

**SERVICE QUALITY, CUSTOMER LOYALTY AND THE MEDIATING  
EFFECTS OF CUSTOMER SATISFACTION TOWARDS AUDIT FIRMS :  
PERSPECTIVE OF SMALL-MEDIUM ENTERPRISE (SMEs) COMPANIES IN  
MALAYSIA**

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PERSPECTIVE OF SMALL-MEDIUM ENTERPRISE (SMEs) COMPANIES  
IN MALAYSIA**

**By**

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**Thesis Submitted to  
Othman Yeop Abdullah Graduate School of Business,  
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in Partial Fulfillment of the Requirement for the Master of Sciences  
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## ABSTRAK

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Matlamat utama kajian ini dijalankan adalah untuk menjelajahi hubungan di antara kualiti perkhidmatan, kepuasan and kesetiaan klien kepada firma audit di Malaysia. Model SERVQUAL telah digunakan untuk mengukur persepsi dan tanggapan oleh syarikat perusahaan kecil dan sederhana berpandukan kepada perkhidmatan audit yang telah disediakan oleh firma audit. Lima dimensi di dalam model SERVQUAL iaitu kebolehpercayaan, kebertanggungjawaban, jaminan, boleh nampak dan empati adalah digunakan untuk mengukur kualiti perkhidmatan di firma audit. Kajian ini dijalankan dengan menggunakan data utama (“primary data”). Temu bual telah dijalankan di sekitar kawasan di Sungai Petani di mana dua syarikat telah dipilih sebagai mewakili perusahaan kecil dan sederhana dan satu firma mewakili firma audit. Borang soal selidik telah diagihkan kepada 600 syarikat perusahaan kecil dan sederhana di Malaysia serta ia berdasarkan kepada nama syarikat yang telah disenaraikan di dalam Suruhanjaya Syarikat Malaysia (SSM) pada tahun 2013. Hasil daripada kajian ini mendapati syarikat perusahaan kecil dan sederhana menunjukkan tidak berpuas hati dengan kesemua lima dimensi kualiti perkhidmatan. Di samping itu, klien paling tidak berpuas hati adalah di dalam dimensi empati. Tambahan pula, kajian ini juga mendapati kepuasan pelanggan adalah pengantaraan penuh di dalam dimensi kebolehpercayaan dan hanya separuh pengantaraan di dalam dimensi kebertanggungjawaban. Di dalam kajian ini penulis cuba untuk menghuraikan ciri-ciri yang terdapat di dalam kualiti perkhidmatan dari sudut pandangan klien. Jadi penulis mengharapkan, kajian ini dapat membantu firma audit untuk lebih jelas serta mudah untuk memahami klien mereka. Hasilnya, firma audit boleh membuat tanggapan dan meramalkan apa yang klien inginkan berbanding hanya bertindak apabila klien tidak berpuas hati. Sehubungan dengan ini, hasil daripada kajian ini dapat digunakan oleh firma audit atau pengurusan untuk melaksanakan kualiti perkhidmatan yang lebih baik dan secara tidak langsung dapat mempengaruhi kesetiaan pelanggan ke atas perkhidmatan yang telah ditawarkan. Penulis telah mengguna pakai model di dalam pemasaran iaitu SERVQUAL dalam usaha untuk mengukur kualiti perkhidmatan oleh firma audit di Malaysia.

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**Kata kunci:** Kualiti Perkhidmatan, Kepuasan Pelanggan, Kesetiaan Pelanggan, SERVQUAL, Syarikat Perusahaan Kecil dan Sederhana, Malaysia.

## **ABSTRACT**

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The purpose of this research is to explore the relationship between service quality, satisfaction and loyalty of the client to the audit firms in Malaysia. This paper uses a marketing model, SERVQUAL in order to measure service quality of audit firms in Malaysia. SERVQUAL model was used to measure the perceptions and expectations of small-medium enterprise companies on the services received from audit firms. The five dimensions of SERVQUAL model such as reliability, responsiveness, assurance, tangible and empathy were used to measure the service quality of audit firms. The research was conducted by using primary data. The interview sections were conducted only in area Sungai Petani where they represent two SMEs companies and one for audit firm. Meanwhile, questionnaires were sent to 600 SMEs companies in Malaysia as listed in Companies Commission of Malaysia (CCM) for year 2013. The finding of this study, on average, the small-medium enterprise companies were dissatisfied on all five dimensions of service quality, i.e. reliability, responsiveness, assurance, tangible and empathy. The most dissatisfied dimension was empathy due to clients' hoped audit firms able to improve and give more individualized attention, caring, provide reliable and prompt services. In addition, customers' satisfaction was found to mediate the relationship of reliability and customer loyalty and partial mediate in dimension of responsiveness. Consequently, the study defines the attributes of the quality services from the clients' perceptive. As a result, audit firms' needs are more clearly known and with better understanding of their clients. Finally, the audit firms will be in a better position to anticipate client's requirement and desire rather than to react to clients' dissatisfaction. In light of this, the results in five dimensions of service quality can be used by audit firms or other managements to perform better in relation to their service quality due to its ability to influence customer satisfaction.

