

## SERVICE QUALITY AND CUSTOMER SATISFACTION IN THE AUTOMOBILE INDUSTRY IN GHANA: EVIDENCE OF TOYOTA GHANA COMPANY LIMITED, TEMA BRANCH

**Seth Nana-Poku Owusu**

*University of Cape Coast*

*Email: [npoku@toyotaghana.com](mailto:npoku@toyotaghana.com)*

**Alex Yaw Adom**

*University of Cape Coast*

*Email: [alex.adom@ucc.edu.gh](mailto:alex.adom@ucc.edu.gh)*

**Lydia Boateng**

*University of Cape Coast*

*Email: [Lidiboat2003@yahoo.com](mailto:Lidiboat2003@yahoo.com)*

### ABSTRACT

This study adopted the SERVQUAL service quality model with its five dimensions (tangibles, reliability, responsiveness, assurance and empathy) to measure customer's satisfaction perception of service quality. A total of 120 sample size of customers was chosen from customers who purchase and service vehicles from the Tema branch of Toyota Ghana Company Limited. A self-completion questionnaire with a total of 27 closed questions and 3 open ended questions was developed to gather field data. The items were measured by using a five Point Likert-type response scale. SPSS version 20 was used to carry out the analysis of the data. The findings revealed that there exists a positive relationship between all the five dimensions of service quality. The results again, showed that Toyota Ghana, Tema branch customers have a positive perception of services rendered to them from all the three service providers; sales, service and spare parts leading to their high level of satisfaction. The study made recommendations that will serve as a guide to all stakeholders in the field of the automobile business.

**KEY WORDS:** Automobile Industry; Customer Satisfaction; Customer Perception; Service Quality

### Introduction

customer satisfaction is a measure on the number of customers or percentage of total customers that exceeds specific satisfaction goals in terms of reported experience with a firm, its products or its services (rating). Customers will be satisfied with high quality products and this will increase repeat purchases which will lead to higher profits. Macedo (2017) reported that many companies use some form of customer satisfaction program in developing, monitoring and evaluating their products and services, formulate strategies to enhance satisfaction, and compensate employees based on satisfaction ratings. When an organization creates a benefit for customers it will affect customer loyalty and they will maintain and increasingly repeat business with the organization (Anderson & Jacobsen, 2000).

It is a deeply held commitment of customers to prefer products or services of a particular organization in future despite situational constraints or marketing influences to cause the switching behavior. True customer loyalty is created when customers become advocate of an organization without any incentive (Singh, 2006). In Ghana, competition among businesses to capture and keep customers has become keen, and one such area is the automobile industry consisting of vehicle sales and after-sale services. The industry has recently seen a proliferation of various vehicle brands as a result of the varieties; market

share is now thinly spread across the various distributors (Aaker,2012). It is worth noting that, Automobile companies in the country rely heavily on import of these vehicles (Baldwin, 2011).

Consequently, focus has shifted to the provision of good quality service as one of the main strategies to maintain competitive advantage in the Ghanaian automobile industry. When it comes to sustainable profit growth in business, customer satisfaction is no doubt a major contributor. A business firm cannot afford to lose its customers especially in the current economic environment which is quite volatile. It is against these backdrops, therefore, that the study would like to look at the customer satisfaction perception of service quality at Toyota Ghana Company Limited, Tema Branch.

### **The concept of quality of a service**

There are two main issues shaping studies in the conceptualization of service quality. The first is how consumers evaluate service quality and the second is what influences customer's evaluation of service quality. On the first issue, consensus is that, consumers evaluate service quality based on their perception. This is mainly due to the high level of intangible nature of a service outcome (Zeithaml, 2005; Grönroos, 2001). However, this makes the concept less objective and less easy for many researchers to digest (Brady and Cronin, 2001).

Parasuraman, Zeithaml, and Berry (1985) define perceived service quality as: "the global judgement, or attitude, relating to the superiority of the service". The literature establishes that, perceived service quality itself is as a result of a comparison between consumers' pre-purchase expectations and the perception of actual service received or experienced from the service provider (Parasuraman et al, 1985b). This is referred to as the expectancy-disconfirmation (Oliver 1980). Based on the perception-minus-expectations model, Parasuraman et al, (1988, 1991) developed SERVQUAL, an instrument for measuring service quality. The instrument has 22 pairs of items measuring customers' expectations of service quality from a particular service industry in one hand and perception of service performance from a particular service provider within the industry, in another. Perceived service quality is thus identified by calculating the difference between perception (P) and expectations (E) at different levels.

