

**AFTER SALES SERVICE: FACTORS INFLUENCING
CUSTOMERS' SATISFACTION**

**By
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**Thesis Submitted to
Othman Yeop Abdullah Graduate School of Business,
Universiti Utara Malaysia,
in Fulfillment of the Requirement for the Master of Science Management**

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ABSTRAK

Kajian ini dijalankan untuk melanjutkan kajian lepas terhadap kualiti perkhidmatan dengan menguji hubungan antara kualiti perkhidmatan dengan kepuasan pengguna. Kajian memberi fokus kepada mengukur kepuasan pengguna melalui dimensi kualiti perkhidmatan SERVQUAL (kebendaan, kebolehpercayaan, responsif, jaminan dan empati) dan dimensi lanjutan iaitu (manfaat hubungan dan nilai dilihat) daripada salah satu syarikat automobil nasional dalam konteks perkhidmatan selepas jualan di pusat servis Ipoh. Kajian kuantitatif dijalankan untuk mengkaji hubungan dan faktor pengaruh antara kualiti perkhidmatan dengan kepuasan pengguna. Sebanyak 169 pengguna telah dipilih secara rawak sebagai responden dalam kajian ini. Perisian Pakej Statistik Untuk Sains Sosial (SPSS) Version 20.0 digunakan untuk menganalisa data yang telah dikumpul. Kebendaan, kebolehpercayaan dan nilai dilihat mempunyai hubungan yang positif dan memberi impak yang besar ke atas kepuasan pengguna. Dalam pada masa yang sama, responsif, jaminan, empati dan manfaat hubungan mempunyai hubungan yang positif tetapi tidak memberi impak yang besar ke atas kepuasan pengguna. Selain daripada itu, didapati hanya terdapat perbezaan pada kumpulan umur tetapi tidak pada jantina, bangsa dan pendapatan bulanan terhadap kepuasan pengguna. Cadangan untuk kajian akan datang adalah untuk mengenalpasti dan menguji beberapa faktor penting lain yang dapat meningkatkan tahap kualiti perkhidmatan selepas jualan.

Kata kunci: kualiti perkhidmatan, kepuasan pengguna, perkhidmatan selepas jualan

ABSTRACT

This study is conducted to extend the previous research on the service quality by examining the relationship between service quality and customer satisfaction. This study focused on the measurement of customer satisfaction through service quality dimensions using SERVQUAL (tangible, reliability, responsiveness, assurance and empathy) and the extended dimension which is relational benefits and perceived value from the one of national automobile company in the context of after sales service at Ipoh service centre. A quantitative research was conducted to study the relationship and influence factor between service quality dimensions and customer satisfaction. A total number of 169 customers were randomly selected as respondents for the study. Statistical Package software for Social Science (SPSS) Version 20.0 was used to analyze the collected data. Tangibles, reliability and perceived value have positive relationship and have significant impact on customer satisfaction. In the meantime, responsiveness, assurance, empathy and relational benefits have positive relationship but have no significant impact on customer satisfaction. In addition, it was found that only difference in the age groups but not gender, race and monthly income on consumer satisfaction in this study. A recommendation for future research is to identify and investigate other important factors that may increase the quality of after sales service.

Keywords: service quality, customer satisfaction, after sales service

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May Allah shower all of you with His blessing..... InsyaAllah...

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LIST OF ABBREVIATIONS

SERVQUAL	Service Quality Model
SPSS	: Statistical Package for Social Science
UUM	: Universiti Utara Malaysia
DV	: Dependent Variable
IV	: Independent Variable

CHAPTER 1

INTRODUCTION

1.0 Background of Study

“Giving a smile” used to be sufficient to keep customers happy, but in today’s world, some service firms distinguished themselves in the market by presenting a “service guarantee” (Fitzsimmons and Fitzsimmons, 2008). This is supported by Armano (2009) where they found that from the opening of the consumption era marketing, customers has improved more as the consumption era and moved to post consumption which organizations are obligated to make more service and also to what they provide as offers to their customers. This means that service guarantees is the assessment of customers the service of firms for their quality throughout the service delivery process. It is more about the moment of truth for the company in order to satisfy in the customers.

