

Importance of service quality in gaining consumer satisfaction: Case study of Ooredoo mobile operator.

أهمية جودة الخدمة في اكتساب رضا الزبون دراسة حالة متعامل الهاتف النقال أوريدو

Dr. ISMAIL Morad¹, Dr. MELAHI Rekia², Dr. BOUCHARB NASSER³

¹ Ain Temouchent university - Ain Temouchent (Algeria), morad.ismail@univ-temouchent.edu.dz

² Mostaganem University - Mostaganem (Algeria), rekia-melahi@univ-mosta.dz melahidz@yahoo.fr

³ Setif 1 university - Setif (Algeria), Nacir007@yahoo.fr

Received: 30/04/2021

Accepted: 22/06/2021

Published: 30/06/2021

Abstract:

The main purpose of the current study is to assess the services quality provided to customers of mobile phone operator in Algeria Ooredoo, and its impact on customer satisfaction. 112 surveys were randomly distributed on mobile users in the province of Ain Temouchent, based on the performance of the five dimensions model (tangibility, reliability, responsiveness, assurance and empathy), however another dimension was added (communication) to complete the study. The result found that there is a clear impact of the service quality on customer satisfaction among all three operators, with difference in the relative importance of each dimension.

Keywords: Service quality, Customer satisfaction, Service quality dimensions, model ServPerf, Telecommunications sector.

JELClassificationCodes:M1, M3, N7.

ملخص:

هدفت هذه الدراسة إلى تقييم مستوى جودة الخدمات المقدمة من طرف متعامل الهاتف النقال بالجزائر أوريدو و أثرها على رضا الزبائن، وقد خصت الدراسة ولاية عين تموشنت، حيث تم توزيع 112 استمارة، بالإعتماد على نموذج الأداء بأبعاده الخمسة (الملموسية، الإعتمادية، الإستجابة، الأمان، والتعاطف) مع إضافة بعد سادس هو الإتصال، وقد توصلت الدراسة لوجود تأثير واضح لجودة الخدمة على رضا الزبائن، مع تواجد إختلاف في الأهمية النسبية لكل بعد.

كلمات مفتاحية: جودة الخدمة، رضا الزبائن، أبعاد جودة الخدمة، نموذج *ServPerf*، قطاع الاتصالات.

تصنيفات JEL : M1، M3، N7

Corresponding author: MELAHI Rekia, **e-mail:** rekia.melahi@univ-mosta.dz

1. INTRODUCTION

In modern business model, the companies have to develop some different strategies to continuity. To gain long term success in business, it's necessary to focus on the customers as first target...Customer's satisfaction has become the first priority to each company, this is why it's required to ensure a high services quality to all the customers. Customer's satisfaction can only be achieved by providing quality services and quality in services (Moeed Sandhu & rehman, 2013, p. 27).

In a competitive market, the success factor for telecommunication companies is more complex; because the service providers are expected to compete on both price and quality of services in order to attend the changing consumers' expectation (Rajkumar & Rajkumar, p. 39). In short, previous research suggested that service quality is an important indicator of customer satisfaction and service quality is one of the most important research topics on a large scale in services (Gallifa. & Batallé, 2010). The concept of service quality can assist the managers by providing them with general understanding how consumers are likely to evaluate the quality of their business (Adulalem Alhkami & Saleh Alarussi, 2016, p. 118). Due to the increasing number of customers in telecommunication market in Algeria and with the fact that the customer's satisfaction is very important for companies success, the purpose of this study is to examine the relation between six dimensions of service quality (tangibles, reliability, responsiveness, assurance, empathy and communication) and customers' satisfaction in Algerian telecommunication companies. with the mobile phone operator Ooredoo.

2- Literature review:

2-1- Service Quality :

According to Grönroos (1984) Service quality is the outcome of an evaluation process where the consumer compares his expectations with the service he perceived he has received." In other words, perceived service is measured against expected service (Grönroos, 1984, p. 39) .However, Wyckoff (2001) defined the concept of service quality from the company's perspective. Service quality is the degree of excellence for meeting the customer's requirements, and control over the variability in achieving that excellence. (Wyckoff, 2001) . Or, it is the result of comparing the expectation of service quality and the perception of feelings. That is, the service quality not only includes the evaluation of the service performances, but also includes the process of service.

