

An Investigation of Customer Expectations and Perceived Quality of Provided Services (Case Study: Daroupakhsh Veterinary-Drugs Distribution Company)

Amir Abbas Sabagh Salehani¹, Nasser Bamdad², Mohammad Jaber Ansari³, Seyed Hadi Hosseini Sedigh⁴, Ebrahim Mohammadian⁵

1. Department of Management, Boroujerd Branch, Islamic Azad University, Boroujerd, Iran
2. Department Of Environment Management, University Of Environment, Karaj, Iran
3. Department of Management, Boroujerd Branch, Islamic Azad University, Boroujerd, Iran
4. Department of Management, Boroujerd Branch, Islamic Azad University, Boroujerd, Iran
5. Department of Management, Boroujerd Branch, Islamic Azad University, Boroujerd, Iran

Abstract: Organizations and companies have to provide customers with an acceptable quality of services if they want to survive and prosper in competitive markets. Considering this fact, the present study aims to investigate the service quality offered by Daroupakhsh veterinary-drugs distribution company using SERVQUAL model. Daroupakhsh veterinary-drugs distribution company sells its products wholesale to retailers. Thus, the marketing and sales personnel of the products distributors, which are considered as customers of the company, are taken as the statistical population of the study. The variables are evaluated using a five-point Likert scale. The study assumptions are tested by one-sample and paired-samples t-tests. According to the results from paired-samples t-test, there is a significant difference between the expected quality and the perceived quality in the case of “Physical Facilities and Equipment”, “Reliability”, and “Assurance” aspects, while the difference in observed medians of “Responsiveness” and “Communion” aspects are not significant. In other words, the company has managed to satisfy customers expectations in these two aspects. [Sabagh A.A, Bamdad N, Ansari MJ, Hoseyni Sedigh S.H, Mohammadian E. **An Investigation of Customer Expectations and Perceived Quality of Provided Services (Case Study: Daroupakhsh Veterinary-Drugs Distribution Company)**. *Life Sci J* 2013;10(6s):99-109] (ISSN:1097-8135). <http://www.lifesciencesite.com>. 17

Keywords: Customer Satisfaction, Service Quality, Drug Distributing Company, SERVQUAL

Introduction

The success secret of dominant service-provider organizations lies in their customer-orientation and better-quality service policies. During recent years, service quality has been an important research topic in health sector because of its strong relationship with costs reduction, profitability increase, customer satisfaction and loyalty, and assurance of service continuity. This is why various instruments have been created to evaluate it. Among them, the model developed by Parasuraman et al, which has been designed based on the gap model and is known as SERVQUAL questionnaire, has been being used more than the others. Service quality has a crucial role in service industries such as insurance services, banking services, transportation services and so on because service quality is a vital factor in acquiring customers satisfaction and subsequently, organization survival and profitability. The best way of achieving this objective in an organization is to get familiarized with needs, demands, viewpoints, criticisms, and suggestions of organization employees (since they are in charge of service providing and organizational activities and have a clear idea of existing problems and deficiencies) and also customers which cause the organization to survive and profit by obtaining organization services.

Since almost all of today's organizations require a power of competition in various fields such as service industry, high-quality service providing is of considerable importance in achieving a stable competitive advantage. In order to survive and prosper in competitive markets, organizations and companies have to provide customers with a desirable quality of services. Experiences reveal that an improvement in the services obtained by customers is one of the chief reasons for profitability raise in companies. The companies which provide their customers with a service quality above their expectations have more loyal customers. Indeed, the change of industry-orientation policy to customer-orientation caused companies to pay further attention to service quality in order to increase their growth and profitability.

Results obtained by numerous researches show that service quality is a prerequisite for customer satisfaction. Customer satisfaction leads to an increase in loyalty and subsequently, keeping customers. According to Corsby(1979), the only meaning of quality is what customer exactly wants. In other words, a product is of desirable quality just when it meets customer demands. Quality would be better to be defined as the match between product and customer demand. Parasuraman (2008) takes quality as the stable compatibility with customer

expectations and perceiving the customer expectations of specific services. Grönroos(1988) defines quality as the extent and type of the difference between customer perception and his/her expectations of service. In spite of this fact, most of customer-oriented companies run into difficulties and have a wrong perception of customers demands and expectations when trying to evaluate and recognize their preferences because offering services with higher quality requires the clarification of relationships between customer demands and service quality offered by company.

