-RESEARCH ARTICLE-

THE INFLUENCE OF SERVICE QUALITY DIMENSIONS ON CUSTOMER SATISFACTION WITHIN VISA FACILITATION CENTRES IN SOUTH AFRICA

Modiri Matthews

Vaal University of Technology

E-mail: 210082534@edu.vut.ac.za

Orcid ID: 0000-0001-6470-0805

Bakae Aubrey Mokoena

Vaal University of Technology

E-mail: aubrey@vut.ac.za

Orcid ID: 0000-002-1041-734X

–Abstract–

Over the past few years, there has been a heightened importance on service quality and customer satisfaction within service units of the South African government. This is evidenced by nationwide service delivery protests, suggesting that the quality of service that is expected to be delivered, as envisaged by the public, as customers, is not being delivered to expectation.

 Visa facilitation service (VFS) centres were established in South Africa in 2014 as a radical departure, which was informed by the South African government's commitment to improve efficiencies and turnaround time. In cognisance of the visa facilitation centres' context, a non-probability convenience sampling procedure was adopted. Data were generated from 297 international students conveniently drawn from a selected university in Gauteng province of South

Africa. The multiple regression analysis undertaken showed positive significant predictive relationship between reliability and customer satisfaction (β=0.230, t-value=4.271, p<0.000), responsiveness and customer satisfaction (β=0.156, t-value=2.861, p<0.01) and empathy with customer satisfaction (β= 0.396, t-value =7.074, p<0.000. The study also showed insignificant association between tangibility and customer satisfaction (β=0.038, t-value =0.841, p>0.01) and assurance with customer satisfaction (β= 0.096, t-value =1.683, p >0.01). The study emphasises the need for identifying the dimensions of service quality that are critical in relation to customer satisfaction within the VFS setting.

Key Words: Service quality dimensions, University students, Customer satisfaction, Visa facilitation centres and university students.

JEL Classification: M31

1. INTRODUCTION

Since democratisation of South Africa in 1990, the public sector has undergone a number of transformations necessitated by its accountability and responsibilities towards its communities and citizens (Ramseook-Munhurrun, Lukea-Bhjwajee & Naidoo 2010). In post-modern economies, the public sector is seen encompassing a broad range of miscellaneous activities ranging from justice and welfare through to housing and transport (Laing 2003).Thus government service is an intangible product with service encounters, where both government officials and frontline employees must develop a trust relationship with customers to enhance customer satisfaction.

With South Africa currently in the midst of deepening political woes, customer confidence is at a low with regard to government services. A substantial number of concerns are raised by the public due to the collapsing of service provision and delays by the public sectors in taking remedial actions in such instances. The sporadic, nationwide service delivery protests are evidence suggesting that the quality of service that is expected by customers is not being delivered.

Siu & Cheng (2001) asserts that successful provision of service and subsequently gaining a competitive advantage is contingent on a basic service delivery strategy Thus, the extent to which customers perceive their level of service performance meets their prospects, echoes the quality of service (Zammuto, Keaveney & O'Connor 1996; Liang, Lu & Tu 2006). Moreover, measuring service quality is problematic due to its exceptional characteristics, namely intangibility, heterogeneity, inseparability and perishability (Naik, Gantasala & Prabhakar

2010). In this regard, the customer is the determinant in how good a service is, not the service provider.

The issuance of visas is a critical matter arising from its prominence in national debates in parliament and, therefore, an essential aspect of service delivery. Visas and their issuance remain a source of great contention for many foreign nationals despite the initiatives by the Department of Home Affairs in strengthening the country's immigration policies. Whilst it is acknowledged that departmental assistance is usually quick in resolving issues, there remains adverse publicity and negative perceptions to systematic flaws inherent in the system, which need to be addressed. The then Minister of Home Affairs, Malusi Gigaba announced the opening of Visa facilitation service (VFS) centres in a media briefing held on the 5 June 2014 due to the need to replace the manual application mode which was then in existence This radical initiative was informed by the Department of Home Affairs' commitment to improve on the slow manual process inefficiencies and turnaround time. Furthermore, VFS centres were mandated to automate the application process and manage a dedicated permitting call centre that deliver outcomes to customers efficiently and timeously. In light of its high volume of applicants, Gauteng province has two VFS centres situated in Johannesburg and Pretoria It is worth noting that even though VFS is authorised to process visa applications, the Department of Home Affairs has the prerogative to approve or reject these applications