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**Key words:** Service Quality, Customer Satisfaction, Customer Loyalty, SERVQUAL, SMEs Companies, Malaysia.

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## CHAPTER 1 : INTRODUCTION

### 1.1 Overview

The purpose of this study is to analyze *services quality, customer loyalty and the mediating effects of the customer satisfaction toward audit firms in Malaysia*. In particular, it will discuss five parts of service quality, i.e. empathy, assurance, responsiveness, reliability and tangible. This chapter presents the purpose of the study by first stating the problem statements, followed by research objectives, research questions, the significance and contributions of the study, definition of key terms and lastly, the organization of remaining chapters.

### 1.2 Background of the Study

Quality of service is a fundamental key for companies, which enables them to remain in the market and gain competitive advantages if the companies can provide best quality services to the customers (Carlzon, 1987; Rust & Oliver, 1994). To date, many firms such as audit firms have substantial proliferation in the market, especially in Malaysia. According to Price water house Coopers (PwC) report in 2012, approximately 450 Small-Medium Practitioner (SMPs) are available in Malaysia and the number increases to around 20 percent compare to the percentages in 2008, which means that the SMPs registered in Companies Commission in Malaysia (CCM) has increases to 90 firms in 2011. Hence, in order to ensure that they are able to succeed in the market, the high quality service should be attached together when performing the audit process. After taking these factors into consideration, the end result could enhance the company's

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# **Appendix I**

# **Questionnaire**



**COLLEGE OF BUSINESS  
UNIVERSITI UTARA MALAYSIA**

Dear respondents,

This questionnaire about to study **SERVICE QUALITY, CUSTOMER LOYALTY AND THE MEDIATING EFFECTS OF CUSTOMER SATISFACTION TOWARDS AUDIT FIRMS: PERSPECTIVE OF SMALL-MEDIUM ENTERPRISE (SMEs) COMPANIES IN MALAYSIA**. Please answer honestly and carefully all items in the questionnaire as it will influence the results of the research. Information obtained from this questionnaire **WILL BE TREATED AS STRICTLY CONFIDENTIAL** and will be used solely for academic purposes.

After done answering this questionnaire, please sent back to me via email ([dinspy@yahoo.com.my](mailto:dinspy@yahoo.com.my)) or post this survey to at the my address as below:

Mohamad Fazzarudin Bin Mohamad Sabri

B.61 LadangKupang,

09200 Kupang, Kedah.

Your participation is highly appreciated and thanks you for your support.

**Mohamad Fazzarudin Bin Mohamad Sabri**

**Matric No: 813425**

**MSc. International Accounting**

## **PART A: DEMOGRAPHIC RESPONDENTS**

This section is about background of respondents' details. Please answer all questions frankly and honestly. Remember that your answer will be anonymous. Your answer will help in the analysis of the survey results. Please circle at an answer that matches your opinion.

### **1. GENDER :**

- a) Male
- b) Female

### **2. YOUR DEPARTMENT**

- a) Auditor
- b) Financial
- c) Accounting
- d) Administrative
- e) Other \_\_\_\_\_

### **3. AGE**

- a) Below 25 year old
- b) 25-35 year old
- c) 36-45 year old
- d) 46-55 year old
- e) Over 55 year old

### **4. RACE**

- a) Malay
- b) Chinese
- c) Indian
- d) Others \_\_\_\_\_

### **5. RELIGION**

- a) Islam
- b) Buddhist
- c) Hindu Christian
- d) Others \_\_\_\_\_

### **6. LEVEL OF STUDY**

- a) PhD
- b) Masters in
- c) Undergraduate (Course name)
- d) Other \_\_\_\_\_

## **PART B: SURVEY OF YOUR EXPECTATIONS AND PERCEPTIONS TOWARD SERVICE QUALITY OF AUDIT FIRM**

The following tables contain the feature that relate to your feelings and experiences as a client of audit firm. Please tick mark (/) in each feature that is close to your view of service quality's you expectation and perception towards audit firm.

