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## THE RECOMMENDATIONS IMPROVING SERVICE QUALITY OF COMMERCIAL BANKS INTO THE TRANS-PACIFIC PARTNERSHIP (TPP)

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### ABSTRACT

**T**he banking system is a catalyst and engine of growth that is responsible for being a life wire to every sector of the economy. It is evident that no sector in the economy can flourish or prosper without the support and quality services of the banking sector. Moreover, service quality is one of the critical success factors that influence the competitiveness of a commercial bank into TPP. Financial services represent one of the largest service sectors in Vietnam. It is a large and growing source of employment for many Vietnamese people. The paper objectives are to find out, test factors affecting the service quality and to give the recommendations improving service quality. The results of the paper showed that there were five factors, which included of factors following: Component 1 was Assurance (X1), Component 2 was Responsiveness (X2), Component 3 was Tangibles (X3), Component 4 is Reliability (X4) and Component 5 was Empathy (X5) for affecting the service quality of commercial banks in Ho Chi Minh City with 5 % significance level. In addition, the research result was processed by SPSS 20.0 software. The parameters of the model estimated by Least - Squares Method tested for the model assumption with 5% significance level.

**Keywords:** Service quality, commercial bank, banking service, TPP and banking industry.

## 1. Introduction

Commercial banks play an important role in economic development of developing countries. Economic development involves investment in various sectors of the economy. The banks collect savings from the people and mobilize savings for investment in industrial project. The investors borrow from banks to finance the projects. Commercial banks are involved in the process of increasing the wealth of the economy particularly the capital goods needed for raising productivity. The developed economies need the service of the banking system to enable the economy attain economic growth while the developing economies need the service quality of banking system for sectorial development.

In addition, service quality is an increasingly important factor for organizational performance, success, and survival in the banking sector. It has received wide recognition by the researchers over the last decade in the retail banking sector (Aldlaigan & Buttle, 2002; Angur et al. 1999; Bath, 2005; Sharma & Mehta, 2004; Bahia & Nantel, 2000). The interest is largely driven by the realization that high service quality results in customer satisfaction and loyalty (Levesque & McDougall, 1996; Magi & Julander, 1996; Zeithaml et al., 1996; Danaher, 1997). Furthermore, customer loyalty is a primary determinant of the long-term financial performance of firms. This is especially vital for service firms where increased loyalty can significantly increase profits (Reichheld, 1996).

Despite this understanding, defining the notion of service quality and its measures have been the most controversial and debated topic in the service quality literature. Currently, there are two school of thought of service quality – the Nordic and the American, while the former explains service quality on image model i.e. functional, technical, and image quality (Gronroos, 1984); the later defines service quality on five-dimension SERVQUAL model (Parasuraman, et al., 1988). There have been a number of empirical studies of retail bank service quality. Most of these have measured service quality by replicating or adapting the SERVQUAL model. The model was criticized by Cronin & Taylor (1992) as the SERVQUAL scale measures customer satisfaction on perception-expectation model and not on attitude model. The authors developed the SERVPERF model to measure service quality by considering only the customer perceptions dimension. In Ho Chi Minh City perspective, an extensive research on service quality of commercial banks with the SERVQUAL model is not made. With the practical requirements of a lecturer in mind, the researcher had chosen:

*The recommendations improving service quality of commercial banks into the Trans-Pacific Partnership (TPP)* as a paper for researching the service quality of commercial banks.

## 2. Literature review

Service quality is a multidimensional concept, incorporating a number of aspects of both past and present service experience (Abdullah et al., 2011). Customers do not buy products and services. They buy value, the total package of product performance, access, experience, and cost. Enterprises that understand how customers define value across these dimensions achieve superior long-term profitable growth. Incomplete and vague value propositions do not allow the enterprise to differentiate its offering from competitor products (Kothari & Lackner, 2006).

