

Evaluation of Service Quality, Image, and Customer Satisfaction in LG International Corp

Manuchehr Ansari¹ and Hassan Abolmolouki²

ABSTRACT

Identifying appropriate picture of service quality, image and customer satisfaction can help in finding weaknesses and strengths of the companies. Current work aims at evaluating these variables' status in LG International Corp. in providing the suitable solutions. 308 domestic and foreign customers of LG International Corp. were selected and author-made tools were implemented. The collected data were analyzed using one sample t-test. Findings indicate reliability, responsiveness, assurance, empathy, tangibility, technical quality, image, service quality perception and customer satisfaction were in appropriate level.

Keywords: Service quality, image, customer satisfaction.

1. INTRODUCTION

Service quality perception management is a tool that the organizations can employ to coordinate expected services and perceived services, in order to obtain customer satisfaction through gap reduction between expected service and perceived service (Seth et al., 2005). Service quality is crucially importance since it considerably affects reduction of costs, increasing satisfaction, customer retention and loyalty, increasing profitability and word of mouth (Buttle, 1995). Since product and service providers always interact with the consumers, the mean of their communication with customers and quality of their service delivery significantly influences customer satisfaction and it determines lovalty of the customer (Dabholkar and Thorpe, 2004). Gaining customer satisfaction is one of the basic elements of the competition in customer-oriented organization because the organization's customers are major drive for the organizations which seek for improvement and progress. It is evident no business is able to survive without customer, while customer satisfaction and lovalty is guaranteed through high quality products or services (Lee at al., 2000). High levels of service delivery to the customers are used as tool for achieving competitive advantages. Along with increasing awareness of customers about services deliverable by the

¹ MANUCHEHR ANSARI, Associated Professor, Department of Executive Management, Faculty of Management, University of Tehran, Tehran Iran.

² HASSAN ABOLMOLOUKI, Msc of Executive Management, Department of Executive Management, Faculty of Management, University of Tehran, Tehran Iran, Abolmolouki@gmail.com.

organizations, their expectations about the services also increase. Thus, the customers increasingly show sensitivity toward the received service quality.

In order to keep long term relationship accompanied by the satisfaction with the customers, the company should know how it is able to develop win-win interaction between the organization and the customers through providing high quality services. LG International Corp. initiated its activity in 1983 in Iran as commercial arm of LG group. Its major activity is exporting Iranian petrochemicals to other countries as well as bulk import of steel products such as steel billet, fittings (D Bar), beams (I Beam) and various types of steel sheets. In fact, it is a company with trading nature. Attempt to understand and measure service quality is one of the management challenges especially in recent decades (Zeithaml, Berry and Parasuman, 1996). This work was conducted aiming at evaluating and measuring reliability, responsiveness, assurance, empathy, tangibility, technical quality, image, service quality perception and customer satisfaction in LG International Corp.

1.1 Gronroos Model

According to Gronroos (1984), overall customer's evaluation about the service quality is product of the customer's evaluation from two dimensions, technical quality and functional quality as well as the Customer image and mentality about the organization. Gronroos (1984) defined service quality as perceived judgment and as a result of Customer Process Evaluation, in which the customers compared their expectations with the service they receive from the organization. He believed service quality depends on two variables, customer expectation of the service and service experience by the customers in the service organization.

line spacing f Soha, 2002). Result of this comparison is service quality perception. Gronroos introduced three dimensions in his discussion on service quality:

- 1. **Technical quality or output**: The consequence the customer receives in interaction with the service or product provider and in fact it is the real outcome or result of his interaction with the organization. Service output often is evaluated by the customer in an objective manner. This dimension includes five features related to the outcome: Technical capacity of staff, staff knowledge, technical solutions, computer systems and quality of machinery.
- 2. **Functional or operational quality**: This dimension refers to the quality of processes and procedures in service production and delivery to the customers. Considering the fact that service quality and the process trend during the interaction is often evaluated by the customer in communication with him for providing advice product sale or after sale service, this element of the quality refers to the interaction between service receiver and provider and it is usually perceived in a subjective

manner (Aldlaigan and Buttle, 2002). This dimension refers to the processes and procedures in service production and delivery to the customers. Given simultaneity of service production and consumption, functional quality is often assessed by the customer during the service undertaking (Kang and James, 2004).