If the definition of service quality is hard to achieve, the measurement of its actual level is even harder. Besides service quality definitions, there is one that has received wide acceptance but it is also the one creating more discussion regarding its measurement: service quality results from the comparison of both customer expectations and perceptions of the service performance.

Parasuraman et al. (1985) identified 10 quality dimensions and later after a scale refinement (1988), aggregated them into 5 final dimensions. They argued that these dimensions can be adapted to any particular market(CostaVieira, 2016, p. 11), and defined them as:

- **Tangibles:** measured by four items, is related to physical facilities, equipment and employees' appearance.

Importance of service quality in gaining consumer satisfaction: Case study of Ooredoo mobile operator.

- **Reliability:** measured by five items, is related to the ability to perform the promised service dependably and accurately.
- **Responsiveness:** measures by four items, is related to the willingness in helping customers and to provide a prompt service.
- **Assurance:** measured by four items, is related to the knowledge and courtesy of employees and their ability to instill confidence and trust in the customer.
- **Empathy:** measured by five items, is related to the ability to care and to give customers' individualized attention.

2-2- Customer Satisfaction

Vanhamme (2002) defines satisfaction as "a psychological state resulting from a purchase and / or consumption and relative experience". (Jean Van, 2001, p. 62) The relativity of satisfaction is expressed by the fact that it's the fruit of the comparison between the experience (which remains relative from one consumer to another) and a standard of comparison. For Vanhamme (2002), the fact that satisfaction is observable through the consumer's psychological state. (CHAKOR & AMRANI , 2020, p. 84)

The consumer's response to the evaluation of the perceived discrepancy between prior expectations (or some norm of performance) and the actual performance of the product as perceived after its consumption(kruger, 2016, p. 11)

Customer satisfaction has been defined as a positive affective state resulting from the evaluation of all aspects of a firm's working relationship with another firm. (Russo, confente, m.gligor, & Cobell, 2017, p. 667)

Customer satisfaction is extremely important because it is the way of getting feedback from the customers in a way that they can use it to manage and improve their business. Customer satisfaction is the best indicator of how the business looks like in the future. Customer satisfaction helps in doing SWOT analysis that could help them to develop their business in an advance and in a systematic way. Besides this, it will also help in making the right decision to use the appropriate resources while manufacturing the products. Similarly, it maintains the relationship with the existing customers and also creates the possibility to acquire others (BENSEDIRA & BOUHROUD , 2020, p. 118)

Many tools are used to measure the satisfaction as explained below: (Belkacem Bouzida & BOUBAKOUR, 2019, p. 74)

- **The analysis of administrative information:** such as telephone calls (the rate of calls, waiting times, ..) and statistics taken from the website (The number of visitors, pages visited, ...).
- **Claims processing:** a high number of complaint, an increase in claims, and the concentration of complaints about a product or places of service are signs of a bad quality that calls for a correction
- **Customer defection rate:** The measure of client attrition is also a useful indicator of dissatisfaction: a high attrition rate or an increase in attrition are signs of a customer satisfaction problem. This indicator is particularly followed in the context of loyalty policies.
- **A customer satisfaction barometer:** is a permanent or regular measure of customer satisfaction mainly used in the field of services. It can measure satisfaction through the perceived quality and / or quality served.

- **Periodic surveys and feedback:** Surveys make it possible to identify criteria and define a level of satisfaction for each. If the company's performance is below this level, an improvement plan must be put in place. Surveys and questionnaire are based on service quality through assessing its different dimensions since it is considered as a strong predictor of the satisfaction. (Hilman, 2014, p. 3)

3- CASE STUDY:

The following case of study realized on consumers in Algeria as an emerging country with an Arabic version of the scale.

In order to address the more general objective mentioned above, more specific objectives are defined:

- Evaluate customers' perception of quality, in overall and by quality dimension, of the service provided by mobile phone dealer Ooredoo;
- Evaluate the adequacy of the SERVPERF model proposed by Cronin and Taylor (1992), to evaluate the quality of the service provided by mobile phone dealer Ooredoo.
- To identify which of the dimension of service quality causes the most significant effect towards customer satisfaction by mobile phone dealer Ooredoo.
- To determine the relationship between of service quality and customer satisfaction.