The growth of service quality literature has continuously been developing. This has made it possible to update and also learn a lot from previous findings and observations. Investigation of service quality evaluation got started by Grönroos's work in 1984 when he found that word-of-mouth communication compared to traditional marketing

activities has greater impact on potential customers. Furthermore, it was found that the need for service quality is based on consumers observations. Afterwards in 1985, Parasuraman et al modeled service quality as the gap between consumer and seller in different levels. Their thorough, empirical, and careful scrutiny led to the conceptual model of SERVQUAL which evaluates service quality based on its five aspects of "Physical Appearance and Dimensions", "Reliability", "Responsiveness", "Assurance" and "Communion". Later modifications changed SERVQUAL to a standard instrument of measuring service quality. In this model, customers expectations of service quality are firstly evaluated and then the existing gaps between provided service quality and the evaluated expectations are determined and measured. This model was revised and propounded as SERVQUAL model in 1988.

Figure 1 illustrates the model:

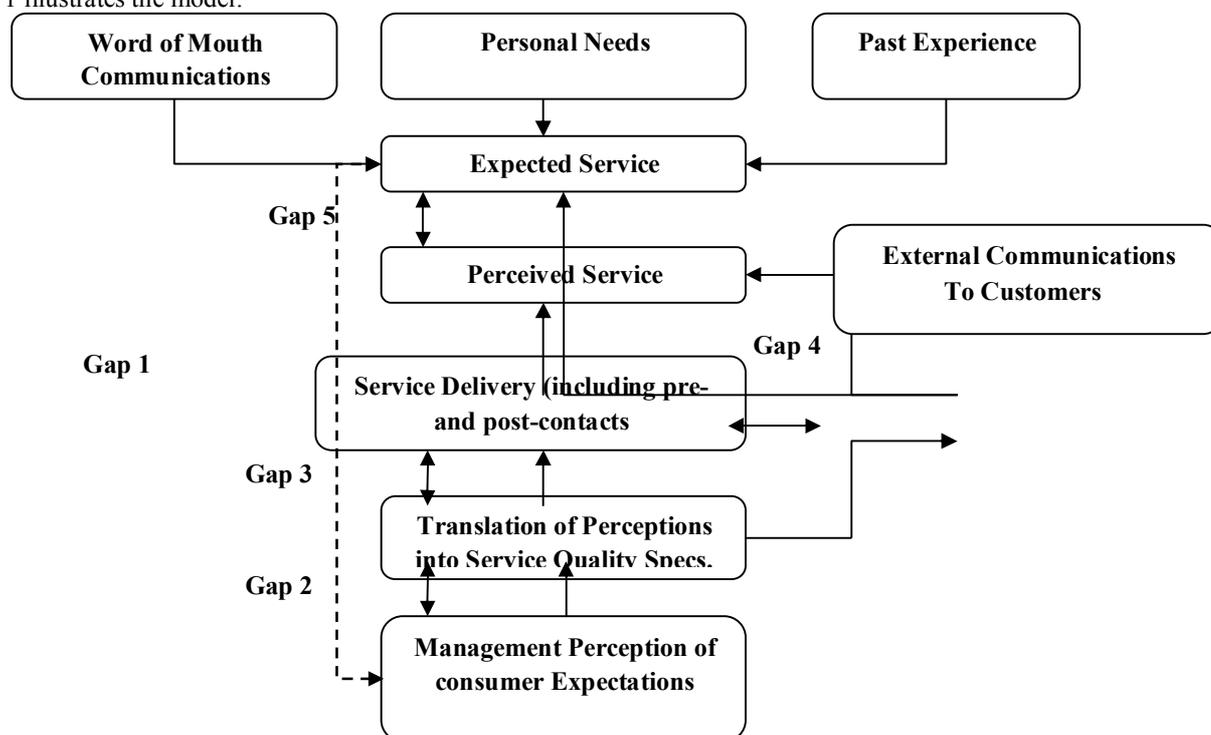


Figure 1. Conceptual model of service quality, Parasuraman, 1985

The fifth gap, that is, "consumer dissatisfaction with the service obtained from organization" is the main gap of SERVQUAL model. Earlier researches on service quality define expectations as an effective instrument for service quality evaluation. Expectations are known as customers tendencies and demands. A service is of desirable quality just when it obviates customer demands and needs and meets customers expectations levels. Customers

expectations, in turn, is in correlation with what customers want and with what they believe service provider has to offer to them. Thus, quality is defined by customer. Service quality is evaluated compared to what customer expects from received service. Considering these facts, this study compares customer expectations with perceived quality of services provided by Daroupakhsh veterinary-drugs distribution company. In other words, quality of the services provided by Daroupakhsh veterinary-drugs

distribution company is measured by focusing on the fifth gap of SERVQUAL model.

