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# Service Quality Delivery and Its Impact on Customer Satisfaction in the Banking Sector in Malaysia

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*Abstract*—**In any business–to-customer (B2C) type of environment, satisfying a customer is the ultimate goal and objective. More often than not, it can be quite an issue. This is perhaps due to the fact that organizations sometimes do not really understand of what actually goes on in a customer's mind. As such, this predicament has provided as a challenging task to most business conglomerates that places strong emphasis on customer relations. Although many researches and studies were conducted on the actual working of the customer's mind, till today it is a still a mystery. Therefore, this research focused on the measurement of customer satisfaction through delivery of service quality in the banking sector in Malaysia. A quantitative research was used to study the relationship between service quality dimensions and customer satisfaction. Assurance has positive relationship but it has no significant effect on customer satisfaction. Reliability has negative relationship but it has no significant effect on customer satisfaction. Tangibles have positive relationship and have significant impact on customer satisfaction. Empathy has positive relationship but it has no significant effect on customer satisfaction. Responsiveness has positive relationship but no significant impact on customer satisfaction. The study highlights implications for marketers in banking industry for improvement in delivery of service quality.**

*Index Terms*—**Assurance, Empathy, Reliability, Responsiveness, Tangibles.**

## I. Introduction

The objective of this paper is to seek and measure the level of customer satisfaction and services rendered in the banking industry in Malaysia. As a matter of fact, many banks subscribe to the fact that high customer satisfaction will lead to greater customer loyalty (Yi, 1991; Anderson and Sullivan, 1993; Boulding et al., 1993) which, in turn, leads to future revenue (Fornell, 1992; Bolton, 1998). For that matter, many organizations (including banks) that resorted to having superior service quality have been found to be market leaders in terms of sales and long-term customer loyalty and retention (Anderson and Sullivan, 1993; Boulding et al., 1993; Eklo¨ f and Westlund, 2002). Examples of such banks include Hongkong & Shanghai Bank (HSBC), Standard & Chartered (Stand Chart), Citi Bank , just to mention a few.

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## II. Industry

In Malaysia, the banking industry is substantially backed by the commercial banks, investment banks, and Islamic banks. Together, they represent as the primary mobiliser of funds and as the main source of financing to support the national economic activities. Meanwhile, the non-banking financial intermediaries, comprising development financial institutions, provident and pension funds insurance companies, and *takaful* operators, complement the banking institutions in mobilising savings and meeting the financial needs of the economy. Banking policies, rights and guidelines comes under the purview of the Central Bank or commonly known as Bank Negara. Guided by the principle that it should act only in the economic interest of the nation, this Bank should not profit as a primary consideration. Based on that, the functions of Bank Negara are carried out within the context of promoting economic growth, plus a high level of employment, maintaining price stability and finally, a reasonable balance in the country's international payments position, eradicating poverty and restructuring society. In particular, the Central Bank ensures that the availability and cost of money and credit in the economy are consonant with national macroeconomic objectives. In this respect, the Bank acts as the banker for currency issue, keeper of international reserves and safeguarding the value of the ringgit, banker and financial adviser to the Government, agency responsible for monetary policy and management of the financial system and banker to the banks. As Malaysia practices the `open enterprise' policy, banks in the country are free to compete against one another. However, there remains a deep concern on what kind of pull that these banks can impact upon their customers in order to entice and retain their customers. Moving from a product and sales philosophy to a marketing philosophy gives the bank a better chance to beat the competition.Submit your manuscript electronically for review.

## III. Problem Statement

This paper, at the same time provides a brief review of some of the relevant approaches that have been used for the measurement of customer satisfaction. It then discusses different views that have been developed in relation to the transferability of satisfaction measures across industries and outlines the research questions addressed in this investigation. One of the main problems faced by consumers when it comes to banking is issue of the banking hours being too rigid and not flexible. Usually, most banks operating hours are from Mondays to Fridays –begins operation from 9.30 - 4.30pm. Prior to this, banks used to operate services beginning from 10 am in the morning and ending at 4 pm from Mondays to Fridays, but due to consumer demand, the trend changed, with the banks beginning services an hour earlier. Despite the practice of beginning services half-an-hour earlier, some banks that are positioned in shopping malls and department stores will still have to open for service at 10 am, as the shopping malls and department stores open up for business. Besides the banking hours, other issue consumers also are facing in queuing up at some banks. Standing in line for a long time at the banks is non-productive and a sheer waste of time. As such, most banks now have developed a way to address consumer problems. A suggestion box placed at the foyer or entrance of the bank or a well-conducted survey is a good start to learn about consumer needs. For the purpose of this Paper, feedbacks from the survey revealed the reasons that led to customer satisfaction. It was demonstrated that in order to maintain the grip on customer, many banks have now set up suggestion and complaint avenues such as hotlines, 24-hour call services and online services. At a glance, the issues in relative to consumer banking have seen some changes in the past decade, specifically:-