3-1 Methodological approach:

In order to answer about the main question and achieve the aims of this research, a deductive and quantitative method was used by conducting a survey.

A survey is a research tool, which is used to collect information about a particular subject from a sample of respondents by employing a questionnaire (S. Sreejesh, Sanjay Mohapatra, & M. R. Anusree, 2014).

3-2- Hypothesis of the study:

Based on the previous theories, empirical literatures and findings, the following hypotheses about the 6 dimensions services quality and the customer satisfaction were proposed:

- There is a relation between the quality of services provided by mobile operators in Algeria represented by the six dimensions (tangible, reliability, responsiveness, empathy, assurance, communication), and customer satisfaction.
- Each of the six dimensions of quality of service (tangible, reliability, responsiveness, empathy, assurance, communication) affect the customer satisfaction of Ooredoo mobile phone dealer.

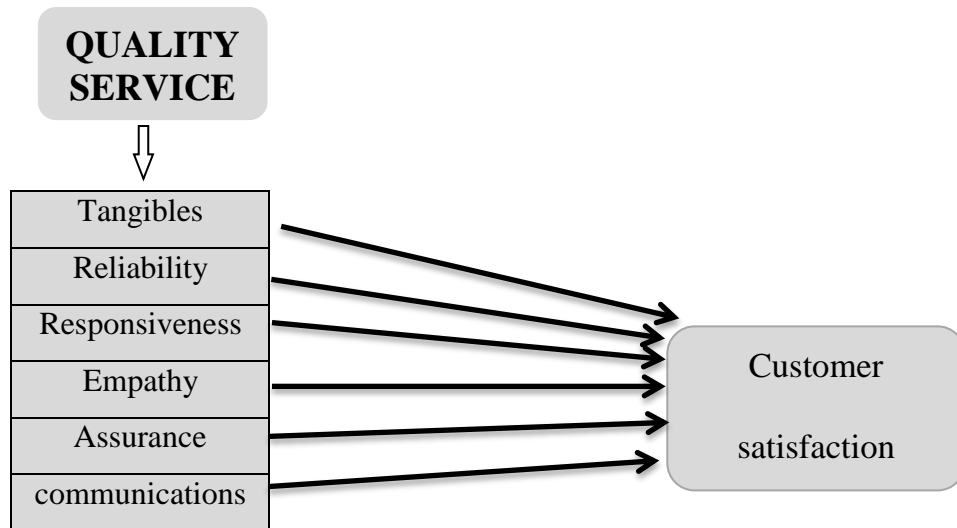
3.3 Procedure

The main problem of the study is to determine the level of quality of services provided by mobile operators and the level of satisfaction of their customers, following the model presented in the Figure (01).

As the diagram shows, there are two variables, the first one is represented by the quality of service in its five dimensions in addition to the communication, and the second dependent variable of customer satisfaction.

Importance of service quality in gaining consumer satisfaction: Case study of Ooredoo mobile operator.

Figure 01: Conceptual framework



- a- The independent variable: Ooredoo service quality encompasses the six dimensions of quality (tangibility, reliability, responsiveness, assurance, empathy and communication) that impacts on the dependent variable.
- b- The dependent variable: That is Ooredoo Customer satisfaction.

The study concerns a sample of Ooredoo Customer in the Wilaya of Ain Temouchent. More than 150 questionnaires were administered, from the beginning of March until the end of June 2019. However, only 128 questionnaires were received, among them 112 questionnaires were found to be usable for analysis.

