship between service quality, satisfaction and behavioral intentions. Secondly, due to the use of gap-based models to measure service quality there is no definitive solution to the implementation of this concept. Finally, due to the difficulties in using different criteria, there are unresolved issues regarding the implementation of customer satisfaction.

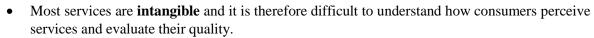
Although most of the previous studies have shown the importance of these two concepts properly and have proven that these two concepts are different and distinct concepts, there is no agreement among the researches on the causal relationship between these two concepts. By the same token, there is still some doubt that managers should focus on improving service quality and its various components as a tool for creating desirable behavioral intentions in customers, or it is better that they emphasize the importance of customer satisfaction. It seems that the main reason for this doubt and disagreement among various studies is that many studies have examined the effect of only one of these two concepts on purchase intentions [4], which has caused ambiguity as to precedence of each of these two concepts on the other and has led to the higher or lower estimation of the importance of each of these two concepts in influencing the purchase intentions.

This paper has provided a general overview of the various studies that have been conducted on the causal relationship between customer satisfaction and service quality. Considering the ambiguities in this area, this paper seeks to provide a general insight into the relationship between service quality and customer satisfaction. This paper has first discussed the issues of service quality and customer satisfaction separately on the one hand, and then has mentioned various previously conducted on the relationship between these two concepts and, finally has presented the results of the research.

2. Service quality

The quality of physical products and goods has a long history, while service quality has no long history. Services have attributes that make them different from goods. These attributes include:





- Services are **heterogeneous**, meaning that service performance varies from a provider to another provider, from one customer to another and from time to time.
- The production and consumption of services are **simultaneous**.

These characteristics have caused the discussion of the definition and measurement of service quality to be completely different from the quality of goods. Quality of services is defined as "tailored to customer needs", and there are various ways to measure the quality of goods. However, there is no clear definition for the quality of services and researchers have defined quality of services from a variety of perspectives. But the most complete definition of service quality has been presented by Parasuraman et al. [5, 6] as follows: "service quality is a form of attitude associated with but not equivalent to satisfaction, which is obtained from a comparison between customers' expectations of services and service performance".

Studies related to service quality date back to the mid-1980s, when Grönroos presented the Technical-Functional Quality model (Figure 1). He identified three main components for services:

- 1. **Technical quality**: Technical quality is what the customer actually receives as a result of his interaction with the service organization.
- 2. Functional quality: Functional quality is how the person obtains technical consequences.
- 3. **Image**: Image is very important for service and one can expect that image is primarily obtained as a result of technical and functional quality.

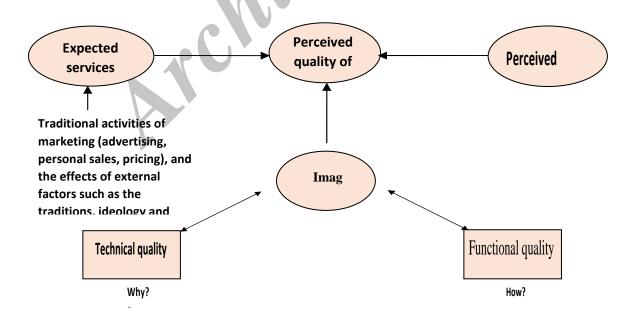


Figure 1: Technical-Functional Service Quality Model [7]













Parasuraman et al. [5] considered service quality to be a function of the difference between customer expectations and perceptions. They provided a model based on gap analysis. Their model identified five gaps in service delivery. These five gaps (Fig. 2) are:

- Gap 1: The difference between customer's expectations and management's perceptions of these .expectations; in fact, the manager is not aware of the expectations of customers
- Gap 2: The difference between a manager's perception of customer expectations and quality service .characteristics; that is, having wrong quality standards
- Gap 3: The difference between the quality characteristics of the services and the services provided, which is called the service performance gap.
- Gap 4: The difference between the provided services and information provided to the customer about the services
- Gap 5: The difference between customer expectations and customer perception of service performance. This gap is dependent on the extent and direction of the other gaps, and is indeed the most important gap of the five gaps.