Furthermore, the world has shown greater migration from agriculture and manufacturing to services which is due to comprehensive communications, business and technology expansion, urbanization and low cost labor. The service industry is influential in every industrialized country, this industry generates new employments that control nationwide economies as well as have the potential to improve the quality of life everyone (Fitzsimmons and Fitzsimmons, 2008).

In 2011 and 2012, service sector had been ranked evidently as the primary main contributor to the Gross Domestic Product (GDP) by economic activity and Malaysia had been successful for their economic transformation from a producer of raw materials to evolve into a multi-sector economy, which has transformed into a

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APPENDIX A
APPLICATION FOR DATA COLLECTION

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32020 Sitiawan
Perak

Safarizan Ahmad
Service Center (Ipoh 2)
Lot 219 Block E,
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30200, Ipoh,
Perak

15 November 2013

Sir,

APPLICATION FOR DATA COLLECTION

I am writing to apply your permission for my data collection in conducting research about bank service quality at your bank in order to fulfill university requirement for Master dissertation thesis course.

2. This research require customer to fulfill the questionnaire. The contents of the questionnaire are purposely based on the objective of the research. This research will be expected to be end in the middle of December 2013.
3. The result of the research will be kept strictly confidential. Enclosed is the formal letter from the university.

If you have any questions, please feel free to contact me at 0124642794 or email put3shasha09@yahoo.com.

Thank you.

Regards,

.....
(Nur Aishah Bt Abdul Aziz)

APPENDIX B
QUESTIONNAIRE



**Universiti Utara Malaysia
Othman Yeop Abdullah
Graduate School of Business**

Kepada Tuan/Puan

Saya kini mengikuti program Ijazah Sarjana Sains Pengurusan di Universiti Utara Malaysia. Saya menjalankan kajian mengenalpasti tahap kualiti perkhidmatan selepas jualan di pusat servis ini dalam membantu pusat servis mencapai kepuasan pelanggan mereka. Oleh itu, saya berterima kasih jika anda menjadi responden kepada kajian ini. Sumbangan anda akan memberi input yang berguna, kerana ia akan membantu mencapai objektif kajian ini. Sila yakin bahawa semua maklumat adalah sulit, kerana penemuan akan dibentangkan secara agregat digunakan semata-mata untuk tujuan akademik sahaja.

Terima kasih untuk masa dan kerjasama anda.

Dear Sir/ Madam,

I am currently pursuing Master degree program in Master of Science Management at the Universiti Utara Malaysia. I am conducting the survey to investigate the level of quality of after sales service at service center in or order to helping this service center to achieve their customer satisfaction. Therefore, I would be grateful if you would like to be a respondent to this survey. Your contribution will provide useful inputs, as it would help to achieve the objective of this research. Please be assured that all information will be kept in strictly confidential, as findings will be presented on an aggregated basis to be used solely for academic purposely.

Yang benar/*Yours faithfully,*

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Bahagian I: Latarbelakang responden. (Part I: Respondent's Background)

Sila tandakan mana-mana yang berkenaan . (Kindly, tick whichever particular is applicable.)

