

See discussions, stats, and author profiles for this publication at: <https://www.researchgate.net/publication/299849932>

# SERVICE QUALITY DIMENSIONS AND ITS IMPACT ON CUSTOMER'S BEHAVIORAL INTENTIONS

Article · April 2016

READS

35

4 authors, including:



[Ubaid Ur Rahman](#)

Superior University

5 PUBLICATIONS 0 CITATIONS

[SEE PROFILE](#)



[Usman Aslam](#)

Superior University

6 PUBLICATIONS 0 CITATIONS

[SEE PROFILE](#)



[Muhammad Kashif Imran](#)

National Bank of Pakistan

3 PUBLICATIONS 0 CITATIONS

[SEE PROFILE](#)

## SERVICE QUALITY DIMENSIONS AND ITS IMPACT ON CUSTOMER'S BEHAVIORAL INTENTIONS

Ubaid Ur Rehman<sup>1</sup>, M. Ilyas<sup>2</sup>, Usman Aslam<sup>3</sup> & M. Kashif Imran<sup>4</sup>

### Abstract

*The market of life Insurance has obtained considerable development with respect to awareness about insurance, terrorism, target killing, and uncertainty in world. In 2014-15, the growth rate was 29% that showed life Insurance market has a key contribution in Pakistan's economy. The core rationale of this research is to investigate the services quality aspects and its influence on corporate customer's behavioral intentions. This research has two objectives first; determine the perceptions of corporate customers concerning the quality service of group life insurance. Second, is to examine the behavioral intentions of corporate customers with respect to numerous aspects of service quality. About 218 responses from corporate customers are gathered with the help of structured questionnaires and by using simple random sampling method. The major antecedents' of behavioral intentions are personalized competence and planning. Conversely, in this study, assurance is not found as a predictor of behavioral intention of corporate customers. This is first study in the perspective of group life insurance in Asia as well as in the context of developing country.*

**Keywords:** Service quality, group life insurance, customer behavioral intention, corporate customers

**JEL Classification:** Z000

---

1-2-3& 4: Superior University Lahore, Pakistan

### **Introduction**

A new trend in insurance sector is focusing more on customer rather than product therefore it is very hard to differentiate among insurance products in the rapidly growing competitive market. In Pakistan, insurance sector has concerned regarding customer satisfaction by improving service quality. Today, it is highly desirable for insurance sector to focus on customer driven approach to become market leader. The trend for group life insurance is growing rapidly because of numerous factors i.e. more awareness, care and safety purposes, and employees shifting towards the employer who understand their needs.

As customers are becoming more aware, their expectations are getting higher and higher. This keeps perceptions and expectations continuously evolving and increasing. In this research researchers attempt to explore the consumers' perception about service quality in the context of Group life insurance. Due to commercialization and globalization in insurance sector, service quality and its dimensions have prime importance to influence consumer's behavioral intentions. Based on service quality, intentions have become important either to "survive" in the market or to "exit".

Furthermore, this research proceeds to know the behavioral intentions (switch or retain) of group life insurance customers based on the perceived service quality. As the perceived service quality is good, chances for repurchase will increase. In Group life insurance, clients have more awareness about market trends as compared to individual life insurance. So they are demanding prompt response, effective, speedy and quality service for continuing that service in future.

In Pakistan, worker compensation act-1923 support group insurance. As per this law, it is mandatory for each owner of the

organization to compensate the family of deceased worker with the amount of Rs. 400,000/=. In addition to the death risk coverage, this act also compensates the workers in case of disability due to accident. Pakistan's Life Insurance Market has displayed significant growth in 2104-15. Furthermore, the growth in 2104-15 has been around 29%. State Life continues to dominate the market with a 62% share and the life industry has only 9 players ignoring Postal Life (SECP, 18 May 2013). There are several listed life insurance companies in Pakistan which serve to cover the risk of death damage for the family of breadwinner. Top players in group life insurance industry are state life insurance, EFU life insurance, jubilee insurance, adam-jee insurance and postal life insurance.

