

Behavioural Responses to Service Quality in Banks

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Abstract

The improvement in the perceptions of service quality and customer satisfaction has been an important strategic proposition for banks attempting to succeed and survive in the highly competitive banking environment in India. As a result, service marketing literature has witnessed an increasing number of research studies on service quality. However, bank managers perusing the extant literature find conflicting results as to which variable is directly related to the bottom line of the banks. This gap in the literature calls for a new wave of research on the subject. It is in this context the present study examines the effects of service quality on behavioural responses in banks in India. The study is designed as exploratory one based on primary data. The results of the study reveal that: (1) perceptions of high service quality are positively related to positive word-of-mouth communications; and (2) perceptions of high service quality are negatively related to switching propensity. This research has practical implications. When the customers of bank perceive high levels service quality they show positive behavioural responses. Positive behavioural responses lower customer defections. Lowering customer defections would increase bank's profit and market share.

Keywords: Behavioural Responses; Service Quality; Switching Propensity; Word-Of- Mouth Communications.

Introduction

Commercial banks are currently facing their greatest challenge since the explosion in financial services sector which began after financial sector reforms in 1990s. The liberalization, privatization and globalization of the Indian economy are affecting both the public sector banks and private sector banks and the entire banking sector itself. With the increasing competition in the banking sector, service quality has become a pivotal concern of commercial banks in India. High service quality can enhance reputation, increase customer retention, attract new customers through word-of-mouth, generate repeat sales, create competitive product difference, and improve financial performance and profitability of the firms (James, 1998; Zeithaml, Berry and Parasuraman, 1996;

Julian and Ramaseshan, 1994)

When customers are faced with a variety of alternative banking products, many of which are superior in quality, more convenient, and can compete on cost, banks need to re-examine the range and quality of services they provide and develop systems and processes for better service delivery in consultation and cooperation with their customer groups. They need to ensure that their services both meet customer needs and customer expectations to the highest degree. That is, they need to compete both in terms of service quality and customer satisfaction.

Customers who are not satisfied with the service provided by a company will go elsewhere to fulfill their needs (Rice, 1990). Customer defection is costly to companies because new customers must replace lost customers, and replacement comes at a high cost. Getting new customers is expensive; it involves advertising, promotion, and sales costs as well as start-up expenses (Zeithaml, Bitner, Gremler and Pandit, 2011).

It is evident from the service marketing literature that only few studies have investigated the direct link between service quality and behavioural responses of customers of commercial banks India.

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Moreover, Zeithaml, Berry and Parasuraman (1996) indicated that the intermediate link between service quality and profits has not been well understood. It is in this context the present study endeavours to investigate the exact nature of relationship between service quality and actual behavioural responses.

The rest of the paper is organised as follows. Section 2 explains the research purpose and objectives. Section 3 provides conceptual framework for the study along with conceptual model and research hypotheses. Section 4 describes research design and methodology. Section 5 elucidates measurement, measures and reliability of the constructs. While the Section 6 shows the analysis and results of the study, the Section 7 leads discussion. Section 8 discusses the managerial implications of the study. Section 9 draws conclusions and Section 10 explains the limitations of the study with directions for future research.

Research Purpose and Objectives

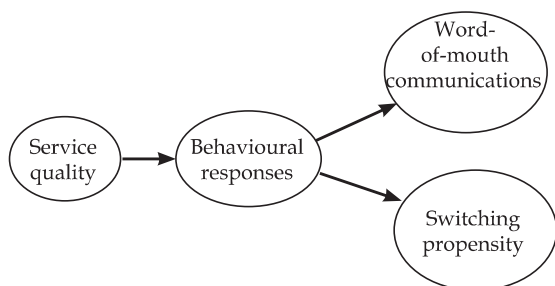
The purpose of this study is to investigate the effects of service quality on behavioural responses of customers in commercial banks in India. Specific objectives of the study are:

1. To measure service quality and behavioural responses.
2. To examine the effect of service quality on word-of-mouth communications.
3. To examine the effect of service quality on switching propensity.

Theoretical Framework and Hypotheses

Figure 1 (see appendix) presents service quality – behavioural responses model in commercial banks in India that is proposed and tested. The important constructs in the model are service quality, word-of-mouth communications and switching propensity.