Based on Kotler, the customers buy from a company, if its offering has the highest perceived value (Kotler, 2003). Customer perceived value is the difference between the prospective customer's evaluation of all the benefits and all the costs of an offering. Total customer value is the perceived monetary value of the bundle

of economic, functional, and psychological benefits that customers expect from a given offering. Total customer cost is the bundle of costs customers expect to incur in evaluating, obtaining, using, and disposing of the given offering. Scientific literature reveals that there is a positive relationship between quality of services and customers' satisfaction. The main components which create customer satisfaction are (Rostamy, 2009): (1) Personnel: including skills and knowledge, responsiveness, communication and collaboration and friendliness components; (2) Product: including product variety, special services and cost components; (3) Image: including credibility, technology excellence and ability to satisfy future needs; (4) Service: including service waiting time, services processes and service information; and (5) Access: including network expansion, troubles in the service system and location of service centers. According to the Institute of Banking Studies survey results, the principal drivers of customer satisfaction are: (1) excellent staff, (2) efficient operations, (3) convenience, (4) competitive costs, and (5) excellent image (Jones, 2004).

The widely known instrument for measuring service quality is SERVQUAL model, developed in 1988 (Parasuraman et al., 1988). The main idea of the model is to measure the gap between customer expectations and experience. Initially, the model involved 10 dimensions of service quality. Later, it was modified into the RATER model. In accordance with it, five key dimensions of service quality are:

1. Reliability (the ability to deliver the promised service dependably and accurately);
2. Assurance (the service quality that focuses on the ability to inspire trust and confidence);
3. Tangibles (focus on the elements that represent the service physically);
4. Empathy (emotional aspect of service);
5. Responsiveness (the willingness to help customers and provide prompt service).

Despite wide application of SERVQUAL, it has been often criticized by researchers (Karatepe, 2011; Chi Cui et al., 2003; Avkiran, 1994). They suggest using the model, considering industry/culture-/country-specific features. A number of researchers have adapted SERVQUAL for measuring service quality in banking (Avkiran, 1994; Bahia & Nantel, 2000; Rostamy, 2009; Abdullah et al., 2011; Ladhari et al., 2011).

Initially, SERVQUAL model included 22 statements grouped into 5 service quality dimensions. The later users of the instrument propose alternative scales for measuring service quality with different number of statements. The authors also used Servqual as a theoretical basis for development of one of the questionnaire sections. Initially, we proposed 28 statements for service quality evaluation that were combined into 8 dimensions: (1) physical surroundings (tangibles and atmosphere), (2) product (quality, usability, and assortment), (3) trust, (4) empathy, (5) responsiveness, (6) competence, (7) access, and (8) price. The detailed description of the questionnaire design is provided in the authors' early published research paper.

Furthermore, Zairi (2000) found that satisfied customers possibly share their experiences with five or six people while dissatisfied clients might inform another ten. It cost 25 percent more to recruit new customers than to maintain existing ones. Naumann (1995) and Dawes and Swailes (1999) also pointed out that retaining an existing customer costs about five times less in money, time and corporate resources than attracting a new customer. Newman et al. (1998) indicated that an increase of only 5 per cent in customer loyalty would lift profitability about 25 - 85 percent.

In the banking industry generally, service quality improvement has started at the front counter (Nazer, et al., 1999; Kaynak, 1999; Nielsen et al., 1998; Zineldin 1996; Boyd, et al., 1994; Haron, et al., 1994) and has

moved to electronic services (Delvin, 1995; Joseph et al., 1999; Jayawardhena & Foley, 2000; Mols, 2000; Daniel, 1999; Sathye, 1999). Accordingly, there has been a growing trend to switch from personal banking services to electronic services with a matching improvement in service quality.

### 3. Methods of research

This study used of quantitative research methods to survey customers related commercial banks in Ho Chi Minh City. The results obtained from quantitative research processed by SPSS statistical software version 20.0.

Quantitative research is the collection of numerical data and exhibiting the view of relationship between theory and research as deductive, a predilection for natural science approach, and as having an objectivist conception of social reality. Therefore, this specific form of research uses the quantitative data to analysis. In addition, preliminary investigations, formal research is done by using quantitative methods questionnaire survey of 400 customers related commercial banks in Ho Chi Minh City who interviewed and answered about 26 questions. The reason tested measurement models, model and test research hypotheses.

Reliability test: Bryman and Cramer (1990) suggested that, it is just fine when Cronbach's alpha is 0.8 or above 0.8, while Nunnally (1978) stated that it is still acceptable with the value of 0.6, especially for initial investigation like in this research. Therefore, in this research, the value is confirmed when it is greater than 0.7.

Data collected were tested by the reliability index excluding variables with correlation coefficients lower  $< 0.30$  and variable coefficient Cronbach's alpha  $< 0.60$ , factor analysis explored remove the variable low load factor  $< 0.50$ . The hypothesis was tested through multiple regression analysis with linear Enter method.