Some scholars argue for a performance-only model (SERVPEF) of perceived service quality (Cronin and Taylor, 1992; Babakus & Mangold, 1992). Babakus and Boller (1992) also indicate that consumers are unable to distinguish between desires and current performance. Zeithaml (2005) argues that the notion of service quality is about its dimensions: that factors on which customers form their perception of service quality. In the words of Zeithaml (2005), "[they] represent how consumers organize information about service quality in their minds".

The writings of (Grönroos, 1984; Parasuraman et al, 1985 and Lehtinen, 1983) provide answers to the overriding question of what customers of services see in a service as a need-satisfying solution in the absence of any perceived ready-made product. In other words, what are the dimensions of service quality perceived by service customers? Answers to this question show that consumers of services form their perception of quality on multiple factors or dimensions: Grönroos (1984) identified 3 dimensions as: technical quality, functional quality and corporate image. He explains technical quality as the outcome of the service that is what the consumer gets or receives from the service encounter. The functional quality of a service quality is the consumer's view of how the service is delivered. Since service production and consumption takes place in the presence of the consumer, what happens during the service encounter is also very important to the consumer when evaluating service quality. Contrary to the technical outcome, the functional dimension is subjective and more difficult to describe. Grönroos (1984) also adds a third dimension, the corporate image which results from experiencing the company's services. In the words of Padma, Rajendran, and Sai (2009), the corporate image dimension serves as "a filter in consumers' perception of quality". The idea is that consumers' perceptions which are attitudes and beliefs are influenced by their experiences with the service company over time. If a good image is held about a service company, this will influence a consumer's perception of service quality even during service breakdowns.

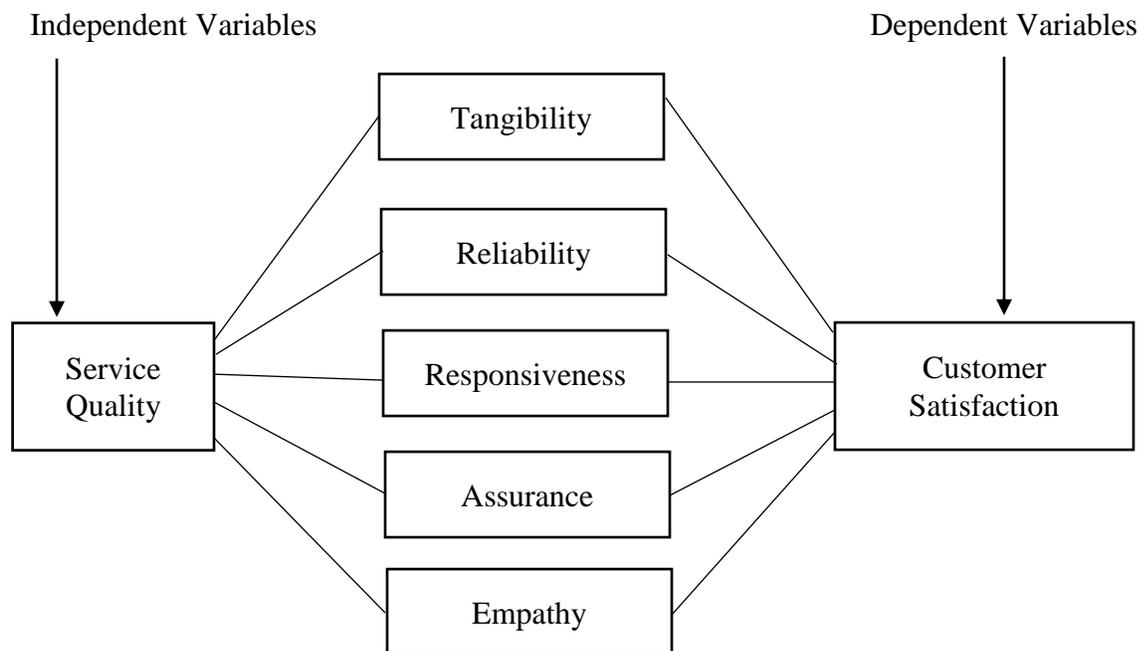
Lehtinen and Lehtinen (1991) also identified dimensions like that of Grönroos (1984) which explain that service consumers see beyond the outcome of the service rendered to them. Their dimensions include