Against this backdrop, it is evident that there exists an immense scope for research in the VFS context. The situation is further exacerbated by the paucity of existing literature on this matter, in the mentioned services sector. This has prompted the researcher to bridge the research gap by pursuing this evidence-based study. Thus, the primary objective of the study is to ascertain the international student's perception on the relationship between the identified dimensions of service quality and customer satisfaction within the VFS centres in Gauteng, South Africa. In addition, the study aims to address a need to identify the critical dimensions of service quality in assessing customer satisfaction within VFS centres.

2. LITERATURE REVIEW

2.1. Service quality

As articulated by Kitchroen (2004) as well as Papp, Lazar & Brix (2015), it is difficult to produce an all-embracing definition of service quality due its characteristics. Conventionally, service quality has been conceptualised as the variance between customer anticipations regarding a service/product to be

consumed and opinions of the service/product to be consumed (Parasuraman, Zeithmal & Berry, 1988; Asubonteng, McCleary & Swan, 1996; Gronroos, 2001).

This conceptual definition of service quality has been employed largely for comparing excellence in the service encounters by customers (Norizan 2010). Contemporary research perspectives that inform the current debate towards identifying important aspects of perceived service quality are, the Nordic European and North American schools of thought respectively. Proponents of the latter developed the best-known customer-oriented model adopted in this study called SERVQUAL (Twinomurinzih, Zwane & Debusho, 2012).

Parasuraman et al. (1988) identified five dimensions of service quality that link specific service characteristics to customers' expectations to measure the quality of service. The five identified quality dimensions were reliability, assurance, tangibles, empathy and responsiveness (Brown 2012). Reliability may be described as the organisation's ability to perform the promised service dependably and accurately (Parasuraman *et al*., 1988) and has been identified by Huang (2009) as an important driver of customer satisfaction. The empathy component of service quality has proven to have a positive impact on customer satisfaction (Ladhari 2009). It can be described as caring and individualised attention that the organisation provides to its customers (Parasuraman *et al.,* 1988). For the purposes of the current study, assurance will refer to the knowledge and courtesy of employees and their ability to convey or inspire trust and confidence (Parasuraman *et al.,* 1988). On the other hand, responsiveness is described as the willingness to help customers and provide prompt service (Siu & Cheng 2001) and measures an organisation's readiness and willingness to assist customers (Zeithmal, Parasuraman & Malhotra 2002). The degree of tangibility or intangibility has a significant impact on a consumer's perception of service (Santos,2002), as it relates to physical facilities, equipment and appearance of personnel (Parasuraman *et al.,* 1988).
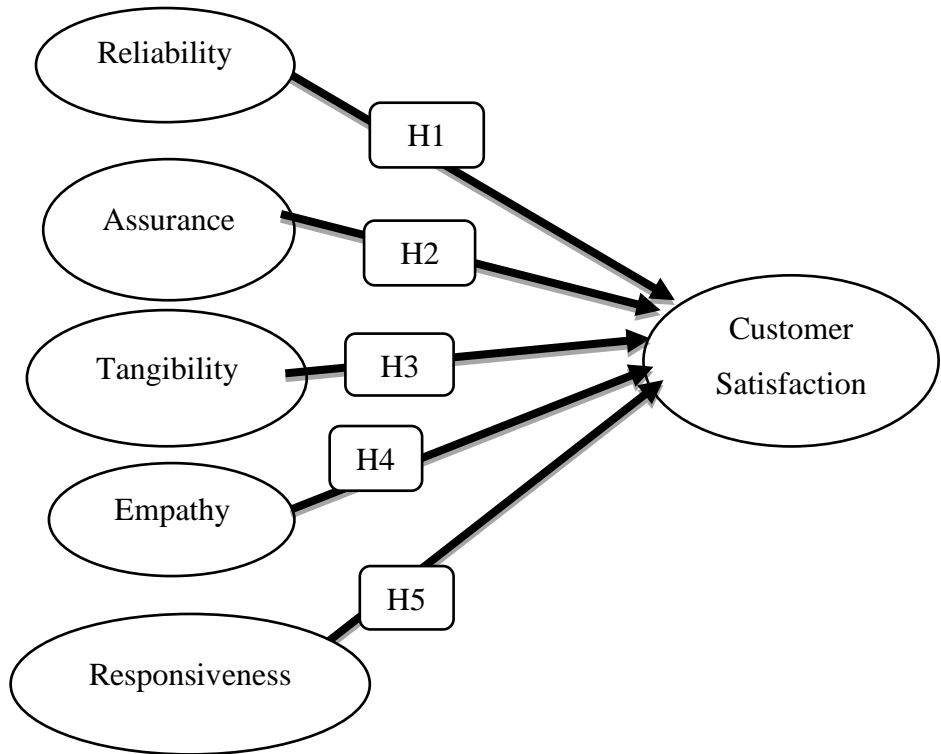
2.2. Customer satisfaction