3. Organization's image or mentality: This dimension is related to the costumer's perception about the service organization and it acts as a filter between two previous dimensions and perceived quality. The organization's image depends on the technical and operational quality, price, physical location, external communication activities, beauty and appearance and behavior and competence of the staff in the organization. The image is perception of the customer about the brand, product, institutions or individuals, which may match the reality or not. The image plays critical role in perception of the customers about the service quality. Presence of a positive image over other organization is an important factor in the organization (Kang and James, 2004). The image of the customer about the organization is positive, the problems in relation with the process or product are probably ignored somehow by the positive image and the customer considers such problems less. However, if such problems occur constantly, finally the positive image will be distorted and the customer mentality will become negative. In such case, the quality defects are realized more than real state (Aldlaigan and Buttle, 2002).

Gronrooz believes as long as the technical quality is in its minimum acceptable, level, the functional quality is the main determinant of the customer perception about the service quality. In addition, if the technical quality of the organizations is mostly similar to each other, functional quality is considered as an important tool for distinguishing the organization. In fact, today the competition in the organizations is in functional quality, since it is by improvement in functional quality that the organization is able to offer higher value to the customer and it increases its competitive capacity (Douglas and Connor, 2003).

2. LITERATURE REVIEW

Abolhasani (2008) studied internal gaps of service quality and its relationship with job satisfaction of staff in insurance industry. Research findings indicated that there is negative and indirect relationship between internal gaps of service quality and job satisfaction. Job satisfaction is increased in staff by reducing internal gaps of service quality. Ghoroghchi (2007) provided a framework for implementation of CRM and service quality promotion. He found that by promoting service quality in Maskan Bank and implementing CRM it is possible to achieve considerable advantages such as classification of the customers based

on customer value, reducing loss of customers, efficient and productive interaction with customers, increased sales per customer by top sale and side sale. In addition, Bitner (1990) found that the service quality has positive effect on retention of customers and emphasis on the sale order from the respective service company to other customers (Venetis and Ghauri, 2004). Heskt (1991) believed intuitive relationships between customers and employee motivation, service quality, employee satisfaction and increased productivity influence service quality management (Hirons et al., 2004). Dotchin and Dokland (1994) maintained the main factor for better service quality understanding is the manner of determination and understanding (perception) of the customers about service quality (Donavan and Hocutt, 2001). Results of some research studies (Cronin and Taylor, 1993; Rust and Oliver, 1993; Strandvik and Liljander, 1994) indicate that service quality is antecedents of customer satisfaction. In addition, findings by Cronin and Taylor (1994) and Suresh Chander et al. (2002) show there is mutual relationship between satisfaction and service quality (Haghighi et al., 2003).

buang titik sebelum

tanda soal

3. RESEARCH METHODOLOGY

3.1 Research Hypothesis

- 1. How is status of reliability factor in LG International Corp.?
- 2. How is status of responsiveness factor in LG International Corp.?
- 3. How is status of assurance factor in LG International **Q**orp.?
- 4. How is status of empathy factor in LG International Corp.?
- 5. How is status of tangibility factor in LG International Corp.?
- 6. How is status of technical quality factor in LG International Corp.?
- 7. How is status of image factor in LG International Corp.?
- 8. How is status of service quality perception factor in LG International Corp.?
- 9. How is status of satisfaction factor in LG International Corp.?

3.1.1 Population, Sample and Sampling Method

Statistical population included all domestic and foreign customers of LG International Corp. Since statistical population in this research (foreign customers of LG International Corp.) was an unlimited population and access to all was not possible, thus sample size formula for infinite population was used for sampling. Thus, 308 domestic and foreign customers of the company were selected.

3.1.2 Research Tool

The questionnaire designed in this research contained 46 items. Some items were designed for each dimension of functional quality and the dimensions are measured by these items. Thus, Items 1 to 5 are related to assurance, items 6 to 9 are related to tangibility, items 10 to 13 are related to empathy, items 14 to 18 are related to reliability, items 19 to 23 are related to responsiveness. Items 24 to 27 are for technical quality, items 28 to 36 are related to the image, items 37 to 42 are related to perception of quality and items 43 to 46 are related to the customer satisfaction, which are given in Table 1. Reliability coefficient was calculated using Cronbach's Alpha, all suggesting suitable reliability of the research tool.