Parasuraman et al. conducted a study in 1985, in which they identified the following ten dimensions for service quality: credibility, security, accessibility, communication, understanding the consumer, tangibles, reliability, responsiveness, competence, and courtesy. They later collapsed these ten dimensions in a study in 1988 to the following five dimensions:

- Tangibles: Physical facilities, equipment and personnel appearance
- 2. Reliability: The ability to perform services accurately and reliably.
- 3. Responsiveness: The desire to help the customers and provide quick services.
- 4. Assurance: The staff's knowledge and courtesy and their ability to inspire trust and confidence.
- 5. Empathy: Providing personal attention to each customer.

In the SERQUAL Model, service quality is obtained from the difference between customer expectations and perception of service performance.

Teas [8] stated that the SERQUAL Model has conceptual, theoretical and measurement problems. He presented the evaluated performance model considering the problems raised for the SERQUAL Model. Instead of measuring the gap between customers' expectations and perceptions, this model measures the gap between perceived performance and the ideal value of a feature.

Conin and Taylor [9] carried out a study based on the SERQUAL Model, concluding that service quality is not obtained from the difference between customer expectations and customer satisfaction, and performance is the only criterion for measuring service quality. They showed that service quality is a form of customer's attitude. Their model, known as SERVPERF, measures service quality based only on customer perceptions and does not consider expectations.

Other models were presented in later years for describing and measuring service quality. Most of these models describe service quality in a particular area such as banking services, Internet services, and so on. One of these models is the Attribute and Overall Effect Model provided by Dabholkar [10]. This model discusses service quality in the technology-based self-service sector. This model addresses what customers expect of such a sector, and the Overall Effect Model is based on the customer's perception





مطالعات حقوقی واختماعی مطالعات حقوقی واختماعی







of the use of technology. In these models, the quality of the expected service affects the intention to use the technology-based self-service services.

Finally, Brady and Cronin [3] argued that customers perceive service quality based on the performance evaluation of multiple levels and ultimately combine these expectations to achieve a general perception of service quality. They developed a three-factor model based on which service quality was defined on the basis of three main dimensions: interaction quality, physical environment quality and outcome quality. Each of these dimensions includes three sub-dimensions: attitude, behavior and experience (interaction quality); environmental conditions, design and social factors (physical environment quality); waiting time, tangibility and value (outcome quality).

As we have seen, there are several models for defining and measuring service quality, but in terms of services, the SERQUAL Model still has the best definition for service quality and is the best model for measuring service quality. With this in mind, service quality models can be divided into two categories:

- 1. Models based on the gap model: models that use the gap model as a basis for their work for describing and measuring service quality.
- 2. Other models: Models that are different from the gap model and use a method other than the difference between customer expectations and perceptions to measure and describe service quality.

Customer satisfaction

Customer satisfaction is one of the important issues for today's organizations. Today, the failure or success of organizations is determined on the basis of its customers' satisfaction with the company's products or services. Customer satisfaction increases customer loyalty and loyal customers spend more money on purchasing products or services of the organization, encourage others to buy from the organization, and are willing to pay more money for the purchase of products of the organization. Satisfied customers are less sensitive to price, buy additional products and are less affected by competitors and are more loyal [11].

Customer satisfaction is the basis of comprehensive quality management programs. A comprehensive quality management is a management approach based on the participation of all employees and aimed at achieving long-term success through customer satisfaction.

Satisfaction has been defined in marketing articles in several ways [12]:

- Satisfaction of customer needs and demands
- Satisfaction as pleasure
- Customer assessment of the quality of goods and services
- The general attitude of the customer towards the service provider

However, the most common definition for customer satisfaction is as follows: "satisfaction is an affective response to the difference between what the customer expects and what s/he receives" [11, 13]. Kotler also provided a similar definition for satisfaction: "satisfaction is a person's feeling of pleasure or despair obtained from a comparison of the perceived performance of a product (or



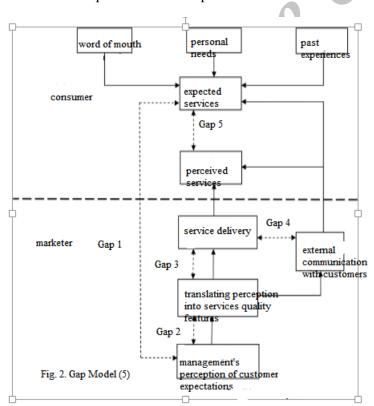






outcome) with its expectations" [14]. Since perception of satisfaction is obvious affected by the former expectations, it is clear that customer dissatisfaction is obtained as a result of the difference between his expectations of the services provided and his perception of the actual performance of the services. Satisfaction includes consumers' satisfaction or dissatisfaction with exposure to the service provider, and their overall satisfaction includes their general satisfaction or dissatisfaction with all his exposures and experiences with the organization [15].