A group life insurance is a key contributor for development of Pakistan's economy. However, the switching behavior of corporate customer is increased the ambiguity and risk factor for services providers of group life insurance. Good awareness, service quality expectations, and sound knowledge of insurance are some important aspects for service providers to determine the behavioral intentions of corporate customers. Only one study found in literature of insurance that focused on individual life insurance ([Siddiqui & Sharma, 2010](#)). Thus, this is first study in the perspective of group life insurance in Asia as well as in the context of developing country. The results of this study are useful for top management, policy makers, corporate clients, and key stakeholders of insurance sector.

### **Research Objectives**

- To determine customers' perceptions regarding service quality for group life insurance.
  
- To examine the key dimensions of service quality in group life insurance.

- To determine the degree to which behavioral intention can be assessed by service quality dimensions.

### Literature Review

**Service quality:** Bitner, Booms, and Tetreault (1990) have defined as “on the whole” judgments of customer regarding high/low standard of the organization and their services. Blythe and Zimmerman (2005) have explained the service quality as an instrument that addresses high quality of service. Asubonteng, McCleary, and Swan (1996) described the service quality as the bench mark that customers expect from the performance of a service before it is delivered. Service providers use this tool in an attempt to compete their competitors. Superior quality can be depicted by either the functional dimensions or technical aspects of service of adaptability, responsiveness, assurance, spontaneity and empathy on part of the providers.

**Assurance** is courtesy of employees and knowledge of employees and their talent to inspire with confidence and trust. It proves how much the customer feels being in “safe hands” (A. Wilson, Zeithaml, Bitner, & Gremler, 2012). Siddiqui and Sharma (2010) explain that assurance is the best predictor for quality of service in insurance industry. But in the study of Y. K. Kim and Lee (2011), the results of a hypothesis between assurance and customer satisfaction are not supported. Assurance is widely used as a quality in terms of assurance can be perceived by “transparency in clarifying the terms and conditions of policy “trusting agents when explaining policies”.

About **competence**, Shao, Baker, and Wagner (2004) explain the impact of the relevancy of service providers of a firm's service quality on customer expectations and directed to purchase financial services. According to Choudhury (2014), favorable behavioral intentions in the service quality are positively associated to loyalty, comprising of word of mouth (WOM) and purchase intention. Certain behaviors indicate that consumers are creating the connections with the

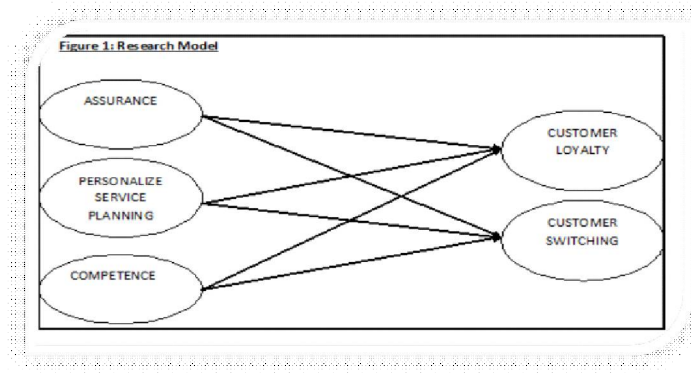
organization. When customers tribute the firm, increase their volume of purchases, direct the preference for the company above others, they are showing interactively that they are loyal to the company.

According to Zeithaml, Berry, and Parasuraman (1996a), **behavioral intentions** are termed as “customer's possible behaviors likely to be activated by quality of service and satisfaction of the customer”. Indicators of behavioral intentions can be manifested from customer's feelings service operation to be inferior or superior. These can lead the behavior to spend less or more with the company or to leave the company. These behaviors can be from a combination of positive or negative responses (called as complaining), which creates satisfaction or dissatisfaction (Cheng, 2013; E. Kim, Ham, Yang, & Choi, 2013). These dimensions can be in the form of loyalty, switching, paying more, internal and external responses due to word of mouth, complaining behaviors, price sensitivity and purchase intentions.

**Loyalty of the customer** is considered as the effectiveness of the relationship among repeat patronage and an individual's attitude (Dick & Basu, 1994). Behavioral intention about loyalty can be perceived with the help of the following statements, say encouraging words about an organization to other people, suggest this organization to ones who accept your guidance, motivate relatives and colleagues to have business with the company, regard this company as the 1st choice to purchase services, do additional trade with this organization in the upcoming years (Zeithaml et al., 1996a). Satisfaction of the customer and quality of service seems to determine the customer loyalty via repurchase intentions (Caruana, 2002). The results prove that better service quality can increase customer loyalty (Kheng, Mahamad, Ramayah, & Mosahab, 2010).