### 4. Research results

**Table 1: Descriptive Statistics for the demographic characteristics**

The demographic		Frequency	Percentage
<b>Gender</b>	Male	117	32.2
	Female	246	67.8
	Total	363	100.0
<b>Family situation</b>	Single	120	33.1
	Married	243	66.9
	Total	363	100.0

(Source: The researcher's collecting data and SPSS)

The table 1 revealed that the result of the descriptive statistics following: male is 32.2 %; Single is 33.1 %. The results showed 363 customers processed.

**Table 2: Cronbach's Alpha test for factors affecting Service Quality (SQ)**

<b>Assurance (AS)</b>	<b>Cronbach's Alpha</b>
AS1: Our bank always resolves complaints quickly and satisfactorily	<b>0.916</b>
AS2: Our bank always provides adequate, accurate and timely information	
AS3: Our bank image has made a good and deep impression for customers for many years	
AS4: The personal information of customers is always confidential	
AS5: Our bank has won reputation in the market many years	
AS6: Our bank always performs exactly with what has been committed	
<b>Responsiveness (RE)</b>	<b>Cronbach's Alpha</b>
RE1: Consulting services and online sales of businesses are quick, professional and accurate	<b>0.938</b>
RE2: Availability and implementing services arising (if any) are good and in time	
RE3: Test procedure of services are done well and regularly experience of customers	
RE4: There is a good link among the major, professional and prestigious service providers	
RE5: Product services are professional and perfect	
<b>Tangibles (TA)</b>	<b>Cronbach's Alpha</b>
TA1: Facilities, and equipment of the bank such as offices, sales offices, etc. are good, beautiful, elegant and modern	<b>0.908</b>
TA2: Documents and publications of the bank introducing products and services very attractive and professional	
TA3: Online sales of the bank have all information that is easy to use and professional	
TA4: The staffs of the bank are beautiful, impressive and distinctive	
<b>Empathy (EM)</b>	<b>Cronbach's Alpha</b>
EM1: Our bank has a network of branches, representative offices, the agencies that is convenient for customers	<b>0.896</b>
EM2: Service time of the bank is easy and convenient for customers	
EM3: The forms and means of payment are varied and flexible for customers	
EM4: Website interface of the bank is good, impressive and easy using for customers	
<b>Reliability (REL)</b>	<b>Cronbach's Alpha</b>
REL1: The staffs of the bank have good qualifications	<b>0.900</b>
REL2: The Staffs of the bank can reach the needs of customers quickly	
REL3: The Staffs of the bank do consultancy work dedicatedly, specifically, clearly, completely and accurately	
REL4: The Staffs of the bank have sense of enthusiasm in serving	
<b>Service Quality (SQ)</b>	<b>Cronbach's Alpha</b>
SQ1: You are very pleased with the quality of service our bank	<b>0.939</b>
SQ2: You will continue using our services in the future	
SQ3: You will introduce my relatives and friends to use our services	

(Source: The researcher's collecting data and SPSS)

Table 2 showed that there are 26 items and table 1 showed that there were 363 persons to be interviewed: all of variables surveyed Corrected Item-Total Correlation greater than 0.3 and Cronbach's Alpha if Item deleted greater than 0.6 and Cronbach's Alpha is very reliability. Such observations make it eligible for the survey variables after testing scale. This showed that data was suitable and reliability for researching.

**Table 3: KMO and Bartlett's Test for the factors affecting Service Quality (SQ)**

Com.	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings <sup>a</sup>
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total
1	6.295	27.371	27.371	6.295	27.371	27.371	5.392
2	4.554	19.801	47.172	4.554	19.801	47.172	4.400
3	2.988	12.993	60.164	2.988	12.993	60.164	4.744
4	2.624	11.408	71.572	2.624	11.408	71.572	3.381
5	1.449	6.302	77.874	1.449	6.302	77.874	3.346
6	.821	3.568	81.442				
7	.688	2.993	84.435				
8	.649	2.823	87.258				
...	...	...	...				
21	.061	.264	99.775				
22	.037	.162	99.937				
23	.014	.063	100.000				

(Source: The researcher's collecting data and SPSS)

Table 3 showed that Kaiser-Meyer-Olkin Measure of Sampling Adequacy was statistically significant and high data reliability (KMO = 0.805 > 0.6). This result is very good for data analysis. Table 3 showed that Cumulative percentage was statistically significant and high data reliability is 77.874 % (> 60 percentage).