Dimensions	Item No.	Sum of Items	Cronbach's Alpha	Source
Assurance	1-5	5	0.8	
Tangibility	6-9	4	0.75	
Empathy	10-13	4	0.78	
Reliability	14-18	5	0.78	Gi-Du Kang
Technical Quality	24-27	4	0.81	and Jeffrey
Image	28-36	9	0.83	James
Quality Perception	37-42	6	0.88	(2005)
Customer Satisfaction	43-46	4	0.9	

Table 1: Tool Characteristics and Its Reliability

4. FINDINGS

Descriptive findings suggest 308 subjects answered the items and their data were accessible. 236 (76.6%) were male and 72 (23.4%) were female. 150 (48.7%) were 20 -30 years old, 119 (38.6%) were 31 - 40 years old, 27 (8.8%) were 41 - 50 years old and 12 (3.9%) were 51 years old and above. 18 (5.8%) had associate degree, 219 (71.1%) had BA degree, 62 (20.1%) had MA degree and 9 (2.9%) had PhD degree. Findings for research questions are discussed in the following.

4.1 How is status of reliability factor in LG International Corp.?

One population mean test was used to investigate this question. Scores obtained from the sample and one sample t-test is given in Table 2. As observed, p-value, i.e. Sig, is zero which is smaller than $\alpha = 0.05$, thus the null hypothesis is not supported. On the other hand, two values shown in the column for 95%

confidence interval of the mean difference does not include zero. It rejects null hypothesis. Positive value for upper and lower limit suggests that mean of reliability factor is larger than 3. Hence, if, considering the mean, the score smaller than 3 is regarded as low reliability, close to 3 as average reliability, and larger than 3 as high reliability, then the overall results will be explained in this way that reliability is relatively high considering population mean (3.7215). As observed in the table below, t statistics is 19.031 which is larger than 1.96 and it is in test critical area. In other words, mean difference from 3 is significant.

		One	-Sample Stat	istics		
	N Mean Std. Deviation Std. Error Mean					or Mean
Reliability	y 2	260 3	3.7215	.61135	.037	791
	t	Df	Sig. (2- tailed)	Mean Difference	95% Co Interv Diffe	onfidence al of the erence
			,		Lower	Upper
Reliability	19 031	259	000	72154	6469	7962

Table 2: Descriptive Characteristics of Reliability Factor

4.2 How is status of responsiveness factor in LG International Corp.?

Scores obtained from the sample and one sample t-test is given in Table 3. As observed, p-value, i.e. Sig, is zero which is smaller than $\alpha = 0.05$, thus the null hypothesis, which states responsiveness factor equals to 3, is not supported. On the other hand, two values shown in the column for 95% confidence interval of the mean difference does not include zero. It rejects null hypothesis. Positive value for upper and lower limit suggests that mean of reliability factor is larger than 3. Hence, if ,considering the mean, the score smaller than 3 is regarded as low reliability, close to 3 as average reliability, and larger than 3 as high reliability, then the overall results will be explained in this way that reliability is relatively high considering population mean (3.7574). As observed in the table below, t statistics is 20.038 which is larger than 1.96 and it is in test critical area. In other words, mean difference from 3 is significant.

One-Sample Statistics						
		Ν	Mean	Std. Deviation	Std. Erro	or Mean
Responsiveness		260	3.7574	.60945	.0.	3780
	t	Df	Sig. (2- tailed)	Mean Difference	95% Co Interva Diffe	onfidence al of the erence
			,		Lower	Upper
Responsiveness	20.038	259	.000	.75737	.6829	.8318

Table 3: Descriptive Characteristics of Responsiveness Factor

4.3 How is status of assurance factor in LG International Corp.?

Scores obtained from the sample and one sample t-test is given in Table 4. As observed, p-value, i.e. Sig, is zero which is smaller than $\alpha = 0.05$, thus the null hypothesis, which states responsiveness factor equals to 3, is not supported. On the other hand, two values shown in the column for 95% confidence interval of the mean difference does not include zero. It rejects null hypothesis. Positive value for upper and lower limit suggests that mean of reliability factor is larger than 3. Hence, if ,considering the mean, the score smaller than 3 is regarded as low reliability, close to 3 as average reliability, and larger than 3 as high reliability, then the overall results will be explained in this way that reliability is relatively high considering population mean (3.7721). As observed in the table below, t statistics is 21.172 which is larger than 1.96 and it is in test critical area. In other words, mean difference from 3 is significant.

