

Analyzing the Relationship between Service Quality and Customer Satisfaction: A Study on Sadat University in Egypt

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Abstract

Purpose: *The purpose of this study is to examine the relationship between SQ (tangibility, reliability, responsiveness, assurance, and empathy) and CS.*

Research Design/Methodology: *To assess positive SQ, refer to (SQ Questionnaire, Cronin & Taylor, 1992), and CS (CS Questionnaire, Athanassopoulos, et al, 2001). The data of the study was collected from 470 employees at Sadat University in Egypt. Out of the 692 questionnaires that were distributed to employees at Sadat University in Egypt, 470 usable questionnaires were returned, a response rate of 68%. Multiple Regression Analysis (MRA) was used to confirm the research hypotheses.*

Findings: *The research has found that there is significant relationship between SQ and CS at Sadat University in Egypt. CS significantly influenced SQ. The finding reveals that SQ affects CS. This study has been specifically conducted to seek empirical justification by considering SQ as the main contributory factor towards CS.*

Practical implications: *Learning the relationships between SQ and CS can effectively allocate their resources and develop a rational plan to improve their SQ under specific business circumstances. Sadat University can attract more customers. Managers are advised to satisfy and better manage their relationships through quality product and service offerings to their customers as a competitive policy in the marketplace. Sadat University is required to offer products/services that meet or surpass consumers' expectation. The study also reveals interesting implications in SQ and CL, useful to both academics and practitioners. Managers will find this research helpful in better understanding these variables and their roles on their companies' performance. Based on the study, organization managers are advised to satisfy and better manage their relationships through SQ offerings to their customers as a competitive policy in the marketplace.*

Originality/value: *This research dealt with SQ in terms of its concept and dimensions, in addition to dealing with the CS at Sadat University in Egypt.*

Keywords: *service quality, customer satisfaction*

1. Introduction

Service Quality (SQ) and Customer Satisfaction (CS) are very important concepts that companies must understand if they want to remain competitive and grow. In today's competitive environment delivering high quality service is the key for a sustainable competitive advantage. CS does have a positive effect on an organization's profitability. CS forms the foundation of any successful business as CS leads to repeat purchase, brand loyalty, and positive word of mouth (Angelova & Zekiri, 2011).

CS is a well known and established concept in several areas like marketing, consumer research, economic psychology, welfare-economics, and economics. CS have long been a topic of high interest in both academia and practice (Ganiyu et al., 2012).

CS is one of the most important issues concerning business organization of all types, which is justified by the customer oriented philosophy and the principles of continuous improvement in modern eateries. CS is a collective outcome of perception, evaluation, and psychological reactions to the consumption expectation with a product or service. It is a customer's overall evaluation of the performance of an offering. CS is a person's feelings of pleasures or disappointments resulting from comparing a product perceived performance in relation to his/her expectation (Veloutsou et al, 2005; Kotler & Armstrong, 2010).

This study is structured as follows: Section one is introductory. Section two presents the literature review. Section three discusses the research methodology. Section four presents the hypotheses testing. Section five explains the research findings. Research recommendations will take place at section six. Section seven handles the research implications. Limitations and future research will take place at section eight. Conclusion will be provided at the last section.

2. Literature Review

2.1. Service Quality

There are many definitions regarding the concepts of service. Services are deeds, processes, and performances (Parasuraman et al. 1985).

Services are increasingly becoming a larger portion of many organizations' regionally, nationally, and globally and are considered as a tool for revenue streams. Today's knowledge intensive services businesses require reliable methods of measurement, assessment, and improvement (Spohrer & Maglio, 2008).

Services are a continuous process of on-going interactions between customers and service providers comprising a number of intangible activities provided as premium solutions to the problems of customers and including the physical and financial resources and any other useful elements of the system involved in providing these services (Grönroos, 2004).

Service as is any activity or benefit that one party offers to another which is essentially intangible and does not result in the ownership of anything, and it may or may not be tied to a physical product (Kotler et. al., 1999).

Service is any primary or complementary activity that does not directly produce a physical product—that is, the non-goods part of the transaction between customer and provider (Payne, 1993).

The heterogeneous nature of service hinders the consistency of service delivery and thus, assessment of SQ. What the establishment had intended to deliver might be quite different from what the patrons received. An understanding of the characteristics of service is necessary in the selection of an appropriate instrument to measure SQ. Such an instrument needs to accommodate the difficulties raised above and recognize that the quality of services is more difficult for customers to evaluate than the quality of goods, and that quality assessments are made not only on the service outcome, but also on the process of service delivery (Zeithaml, 1981; Parasuraman et al., 1985).

Service is an activity or series of activities of more or less intangible nature that normally, but not necessarily, take place in interactions between the customer and service employees and /or systems of the service provider, which are provided as solutions to customer problems (Gronroos, 1984).

Service is a package of explicit and implicit benefits performed with a supporting facility and using facilitating goods (Sasser et. al., 1978).

Quality was seen as a defensive mechanism but it is seen as a competitive weapon for emergence of new markets as well as growing market share (Davis et al, 2003).

Quality has been defined as fitness for use, or the extent to which a product successfully serves the purposes of consumers (Beverly et al., 2002).

Quality is a multi-dimensional phenomenon. Thus, reaching the SQ without distinguishing the important aspects of quality is impossible. There are three dimensions of output technical quality, service performance quality, and organization's mental picture (Gronroos, 2000).

Quality is considered as an investment for company, where the efforts for its improvement result in an increased clientele, increased levels of purchase from existing customers, and a rise in the company's profits (Parasuraman et al., 1985; Reichheld & Sasser, 1990; Rust et al., 1995).

Quality refers to the matching between what customers expect and what they experience (Berry et al., 1988).

Quality has been recognized as a strategic tool for attaining efficiency and business performance. With service assurance companies not even retain their existing customers but increase chances of getting and attracting new customers. Quality is one that satisfies the customer (Crosby, 1984; Eiglier & Langeard, 1987).

Quality involves eliminating 'internal failures' (defects before the product leaves the factory) and 'external failures' (defects after product use); (Garvin, 1983).

SQ of an organization is becoming an important competition factor in the business field (Veldhuisen, 2011).

SQ is the overall assessment of a service by the customers (Eshghi et al., 2008). SQ is the difference between customer's expectations for the service encounter and the perceptions of the service received (Munusamy et al., 2010).

SQ is determined by calculating the difference between two scores where better SQ results in a smaller gap (Landrum, et al., 2008).

SQ is a key to gain a competitive advantage in services industry. The satisfaction level of customers is dependent on their perception of SQ and the trust in service provider (Ismail et al., 2006; Aydin & Özer, 2005).