1. **Jantina/Gender:** A. Lelaki/Male B. Perempuan /Female

2. **Umur/Age:** _____ (Sila nyatakan/Please specify)

3. **Bangsa:** A. Melayu/Malay B. Cina/Chinese C. India/Indian
D. _____ (Sila nyatakan/Please specify)

4. **Agama:** A. Islam/Muslim B. Budhaa/Buddist
C. Hindu D. Kristian/Christian E. Lain-lain/Other _____ (Sila nyatakan/Please specify)

5. Pekerjaan/Occupation:

A. Pelajar/Student B. Bekerja Sendiri/Self Employed
C. Kerajaan /Government D. Swasta /Private Sector
E. Professional F. Lain-lain/Other _____ (Sila nyatakan/Please specify)

6. Kelayakan Akademik Tertinggi /Highest Academic Qualification:

A. UPSR B. PMR C. SPM D. STPM
E. Diploma F. Ijazah Sarjana Muda/First Degree
G. Ijazah Sarjana/Master Degree H. Phd
I. Lain-lain/Other _____ (Sila nyatakan/Please specify)

7. **Pendapatan Bulanan/Monthly Income:** _____ (Sila nyatakan/Please specify)

8. **Berapa lamakah anda menjadi pelanggan di pusat servis ini?/How long have you been customer in this service center?** _____ (Sila nyatakan/ Please specify)

9. **Bagaimanakah anda tahu tentang pusat servis ini?/How did you know about this service center?**

A. Wakil Jualan/Sales Representative B. Pengiklanan/Advertisement
C. Internet D. Rakan and Keluarga/Friend and family

E. Lain-lain/Other _____ (Sila nyatakan/ *Please specify*)

Bahagian II: Pandangan reponden mengenai kualiti perkhidmatan untuk membina kepuasan pelanggan. (Part II: Respondent's views on Service Quality to build Customer Satisfaction)

Amat Tidak Bersetuju (<i>Extremely Disagree</i>)	Sangat Tidak Bersetuju (<i>Strongly Disagree</i>)	Tidak Bersetuju (<i>Disagree</i>)	Bersetuju (<i>Agree</i>)	Sangat Bersetuju (<i>Strongly Agree</i>)	Amat Bersetuju (<i>Extremely Agree</i>)
1	2	3	4	5	6

Bagi setiap pernyataan berikut, sila bulatkan nombor yang berkenaan di sebelah kanan yang mewakili pilihan anda berdasarkan kadar di atas: (*For each of the following statement, please circle the relevant number on its right-hand side which represents your choice based on the above rate :*)

1. Pusat servis ini mempunyai peralatan yang terkini. (<i>This service center has up-to-date equipment.</i>)	1	2	3	4	5	6
2. Kemudahan fizikal pusat servis ini adalah menarik. (<i>This service center's physical facilities are visually appealing.</i>)	1	2	3	4	5	6
3. Pekerja pusat servis ini berpakaian baik dan kelihatan kemas. (<i>This service center's employees are well dressed and appear neat.</i>)	1	2	3	4	5	6
4. Rupa kemudahan fizikal pusat servis ini adalah selaras dengan jenis servis yang disediakan. (<i>The appearance of the physical facilities of this service center is in keeping with the type of services provided.</i>)	1	2	3	4	5	6
5. Pusat servis ini boleh dipercayai. (<i>This service center is dependable.</i>)	1	2	3	4	5	6
6. Pusat servis ini menyediakan servis pada masa ia berjanji untuk berbuat demikian. (<i>This service center provides its services at the time it promises to do so.</i>)	1	2	3	4	5	6
7. Pusat servis ini menyimpan rekod dengan tepat. (<i>This service center keeps its record accurately.</i>)	1	2	3	4	5	6
8. Pekerja pusat servis ini memberi servis yang tepat kepada anda. (<i>The service center's employees give your prompt services.</i>)	1	2	3	4	5	6
9. Pekerja pusat servis ini sentiasa bersedia untuk membantu anda (<i>The service center's employees are always willing to help you.</i>)	1	2	3	4	5	6
10. Pekerja pusat servis tidak terlalu sibuk untuk bertindak	1	2	3	4	5	6