**Table 4: Structure Matrix for factors affecting Service Quality (SQ)**

Code	Component				
	1	2	3	4	5
AS1	.889				
AS5	.855				
AS6	.843				
AS2	.834				
AS3	.812				
AS4	.771				
RE1		.954			
RE2		.934			
RE5		.903			
RE4		.894			
RE3		.841			
EM2			.884		
EM1			.867		
EM3			.866		
EM4			.840		
TA4				.933	
TA2				.922	
TA3				.845	
TA1				.842	
REL3					.943
REL4					.939
REL2					.908
REL1					.710

(Source: The researcher's collecting data and SPSS)

Table 4 showed that the Structure Matrix for the service quality had five Components. Component 1 was

Assurance (X1), Component 2 was Responsiveness (X2), Component 3 was Tangibles (X3), Component 4 is Reliability (X4) and Component 5 was Empathy (X5) for affecting the service quality of commercial banks in Ho Chi Minh City.

**Table 5: Regression Model Summary for factors affecting Service Quality (SQ)**

**Model Summary<sup>b</sup>**

Model Summary <sup>b</sup>								
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson			
1	.823	.677	.672	.57231308	1.967			
a. Predictors: (Constant), X5, X4, X3, X1, X2								
ANOVA <sup>a</sup>								
Model		Sum of Squares	df	Mean Square	F	Sig.		
1	Regression	245.067	5	49.013	149.640	.000		
	Residual	116.933	357	.328				
	Total	362.000	362					
Coefficients <sup>a</sup>								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error				Beta	Tolerance
	(Constant)	-1.609E-017	.030		.000	1.000		
	X1	.396	.037	.396	10.826	.000	.676	1.479
	X2	.419	.031	.419	13.379	.000	.923	1.083
	X3	.318	.037	.318	8.699	.000	.675	1.481
	X4	.063	.031	.063	2.050	.041	.946	1.057
	X5	.354	.031	.354	11.532	.000	.962	1.040

(Source: The researcher's collecting data and SPSS)

Table 5 showed that Adjusted R Square was statistically significant and high data reliability. In addition, Adjusted R Square reached 67.2 %. Results showed that all t value > 2 (Sig < 0.00) was statistically significant and high data reliability. Besides, the regression coefficients were positive. This means that the effects of independent variables in the same direction with the service quality (Y).

**Bootstrap results based on 1000 bootstrap for the service quality (SQ)**

**Table 6: Bootstrap results based on 1000 bootstrap for the service quality (SQ) Bootstrap for Model Summary.**

Bootstrap for Model Summary						
Model	Durbin-Watson	Bootstrap <sup>a</sup>				
		Bias	Std. Error	95% Confidence Interval		
Lower	Upper					
1	1.967	-.700	.094	1.075	1.449	
a. Unless otherwise noted, bootstrap results are based on 1000 bootstrap samples						
Bootstrap for Coefficients						
Model	B	Bootstrap <sup>a</sup>				
		Bias	Std. Error	Sig. (2-tailed)	95% Confidence Interval	
Lower	Upper					
(Constant)	-1.609E-017	.000	.030	1.000	-.058	.061
X1	.396	.001	.034	.001	.330	.464
X2	.419	.000	.033	.001	.349	.484
X3	.318	.001	.037	.001	.250	.394
X4	.063	.001	.030	.033	.008	.125
X5	.354	.002	.031	.001	.296	.418
a. Unless otherwise noted, bootstrap results are based on 1000 bootstrap samples						

(Source: The researcher's collecting data and SPSS)

Table 6 showed that Bootstrap is an alternative to asymptotic approximation for carrying out inference. This showed that there were the same results of the regression for the customers' satisfaction. Besides, table 6 showed that Bootstrap for Coefficients of bias is very small, nearly 0.00.

**5. Conclusions and recommendations**

**5.1 Conclusions**

The research results showed that there were 400 customers related commercial banks in Ho Chi Minh City who interviewed and answered about 26 questions but 363 customers processed (37 customers lacking information). The researcher had analyzed KMO test, the result of KMO analysis used for multiple regression analysis.