SQ is the result of the comparison that customers make between their expectations about a service and their perception of the way the service has been performed (Caruana, 2002).

SQ has gained tremendous attention from managers and academics due to its considerable influence on business performance, cost reduction, CS and profitability (Gummesson, 1998; Sureshchander et al., 2002).

SQ has been conceptualized as the difference between customer expectations regarding a service to be received and perceptions of the service being received (Grönroos, 2001).

SQ has become a popular area of academic research and has been acknowledged as an observant competitive advantage and supporting satisfying relationships with customers (Zeithaml, 2000).

SQ is the meeting or exceeding customer expectations or as the expectations of service (Nitecki & Hernon, 2000).

SQ is a casual relationship between SQ and satisfaction and that the perceptions of SQ affect the feelings of satisfaction and/or dissatisfaction by the customer (Fornell et al., 1996).

SQ divisions are related to overall SQ and/or CS (Dabhalkar et al., 1996; Zeithaml et al., 1996).

SQ is a global judgment, or attitude, relating to the superiority of the service. SQ presents 'the consumer's overall impression of the relative inferiority/superiority of the organization and its services. Therefore, SQ is a key of survival to all servicing companies (Parasuraman et al., 1994).

SQ is viewed as a form of attitude representing a long-run overall evaluation. Maintaining SQ at a certain level and improving SQ must be life-time efforts to those companies who desire life-time prosperity in customers' heart (Cronin & Taylor, 1992).

SQ is a difference between customer expectations of 'what they want' and their perceptions of 'what they get' (Grönroos, 1990).

SQ is a tool for gaining competitive advantage and lead in a market-driven system has been well recognized by the organizations. However, in current highly competitive corporate environment, it has become increasingly important to not only become the market leader but also to maintain that top position (Zeithaml et al., 1996; Boltan & Drew, 1991).

SQ is the customer perception of how does a service meets or exceeds their expectations (Czepiel, 1990).

SQ delineates two rather distinct facets of the construct: a technical dimension (the core service provided) and a functional dimension (how the service is provided). Product quality was traditionally linked to the technical specifications of goods, with most definitions of quality arising from the manufacturing sector where quality control has received prolonged attention and research (Grönroos, 1984; 1990).

SQ has been referred as the extent to which a service meets customers' needs or expectations (Lewis & Mitchell, 1990; Dotchin & Oakland, 1994). It is conceptualized as the consumer's overall impression of the relative inferiority or superiority of the services (Zeithaml et al., 1990).

SQ has become a major area of attention during the past few decades for managers, researchers, and practitioners because of its huge impact on business performance of firms. Customers prefer and value companies that provide high SQ. Thus, the attainment of quality in products and services has become a drive concern of the 1980s (Brown & Swartz, 1989).

Customers judge SQ relative to what they want by comparing their perceptions of service experiences with their expectations of what the service performance should be. Marketers described and measured only quality with tangible goods, whereas quality in services was largely undefined and un-researched (Brown & Swartz, 1989).

SQ was developed as the overall evaluation of a specific service firm that results from comparing that firm's performance with the customer's general expectations of how firms in that industry should perform. SQ is the global evaluation or attitude of overall excellence of services. SQ has become a significant differentiator and the most powerful competitive weapon that organizations want to possess (Berry et al. 1988).

SQ gives a sustainable competitive advantage to any business. It enables them to fulfill not only the present needs of their customers satisfactorily, but also to anticipate their future needs. This ability to anticipate the future needs of customers allows them to delight their customers through quality services on consistent basis. Subsequently it enhances CS (Gantasala & Prabhakar, 2010; Wisniewski, 2001; Zeithaml, 1988).

SQ is interpreted as perceived quality which means a customer's judgment about a service. SQ is the degree of discrepancy between customers' normative expectation for service and their perceptions of service performance (Parasuraman et al., 1985).

SQ is a causal antecedent of CS, due to the fact that SQ is viewed to be at the transactional level and satisfaction is seen to be an attitude (Oliver, 1997).

SQ had ten dimensions such as reliability, responsiveness, competence, access, courtesy, communication, creditability, security, understanding/knowing the customers and tangibility. These ten dimensions were cut down to five namely, tangibility, reliability, responsiveness, assurance and empathy. They are as follows (Parasuraman et al., 1988):

1. **Tangibility:** This dimension includes the appearance of physical facilities, equipment personnel and communication materials used to communicate with customers. Elements within the tangibles dimension are cleanliness, space, atmosphere, appearance of server and location.
2. **Reliability:** It is the ability to perform the promised services dependably and accurately. The elements of reliability are speed, willingness to respond, accuracy and dependability.
3. **Responsiveness:** It is the willingness to help customers, and provide prompt service. Its elements include that of reliability.
4. **Assurance:** It is the knowledge and courtesy of employees and their ability to convey trust and confidence. Assurance may be measured using elements of knowledge, communications and caring for the customer.
5. **Empathy:** It is the provision of caring individualized attention to customers. Its elements are the same as assurance.

SERVQUAL scale is the most famous measure of SQ. SERVQUAL is applicable in an extensive spectrum of service domains such as financial institutions, libraries, hotels, and medical centers. Many researchers have tried to use this tool in different service domains (Zeithaml et al., 1996; Parasuraman et al., 1988; 1994).

In many private research studies, SERVQUAL has been constructively deployed (Parasuraman et al., 1991). Moreover, several published research studies have positively discussed the SERVQUAL framework and have assessed the validity and reliability of this measure (Crompton & Machay, 1989; Webster, 1989; Woodside et al., 1989; Johnson, et al., 1988; Babakus & Boller, 1992; Brensinger & Lambert, 1990; Finn & Lamb, 1991).

2.2. Customer Satisfaction

Satisfaction is a feeling that surfaces from an evaluation process, i.e. when the consumer of a good or service compares what is received against what is expected from the utilization of that good or service (Kotler et al., 2009).

Satisfaction is an overall customer attitude towards a service provider, or an emotional reaction to the difference between what customers anticipate and what they receive, regarding the fulfillment of some needs, goals or desire (Hansemark & Albinson, 2004).

Satisfaction is the customers' evaluation of a product or service in terms of whether that product or service has met their needs and expectations (Bitner & Zeithaml, 2003).

Satisfaction is a positive, affective state resulting from the appraisal of all aspects of a party's working relationship with another (Boselie et al., 2002).

There are three component of satisfaction. They are (1) consumer satisfaction is a response (emotional or cognitive); (2) the response pertains to a particular focus (expectations, product, consumption experience, etc.); and (3) the response occurs at a particular time (after consumption, after choice, based on accumulated experience, etc) (Giese & Cote, 2002).

Satisfaction is an indicator of met or exceeded expectations (Grisaffe, 2001). Satisfaction is the person's feelings of pleasure or disappointment resulting from comparing a product perceived performance in relation to his or her expectations (Kotler, 2000).