a) Level of PERCEPTION defines as what of the service quality actually offered by audit firm

The score level are described as 5 = strongly agree, 4 = agree, 3 = somewhat agree, 2 = disagree and 1 = strongly disagree

Dimension	Level of Perception				
Reliability	1	2	3	4	5
1. The audit firm able to perform their service within certain time as promised					
2. The audit firm is dependable when providing services					
3. The audit firm has staffs that are technically able to perform the service.					
4. The audit firm is sympathetic and reassuring towards client's problem					
5. Report prepared by my audit firm are easily to understood					
Responsiveness	1	2	3	4	5
6. My audit firm provides prompt service					
7. My audit firm provides timely service					
8. Employees of my audit firm has willingness to help their clients					
9. My audit firm does inform my organization exactly when services will be performed					
Assurance	1	2	3	4	5
10. The organization can trust to the employees of the audit firm					
11. My organization experienced confidentially on transaction with the employees of the audit firm					
12. The employees of audit firm are courtesy and etiquette					

13. The employees of audit firm received enough support from their organization to perform their task well					
14. The service offered by audit firm appropriate with the fees charged					
<b>Tangibles</b>					
15. The audit firm have modern equipment with latest information technology					
16. The physical facilities are visually appealing					
17. The staff of audit firm dress appropriately to show professionalism					
<b>Empathy</b>					
18. My audit firm provide my organization with individual attention					
19. The employees of my audit firm know the needs of my organization					
20. My audit firm have my organization's best interest at heart					
21. My audit firm visit my organization at time to convenient us					
22. My audit firm has proper document of the audit work performed					

b) Level of EXPECTATION defines as what the of the services of an audit firm should be

The score level are described as 5 = strongly agree, 4 = agree, 3 = somewhat agree, 2 = disagree and 1 = strongly disagree

Dimension	Level of Perception
Reliability	1 2 3 4 5
1. I expect the audit firm able to perform their service within certain time as promised	
2. I expect the audit firm is dependable when providing services	
3. I expect the audit firm has staffs that are technically able to perform the service.	
4. I expect the audit firm is sympathetic and reassuring towards client's problem	
5. I expect report prepare by audit firm are easily to understood	
Responsiveness	
6. I expect the audit firm provides prompt service	
7. I expect the audit firm provides timely service	
8. I expect the employees of audit firm has willingness to help their clients	
9. I expect audit firm does inform my organization exactly when services will be performed	
Assurance	
10. I expect my organization can trust to the employees of the audit firm	
11. I expect my organization experienced confidentially on transaction with the employees of the audit firm	
12. I expect the employees of audit firm are courtesy and etiquette	
13. I expect the employees of audit firm received enough support from their organization to perform their task well	
14. I expect the service offered by audit firm appropriate with the fees charged	
Tangibles	
15. I expect the audit firm have modern equipment with latest information technology	
16. I expect the physical facilities are visually appealing	
17. I expect the staff of audit firm dress appropriately to	

show professionalism					
<b>Empathy</b>					
18. I expect the audit firm provide my organization with individual attention					
19. I expect the employees of the audit firm know the needs of my organization					
20. I expect the audit firm have my organization's best interest at heart					
21. I expect the audit firm visit my organization at time to convenient us					
22. I expect the audit firm has proper document of the audit work performed					

## **PART C: YOU'RE SATISFACTION TOWARD SERVICE PROVIDED BY THE AUDIT FIRM TO YOUR ORGANIZATION**

Please tick mark (/) in each feature that is close to your opinion.

The score level are described as 5 = strongly agree, 4 = agree, 3 = somewhat agree, 2 = disagree and 1 = strongly disagree

<b>Features</b>	<b>Level of Scale</b>				
	1	2	3	4	5
1. In general I am satisfied with my audit firm					

## **PART D: CUSTOMER LOYALTY**

The following tables contain the question that relate to your feelings about the service quality offered by audit firm that can lead your loyalty. Please tick mark (/) in each feature that is close to your opinion.