	One-Sample Statistics					
		N Mean Std. Deviation Std. Error Mean				
Assurance	2	260 3	.7721	.58804	.030	547
	t	Df	Sig. (2- tailed)	Mean Difference	95% Co Interv Diffe	onfidence al of the erence
			,		Lower	Upper
Assurance	21.172	259	.000	.77212	.7003	.8439

Table 4: Descriptive Characteristics of Assurance Factor

4.4 How is status of empathy factor in LG International Corp.?

Scores obtained from the sample and one sample t-test is given in Table 5. As observed, p-value, i.e. Sig, is zero which is smaller than $\alpha = 0.05$, thus the null hypothesis, which states responsiveness factor equals to 3, is not supported. On the other hand, two values shown in the column for 95% confidence interval of the mean difference does not include zero. It rejects null hypothesis. Positive value for upper and lower limit suggests that mean of reliability factor is larger than 3. Hence, if ,considering the mean, the score smaller than 3 is regarded as low reliability, close to 3 as average reliability, and larger than 3 as high reliability, then the overall results will be explained in this way that reliability is relatively high considering population mean (3.5). As observed in the table below, t statistics is 12.511 which is larger than 1.96 and it is in test critical area. In other words, mean difference from 3 is significant.

	One-Sample Statistics					
	N Mean Std. Deviation Std. Error Mean					or Mean
Empathy	. 2	260 3	.5137	.66200	.041	106
	t	Df	Sig. (2- tailed)	Mean Difference	95% Co Interv Diffe	onfidence al of the erence
					Lower	Upper
Empathy	12.511	259	.000	.51365	.4328	.5945

Table 5: Descriptive Characteristics of Empathy Factor

4.5 How is status of tangibility factor in LG International Corp.?

Scores obtained from the sample and one sample t-test is given in Table 6. As observed, p-value, i.e. Sig, is zero which is smaller than $\alpha = 0.05$, thus the null hypothesis, which states responsiveness factor equals to 3, is not supported. On the other hand, two values shown in the column for 95% confidence interval of the mean difference does not include zero. It rejects null hypothesis. Positive value for upper and lower limit suggests that mean of reliability factor is larger than 3. Hence, if ,considering the mean, the score smaller than 3 is regarded as low reliability, close to 3 as average reliability, and larger than 3 as high reliability, then the overall results will be explained in this way that reliability is relatively high considering population mean (3.5115). As observed in the table below, t statistics is 3.307 which is larger than 1.96 and it is in test critical area. In other words, mean difference from 3 is significant.

		One	-Sample Stati	stics		
		N Mean Std. Deviation			Std. Erro	or Mean
Tangible	. 2	260 3	.5915	.71679	.044	445
	t	Df	Sig. (2- tailed)	Mean Difference	95% Co Interv Diffe	onfidence al of the erence
					Lower	Upper
Tangible	13.307	259	.000	.59154	.5040	.6791

Table 6: Descriptive Characteristics of Tangibility Factor

4.6 How is status of technical quality factor in LG International Corp.?

Scores obtained from the sample and one sample t-test is given in Table 7. As observed, p-value, i.e. Sig, is zero which is smaller than $\alpha = 0.05$, thus the null hypothesis, which states responsiveness factor equals to 3, is not supported. On the other hand, two values shown in the column for 95% confidence interval of the mean difference does not include zero. It rejects null hypothesis. Positive value for upper and lower limit suggests that mean of reliability factor is larger than 3. Hence, if ,considering the mean, the score smaller than 3 is regarded as low reliability, close to 3 as average reliability, and larger than 3 as high reliability, then the overall results will be explained in this way that reliability is relatively high considering population mean (3.7127). As observed in the table below, t statistics is 16.965 which is larger than 1.96 and it is in test critical area. In other words, mean difference from 3 is significant.

Table 7: Descriptive Characteristics of Technical Quality Factor

		One	-Sample Stati	stics		
N Mean Std. Deviation Std. Error Me					or Mean	
Technical Qua	ality 2	259 3	.7127	.67605	.042	201
	t	Df	Sig. (2- tailed)	Mean Difference	95% Co Interv Diffe	onfidence al of the erence
Technical					Lower	Upper
Quality	16.965	258	.000	.71268	.6300	.7954

4.7 How is status of image factor in LG International Corp.?

Scores obtained from the sample and one sample t-test is given in Table 8. As observed, p-value, i.e. Sig, is zero which is smaller than $\alpha = 0.05$, thus the null hypothesis, which states responsiveness factor equals to 3, is not supported. On the other hand, two values shown in the column for 95% confidence interval of the mean difference does not include zero. It rejects null hypothesis. Positive value for upper and lower limit suggests that mean of reliability factor is larger than 3. Hence, if ,considering the mean, the score smaller than 3 is regarded as low reliability, close to 3 as average reliability, and larger than 3 as high reliability, then the overall results will be explained in this way that reliability is relatively high considering population mean (3.5078). As observed in the table below, t statistics is 13.291 which is larger than 1.96 and it is in test critical area. In other words, mean difference from 3 is significant.