If a customer received what she or he expected, the customer is most likely to be satisfied (Reichheld, 1996).

Satisfaction is the summary psychological state resulting when the emotion surrounding disconfirmed expectations is coupled with a consumer's prior feeling about the consumer experience (Oliver (1997).

Satisfaction is a much desired target for businesses, since a satisfied customer is likely to buy more, return to the store and spread positive word-of-mouth opinions to other customers (Anderson et al., 1994).

Although satisfaction has been defined as the difference between expectation and performance, there are differences between quality and satisfaction. Satisfaction is a decision made after experience while quality is not the same. On the other hand, in satisfaction literature, expectations for goods is "would", while in SQ literature, expectations for goods is "should" (Parasuraman et al., 1991).

Satisfaction is the summary of psychological state resulting when the emotion surrounding disconfirmed expectations is coupled with the consumer's prior feelings about the consumption experience (Oliver, 1981).

The importance of customers has been highlighted by lots of researchers and academicians all around the world. Top performing financial institutions believe that customers are the purpose of what they do and they very much depend on them; customers are not the source of a problem and they should never make a wish that customers should go away because their future and security will put in jeopardy. That is the main reason why financial institutions of today are focusing much attention on CS, loyalty and retention (Zairi, 2000).

The concepts of CS is first introduced by Cardozo (1965), who indicates that customers' consume behavior will be produced again and will not change to another product or service by increasing their satisfaction. However, the definition of CS can be broadly fitted into two categories.

CS is the point at which expectation and reality coincide. The concept of satisfaction embraces not only what is gained in the use of a product, but also consumers feeling about the effectiveness of their own decision process. CS is the level of a person's perceived performance or outcome in relation to his/her own expectation. (Howard & Sheth, 1969).

CS is a post choice evaluation judgment concerning a specific purchase decision. CS is the necessary foundation for firms to retain the existing customers. The customers who are unsatisfied with the received products/services would not be expected to have long run relationships with the firm (Guo et al., 2009; Lin & Wu, 2011).

CS is regarded as how customers can get more benefits than their cost (Liu & Yen, 2010).

CS is hard to define because normally it is extenuated by expectation. Customers will be satisfied if the product or service above demands or expectation. On the other hand, if the product or service below demands or expectation, customer will be dissatisfied (Schmitt 2003; Goodman, 2009).

CS has for many years been considered as key factor in determining why customers leave or stay with an organization. Therefore, organizations need to know how to keep their customers, even if they appear satisfied. Every organization has come to realize that in order for it to survive, let alone grow, it has to acquire and then retain profitable customers. CS is not a guarantee of repeat patronage. Satisfied customers jump ship every day, and the reasons are not always due to customer dissatisfaction, some customers are lost due to indifference which arises from pure neglect (Michael et al., 2008).

CS has been defined in various ways, but the conceptualization, which appears to have achieved the widest acceptance, is that satisfaction is a post-choice evaluative judgment of a specific transaction (Bastos & Gallego, 2008).

CS plays the most important role in total quality management. CS is probably less sensitive to seasonal fluctuations, changes in costs, or changes in accounting principles and practices (Kotler, 2006).

CS is a standard to identify the actual feeling of a customer about quality of service or product. It is not only about the direct impression about product or SQ, but also shows how the product or service meet customer's expectation or demand (Woodcock et al., 2003).

CS will probably talk to others about their good experiences. This fact, especially in the Middle Eastern cultures, where the social life has been shaped in a way that social communication with other people enhances the society, is more important (Jamal & Naser, 2002).

CS is a key factor in the formation of a customer's desire to purchase future products. CS is considered as the corporate level strategy and it is a source of successful entrepreneurship. Regarding to CS, there are some differences in the definitions. There are three general components: response, focus and time.

CS is a response, pertains to a particular focus, and occurs at a particular moment in time (Sureshchandar et al., 2002).

CS is an overall customer attitude or behavior towards a service provider, or an emotional reaction towards the difference between what customers expect and what they receive, regarding the fulfillment of some desire, need or goal (Hansemark, & Albinsson, 2004; Kotler, 2000; Hoyer, & MacInnis, 2001).

CS is a key factor in the formation of customer's desires for future purchase (Mittal & Kamakura, 2001).

CS has been a central concept in marketing literature and is an important goal of all business activities. Today, companies face their toughest competition, because they move from a product and sales philosophy to a marketing philosophy, which gives a company a better chance of outperforming competition (Kotler, 2000).

CS fosters loyalty to the extent that it is a prerequisite for maintaining a favorable relative attitude and for recommending and repurchasing from the bank. Once customers recommend a financial institution, it fosters both repurchase and loyalty towards that financial institution. Thus, the key to generating loyalty is to get customers to recommend a service provider to others. Also, customers are likely to recommend a service provider when they are satisfied with the services and when they have a favorable relative attitude towards that service provider (Sivadas & Baker-Prewitt, 2000).

CS has a positive effect on an organization's profitability. The more customers are satisfied with products or services offered, the more are chances for any successful business as CS leads to repeat purchase, brand loyalty, and positive word of mouth marketing. CS leads to repeat purchases, loyalty and to customer retention (Zairi, 2000).

CS is more likely to repeat buying products or services. They will also tend to say good things and to recommend the product or service to others. On the other hand, dissatisfied customers respond differently. Dissatisfied customers may try to reduce the dissonance by abandoning or returning the product, or they may try to reduce the dissonance by seeking information that might confirm its high value (Kotler, 2000).

CS remains a worthy pursuit among the consumer marketing community (Oliver, 1999).

CS is the heart of marketing. The ability of an organization to satisfy customers is vital for a number of reasons. Dissatisfied customers tend to complain to the company and in some cases seek redress from them more often to relieve cognitive dissonance and bad consumption experiences (Oliver, 1987; Nyer, 1999).

CS tends to have a higher usage level of a service than those who are not satisfied (Ram & Jung, 1991; Bolton & Lemon, 1999). They are more likely to possess a stronger repurchase intention and to recommend the product/service to their acquaintances. Numerous studies have also revealed that CS positively affects loyalty (Zeithaml et al., 1996; Bloemer, et al., 1999; Oliver, 1999).

Moreover, sometimes even the customer is not totally satisfied with the product or service, he still chooses it because of a lower price or just the location. There is no doubt that CS is the key element which can cause repeating purchasing behavior (Gitomer, 1998).

CS is the degree to which customer expectations of a product or service are met or exceeded. CS means that the customers' needs are met, product and services are satisfactory, and customers' experience is positive (Friday & Colts, 1995).