The score level are described as 5 = strongly agree, 4 = agree, 3 = somewhat agree, 2 = disagree and 1 = strongly disagree

<b>Features</b>	<b>Level of Scale</b>				
	1	2	3	4	5
1. I say positive thing about audit firm to other people					
2. I intended to continue being a client of audit firm for long time to come					
3. I will encourage friend and relatives to use the service offered by audit firm					
4. To me, the audit firm clearly is able to provide the best service					

# **Appendix II**

# **Raw Data**

## **SPSS**

## Demographic Respondent

### Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	63	39.9	39.9	39.9
	Female	95	60.1	60.1	100.0
	Total	158	100.0	100.0	

### Department

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Audit	28	17.7	17.7	17.7
	Financial	38	24.1	24.1	41.8
	Account	46	29.1	29.1	70.9
	Administrative	14	8.9	8.9	79.7
	Other	32	20.3	20.3	100.0
	Total	158	100.0	100.0	

### Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	< 25 year	25	15.8	15.8	15.8
	25-35 year	31	19.6	19.6	35.4
	36-45 year	60	38.0	38.0	73.4
	46-55 year	35	22.2	22.2	95.6
	> 55 year	7	4.4	4.4	100.0
	Total	158	100.0	100.0	

**Race**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Malay	49	31.0	31.0	31.0
	Chinese	56	35.4	35.4	66.5
	Indian	46	29.1	29.1	95.6
	Other	7	4.4	4.4	100.0
	Total	158	100.0	100.0	

**Religion**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Islam	42	26.6	26.6	26.6
	Buddhist	46	29.1	29.1	55.7
	Christian	35	22.2	22.2	77.8
	Hindu	28	17.7	17.7	95.6
	Other	7	4.4	4.4	100.0
	Total	158	100.0	100.0	

**Level**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	PhD	7	4.4	4.4	4.4
	Master	29	18.4	18.4	22.8
	Undergraudate	94	59.5	59.5	82.3
	Other	28	17.7	17.7	100.0
	Total	158	100.0	100.0	

## Factor Analysis Result – Principal Axis Factoring (PFA)

### 1) Service Quality ( Perception)

## KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.661
Bartlett's Test of Sphericity	2114.151
df	231
Sig.	.000

### Rotated Component Matrix<sup>a</sup>

	Component				
	1	2	3	4	5
BP_REL_1	.878				
BP_REL_2	.976				
BP_REL_3	.815				
BP_REL_4	.833				
BP_REL_5	.724				
BP_RES_6				.682	
BP_RES_7				.872	
BP_RES_8				.807	
BP_RES_9				.761	
BP_ASS_10			.860		
BP_ASS_11			.814		
BP_ASS_12			.823		
BP_ASS_13			.809		
BP_ASS_14			.677		
BP_TAN_15					.911
BP_TAN_16					.814
BP_TAN_17					.770
BP_EMP_18		.792			
BP_EMP_19		.932			
BP_EMP_20		.866			
BP_EMP_21		.887			
BP_EMP_22		.607			

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 5 iterations.

### b) Service Quality (Expectation)

## KMO and Bartlett's Test

### Rotated Component Matrix<sup>a</sup>

	Component				
	1	2	3	4	5
BE_REL_1	.908				
BE_REL_2	.920				
BE_REL_3	.887				
BE_REL_4	.786				
BE_REL_5	.854				
BE_RES_6				.849	
BE_RES_7				.819	
BE_RES_8				.858	
BE_RES_9				.799	
BE_ASS_10			.826		
BE_ASS_11			.884		
BE_ASS_12			.754		
BE_ASS_13			.845		
BE_ASS_14			.826		
BE_TAN_15					.909
BE_TAN_16					.817
BE_TAN_17					.738
BE_EMP_18		.831			
BE_EMP_19		.945			
BE_EMP_20		.875			
BE_EMP_21		.905			
BE_EMP_22		.618			

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 5 iterations.

## Reliability Test for dependent and independent variable

### 1) Reliability (Perception)

#### Reliability Statistics

Cronbach's Alpha	N of Items
.866	5

#### Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
BP_REL_1	14.1013	7.302	.632	.852
BP_REL_2	14.0000	6.904	.772	.816
BP_REL_3	13.9557	7.164	.790	.814
BP_REL_4	14.4873	7.907	.702	.839
BP_REL_5	14.2911	7.010	.599	.867

### 2) Responsiveness ( Perception)

#### Reliability Statistics

Cronbach's Alpha	N of Items
.903	4

#### Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
BP_RES_6	9.2595	6.792	.826	.858
BP_RES_7	9.3101	6.457	.787	.875
BP_RES_8	9.2911	6.679	.743	.892
BP_RES_9	8.9747	7.885	.830	.873