- the economy crisis during the 90s'
- the wake of the bank mergers
- the change in banks' operation hours
- the introduction of the telephone banking
- the rapid growing of the internet banking
- the growth of spending power of the Generation Y customers
- the growth of the Islamic banking

## IV. Literature Review

### A. *Customer Satisfaction*

Before proceeding further, it is best that one fully understands the definition of the phrase 'Customer Satisfaction`. The phrase does not only express a happy customer, but rather complex than that. Customer satisfaction is actually a term most widely used in the business and commerce industry. It is a business term explaining about a measurement of the kind of products and services provided by a company to meet its customer's expectation. To some, this may be seen as the company's key performance indicator (KPI). In a competitive marketplace where businesses compete for customers, customer satisfaction is seen as a key differentiator and increasingly has become a key element of business strategy. There is a substantial body of empirical literature that establishes the benefits of customer satisfaction for firms. It is well established that satisfied customers are key to long-term business success (Kristensen et al., 1992; Zeithami et al., 1996; McColl-Kennedy and Scheider, 2000). It also defined as a global issue that affects all organizations, regardless of its size, whether profit or non-profit, local or multi-national. Companies that have a more satisfied customer base also experience higher economic returns (aker and Jocobsson, 1994; Bolton, 1998; Yeung et al., 2002). Consequently, higher customer satisfaction leads to greater customer loyalty (Yi, 1991; Anderson and Sulivan, 1993 Boulding et al., 1993) which in turn leads to higher future revenue (Fornell, 1992; Bolton, 1998). For that matter, many market leaders are found to be highly superior-customer-service orientated. They have been rewarded with high revenue and customer retention as well. For that matter, organizations in the same market sector are compelled to assess the quality of the services that they provide in order to attract and retain their customers. Apparently, many researchers conceptualize customer satisfaction as an individual's feeling of pleasure (or disappointment) resulting from comparing the perceived performance or outcome in relation to the expectation (Oliver, 1981; Brandy and Robertson, 2001; Lovelock, Patterson and Walker, 2001). There are two general conceptualizations of satisfaction here, namely, the transaction-specific satisfaction and the cumulative satisfaction (Boulding et al., 1993; Jones and Suh, 2000; Yi and La, 2004). Transaction-specific satisfaction is the customer's very own evaluation of his or her experience and reaction towards a particular service encounter (Cronii and Taylor, 1992; Boshoff and Gray, 2004). This reaction is expressed by the customer who experiences a product or service for the first time. Meanwhile, cumulative satisfaction refers to the customer's overall evaluation of the consumption experience to date (Johnson, Anderson and Fornell, 1995); an own accumulation of contacts with services provided them from day-to-day. It is from this accumulation that customers establish a personal standard which is used to gauge service quality. However, in general, it is agreed that customer satisfaction measurement is a post-consumption assessment by the user, about the products or services gained (Churchill and Surprenant, 1982; Yuksel and Rimmington, 1988).

### B. *Service Quality*

Without any doubt, service quality is very important component in any business related activity. This is especially so, to marketer a customer's evaluation of service quality and the resulting level of satisfaction are perceived to affect bottom line measures of business success (lacobucci et al., 1994). Customer expectations are beliefs about a service that serve as standards against which service performance is judged (Zrithaml et al., 1993); which customer thinks a service provider should offer, rather than on what might be on offer (Parasuram et al., 1988). To some, service quality can also be defined as the difference between customer's expectations for the service encounter and the perceptions of the service received. According to the service quality theory (Oliver, 1980), it is predicted that customers will judge that quality as ` low` if performance does not meet their expectations and quality as `high` when performance exceeds expectations. Closing this gap might require toning down the expectations or heightening the perception of what has actually been received by the customer (Parasuraman et al., 1985). According to Gronroos (1982), perceived quality of a given service is the result of an evaluation process since consumers often make comparison between the services they expect with perceptions of the services that they receive. He concluded that the quality of service is dependent on two variables: Expected service and Perceived service. Quality spells superiority or excellence (Taylor and Baker, 1994) (Zeithaml, 1988), or, as the consumer's overall impression of the relative inferiority / superiority of the organization and its services (Bitner and Hubbert, 1994; Keiningham et al., 1994-95). Consumer behavioural intentions are also influenced by the standards of service quality (Bitner, 1990; Cronin and Taylor, 1992, 1994; Choi et al., 2004).