		One	-Sample Stati	stics		
	N Mean Std. Deviation Std. Error Mean					
Image	2	259 3	.5078	.61483	.038	320
	ſ	ſ	1	1		
	t	Df	Sig. (2- tailed)	Mean Difference	95% Co Interv Diffo	onfidence al of the erence
					Lower	Upper
-	10 001	2.50	000	50777	1225	5020

Table 8: Descriptive Characteristics of Image Factor

4.8 How is status of service quality perception factor in LG International Corp.?

Scores obtained from the sample and one sample t-test is given in Table 9. As observed, p-value, i.e. Sig, is zero which is smaller than $\alpha = 0.05$, thus the null hypothesis, which states responsiveness factor equals to 3, is not supported. On the other hand, two values shown in the column for 95% confidence interval of the mean difference does not include zero. It rejects null hypothesis. Positive value for upper and lower limit suggests that mean of reliability factor is larger than 3. Hence, if ,considering the mean, the score smaller than 3 is regarded as low reliability, close to 3 as average reliability, and larger than 3 as high reliability, then the overall results will be explained in this way that reliability is relatively high considering population mean (3.44). As observed in the table below, t statistics is 10.027 which is larger than 1.96 and it is in test critical area. In other words, mean difference from 3 is significant.

Lower

.3555

.44244

Upper

.5293

		One-Sample Statistics					
		Ν	l	Mean	Std.	Deviation	Std. Error Mean
Service Qua Perception	lity n	260	3	.4424		.71147	.04412
	t	Df		Sig. taile	(2- ed)	Mean Difference	95% Confidence Interval of the Difference

Table 9: Descriptive Characteristics of Service Quality Perception Factor

4.9 How is status of customer satisfaction factor in LG International Corp.?

.000

259

10.027

Service

Quality

Perception

Scores obtained from the sample and one sample t-test is given in Table 10. As observed, p-value, i.e. Sig, is zero which is smaller than $\alpha = 0.05$, thus the null hypothesis, which states responsiveness factor equals to 3, is not supported. On the other hand, two values shown in the column for 95% confidence interval of the mean difference does not include zero. It rejects null hypothesis. Positive value for upper and lower limit suggests that mean of reliability factor is larger than 3. Hence, if ,considering the mean, the score smaller than 3 is regarded as low reliability, close to 3 as average reliability, and larger than 3 as high reliability, then the overall results will be explained in this way that reliability is relatively high considering population mean (3.6274). As observed in the table below, t statistics is 12.999 which is larger than 1.96 and it is in test critical area. In other words, mean difference from 3 is significant.

Table 10: Descriptive Characteristics of Customer Satisfaction Factor

One-Sample Statistics						
	Ν	Mean	Std. Deviation	Std. Error Mean		
Customer Satisfaction	259	3.6274	.77677	.04827		

	t	Df	Sig. (2- tailed)	Mean Difference	95% Co Interv Diffe	onfidence al of the erence
Customer					Lower	Upper
Satisfaction	12.999	258	.000	.62741	.5324	.7225

Table 11 gives analysis of research variables in the subjects under study.

Research Variables	Optimality
Reliability	Suitable
Responsiveness	Suitable
Assurance	Suitable
Empathy	Suitable
Tangibility	Suitable
Technical quality	Suitable
Image	Suitable
Service quality perception	Suitable

Table 11: Results for Analysis of Research Variables

5. DISCUSSION AND CONCLUSION

Gaining customer satisfaction is one of the basic elements of the competition in customer-oriented organization, because the organization's customers are major drive for the organizations which seek for improvement and progress. It is evident no business is able to survive without customer, while customer satisfaction and loyalty is guaranteed through high quality products or services. Current work investigated status of reliability, responsiveness, empathy, tangibility, technical quality, image, service quality perception, and customer satisfaction in LG International Corp. according Gronroos model (2000). Research variables were evaluated using the tool and one sample t-test. Findings showed factors of reliability, responsiveness, empathy, tangibility, image, service quality perception, and customer satisfaction are in optimal level. Practical recommendations are given in this regard in the following:

- 1. Reengineering processes related to customers by considering the factors affecting customer satisfaction.
- 2. Ongoing and regular measurement of indexes and continuous tracking satisfaction factors in a weekly manner.
- 3. Establishment of customer relationship management (CRM) system.
- 4. Empowerment of staffs who are in face to face contact with customers: functional service quality can be improved through empowering staff for major decision making related to the customers. Since the staffs which are in direct contact with the customers can perceive defects and deficiencies of the company's customers better, they should be

empowered for suggestion making and helping decision making process in order to increase service quality.