1-3- Necessity and Importance of the Study

Customer satisfaction in financial agencies has widely been studied and focus on customer satisfaction is the main priority of any organization, especially of banks. A complete perception of this subject is of great importance for researchers and authorities (Arbore et al 2009). Researchers have found that customer satisfaction is an effective part of a successful commerce so that it will hardly survive without acquiring customers satisfaction (Yuksel et al 2010). According to Parasuraman and Cronin, J. and Taylor(1992), service quality is the prerequisite of customers satisfaction and causes customers to feel satisfied or dissatisfied. On the other hand, there is a positive relation between service quality and keeping customer (Fireman and Evardson 2003). There is no doubt about the importance of customer satisfaction and service quality as the ultimate objective of service provider. Customer satisfaction with received services is an essential indicator of organization performance (Yasin, M, Correia, E, lisoboa, 2004). Jamal and Naser give a definition of customer satisfaction as customer's feeling or attitude towards a product or service after using it (Jamal, A, Naser, k 2002). According to oliver's definition, satisfaction is a reflection of customer success in realization of his/her expectations. It is a judgment about the successful realization of an enjoyable level related to using a product or service and involves ultra-realization and Infra-realization levels (Firman, Margareta, Evardson, Bo 2003).

Theoretical Background of the Study

The obligations and widespread changes in some fields of marketing such as law effacing, globalism, advent of new companies, increasing competitive pressures, changes in customer expectations, and modern information technology have made organizations to seek to modify their marketing activities (Lindgreen, 2011; 782). Now organizations, instead of traditional marketing which is based on four-element marketing mix, employ a new kind of marketing called "Relational Marketing" which is based on communications, networks, and interactions with internal and external customers (Gammeson, 2010; 101). A major part of study literature on service quality evaluation has been dedicated to the use of SERVQUAL which is also called "gap analysis". The basic idea for gap analysis models is that service quality is a function of score difference between expectations and perceptions. Gap analysis model are not single-criterion models but they are based on multi-faceted concepts (Zeithamel, Parasuraman, 45: 1985; Zeithamel et al, 12: 1988).

Five chief criteria for service quality in gap analysis models are as follows:

- 1-Reliability of organization
- 2-Responsiveness power of organization
- 3-Assurance and trust in organization performance
- 4-Organization Communion with customers
- 5-The criterion related to tangible organizational facilities for service offering

In the study literature, SERVQUAL is among the most powerful and Useful models for evaluation of service quality. This model evaluates service quality using the acquired total quality scores based on five aspects of Reliability, Responsiveness power, Assurance and trust, Communion and tangible facilities, and 22 standardized evaluation parameters. On the other hands, in spite of its abundant uses it has been meeting with numerous criticisms (Zeithamel, Parasuraman, Berry, 3:1995). For example, the creditability and durability of differences between customers expectations and their perception of performance have been questioned and on this basis, some researchers have suggested that the score of customers perception of performance is a better indicator for service quality. The model based on this idea is called **SERVPERF**. In addition, cumulative relations between five aspects of service quality have attracted a lot of criticisms by researchers (Cronin , 55:1992).

Another criticism is about the assumption of customer expectations not to be dynamic by time. Despite plenty of criticisms SERVQUAL has a wide use in service industries. For example it is used to measure the service quality of dentistry clinics, tire sellers, shopping malls, department stores, hospitals, and higher education institutes. In spite of its high creditability and durability researchers believe that it should be modified in the case of application. This quality evaluation instrument is still considered as the most important instrument for testing in industry and researches (Grönroos, 465: 1988).

In 2010, Yuksel et al investigated the effect of customer satisfaction and cognition on customer loyalty. Results from the modeling of structural equations of the study showed that positive feelings of customer can enhance his/her loyalty (Yuksel et al 2010).

In 2002, Chander et al determined the relation between service quality and customer satisfaction using generic-specific method (Chander et al 2002).

In 2002, Kamal and Ramzi studied the service quality of a foundation university from the viewpoint of students and showed that students of the art, architecture, and design faculties are more satisfied with provided services than the students of science and engineering faculty. They also showed that men

compared two women are more pleased with educational service quality (Kamal & Ramzi 2002).

In 2005, Akkilic and Semic demonstrated that the minimum and maximum levels of students satisfaction with educational service are in the aspects of access (communication) and friendship (respect), respectively. In addition, there was a significant difference between different faculties students satisfaction with educational service but this difference was not confirmed from the viewpoint of gender (Akkilic & Semic, 2005).

Lassar et al, in 2000, investigated the effect of service quality on satisfaction level of the customers of an international private bank using a discussion-survey research method (Lassar et al 2000).

Stafford, in 1994, employed qualitative methods and survey method to determine the importance of his study model aspects. He found that bank service quality is determined by various elements. He also defined which element is important for each of the different population groups of customers (Stafford 1994).

