Journal Homepage: <u>www.ijo-bs.com</u>



International Journal of Business Society

Contents lists available at: https://www.ijo-bs.com/issue.html



INFLUENCING FACTORS OF SERVICE QUALITY ON STUDENTS' SATISFACTION AT UNIVERSITI SAINS ISLAM MALAYSIA (USIM), MALAYSIA

Bablu Kumar Dhar¹, Mohammad Raton Sikder²

Crossref

¹Assitant Professor, Universiti Sains Islam Malaysia, Malaysia; bkdhar90@gmail.com ²Assistant Manager, Bestinet Snd Bhd. Malaysia; ratonsikder1016@gmail.com

Information of Article

Article history: Received: 07 August 2018 Received in revised form: 17 November 2018 Accepted: 14 December 2018 Available online: 31 Dec 2018

Keywords: Service Quality, Student's Satisfaction, Higher Education, USIM.

ABSTRACT

The aim of the study is to measure the service quality in education and identify the differences of the student perception of the service quality based on their demographic factors and academic profiles. To remain competitive, it requires continuously acquiring, maintaining and building stronger relationships with students. This study has led to discuss the relation between the service quality and the satisfaction for USIM's students in Malaysia also, study attempts to examine the relationship between service quality dimensions and overall service quality (tangible services, responsiveness, reliability, assurance, and empathy) and student satisfaction. Furthermore, this study is also examining critical factors in service quality dimensions (tangible service, reliability, assurance, and empathy) through disturbed questionnaires to 220 students at the University in different level of higher education. The findings generally indicate that the majority of students are satisfied with the facilities provided by universities. Such findings should help universities make a better strategic plan as to enhance students' satisfaction in particular and its overall performance in general. In general, the results indicated that all the five dimensions of service quality were correlated with student satisfaction.

1. Introduction

Under the current scientific conditions in which students can get many alternatives, you should think about the elements that enable educational institutions to attract and save students. Higher education institutions, which wish to increase their size later, may need to discover and maintain strong and innovative ways of joining, strengthening and strengthening associations with students. Students have become a noteworthy test for colleges. It has been recognized that student achievement is the main source of the upper hand. This addition requires maintenance of students, the withdrawal of new students, positive correspondence.

Education is a service that is specifically affected by the resource. Higher education institutions focus more on meeting students' needs and needs. As colleges continue to become more present to students, students' awareness of higher education offices and services has become more important (Legčević, 2010) Quality of educational service, which underlines student fulfillment, is another territory of interest in colleges. Quality of service today has turned into an essential component, in industry, as well as in education and most parts of life. As indicated by the quality of Rajab et al (2011), one of the capacities that can prompt meet his wants and wants.

In the meantime, Nitecki & Hernon(2000) says that quality of service meets or surpasses client desires regarding services

gave. Wang & Shieh (2006), quality of service is the contrast between client conclusions and service desires offered by an association or organization. At the point when this desire is accomplished past one's expectation, it will be consequently directed.

Quality of service is a standout amongst the most vital research subjects over the most recent couple of decades (Hanaysha, Abdullah, & Warokka, 2011). Buyers not just think about how to convey the service, however more imperatively, the quality of the yield they get. Positive impression of the quality of the services conveyed happens when clients surpass desires. With regards to guaranteeing the manageability of higher education, organizations need to constantly look to meet and surpass student desires (Anderson, Fornell, & Mazvancheryl, 2004).

An ever increasing number of associations stress service quality in light of their vital part in upgrading intensity, particularly with regards to drawing in new clients and reinforcing associations with existing clients (Hokanson, 1995). The fundamental target of this exploration is to inspect the connection between quality of service and student fulfillment in higher education organizations at the University of Administrative Sciences. Numerous specialists consider the quality of services in tertiary education as an item in light of why students are marked customers. Kotler & Armstrong (2010) trusts that fulfillment with the service gave originates from services and offices that are steady with client desires. Marra(1989) underscores that consumer loyalty is a piece of addressing singular needs, wants and desires. On the off chance that his needs, wishes and desires are met, he will have an abnormal state of fulfillment and will be most faithful to the item. Regarding the quality of educational services, customers come from students with fulfillment as well as from guardians and the organization that backings their costs or allow them a grant.