balas kepada permintaan. <i>(The service center's employees are never too busy to respond the requests.)</i>						
11. Pekerja pusat servis memahami keperluan khusus anda. <i>(The service center's employees understand your specific needs.)</i>	1	2	3	4	5	6
12. Pelanggan boleh mempercayai pekerja pusat servis ini. <i>(Customers are able to trust employees of this service center.)</i>	1	2	3	4	5	6
13. Pelanggan berasa selamat dalam menjalankan transaksi mereka dengan pekerja pusat servis ini. <i>(Customers are able to feel safe in their transactions with this service center's employees.)</i>	1	2	3	4	5	6
14. Pekerja-pekerja adalah sopan. <i>(The employees are polite.)</i>	1	2	3	4	5	6
15. Pekerja-pekerja yang mendapat sokongan mencukupi daripada pusat servis ini akan melakukan kerja mereka dengan baik. <i>(The employees get adequate support from this service center to do their jobs well.)</i>	1	2	3	4	5	6
16. Apabila pelanggan mempunyai masalah, pusat servis ini bersimpati dan menenangkan. <i>(When customers have problems, this service center is sympathetic and reassuring.)</i>	1	2	3	4	5	6
17. Pusat servis ini memberi pelanggan perhatian individu. <i>(This service center gives customers individual attention.)</i>	1	2	3	4	5	6
18. Pekerja pusat servis memberi perhatian peribadi kepada anda. <i>(The service center's employees give you personal attention.)</i>	1	2	3	4	5	6
19. Pekerja-pekerja mesti dapat menjangka keperluan pelanggan mereka. <i>(The employees must expect to know what the needs of their customers are.)</i>	1	2	3	4	5	6
20. Waktu operasi pusat servis memudahkan anda. <i>(The service center business hours are convenient to you.)</i>	1	2	3	4	5	6
21. Pusat servis ini adalah yang terbaik di hati anda. <i>(This service center has your best interest at heart.)</i>	1	2	3	4	5	6
22. Saya mempunyai keyakinan yang tinggi bahawa servis akan dilakukan dengan betul. <i>(I have more confidence the service will be performed correctly.)</i>	1	2	3	4	5	6
23. Saya kurang bimbang apabila saya menggunakan servis ini. <i>(I have less anxiety when I use the service)</i>	1	2	3	4	5	6
24. Saya tahu apa yang boleh diharapkan apabila saya datang ke pusat servis. <i>(I know what to expect when I come to the service center.)</i>	1	2	3	4	5	6
25. Saya mendapat tahap kualiti tertinggi di pusat servis. <i>(I get the service center's highest level of quality.)</i>	1	2	3	4	5	6
26. Saya diiktiraf oleh pekerja tertentu di pusat servis. <i>(I am recognized by certain employees of the service center.)</i>	1	2	3	4	5	6