In 1994, Lewis et al carried out a study using discussion-survey research method and graphical scale method to measure the aspects of their model. They sought to specify the aspects of student loan service and also the fields that banks have to consider in order to improve their relationships with students (Lewis, B et al 1994).

Ennew et al, in 1993, researched the difficulties with service quality measurement using survey research methods and suggested a collection of indicators for measuring customers expectations, perceptions, and total satisfaction (Ennew, C et al 1993).

In 1992, Mersha et al employed qualitative methods to show that customers have got completely-perceived ideas about service quality and the properties of service quality are of great importance for most types of services (Mersha T., 1992).

Assumptions of the Study

Primary Assumption of the Study

There is a difference between customers expectations and perceived quality of the services provided by Daroupakhsh veterinary-drugs distribution company.

Secondary Assumptions of the Study

First assumption: there is a difference between customers expectations and perceived quality in the case of “Physical Facilities and Equipment” aspect of the company.

Second assumption: there is a difference between customers expectations and perceived quality in the case of “Reliability” aspect of the service qualities provided by the company.

Third assumption: there is a difference between customers expectations and perceived quality in the

case of “Assurance” aspect of the service qualities provided by the company.

Fourth assumption: there is a difference between customers expectations and perceived quality in the case of “Responsiveness” aspect of the service qualities provided by the company.

Fifth assumption: there is a difference between customers expectations and perceived quality in the case of “Communion” aspect of the service qualities provided by the company.

Method and Type of the Study

Since the main objective of this study is to evaluate the quality of services offered by Daroupakhsh veterinary-drugs distribution company using SERVQUAL scale, the study can be considered as “applied research” type from the viewpoint of objective. In addition, considering the use of library and field research methods like questionnaire, it is a descriptive-survey research type from the viewpoint of nature and methodology.

Data Collection Methods

Data were collected using field and library research methods. Library research method was used to gather information about the literature and historical background of the study topic, while field research method was employed to gather information in order to reject or accept the study assumptions.

To investigate the validity of questionnaire, content and face validity methods were used. Questionnaires were distributed among experts and professors of management and behavioral sciences including supervisor and advisor professors of the study. After receiving their comments about questions and evaluation of the assumptions, the questionnaire was modified and its final form was confirmed.

Reliability is one of the technical properties of any measuring instrument which shows to what extent it gives identical results in similar conditions. Cronbach’s Alpha Coefficient is a way of calculating Reliability. A Cronbach’s Alpha Coefficient greater than 0.7 means a desirable Reliability of questionnaire.

$$\alpha = \frac{k}{k-1} \left(1 - \frac{\sum s_i^2}{s_x^2} \right)$$

α : Cronbach’s Alpha Coefficient, k : the number of questions in questionnaire, S_i^2 : the variance of i^{th} question, and S_x^2 the total variance of test

Table 1. Output of SPSS software for Cronbach’s Alpha Coefficient

N of Items	Cronbach's Alpha
29	.833

A preliminary calculated Cronbach’s Alpha Coefficient for distributed 15 questionnaires was 83.8.

Statistical Population and Statistical Sample

Daroupakhsh veterinary-drugs distribution company sells its products wholesale to retailers. Thus, the marketing and sales personnel of distributors of the company products, which are considered as the customers of the company, are taken as the statistical population of the study. The sample size was calculated by distributing 15 questionnaires between customers and evaluating the variance of preliminary sample with a confidence level of 95%:

$$n = \frac{Z_{\alpha/2}^2 \times S^2}{d^2}$$

$$Z_{\alpha/2} = 1.96$$

$$d = 0.05$$

$$S^2 = 0.0449$$

$$n = (0.0449 \times 3.8416) / 0.0025 \approx 69$$

Therefore, based on these calculations 69 participants were taken as statistical sample and the questionnaires were randomly distributed among the estimated sample size.

Range of the Study**Time Range of the Study**

Data were collected within a time range from September 2011 to March 2011.

Place of the Study

The place of study was Daroupakhsh veterinary-drugs distribution company.

Applied Statistical Methods

Variables of the study were evaluated using a five-point Likert scale. Descriptive statistical methods such as frequency distribution table, frequency percent, and median and cumulative frequency percent were used to study and describe the general characteristics of participants. Dependent paired-samples t-test was employed to test the assumptions. Data analysis was carried out using SPSS and Lisrel statistical softwares.

Dependent paired-samples t-test

This test was done to evaluate the study assumptions and to analyze the corresponding questions. Dependent two-sample parametric t-test is used for paired comparison of population median. Its nonparametric equivalents are paired sign test and Wilcoxon test.