### *C. Customer Satisfaction in Retail Banking*

Customer satisfaction and service quality are inter-related. The higher the service quality, the higher is the customer satisfaction. Many agree that in the banking sector, there are no recognized standard scales to measure the perceived quality of a bank service. Thus, competitive advantage through high quality service is an increasingly important weapon to survive. Measuring service quality seems to pose difficulties to service providers because of the unique characteristics of services: intangibility, heterogeneity, inseparability and perishability (Bateson, 1985). Because of these complexities, various measuring models have been developed for measuring perceptions of service quality (Gro¨nroos, 1983; 1990; Parasuraman et al., 1985; 1988;, 1991; Stafford, 1996; Bahia and Nantel, 2000; Aldlaigan and Buttle, 2002). The SERVQUAL model of Parasuraman et al. (1988) proposes a five-dimensional construct of perceived service quality: tangibles; reliability; responsiveness; assurance; and empathy – with items reflecting both expectations and perceived performance. Service quality has become an important research topic because of its apparent relationship to costs (Crosby, 1979), profitability (Buzzell and Gale, 1987; Rust and Zahorik, 1993; Zahorik and Rust, 1992), customer satisfaction (Bolton and Drew, 1991; Boulding et al., 1993), customer retention (Reichheld and Sasser, 1990), and positive word of mouth. There are many research instruments developed to measure the perceived service quality. Among such general instruments, the most popular being the SERVQUAL model, a well known scale developed by Parasuraman et al.

SERVQUAL has been widely acknowledged and applied in various services setting for variety of industries in the past decade. Examples include: health care setting, dental school patient clinic, business school placement centre, tire store, actual care hospital, large retail chains, banking, pest control, dry cleaning, and fast food restaurants (Babakus and Mangold, 1988: Babok and Garg, 1985; Bower el al., 1994; Carman, 1990; Cronin and Tayler, 1992; Teas, 1993). According to Nyeck, Morales, Ladhari, and Pons (2002), the SERVQUAL measuring tool *"remains as the most complete attempt to conceptualize and measure service quality" (p. 101).* Word has it that it has quite a number of benefits. Incidentally, the SERVQUAL measuring tool's main benefit is its ability that allows researchers to examine numerous service industries such as; healthcare, banking, financial services, and education (Nyeck, Morales, Ladhari, & Pons, 2002). The fact that SERVQUAL has critics does not render the measuring tool moot. Rather, the criticism received concerning SERVQUAL measuring tool may have more to do with how researchers use the tool. Nyeck, Morales, Ladhari, and Pons (2002) reviewed 40 articles that made use of the SERVQUAL measuring tool and discovered *"that few researchers concern themselves with the validation of the measuring tool" (p. 106).* Originally, SERVQUAL formulated by Parasuraman et al. (1985) showcased ten various components. Later in 1988, these ten components were collapsed into five different dimensions. They are:-

- Assurance
- Reliability
- Tangibles
- Empathy
- Responsiveness

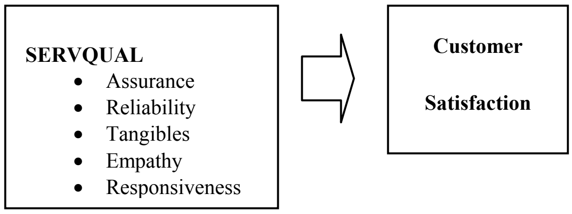


Figure 1: The Research Framework

### *D. Hypotheses Development*

The hypothesis designed for this paper is based on the following assumptions:

- H1: Assurance has positive relationship with customer satisfaction.
- H2: Reliability has positive relationship with customer satisfaction.
- H3: Tangibles has positive relationship with customer satisfaction.
- H4: Empathy has positive relationship with customer satisfaction.
- H5: Responsiveness has positive relationship with customer satisfaction.

## V. Methodology

### *A. Research Design*

The methodology employed in obtaining information about customer satisfaction in banking via a survey conducted at a sample of the general consumer population. The survey questionnaire is design and distributed to target respondent randomly. Targeted respondents are the general public who are at the legal age to hold a Savings and/or Current Account in any of the retail banks in Malaysia.