The SERVPERF scale that is introduced by Cronin and Taylor (1992) were used to measure service quality Mobile phone dealer Ooredoo-. The items also reduced to 5-Points Likert scale from its 7-Point original scale to be more appropriate for the expected size of the sample which is not very large. Larger scales having seven or nine points may pose a challenge on performing some statistical tests when sample is not very large and hence reducing the reliability of those tests. (Nasser , 2017)

The following statistical methods was used to test data and analyse the hypotheses:

- Cronbach's Alpha coefficient in order to test the reliability of the tool of the study.
- Frequencies and percentages in order to display the sample's characteristics.
- Arithmetic average and standard deviation to determine the directions of the participants' answers.
- The model of simple and multiple linear regressions to test the first main hypothesis and its divergent sub-hypotheses.

Cronbach's alpha coefficient was used to determine the internal consistency reliability of the scale used in these studies.

Table 1: Reliability Analysis

Factors	Number of items	Cronbach's Alpha
Tangibles	5	0.832
Reliability	5	0.842
Responsiveness	3	0.791
Assurance	3	0.750
Empathy	3	0.893
Communication	3	0.705
Customer satisfaction	2	0.843

Source: SPSS 23 output.

According to (Schuessler, 1971; Nunnally, 1978; Hair, Anderson, Tatham, R., & Black, 1998), the minimum levels recommended was performed. They suggested that an alpha value of 0.7 or greater is acceptable. Table 1 indicated the reliability levels obtained in this study.

3.4 ANALYSIS AND RESULTS

Descriptive statistics were used to extract duplicates and percentages:

Table 2: Demographic findings for the participants

Statement	Statement	n	%
Gender	Male	50	44.6
	Female	62	55.4
Total		112	100
Age	Below 20	12	10.7
	20-40 years	75	67
	41-50 years	13	11.6
	Above 51 years	12	10.7
Total		112	100
Educational Status	Average or less	06	5.4
	secondary	28	25
	Collectors	43	38.4
	Postgraduate	35	31.3
Total		112	100
Occupation	Employee	69	61.6
	free business	06	5.4
	Student	17	15.2
	Hero	10	8.9
	retired	10	8.9
Total		112	100

Source : SPSS 23 output.

As the above table depicts, the male and female respondents varies in number. The male respondents represent 44.6% and females represent 55.4% of the total respondents who returned the questionnaires.

In addition to the gender demographic distribution of the respondents, it is possible to see their proportion in terms of as their age. According to the previous table, it is clear that the majority of the respondents are of the age ranging between 20 and 40 which represent 67% of the total respondents. Respondents with the age between 41- 50 represent 11.6%. The above table also shows that 12 respondents are within the age Less than twenty years and more than 50 years constituting 10.9 % of the total population. Also, the table shows that 38.4% of the university graduates, while 31.3% represent the postgraduate group, 25% represent the

Importance of service quality in gaining consumer satisfaction: Case study of Ooredoo mobile operator.

secondary level, the remaining 5.4% are those with a level of average or less. The percentages varied by profession by recording 61.6% of employees, followed by students by 15.2%, 5.4% for business, 8.9% for unemployed and 8.9% for unemployed.

Through the analysis of the sample answers about the evaluation of the service quality and customer satisfaction toward Ooredoo operator company, the obtained results are showed in the following table:

Table 3: Descriptive statistics

Variables	N	Mean	Std. Deviation
Tangibles	112	3.97	0.573
Reliability	112	3.55	0.872
Responsiveness	112	3.68	0.785
Empathy	112	3.74	0.725
Assurance	112	3.84	0.709
Communication	112	3.71	0.748
service quality	112	3.96	0.709
Customer satisfaction	112	3.74	0.610

Source : SPSS 23 output.

The table 03 shows the mean scores and standard deviation of service quality dimensions & customer satisfaction. Using the 5 likert scales, the mean value for the Tangibles is 3.97, while Assurance means score is 3.84. the mean of Empathy is 3.74. It indicates that these dimensions are more important for the customer satisfaction. Furthermore, (communication, responsiveness, reliability) are less important.

In terms of total quality, the average score was 3.74, while customer satisfaction recorded a value greater than the total quality of 3.96.

3.5-Test hypotheses:

One of the objectives of the study was to investigate the impact of service quality dimensions on over all service quality provided in which case multiple regressions will be conducted to see the impact of independent variable (empathy, reliability, tangibility, responsiveness and assurance) on dependent variable (customer satisfaction). Besides, the existence of multicollinearity problem analyzed and interpreted.