Customer satisfaction has over the decades been seen as a key construct to predict consumer behaviour (Hazra, 2013).To this end, organisations that promote and practice high levels of service are viewed as being at the forefront when it comes to satisfying and keeping customers (Kiyani, Niazi, Rizvi & Khan 2012).Hence , customer satisfaction has commanded considerable attention of both academics and practitioners towards the advancement of different conceptualisations (Jones & Suh 2000; Eklof & Westlund 2002;Xue 2015).

From a customer-centred perspective, it is seen as the starting point of customer-supplier relationship quality (Moliner, Sanchez, Rodriguez & Callarisa 2007) and subsequently a critical indicator of an effective exchange (Stephen 2010). In this regard, Bitner and Zeithaml (2003) defines customer satisfaction as the consumer's valuation pertaining to whether a service/product has fulfilled their needs and expectations. Similarly, Verhoef (2003) refer to the concept as the expressive state emanating from an overall assessment by one party towards the other party involved in the association or the association itself. Since services are intangible, the response of clients can best be captured after consumption in line with the aim of the study as inferred from this working definition adopted.

3. CONCEPTUAL FRAMEWORK AND HYPOTHESIS DEVELOPMENT

Drawing from the literature reviewed, the proposed conceptual framework in Figure 1 has been developed. The conceptual framework is a representation of the constructs and their relationships with one another. The five dimensions of service quality are the predictor constructs, while customer satisfaction is the outcome variable.

Figure 1: Proposed conceptual framework

In order to establish the relationship between each service quality dimension and customer satisfaction, the following hypotheses were formulated for the study:

H1: Reliability will have a significant influence on customer satisfaction.

H2: Assurance will have a significant influence on customer satisfaction.

H3: Tangibility will have a significant influence on customer satisfaction

H4: Empathy will have a significant influence on customer satisfaction.

H5: Responsiveness will have a significant influence on customer satisfaction

4. METHODOLOGY

A descriptive research design was employed and the study used a single cross-sectional sample in order to determine the perceptions of the university students. The researcher opted for a quantitative research methodology due to its premise on the accuracy of results through its statistical approach (Berndt & Petzer, 2011).

4.2. Sample and sampling method

Owing to time and cost constraints, the sampling frame was limited to a selected university campus located in South Africa's Gauteng province. The sample comprise current registered international students within the selected university. A non-probability convenience sampling was employed in the study since it may yield good estimates of the population characteristics (Hair *et al.,* 2010).

4.3. Instrumentation and data collection design

The study used a self-administered questionnaire to collect data and control bias in that respondents were required to relay their own unrestricted perceptions (Dhurup 2014).The validated scales from previous studies were contextually modified through a pilot study, which preceded the main data collection process. Section A of the questionnaire aimed to discover respondents' demographic information and comprised mainly multiple-choice questions. Section B of the questionnaire comprise all five dimensions of service quality adapted from Brown (2012) to assess service quality. The 25-item scale has reported reliability ranging from 0.75 to 0.93. In Section C, customer satisfaction was measured by using five items adapted by Kiyani, Niazi, Rizvi and Khan (2012) from the American Customer Satisfaction Index study (NQRC 1995) with a reported reliability of 0.87.