Studies on customer satisfaction have been developed based on two different types of evaluations [16]. The initial approach to customer satisfaction defines satisfaction on the basis of a specific transaction or customers' experience for a particular product or service provider. This traditional approach usually regards satisfaction as a post-purchase evaluative judgment. Most of the studies based on a specific transaction focuses on the relationship between customer satisfaction and service quality and the role of emotions in satisfaction evaluation. However, the second approach to customer satisfaction is a psychological approach, which is called cumulative satisfaction approach. This approach defines satisfaction as the overall experience of a customer about a product or service provider. Cumulative satisfaction considers satisfaction a result of a learning process in which the customer obtains his satisfaction in all his transactions with the organization. The advantage of a cumulative approach to a specific transaction-based approach is that the former approach has a higher ability to predict behavioral consequences such as repurchase and so on.













In general, customer satisfaction can be attributed to a person's cognitive and affective evaluation, in such a way that one compares his expectations with the perceived performance of a product or service. If the perceived performance is less than expected, the customer will be dissatisfied, but if the perceived performance exceeds customer expectations, the customer will be satisfied. If the perceived performance is equal to the customer's expectations, the customer will be in a neutral and indifferent state.

4. Service quality and customer satisfaction

Many researchers have tried to describe and model the relationship between customer satisfaction and service quality. The topics discussed in most of these studies are whether these two concepts are different and distinct concepts, and which of these two concepts precedes the other. In other words, does customer satisfaction result in service quality or vice versa? Most of the studies carried out in this area have shown that these two concepts are distinct and different concepts [1, 9, 17, and 18]. The usual explanation for the difference between customer satisfaction and service quality is that service quality is a kind of attitude and a general long-term evaluation, while satisfaction is related to a specific transaction [9, 19]. In service quality measurement, what a customer should expect is considered, while in satisfaction measurement, what the consumer expects is considered. Oliver [18] described the differences between service quality and satisfaction as follows:

- 1. Dimensions that make up quality judgments are limited to the provision of services, but in the case of satisfaction, customer judgments may be the outcome of a wide range of factors not limited to the provision of services.
- 2. Judgment of service quality is based on ideals and superiority in relation to service delivery, while judgments of satisfaction are based on predictions / norms.
- 3. Service quality perception does not depend on the experience of the service delivery or service provider environment, while the perception of satisfaction depends on past experiences.
- 4. It is believed that service quality is determined primarily by external references (price, reputation), while satisfaction is more likely to result from conceptual references (equality, regret).

However, there are contradictory results regarding whether satisfaction leads to service quality, or vice versa. Parasuraman et al. [1, 5] argued that high levels of perceived service quality increase customer satisfaction. In their view, if the customer's expectations increase his perception of the services provided, he will be dissatisfied, but if the customer's perception exceeds his expectations, this will lead to his satisfaction. Therefore, according to them, it is service quality that leads to customer satisfaction rather than vice versa.

But there is another perspective in this regard saying that customer satisfaction leads to service quality. The basis of this theory is the definition of service quality as the "general superiority or preference of a nature" [4]. The definition of service quality with collective terms refers to a universal concept, which should be directly related to behavioral intentions based on its more general attitude base [20]. Breitner conducted a study on 145 tourists at an international airport, showing empirically that customer





ىمىرىمايەر دونونى قاردىمايەن مەتىرىق دىساندارى







satisfaction would lead to service quality. Bolton and Drew [2] assume that service quality is equivalent to an attitude, using this assumption as the basis for customer satisfaction preference over service quality. They asserted that the perceived service quality is a function of a customer's remained perception of the quality of the services provided in the previous period, and his level of satisfaction or dissatisfaction with service performance. This indicates that satisfaction is a different concept that mediates between the perception of the period prior to the service quality and the current perception of service quality. Bolton and Drew showed that the process of disapproval (where perceived quality is not consistent with the expectations and there is no re-purchase), expectations and performance have a significant effect on the consumer's current perception of service quality. They acknowledged that service quality is a function of the satisfaction or dissatisfaction and inconsistency of the services with the customers' expectations.