CS is defined as the consumer's fulfillment response. It is a judgment/assessment that a product or service feature, or the product or service itself, provides a pleasurable level of consumption related fulfillment. In other words, it is the overall level of contentment with a service/product experience (Oliver's (1997).

CS is how satisfied a customer is with the supplied product/service. It is closely related to interpersonal trust (Geyskens et al., 1996).

CS is the result of a customer's perception of the value received in a transaction or relationship-where value equals perceived SQ relative to price and customer acquisition costs (Hallowell, 1996).

CS in retail banking is influenced by the perceived competitiveness of the bank's interest rates (Levesque & McDougall (1996).

Satisfied customers may seek for competitors because they believe they might receive better service elsewhere. Unsatisfied customers may choose not to defect, because they do not expect to receive better service elsewhere or if the switching cost is high (Reichheld, 1996).

Companies with satisfied customers have a good opportunity to convert them into loyal customers who purchase from those firms over an extended time period. Today's highly competitive and dynamic corporate environment compels the financial institutions to have satisfied customers and retain them in order to survive and compete with other market players successfully (Evans & Lindsay (1996).

Quite understandably, marketing practitioners often lay claim with CS, using slogans such as “Our focus is CS”, or “The customer is a king” “Customer is our reason for being in business”. The importance of CS inform the study carried out by the University of Michigan which tracks customers across 200 firms representing all major economic sectors to produce the American CS Index (ACSI). Each company receives an ACSI score computed from its customers’ perceptions of quality, value, satisfaction, expectations, complaints, and future loyalty (Fornell et al., 1996).

CS is a critical focus for effective marketing programs. CS is a collective outcome of perception, evaluation and psychological reactions to the consumption experience with a product or service (Yi, 1990).

CS is the customer’s overall evaluation of the performance of an offering to date (Johnson & Fornell 1991).

CS as an attitude is like a judgment following a purchase act or based on series of consumer-product interactions (Yi, 1989).

CS is the judgment for the difference between the quality of the product or service and customer’s own expectation (Tse & Wilton, 1988).

CS is the statue of emotion response. More specifically, when a customer can feel about the benefit of a product or service, the customer is willing to pay for the price and can tolerate with the rising price (Westbrook, 1980).

In order to achieve CS, organizations must be able to build and maintain long lasting relationships with customers through satisfying various customer needs and demands which resultantly motivate them to continue to do business with the organization on on-going basis (La Barbera, & Mazursky, 1983).

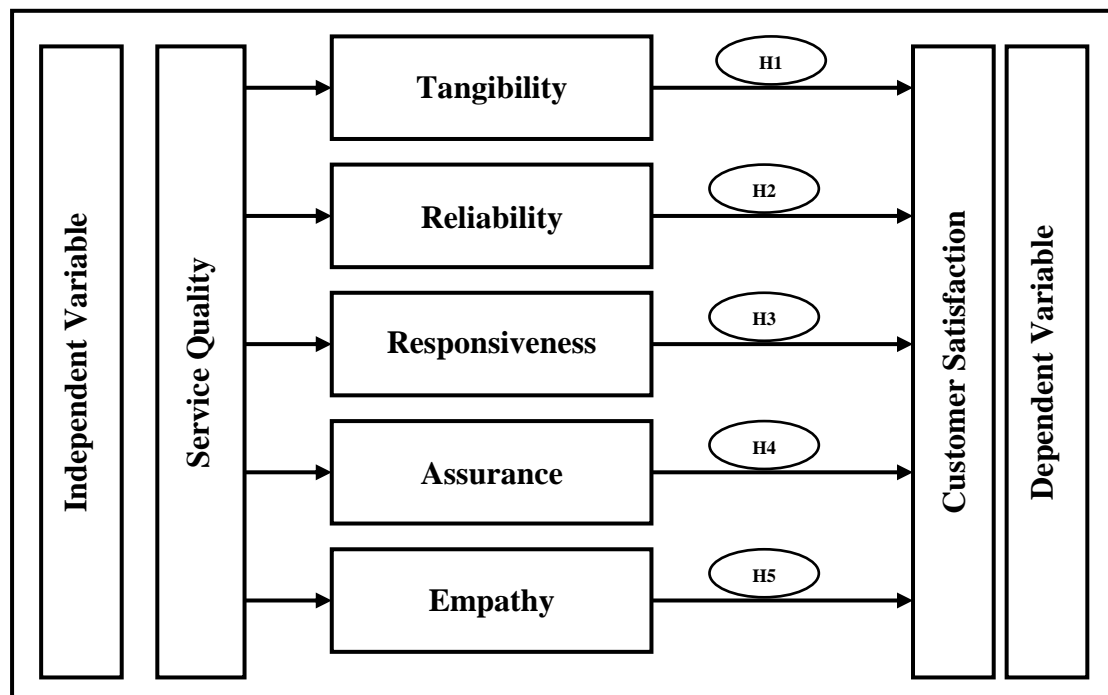
3. Methodology

3.1. Research Model

The proposed comprehensive conceptual model is presented in Figure (1). The diagram below shows that there is one independent variable of SQ. There is one dependent variable of CS. It shows the rational link between the two types of observed variables i.e. independent and dependent variables.

Figure (1)

Proposed Comprehensive Conceptual Model



An in-depth literature review pointed out that SQ and CS are related to each other. In other words, there is a positive relationship between SQ and CS. So literature suggest that SQ has a relationship with CS (Cavana et al, 2007; Garland & Gendall, 2004; Henkel et al, 2006; Heskett et al, 1997; Chau & Kao, 2009; Lai, 2004; Naeem & Saif, 2009; Rauyruen et al, 2007; Yu & Dean, 2001; Ziethalm et al, 2008).

From the above discussion, the research framework suggests that SQ plays a significant role in affecting CS.

SQ as measured consisted of reliability, responsiveness, assurance, empathy and tangibility (Cronin & Taylor,1992).

CS is measured in terms of satisfaction with the conduct of the proceedings, satisfaction with the workers, and satisfaction with the services of the organization (Athanasopoulos, et al, 2001).

3.2. Research Questions and Hypotheses

The researcher found the research problem through two sources. The first source is to be found in previous studies, and it turns out that there is a lack in the number of literature reviews that dealt with the analysis of the relationship between SQ and CS at Sadat University in Egypt. This called for the researcher to test this relationship in the Egyptian environment. The second source is the pilot study, which was conducted in an interview with (30) employees in order to identify the relationship between SQ and CS. The researcher found, through the pilot study, several indicators notably the important and vital role that could be played by SQ in reinforcing CS at Sadat University in Egypt.

As a result of the discussions given above, the research questions of this study are as follows:

Q1: What is the nature and extent of the relationship between SQ (tangibility) and CS at Sadat University in Egypt?.