physical quality. These include the tangible outcome as well as the physical environments that enabled the service encounter and the production of the service outcome ( machinery for repair services). Other dimensions include process quality and corporate image. As in the previous cases, Lehtinen and Lehtinen (1991) found that the interaction between a service personnel and a consumer leaves much to the consumer to talk about when evaluation service quality especially as s/he participates in the service process. The same thing applies to a consumer that identifies with a company. It is very important to emphasize that even though Grönroos and Lehtinen and Lehtinen were the first to conceptualize service quality, their initial contribution were only global definitions of the dimensions (Brady & Cronin, 2001)

**The link between Service Quality and Customer Satisfaction**

Service quality plays an essential part in creating customer satisfaction. The connection between service quality and customer satisfaction has been well established in service marketing literature (Ladhari 2009; Sivadas & Baker-Prewitt 2000). In general, it is commonly argued that a high level of service quality leads to a high level of customer satisfaction. Ladhari (2009), for example, finds that customers who receive high level of service quality are likely to be more satisfied compared to those who receive low level of service quality.

**Conceptual framework explaining the relationship of the independent variables and the dependent variables**



**Research Design**

The descriptive survey design was deemed appropriate for the study. The choice of this design was motivated by the fact that descriptive research or survey aims mainly at describing, observing and documenting aspects of a situation that naturally occurs (Polit and Hungler, 1995). Both the primary and secondary methods were used in this study. The primary research was conducted by using questionnaire surveys. It is one of the most widely and vastly used survey for data collection techniques. This is because each respondent is asked to respond to the same set of questions and this provides efficient way of collecting the responses in an easy and smooth manner. In addition, it is also used because it delivers more specific outcome than the secondary study itself. In conjunctions, the secondary research was used

because the topic had some relation with previous studies that were performed by others. Secondary data were obtained from Journals and Magazines from Toyota Ghana Company Limited and also other thesis from University of Cape Coast Library.

The case selection of this research was focused generally on the Ghanaian automobile service industry with Toyota Ghana Company Limited (TGCL) and its customers as the specific case. The research respondents were made up of customers who utilize vehicle maintenance and repair services in the Ghanaian automobile service industry while the sample was derived from the customers who patronize their services from TGCL, Tema Branch. Customers in the Tema Branch were chosen because branch sells and services all the Toyota brands. The probability sampling procedure was used in this study. The probability sampling infers that each person has some known (non-zero) probability of being included in the sample (Bouma & Atkinson, 1999; Easterby-Smith, Thorpe & Lowe, 2002). In total, a sample size of one hundred and twenty (120).

**Table 1 - 3s Service (Sales, Service and Spare parts)**

3 <sup>s</sup> Service	Number	Percentage (%)
Sales	40	33.33%
Service	40	33.33%
Spare parts	40	33.33%
Total	120	100%

Source: Field Survey (2019)

A self-completion Questionnaire with mostly closed questions and three open ended questions was developed for primary data collection. The questionnaire was made up of four parts and total of 30 statements. The first part was about customer satisfaction generally on all the “3s” service providers by TGCL Tema branch with eight questions. The second part touched on service quality with questions on all the five dimensions (Tangibility, Reliability, Responsiveness, Assurance and Empathy). All of the items were measured by using a five-point Likert-type response scale, with 5 being strongly agree and one being strongly disagree. The third part touched on customer’s perception on the brand Toyota. The fourth part was made up of three open minded questions for customers to provide their expectations, experience and other comments to help achieve their satisfaction with the firm. The researchers recruited research assistants in all the TGCL three service (3<sup>s</sup>) providers at the Tema Branch in the administering of the questionnaires. In all, 120 questionnaires were sent out and 90 valid responses were received.