In order for the research to produce a realistic outcome, the collation of data has to be distributed over a large population. Thus, the survey questionnaires are designed to apply to a heterogeneous population, where targeted respondents come from the general open public (from difference genders, races, age groups, marital status, education backgrounds, designations and professionalisms). Owing to the fact that different levels of the society have different expectations and needs, therefore, the idea of choosing respondents from different backgrounds will most certainly generate a more reliable outcome towards Service Quality by retail banks.

While some responded promptly to the survey, others took a little bit time to digest the questions and enquiries. Nonetheless, overall, most of them are very helpful and kind to fill our questionnaire patiently and some even provided their own personal opinions. The survey questionnaires were conducted via face to face interviews plus through other avenues such as; email and fax, so as to ensure that the survey encompasses a broader geographical area.

### B. Data Collection

In order for the research to produce a realistic outcome, the collation of data has to be distributed over a large population. Thus, the survey questionnaires are designed to apply to a heterogeneous population, where targeted respondents come from the general open public (from difference genders, races, age groups, marital status, education backgrounds, designations and professionalisms). Owing to the fact that different levels of the society have different expectations and needs, therefore, the idea of choosing respondents from different backgrounds will most certainly generate a more reliable outcome towards Service Quality by retail banks. While some responded promptly to the survey, others took a little bit time to digest the questions and enquiries. Nonetheless, overall, most of them are very helpful and kind to fill our questionnaire patiently and some even provided their own personal opinions. The survey questionnaires were conducted via face to face interviews plus through other avenues such as; email and fax, so as to ensure that the survey encompasses a broader geographical area.

### C. Questionnaire Design

For an easy understanding and reading, the questionnaire is designed into three parts. The first part of the questionnaire is taking consideration in the demographic factor of the respondents. The questions are designed with multiple choice selections for convenience. The second part of the questionnaire is required the respondent to rate the satisfaction level of the bank they have chosen or attached with into a five pre-defined level scale - *"Strongly Disagree", "Disagree", "No Comment", "Agree" and "Strongly Agree"*. The final part of the questionnaire also applies the same concept used in the second part of the questionnaire. The aim is to collect the opinions of the respondents in respond to the importance of SERVQUAL in chosen a retail bank. The answer of the questionnaire is solely based on the respondents` experience and personal opinion, there are no exact answers. All data collected are fed into the Statistical Package for the Social Sciences (SPSS) and Microsoft Excel for analysis. It is imperative that all information collated is strictly for the Term Paper research purpose only. Likewise, all information and the identity of the respondent are strictly confidential and will not to be disclosed to any party in any manner.

## VI. FINDINGS

Out of 140 copies of survey forms distributed, only 117 responded. The mode of communication was via face-to-face interview, email and fax; which yielded a total respond rate of 83.57%. Cronbach's Alpha reading indicating that internal consistency reliability for the Tangible variable measure is consider good (Cronbach's Alpha > 0.7). The implementation of multiple regressions is to learn more about the relationship between several independent or predictor variables and a dependent or criterion variable. For example, according to census data whether responsiveness, empathy, reliability, assurance and tangibles act as a subjective rating of appeal in the retail banking sector. Once this information has been compiled it would be interesting to see whether and how these measures relate to customer satisfaction in the retail banking sector. Personnel professionals customarily use multiple regression procedures to determine equitable compensation.

The result in Table 7 shows that the combination of Assurance, Reliability, Tangibles, Empathy and Responsiveness together contributed to 62.1% effect on Customer Satisfaction. The $R^2$ for the overall study on the five dimensions, namely Assurance, Reliability, Tangibles, Empathy and Responsiveness, suggests that there is a strong effect of these five independent variables on Customer Satisfaction. The F value (36.404) changes are significant which implies that the model is fit and robust.

From the above table, concluded that the Assurance, Reliability, Empathy and Responsiveness have no significant effect on Customer Satisfaction. Only Tangibles have significant effect on Customer Satisfaction. (p-value < 0.01)

## VII. DISCUSSIONS AND CONCLUSION

### A. Assurance

Based on the finding, Assurance has positive relationship with Customer Satisfaction, but without significant effect. Assurance is mean of being safe, the responses state that the customers do not feel assurance is being important as part of the service quality that should be included. There are two possibilities; firstly the customers feel that the retail banks have provided enough safety and confidence in their service. Most customers started to take it as granted that there is no safety problem in dealing with any banks. In this manner, that retail banks should improve the security concern to the public, many cases had reported that security breach in the internet banking and phone banking, and most of the time is due to the customers' carelessness and recklessness. Secondly, the customers have given up since all the retail banks are not able to provide the level of safety expected. The customers are hopeless. In this manner, the retail banks should improve the assurance in their services. This is a way to retain the customers, and even it can become a selling point to a particular bank if they can provide a better security compare to others.