Conceptual Model of Behavioural Responses in Banks



Service Quality

Service quality is the outcome of an evaluation

process where the customers compare their expectations with perceptions of performance. Quality in service does not mean just conformity to standards but providing personalized service considering the behaviour and expectations of the customer being served. Service provider takes into account diversity of customers while the service is taking place. Unlike physical product industries, an assessment of quality in service industries becomes more complicated - "it is not a function of statistical measures of quality, including physical defects or managerial judgments. Rather, it is a function of customers' perceptions about the services" (Cunningham and Young 2002). Customers' perceptions of service quality refer to the customers' assessment of the overall excellence or superiority of the service (Zeithaml, 1988).

Gronroos and others suggest that the perceived service quality of a service is the result of an evaluation process in which customers compare their perceptions of service delivery and its outcome to what they expect. Comparing performance to expectations works well in reasonably competitive markets in which customers have sufficient knowledge to choose a service that meets their needs and wants. However, in uncompetitive markets or in situations in which customers do not have free choice (e.g. because switching costs would be prohibitive or because of time or location constraints), there are risks to defining service quality primarily in terms of customers' satisfaction with outcomes relative to their prior expectations (Lovelock, Wirtz and Chatterjee, 2010).

Behavioural Responses to Service Quality

The real value of the study of service quality lies in the fact that it has decision making implications. The empirical results of Cronin, Brady and Hult's (2000) study indicate that the value of a service product is largely defined by perceptions of quality. Service consumers seem to place greater importance on the quality of a service than they do on the costs associated with its acquisition. Moreover, service quality influences behavioural intentions. Behavioral intentions can be viewed as indicators that signal whether customers will remain with or defect from the company (Zeithaml et.al., 1996). From a managerial standpoint, this emphasizes the importance of quality as an operational tactic and strategic objective. For theory these results add further evidence that service quality is an important decision making criterion for service consumers.

The extent to which the business firm is able to satisfy its customers is an indication of its

general health and prospects for future. Customer satisfaction by providing useful information not only to the firms but also to shareholders, investors, government, regulators and buyers, has a direct long-term impact on future performance of the companies. Moreover, customer satisfaction makes it costly for a competitor to take away another firm's customers due to increased loyalty, reduced price elasticity, insulation of current customers from competitive efforts, lower costs of future transactions, reduced failure costs, lower costs of attracting new customers, and enhanced reputation for the firm (Fornell 1992).

Even though customer satisfaction is a significant determinant of repeat sales, positive words-of-mouth, and customer loyalty, are of paramount importance to marketers (Fornell et al. 1996). Loyal customers speak highly about the company, its products/services; are less sensitive to price; provide "words-of-mouth" and act as a referral to promote products/services of the company in question (Morgan and Hunt 1994).

Word-of-mouth communication brings new customers to the firm, and the financial value of this form of advocacy can be calibrated by the company in terms of promotional costs it saves as well as the streams of revenues from new customers. In fact, researchers have developed models of customer lifetime value in which they can quantify the monetary worth of word-of-mouth communications, call referral values, for different segments of consumers (Kumar, Peterson and Leon, 2007). Word-of-mouth communications are especially important for services high in experience qualities (where the customer must experience the service to determine its quality) and credence qualities (where the customer may not be able to determine the quality of the service even after it is delivered) (Hallowell, 2002).

Zeithaml et al. (1996), in their multi-company/multi-industry study of the relationship between service quality and behavioural intentions, found that service quality is positively associated with communicational behavioural intentions (e.g. intention to recommend the service provider). They also found that service quality is associated negatively with unfavourable behavioural intentions (e.g. propensity to switch). These findings lead to suggest the following hypotheses:

H1: Perceptions of high service quality are positively related to positive word-of-mouth communications.

H2: Perceptions of high service quality are

negatively related to switching propensity.

Research Methodology

This research is designed as exploratory one based on primary data. The primary data were collected through a survey questionnaire. The sample for the study consists of 165 customers of different banks drawn from Kollam, Thrissur and Kozhikode towns of Kerala in India. Although the sample is convenient one, the customers were approached in their homes irrespective of gender, occupation or income. Analysis of data is performed using SPSS. An analysis of the demographic profile of sample customers is presented in Table 3 (see appendix).