3.5.1- First hypothesis:

- ❖ H0: There is a relation between the quality of services provided by mobile operators in Algeria represented by the six dimensions (tangible, reliability, responsiveness, empathy, assurance, communication), and customer satisfaction.
- ❖ H1: There is no relation between the quality of services provided by mobile operators in Algeria represented by the six dimensions (tangible, reliability, responsiveness, empathy, assurance, communication), and customer satisfaction.

a-Multiple Regressions

Regression tests shown in equation: $Y = a + b x$, where Y is the dependent variable, a is the Y intercept, that is the value of Y when $x = 0$, b is the regression coefficient which indicates the amount of change in Y given a unit change in x, and finally x is the value for the independent variable.

Table 4: Multiple Regression Analysis and Impact of Each Service Quality Dimensions on The Level of Satisfaction

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.(P-value)
	B	Std. Error	Beta	T	Sig.(P-value)
	0.373	0.294		1.268	0.208
Tangibles	0.223	0.094	0.180	2.367	0.020
Reliability	0.012	0.068	0.014	0.173	0.863
Responsiveness	0.304	0.088	0.336	3.439	0.001
Empathy	0.053	0.09	-0.054	0.584	0.561
Assurance	0.143	0.094	0.143	1.518	0.000
Communication	0.322	0.081	0.340	3.96	0.000

Source : SPSS 23 output.

A Dependent Variable: Y

the result are as follow :

$$Y = 0.373 + 0,223 (\text{tangible}) + 0,012 (\text{reliability}) + 0,304X(\text{responsivennes}) + 0,053 (\text{empathy}) + 0,143 (\text{assurance}) + 0,322 (\text{Communication}).$$

Table 05: Anova(b)

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	37.118	6	6.186	34.665	0.000
Residual	18.739	105	0.178		
Total	55.857	111			

Source : SPSS 23 output.

a Predictors: (Constant), empathy, reliability, tangibility, responsiveness and assurance)

b Dependent Variable: Y

Based on the F test obtained 37,118 with the significance of 0,000 that means that by simultaneous variable tangible, empathy, responsiveness, reliability, assurance , communication simultaneously had a positive impact and significant on customer satisfaction.

b- Hypothesis Test

- The influence of tangible on customer satisfaction.

Test carried out result show that variables assurance obtained value significance 0,020<0,05, it means variable assurance positive influential and significance to customer satisfaction. The conclusion of the probe is hypotesis 5 proved.

- The influence of Reliability on customer satisfaction.

Test carried out results show that variables reliability obtained value significance 0,863>0.05, it means variable reliability influential but not significant impact on customer satisfaction .The conclusion of the probe is hypothesis 2 unproved.

- The influence of responsiveness to customer satisfaction.

Test carried out result show for variables responsiveness obtained value significance 0,001< 0,05, it means variable responsiveness positive influential and significance to customer satisfaction. The conclusion of the probe is hypotesis 3 proved.

Importance of service quality in gaining consumer satisfaction: Case study of Ooredoo mobile operator.

- The influence of empathy to customer satisfaction.

Test carried out results show for variables empathy obtained value significance $0,561 > 0,05$, it means variable empathy influential but not significant impact on customer satisfaction. The conclusion of the probe is hypothesis 4 unproved.

- The influence of assurance to customer satisfaction.

Test carried out result show for variables assurance obtained value significance $0,000 < 0,05$, it means variable assurance positive influential and significance to customer satisfaction. The conclusion of the probe is hypotesis 5 proved.

- The influence of communication to customer satisfaction.

Test carried out result show for variables communication obtained value significance $0,000 < 0,05$, it means variable communication positive influential and significance to customer satisfaction. The conclusion of the probe is hypotesis 6 proved.

c- Coefficient Determination

The coefficients determination used to know variableability independent in clarifying dependent variable. The results of the coefficients determination tangible, empathy, responsiveness, reliability, assurance and communication toward customer satisfaction workshop insurance partner can be seen in the table below this:

Table 06: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0,845(a)	0,715	0,699	1,28276

Source : SPSS 23 output.