### B. Reliability

Reliability is about the accuracy and timeliness in the service provided. Responses to our research, Reliability does not have any significant impact on customer satisfaction. This may be caused by the growth of the phone banking and internet banking. Customers do not concern about the reliability level in customer service since they have an alternative to turn into. With the rapid growth in the internet technology, many banks have setup their internet banking portal, and the banks have spend great afford, such as TV advertisement, free gift, lucky draws and many other ways, to encourage their customers use the internet banking. Retail banks are able to reduce the operation cost by not extending the business hours and reduce staffs, since the Internet banking is operating 24 hours a day without supervision. A part from that, machines have been used to replace banks staffs as well to help customers in cash withdraw, cash credit, cheque, credit cards, bank book update, credit transfer and many other services. Now, customers have higher demand in the machine reliability rather than human reliability when dealing with banks.

### C. Tangibles

Tangibles encompass the appearance of the company representatives, facilities, materials, and equipment. Our research shows that it has positive correlation and high significant with customer service. The retail banks operating hours had been reduce down to five days per week, people had found difficult going to banks for settling their manner. As a result, machines are used to help the banks to provide faster and better services to their customers. Internet banking is spread all over nationwide like wild fire, it promise 24/7 non-stop service, customers are able to settle many manners without leaving their home or office, including pay bills, check account balance, inter-bank transferred and loan installment and others. Many machines such as ATM machines, cash deposit machines, cheque deposit machines, and its functions also improved to serve walk-in customer. These machines are being build in a way with less error, more accurate and less time to spend, and they can work in extend hour. Many retailing banks are taking steps to improve this manner to retain and capture more customers. Banks branches are operating in many shopping mall and retail stores nowadays. Most of these branches are operated from 10am till 5pm, some even 7 days a week, which are not the same compare with other banks branches; some banks even operating in every Saturday and Sunday. All these changes are made to fulfill customer satisfaction, capture and retain their customers

### D. Empathy

The results of the research suggest that there is a no significant positive relationship between the empathy and customer satisfaction. Although most of the customers would like to use the new facilities in the bank, there are still groups of who people prefer a face-to-face service by the banks. A part from that, there are chances that customers are forced to resort to the conventional way of by queuing up at tellers during banking hours. They have no other alternative, but to make personal contact with the banks' staffs each time the ATM machines go `out of service` (due to maintenance or power failure). By human nature, people tend to expect empathy and respect from someone who they wish to deal with. Technology provides the platform to mitigate the problem of workloads and error, provide a more efficient and quicker problem solving solution. Yet, the banks should maintain and improve the empathy skill since personal contact is still very important in direct marketing.

### E. Responsiveness

Responsiveness is the timely reaction towards the customers' needs. Responses to our research suggest that responsiveness has relationship but no significant effect on customer satisfaction. We can conclude that responsiveness is a need in providing quality service, but not a must. Once again, this result shows that the banks' customers are prefer to deal with the machines rather than human being. Machines are made to have a shorter respond time compare to human being, and continual improving every day. While human responsiveness sometime can be affected by emotion, which causing low in productivity. Customers can understand that sometime machines can break down, but they cannot accept if they requirement is not being responded on time by the banks' staffs. These are the difference perception from customers between dealing with machines and human being.

### F. Implications for Marketing Manager

As a Marketing Manager in the banking industry, it is pertinent that all the components in a service quality program be strictly followed and implemented effectively. Assurance, Reliability, Empathy, Tangibles and Customer Satisfaction are all equally important. Marketing Managers should not only focus on the bank's objective of profits and gains, but must also look into the needs of the customers as well. As a matter of fact, the Marketing Manager should recommend extensive customer-relations training programs for all the frontlines and tellers. In this way it would fortify the bank's core competency in customer satisfaction. The result of this study has proven that SERVQUAL model is still the effective model to measure customer satisfaction in the retail banking. Managers from various banks should continuously measure and improve the level of customer satisfaction using the SERVQUAL model in order to maintain competitive in the market place. Market perception and customer expectation can change rapidly from time to time, for example from long queue in the front desk last time till now the internet banking, perhaps there will be a new trend in the near future.