Measurement

The questionnaire was designed with measures of service quality, word-of-mouth communications and switching propensity constructs based multiple-item scales adopted from previous research. Service quality was operationalised using the SERVPERF model. The measurement method used in the present study was similar to that of Cronin et al. (2000). Behavioural responses scale was taken from the battery of seven items developed by Zeithaml, Berry and Parasuraman (1996). The scale consists of six items relating to positive word-of-mouth communications and switching propensity. Minor alterations were made to this measurement to meet the specific requirements of the present study. Various items of service quality, positive word-of-mouth communications and switching propensity were measured by five point Likert-type agreement scales with anchors of "strongly disagree" (1) and "strongly agree" (5). Constructs and their indicators are shown in Table 1.

Table 1: Cronbach's Alpha Values.

Constructs	Values
Service quality	0.898
Word-of-mouth communications	0.799
Switching propensity	0.880

Reliability

The reliability of the service quality and behavioural responses constructs was tested using Cronbach alpha coefficients. Table 2 shows that the Cronbach alpha coefficients of the constructs range from 0.799 to 0.898. As all the values exceeded the 0.70 criterion for scale reliability recommended by Nunnally (1978), it may be concluded that service quality, positive word-of-mouth communications

and switching propensity constructs are internally consistent.

Table 2: Demographic profile of customers.

Demographic	Frequency	Valid Percent
Gender		
Male	111	67.3
Female	54	32.7
Total	165	100
Age Group		
Less than 30 years old	40	24.2
30-39 years old	29	17.6
40-49 years old	35	21.2
50-59 years old	35	21.2
60 or more years old	26	15.8
Total	165	100
Education		
Below matriculation	3	1.8
Matriculation	27	16.4
Graduates	51	30.9
Post graduates	62	37.6
Others	22	13.3
Total	165	100
Income		
Less than 15000	33	20.0
15001-30000	59	35.8
30001-45000	38	23.0
Above 45000	35	21.2
Total	165	100
Occupation		
Business	40	24.2
Agriculture	2	1.2
Govt. employee	46	27.9
Pvt. Sector employee	35	21.2
Others	42	25.5
Total	165	100

Results

Demographic Profile of Customers

Table 3 shows the demographic profile of the customers. The sample respondents consist of 67.3 % males and 32.7% females. 24.2 % of the customers are below 30 years of age. The other two dominant groups of customers are aged between 40-49 years and 50-59 years (21.2% each). The majority of respondents are graduates (30.9%) and post graduates (37.6 %). The data reveal that 35.8 % of the customers earn monthly income between Rs. 15001 and Rs. 30000, 23% earn between Rs, 30001

and Rs. 45000, and 21.2% customers earn above Rs. 45000. In terms of occupation, the results reveal that 27.9% respondents are government employees, 24.2% customers are business men and 21.2% are private sector employees.

Table 3: Banking Products Consumed by the Customers.

Banking Products	Frequency	Valid Percent
Savings bank account	152	92.1
Current account	30	18.2
Fixed deposit	53	32.1
Credit card	23	13.9
Mutual fund	10	6.1
Others	25	15.2

Banking Products Consumed

Table 4 depicts the types of banking products consumed by the customers. The survey finds that, most of the customers use more than one type of banking products. 152 respondents (92.1 %) operate savings bank accounts with the banks. 32.1 % customers hold fixed deposits. 18.2 % customers have current accounts. 13.9 % customers hold credit cards. Only 6.1 % customers are availing the mutual fund schemes of the banks.

Table 4: Service Quality.

Variables	Frequency	Mean	Standard Deviation
Q1	165	3.76	1.13
Q2	165	3.70	1.15
Q3	165	3.69	1.04
Q4	165	3.60	1.22
Q5	165	3.44	1.19
Q6	165	4.03	1.04
Q7	165	3.97	1.07
Q8	165	3.38	1.12
Q9	165	3.22	1.21
Q10	165	3.23	1.37
Q11	165	4.09	1.30
Q12	165	4.12	1.04
Service Quality	165	3.69	0.80

Service Quality

Service quality was measured by using a battery of 12 items. Table 5 shows that most customers have perceived moderate service quality on 'personal care and attention', 'the bank has best interest at heart', 'making the effort to understand customer needs', and 'courteous, polite and respectful employees. As these variables of service quality have evoked low scores they demand immediate

improvement so that overall service quality would increase.