A Predictors: (Constant, empathy, reliability, tangibility, responsiveness and assurance).

From the table above obtained value a correlation coefficient (r) by 0,845 show the relation which is very strong between quality services with customer satisfaction, now the magnitude influence (contributions influence) to five variables such against customer satisfaction is worth value coefficients determination namely $R^2 = 0,715$ while the rest of 28.5% influenced by other variables that are not included in this research for example the communication, access, and competent.

3.5.2-Second hypothesis:

- H0: Each of the six dimensions of quality of service (tangible, reliability, responsiveness, empathy, assurance, communication), affect the customer satisfaction of mobile phone dealer Ooredoo.
- H1: Each of the six dimensions of service quality (tangible, reliability, responsiveness, empathy, assurance, communication), do not affect the customer satisfaction of mobile phone dealer Ooredoo.

Correlation analysis is used to check the strength of the relation among various variables. In this paper, the correlation of service quality dimensions, over all service quality and level of customers" satisfaction will be analyzed. The value of correlation coefficient

could take values between -1 and 1 which means the coefficient is ranging from being negatively correlated (-1) to uncorrelated (0) and to positively correlated (1). The Pearson correlation result $r(p)$ indicates the magnitude of relations in the following categorization (Dancey & Reidy, 2004):

the relation is weak if the coefficient is between 0.10 and 0.3, moderate when it is between 0.40 and 0.6 and strong when it is between 0.70 and 1.00. When correlation analysis coefficient is equal to 1, Pearson result consider it as perfect correlation.

Table 07: Correlation between Dependent and Independent Variables

	C.S	TAN	REL	RES	EMP	ASS U	COM M
Customer satisfaction	1	0,627**	0,568**	0,716**	0,574**	0,663**	0,705**
Tangibles	0,627**	1	0,438**	0,577**	0,522**	0,601**	0,558**
Reliability	0,568**	0,438**	1	0,587**	0,589**	0,560**	0,677**
Responsiveness	0,716**	0,577**	0,587**	1	0,738**	0,732**	0,597**
Empathy	0,574**	0,522**	0,589**	0,738**	1	0,707**	0,522**
Assurance	0,663**	0,601**	0,560**	0,732**	0,707**	1	0,578**
Communication	0,705**	0,558**	0,677**	0,597**	0,522**	0,578**	1

** . Correlation is significant at the 0.05 level (2-tailed). N=111.

Source: SPSS 23 output.

The Pearson correlation coefficient between the independent variables (tangibility, responsiveness, reliability, empathy and assurance) and between dependent variable (customer satisfaction and perceived value) were more than 0.70, the correlation is strong.

Conclusion

The literature on service quality argues that the assessment of service quality should be based on five factors namely: tangibility, responsiveness, reliability, assurance and empathy. These factors have potential of being a suitable measuring tool of service quality and consequently customer satisfaction. Through the study a set of results were reached:

- ❖ The results indicated that the level of these dimensions was also high for all dimensions. Through the general arithmetic averages for all phrases of the six dimensions, the highest value of a dimension recorded is the tangibles with 3.97, and the lowest value of a dimension of reliability 3.55, while the overall quality was a high value of 3.96.

Importance of service quality in gaining consumer satisfaction: Case study of Ooredoo mobile operator.

- ❖ It is noticeable from the results obtained that there is an effect of the independent variable represented in the six dimensions on the dependent variable (customer satisfaction) based on the value of (T) calculated in four dimensions, which is greater than the tabular value at the level of statistical significance (0.05), and the level of significance (Sig = 0.000) is less than the level of its tabular value. In addition to the value (beta) shows that each change in the independent variable (tangible) leads to change with different values for the three dealers or the sector as a whole on the dependent variable (customer satisfaction), where the values ranged from (0.388 to 0.963) units.

This requires acceptance of the first hypothesis as well as the four hypotheses emanating from them for the following dimensions (tangible, responsiveness, assurance, communication).

- ❖ For correlation analysis, it is found that all the five-dimensions of service quality are positively significantly correlated with customer satisfaction. Therefore, this study confirms the argument that better service quality leads to higher level of customer satisfaction. The results of this study are in line with the results of the previous studies.