27. Saya biasa dengan pekerja yang melakukan servis. <i>(I am familiar with the employee(s) who perform (s) the service.)</i>	1	2	3	4	5	6
28. Saya telah membangunkan sebuah hubungan yang baik dengan pekerja pusat servis. <i>(I have developed a good relationship with the employees of the service center.)</i>	1	2	3	4	5	6
29. Pekerja pusat servis tahu nama saya. <i>(The employee of the service center knows my name.)</i>	1	2	3	4	5	6
30. Bayaran caj perkhidmatan yang dikenakan adalah berpatutan dengan servis yang diberikan. <i>(The charges pay is worth for the service that is provided.)</i>	1	2	3	4	5	6
31. Pusat servis ini menyediakan nilai wang yang terbaik. <i>(This service center provides good value for money.)</i>	1	2	3	4	5	6
32. Pusat servis memberi nasihat penyelenggaraan yang berharga kepada saya. <i>(The service center gives valuable maintenance advice to me)</i>	1	2	3	4	5	6
33. Caj servis adalah wajar. <i>(The charge of the service is justified.)</i>	1	2	3	4	5	6
34. Caj membayar servis pusat servis ini adalah hampir sama dengan caj pusat servis yang lain. <i>(The charges pay to the service center service is almost same with other service center charges)</i>	1	2	3	4	5	6
35. Secara keseluruhan, saya berpuas hati dengan nilai yang saya terima, bagi harga yang saya bayar. <i>(Overall, I am satisfied with the value I received, for the price that I paid.)</i>	1	2	3	4	5	6
36. Pusat servis ini adalah apa yang saya perlukan. <i>(This service center is actually what I need.)</i>	1	2	3	4	5	6
37. Maklumat yang disampaikan oleh pusat servis ini adalah tepat. <i>(The information that presented by this service center is accurate.)</i>	1	2	3	4	5	6
38. Terdapat beberapa dasar privasi di pusat servis k ini. <i>(There are privacy policies in this service center.)</i>	1	2	3	4	5	6
39. Terdapat jaminan di pusat servis ini. <i>(There are guarantees of this service center.)</i>	1	2	3	4	5	6
40. Pusat servis memberi perkhidmatan pelanggan yang meluas dan mendalam. <i>(This service center gives breadth and depth customer service.)</i>	1	2	3	4	5	6
41. Saya berpuas hati dengan produk dan servis yang ditawarkan oleh pusat servis ini. <i>(I am satisfied with the products and services that offered by this service center.)</i>	1	2	3	4	5	6
42. Secara keseluruhan, saya berpuas hati dengan kualiti servis yang ditawarkan oleh pusat servis ini. <i>(Overall, I am satisfied with the service quality that offered by this service center.)</i>	1	2	3	4	5	6

43. Saya mencadangkan kepada orang lain untuk menggunakan servis di pusat servis ini. <i>(I recommended to others to using this service center's service.)</i>	1	2	3	4	5	6
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APPENDIX C

Result from SPSS Tests

Test of Normality

Tangible

Tests of Normality

	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Tangible	.174	169	.000	.901	169	.000

a. Lilliefors Significance Correction

Reliability

Tests of Normality

	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Reliability	.238	169	.000	.853	169	.000

a. Lilliefors Significance Correction

Responsiveness

Tests of Normality

	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Responsiveness	.180	169	.000	.863	169	.000

a. Lilliefors Significance Correction

Assurance

Tests of Normality

	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Assurance	.184	169	.000	.899	169	.000

a. Lilliefors Significance Correction

Empathy

Tests of Normality

	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Empathy	.151	169	.000	.892	169	.000

a. Lilliefors Significance Correction

Relational Benefits

Tests of Normality

	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
RB	.146	169	.000	.950	169	.000

a. Lilliefors Significance Correction

Perceived Value

Tests of Normality

	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
PV	.169	169	.000	.884	169	.000

a. Lilliefors Significance Correction

Customer Satisfaction

Tests of Normality

	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
CS	.131	169	.000	.895	169	.000

a. Lilliefors Significance Correction

Checking of Outliers (Mahalanobis Distances)

Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Mahal. Distance	1.140	20.842	6.959	4.459	169

a. Dependent Variable: CS

Reliability Testing (Pilot Test)

Tangible

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.844	.852	4

Reliability

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.924	.927	4

Responsiveness

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.747	.744	4

Assurance

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.754	.746	4

Empathy

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.867	.871	6

Relational Benefits

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.916	.916	7

Perceived Value

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.901	.903	7

Customer Satisfaction

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.955	.955	7

Reliability Analysis (Real Test)

Tangible

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.759	.778	4

Reliability

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.878	.885	4

Responsiveness

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.813	.814	4

Assurance

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.721	.719	4

Empathy

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.815	.817	6

Relational Benefits

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.897	.900	7

Perceived Value

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.852	.859	7

Customer Satisfaction

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.949	.949	7

Descriptive Analysis

Gender

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Male	70	41.4	41.4	41.4
Female	99	58.6	58.6	100.0
Total	169	100.0	100.0	

Age

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 20-29	24	14.2	14.2	14.2
30-39	63	37.3	37.3	51.5
40-49	45	26.6	26.6	78.1
50 and above	37	21.9	21.9	100.0
Total	169	100.0	100.0	