**Purchase Intentions can be the Switching behavior** of the customer, which is defined as “ the damage of ongoing commitment in relationships from the customer (Keaveney & Parthasarathy, 2001). Behavioral intention to switch can be perceived when the companies

are trying to do less business with service provider in the upcoming tenure (Zeithaml et al., 1996a). Vyas and Raitani (2014) report that reputation, price, customer satisfaction, responses to service failure, service products, service quality, competition, involuntary switching and customer commitment have their important effect on customers' switching behavior (Carrying on the trade with XYZ if its prices moves up, shift little of your trade to an opponent that offers better prices).



### *Research Hypotheses*

**H1a:** There is a relationship between “assurance” and Customer’s Loyalty.

**H1b:** There is a relationship between “assurance” and Customer’s switching.

**H2a:** There is a relationship between “Personalized Financial Planning” and Customer’s Loyalty.

**H2b:** There is a relationship between “Personalized Financial Planning” and Customer’s switching.

**H3a:** There is a relationship between “Competence” and Customer’s Loyalty.

**H3b:** There is a relationship between “Competence” and Customer’s switching.

## Research Design

### *Philosophy of research*

Research paradigm was positivism that focused on the cause and effect relationship and that could be verified from the analysis of data. Research paradigm was also based on deductive reasoning approach as this was concerned with developing a hypotheses based on existing theory, and then designing a research methodology to test the hypothesis (W. J. [Wilson & Chaddha, 2009](#)).

### *Population and Sample Frame*

Target population was the groups i.e. institutions, corporate, societies and associations that are covering the risk of death for their employees under the umbrella of group insurance. This study obtained a sampling frame from the top players in group life insurance industry e.g., State life insurance, EFU life insurance, Jubilee life Insurance, Adam-jee life insurance. The **sampling frame** covered the population of users from different areas of Punjab (including Lahore, Faisalabad, Sialkot, Gujranwala, and Multan) where public and private companies settled their offices to maintain their business. Our sampling frame contained a list of 400 groups.

### *Sample Size*

Sample size was 250 and was calculated with the help of online sample calculator and that sample size was also consistent with previous study (Gera, 2011). (Gorsuch) suggested at least 5 participants per construct and not less than 100 individuals per data analysis. [Bagozzi and Yi \(2012\)](#) proposed that the sample size should be above 100, preferably above 200. In addition, this is supported by Hair (2010) who recommended a sample size of at least 200 but not exceeding 400.



It can thus be concluded that a minimum and maximum sample of 200 and 400 respectively.

#### *Sampling Technique*

In this research, simple random sampling technique (probability sampling technique) was used. Researcher had selected this sampling technique because of the existence of a sampling frame. Researcher had contact information for the population. Since all groups (or "units") have an equal chance of being selected for survey, researcher randomly selected the participants without missing entire portions of our audience.

#### *Data Collection Tool*

Questionnaire was used as a tool because this tool was frequently used in most of the previous studies and which was also relevant with to this study. For example [Zeithaml et al. \(1996a\)](#) have mailed the questionnaires to business customers of life insurance to measure the behavioral consequences of service quality.

Questionnaires of service quality is adopted from Siddiqui and Sharma (2010) and adapted to fulfill the purpose of this study. These scales have been used extensively in global researches therefore validity of the instrument was not problematic. Furthermore, behavioral intention scale has been adopted from the study of [Zeithaml et al. \(1996a\)](#) and adapted to measure the intention of corporate customers in the perspective of group insurance.

#### *Reliability*

Reliability analysis was conducted to find whether a scale should consistently reflect the construct it is measuring. It is also used to check that whether individual items (or set of items) should produce results consistent with the overall questionnaire ([Pallant, 2010](#)).