3) Assurance (Perception)

**Reliability Statistics**

Cronbach's Alpha	N of Items
.916	5

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
BP_ASS_10	13.7468	11.681	.754	.904
BP_ASS_11	13.9114	11.699	.891	.876
BP_ASS_12	13.5823	12.156	.781	.898
BP_ASS_13	13.7722	11.642	.876	.879
BP_ASS_14	14.5063	12.532	.645	.926

4) Tangible (Perception)

**Reliability Statistics**

Cronbach's Alpha	N of Items
.930	3

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
BP_TAN_15	7.6772	4.386	.872	.884
BP_TAN_16	7.5823	4.028	.902	.861
BP_TAN_17	7.3987	4.993	.804	.939

5) Empathy (Perception)

**Reliability Statistics**

Reliability Statistics	
Cronbach's Alpha	N of Items
.955	5

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
BP_EMP_18	12.1392	16.286	.897	.941
BP_EMP_19	12.4430	16.771	.868	.946
BP_EMP_20	12.0253	16.331	.900	.940
BP_EMP_21	12.1772	17.153	.923	.939
BP_EMP_22	11.4430	15.293	.830	.957

6) Overall ( Perception)

**Reliability Statistics**

Cronbach's	
Alpha	N of Items
.971	22

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
BP_REL_1	70.1456	277.628	.661	.970
BP_REL_2	70.0443	276.043	.743	.970
BP_REL_3	70.0000	278.064	.732	.970
BP_REL_4	70.5316	278.480	.828	.970
BP_REL_5	70.3354	277.944	.576	.971
BP_RES_6	70.7342	272.400	.739	.970
BP_RES_7	70.7848	268.616	.773	.969
BP_RES_8	70.7658	266.219	.851	.969
BP_RES_9	70.4494	278.580	.719	.970
BP_ASS_10	70.1203	268.259	.802	.969
BP_ASS_11	70.2848	269.008	.893	.968
BP_ASS_12	69.9557	270.705	.815	.969
BP_ASS_13	70.1456	271.208	.798	.969
BP_ASS_14	70.8797	274.629	.634	.971
BP_TAN_15	70.1013	266.920	.797	.969
BP_TAN_16	70.0063	265.815	.779	.969
BP_TAN_17	69.8228	272.644	.698	.970
BP_EMP_18	70.8354	264.329	.903	.968
BP_EMP_19	71.1392	269.242	.785	.969
BP_EMP_20	70.7215	266.419	.848	.969
BP_EMP_21	70.8734	270.226	.840	.969
BP_EMP_22	70.1392	263.802	.762	.970

7) Reliability (Expectation)

**Reliability Statistics**

Cronbach's Alpha	N of Items
.734	5

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
BE_REL_1	17.4367	2.732	.610	.651
BE_REL_2	17.5949	2.637	.469	.700
BE_REL_3	17.4367	2.642	.675	.628
BE_REL_4	17.8924	2.912	.293	.774
BE_REL_5	17.2848	2.702	.516	.680

8) Responsiveness (Expectation)

**Reliability Statistics**

Cronbach's Alpha	N of Items
.851	4

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
BE_RES_6	9.0267	3.771	.700	.807
BE_RES_7	8.9533	4.206	.681	.819
BE_RES_8	8.9667	3.603	.741	.789
BE_RES_9	9.0333	3.777	.657	.827

9) Assurance (Expectation)

**Reliability Statistics**

Cronbach's Alpha		N of Items
.890		5

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
BE_ASS_10	15.0333	5.657	.703	.872
BE_ASS_11	14.9533	5.239	.803	.849
BE_ASS_12	14.8933	5.693	.652	.884
BE_ASS_13	14.8733	5.480	.772	.857
BE_ASS_14	14.9133	5.368	.732	.866

10) Tangible (Expectation)

**Reliability Statistics**

Cronbach's Alpha		N of Items
.911		3

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
BE_TAN_15	8.0000	1.554	.833	.865
BE_TAN_16	7.9367	1.346	.824	.879
BE_TAN_17	7.7975	1.589	.823	.874

## 11) Empathy (Expectation)

**Reliability Statistics**

Reliability Statistics	
Cronbach's Alpha	N of Items
.688	5

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
BE_EMP_18	16.6392	2.602	.446	.640
BE_EMP_19	16.9241	2.606	.638	.554
BE_EMP_20	16.6266	2.962	.376	.666
BE_EMP_21	16.6709	2.490	.588	.568
BE_EMP_22	16.1013	3.544	.188	.724