On the other hand most customers have perceived highest level of quality on 'neat and clean physical facilities and clean employees, 'large ATM net works serving customer needs', 'listening and speaking in a language that customers can understand' and trustworthy, believable and honest employees'. These results are rewarding for commercial banks as they can take competition on these variables. In comparison, most customers have perceived high level of quality on 'providing service reliably, consistently and dependably', 'willingness and ability of employees to provide service in a timely manner', 'competence of employees', and 'approachable and easy to contact employees'. Since these features of service quality are of high importance to customers of commercial banks, the management should pay more attention to the improvement of quality on these variables of service quality.

Looking at the descriptive statistics on service quality (see Table 5) it finds that most of the customers have perceived a level of service quality higher than neutral point on the scales, implying that the level of quality perceived by customers has exceeded their expectations. A mean score of 3.69 (SD = 0.80) for overall service quality confirms the findings.

Table 5: Word-of-mouth communications.

Variables	Frequency	Mean	Standard Deviation
Q13	165	4.02	1.18
Q14	165	3.82	1.35
Q15	165	3.28	1.36
Word-of-mouth	165	3.71	1.10

Behavioural Responses

Word-of-Mouth Communications

Behavioural responses of customers to service quality are measured using two factors viz. positive word-of-mouth communications (using three variables) and switching propensity. These three variables of behavioural responses capture the word-of-mouth actions of customers of banks in India. The mean score for word-of-mouth communications is 3.71 (Table 6), indicating that most of the customers have engaged in positive word-of-mouth actions and are likely to stay loyal to their banks. It is inferred from the mean scores that most of the customers have recommended

the bank to their friends and relatives when they perceived high level of service quality. On the other hand referring to the word-of-mouth actions of customers encouraging friends and relatives to do business with their banks did not score highly. This finding emphasizes that just exceeding the expectations of customers is not sufficient but delighting the customers with the quality of service, for engaging positive word-of-mouth actions in terms of actual behaviour rather than behavioural intentions.

Table 6: Switching Propensity.

Variables	Frequency	Mean	Standard Deviation
Q16	165	2.47	1.51
Q17	165	2.47	1.51
Q18	165	2.41	1.40
Switching propensity	165	2.45	1.32

When customers' perceive high level of service quality, their behavioural responses are likely to be favourable and engage in positive word of mouth communications. Positive word-of-mouth communications help developing a positive attitude towards the products of a service provider and resort only to the use of services from the same provider. When the customer spreads good word-of-mouth about the bank to other potential customers, they may become customers of the bank. Moreover, a customer who holds a positive attitude towards his/her bank is unlikely to switch to other banks. Therefore it is logical to think that there would be causal link between service quality and behavioural responses.

The regression analysis (Tables 7, 7a and 7b) reveals that the positive relationship between the service quality and positive word-of-mouth communications is significant ($r = 0.59$; $p < 0.01$). The R2 statistic indicates that service quality explains about 35.20% of the variability in the behavioural responses in the form of positive word-of-mouth communications (see Figure 2). Thus this finding supports the hypothesis that perceptions of high service quality are positively related to positive word-of-mouth communications.

Table 7: Pearson correlation between service quality and switching propensity.

		Service quality	Switching propensity
Service quality	Pearson Correlation	1	-.180*
	Sig. (2-tailed)		.020
	N	165	165

Switching propensity	Pearson Correlation	-.180*	1
	Sig. (2-tailed)	.020	
	N	165	165

*. Correlation is significant at the 0.05 level (2-tailed).

Table 7a: Model Summary.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.180a	.033	.027	1.30547

a. Predictors: (Constant), Service quality

Table 7b: ANOVAb.

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	9.344	1	9.344	5.483	.020a
	Residual	277.791	163	1.704		
	Total	287.135	164			

b. Dependent Variable: Switching propensity.

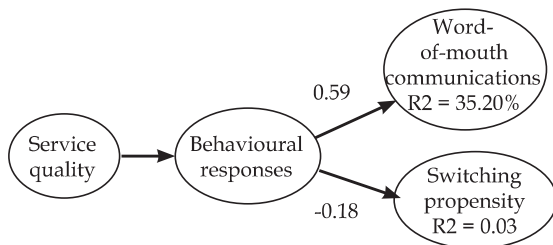


Fig. 2: Behavioural Responses Model in Banks

Switching Propensity

Switching propensity dimension of behavioural responses comprises of three variables. The overall mean score of switching propensity is 2.45, implying that the strength of propensity to switch is weak. This finding affirms that perceptions of high service quality have a negative impact on switching propensity.