Many researchers consider quality services in higher education as a product due to the reason that students are labeled as its customer. Kotler & Armstrong (2010) believe that satisfaction towards a service provided come from the services and facilities that meet up with the customer's expectation. Marra (1989) also emphasizes that customer satisfaction is part of fulfilling an individual needs, desire and expectations. If his needs, desire, and expectations are met and achieved he would have a high satisfaction level and most of the time would be loyal towards the product. In terms of educational quality services, customers not only come from satisfied learners but also parents and the agency that supports their expenditures or give them a scholarship. The focused on, these people are not only for the learners but also the process that the learners go through before they successfully graduate. Therefore, the objectives of the study are:

- 1. To measure service quality in education among university students in USIM.
- 2. TO determine the important factors of services quality to satisfy students in USIM
- 3. To identify the relationship between (tangible service, reliability, assurance and empathy) and students' satisfaction in USIM.

2. Literature Review

This part discussed the literature on the service quality background, the definition of quality, the dimensions and the approach in measuring quality and the factors that influence the evaluation of service quality in education. It is vital to review all the relevant literature in order to understand the whole concept of service quality

2.1 Service Quality

The idea of quality has advanced from "greatness" to "esteem", "conformance", and "meeting and surpassing client desires" (Reeves & Bednar, 1994). Quality of service in education and higher Learning specifically isn't just fundamental and critical, but at the same time is an essential parameter of educational greatness. Positive view of QoS have been found to significantly affect student fulfillment, thus fulfilled students will pull in more students through oral correspondence (Asaduzzaman, Hossain, & Rahman, 2014).

Quality of service in education and higher education isn't just critical and imperative; however, it is likewise an essential parameter of educational brilliance. Positive view of quality of service have been found to significantly affect student fulfillment and in this way fulfilled students will draw in more students through oral correspondence (Raposo, 2010). Students can be persuaded or motivated by both the scholarly execution and additionally the administrative productivity of their association. Ahmed el at.,(2010) noticed that quality of service is a key measure of execution in educational magnificence, a key variable for colleges to make solid customer recognition. Most settled higher education organizations center intensely around key issues, for example, giving astounding client services.

A few investigations have tended to the issue of quality of service and student fulfillment. For instance, Hasan et al. (2009) has noticed the quality of service, that is, solid, responsiveness, unwavering quality, certification, and compassion as positive supporters of student fulfillment. Some different authors, for example, Bigne et al. (2003), Ham &Hayduk(2003) and Elliot and Shin (2002) announced a factually critical connection between quality of service, service dependability, responsiveness, compassion, accentuation, surface, and so forth and fulfillment in higher education settings. Spreng & Mackoy (1996) detailed that apparent quality of service is a point of reference for fulfillment.

2.3 Student Satisfaction

Students are happy with the enthusiasm of schools and colleges in looking to constantly enhance the learning condition for students, meet the desires for constituents and lawmaking bodies, and show their institutional adequacy. Not at all like service ventures, which are fulfilled as an end in itself, have schools and colleges for the most part taken a gander at fulfillment as an unfortunate chore. Higher education tends to focus on student fulfillment due to its potential effect on student inspiration, maintenance, enlistment endeavors, and raising money.