Q2: What is the nature of the relationship between SQ (reliability) and CS at Sadat University in Egypt?.

Q3: What is the statistically significant relationship between SQ (responsiveness) and CS at Sadat University in Egypt?.

Q4: What is the nature and extent of the relationship between SQ (assurance) and CS at Sadat University in Egypt?.

Q5: What is the nature of the relationship between SQ (empathy) and CS at Sadat University in Egypt?.

There are studies in literature that study SQ and CS factors separately and within the frame of bilateral relation, but there is no study that examines these two factors collectively at the Egyptian environment. This study aims to contribute to the literature by examining the research variables collectively and reveal the interaction between the research variables.

As a result of the discussions given above, the following hypotheses were developed to test if there is significant correlation between SQ and CS at Sadat University in Egypt.

H1: SQ (tangibility) has no statistically significant effect on CS at Sadat University in Egypt.

H2: There is no statistically significant impact of SQ (reliability) on CS at Sadat University in Egypt.

H3: SQ (responsiveness) has no statistically significant influence on CS at Sadat University in Egypt.

H4: There is no statistically significant relationship between SQ (assurance) and CS at Sadat University in Egypt.

H5: SQ (empathy) has no statistically significant impact on CS at Sadat University in Egypt.

3.3. Population and Sample

The study subjects are employees at Sadat University in Egypt. The total population is 692 employees. The research population is illustrated in Table (1). Due to the small number of members of the research community at Sadat University in Egypt, it was decided to study this community using comprehensive inventory (Complete Numeration or Census) in order to get the highest percentage of survey lists.

Table (1) Distribution of the Sample Size

Faculty Members	Number	Percentage
1. Faculty of Veterinary Medicine	137	19.8%
2. Faculty of Tourism & Hotels	89	12.9%
3. Genetic Engineering Research Institute	117	16.9%
4. Faculty of Physical Education	174	25.1%
5. Faculty of Education	33	4.8%
6. Faculty of Commerce	55	7.9%
7. Faculty of Law	43	6.2%
8. Institute for Environmental Studies and Research	44	6.4%
Total	692	100%

Source: Staff Members Affairs Department, Sadat University, Egypt, 2015

Table (2) provides more detailed information about the sample and the measures.

Table (2) Frequency Distribution Table of Demographics

Variables	Number	Percentage	
1- Sex	Male	245	52.1%
	Female	225	47.9%
	Total	470	100%
2- The Academic Degree	Professor degree	80	17.0%
	Associate professor	112	23.8%
	Assistant professor	143	30.4%
	Lecturer	55	11.7%
	Demonstrator	80	17.0%
	Total	470	100%
3- Marital Status	Married	338	71.9%
	Single	132	28.1%
	Total	470	100%
4- Age	Less than 30 years	78	16.6%
	From 30 to 45	211	44.9%
	More than 45	181	38.5%
	Total	470	100%
5- Period of Experience	Less than 5 years	220	46.8%
	From 5 to 10	157	33.4%
	More than 10	93	19.8%
	Total	470	100%

3.4. Procedure

The present study has drawn on the questionnaire method for collecting primary data necessary for the study. The questionnaire list is interested in recognizing SQ and CS at Sadat University in Egypt.

The questionnaire used in the questions list included four pages, besides the introductory page addressing informants. It aims at introducing them to the nature and aims of the study, besides gaining their cooperation for answering the questions in the list. The questionnaire included three questions, relating to SQ, CS, and biographical information of employees at Sadat University in Egypt.

Data collection took approximately two months. About 692 survey questionnaires were distributed by employing diverse modes of communication, such as in person and post. Multiple follow-ups yielded 470 statistically usable questionnaires. Survey responses were 68%.

3.5. Data Collection Tools

3.5.1. Service Quality Scale

The present study has investigated SQ as an independent variable. The researcher has drawn on the scale of Cronin & Taylor (1992) for measuring SQ, which has been divided into five main components (tangibility, reliability, responsiveness, assurance, and empathy). There were 4 statements measuring

tangibility, 5 statements handle reliability, 4 statements illustrate responsiveness, 4 statements handle assurance, and 5 statements illustrate empathy. The survey form has been used as a key tool to collect data to measure SQ at Sadat University in Egypt.

3.5.2. Customer Satisfaction Scale

The present study has investigated CS as a dependent variable. The researcher will depend on the scale developed by (Athanasopoulos, et al, 2001), in measuring CS, which has been divided into three main components (satisfaction with the conduct of the proceedings, satisfaction with the workers, and satisfaction with the services of the organization). There were 6 items measuring satisfaction with the conduct of the proceedings, 6 items measuring satisfaction with the workers, and 6 items measuring satisfaction with the services of the organization. The survey form has been used as a key tool to collect data to measure CS at Sadat University in Egypt.

Responses to all items scales were anchored on a five (5) point Likert scale for each statement, which ranges from (5) “full agreement,” (4) for “agree,” (3) for “neutral,” (2) for “disagree,” and (1) for “full disagreement.”

3.6. Data Analysis and Testing Hypotheses

The researcher has employed the following methods: (1) The Alpha Correlation Coefficient (ACC), (2) Multiple Regression Analysis (MRA), and (3) the statistical testing of hypotheses which includes F- test and T-test. They are found in SPSS.

4. Hypotheses Testing

4.1. Evaluating Reliability

Before testing the hypotheses and research questions, the reliability of SQ and CS were assessed to reduce errors of measuring and maximizing constancy of these scales. To assess the reliability of the data, Cronbach’s alpha test was conducted.

Table (3) shows the reliability results for SQ and CS. All items had alphas above 0.70 and were, therefore, excellent, according to Langdridge’s (2004) criteria.

Regarding Table (3), the 22 items of SQ are reliable because the ACC is 0.9338. Tangibility, which consists of 4 items, is reliable because the ACC is 0.6650. Reliability, which consists of 5 items, is reliable because the ACC is 0.7891. Furthermore, responsiveness which consists of 4 items, is reliable because the ACC is 0.6325. Assurance, which consists of 4 items, is reliable because the ACC is 0.6378. The 5 items related to empathy are reliable because ACC is 0.7788. Thus, the internal consistency of SQ can be acceptable.

Regarding Table (3), the 18 items of CS are reliable because the ACC is 0.9796. Satisfaction with the conduct of the proceedings, which consists of 6 items, is reliable because the ACC is 0.9091. Satisfaction with the workers, which consists of 6 items, is reliable because the ACC is 0.9688. Furthermore, satisfaction with the services of the organization which consists of 6 items, is reliable because the ACC is 0.9363. Thus, the internal consistency of CS can be acceptable.