The regression analysis result showed that there were five factors, which included of factors following: Component 1 was Assurance (X1), Component 2 was Responsiveness (X2), Component 3 was Tangibles (X3), Component 4 is Reliability (X4) and Component 5 was Empathy (X5) for affecting the service quality of commercial banks in Ho Chi Minh City with 5 % significance level. In addition, the research result was processed from SPSS 20.0 software. The parameters of the model estimated by Least - Squares Method tested for the model assumption with significance level of 5 percent. At the same time, the result was also a scientific evidence and important for researchers, and policy makers who apply them for the enhancing the service quality of commercial banks in Ho Chi Minh City in the future.

## 5.2 Recommendations

### *Recommendation for Assurance*

First of all, the commercial banks need to do is to raise awareness for the entire employees and executives in the bank about the role and importance of the brand. The brand building is a long-term process and a lot of effort that should be put into the long-term strategic objectives.

Secondly, the commercial banks need to strengthen monitoring organizations and service to ensure the bank performs professional services and right the first time.

Finally, the commercial banks should pay attention to customer service, especially to resolve complaints quickly and satisfactorily for customers. When solving the problem, we must understand the principles such as "mutual benefit", "Customer is king", "the customer is always right".

### *Recommendation for Responsiveness*

First of all, the commercial banks should enhance online sales channels in order to increase the utility for customers because it is the era of digital and the tempestuous development of social network. It is necessary to do this but it is not easy to implement immediately that requires the determination of leaders. Furthermore, the commercial banks came from a state enterprise, "bureaucratic" thought and "lack of enthusiasm" still affects survey in thinking and perception in many workers.

Secondly, services and serving of the commercial banks need modernizing which should be systematic and comprehensive. Particularly, modern technology should be applied; modern machinery is used in serving and performing services to customer as cash, payment machines Visa Master Card, Visa Debit Card, billing machine, price product scanner and services.

Finally, the commercial banks keep checking operations, maintaining and timely repairing the vehicles, passenger cars, machinery and equipment and others. This procedure must be performed regularly and periodically to ensure the comfort, security and safety for customers.

### *Recommendation for Tangibles*

First of all, the commercial banks should continue to improve "Facilities", the commercial banks in particular need good human resources managing the shops that must present three key tasks as attracting qualified human resources; training and developing human resources; and maintaining the qualified human resources.

Secondly, the commercial banks staff should be trained foreign language and many different cultures that require employees to have a lot of knowledge, experience, and skills to perform good duty. In addition, the commercial banks needs raising awareness and building corporate culture for the entire personnel in order to form good the commercial banks image in the customers' minds.

Finally, the commercial banks staff should have to improve the accommodation facilities, transportation, documentation, publications introducing products and services, souvenir gifts, staff uniforms, other supports are factors directly involved in the process of providing quality service to customers, thus offering solutions must focus on the factors mentioned.

### *Recommendation for Reliability*

First of all, the commercial banks should set up hotline 24/7 to receive feedback from customers when they have the problem with the product quality. Its business operations involve many sectors and many other areas, hence, there are many problems arising from its processes that need "quickly reaction". Although this practice is commonly used in many businesses, the commercial banks have not applied yet.

Secondly, the commercial banks should set up the review process of servicing, controlling and supervising rules to temporarily adjust before building norm processes and directions. The commercial banks should set

up process and mechanisms should be structured for monitoring cross-checked internally and among departments in the bank to reduce minimum mistakes such as poor service quality, lack of enthusiasm of employees, spirit and bad serving attitude to ensure every service perfect before serving customers.

Finally, the commercial banks need to retain existing customers while targeting non-customers. Measuring customer satisfaction provides an indication of how successful the bank is at providing products and/or services to the marketplace. "Customer satisfaction" is measured at the individual level, but it is almost always reported at an aggregate level. It can be, and often is measured along various dimensions.

#### Recommendation for Empathy

First of all, the commercial banks should review the policy of accessing customers. Specifically, timeserving, branch network, sales office locations, corporate image, website interface, transaction forms, means and methods of payment, and others are customers' concerns.

Secondly, the development and diversification of the types of services for serving customers need planning such as promoting the online payment service, booking online, by phone, e-payment online, credit card payment, and others.

Finally, the commercial banks needs to build impressive and distinctive serving style as creating benefit for customers aimed at accessing new customers and retaining loyal customers.

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