5. RESULTS

5.1. Respondent profile

The respondent profile analysis show that the were more male participants (53%; n=158) than female participants (47%; n=139). Most of the respondents (51%; n=153) indicated that they were between 30 and 39 years of age, followed by (32%; n=160) respondents who fell in the age group of between 40 and 49 years, while (16%,n=81) respondents were in the 50 to 59 age category , followed by (13%;n=66) who fell in the age group of less than 30 years of age and finally (5%;n=28) respondents who were 60 years and above.

5.2. Exploratory factor analysis (EFA)

In order to confirm the factor structure of the SERVQUAL scale in the South African context, principle component analysis with the varimax rotation was conducted. These results are presented in Table 1

Table 1: EFA results

Constructs	Bartlett's test of sphericity[1] Sig	KMO[2] (sampling adequacy)	Eigen-values[3]	% of variance[4]	No of items
Service quality dimensions					
TANGIBILITY			5.635		5
RELIABILITY			4.635		6
RESPONSIVENESS	.000	.659	2.534	74.4136	4
ASSURANCE			2.079		5
EMPATHY			1.488		5

[1] Significant level of <0.05 criteria [2] Sampling adequacy threshold >0.6 . [3] Extraction of factors >1 using the Kaiser criterion. [4] Variance measures > 50% using the Kaiser criterion.

5.3. Reliability and validity

In assessing the psychometric properties of the measuring instrument, reliability and validity measures were considered. Reliability analysis was performed for each construct under investigation based on the Cronbach alpha test of internal consistency. Cronbach alpha values shown in Table 2 indicate that each construct attained the benchmark value of >0.70 and, thus confirm the reliability of the proposed dimensions (Nunnally & Bernstein, 1994).

Content validity was determined through a pilot test of the questionnaire which preceded the main survey. As a result, the final measures fit the purpose and context of the study, thus adequately addressing the construct validity of the questionnaire. The attainment of convergent validity is reflected by correlations ranging from r=0.382 to r=0.673 (at p<0.01) and the correlations between constructs, (<0.80) yielded evidence of discriminant validity (Kline 1998).

5.4. Correlation analysis

The Spearman's rho(r) was computed (Table 2), in order to ascertain the degree of association between the constructs.

Table 2: Correlations, means, standard deviations and alpha values

Constructs	TAN	REL	RESP	ASS	EMP	SAT
Tangibility (TAN)	1.000	.528**	.391**	.398**	.392**	.382**
Reliability (REL)	.528**	1.00	.591**	.562**	.553**	.594**
Responsiveness (RESP)	.391**	.591**	1.00	.589**	.564**	.579**
Assurance (ASS)	.398**	.562**	.589**	1.00	.673**	.584**
Empathy (EMP)	.392**	.553**	.564**	.673**	1.00	.625**
Customer satisfaction (SAT)	.382**	.594**	.579**	.584**	.625**	1.00
MEAN	4.7272	4.4848	4.6709	4.6088	4.5603	4.5286
SD	1.213	1.121	1.271	1.104	1.273	1.412
ALPHA VALUES	0.861	0.850	0.817	0.825	0.832	0.906

** Correlation is significant at the 0.01 level (2-tailed) * Correlation is significant at the 0.05

 level (2-tailed)

5.5. Regression analysis

Multi-collinearity was assessed by inspecting the tolerance value(Tol) (>0.1) and the variance inflation factor(VIF) (<10) for each service quality dimension. As shown in Table 3, all the independent variables had VIF values of <10 and tolerance value of >0.10, thus dispelling any multicollinearity threat (Malhotra, 2010). Regression analysis was then performed and the results are recorded in Table 3.