Independent paired-samples t-test

This test was carried out to investigate the significance of median score difference for the answers about the study assumptions based on

Table 2. One-sample t-test results for first assumption

p	Degree of Freedom	t	Median	Assumption 1
0/000	83	48/884	3/809	Physical Facilities and Equipment

Assumption 2: The perceived quality is desirable in the case of "Reliability" aspect of the service qualities provided by the company.

participants genders. This test is applied in the case of two independent groups. The equality of variances was investigated by Levene's test using SPSS software. The viewpoints of men and women participants were separately studied to find out if there is a difference between their ideas about the study assumptions or not. The statistical expression of the assumptions H_0 and H_1 are as follows:

$$H_0: \mu_1 = \mu_2$$

$$H_1: \mu_1 \neq \mu_2$$

One-Way Analysis of Variance

To investigate the existence of any difference between participants' viewpoints based on their education, one-way Analysis of Variance was employed. Customers were divided to 4 groups. Statistical assumptions of this test are H_0 and H_1 . The assumption H_0 denotes an insignificant difference based on participants' education, while the assumption H_1 indicates the significance of the difference ($\mu_i \neq \mu_j$). The statistical expressions of these assumptions are as follows:

$$H_0: \mu_1 = \mu_2 = \mu_3 = \mu_4$$

$$H_1: \mu_i \neq \mu_j \text{ (At least two of medians are not equal)}$$

Test of the study Assumptions

The study assumptions were tested by one-sample t-test and dependent paired-samples t-test. The analysis results for each assumption are as follows:

Test of the Service Quality Aspects Utility

One-sample t-test was used before investigating the gap between customers expectations and perceived quality of the different aspects of services provided by Daroupakhsh company. Using this test, customers perception of the service quality utility in each of five service quality aspects was investigated. Here, the assumption H_0 denotes an undesirable perceived quality for the studied aspect while H_1 indicates the opposite of this assumption. The statistical expressions of these assumptions are as follows:

$$H_0: \mu \leq 3$$

$$H_1: \mu > 3$$

Assumption 1: The perceived quality is desirable in the case of "Physical Facilities and Equipment" aspect.

Test results show that at an error level of $\alpha=5\%$, the H_0 assumption is rejected or in other words, H_1 assumption is accepted (table 2). Thus, with a confidence level of 95%, perceived quality is desirable in the case of "Physical Facilities and Equipment" aspect.

Here again, test results (Table 3) show that at an error level of $\alpha=5\%$, the H_0 assumption is rejected and test postulate is confirmed. In other words, with a

confidence level of 95%, perceived quality is desirable in the case of "Reliability" aspect of the

service qualities provided by the company

Table 3. One-sample t-test results for second assumption

p	Degree of Freedom	t	median	Assumption 2
0/000	83	42/791	3/830	Reliability

Assumption 3: The perceived quality is desirable in the case of "Assurance" aspect of the service qualities provided by the company.

postulate is confirmed. Thus, the perceived quality is desirable in the case of "Assurance" aspect of the service qualities provided by the company

Results are illustrated in Table 4. With a confidence level of 95%, the H_0 assumption is rejected and test

Table 4. One-sample t-test results for third assumption

p	Degree of Freedom	t	Median	Assumption 3
0/000	83	45/293	4/083	Assurance

Assumption 4: The perceived quality is desirable in the case of "Responsiveness" aspect of the service qualities provided by the company.

$\alpha=5\%$, that is, with a confidence level of 95%, the perceived quality is desirable in the case of "Responsiveness" aspect of the service qualities provided by the company

Test results for fourth assumption are shown in Table 5. The H_0 assumption is rejected at an error level of

Table 5. One-sample t-test results for forth assumption

p	Degree of freedom	t	Median	Assumption 4
0/000	83	47/492	3/732	Responsiveness

Assumption 5: The perceived quality is desirable in the case of "Communion" aspect of the service qualities provided by the company.

with a confidence level of 95%, the perceived quality is desirable in the case of "Communion" aspect of the service qualities provided by the company

Results (Table 6) show that the H_0 assumption is rejected at an error level of $\alpha=5\%$. In other words,

Table 6. One-sample t-test results for fifth assumption

p	Degree of freedom	t	Median	Assumption 5
0/000	83	48/486	3/983	Communion

Test of the Assumptions by Paired-Sample T-Test
Dependent paired-samples t-test was used to investigate different aspects of the services provided by veterinary-drugs distribution company. The gap between customers expectations and perceived quality for each of the five service quality aspects was evaluated. H_0 denotes the lack of any significant difference between customers expectations and perceptions in the case of tangible factors, while H_1 , as the opposite assumption, indicates that customers

expectations of tangible factors are quite above their perceptions of tangible factors. The statistical expressions of these assumptions are as follows:

$$H_0: \mu_1 = \mu_2$$

$$H_1: \mu_1 \neq \mu_2$$

μ_1 is the median value for customers expectations of each aspect of the service quality and μ_2 is the median value for customers perceptions of each aspect of the service quality