The field data was processed by editing; coding, classification and tabulation to present a cleared view for analysis. A statistical regression analysis was also carried out to further test the relationship between the variables (Tangibility Perception, Reliability Perception, Responsiveness Perception, Assurance Perception and Empathy Perception).

**Data Analysis**

Results were analyzed using the linear regression model. Linear regression attempts to model the relationship between a dependent variable, say Y, and one or more explanatory and independent variables, say X and Z, which are believed to explain the dependent variable. This is done by fitting a linear equation to the data gathered. The linear equation between the dependent variable Y and the independent variables X and Z will usually take the form,

$$Y = a + bX + cZ$$

Where a is a constant or intercept. This is the value of Y when X and Z are zero. b and c are coefficients of X and Z respectively. They determine the degree of the effect X and Z have on the dependent variable Y.

Most commonly line regression models rely on the mean values of the various variables in determining existing relationships. Less commonly, linear regression refers to models in which median values of variables are used. Among its numerous applications, linear regression analysis helps to quantify the

strength of the relation between the dependent variable and the individual explanatory variables. It also helps to determine which independent variables may have no relationship or very insignificant relationship with the dependent variable. It is however important to note that the use of regression analysis require assumptions.

One of the many assumptions is the y-variable is normally distributed, and this places some limitations on using regression analysis on all the types of data. The normal distribution assumption is more limiting in that only ratio and interval measurement scales can be normally distributed. Technically, it is not appropriate to use nominal and ordinal measures as the y-variable or dependent variable in regression analysis. However, behavioral scientist often uses ordinal scales as dependent variables in regression analysis. This typically occurs when the theoretical concept being measured by the ordinal scale, for example, customer satisfaction being measured with a Likert scale, is assumed to be continuous and is assumed to have an equal interval ordinal scale.

Practically speaking however, there are no limiting assumptions for the independent variables. As such they can be measured on scale, be it nominal, ordinal, interval or ratio. Linear regression is used widely in biological, behavioral and social sciences to describe possible relationships between variables. It ranks as one of the most important tools used in these disciplines.

In this analysis, the six construct being investigated will now be known as variables. The dependent variable for this analysis is Customer Satisfaction and the explanatory or independent variables are Tangibles perception, Reliability perception, Responsiveness perception, Assurance perception and Empathy perception.

Let Customer Satisfaction variable be represented by  $C_S$

Let Tangibles perception variable be represented by  $T_A$

Let Reliability perception variable be represented by  $R_L$

Let Responsiveness perception variable be represented by  $R_S$

Let Assurance perception variable be represented by  $A_S$

Let Empathy perception variable be represented by  $E_M$

A linear regression model which defines the relationship between these variables will take the form;

$$C_S = a + bT_A + cR_L + dR_S + eA_S + fE_M$$

Where a is a constant and b, c, d, e, f are coefficients of their respective variables.

The mean values per construct of each observation will be assumed to represent the variables to be investigated. These mean values per observation per construct were obtaining using the SPSS software and were used to conduct the regression analysis. The researcher chose to use the mean values instead of the median scores in conducting the regression analysis. Mean values give more accurate representation of the average value of each construct per observation compared to median values. To obtain an accurate line of best fit out of the huge amount of data gathered being modeled, the level of accuracy of values are very important. Mean values would help create an accurate model than median values. As mentioned earlier also, the dependent variable, customer satisfaction will be assumed to be continuous and to have an equal interval ordinal scale. The regression analysis output from SPSS is outlined in the tables 7, 8 and 9.

From the regression coefficient table 7, the estimated model is:

$$CS = 2.07 + 0.22TA + 0.30RL + 0.42RS + 0.22AS + 0.23EM$$

Where 2.07 is our intercept, 0.22 is the coefficient of (TA), 0.30 is the coefficient of (RL), 0.42 is the coefficient of (RS), 0.22 is the coefficient of (AS), and finally 0.23 is the coefficient of (EM)

. From the regression model, a TA coefficient of 0.22 means for every unit increase (decrease) in customer perception of tangibles, it results in 0.22 increase (decrease) in customer satisfaction.

From the regression model, a TA coefficient of 0.30 means for every unit increase (decrease) in customer perception of reliability, there occurs increase (decrease) in customer satisfaction by 0.30 times.