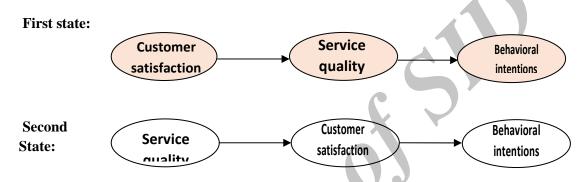


Figure 3: Research models on the causal relationship between service quality and customer satisfaction Cronin and Taylor reviewed various theories about the relationship between service quality and customer satisfaction and conducted an empirical study to examine this relationship and describe service quality. Their research has shown that service quality has a significant effect on customer satisfaction and customer satisfaction has a significant effect on purchase intentions, but service quality has a small effect on purchase intentions. According to them, customer satisfaction programs in the organization should focus only on service quality.

Spreng and McCoy [21] also showed that it is service quality that leads to customer satisfaction (Fig. 4). They examined the relationship between the perceived service quality and satisfaction, and presented a model entitled perceived service quality and satisfaction. This model shows the effect of expectations, perceived functional demands, consistency of demands, and inconsistency of expectations on the overall quality of services and customer satisfaction.













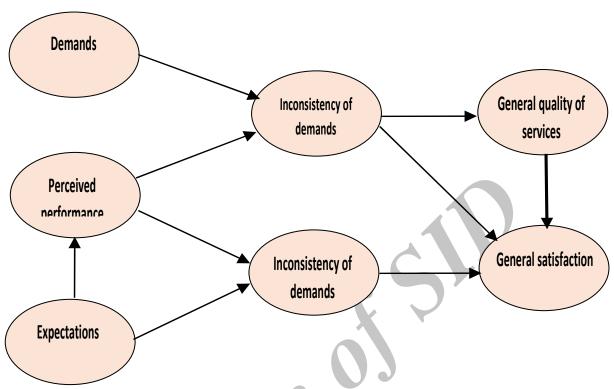


Fig. 4: Service quality and satisfaction model [21]

Oh [22] also showed that service quality leads to customer satisfaction. He showed that customer value plays an important role in the post-purchase decision-making process. Customer value is a factor preceding customer satisfaction and repurchase intention (Figure 5). Caruana et al. carried out an empirical research on auditing services, in which they explored the relationship between customer satisfaction and service quality and value to create a model for the relationship between these concepts. The results of their research showed that value plays a significant role in the relationship between these two concepts although it has been ignored by most researchers. They showed that the effect of service quality on satisfaction is not direct, and value creates a mediating role in the relationship between these two concepts. According to them, researchers should regard value as a key element in this regard.

Dabholkar et al. [24] investigated the relationship between the two concepts of customer satisfaction and service quality. They showed that service quality precedes customer satisfaction. They examined the antecedents, consequences and mediators for providing a better understanding of service quality and its relationship with customer satisfaction. They developed a model based on which service quality consists of four attributes (reliability, personal attention, convenience, and attributes). According to this model, service quality leads to customer satisfaction and customer satisfaction results in behavioral intentions (Fig. 6).

مدیریت دسانداری الحکمی مین اونی و جس در الحکمی ا

Lasser et al. [17] used the SERQUAL Model and the Technical-Functional Quality model to investigate the relationship between service quality and customer satisfaction. They indeed tried to examine the impact of different dimensions of these two approaches on customer satisfaction. Their findings showed that service quality affects customer satisfaction, and customer satisfaction should be viewed as a multidimensional concept. Moreover, this study showed that only the empathy dimension in the SERQUAL model affects customer satisfaction as does the Technical-Functional Quality model. In fact, the Technical-Functional Quality model is capable of predicting customer satisfaction, while most dimensions of the SERQUAL Model cannot do so.