Table (3) Reliability of SQ and CS

Variables	The Dimension	Number of Statement	ACC
SQ	Tangibility	4	0.6650
	Reliability	5	0.7891
	Responsiveness	4	0.6325
	Assurance	4	0.6378
	Empathy	5	0.7788
	Total Measurement	22	0.9338
CS	Satisfaction with the conduct of the proceedings	6	0.9091
	Satisfaction with the workers	6	0.9688
	Satisfaction with the services of the organization	6	0.9363
	Total Measurement	18	0.9796

Accordingly, two scales were defined, SQ (22 variables), where ACC represented about 0.9338 and CS (18 variables) where ACC represented about 0.9796.

4.2. Correlation Analysis

The researcher calculated means and standard deviations for each variable and created a correlation matrix of all variables used in hypothesis testing. Arithmetic mean and standard deviation values related to dependent and independent variables of this study and correlation coefficients between these variables are given in Table (4).

Table (4) Descriptive Statistics and Correlation Matrix of Constructs

Variables	Mean	Std. Deviat	1	2	3	4	5	6
1. Tangibility	3.83	0.742	1					
2. Reliability	3.79	0.766	0.95**	1				
3. Responsiveness	3.57	0.789	0.62*	0.65**	1			
4. Assurance	3.58	0.800	0.62**	0.65*	0.99**	1		
5. Empathy	3.78	0.774	0.95**	0.99**	0.65**	0.65**	1	
6. Customer Satisfaction	3.56	0.920	0.50**	0.45**	0.28**	0.30**	0.44**	1

Note: ** Correlation is significant at 0.01 level.

According to Table (4), the first issue examined was the different facets of SQ (tangibility, reliability, responsiveness, assurance, and empathy). According to Table (4), among the various facets of SQ, those who responded identified the presence of a tangibility ($M=3.83$, $SD=0.742$). This was followed by reliability ($M=3.79$, $SD=0.766$), empathy ($M=3.78$, $SD=0.774$), assurance ($M=3.58$, $SD=0.800$), and responsiveness ($M=3.57$, $SD=0.789$).

The second issue examined was the different facets of CS (satisfaction with the conduct of the proceedings, satisfaction with the workers, and satisfaction with the services of the organization). Most of the respondents identified the overall CS ($M=3.56$, $SD=0.920$).

According to Table (4), SQ dimensions have positive and significant relation with CS. The correlation between SQ (tangibility) and CS is 0.509. For reliability and CS, the value is 0.451, whereas responsiveness and CS show correlation value of 0.287. The correlation between SQ (assurance) and CS is 0.305 whereas empathy and CS show correlation value of 0.444. Finally, Table (4) proves that there is a significant correlation between SQ and CS at Sadat University in Egypt.

4.3. The Relationship between SQ (Tangibility) and CS

The relationship between SQ (Tangibility) and CS at Sadat University in Egypt is determined. The first hypothesis to be tested is:

There is no relationship between SQ (Tangibility) and CS at Sadat University in Egypt.

Table (5) MRA Results for SQ (Tangibility) and CS

The Variables of SQ (Tangibility)	Beta	R	R2
1. The presence of equipment and sophisticated equipment.	0.134**	0.246	0.060
2. Convenient and attractive facilities and halls.	0.020	0.358	0.128
3. There is adequate parking space.	0.213**	0.359	0.128
4. Appropriate overall appearance of the organization of the nature and quality of services provided.	0.393**	0.491	0.241
<ul style="list-style-type: none"> ▪ MCC ▪ DC ▪ Calculated F ▪ Degree of Freedom ▪ Indexed F ▪ Level of Significance 		0.543 0.295 48.679 4, 465 3.31 0.000	
** P < 0.01			

Table (5) proves that there is a relationship between SQ (Tangibility) and CS at significance level of 0,000. As a result of the value of R^2 , the 4 independent variables of SQ (Tangibility) can explain 29.5% of the total differentiation in CS level. For the results of a structural analysis of the MRA, the direct effect of SQ (Tangibility) and CS is obtained. Because MCC is 0.543, it is concluded that there is enough empirical evidence to reject the null hypothesis.

4.4. The Relationship between SQ (Reliability) and CS

The relationship between SQ (Reliability) and CS at Sadat University in Egypt is determined. The second hypothesis to be tested is:

There is no relationship between SQ (Reliability) and CS at Sadat University in Egypt.

As Table (6) proves, the MRA resulted in the R of 0.528. This means that CS has been significantly explained by the 5 independent variables of SQ (Reliability). Furthermore, the R^2 of 0.279 indicates that the percentage of the variable interprets the whole model, that is, 27.9%. It is evident that the five independent variables of SQ (Reliability) justified 27.9% of the total factors of CS. Hence, 72.1% are explained by the other factors. Therefore, there is enough empirical evidence to reject the null hypothesis.

Table (6) MRA Results for SQ (Reliability) and CS

The Variables of SQ (Reliability)	Beta	R	R2
1. Commitment to implement the work in the given time.	0.375**	0.480	0.230
2. Attention to the problems of customers by answering their questions.	0.142*	0.326	0.106
3. Care to provide the service correctly, and from the first time.	0.065	0.356	0.126
4. Providing the service on the dates that have been identified.	0.095**	0.232	0.053
5. Availability of accurate documentation systems and records.	0.179**	0.286	0.081
<ul style="list-style-type: none"> ▪ MCC ▪ DC ▪ Calculated F ▪ Degree of Freedom ▪ Indexed F ▪ Level of Significance 		0.528 0.279 35.840 5, 464 3.01 0.000	
** P < 0.01 * P < 0.05			

4.5. The Relationship between SQ (Responsiveness) and CS

The relationship between SQ (Responsiveness) and CS at Sadat University in Egypt is determined. The third hypothesis to be tested is:

There is no relationship between SQ (Responsiveness) and CS at Sadat University in Egypt.

Table (7) MRA Results for SQ (Responsiveness) and CS

The Variables of SQ (Responsiveness)	Beta	R	R2
1. Informing customers accurately of dates of service.	0.194**	0.214	0.054
2. Permanent readiness to assist customers.	0.022	0.193	0.037
3. Short waiting period to provide the service to customers.	0.094*	0.181	0.032
4. Responding to customer complaints quickly.	0.137*	0.203	0.041
▪ MCC		0.301	
▪ DC		0.091	
▪ Calculated F		11.614	
▪ Degree of Freedom		4, 465	
▪ Indexed F		3.31	
▪ Level of Significance		0.000	
* P < 0.05		* P < 0.05	

Table (7) proves that there is a relationship between SQ (Responsiveness) and CS. As a result of the value of R^2 , the 4 independent variables of SQ (Responsiveness) can explain 9% of the total differentiation in CS level. For the results of a structural analysis of the MRA, the direct effect of SQ (Responsiveness) and CS is obtained. Because MCC is 0.301, there is enough empirical evidence to reject the null hypothesis.