Race

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Malay	84	49.7	49.7	49.7
Chinese	54	32.0	32.0	81.7
India	31	18.3	18.3	100.0
Total	169	100.0	100.0	

Religion

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Muslim	84	49.7	49.7	49.7
Buddist	35	20.7	20.7	70.4
Hindu	27	16.0	16.0	86.4
Christian	23	13.6	13.6	100.0
Total	169	100.0	100.0	

Occupation

	Frequency	Percent	Valid Percent	Cumulative Percent
Student	13	7.7	7.7	7.7
Self employed	46	27.2	27.2	34.9
Government	74	43.8	43.8	78.7
Private sector	32	18.9	18.9	97.6
Professional	4	2.4	2.4	100.0
Total	169	100.0	100.0	

Highest Academic Qualification

	Frequency	Percent	Valid Percent	Cumulative Percent
SPM	13	7.7	7.7	7.7
STPM	4	2.4	2.4	10.1
Diploma	30	17.8	17.8	27.8
First degree	85	50.3	50.3	78.1
Master degree	36	21.3	21.3	99.4
Phd	1	.6	.6	100.0
Total	169	100.0	100.0	

Monthly Income

	Frequency	Percent	Valid Percent	Cumulative Percent
Below than RM500	1	.6	.6	.6
RM1001-RM2000	42	24.9	24.9	25.4
RM2001-RM3000	84	49.7	49.7	75.1
Above than 3000	42	24.9	24.9	100.0
Total	169	100.0	100.0	

How long have you been customer in this service center?

	Frequency	Percent	Valid Percent	Cumulative Percent
Below than 1 year	39	23.1	23.1	23.1
1 years	46	27.2	27.2	50.3
2 years	46	27.2	27.2	77.5
3 years	19	11.2	11.2	88.8
Above 3 years	19	11.2	11.2	100.0
Total	169	100.0	100.0	

How did you know about this service center?

	Frequency	Percent	Valid Percent	Cumulative Percent
Sales representative	59	34.9	34.9	34.9
Advertisement	29	17.2	17.2	52.1
Valid Internet	31	18.3	18.3	70.4
Friends and Family	50	29.6	29.6	100.0
Total	169	100.0	100.0	

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Tangible	169	3.25	6.00	4.3994	.52633
Reliability	169	3.75	6.00	4.4660	.65632
Responsiveness	169	4.00	6.00	4.5207	.51352
Assurance	169	4.00	6.00	4.5962	.51322
Empathy	169	4.00	6.00	4.5394	.46408
RB	169	3.13	6.00	4.3314	.73055
PV	169	3.67	6.00	4.4615	.52579
CS	169	4.00	6.00	4.9366	.70674
Valid N (listwise)	169				

T-Test

Gender

Group Statistics

	Gender	N	Mean	Std. Deviation	Std. Error Mean
CS	Male	70	4.9082	.70534	.08430
	Female	99	4.9567	.71062	.07142

Independent Samples Test

	Levene's Test for Equality of Variances		t-test for Equality of Means						
	F	Sig.	T	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
								Lower	Upper
Equal variances assumed	.002	.967	-.439	167	.661	-.04855	.11063	-.26696	.16987
CS Equal variances not assumed			-.439	149.400	.661	-.04855	.11049	-.26687	.16978

One Way Variance ANOVA

Age

Descriptives

CS

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
20-29	24	4.8036	.62881	.12836	4.5380	5.0691	4.00	6.00
30-39	63	4.7438	.66173	.08337	4.5771	4.9104	4.00	6.00
40-49	45	5.1429	.71038	.10590	4.9294	5.3563	4.00	6.00
50 and above	37	5.1004	.74144	.12189	4.8532	5.3476	4.00	6.00
Total	169	4.9366	.70674	.05436	4.8293	5.0439	4.00	6.00