Kotler & Clarke (2012) distinguishes the level of fulfillment as a nation felt by a man with involvement in execution or desires. Fulfillment is an element of the intelligent level of desires and perceives execution. The desire may go even before students enter higher education, proposing that it is imperative for analysts to first figure out what students expect before entering the college (Beerli Palacio, Díaz Meneses, & Pérez Pérez, 2002). Interestingly, Carey, Cambiano and De Vore(2002) trust that lack of concern really covers students' discernment issues and encounters amid school years

2.4 Service quality and customer satisfaction

As indicated by Shanka (2012), the proclaiming is that fulfillment is the assessment of the buy of items or services considering desires. Analysts are isolated on the points of reference of quality of service and fulfillment. While some trust

that quality of service prompts smugness, others see generally Gilbert and Veloutsou (2006);Suleiman(2014) propose that quality of service prompts consumer loyalty. To accomplish an abnormal state of consumer loyalty, most analysts propose that an abnormal state of quality of service ought to be given by the service supplier as the quality of service is typically a point of reference for consumer loyalty. As service quality enhances, clients will probably be fulfilled. Quality was only one of the numerous measurements whereupon fulfillment was based; fulfillment was likewise a potential effect on future quality discernments (Clemes, Gan, & Kao, 2008).

Quality of service is a critical apparatus for estimating consumer loyalty (Nurul-Awanis, Hazlina, Yoke-May, & Zariyawati, 2011). Experimental examinations demonstrate that the quality of service gave is identified with the general fulfillment of the customer. As per Jamal &Anastasiadou (2009), unwavering quality, cement and compassion are decidedly connected with consumer loyalty. Sulieman (2014) found that unwavering quality, responsiveness, responsiveness and insistence have an incredible and positive association with consumer loyalty. In the meantime, he found that compassion has an extraordinary and negative effect on consumer loyalty. Moreover, the consequence of Krishnamurthy et al (2010) proposes that reaction is the main imperative measurement of QoS that decidedly influences consumer loyalty.

2.5 Service quality factors

Quality in higher learning institutions can be felt under service quality dimensions because of its characteristics. According to Dotchin and Oakland(1994); Zimmerman and Enell (1988), by viewing higher education as a service can generalize service quality dimension for this sector. Service quality has been classified into multi-dimensional view such as Gronroos(1984); Parasuraman*et al.(1996)*According to Parasuraman*et al.*, service quality dimensions that used in the higher education are as follows and has modified by Ghobadian*et al.* in their research.

There are four dimensions are briefly commented below (Kilbourne, Duffy, Duffy, & Giarchi, 2004):

H1: Service quality has a significant and positive effect on student' satisfaction among USIM students

Tangible Service: how are the service provider's physical installations, equipment, people and communication material? Since there is no physical element to be assessed in services, clients often trust the tangible evidence that surrounds it when making their assessment.

H1a: Tangible service has a significant and positive effect on student' satisfaction among USIM students

Responsibility: are company employees helpful and capable of providing fast service? It is responsible for measuring company and employee receptiveness towards clients.

H2b: Responsibility has a significant and positive effect on student's satisfaction among USIM students

Assurance: are employees well-informed, educated, competent and trustworthy? This dimension encompasses the company's competence, courtesy, and precision.

H1c: Assurance has a significant and positive effect on student's satisfaction among USIM students

Empathy: this is the capacity a person has to experience another's feelings. Does the service company provide careful and personalized attention?

H1d: Empathy has a significant and positive effect on student's satisfaction among USIM students.

Relationship between student satisfaction and service quality in the university

Educational institutions must be aware of and pay attention to how to create and to improve the quality of service or service offered. The quality of services is to be created and cannot be measured by institution perspective. It must be from the customer's perspective (perceived quality). Applications of quality are a major part of the strategy of the educational institutions to achieve sustainable excellence, as well as a strategy to continue growing and surviving. Quality includes efforts to meet or even to exceed customer expectations. It includes product, labor, environmental, and processes. Tjiptono (2005)states that "a good service quality will give impetus to the customer to establish a bond, a strong relationship with the institution. Furthermore, this bond allows educational.