## 12) Overall Expectation

**Reliability Statistics**

Reliability Statistics	
Cronbach's Alpha	N of Items
.844	22

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
BE_REL_1	88.1646	37.922	.489	.835
BE_REL_2	88.3228	38.118	.344	.840
BE_REL_3	88.1646	37.208	.610	.831
BE_REL_4	88.6203	36.823	.497	.834
BE_REL_5	88.0127	36.981	.560	.832
BE_RES_6	88.4810	39.181	.223	.845
BE_RES_7	88.5316	37.728	.418	.837
BE_RES_8	88.2215	38.033	.362	.839
BE_RES_9	88.5633	37.713	.411	.837
BE_ASS_10	88.1139	39.643	.205	.844
BE_ASS_11	88.4620	37.906	.385	.838
BE_ASS_12	88.4557	38.848	.238	.845
BE_ASS_13	88.5253	36.480	.591	.830
BE_ASS_14	88.2785	40.572	.034	.852
BE_TAN_15	88.7722	36.827	.529	.832
BE_TAN_16	88.7089	37.138	.406	.838
BE_TAN_17	88.5696	37.113	.499	.834
BE_EMP_18	88.5380	37.486	.370	.839
BE_EMP_19	88.8228	37.319	.505	.834
BE_EMP_20	88.5253	37.729	.414	.837
BE_EMP_21	88.5696	34.960	.756	.822
BE_EMP_22	88.0000	40.038	.150	.846

### 13) Loyalty

**Reliability Statistics**

Cronbach's Alpha	N of Items
.940	4

**Item-Total Statistics**

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
D_LOY_1	8.8608	8.388	.918	.904
D_LOY_2	8.9304	7.798	.852	.928
D_LOY_3	9.3228	9.226	.859	.926
D_LOY_4	9.0000	8.229	.834	.931

## Descriptive Analyze

**Descriptive Statistics**

	N	Minimum	Maximum	Mean	Std. Deviation
BP_REL_MEAN	158	2.20	4.60	3.5418	.66248
BP_RES_MEAN	158	1.50	5.00	3.0696	.86505
BP_ASS_MEAN	158	1.80	4.80	3.4759	.85499
BP_TAN_MEAN	158	1.33	5.00	3.7764	.93884
BP_EMP_MEAN	158	1.20	4.40	2.8987	.90343
BE_REL_MEAN	158	3.80	5.00	4.3823	.39960
BE_RES_MEAN	158	3.50	5.00	4.1899	.32225
BE_ASS_MEAN	158	3.60	4.80	4.2722	.33876
BE_TAN_MEAN	158	3.00	5.00	3.9557	.59854
BE_EMP_MEAN	158	3.20	5.00	4.1481	.40581
C_SAT	158	2.00	5.00	3.6203	.77054
LOY_MEAN	158	1.25	4.75	3.0095	.95724
Valid N (listwise)	158				

## Non-Response Bias

### Paired Samples Test

		Paired Differences					t	df	Sig. (2-tailed)			
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference							
					Lower	Upper						
Pair 1	REL_B65 - REL_A65	.00462	.68201	.08459	-.16438	.17361	.055	64	.957			
Pair 2	RES_B65 - RES_A65	.00954	.79872	.09907	-.18838	.20745	.096	64	.924			
Pair 3	ASS_B65 - ASS_A65	.02000	.80296	.09960	-.17896	.21896	.201	64	.841			
Pair 4	TAN_B65 - TAN_A65	.00523	.87958	.10910	-.21272	.22318	.048	64	.962			
Pair 5	EMP_B65 - EMP_A65	-.12462	.77420	.09603	-.31645	.06722	-1.298	64	.199			
Pair 6	SAT_B65 - SAT_A65	.00000	.82916	.10284	-.20545	.20545	.000	64	1.000			
Pair 7	LOY_B65 - LOY_A65	-.01538	1.10739	.13736	-.28978	.25901	-.112	64	.911			
Pair 8	GENDER_B65 - GENDER_A65	-.01538	.83838	.10399	-.22313	.19236	-.148	64	.883			
Pair 9	DEPART_B65 - DEPART_A65	-.03077	1.74077	.21592	-.46211	.40057	-.143	64	.887			
Pair 10	AGE_B65 - AGE_A65	.00000	1.57123	.19489	-.38933	.38933	.000	64	1.000			
Pair 11	RACE_B65 - RACE_A65	-.01538	1.13870	.14124	-.29754	.26677	-.109	64	.914			
Pair 12	RELIGION_B65 - RELIGION_A65	.01538	1.57611	.19549	-.37516	.40593	.079	64	.938			
Pair 13	LEVEL_B65 - LEVEL_A65	.00000	.98425	.12208	-.24389	.24389	.000	64	1.000			
Pair 14	AVERAGE_B65 - AVERAGE_A65	-.01129	.42396	.05259	-.11634	.09376	-.215	64	.831			