4.6. The Relationship between SQ (Assurance) and CS

The relationship between SQ (Assurance) and CS at Sadat University in Egypt is determined. The fourth hypothesis to be tested is:

There is no relationship between SQ (Assurance) and CS at Sadat University in Egypt.

Table (8) MRA Results for SQ (Assurance) and CS

The Variables of SQ (Assurance)	Beta	R	R2
1. Behavior of employees makes customers feel confident.	0.075	0.181	0.032
2. Clients have a sense of security in dealing with the institution.	0.202**	0.222	0.049
3. Workers deal with customers humanly and decently.	0.177**	0.232	0.053
4. Adequate knowledge to answer customer questions is available.	0.016	0.208	0.043
▪ MCC		0.321	
▪ DC		0.103	
▪ Calculated F		13.311	
▪ Degree of Freedom		4, 465	
▪ Indexed F		3.31	
▪ Level of Significance		0.000	
** P < 0.01			

Table (8) proves that there is a relationship between SQ (Assurance) and CS at significance level of 0,000.

As a result of the value of R^2 , the 4 independent variables of SQ (Assurance) can explain 10.3% of the total differentiation in CS level. For the results of a structural analysis of the MRA, the direct effect of SQ (Assurance) and CS is obtained.

Because MCC is 0.321, it is concluded that there is enough empirical evidence to reject the null hypothesis.

4.7. The Relationship between SQ (Empathy) and CS

The relationship between SQ (Empathy) and CS at Sadat University in Egypt is determined. The fifth hypothesis to be tested is:

There is no relationship between SQ (Empathy) and CS at Sadat University in Egypt.

As Table (9) proves, the MRA resulted in the R of 0.518. This means that CS has been significantly explained by the 5 independent variables of SQ (Empathy).

Furthermore, the R^2 of 0.268 indicates that the percentage of the variable interprets the whole model, that is, 26.8%. It is evident that the 5 independent variables SQ (Empathy) justified 26.8% of the total factors of CS. Hence, 73.2% are explained by the other factors. Therefore, there is enough empirical evidence to reject the null hypothesis.

Table (9) MRA Results for SQ (Empathy) and CS

The Variables of SQ (Empathy)	Beta	R	R2
1. Employees are personally interested in customers.	0.382**	0.480	0.230
2. Priorities of management and staff in the organization include the supreme interests of the clients.	0.145*	0.326	0.106
3. Customers receive good treatment, respect and appreciation of their circumstances.	0.068	0.356	0.126
4. Working hours are appropriate for each customer.	0.096*	0.232	0.053
5. Needs of customers are known.	0.143**	0.246	0.060
<ul style="list-style-type: none"> ▪ MCC ▪ DC ▪ Calculated F ▪ Degree of Freedom ▪ Indexed F ▪ Level of Significance 		0.518	
		0.268	
		33.986	
		5, 465	
		3.01	
		0.000	
** P < 0.01 * P < 0.05			

5. Research Findings

The present study on analyzing the relationship between SQ and CS at Sadat University in Egypt revealed the following results:

1. There is a positive and significant correlation between the SQ and CS. It is clear that there is interest from the organization to provide services to quality, which is expected. They meet ambitions and CS, and affect them. Therefore, this is reflected in the satisfaction. This is consistent with the finding about the significant importance of SQ perceptions and the association between SQ and CS (Cronin, & Taylor, 1992; Taylor, & Baker, 1994). Also, customers have put the criteria of CS towards SQ provided by their organizations. Fast and efficient service, confidentiality of organization, speed of transaction, friendliness of organization personnel, accuracy of billing, billing timeliness, billing clarity, competitive pricing, and SQ are the key factors which significantly affect customer's satisfaction (Hokanson, 1995). Young customers places more emphasis on factors like the organization's reputation, friendliness of organization personnel, convenient location, and availability of parking space in selecting their organizations (Almossawi, 2001). Furthermore, CS is a decision made after experience while quality is not the same. On the other hand, in CS literature, expectations for goods is “would”, while in SQ literature, expectations for goods is “should”. Several researches have been done on the relation between

SQ and CS: findings of some of these researches show that CS results in SQ (Parasuraman et al., 1988; 1991). In addition to that, there is a two-way relation between CS and SQ. Therefore, some organizational researchers concluded that SQ is an important indicator of CS intentions. That is, consumers may be loyal to the organization if it is viewed as generating satisfaction among other consumers, particularly in credence products and services. This alone may create an amount of unwillingness to switch. Finally, SQ is a key factor for CS. It is an important tool for organizations for augmenting their income and market share (Sureshchandar et al., 2002; Muyeed, 2012).

2. There is a positive relationship between SQ and CS. This is consistent with the finding that SQ is one of the most important aspects of the premium customer experience. Most organizations monitor their SQ on a regular basis to ensure maximum CS. CS is attained by properly meeting the customer demands and expectations and providing services which are up to the market standards (Gitomer, 1998). A positive consumption experience of the customer ensures that his overall feelings for the products or services consumed are positive. Also, SQ has been suggested as a strong predictor of CS by many organizational researchers. SQ is a driver of the CS (Cronin et al., 2000).

6. Recommendations

The basic purpose of this research work is to put forward recommendations of practical nature rather than just proposing research oriented work.

1. The need for credit and interest in improving the SQ provided to customers. This is in order to be able to compete in the future and live up to the level of ambition of services provided.
2. Sadat University in Egypt should learn customers' point of view through questionnaires, among other things, business research studies, or specialists in order to provide consulting services in order to check the quality of services.
3. Sadat University in Egypt should pay much attention to CS, through the selection of skilled workers on how to provide the service and earn CS, and design a training program for them in order to equip them with knowledge and skills required to provide services.
4. Sadat University in Egypt is interested in how to facilitate business processes and reduce the time of service to the customer through motivating employees and giving them the empowerment required for the performance of their quality.
5. Sadat University in Egypt should know the need to respect the customer, and the staff should try to get the information and suggestions or problems in order to improve service delivery and CS.
6. Sadat University in Egypt must try to maintain existing customers to gain their satisfaction. This is because the cost of maintaining the current client is less as a cause of a new customer, and to maintain it for a longer period. The customer is getting a sense of loyalty to the organization, thereby acting to promote it and gain new customers. Attention must be paid to CS because it gets reflected on them and affect their loyalty.
7. Sadat University in Egypt must adopt a win-win SQ strategy through which they provide value to the customer and customer remains loyal to the organization. The value provided must keep in view the satisfaction of the customers.
8. Sadat University in Egypt must understand and determine the factors that enhances CS. Surveys must be conducted to obtain the data from the customers regarding their perceptions, expectations and recommendations to improve the SQ. In other words, CS is a very much important factor that not only forces the customers to remain loyal with the organization, but also proves as a marketing mechanism through which other people are attracted towards the organization.
9. Sadat University in Egypt should look for the contemporary approaches of delivering quality services through relationship management tactics. These approaches build a long term relationship with the customer through the provision of premium quality services. In other words, traditional predictors of the CS such as SQ still have a strong impact on the CS. So, these factors must be the core of the strategy aiming at enhancing CS.
10. Sadat University in Egypt must think regarding developing a competitive edge which sets apart the products and services of the organization in a distinctive way. Provision of premium quality services holds upmost importance among the factors which can enable the organization to have a competitive edge over the rivals successfully in today's market-driven system. In other words, innovating the services according to the needs and demands of the customers is very much important. Customers must