Table 3: Regression analysis

Dependent variable: Customer Satisfaction	Standardised Beta	T	Sig	Collinearity statistics	
Independent variables				Tol.	VIF
Tangibility(H1)	.038	0.841	.401	.687	1.456
Reliability(H2)	.230	4.271	.000*	.484	2.067
Responsiveness(H3)	.156	2.861	.005*	.470	2.127
Assurance(H4)	.096	1.683	.094	.429	2.331
Empathy(H5)	.396	7.074	.000*	4.48	2.230
R = 0.769 R^2 = 0.592 Adjusted R^2 = 0.585 F change 84.287 **sig at <0.000.Tol.= tolerance value, VIF= variance inflation					

The R^2 value (0.592) indicated that 59,2 % of the variance in university students satisfaction pertaining to VFS was mainly due to their perception of the service quality dimensions.

6. DISCUSSION OF RESULTS

The correlation results in Table 2, indicate that a moderate positive association exists between tangibility and customer satisfaction, (r = 0.382). However, results in Table 3, show that tangibility does not seem to be a predictor of customer satisfaction (β = 0.038, t-value = 0.841, p > 0.05). Thus, H_1 was not supported. The result of the tangibility dimension was surprising as it was not consistent with findings of other studies, such as Rijwani, Patel & Patel (2017),which revealed that customer satisfaction is highly dependent on tangibility. Contrary to the findings, tangibility has been identified as a positive dimension of service quality that enhances the customer's inclination to buy again or more (Akbar & Parvez 2009); perhaps tangibility of service among visitors of VFS facilitation centers is taken for granted.

A strong association between reliability and customer satisfaction is observed in Table 2 (r = 0.594) and the regression values (Table 3) reflect that reliability is indeed a predictor of customer satisfaction (β = 0.230, t-value = 4.271, p<0.05). The hypothesis (H_2) is fully supported. The findings are consistent with earlier studies completed by Boulding *et al*. (1993), which identified reliability as one of the key service quality dimensions in determining the customer's satisfaction.

H_3 is supported with a direct effect (β = 0.156, t-value = 2.861, p<0.000) and a strong positive correlation (r = 0.579).This result is in congruent with the previous

studies of Zeithmal, Parasuraman & Malhotra (2002), which indicated a significant influence of the responsiveness dimension that measures an organisation's ability and willingness to provide satisfactory customer service. This dimension is viewed in the light that VFS centres have employees that have the willingness to assist in this regard.

Although the correlation results in Table 2, show a moderate association between the constructs, (r = 0.464), the outcome in Table 3 indicates that assurance is not a predictor of customer satisfaction (β = 0.096, t-value = 1.683, p > 0.05) Thus the hypothesis (H_4) was not supported. The finding is not in agreement with the study by Norizan (2010), which acknowledges that the assurance dimension addresses the customers perceived security and privacy as well as regarding staff as being knowledgeable and having the ability to instil confidence among customers (Naik, Gantasala & Prabhakar 2010).

Finally, Table 2 show a strong association between empathy and customer satisfaction (r = 0.625). In view of the regression analysis results (Table 3), (β = 0.396, t-value = 7.7074, p<0.05), the fifth hypothesis (H_5) is fully supported. These results confirm the findings of earlier studies conducted by Huang (2009), which identified empathy as another dimension of service quality, which has proven to contribute to positive customer perceptions. Consequently, it can be viewed in the light that VFS employees having attributes of care and concern towards their clients.

7. LIMITATIONS AND FUTURE RESEARCH OPPORTUNITIES

Using a non-probability convenience sample within one university restricted the representativeness of the study over the entire population of visa facilitation users. Future studies could include expanding the sample to involve more students from other provinces and universities. In addition, future research should accommodate other users of VFS centres and generational cohorts, such as the business community. Probability sampling methods towards strengthening generalisability of the findings should be considered in future studies.

8. RECOMMENDATIONS

In this regard, VFS top management need to modify their current customer service strategies or adapt them towards development of sustainable mutually beneficial relationships with users of the facilities and amongst others On the other hand, frontline employees should, amongst others, introduce and rely on other products that could enhance their customer satisfaction, for example satisfaction surveys. They should also improve their customer interactions through provision of

specialised services, such as setting up focus groups, interviews. Finally, middle management should improve employee engagement and ensure that the frontline staff have the skills and knowledge to interact with their clients, for example the consideration of anonymous suggestion boxes or employee engagement surveys. In addition, they should avail more resources into staff training and development in order to enhance quality and timely service delivery.