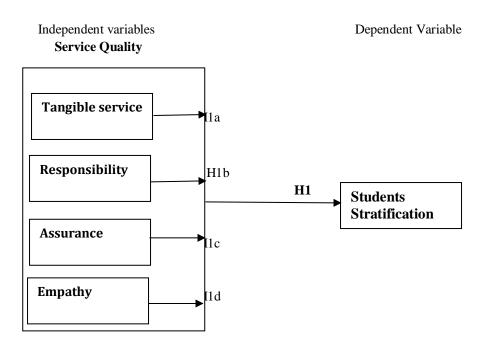


Figure.1: Conceptual Framework: student satisfaction

3. Methodology

The study was an explanatory research where data was collected using two techniques namely; Primary sources. Data processing and analysis used regression. The data was analyzed using Statistical Package for Social Scientists (SPSS) version 24.

Due to time constraints, a sampling procedure was used. The sampling process begins by defining the frame. Thus, the sampling frame used in our study included a population size of 220 of local and international students of both full-time undergraduate and graduate students registered in USIM for the 2017/2018 academic year. This study used random sampling approach to identify the respondents for the study.

4. Data analysis and results

4.1 Response rate

The majority of the respondents are Malaysia students (80%) and others (20%). In addition, the percentage of males was more than males, 107 or 56% while the females were 94 or 44%. Furthermore, most the respondents had bachelor's degree 120 or 69%. However, master were 31% or 81 respondents. The total number of distributed surveys questionnaire was 250. Of the 250 surveys, 220 questionnaires were returned which represent approximately 80% response rate.

4.2 Descriptive Statistics for Constructs

Mean and standard deviation (S.D) of the measurement scales were calculated. This study used a five-point Likert scale ranging from "1" strongly disagree to "5" strongly agree. The main goal of the study is to explore the level of student satisfaction. Table 1 shows that the highest mean is student satisfaction with 3.83 and reliability with 3.82 out of a maximum 5. This is followed by tangibility and empathy at 3.78 and 3.53 respectively. Responsibility has the lowest mean with 3.23 while the assurance has more than 3 and the mean of these values (overall mean) is 3.462. This means that the respondents agreed that all variables reliability, tangibility, responsibility, assurance and empathy) are essential towards students' satisfaction for services quality at USIM. In addition, the standard deviations (S.D) for all variables range from 0.644 to 0.860, which reflects existence of considerable acceptable variability within the data set. Table 1 presents descriptive statistics for all constructs.

| Variables | Number of Items | Mean | S.D. | |
|-----------------------|-----------------|-------|-------|--|
| Service Quality | | 3.610 | 0.791 | |
| Students satisfaction | 4 | 3.83 | 0.808 | |
| Tangible service | 4 | 3.78 | 0.644 | |
| Responsibility | 5 | 3.23 | 0.750 | |
| Assurance | 5 | 3.40 | 0.821 | |
| Empathy | 4 | 3.53 | 0.860 | |
| Over all | 22 | 3.45 | 0.746 | |

Table 1: Descriptive Statistics for all Constructs

4.3 Reliability and Composite Reliability

This study conducted two types of reliability were conducted. The first type is Cronbach's alpha via the use of SPSS 20.0 and the second type is composite reliability (CR). The current study indicates the reliability (Cronbach's alpha) from 0.781 to 0.904 while composite reliability (CR) from 0.737 to 0.907. Therefore, all values for reliability and composite

reliability constructs were greater than the recommended value of above 0.60. Table 2 below presents reliability (Cronbach's alpha) and composite reliability for the constructs.

| Name of Construct | Construct code | Number of items | Cronbach's alpha | Composite Reliability | |
|-----------------------|----------------|-----------------|------------------|--------------------------|--|
| Students satisfaction | SS | 4 | 0.904 | 0.907 | |
| Service Quality | SQ | | 0.801 | 0.823 | |
| Tangible Service | TAN | 4 | 0.781 | 0.737 | |
| Responsibility | RES | 5 | 0.896 | 0.897 | |
| Assurance | ASS | 5 | 0.875 | 0.855 | |
| Empathy | EMP | 4 | 0888 | 0.892 | |
| | | | | | |