- 5. Developing a plan for training staffs and motivating them for service quality improvement.
- 6. Developing clear insight on service quality and emphasis on its constant improvement in the organization. On the other hand, it should be considered service quality is a permanent process, not a static process. Thus, creating such awareness in the staffs should also be a permanent process. To this end, it is suggested to explain service quality concept in customers so that accurate insight and coordination is obtained.
- 7. Committing fewer promises and mostly acting for fulfillment of promises. The other solution is committing promises below their expectations level so that you n act beyond their expectations. If you give fewer promises than what you will provide for the customer, higher satisfaction from the customer will be achieved. Two points should be considered prior to implementing this strategy:
 - a. Customers who regularly communicate with the organization notice this point. Thus, they will adjust their expectation.
 - b. Fewer promises reduce competitive capacity in sale situations. In fact, what is offered by the competitors should be considered.
- 8. Customer knowledge improvement: the customers should be trained so that they play their roles well. Followings are examples of such training which may help match between service delivery and the promises:
 - a. Preparing customer for service process
 - b. Matching performance with the standard and expectations
 - c. Clarifying expectations after sale.

REFERENCES

_ref. A-Z

Sharifi Najari, N Investigation and comparative study of customer expectations of service quality in banking and hoteling industry under supervision of Islamic Revelution.

Mostazafan Foundation. Master Thesis, Shahid Behesht, University.

- Shirazi, M. (2004). Applied Statistical Methods. Shokouh Publication, First Edition.
- Dariani Ebrahimi, A. (2010). Service performance evaluation and prioritization of factors in Iran's Melli Bank using Serveperf approach. ADM, Master's Thesis, Shahid Beheshti University.

Anderson, J., & Gerbing, D. (1988). Structural equation modeling in practice: A

review and recommended two step approach. *Psychological Bulletin, 103*, 411-23.

- Asubonteng, P., McCleary, K. J., & Swan, J. E. (1996). SERVQUAL revisited: A critical review of service quality. *Journal of Services Marketing*, 10(6), 62-81.
- Dabholkar, P., Thorpe D. I., & Rentz, J. O. (2004). A measure of service quality for retail stores: Scale development and validation. *Journal of the Academy* of Marketing Science, 24(1), 2-16.
- Douglas, L., & Connor, R. (2003). Attitudes to service quality The expectation gap. *Nutrition and Food Science*, *33*(³/₄), 165-173.
- Gerbing, D., & Anderson, J. (1988). An updated paradigm for scale development incorporating uni dimensionality and its assessment. *Journal of Marketing Research*, 25, 186-192.
- Gronroos Christian. (2000). Service Management and Marketing. John Wiley.
- Humphreys, John H. (2004). Customer expectations: Satisfaction and organizational diversity. *Journal of Management Inquiry*.
- James A. Fitzsimmons, & Mono J. Fitzsimmons. (1994) Service Marketing for Competitive Advantage (1st Ed). Singapore: McGraw Hill Inc.
- Jo[°] reskog, K. G. (1971). Statistical analysis of sets of congeneric tests. *Psychometrika*, 32, 443-82.
- Kang, T, & James, K. (2004). Assessment of service quality dimensions: A study in a vehicle repair service chain. *International Journal of Banking Marketing*, 9(3), 126-139.
- Kim, Minjeong, & Stoel, Leslie. (2005). Are online retailers meeting customer expectations? *International Journal of Retail and Distribution Management*, 33, 4.
- Kniatt, Nancy L. (1995). The effect of demographics on customer expectations for service quality in the lodging industry. University of North Texas.
- Oliver, R. L., & Swan, J. E. (1989). Consumer perceptions of interpersonal equity and satisfaction in transaction.

Seth, N., Deshmukh, S. G., & Vrat, P. (2005). Service Quality Models: A review. International Journal of Quality and Reliability Management, 22(9), 913-949.

Swartz, T. A., & Brown, S. W. (1989). Consumer and provider expectations and experiences evaluating professional service quality. *Journal of the Academy of Marketing Science*, 17(2), 189-95.

Parassuraman A, et al. (1991). Understanding Customer Expectation of Service. *Sloan Management Review*, 39-48.