Table 7. Paired-samples t-test results for the study assumptions

Test Result	Value of Statistic Z	Median of Perceptions	Median of Expectations	Assumption
Significant Difference	0/005	3/809	3/930	Physical Facilities and Equipment
Significant Difference	0/003	3/830	3/839	Reliability
Significant Difference	0/000	4/083	4/102	Assurance
Insignificant Difference	0/694	3/732	3/983	Responsiveness
Insignificant Difference	0/088	3/983	4/027	Communion

According to the results (table 7), the differences between expected quality and perceived quality for the aspects of “Physical Facilities and Equipment”, “Reliability”, and “Assurance” are significant, while the observed differences for two aspects of “Responsiveness” and “Communion” are not significant. In other words, the company has succeeded to fulfill customers expectations. Therefore:

Secondary assumption 1: There is a difference between customers expectations and perceived quality in the case of “Physical Facilities and Equipment” aspect. (Confirmed)

Secondary assumption 2: There is a difference between customers expectations and perceived quality in the case of “Reliability” aspect.

Secondary assumption 3: There is a difference between customers expectations and perceived quality in the case of “Assurance” aspect. (Confirmed)

Secondary assumption 4: There is a difference between customers expectations and perceived quality in the case of “Responsiveness” aspect. (Rejected)

Secondary assumption 5: There is a difference between customers expectations and perceived quality in the case of “Communion” aspect. (Rejected)

Evaluation of Participants’ Viewpoints Based on Their Genders

Significance of the difference between viewpoints of two genders on the utility of service qualities was investigated by independent paired-samples t-test. This test is used in the case of two independent groups. The variances equality of test output was investigated employing Levene’s test with SPSS software. The H_0 assumption shows an insignificant difference between median scores of male and female participants’ viewpoints, while H_1 is the opposite postulate. The statistical expressions of these assumptions are as follows:

$$\begin{cases} H_0^{(\text{Confirmed})} : \mu_1 = \mu_2 \\ H_1 : \mu_1 \neq \mu_2 \end{cases}$$

The results are shown in Table 8. At an error level of $\alpha=5\%$, there is not any significant difference between males’ and females’ viewpoints on each of the five service quality aspects. Therefore, it can be said that the difference between their viewpoints on service quality provided by the company is not significant.

Table 8. Independent paired-samples t-test results for the investigation of participants’ viewpoints based on their genders

P	F	Median Score of Females’ Viewpoints	Median Score of Males’ Viewpoints	Assumption
0/647	0/211	3/684	3/872	Physical Facilities and Equipment
0/506	0/446	3/781	3/854	Reliability
0/679	0/173	3/919	4/165	Assurance
0/126	2/386	3/511	2/842	Responsiveness
0/379	0/782	3/978	3/985	Communion

Evaluation of Participants’ Viewpoints Based on Their Ages

Significance of the difference in the viewpoints of various age groups was investigated by one-way analysis of variance which is used for more than two :

independent groups. The H_0 assumption denotes lack of any significant difference and H_1 assumption shows the existence of a significant difference. The statistical expressions of these assumptions are as follows

$$\begin{cases} H_0: \mu_1 = \mu_2 = \mu_3 = \mu_4 = \mu_5 \\ H_1: \mu_i \neq \mu_j \end{cases}$$

Based on the test results and calculated P ($P \leq 5\%$), there is no significant difference in the median scores of the viewpoints of four age groups. Thus, with a confidence level of 95%, the viewpoints of various age groups on the five aspects of service quality are similar.

Table 9. One-way analysis of variance test results for the investigation of participants' viewpoints based on their age groups

Sig.	F	Mean Square	df	Sum of Squares		
.903	.190	.100	3	.300	Among groups	Physical Facilities and Equipment
		.526	80	42.041	Inside groups	
			83	42.341	total	
.260	1.364	.906	3	2.718	Among groups	Reliability
		.664	80	53.146	Inside groups	
			83	55.864	Total	
.145	1.849	1.225	3	3.674	Among groups	Assurance
		.662	80	52.993	Inside Groups	
			83	56.667	Total	
.613	.607	.319	3	.958	Among groups	Responsiveness
		.526	80	42.099	Inside Groups	
			83	43.057	Total	
.328	1.167	.658	3	1.973	Among groups	Communion
		.564	80	45.084	Inside Groups	
			83	47.057	Total	

Evaluation of Participants' Viewpoints Based on Their Education

One-way analysis of variance was also used to investigate the significance of the difference in the viewpoints of participants of various educational backgrounds. Here again, the H_0 assumption denotes lack of any significant difference and is rejected when at least two of medians are not equal ($\mu_i \neq \mu_j$) and H_1 is its opposite assumption.