Table 2: Cornbach's alpha and Composite Reliability for the Constructs

4.4 Hypotheses Test

4.4.1 Multiple Regression Analysis

Multiple regression analysis was carried out to analyze the relationship between one dependent variable (students' satisfaction) to several independent variables (Tangible service, Responsiveness, Assurance, Empathy). Therefore, multiple regression analysis was an appropriate method to examine the relationship between independent variables and dependent variable in this study. In order to assess the model, the adjust R-square test was utilized to determine the proportion of mean variance of dependent variable that explained by the independent variables. Table 3 shows the adjusted R Square test. We can recognize that (Tangible service, Responsiveness, Assurance, Empathy) influence on students' satisfaction among in USIM by 35% Adjusted R-Square test result of 0.350. Therefore, independent variables explained 35% of the variance in student satisfaction.

| Table 3: Model | Summary |
|----------------|---------|
|----------------|---------|

| Model | R | R Square | Adjusted R | Std. Error of the | Durbin-Watson |
|-------|-------|----------|------------|-------------------|---------------|
| | | | Square | Estimate | |
| 1 | .591ª | .350 | .315 | .531 | 1.915 |

a. Predictors: (Constant), Tangible service, Responsiveness, Assurance, Empathy)

b. Dependent Variable: Students Satisfaction

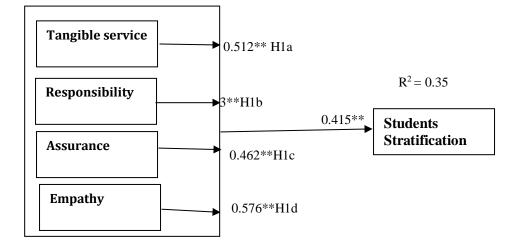
The following Table displays the unstandardized regression coefficients (B) and standardized coefficient beta coefficients (B) and standardized β and t test, which guide the researcher to make decisions on the sort of relationship among investigated variables.

According to the Table 4, the results reveal that: The standardized coefficient (Beta) values for service quality has a significant positive effect on student satisfaction (β =.415; T=6.341; p=.000). Moreover, tangible service has a significant

and positive effect on the student satisfaction among USIM (β =.512; T= 12.814; p= .000), so H1 is supported. Furthermore, **Responsibility has** a significant and positive influence on student satisfaction among students in USIM (β = .483; T= 9.306; p= .000). Therefore, H2 is supported as well as **Assurance** has significant influence on student satisfaction (β = .462; T= 6.793; p = .000). So, H3 is supported. Finally, **Empathy** has significant and positive effect on student satisfaction (β = .576; T = 10.698.; p= 0.000). Thus, H4 is supported. Table 4 and Figure 2 show the hypotheses results and path coefficient between the model variables.

| Constructs | | | Unstan | dardized | Standardized | t | p-value | |
|------------|------------------|------|--------|--------------|--------------|--------|---------|-----------|
| | | | Coef | Coefficients | | | | |
| | | Code | В | Std. Error | Beta | | | |
| | (Constant) | | 4.396 | .243 | | 18.098 | .000 | Result |
| H1 | Service Quality | SQ | .414 | .056 | 0.415 | 6.341 | .000 | Supported |
| H1a | Tangible Service | TS | .541 | .033 | 0.512 | 12.814 | .000 | Supported |
| H1b | Responsibility | Re | .481 | .046 | 0.483 | 9.306 | .000 | Supported |
| H1c | Assurance | As | .451 | .044 | 0.462 | 6.793 | .000 | Supported |
| H1d | Empathy | Em | .565 | .032 | 0.576 | 10.698 | .000 | Supported |
| | | | | | | | | |

Table 4: Hypotheses Testing of Results Model



a. Dependent Variable: Students' satisfaction

Figure 2: Path coefficient between the Model variables

5. Discussion and Conclusion

To determine and evaluate the students' satisfaction level with the service quality provided by higher educational Malaysia institutions representative by USIM is not easy but not impossible. The results can be very helpful in determining the satisfaction level for management of any educational institution to leverage or enhance the services provided. In this study, the results indicated that both groups of students (the Malaysia and international students) have a strong relationship with depending variable. From the findings, it is clear that service quality has significant and positive influence on student satisfaction. Moreover, it is priority of the private higher institutions due to fact that they have to compete to earn interest from the student there. The results indicate tangible service and empathy play a crucial factor in explaining satisfaction of students in MUS students because referring back to meaning of empathy and service tangible.