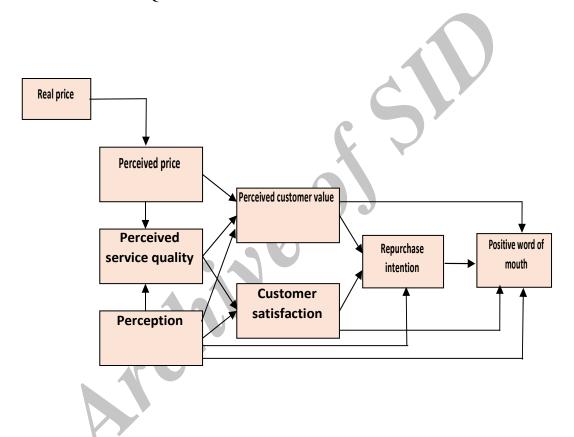


Figure 5: Service Quality Model, customer value and customer satisfaction [22]



Model of factors that make up service

quality

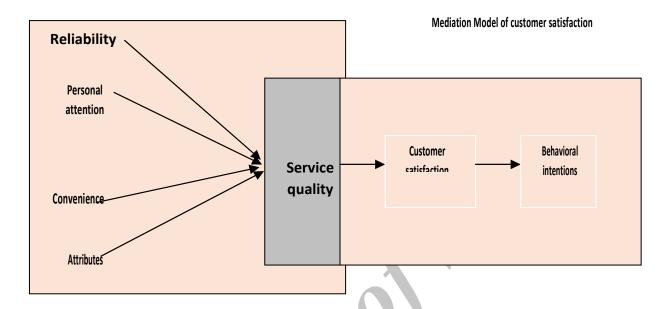


Figure 6: Mediation Model and antecedent factors [26]

Brady and Robertson [4] conducted a cross-cultural study to investigate the relationship between service quality and customer satisfaction. In their opinion, due to the ambiguity of these two concepts in previous studies, they sought to resolve the ambiguities about the relationship between the two concepts. They also aimed to determine whether the effects of the two concepts of satisfaction and service quality on behavioral consequences such as loyalty and word of mouth in different service environments are similar or different. They carried out their study in both American and Ecuadorian communities. The results of their research showed that in both Ecuadorian and American communities, it is service quality that precedes and leads to customer satisfaction. They asserted that service quality precedes customer satisfaction in all societies. Moreover, their research showed that service quality predicts the change in behavioral outcomes better than does customer satisfaction.

Brady, Cronin, and Brand repeated and expanded the study that Cronin and Taylor had performed in 1992. Their purpose of performing this study was to investigate and prove the capacity of the SERVPERF model and its superiority to the SERQUAL Model, and also to investigate the relationship between customer satisfaction and service quality. The results of this study strongly confirmed the results of the previous study of Cronin and Taylor saying that service quality leads to customer satisfaction. They also claimed that the SERVPERF model is a better criterion for measuring service quality than the SERQUAL Model. In their opinion, although customer satisfaction and service quality have a significant impact on the process of consumers' decision making for purchase, they do not explain all the changes in consumer purchase intentions.

ार्टाकुर कार्टी विश्व कार्टी जिल्लाकार्टी अस्ताम्बर्ध











Yavass et al. [25] investigated the nature of the relationship between service quality, the underlying attributes of service delivery, and customer satisfaction and behavioral consequences such as complaints, word of mouth, etc. in the private banking sector of Germany. The results of their research showed that service quality is the source and origin of customer satisfaction and is associated with behavioral consequences such as word of mouth, complaints, etc. Hewitting [26] also explored the relationship between service quality and customer satisfaction in the Malaysian banking sector. In this research, he used customer satisfaction as an independent variable and service quality as an independent variable. The results of this research showed that it is service quality that leads to satisfaction. Contrary to the previous studies which assumed the relationship between satisfaction and service quality as a linear relationship, this study showed that this relationship is nonlinear and curvilinear. He argued that future research on the relationship between these two concepts should take this point into consideration.

As we have seen, there are two perspectives about the relationship between service quality and customer satisfaction; the first is that service quality leads to customer satisfaction [1.9, 17, 19, 18, and 3], and the second is that customer satisfaction leads to service quality [2, 20].