The statistical expressions of these assumptions are as follows:

$$\begin{cases} H_0: \mu_1 = \mu_2 = \mu_3 = \mu_4 = \mu_5 \\ H_1: \mu_i \neq \mu_j \end{cases}$$

Considering the test results (Table 10) and the fact that calculated P is greater than error level, there is no evidence for rejection of H_0 postulate about the study assumptions. Therefore, there is no significant difference in the median scores of the participants' viewpoints based on their educational background.

Table 10. One-way analysis of variance test results for the investigation of participants' viewpoints based on their educational background

Sig.	F	Mean Square	df	Sum of Squares		
.367	1.070	.545	3	1.634	Among groups	Physical Facilities and Equipment
		.509	80	40.708	Inside groups	
			83	42.341	total	
.549	.710	.483	3	1.448	Among groups	Reliability
		.680	80	54.416	Inside groups	
			83	55.864	Total	
.094	2.20	1.441	3	4.323	Among groups	Assurance
		.654	80	52.344	Inside Groups	
			83	56.667	Total	
.939	.135	.072	3	.217	Among groups	Responsiveness
		.535	80	42.840	Inside Groups	
			83	43.057	Total	
.777	.367	.213	3	.639	Among groups	Communion
		.580	80	46.418	Inside Groups	
			83	47.057	Total	

Evaluation of Participants' Viewpoints Based on Their Job experiences

One-way analysis of variance was also used to investigate the significance of the difference in participants' viewpoints based on their job experiences. Here again, the H_0 assumption denotes lack of any significant difference

and is rejected when at least two of medians are not equal ($\mu_i \neq \mu_j$) and H_1 is its opposite assumption. The statistical expressions of these assumptions are as follows:

$$\begin{cases} H_0 : \mu_1 = \mu_2 = \mu_3 = \mu_4 = \mu_5 \\ H_1 : \mu_i \neq \mu_j \end{cases}$$

Considering the test results (Table 11) and calculated P, at an error level of 5%, the median scores of participants' viewpoints based on their job experiences are not significantly different. Therefore, with a confidence level of 95%, the viewpoints of individuals with different job experiences on the provided service quality are similar.

Table 10. One-way analysis of variance test results for the investigation of participants' viewpoints based on their job experiences

Sig.	F	Mean Square	df	Sum of Squares		
.535	.734	.378	3	1.134	Among groups	Physical Facilities and Equipment
		.515	80	41.207	Inside groups	
			83	42.341	total	
.365	1.075	.721	3	2.164	Among groups	Reliability
		.671	80	53.700	Inside groups	
			83	55.864	Total	
.405	.984	.672	3	2.017	Among groups	Assurance
		.683	80	54.650	Inside Groups	
			83	56.667	Total	
.558	.695	.365	3	1.094	Among groups	Responsiveness
		.525	80	41.963	Inside Groups	
			83	43.057	Total	
.223	1.491	.831	3	2.492	Among groups	Communion
		.557	80	44.565	Inside Groups	
			83	47.057	Total	

Conclusion

In this study, customers perceptions of provided service quality in each of its five aspects have been investigated before testing the study assumptions by one-sample t-test. Results show that:

- 1- The perceived quality of "Physical Facilities and Equipment" aspect is desirable.
- 2- The perceived quality of "Reliability" is desirable.
- 3- The perceived quality of "Assurance" is desirable.
- 4- The perceived quality of "Responsiveness" is desirable.
- 5- The perceived quality of "Communion" is desirable.

Paired-samples t-test was employed to study the various aspects of service qualities. The gap between customers expectations and perceived quality in the case of each of the five service quality aspects was investigated. According to the results, the difference between expected quality and perceived quality in the case of "Physical Facilities and Equipment", "Reliability", and "Assurance" aspects are significant but those of "Responsiveness" and "Communion" are insignificant. In other words, company has succeeded to satisfy its customers expectations in these two aspects. Thus:

- There is a difference between customers expectations and perceived quality in the case of "Physical Facilities and Equipment" aspect.
- There is a difference between customers expectations and perceived quality in the case of "Reliability" aspect.
- There is a difference between customers expectations and perceived quality in the case of "Assurance" aspect.
- There is not a difference between customers expectations and perceived quality in the case of "Responsiveness" aspect.
- There is not a difference between customers expectations and perceived quality in the case of "Communion" aspect.

Such a difference in viewpoints are also observed for "Physical Facilities and Equipment", "Reliability" of provided service quality, "Assurance" of provided service quality, "Responsiveness" and "Communion" of provided service quality. Based on acquired information, the median score of employees are higher than that of customers in all aspects.