### G. Limitation of Research

This paper attempts to illustrate the factors that might affect customer satisfaction in the retail banking in Malaysia. The current study however has some limitations. The impact of the certain environmental variables and their influence in shaping service quality need to be further explored. This study also does not separate the population sample into separate geographical locations. For instance, a person who lives in a remote place (runs a more simple life) may have a different expectation and perception towards customer services offered by banks, owing to the different culture, level of education and some other demographic factors. In such cases, they have more time to spend in the waiting queue d their tolerance level is quite high. As such, the local bank manager may extend banking hours to accommodate personal requests simply because they are friends or perhaps a relative to the customers. Sometimes, people living in remote places may not familiarise themselves with the ATM and cash deposit machines albeit some other problems which had been around in the city for decades.

### H. Suggestion for future Research

The study suggests that the future research in this area should attempt to extend the study on relationship between cities and remote places in term of culture issues, banking environment, education level and demographic factors which are missing in this study. Further research should be conducted to determine the factors that actually contribute to the differences in customer satisfaction between cities and remote places. Coverage on a wider geographical area or city could also be considered for future study in order to enhance the generalization of the findings and to further investigate potential differences in customer satisfaction between these areas.

## VIII. Conclusion

Undoubtedly, no business can exist without customers. In the philosophical words of Peppers and Rogers *"The only value your company will ever create is the value that comes from customers—the ones you have now and the ones you will have in the future.* This is absolutely true. Customer value is an asset to the organization. Hence, in order to maintain the customer, the organization needs to ensure that the right products and services, supported by the right promotion and making it available at the right time for the customers. While quality service and merchandise are essential in today's competitive market, it is equally important that a customer experiences the "Wow Effect" that only superior customer service can deliver. A business that caters to their customers` needs will inevitably gain the loyalty of their customers, thus resulting in repeat business as well as potential referrals. Consequently, it is imperative that businesses get to know their customers. Establishing a professional relationship with customers empowers us with the knowledge of what our customers need. When a business focuses on delivering what is of value to their customers, this will generate the potential for repeat business as well. The feedbacks from the survey is a testament to the customer satisfaction hypothesis most definitely, there exists a positive relationship between reliability with customer satisfaction. Similarly, the other attributes, such as; assurances, tangibles, empathy and responsiveness all have positive relationship with customer satisfaction. It is far more difficult to measure the level of performance and satisfaction when it comes to the intangible expectations. One of the ways to help obtain loyal customers is by having products and services that are so good that there is very little chance that the customer requirements will not be met. Of course, one of the difficulties in understanding the true customer requirements is that the customer can and will change them without notice or excuse. Having a good recovery process for a dissatisfy customer is a very important and necessary process for any service organization.

| | Scale Mean if Item Deleted | Scale Variance if Item Deleted | Corrected Item-Total Correlation | Cronbach's Alpha if Item Deleted |
|---|---|---|---|---|
| Assurance | 103.0940 | 306.379 | 0.668 | **0.869** |
| Reliability | 103.2991 | 329.332 | 0.463 | **0.895** |
| Tangible | 102.7265 | 269.787 | 0.779 | **0.848** |
| Empathy | 104.1880 | 269.895 | 0.871 | **0.835** |
| Responsiveness | 103.5214 | 277.993 | 0.882 | **0.837** |
| Customer Satisfaction | 85.6923 | 241.542 | 0.653 | **0.889** |

Table 1: Reliability Analysis

*Model Summary*

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | Change Statistics | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | | | | | R Square Change | F Change | df1 | df2 | Sig. F Change |
| 1 | .788[a] | .621 | .604 | 3.73871 | .621 | 36.404 | 5 | 111 | .000 |

a. Predictors: (Constant), responsiveness_1, reliability_1, tangible_1, assurance_1, empathy_1

b. Dependent Variable: customer_satisfaction_1

c. $p<0.01$

Table 2(a): Regression Analysis

***Coefficients***[a]

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 15.798 | 2.164 | | 7.300 | .000 |
| | Assurance | .109 | .195 | .062 | .559 | .577 |
| | Reliability | -.206 | .174 | -.117 | -1.182 | .240 |
| | Tangibles | .863 | .167 | .621 | 5.174 | .000 |
| | Empathy | .140 | .200 | .093 | .702 | .484 |
| | Responsiveness | .179 | .218 | .109 | .819 | .415 |

a. Dependent Variable: customer_satisfaction_1

b. $p<0.01$

Table 2(b): Regression Analysis

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