The strong contributors to this construct are 'intention of customers to intensify their efforts to find a better bank in the near future' and 'decision of customers to do less business with their banks'. The mean score of the variable 'I have decided to switch to other banks' is 2.41, indicating that actual behaviour expressed by most of customers as their decisions to switch bank is hampered by the high level of service quality perceived by them. It is inferred from these results that the propensity to switch banks is low.

Table 8: Pearson Correlation between service quality and word-of-mouth communications.

		Service quality	Word-of-mouth
Service quality	Pearson Correlation	1	.594**
	Sig. (2-tailed)		.000
	N	165	165
Word-of-mouth	Pearson Correlation	.594**	1
	Sig. (2-tailed)	.000	
	N	165	165

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

Table 8a: Model Summary.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.594a	.352	.348	.88979

a. Predictors: (Constant), Service quality

Table 8b: Anovab.

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	70.194	1	70.194	88.660	.000a
	Residual	129.051	163	.792		
	Total	199.245	164			

b. Dependent Variable: Switching propensity.

Several empirical findings have agreed that when customers perceive poor service quality, they are likely to engage in negative word-of-mouth communications and will resort to service switching. Customers' switching behavioural responses is related to perceptions of quality in banking industry (Rust and Zahorik, 1993). These findings lead to suggest that perceptions of high service quality are negatively related to switching propensity.

The results of regression analysis (Tables 8, 8a, and 8b) indicate that service quality has a direct and significant negative effect on switching propensity in terms of intention and decision to switch. Specifically, the significant negative relationship between service quality and switching propensity is moderately strong ($r = -0.18$; $p < 0.05$). Hence the hypothesis that perceptions of high service quality are negatively related to switching propensity is supported.

Discussion

The findings of our study provide insights into the effects of service quality on the behavioural

responses in terms of positive word-of-mouth communications and switching propensity. The results show that positive word-of-mouth communications is directly affected by service quality. The results also show that perceptions of high service quality is negatively related with switching propensity. Therefore perceptions of high service quality lead to customers engaging in positive word-of-mouth communications about the bank to other potential customers and preventing customers from switching. These results support the findings of previous studies that found service quality- behavioural responses relationship (Choudhury (2008), Athanassopoulos et al. (2001), Zeithaml et al. (1996), Reichheld & Sasser (1990), Parasuraman et al. (1988, 1991).

Managerial Implications

Our results show that service quality has a positive effect on positive word-of-mouth communications and has a negative effect on switching propensity. Customers engaging in positive word-of-mouth communications and showing resistance to switching propensity imply that the customers are loyal to the banks. This finding has significant implications for management. Loyal customers take less of bank's time during transactions and are less sensitive to price changes (Cohen et al., (2007). Companies with highest customer loyalty typically grew revenues at more than twice the rate of their competitors (Reichheld, 2006). Therefore, banks should focus on service quality for gaining and sustaining customer loyalty. Banks can lower customer defections by their service excellence. Lowering customer defections can have a strong impact on company's profits (Reichheld and Sasser, 1990) as well as market share (Rust and Zahorik, 1993).

Conclusions

The purpose of this paper was to examine the effects of service quality on behavioural responses in terms of positive word-of-mouth communications and switching propensity. The study provides empirical evidence that support the hypotheses that: (1) perceptions of high service quality are positively related to positive word-of-mouth communications; and (2) perceptions of high service quality are negatively related to switching propensity. This research has practical implications. When the customers of bank perceive high levels service quality they show positive behavioural responses. Positive behavioural responses lower customer defections. Lowering customer defections

would increase bank's profit and market share.

Limitations and Scope for Future Research

Our study has some limitations which offer leads for future research. First, our study measures service quality without grouping it into different dimensions. Future research may examine all the possible dimensions of service quality enhancing its power in predicting behavioural responses. Second, the present study limits its scope in examining only two types of behavioural responses. Future researchers may widen the scope of behavioural responses by including additional factors of behavioural responses.

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