. From the regression model, a RS coefficient of 0.42 means for every unit increase (decrease) in customer perception of responsiveness, it results in 0.42 increase (decrease) in customer satisfaction.

. From the regression model, an AS coefficient of 0.22 means for every unit increase (decrease) in customer perception of assurance in the service received, it results in 0.22 increase (decrease) in customer

satisfaction.

. From the regression model, an EM coefficient of 0.23 means for every unit increase (decrease) in customer perception of empathy, customer satisfaction CS increases (decrease) by 0.23 times.

From table 8, the R-Squared value is 0.617. This indicates that differences in the service quality variables TA, RL, RS, AS and EM, together explains about 62% percent of the variations in Customer Satisfaction, CS.

The adjusted R-Square of 0.59 means that the variations are caused by the predictors and that all errors have been taken care off, resulting in a percentage of 59%.

From the table (table 9) the significant F value is approximately 0.000. Since this far less than our chosen level of significance of 0.01, we can conclude that the model as a whole is statistically significant in explaining the values of the dependent variable, Customer Satisfaction, CS.

**Table 2 - Linear Regression Coefficients Table for Service Quality Dimensions and Customer Satisfaction.**

Unstandardized Coefficients			Standardized Coefficients	t	P Sig.
		Std. Error	Beta		
(Constant)	2.07	0.35		5.93	0.00
TANGIBLES	0.22	0.19	0.27	1.11	0.27
RELIABILITY	0.30	0.19	0.39	1.56	0.12
RESPONSIVENESS	0.42	0.20	0.54	2.10	0.04
ASSURANCE	0.22	0.36	0.27	0.60	0.55
EMPATHY	0.23	0.12	0.21	1.96	0.05

**Table 3 – Linear Regression R Square and Adjusted R Square**

Model Summary							
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics		
					R Square Change	F Change	df1
1	.785 <sup>a</sup>	.617	.594	.26731	.617	27.040	5

Source: Field survey (2019)

**Table 4 - Linear Regression ANOVA table for Service Quality Dimensions and Customer Satisfaction.**

	Sum of Squares	df	Mean Square	F	Sig.
<b>Regression</b>	9.660	5	1.932	27.040	0.000
<b>Residual</b>	6.002	84	0.071		
<b>Total</b>	15.666	89			

Source: Field survey (2019)

**“3” Service Providers Analysis**

Customers were asked to assess the three (3) service providers of TGCL, Tema Branch, Sale of Vehicle service provider, Service and Workshop service provider and Spare parts sales service provider to

confirm which service provider gives the best of service satisfaction to customers. This will intend motivate the service provider and the other service providers will also emulate their best practices in order to improve their services as well.

From table 10 and figures 5, 6 and 7, 52 respondents strongly agree that they receive satisfaction from spare parts as against 36 for sales and 9 for service. 45 respondents agree to the fact that they receive maximum satisfaction from sale of vehicle service providers as against 36 for service and 27 for spare parts. 18 respondents went for Neutral for service as against 9 for spares and zero for sale of vehicle. 27 respondents disagree that service department gives maximum satisfaction as against 9 for sales and 2 for spares. None of the customers strongly disagreed receiving satisfaction from the three service providers. This shows that the respondents are satisfied with the services provided by the service providers. We can finally conclude that Sale of vehicle service provider gives 90% satisfaction than Spare parts 88% and Service 50% from all the 90 respondents.

**Table 5 - Frequency Table of 3<sup>s</sup> Service provider’s satisfaction**

<b>5 Likert Scale</b>	<b>Sales</b>	<b>Service</b>	<b>Spares</b>
Strongly Agree	36	9	52
Agree	45	36	27
Neutral	0	18	9
Disagree	9	27	2
Strongly Disagree	0	0	0
Total	90	90	90

Source: Field survey (2019)

**Summary of Findings**

Firstly, it was discovered that, customer’s perception of the dimensions of service quality across all the three (3) service providers of TGCL, Tema branch is positively high and level of satisfaction is also high. Secondly, customer’s perception of all the three service providers 3<sup>s</sup> was good and very high. Their impression of the service providers, sales, service and spare parts was very good. Among the 90 respondents, customers were very satisfied with the services of the vehicle sales with 90%, followed by the spare parts with 88% and service of vehicles with 50%. Thirdly, there exist a positive relationship between each of the five dimensions of service quality (tangibles, reliability, responsiveness, assurance, empathy) and customer satisfaction.