Reliability of the questionnaire was primarily confirmed in the pilot study with the help of cronbach alpha. The data for pilot study was collected from 45 respondents. The valid data was collected from 40 customers of group life insurance. Initially the total statements in service quality were 26. Reliability of the pilot study was above than .70 in overall and variable wise.

**Table 1:**  
*Reliability Results*

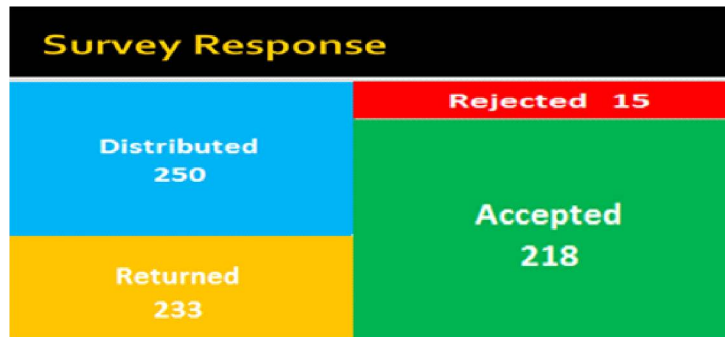
Sr.#	Constructs	No. of items	Cronbach Alpha
1	Assurance	5	0.798
2	Personalized Financial Planning	4	0.889
3	Competence	5	0.894
4	Loyalty	5	0.985
5	Switching	2	0.917

As per Table 1, all the values of cronbach alpha vary from the ranges of .798 to .985. All the values which are presented in Table 1, and these values are consistent with previous research ([Siddiqui & Sharma, 2010](#); [Zeithaml, Berry, & Parasuraman, 1996b](#)).

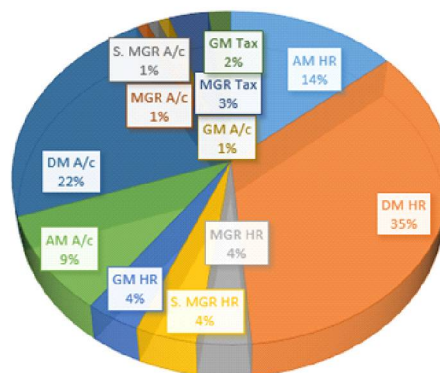
### Data Analysis

250 questionnaires were mailed to the selected sample by using random sampling. After the unremitting struggle and several reminders to corporate sector respondents, initially 150 respondents returned the questionnaires which were valid and useful. Remaining 85 respondents returned the questionnaires during several face to face meetings. 17 questionnaires were discarded because it had more than 10% missing values in dependent variables which was unacceptable as per statistics guidance (Hair, 2010).

Response rate was 87.2%, out of 250 only 218 respondents returned the desired data which were considered reliable to produce desired results by using SPSS 21 version. The above mentioned sample size and response rate was above the minimum standard (e.g., 5:1) of several studies (Hair, 2010; [Kline, 2011](#)).



The respondents of study as per their functional designation was displayed in Table 2, the key information of the research were Assistant and Deputy managers HR were 48.7%, secondly the Deputy managers (F&A/B&A) with 22.5%. Other respondents include General Manager –HR, Senior Manager HR, Manager -HR, GM Taxation,



General Manager - Accounts (F&A/B&A), General Manager – Accounts, with lower magnitudes. Above mentioned detail was about all the functional designations in the insurance sector of Pakistan that are directly or indirectly involved in decision making to choose the insurance sector.

**Table 2:**  
*Designation of the Respondents*

Designation	Frequency	Percent
Assistant Manager-HR	30	13.8
Deputy Manager-HR	76	34.9
Manager –HR	8	3.7
Senior Manager HR	9	4.1
General Manager –HR	8	3.7
Assistant Manager - Accounts (F&A/B&A)	21	9.6
Deputy Manager - Accounts (F&A/B&A)	49	22.5
Manager - A accounts (F&A/B&A)	2	0.9
Senior Manager - Accounts (F&A/B&A)	2	0.9
General Manager - A accounts (F&A/B&A)	2	0.9
Manager Taxation	7	3.2
GM Taxation	4	1.8
<b>Total</b>	<b>218</b>	<b>100.0</b>

**Table 3:**  
*Descriptive Statistics Results*

S#.	Variables	No. of Items	Mean	Standard Deviation
1	Assurance	5	3.11	0.66
2	Personalized Financial Planning	4	3.29	1.14
3	Competence	5	3.57	0.96
7	Loyalty	5	3.68	1.35
8	Switching	2	2.33	1.38

The mean value (3.11) of assurance was ranged from neutral to agree. While personalized financial planning (3.29) was also ranged from neutral to agree. Mean value (3.57) described that competence was also strongly ranged from neutral to agree. Furthermore, the mean value (3.68) of Loyalty lies between neutral to agree. On the other hand, the mean value (2.33) of switching was ranged between neutral to disagree.