But there is also a third approach that argues that satisfaction does not lead to service quality, nor does service quality lead to customer satisfaction; rather this relationship depends on the context in which the services are provided [27]. According to this perspective, the relationship between these two concepts and precedence of either one would be different depending on the factors that shape the nature of the service experience and the customer's rational tendency. Perhaps this view can be called the contingency approach for the relationship between customer satisfaction and service quality. For example, Dabholkar [27] attempted to explore the effect of the type of customer on the causal relationship between these two concepts, concluding that it is the cognitive or affective background of the customers that determines the relationship between service quality and customer satisfaction. According to this theory, cognitive-oriented customers consider quality to precede customer satisfaction, and customers who are emotional and affective consider customer satisfaction to precede service quality. He also argued that the internal characteristics of people determine the relationship between these two concepts.

In general, as mentioned earlier, there is no consensus on the relationship between customer satisfaction and service quality, but it can be argued that the common belief among the theorists in this field is that service quality precedes and leads to customer satisfaction.

5. Conclusion

The results of various studies show the obvious importance of service quality and customer satisfaction. Both of these concepts can have a significant effect on the performance of a company. As mentioned earlier, many studies have been conducted on the causal relationship between these two concepts, but these studies have not reached a theoretical agreement on this issue. Some researchers believe that it is satisfaction that leads to service quality, while some others believe that it is service quality that leads to satisfaction. Although there is no theoretical agreement among the previously conducted studies on the causal relationship between these two concepts, most of the previous studies and almost all of the studies conducted in recent years emphasize that it is service quality that results in













customer satisfaction. Considering these results, the managers of service organizations should be ensured about their customers' satisfaction, and providing high-quality services is an important and suitable option for their endeavors to improve satisfaction. To achieve customer satisfaction, managers should pay more attention to the quality of services. In addition to providing high-quality services, managers should also consider other issues related to services. The value of services, the physical environment of service delivery and other uncontrollable factors such as the existing competitors in the service sector may affect customer satisfaction. Therefore, managers must consider all the possible determinants of their current and potential customers' satisfaction and try to understand the impact of these factors on their future purchase plans.

In this respect, some researchers believe in a situational and contingency approach. They believe that the relationship between satisfaction and service quality depends on service delivery, the type of client (cognitive versus affective) and other factors, and the relationship between these two concepts changes depending on the condition of the causal relationship between them. According to this approach, managers should evaluate the type of customers and their characteristics in order to determine whether their efforts should focus on maximizing the quality of services or on increasing customer satisfaction. For customers or groups of customers who are more affective, i.e. customers who consider satisfaction to precede quality- sales and marketing strategies should be adopted considering this point. In fact, such customers experience services as an affective level, and then evaluate the quality of services based on this feeling, but non-affective customers believe that service quality precedes satisfaction. These customers first evaluate the quality of services and then judge whether they are satisfied with the quality of the services or not. This suggests that service organizations must first understand their customers well. For example, in the case of affective customers, the manager should prefer customer satisfaction management to all their activities. This strategy requires further attention to the affective dimension of service delivery. However, if customers are cognitive, organizations should focus their strategy on service quality and use quality services as a tool to improve customer satisfaction.

This research, which has reviewed various researches about the relationship between service quality and customer satisfaction, has achieved significant results in this regard. However, empirical studies in this area seem to be necessary, especially regarding various services, in order to achieve valid and reliable outcomes.

رردترس می رفتی در در ای در در برزرساس



معالها**ت ح**قوقی و (خیماعی معالها**ت ح**قوقی و (خیماعی





References:

- 1. Kotler, Philip; Armstrong, Gary. Principles of Marketing. Translated by: Ali Parsaeian. Tehran. Aylar Publication, 2005
- 2. Parasuraman, A., Zeithaml, V.A. and Berry, L.L. **SERVQUAL: a multiple-item scale for measuring consumer perceptions of service quality.** Journal of Retailing, 64. 1988. 12-40. 2. Bolton RN, Drew JH. **A multistage model of customers' assessments of service quality and value.** Journal of Consum Res,17,4. 1991. 875-884.
- 3. Brady, M.K., Cronin, J.J., Brand, R.R. **Performance-only measurment of service quality: a replication and extention.** Journal of business research, 55. 2002. 17-31.
- 4. .Brady. M.K., Robertson. C.J. Searching for a consensus on the antecedent role of service quality and satisfaction: an exploratory cross-national study. Journal of Business Research, 51, 2001. 53-60.
- 5. Parasuraman, A., Zeithaml, V.A. and Berry, L.L. A conceptual model of service quality and its implications for future research. Journal of Marketing, 49. 1985. 41-50.
- 6. Sheth,N., Deshmukh,S.G., Verat.P.M. **Service quality models: a review.** International Journal of Quality & Reliability Management. 22, 9. 2004. 913-949.
- 7. Grönroos, C. A service quality model and its marketing implications. European Journal of Marketing, 18, 4. 1984. 36-44.
- 8. Teas, R.K. Consumer expectations and the measurement of perceived servic Quality. Journal of Professional Services arketing, 8, 2, 1993, 33-54.
- 9. Cronin JJ Jr, Taylor SA. **Measuring service quality: a reexamination and extension.** Journal of Marketing, 56,3. 1992. 55 68.
- 10. Dabholkar, P.A. Consumer evaluations of new technology-based self-service operations: an investigation of alternative models. International Journal of Research in Marketing, 13, 1, 1996, 29-51.
- 11. Zineldin, M. **TRM**: **Total Relationship Management.**studentliterature.lund: 2000. 12. 12. Fecikova, I.. **A index method for measurement of customer satisfaction**. TQM magazine, 16, 1. 2004. 57-66.
- 13. Fronell, C., Johnson, M.D., Anderson, E.W., Cha, J., Bryan B.E. The American customer satisfaction index: nature, purpose, and findings. Journal of marketing, 60. 1996.7-18.

ीर कुट के स्टिस्ट क्योंगा चित्र क्यांगा कि स्टिस्ट क्यांगा क्यांगा क्यांगा क्यांगा क्यांगा क्यांगा क्यांगा क्या



معالما**ت ح**یونی و اختماعی مدیری**ی** دسانداری





- 14. Hernon,P., Niteck,D.A., Altman,E. Service quality and satisfaction: An assessment and future directions. Journal of academic librarianship, 25,1. 1999. 9-17.
- 15. Jahnson, M.D. Gustafsson, A. Andreassen, T.W. Lervik, L. Cha, Jaesung. **The evolution and future of national customer satisfaction index model.** Journal of economic psychology, 22. 2001. 217-254.
- 16. Lasser, W.M., Manolis, C. and Winsor, R.D. Service quality perspectives and satisfaction in private banking. Journal of Services Marketing, 14, 3. 2000. 244-271. 18. 17. Oliver, R. A conceptual model of service quality and service satisfaction. Advances in Services Marketing and Management, 2. 1993. 65-85.
- 18. Gotleieb, J., Grenwalt, D., Browns, S.W. Consumer satisfaction and perceived quality: complementary or divergent constructs. Journal of applied psychology. 79,6. 1994.875-885. 19. Bitner MJ. Evaluating service encounters: the effects of physical surroundings and employee responses. Journal of Marketing, 54,2. 1990. 69 81.
- 20. Spreng RA, Mackoy RD. An empirical examination of a model of perceived service quality and satisfaction. Journal of Retailing, 172(2). 1996. 201-214.
- 21. Oh, H. Service quality, customer satisfaction and customer value: a holistic perspective. International Journal of Hospitality Management, 18. . 1999. 67-82.
- 22. Caruana, A., Money, A.H., Berthon, P.R. Service quality and satisfaction: the moderating role of value. European Journal of Marketing, 34, 11/12. 2000. 1338-1352. 24. 23. Dabholkar, P.A., Shepherd, C.D. and Thorpe, D.I. A comprehensive framework for service quality: an investigation of critical conceptual and measurement issues through a longitudinal study. Journal of Retailing, 76, 2. 2000. 131-9.
- 24. Yavas, V., Benkenstein, M., Stuhldrier, U. Relationship between service quality and behavioral outcomes. International journal of bank marketing, 22, 2, 2004, 144-157
- 25. Ting, H.D. Service quality and satisfaction perceptions: curvilinear and interaction effect. The International Journal of Bank Marketing, 22, 6. 2004. 407-420.
- 26. Dabholkar, P.A contingency framework for predicting causality between customer satisfaction . Advances in consumer research. 22, 1995. 101-108.