ANOVA

CS

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	5.674	3	1.891	3.989	.009
Within Groups	78.238	165	.474		
Total	83.913	168			

Race
Descriptives

CS

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
					Malay	84		
Chinese	54	4.9233	.71709	.09758	4.7276	5.1190	4.00	6.00
India	31	4.9493	.75642	.13586	4.6719	5.2268	4.00	6.00
Total	169	4.9366	.70674	.05436	4.8293	5.0439	4.00	6.00

ANOVA

CS

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.016	2	.008	.016	.984
Within Groups	83.897	166	.505		
Total	83.913	168			

Monthly Income

Descriptives

CS

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Below than RM1000	1	4.4286	4.43	4.43
RM2001- RM3000	42	4.8537	.63221	.09755	4.6567	5.0508	4.00	6.00
RM3001- RM4000	84	4.8776	.71037	.07751	4.7234	5.0317	4.00	6.00
RM4001 and above	42	5.1497	.74729	.11531	4.9168	5.3825	4.00	6.00
Total	169	4.9366	.70674	.05436	4.8293	5.0439	4.00	6.00

ANOVA

CS

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	2.746	3	.915	1.861	.138
Within Groups	81.167	165	.492		
Total	83.913	168			

Correlations Analysis

		Correlations							
		Tangibl e	Reliabili ty	Responsivene ss	Assuran ce	Empat hy	RB	PV	CS
Tangible	Pearson Correlati on	1	.779**	.341**	.272**	.386**	.589**	.950**	.592**
	Sig. (2- tailed)		.000	.000	.000	.000	.000	.000	.000
	N	169	169	169	169	169	169	169	169
Reliability	Pearson Correlati on	.779**	1	.276**	.244**	.352**	.486**	.917**	.603**
	Sig. (2- tailed)	.000		.000	.001	.000	.000	.000	.000
	N	169	169	169	169	169	169	169	169
Responsivene ss	Pearson Correlati on	.341**	.276**	1	.532**	.513**	.366**	.347**	.312**
	Sig. (2- tailed)	.000	.000		.000	.000	.000	.000	.000
	N	169	169	169	169	169	169	169	169
Assurance	Pearson Correlati on	.272**	.244**	.532**	1	.623**	.217**	.281**	.282**
	Sig. (2- tailed)	.000	.001	.000		.000	.005	.000	.000
	N	169	169	169	169	169	169	169	169
Empathy	Pearson Correlati on	.386**	.352**	.513**	.623**	1	.517**	.414**	.419**
	Sig. (2- tailed)	.000	.000	.000	.000		.000	.000	.000
	N	169	169	169	169	169	169	169	169
RB	Pearson Correlati on	.589**	.486**	.366**	.217**	.517**	1	.590**	.439**
	Sig. (2- tailed)	.000	.000	.000	.005	.000		.000	.000
	N	169	169	169	169	169	169	169	169
PV	Pearson Correlati on	.950**	.917**	.347**	.281**	.414**	.590**	1	.676**

CS	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000
	N	169	169	169	169	169	169	169	169
	Pearson Correlation	.592**	.603**	.312**	.282**	.419**	.439**	.676**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	
	N	169	169	169	169	169	169	169	169

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

Multiple Regressions

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.744 ^a	.553	.534	.48252

a. Predictors: (Constant), PV, Assurance, Responsiveness, RB, Empathy, Reliability, Tangible

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1	(Constant)	-.064	.449		-.143	.886
	Tangible	-1.733	.340	-.1290	-5.094	.000
	Reliability	-.888	.214	-.825	-4.143	.000
	Responsiveness	.008	.091	.006	.092	.927
	Assurance	.041	.101	.030	.409	.683
	Empathy	.167	.121	.110	1.383	.169
	RB	-.002	.071	-.002	-.026	.979
	PV	3.499	.544	2.603	6.433	.000

a. Dependent Variable: CS