Recommandations:

- ✓ It can be concluded that for customers engagement, telecom companies must provide appealing sales points, wide coverage, neat, comfortable and convenient office locations as well as being responsive to the customers' requests. To attend this end, it must take a set of measures to improve the quality of its services and delivery processes. In addition, to diversifying its services to suit the wishes and aspirations of its customers, it should pay attention and study their expectations, understand their needs, provide a suitable working environment, full control of interactions and communication processes and build lasting relations with them.
- ✓ Training; It is desirable to train its employees in order to deliver prompt service. The management should focus on training employees to improve reliability (performing the promised service both dependably and accurately), responsiveness (willingness to help customers and to provide prompt service) and as well as empathy (provision of caring and individualized attention to customers) service quality dimensions to satisfy customers. It is advisable to train staff in service quality improvement programs.

REFERENCES

- CHAKOR , A., & AMRANI , S. (2020). QUALITY OF HIGHER EDUCATION ESTABLISHMENTS: DETERMINANTS OF THE SATISFACTION OF FOREIGN STUDENTS IN MOROCO. *Moroccan Journal of Research in Management and Marketing*, 12(2), 82-107.
- Dancey, P., & Reidy, J. (2004). *Statistics without maths for psychology*. England: Prentice Hall.

- Rajkumar , P., & Rajkumar, H. (s.d.). Service Quality and Customers preference of Cellular Mobile Service Providers. *Journal of Technology Management & Innovation*, 6(1), 38-45.
- Adulalem Alhkami , A., & Saleh Alarussi, A. (2016). Service Quality Dimensions and Customer Satisfaction in Telecommunication Companies. *Asian Journal of Business and Management*, 4(3), 117-126.
- Belkacem Bouzida , I., & BOUBAKOUR, F. (2019). Measuring the Satisfaction of the users of Batna's Airport: Case Study. *Economic and Management Research Journal*, 13(2), 69-90.
- BENSEDIRA, A., & BOUHROUD , f. (2020). The impact of internal marketing on customer satisfaction from the viewpoint of hotel workers in Setif. *Economic Researcher Review*, 8(13), 114-131.
- CostaVieira, J. C. (2016). *Measuring perceived service quality of Portuguese Apparel Fashion Retail and its benefits*. iscte spain: Master in Management of Services and Technology.
- Gallifa. , J., & Batallé, P. (2010). Student perceptions of service quality in a multi-campus higher education system in Spain. *Quality Assurance in Education*, 18(2), 156 – 170.
- Grönroos, C. (1984). A service quality model and its marketing implications. *European J Marketing*, 18, 36-44.
- Hilman, A. H. (2014). Mediation effect of customer satisfaction on the relationships between service quality and customer loyalty in the Nigerian foods and beverages industry: Sobel test approach. *International Journal of Management Science and Engineering Management*, 9(1), 1-8.
- Jean Van, H. (2001). La satisfaction des consommateurs spécifique à une transaction :définition, antécédents, mesure et modes. *Recherche et Applications en Marketing*, 17(2), 55-80.
- kruger, F. (. (2016). *the influence of culture and personality on customer satisfaction*. germany: International Management Studies.
- Moeed Sandhu, A., & rehman, a. (2013). Service Quality Dimensions Impact on Customer Satisfaction in Telecom Sector. *Journal of Basic and Applied*, 3(8), 27.
- Nasser AKEIL KADASAH. (2017), An Evaluation of Service Quality of a Telecommunication Company in Saudi Arabia using SERVPERF Scale International Review of Management and Business Research, Vol. 6 Issue.1.
- Russo, i., confente, i., m.gligor, d., & Cobell, N. (2017). The combined effect of product returns experience and switching costs on B2B customer re-purchase. *Journal of Business & Industrial Marketing*, 32(5), 667.
- S. Sreejesh, Sanjay Mohapatra, & M. R. Anusree. (2014). *Business Research Methods: An Applied Orientation*. Switzerland: Springer.
- Wyckoff, D. (2001). New Tool for Achieving Service Quality. *Cornell hotel and Restaurant Administration Quarterly*, 42(4), 78-90.