### Correlation Analysis

**Table 4:**  
*Correlation of Service Quality and Customers' loyalty*

Service Quality Variables	Correlation coefficient ( <i>r</i> )	Level of significance ( <i>p</i> )
Assurance	0.294	.000
Personalized Financial Planning	0.871	.000
Competence	0.796	.000

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

We have found a weak, positive correlation between the assurance and loyalty,  $r = .294$ ,  $n = 218$ ,  $p < .01$ . It implies that assurance does not improve customer loyalty to a great extent in group life insurance.

There is a strong, positive correlation between Personalized financial planning and loyalty,  $r = .871$ ,  $n = 218$ ,  $p < .01$ , with increase in the quality of personalized financial planning associated of the customers' loyalty in group life insurance improves.

We have found a strong, positive correlation between employee competence and loyalty,  $r = .796$ ,  $n = 218$ ,  $p < .01$ , with increase in employee Competence, the customers' loyalty in group life insurance improves.

**Table 5:**  
*Correlation of Service Quality and Customers' Switching*

Service Quality Variables	Correlation coefficient ( <i>r</i> )	Level of significance ( <i>p</i> )
Assurance	-0.308	.000
Personalized Financial Planning	-0.823	.000
Competence	-0.773	.000

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

We found a weak, negative correlation between assurance and customer's switching as,  $r = -.308$ ,  $n = 218$ ,  $p < .01$ , it implies that customer's tendency to switch rises when they are provided with less or no assurance in group life insurance.

There was a Strong, negative correlation between personalized financial planning and customers' switching as,  $r = -.823$ ,  $n = 218$ ,  $p < .01$ , It implies that customers' tendency to switch rises when they are provided with less or no personalized financial assistance in group life insurance.

There was a Strong, negative correlation between the two variables,  $r = -.773$ ,  $n = 218$ ,  $p < .01$ , It implies that customers' tendency to switch rises when they are provided with less or no employee competence in group life insurance.

#### **Hypotheses Testing (Multiple Regression Analysis)**

Multiple regression analysis is used to examine the simultaneous effect of service quality dimensions (Assurance, Personalized planning, Competence,) on behavioral intention (e.g., Loyalty and Switching).

**Table 6:**

*Effect of Service Quality on Loyalty*

R	R Square	Adjusted R Square	Std. Error of the Estimate
<b>.900<sup>a</sup></b>	.811	.808	.59248

**Predictors:** (Constant), Assurance, Personalized financial Planning, Competence,  
**Dependent/continuous:** Loyalty

Table 6 shows that overall model summary was showing significant results between the dimensions of service quality and loyalty. Adjusted  $R^2$  (81.1%) means that service quality dimensions cause significant variations in customer loyalty. Overall results of ANOVA statistics are also significant for above mentioned variables.

**Table 7:**  
*The Effects of Service Quality on Loyalty (Coefficients)*

	Un-standardized Coefficients		Standardized Coefficients	T Value	Sig.
	B	Std. Error	Beta		
(Constant)	-0.498	.245		-2.032	.043
Assurance (X1)	.020	.069	.010	.292	.771
Personalized service planning (X2)	.0733	.059	.616	12.385	.000
Competence (X3)	.478	.064	.341	7.415	.000

$Y = -0.498 + .020x_1 + .0733x_2 + .478x_3$   
Where Y is the estimated Loyalty

**H1a: “There is a relationship between “assurance” and Customer’s Loyalty.**

As for assurance, the value of sig. (0.771) is more than 0.05; it makes non-significant contribution to the prediction of loyalty. It means hypothesis H1a is rejected.