From the viewpoint of gender, the differences in the viewpoints of men and women on each of the five service quality aspects are not significant. Thus, both men and women find the provided service quality desirable.

From the viewpoint of age, there is no significant difference in the median scores of the viewpoints of four age groups on the study assumptions. Thus, with a confidence level of 95%, the viewpoints of various age groups on the five aspects of service quality are similar.

From the viewpoint of educational background, there is no significant difference in the median scores of the participants' viewpoints on the study assumptions based on their educational background, that is, all participants of any educational background find the provided service quality desirable.

From the viewpoint of job experience, at an error level of 5%, the median scores of viewpoints of the participants with different job experiences are not significantly different. Therefore, with a confidence level of 95%, the viewpoints of individuals with different job experiences on the provided service quality are similar.

References

1. Grönroos, C. (1988). "Service quality: the six criteria of good perceived service quality", *Review of Business*, Vol. 9, No. 3, pp. 10-29.
2. Parasuraman, A., Zeithaml, V.A. and Berry, L.L, "A conceptual model for service quality and its implication for future research" *journal of marketing*, Vol. 49, No. 4, pp. 41-50, 1985.
3. Arbore, Alessandro, Busacca, Bruno, "Customer Satisfaction and dissatisfaction in retail banking: Exploring the asymmetric impact of attribute performances", *journal of retailing and customer services*, Vol.16, pp: 271-280, 2009.
4. Yuksel, Atila , Yuksel , Fisun , Bilim ,yasin , " Destination attachment: Effects on customer satisfaction and cognitive, affective and cognitive loyalty", *journal of tourism management* vol.31,pp:274-284,2010.
5. Firman, Margareta, Evaradson, Bo,"A content analysis of complaints and compliments", *managing service quality*, Vol13, 2003.
6. Yasin,M,Correia,E,Isoboa,j,"The profitability of customer targeted quality improvement efforts: An empirical examination", *The TQM magazine*,Vol16,pp:45-49,2004.
7. Jamal, A, Naser, k,"Customer satisfaction and retail banking: An assessment of some of the key antecedents of customer satisfaction in retail banking", *International Journal of bank marketing*, Vol20, pp: 146-160, 2002.

8. Firman, Margareta, Evardson, Bo, "A content analysis of complaints and compliments", managing service quality, Vol13, 2003.
9. Lindgreen, Y.K. (2010), "The relative impact of perceived quality on customer satisfaction and customer loyalty", International Journal of Hospitality and Tourism Administration, Vol. 6 No. 1, pp. 27-51.
10. Parasuraman A, Zeithaml V, Berry L. SERVQUAL: a multiple-item scale for measuring consumer perceptions of service quality. Journal of Retailing 1988; 64(1): 12-40.
11. Cronin, J. and Taylor, S. (1992). "Measuring service quality: A reexamination and extension", Journal of Marketing, Vol.56, pp. 55-68.
12. Suresh,Chander,G,Srajen,Daran,Chandrabharan,Antharaman,R.N,"The relationship between service quality and customer satisfaction ,a factor specific approach", Journal of service marketing,Vol16,pp:363-379,2002.
13. Lassar,W.,Manolis,C.,Winsor,R.,"Service quality perspectives and satisfaction in private banking" ,international journal of bank marketing, No.18, Vol.4, pp:181- 199, 2000.
14. Stafford, M.,"demographic discriminators of SQ in the banking industry " , journal of services marketing, No.10, Vol.4, pp: 6-22, 1996.
15. Lewis,B,Orledge,J.,Mitchel,V.,"Service quality: students assessment of Banks and Building societies", international journal of bank marketing,Vol.12,No.4,pp:3-12,1994.
16. Ennew, C.,Reed, G. , Binks , M., "Importance-performance analysis and the measurement of SQ, European journal of marketing,Vol.27, No.2, pp:59-70, 1993.
17. Mersha T., AdlakhaV. ,"Attributes of SQ: the consumers' perspective", international journal of service industry management, Vol.3, pp: 55-70, 1992.
18. Kamal, A., & Ramzi, N. (2002). Assuring quality service in higher education: Registration and advising attitudes in a private university in Lebanon. Quality Assurance in Education, 10 (4), 198-206.
19. Akkilic, E. M., & Semeric, C. (2005). The measurement of customer's satisfaction in education services marketing. Pakistan Journal of Social Science, 3(8), 997-1001.
20. Berry, L.L. (1986), " Big ideas in services marketing", Journal of Consumer Marketing, Vol. 3, pp. 47-51
21. Corsby, p. (1979). "Quality is Free", Mc Graw-Hill Book Company

2013/17/3