The results declared also showed the areas of the university's service quality that attain the requirements and needs of students and their expectations have better potential to build a strong relationship with student satisfaction. This study also showed that generally the satisfaction level at USIM is correlated with the service quality offered. The study findings highlight the importance of communication with students as a strategy to ensure quality in the university. Generally, this study has shown that the service quality at USIM was moderate from Students' perspective. This means that there is room for continuous improvement. Therefore, the management and staff of the university, academic and administration staff must put more effort and commitment.

6. Limitations and suggestions for future research

Service quality has been widely accepted as factors of neglecting and satisfaction it jeopardizes the competitiveness of an organization as satisfaction and completeness of a service-related organization inter-related. Due to time sand budget constraints, our samples used in this study are limited to USIM students for different level, undergraduate, and postgraduate students. In the beginning we thought to make our study wider specially for international students here in Malaysia from different universities (public and private) but to include them in the study, will require more resources and time the matter that made us limited for USIM students This study has concentrated on the student's perception of service quality. Future research should focus on the perception of service quality from other stakeholders (such as internal customer, government, industries, etc.). A comprehensive study would help the faculty to review and its overall service quality in the education sector. Further study should take serious consideration in terms of accessibility to the data collection due to most of universities have been every reluctant in given excellent cooperation.

References

- Ahmed, I., Nawaz, M. M., Iqbal, N., Ali, I., Shaukat, Z., & Usman, A. (2010). Effects of motivational factors on employees job satisfaction a case study of University of the Punjab, Pakistan. *International Journal of Business and Management*, 5(3), 70.
- Anderson, E. W., Fornell, C., & Mazvancheryl, S. K. (2004). Customer satisfaction and shareholder value. Journal of marketing, 68(4), 172-185.
- Asaduzzaman, M., Hossain, M., & Rahman, M. (2014). Service quality and student satisfaction: a case study on private universities in Malaysia. International Journal of Economics, Finance and Management Sciences, 1(3), 128.
- Beerli Palacio, A., Díaz Meneses, G., & Pérez Pérez, P. J. (2002). The configuration of the university image and its relationship with the satisfaction of students. *Journal of Educational Administration*, 40(5), 486-505.
- Bigne, E., Moliner, M. A., & Sánchez, J. (2003). Perceived quality and satisfaction in multiservice organisations: the case of Spanish public services. *Journal of Services Marketing*, 17(4), 420-442.
- Carey, K., Cambiano, R. L., & De Vore, J. B. (2002). *Student to faculty satisfaction at a Midwestern university in the United States.* Paper presented at the The 25th HERSDA Annual Conference.
- Clemes, M. D., Gan, C. E., & Kao, T.-H. (2008). University student satisfaction: An empirical analysis. *Journal of Marketing for Higher Education*, 17(2), 292-325.
- Dotchin, J. A., & Oakland, J. S. (1994). Total quality management in services: Part 3: Distinguishing perceptions of service quality. *International Journal of Quality & Reliability Management*, 11(4), 6-28.
- Elliott, K. M., & Shin, D. (2002). Student satisfaction: An alternative approach to assessing this important concept. *Journal of Higher Education Policy* and Management, 24(2), 197-209.
- Gilbert, G. R., & Veloutsou, C. (2006). A cross-industry comparison of customer satisfaction. Journal of Services Marketing, 20(5), 298-308.