be the focus of every strategy. Sadat University in Egypt must think in terms of end result of their SQ innovations. The focus should be on the long run.

7. Research Implications

The findings provide several managerial implications. The fundamental premise of the proposed model was that retailers should understand comprehensively the critical factors necessary to achieve high SQ that will significantly affect CS, and use them as diagnostic information. By recognizing and analyzing these diagnostic indicators, retailers will be better able to formulate and implement their strategic plans.

According to Hansen & Bush (1999), a great success will result from a strategy that concentrates on one targeted dimension of SQ, rather than from one in which the retail firm improves marginally on all of the dimensions. The interpretation of the research model has the potential to help retailers better understand how customers assess the SQ and how their service campaigns influence CS. Learning the uncovered relationships between SQ and CS, retailers can effectively allocate their resources and develop a rational plan to improve their SQ under specific business circumstances.

It is recognized that with improvement of CS, customers will be more loyal. By the referring of loyal customers, the organizations can attract more customers. Managers are advised to satisfy and better manage their relationships through quality product and service offerings to their customers as a competitive policy in the marketplace. Sadat University is required to offer products/services that meet or surpass consumers' expectation.

8. Research Limitations

Although the results presented in this study are useful in understanding the relationships between SQ and CS, there are several limitations that need to be addressed. They are as follows:

1. The sampling frame includes the employees at Sadat University in Egypt. This may lead to loss of generalizability. Although the sample used appears homogenous and yielded reliable data, it would be better to include more demographic control variables, which lead to more generalizable results and allow possible segmentation in terms of SQ and CS. Further studies should use a more representative sample of whole retail customers' population, which lead to more sound and comprehensive findings.
2. The data was collected at single point in time. Although all the proposed hypotheses were based on previous research studies and evidences shown in the previous literature, it is not possible to explain causal relationships among the variables of the study due to the absence of a longitudinal research design. Hence, the findings of the study are not an evidence for explaining causal relationships among variables.
3. This study may be of significant importance both in contributing to the literature and as far as organizations are concerned. An important strategy for 21st century organizations must be the provision of premium quality services in order to keep the CS and subsequently to survive and compete in today's dynamic and competitive corporate environment effectively.

9. Conclusions

SQ is one of the most important factors in identifying new customer needs and, the key to CS is providing the customers with their undiscovered needs (Chai & colleagues. 2009).

SQ is an excellent technique for enhancing CS to the organization in today's competitive environment. The main objective of this study is to determine the impact of various SQ dimensions on CS. While several authors have emphasized the multidimensional nature of SQ and CS, this research sought to establish the relationship between SQ and CS.

Sadat University in Egypt can benefit from the fact of knowing how customers perceive the SQ and knowing the way of how to measure SQ. Therefore, the management can use the specific data obtained from the measurement of SQ in their strategies and plans. This will help Sadat University in Egypt to better understand various SQ that affect CS. In this way, Sadat University in Egypt can better allocate resources to provide better service to their customers. Thus, understanding CS with SQ is very important and challenging.

Sadat University in Egypt is facing so many challenges i.e. increase in customers' demands and expectations coupled with provision of premium quality services (Ettorre, 1994; Joseph & Walker, 1988; JA, 1983; and Leonard & Sasser, 1982). Moreover, customers are behaving more critically to the SQ practices prevailing in organizations (Albrecht & Zemke, 1985). Increasing customer demands together with

ever growing competition are compelling Sadat University in Egypt to adapt new competitive and innovative ways which will help them to take the lead in the market place in the form of loyal customer-base (Sellers, 1989).

A key element of CS is the nature of the relationship between the customer and the provider of the products and services. Thus, both product and SQ are commonly noted as a critical prerequisite for satisfying and retaining valued customers. Previous research has identified many factors that determine CS, but there are differences in how consumers perceive services across countries and cultures that cannot be generalized.

The organization's ability to deliver these benefits on a continuous basis probably has a significant impact on the level of CS. Therefore, Sadat University in Egypt has to identify and improve factors that can increase customer value. It is not sufficient to focus on satisfying customers, as customers switched their financial institutions because of SQ problems and failures (Gerrard, & Cunningham, 1997), and stop the use of a financial service provider because of poor service performance (Allred, & Addams, 2000).

This attitude is a significant factor, which influences customer intention to engage in positive or negative behavior decisions. Consequently, CS is a necessary prerequisite for building long term customer relationships and likely to increase loyalty (Anthanassopoulos et al., 2001; Selnes, 1993; Bloemer, & Ruyter, 1998).

SQ and all its dimensions such as tangibility, reliability, responsiveness, assurance and empathy have significant and positive association with CS towards their respective financial service providing organizations.

CS is a popular concept in several areas like marketing, consumer research, economic psychology, welfare-economics, and economics. The most common interpretations obtained from various authors reflect the notion that satisfaction is a feeling which results from evaluation process of what has been received against what was expected, including the purchase decision itself and the needs and wants associated with the purchase (Armstrong & Kotler, 1996). CS secures future revenues (Fornell, 1992; Bolton, 1998), reduces future transactions costs (Reichheld & Sasser, 1990), decreases price elasticity (Anderson, 1996), and minimizes the likelihood of customers defecting if quality falters (Anderson & Sullivan, 1993).

SQ has been admired by the organizational researchers all around the globe as a competitive weapon which differentiates the organization from its rivals in a much positive way by enabling the service organizations to delight the customers through the provision of premium quality services on consistent basis and subsequently enhance their CS (Naik et al., 2010; Wisniewski, 2001; Curry & Herbert, 1988; and Zeithaml, 1988).

CS is the degree to which customer expectations of a products or services are met or exceeded. Therefore, any business, especially service providers in a competitive environment without a focus on CS, will remain irrelevant in the marketplace, and experience low customer patronage, poor customer retention, loyalty and recommendation.

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