9. CONCLUSION

The findings revealed that reliability, responsiveness and empathy are key components of service quality within VFS. Although tangibility and assurance does not impact significantly on customer satisfaction, their recognition is paramount because customer satisfaction arises from considering the level of service one receives from the initial expectation. Through the service quality analysis, VFS management are able to draft their customer service strategies by focusing more on such areas which are of high importance to customer satisfaction. Future research can be undertaken to cultivate a thorough understanding of how service quality dimensions are influential in customer satisfaction within VISA facilitation centres.

REFERENCES

Akbar, M.M. & Parvez, A. (2009). Impact of service quality, trust and customer satisfaction on customer loyalty. *ABAC Journal*, 29(1), 24-38

Arslan, Y., Gecti, F. & Hayrettin, Z. (2013). Examining perceived risk and its influence on attitudes: A study on private label consumers in Turkey. *Journal of Asian Social Science,* 9(4), 158-156.

Asubonteng, P., McCleary, K.J. & Swan, J.E. (1996). SERVQUAL revisited: a critical review of service quality. *Journal of Service Marketing*, 10(6), 62-81

Berndt, A. & Petzer, D. (2011). Marketing research. Cape Town: Heinemann.

Bitner, M.J. & Zeithmal, V.A. (2003). Service marketing (3rd edition). McGraw Hill, New Delhi.

Boulding, W., Kalra, A., Staelin, R. & Zeithmal, V.A. (1993). A dynamic process model of service quality: from expectations to behavioral intentions. *Journal of Marketing Research*, 30(February):7-27.

Brown, E. (2012). Trust and customer satisfaction in Ghana commercial bank. Unpublished thesis submitted for Master of Business, Kwane Nkrumah University of Science and Technology, Ghana.

Dhurup, M. (2014). Impulsive fashion apparel consumption: the role of hedonism, fashion involvement and emotional gratification in fashion apparel impulsive buying behaviour in a developing country, *Mediterranean Journal of Social Sciences, 5(8), 168-177.*

Eklof, J. & Westlund, A. (2002). The Pan-European customer service index: challenges and problems of comparisons with specific references to Russia. *Total Quality Management*, 12(7), 1054-1063.

Fornell, C. (1992). A National Customer Satisfaction Barometer: the Swedish Experience. *Journal of Marketing*, 56 (1) 6-21.

Goodman, S, Lockshin, L & Remau, H (2010). Where to shop? The influence of store choice characteristics on retail market segmentation. Refereed paper – 5th International Academy of Wine Business Research Conference, 8-10 Feb. 2010 Auckland (NZ).

Gronroos, C. (2001). The perceived service q concept- a mistake? *Managing Service Quality*, 11(3), 150-152.

Hair, J.F., Black, W.C., Babin, B.J. & Anderson, R.E. (2010). Multivariate data analysis: a global perspective. 10th ed. Pearson: New Jersey, USA.

Hazra, S. G. (2013). "An Investigating Into Customer Satisfaction, Customer Commitment and Customer Trust: A Study in Indian Banking Sector". Birla Institute of Technology – Extension Centre – Deoghar, Ratanpur, India.

Huang, (2009). The effect of airline Service Quality on passengers Behavioural Intentions USING SERVQUAL Scores: A Taiwan Case Study. *Journal of Eastern Asia Society for Transportation Studies* 7:1-14

Jones, M.A. & Suh, J. (2000), "Transaction-specific satisfaction and overall satisfaction: an empirical analysis", *Journal of Services Marketing*, 14(2):147-159.

Kitchroen, K. (2004). Literature review: service quality in educational institutions. *ABAC Journal*, 24(2 May-August 2004):14-22.

Kiyani, T.M., Niazi, M., Rizvi, R. & Khan, I. (2012). The relationship between brand trust, customer satisfaction and customer loyalty. *Interdisciplinary Journal of Contemporary Research in Business,* 4(1):489-502.