**H2a: “There is a relationship between “Personalized Financial Planning” and Customer’s Loyalty”.**

As for Personalized Financial Planning, the value of sig. (0.000) is less than 0.05; it makes significant unique contribution to the prediction of loyalty. It means hypothesis H2a is accepted.

**H3a: There is a relationship between “Competence” and Customer’s Loyalty.**

As for Competence, the value of sig. (0.000) is less than 0.05, it makes significant unique contribution to the prediction of loyalty. It means hypothesis H3a is accepted.

**Table 8:**  
*The Effects of Service Quality on Switching (Model Summary)*

R	R Square	Adjusted R Square	Std. Error of the Estimate
.861 <sup>a</sup>	.741	.737	.70700

**Predictors:** (Constant), Assurance, Personalized financial Planning, Co mpetence,  
**Dependent/continuous:** switching

Table 8 illustrated that overall model summary was screening considerable results between service quality dimensions and switching. Adjusted  $R^2$  (74.1%) means that service quality dimensions produced considerable variations in customer switching. Overall results of ANOVA statistics were also significant and consistent for above mentioned variables.

**Table 9:**

*The Effects of Service Quality on Switching (Coefficients)*

	Un-standardized Coefficients		Standardized Coefficients	T Value	Sig.
	B	Std. Error	Beta		
(Constant)	6.741	.293		23.037	.000
Assurance (x1)	-.123	.083	-.059	-1.485	.139
Personalized service planning (x2)	-.626	.071	-.515	-8.854	.000
Competence (x3)	-.554	.077	-.387	-7.194	.000

$Y = 6.741 - 0.123x_1 - 0.626x_2 - 0.554x_3$   
 Where Y is the estimated Switching

**H1b: “There is a relationship between “assurance” and Customer’s switching.**

As for assurance the value of sig. (0.139) is more than 0.05, it makes non-significant contribution to the prediction of switching. It means hypothesis H1b is rejected.

**H2b: “There is a relationship between “Personalized Financial Planning” and Customer’s switching”.**

As for Personalized Financial Planning the value of sig. (0.000) is less than 0.05, it makes significant unique contribution to the prediction of switching. It means hypothesis H2b is accepted.

**H3b: There is a relationship between “Competence” and Customer’s switching.**



As for Competence the value of sig. (0.000) is less than 0.05, it makes significant unique contribution to the prediction of switching. It means hypothesis H3b is accepted.

### **Discussion**

The rationale of research was to investigate the key aspects of service quality to predict the behavioral intentions of corporate customers of group life insurance. Structured questions and simple random sampling method used to gather data. Statistical tests i.e., descriptive, reliability, correlation, and multiple regression analysis applied to get results.

The multiple regression analysis confirmed the positive association among personalized financial planning and competence with customers' loyalty. On the other hand, assurance did not significantly examine the link with loyalty of corporate customer. Moreover, competence and personalized financial planning were negatively related with customers' switching, whereas assurance was not predicted the customers switching intention. This is first study in the perspective of group life insurance in Asia as well as in the context of developing country.

### **Conclusion**

This study results have concluded the importance of services quality aspects to predict the behavioral intention of corporate customers with respect to group life insurance. The results of this study confirmed that customers are cautious and concerned about service quality aspects of services providers of group life insurance. Antecedents of switching intention and loyalty are competence and personalized financial planning while assurance did not predict the behavioral intention of corporate customers.

### **Recommendations**

From this study it can be observed clearly that service quality possesses a relationship with the customers' behavioral intentions in Group life insurance. Therefore an insurance provider has to consistently maintain the quality standards of its service and provide a complete and comprehensive package of all factors which not only influence the existing customers but can also attract more clients.

As Insurance companies of Group life insurance are providing competitive and effective services to its current customers, Loyalty is a way to generate profits through getting regular premium without spending on advertisements and switching is the mistake to not only lose the profit but also incurring the additional cost.

### **Limitations and Future Directions**

Since the results of this study are based on consumers' perceptions only, future research should investigate the congruence between consumers' and service providers' perceptions. This will help the insurance industry to better understand whether both consumers and insurers have the same perceptions regarding issues relevant to retention and switch.