- Grönroos, C. (1984). A service quality model and its marketing implications. European Journal of marketing, 18(4), 36-44.
- Ham, L., & Hayduk, S. (2003). Gaining competitive advantages in higher education: analyzing the gap between expectations and perceptions of service quality. *International Journal of Value-Based Management*, 16(3), 223-242.
- Hanaysha, J. R., Abdullah, H. H., & Warokka, A. (2011). Service quality and students' satisfaction at higher learning institutions: The competing dimensions of Malaysian universities' competitiveness. *The Journal of Southeast Asian Research*, 2011, 1-10.
- Hasan, H. F. A., Ilias, A., Rahman, R. A., & Razak, M. Z. A. (2009). Service quality and student satisfaction: A case study at private higher education institutions. *International Business Research*, 1(3), 163.
- Hokanson, S. (1995). The deeper You analyse, The more you satisfy customers. Marketing News, 16.
- Jamal, A., & Anastasiadou, K. (2009). Investigating the effects of service quality dimensions and expertise on loyalty. *European Journal of marketing*, 43(3/4), 398-420.
- Kilbourne, W. E., Duffy, J. A., Duffy, M., & Giarchi, G. (2004). The applicability of SERVQUAL in cross-national measurements of health-care quality. *Journal of Services Marketing*, 18(7), 524-533.
- Kotler, P., & Armstrong, G. (2010). Principles of marketing: pearson education.
- Kotler, P., & Clarke, R. N. (2012). Marketing for health care organizations: New Jersey: Prentice-Hall, 1987.
- Krishnamurthy, R., SivaKumar, M. A. K., & Sellamuthu, P. (2010). Influence of service quality on customer satisfaction: Application of SERVQUAL model. *International Journal of Business and Management*, 5(4), 117.
- Legčević, J. (2010). Quality gap of educational services in viewpoints of students. Ekonomska misao i praksa(2), 279-298.
- Marra, T. (1989). Improved Customer Care and Service: New York, NY: McGraw-Hill.
- Nitecki, D. A., & Hernon, P. (2000). Measuring service quality at Yale University's libraries. The Journal of Academic Librarianship, 26(4), 259-273.
- Nurul-Awanis, A., Hazlina, A., Yoke-May, L., & Zariyawati, M. (2011). Malaysian education system reform: Educationists' perspectives. Paper presented at the Proceeding of the International Conference on Social Science, Economics and Art 2011.
- Rajab, A., Panatik, S. A., Rahman, A., Rahman, H. A., Shaari, R., & Saat, M. (2011). Service Quality in a Research University: A Post-Graduate Perspective. *Procedia-Social and Behavioral Sciences*, 29, 1830-1838.
- Raposo, A. (2010). Student Satisfaction During and After Higher Education Service Consumption.
- Reeves, C. A., & Bednar, D. A. (1994). Defining quality: alternatives and implications. Academy of management Review, 19(3), 419-445.
- Shanka, M. S. (2012). Bank service quality, customer satisfaction and loyalty in Ethiopian banking sector. Journal of Business Administration and

Management Sciences Research, 1(1), 001-009.

- Spreng, R. A., & Mackoy, R. D. (1996). An empirical examination of a model of perceived service quality and satisfaction. *Journal of retailing*, 72(2), 201-214.
- Sulieman. (2014). Effect of Banking Service Quality on Customer Satisfaction of Islamic Banks in Jordan: Structural Equation Modeling. *Proceedings* of World Business and Social Science Research Conference.

Tjiptono, F. (2005). Service, quality and satisfaction.

Wang, I.-M., & Shieh, C.-J. (2006). The relationship between service quality and customer satisfaction: the example of CJCU library. *Journal of Information and optimization Sciences*, 27(1), 193-209.

Zeithaml, V. A., Berry, L. L., & Parasuraman, A. (1996). The behavioral consequences of service quality. *the Journal of Marketing*, 31-46. Zimmerman, C., & Enell, J. W. (1988). Service industries. *Juran's quality control handbook*, 33.31-33.72.