An increase in customer perception of each of the, results in a subsequent increase of customer satisfaction and vice versa. Thus, from customer’s perspective, their perception of tangibles within a service may affect customer satisfaction. Again, confidence in reliability of a vehicle service rendered may affect the level of satisfaction of the customer and would inform customer’s decision to either switch or remain with the service provider. Furthermore, customers feeling of a level of responsiveness shown by service providers may also lead to customer’s satisfaction.in addition acts of assurance of service perceived by customers would inform their satisfaction level. Finally, the satisfaction level of customers may be affected by the amount of empathy they perceive to be demonstrated by the service provider. Customers perceived more of reliability perception and tangibility perception as important and significant to them and are more likely to affect their satisfaction compared to responsiveness, assurance and empathy.

**Conclusion**

This research work is consistent and adds unto the findings of many researchers which have proven that service quality has influence on customer satisfaction to a service provider. This study also confirms that each of the dimensions of service quality has positive impact on customer satisfaction. Ability of a company to satisfy their customers and grow a number of loyal customers is considered as one of the most important assets of a company. In Ghana, competition among businesses to capture and keep

customers has become keen, and one such area is the automobile industry consisting of vehicle sales and after-sale services where customers demand for high quality service is increasing.

This is certainly the case with Toyota Ghana Company Limited and the Tema branch. To remain competitive and make customers satisfied, it is necessary for vehicle service providers to understand these dimensions of service and put in the right measures, in an attempt to make both new and existing customers satisfied and increase their purchases to strengthen the financial growth of a company (Hayes, 2008). Service quality was found to have positive relationship with customer satisfaction. Thus high degree of service quality translates into customer satisfaction (Berry, 1995).

This research work has also proven and established that perception of service tangibles has a positive relation with customer satisfaction. It has also added on to the conclusion that, when service firms provide reliable services and increase the customers trust, respect the customers and improving the communication between the staff and customer's satisfaction is achieved. Again the research has shown that assurance of service and the level of responsiveness shown by the service firm can all determine the satisfaction level of a service in the long run. The provision of individual attention, wishes and specific needs of customers, in other words empathy, can affect the satisfaction of customers.

Finally, the findings of this study support the assertion that service quality enhances customer satisfaction.

### **Recommendations**

The findings of this research work, provides owners and managers of automobile firms most especially Toyota Ghana, Tema with evidence to appreciate the effectiveness of service quality from the consumer's perspective. TGCL, Tema staff should also improve their communication with their customers to maintain service standards. Especially the front line staff and the service and parts advisors. Management of TGCL, Tema should focus on providing a food vendor at TGCL, Tema premises and the re-introduction of the coffee and milo dispenser, since most of the customers finds it difficult to get food to eat when waiting for their service.

The Government of Ghana should focus on improving the road network from the Kpone Barrier at Tema and the Tema Oil Refinery section to the TGCL, Tema premises. Since most of the customers complains of the bad road network. Management of TGCL needs to do a constant follow up on the government. The management of the parts section of TGCL, Tema should focus on getting availability of parts for all Toyota brands of vehicles, be it Japan, America and Dubai. They should also look at the provision of more discounts and the reduction of product prices and service charges. Management of TGCL, Tema should look at offering "motivational packages" to their customers such as T-Shirts, pens, key holders and Toyota branded cups.

Finally, this study is expected to serve as a guide and help service providers in the automobile industry make informed judgment when it comes to meeting the present customer need. It provides insight and significant feedback from vehicle users to auto mobile service firms which could serve as an input to future improvement plans for customers and growth plans for businesses.

### **Suggestions for Future Research**

The research sample used was selected at Random from TGCL Tema branch only leaving the other TGCL branches Accra, Kumasi, Tarkwa and Body and Paint Branch also at Accra due to resource and time constraints. Therefore, there's the need to conduct the research at the national level to find more issues related to the other factors contributing to customer's satisfaction. Again further research could expand the sample size by selecting sample units from other vehicle service centers and automobile firms across Ghana in order to have a better representation of vehicles users in Ghana.