### **Hypothesis 1 -different SERQVUAL gap**

a) Mean of dimension independent variable

**Descriptive Statistics**

	N	Minimum	Maximum	Mean	Std. Deviation
BP_REL_MEAN	158	2.20	4.60	3.5418	.66248
BP_RES_MEAN	158	1.50	5.00	3.0696	.86505
BP_ASS_MEAN	158	1.80	4.80	3.4759	.85499
BP_TAN_MEAN	158	1.33	5.00	3.7764	.93884
BP_EMP_MEAN	158	1.20	4.40	2.8987	.90343
BE_REL_MEAN	158	3.80	5.00	4.3823	.39960
BE_RES_MEAN	158	3.50	5.00	4.1899	.32225
BE_ASS_MEAN	158	3.60	4.80	4.2722	.33876
BE_TAN_MEAN	158	3.00	5.00	3.9557	.59854
BE_EMP_MEAN	158	3.20	5.00	4.1481	.40581
Valid N (listwise)	158				

b) Paired t-test

		Paired Differences					t	df	Sig. (2-tailed)			
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference							
					Lower	Upper						
Pair 1	BP_REL_MEAN - BE_REL_MEAN	-.84051	.51956	.04133	-.92215	-.75886	-20.335	157	.000			
Pair 2	BP_RES_MEAN - BE_RES_MEAN	-1.12025	.70526	.05611	-1.23108	-1.00943	-19.966	157	.000			
Pair 3	BP_ASS_MEAN - BE_ASS_MEAN	-.79620	.74405	.05919	-.91312	-.67928	-13.451	157	.000			
Pair 4	BP_TAN_MEAN - BE_TAN_MEAN	-.17932	.95670	.07611	-.32966	-.02899	-2.356	157	.020			
Pair 5	BP_EMP_MEAN - BE_EMP_MEAN	-1.24937	.78641	.06256	-1.37294	-1.12579	-19.970	157	.000			

## Hypothesis 2 – service quality and customer satisfaction

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.649 <sup>a</sup>	.607	.600	.22815

a. Predictors: (Constant), EMP\_MEAN, TAN\_MEAN, REL\_MEAN, RES\_MEAN, ASS\_MEAN

ANOVA<sup>a</sup>

Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	85.303	5	17.061	327.754
	Residual	7.912	152	.052	
	Total	93.215	157		

a. Dependent Variable: C\_SAT

b. Predictors: (Constant), EMP\_MEAN, TAN\_MEAN, REL\_MEAN, RES\_MEAN, ASS\_MEAN

Coefficients<sup>a</sup>

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error			
1	(Constant)	-2.042	.154	-13.267	.000
	REL_MEAN	.652	.065	10.004	.000
	RES_MEAN	1.049	.057	.748	18.277
	ASS_MEAN	.166	.070	.115	2.375
	TAN_MEAN	-.310	.041	-.282	-7.644
	EMP_MEAN	-.048	.045	-.036	-1.065

a. Dependent Variable: C\_SAT

### Hypothesis 3 – service quality and customer loyalty

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.872 <sup>a</sup>	.761	.753	.47579

a. Predictors: (Constant), EMP\_MEAN, TAN\_MEAN, REL\_MEAN, RES\_MEAN, ASS\_MEAN

ANOVA<sup>a</sup>

Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	109.452	21.890	96.699	.000 <sup>b</sup>
	Residual	34.409	.226		
	Total	143.861			

a. Dependent Variable: LOY\_MEAN

b. Predictors: (Constant), EMP\_MEAN, TAN\_MEAN, REL\_MEAN, RES\_MEAN, ASS\_MEAN

Coefficients<sup>a</sup>

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1	(Constant)	-3.178	.321	-9.900	.000
	REL_MEAN	.520	.136	.310	4.147
	RES_MEAN	.345	.120	.198	2.887
	ASS_MEAN	.595	.145	.332	4.094
	TAN_MEAN	.280	.085	.205	3.314
	EMP_MEAN	.415	.094	.251	4.414