Another limitation of this study is concerned with the geographical constraints. The current study has been conducted in the province of Punjab only therefore future research should cover other areas of Pakistan.

### References

- 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.
- Bagozzi, R. P., & Yi, Y. (2012). Specification, evaluation, and interpretation of structural equation models. *Journal of the Academy of Marketing Science*, 40(1), 8-34.
- Bitner, M. J., Booms, B. H., & Tetreault, M. S. (1990). The service encounter: diagnosing favorable and unfavorable incidents. *The Journal of Marketing*, 71-84.
- Blythe, J., & Zimmerman, A. S. (2005). *Business-to-business marketing management: a global perspective*: Cengage Learning EMEA.
- Caruana, A. (2002). Service loyalty: the effects of service quality and the mediating role of customer satisfaction. *European journal of marketing*, 36(7/8), 811-828.
- Cheng, P.-Y. (2013). University Lecturers' Intention to Teach an Ethics Course: A Test of Competing Models. *Journal of Business Ethics*, 1-12.
- Choudhury, K. (2014). The influence of customer-perceived service quality on customers' behavioural intentions: a study of public and private sector banks, class and mass banking and consumer policy implications. *International Review on Public and Nonprofit Marketing*, 11(1), 47-73.
- Dick, A. S., & Basu, K. (1994). Customer loyalty: toward an integrated conceptual framework. *Journal of the academy of marketing science*, 22(2), 99-113.
- Gera, R. (2011). Modelling the service antecedents of favourable and unfavourable behaviour intentions in life insurance services in India: An SEM study. *International Journal of Quality and Service Sciences*, 3(2), 225-242.
- Gorsuch, R. Factor analysis, 1983. LEA, Hillsdale, NJ.
- Hair, J. F. (2010). *Multivariate Data Analysis*: Prentice Hall.

- Keaveney, S. M., & Parthasarathy, M. (2001). Customer switching behavior in online services: an exploratory study of the role of selected attitudinal, behavioral, and demographic factors. *Journal of the Academy of Marketing Science*, 29(4), 374-390.
- Kheng, L. L., Mahamad, O., Ramayah, T., & Mosahab, R. (2010). The Impact of Service Quality on Customer Loyalty: A Study of Banks in Penang, Malaysia. *International Journal of Marketing Studies*, 2(2).
- Kim, E., Ham, S., Yang, I. S., & Choi, J. G. (2013). The roles of attitude, subjective norm, and perceived behavioral control in the formation of consumers' behavioral intentions to read menu labels in the restaurant industry. *International Journal of Hospitality Management*, 35, 203-213.
- Kim, Y. K., & Lee, H. R. (2011). Customer satisfaction using low cost carriers. *Tourism Management*, 32(2), 235-243.
- Kline, R. B. (2011). *Principles and practice of structural equation modeling*: Guilford press.
- Pallant, J. (2010). *SPSS survival manual: A step by step guide to data analysis using SPSS*: McGraw-Hill International.
- Shao, C. Y., Baker, J. A., & Wagner, J. (2004). The effects of appropriateness of service contact personnel dress on customer expectations of service quality and purchase intention: The moderating influences of involvement and gender. *Journal of Business Research*, 57(10), 1164-1176.
- Siddiqui, M. H., & Sharma, T. G. (2010). Measuring the Customer Perceived Service Quality for Life Insurance Services: An Empirical Investigation. *International Business Research*, 3(3).
- Vyas, V., & Raitani, S. (2014). Drivers of customers' switching behaviour in Indian banking industry. *International Journal of Bank Marketing*, 32(4), 321-342.
- Wilson, A., Zeithaml, V. A., Bitner, M. J., & Gremler, D. D. (2012). *Services marketing: Integrating customer focus across the firm*: McGraw Hill.

Wilson, W. J., & Chaddha, A. (2009). The role of theory in ethnographic research. *Ethnography*, 10(4), 549-564.

Zeithaml, V. A., Berry, L. L., & Parasuraman, A. (1996a). The behavioral consequences of service quality. *Journal of marketing*, 60(2).

Zeithaml, V. A., Berry, L. L., & Parasuraman, A. (1996b). The behavioral consequences of service quality. *the Journal of Marketing*, 31-46.