### **REFERENCES**

- Aaker, D. A. (2012). Building strong brands. Simon and Schuster.
- Anderson, H., & Jacobsen, P. N. (2000). Creating loyalty: Its strategic importance in your customer strategy. *Customer relationship management*, 55, 67.
- Baldwin, R. (2011). Trade and industrialisation after globalisation's 2<sup>nd</sup>

- unbundling: How building and joining a supply chain are different and why it matters (No. w17716). National Bureau of Economic Research.
- Brady, M. K., & Cronin Jr, J. J. (2001). Some new thoughts on conceptualizing perceived service quality: a hierarchical approach. *Journal of marketing*, 65(3), 34-49.
- Carman, J.M. (1990) Consumer perception of service quality: An assessment of the SERVQUAL dimensions. *Journal of Retailing*, Vol66(1), p.33-55
- Cronin, J.J.Jr. and Taylor, S.A. (1992) Measuring service quality: A reexamination and extension. *Journal of Marketing*, Vol56, p.55-68
- Cronin, J.J.Jr. and Taylor, S.A. (1994) SERVPERF versus SERVQUAL: Reconciling performance-based and perceptions-minus-expectations measurement of service quality. *Journal of Marketing*, Vol58, p.125-131
- Macedo, M. A. M. D. S. (2017). Influence of different sponsorship contexts in the bios\*: consumer brand relationship model (BCBR model) mutualism and antagonism clusters and purchase intention.
- Grönroos, C. (2001) The perceived service quality concept: A mistake? *Managing Service Quality*. Vol11(3), p.150-152
- Parasuraman, A., Zeithaml, V.A. and Berry, L. (1985) "A conceptual model of service quality and its implications for future research", *Journal of Marketing* 49 (4): 41–50
- Parasuraman, A., Zeithaml, V.A. and Berry, L.L. (1988) SERVQUAL: A Multiple-Item scale for measuring consumer perceptions of service Quality. *Journal of Retailing*, Vol64(1), p.12-40
- Parasuraman, A., Zeithaml, V.A. and Berry, L.L. (1985) Problems and Strategies in Services Marketing. *Journal of Marketing*. Vol49, p. 33-46
- Parasuraman, A., Zeithaml, V.A. and Berry, L.L. (1985) Quality counts in service marketing, too. *Business Horizons*, p.44-52
- Parasuraman, A., Zeithaml, V.A. and Berry, L.L. (1991) Refinement and assessment of the SERVQUAL scale. *Journal of Retailing*. Vol67(4), p.420-450
- Parasuraman, A., Zeithaml, V.A. and Berry, L.L. (1996) The Behavioral Consequences of Service Quality. *Journal of Marketing*, Vol60, p.31-46
- Padma, P., Rajendran, C., & Sai, L. P. (2009). A conceptual framework of service quality in healthcare: perspectives of Indian patients and their attendants. *Benchmarking: An International Journal*, 16(2), 157-191.
- Polit, D. F., & Hungler, B. P. (1995). Fundamentos de pesquisa em enfermagem. In *Fundamentos de pesquisa em enfermagem*.
- Oliver, R.L. (1980) A cognitive model of the antecedents and consequences of satisfaction decisions. *Journal of Marketing Research*, Vol17, p.460-9
- Singh, H. (2006). The importance of customer satisfaction in relation to customer loyalty and retention. *Academy of Marketing Science*, 60(193-225), 46.
- Lehtinen, U. and Lehtinen, J.R. (1991) Two Approaches to Service Quality Dimensions. *The Service Industries Journal*, Vol2(3), p. 287-303
- Ladhari, R. (2009). A review of twenty years of SERVQUAL research. *International journal of quality and service sciences*, 1(2), 172-198.
- Zeithaml, V.A., Bitner, M.J. and Gremler, D.D. (2005) *Services Marketing*: 4th edition. McGraw-Hill
- Zeithaml, V. A. (1981) How consumer evaluation processes differ between goods and services. In: Hogg, G. and Gabbott, M. (ed) (1997) *Contemporary services marketing management*. The Dryden Press, London
- Zeithaml, V. A. (1988) Consumer perceptions of price, quality, and value: A Means-End model and synthesis of evidence. *Journal of Marketing* Vol52,