a. Dependent Variable: LOY\_MEAN

#### Hypothesis 4 – customer satisfaction and customer loyalty

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.730 <sup>a</sup>	.533	.530	.65601

a. Predictors: (Constant), C\_SAT

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	76.726	1	76.726	178.287	.000 <sup>b</sup>
	Residual	67.135	156	.430		
	Total	143.861	157			

a. Dependent Variable: LOY\_MEAN

b. Predictors: (Constant), C\_SAT

**Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error			
1	(Constant)	-.275	.251	-1.094	.276
	C_SAT	.907	.068	13.352	.000

a. Dependent Variable: LOY\_MEAN

## Hypothesis 5 – service quality, customer satisfaction and customer loyalty

### 1) Model 1

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.649 <sup>a</sup>	.607	.600	.22815

a. Predictors: (Constant), EMP\_MEAN, TAN\_MEAN, REL\_MEAN, RES\_MEAN, ASS\_MEAN

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	85.303	5	17.061	327.754	.000 <sup>b</sup>
	Residual	7.912	152	.052		
	Total	93.215	157			

a. Dependent Variable: C\_SAT

b. Predictors: (Constant), EMP\_MEAN, TAN\_MEAN, REL\_MEAN, RES\_MEAN, ASS\_MEAN

**Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error			
1	(Constant)	-2.042	.154	-13.267	.000
	REL_MEAN	.652	.065	10.004	.000
	RES_MEAN	1.049	.057	18.277	.000
	ASS_MEAN	.166	.070	2.375	.019
	TAN_MEAN	-.310	.041	-.282	.000
	EMP_MEAN	-.048	.045	-.036	.289

a. Dependent Variable: C\_SAT

## Model 2

### Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.872 <sup>a</sup>	.761	.753	.47579

a. Predictors: (Constant), EMP\_MEAN, TAN\_MEAN, REL\_MEAN, RES\_MEAN, ASS\_MEAN

### ANOVA<sup>a</sup>

Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	5	21.890	96.699	.000 <sup>b</sup>
	Residual	152	.226		
	Total	157			

a. Dependent Variable: LOY\_MEAN

b. Predictors: (Constant), EMP\_MEAN, TAN\_MEAN, REL\_MEAN, RES\_MEAN, ASS\_MEAN

### Coefficients<sup>a</sup>

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error			
1	(Constant)	-3.178	.321	-9.900	.000
	REL_MEAN	.520	.136	.310	4.147
	RES_MEAN	.345	.120	.198	2.887
	ASS_MEAN	.595	.145	.332	4.094
	TAN_MEAN	.280	.085	.205	3.314
	EMP_MEAN	.415	.094	.251	4.414

a. Dependent Variable: LOY\_MEAN

## 2) Model 3

### Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.730 <sup>a</sup>	.533	.530	.65601

a. Predictors: (Constant), C\_SAT

### ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	76.726	1	76.726	178.287	.000 <sup>b</sup>
	Residual	67.135	156	.430		
	Total	143.861	157			

a. Dependent Variable: LOY\_MEAN

b. Predictors: (Constant), C\_SAT

### Coefficients<sup>a</sup>

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error			
1	(Constant)	-.275	.251	-1.094	.276
	C_SAT	.907	.068	13.352	.000

a. Dependent Variable: LOY\_MEAN

### 3) Model 4

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.873 <sup>a</sup>	.762	.753	.47597

a. Predictors: (Constant), C\_SAT, TAN\_MEAN, EMP\_MEAN, REL\_MEAN, ASS\_MEAN, RES\_MEAN

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	109.652	6	18.275	80.669	.000 <sup>b</sup>
	Residual	34.209	151	.227		
	Total	143.861	157			

a. Dependent Variable: LOY\_MEAN

b. Predictors: (Constant), C\_SAT, TAN\_MEAN, EMP\_MEAN, REL\_MEAN, ASS\_MEAN, RES\_MEAN

**Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients			t	Sig.
	B	Std. Error	Beta		
1	(Constant)	-2.852	.472	-6.047	.000
	REL_MEAN	-.084	.175	-.479	.633
	RES_MEAN	.178	.214	.834	.000
	ASS_MEAN	.569	.148	.3841	.000
	TAN_MEAN	.330	.100	3.312	.001
	EMP_MEAN	.423	.094	4.477	.000
	C_SAT	.159	.169	.941	.000

a. Dependent Variable: LOY\_MEAN