Kline, R.B. (1998). Principles and practice of structural equation modeling. New York: The Guildford Press.

Ladhari, R. (2009). Service quality, emotional satisfaction and behavioural intentions: a study in the hotel industry. *Managing Service Quality*, 19(3):

308-331.

Liang, H., Lu, D & Tu, C. (2006). The perceived risk and the consumer decision making process: A study on credit cards holders. Masters Dissertation. Kristianstad, Sweden: Kristianstad University. Malhotra, N.K. (2010). Marketing research: an applied orientation. (6th edition).Englewood Cliffs: Prentice Hall.

Moliner, M.A., Sanchez, J.S., Rodriguez, R.M. and Callarisa, L. (2007). "Perceived relationship quality and post-purchase perceived value: an integrative framework", *European Journal of Marketing*, 41(11/12):1392-1422.

Naik, C.N., Gantasala, S.B. & Prabhakar, G.V. (2010). Service quality and its effect on customer satisfaction in retailing. *European Journal of Social Sciences*, 16(2):231-243. 218189109

Norizan, K. (2010). The effect of perceived service quality dimensions on customer satisfaction, trust and loyalty in e-commerce settings, Asia Pacific *Journal of Marketing and Logistics*, 22(3): 351-371.

NQRC, 1(995). American Customer Satisfaction Index Methodology Report. University of Michigan Business School, Ann Arbor, MI Nunnally, J.C. & Bernstein, I.H. (1994). Psychometric Theory. (3rd edition). New York. McGraw-Hill.

Papp, J., Lazar, E. & Brix, A. (2015) CRM development in practice, customer relationship management innovation. *Studia Mundi-Economica*, 2(2):136-148.

Pallant, J. (2010) SPSS survival manual: A step by step guide to data analysis using SPSS. 4th Edition, Open University Press/McGrawHill, Maidenhead.

Parasuraman, A., Zeithmal, V.A. & Berry, L.L. (1988). SERVQUAL: a multiple-item scale for measuring consumer perceptions of service quality, *Journal of Retailing* 64(1):12-40.

Ramseook-Munhurrun, P., Lukea-Bhjwajee, S.D. & Naidoo,P .(2010).Service quality in the public service, *Journal of Management and Marketing Research*, 3(1):37-50

Rijwani, P, Patel, R & Patel, N (2017). Service quality and customer satisfaction: study of Indian banks using SERVQUAL *International Journal of Economic Research*, 14(18):199-211.

Santos,J. (2002). From intangibility to tangibility on service quality perceptions: a

comparison study between consumers and service providers in four service industries, *Managing Service Quality*, 12(5):292-302.

Siu, N.Y.M. & Cheng, J.T. (2001). A measure of retail service quality. *Marketing Intelligence & Planning*, 19(2):88-96.

Stephen, M.D. (2010). "Effect of Digital Enablement of Business-to-Business Exchange on Customer Outcomes: The Role of Information Systems Quality and Relationship Characteristics", Dissertation, Robinson College of Business of Georgia State University.

Twinomurinzih, H., Zwane, M.G. & Debusho, L.K. (2012).Servqual as a socio-technical approach to measuring e-Government service quality and guiding e-Governance strategies, *The African Journal of Information & Communication*, 12:84-108

Verhoef, P.C. (2003). Understanding the effect of customer relationship management efforts on customer retention and customer share development. *Journal of Marketing*, 6(4):30-45.

Xue, D.F. (2015). Analyse the relation between perceived risk and customer involvement: Based on the Bank financial products. *International Journal of Economics, Commerce and Management*, 3(2), 1-7

Zammuto, R., Keaveney, S. & O'Connor, E. (1996). Rethinking student services: assessing and improving service quality. *Journal of Marketing in Higher Education*,   7(1):4-12.

Zeithmal, V.A., Parasuraman, A. & Malhotra, A. (2002). Service quality delivery through Web Sites: a critical review of extant knowledge. *Journal of the Academy of Marketing Science*, 30(4):362-375.