

## SERVICE QUALITY AND PATIENTS' SATISFACTION IN PUBLIC HEALTH CARE CENTRES IN ABUJA MUNICIPAL AREA COUNCIL (AMAC)

AGAGBO, Chinyere Ogugua<sup>1</sup>, C.P.A GBANDE, Ph.D<sup>2</sup> & Ahmed IBRAHIM Ph.D<sup>3</sup>

<sup>1,2&3</sup>Department of Business Administration, Nasarawa State University Keffi

### Abstract

*This study examined the effect of service quality on patients' satisfaction in public health care centres in Abuja municipal area council (AMAC). Specifically, the study x-rayed the individual effects of reliability, assurance and empathy on the satisfaction of patients in public health centres in AMAC. The survey research design was adopted in this study. The population of the study includes 150 patients selected randomly from three highly rated hospitals in AMAC area council. The hospitals included DIV Asokoro, Federal medical centre Jabi and Maitama General Hospital. A five-point Likert scale type of question was used to collect data for the study. The reliability of this instrument was measured using Cronbach's alpha. The spearman rank correlation coefficient was used to analyse the data as well as test the hypotheses. The result of the study revealed that reliability, assurance and empathy have positive and significant relationships with patients' satisfaction with public health centres in AMAC. From the findings, the study concluded that providing high-quality services characterized by reliability, assurance and empathy is imperative for the success of any organization in this era of globalization and competitiveness. Thus, the study recommended that if an organization desires to survive for a longer period it is important to do a persistent investigation of its service quality particularly, on dimensions of reliability, assurance and empathy.*

**Keywords:** Service Quality, Reliability, Assurance, Empathy, Patients, Satisfaction.

### Introduction

Service quality is the cornerstone of a good organization, which provides a competitive edge. With globalization and the COVID-19 pandemic, the volume of the healthcare industry has been growing rapidly, which makes it even more imperative for organizations to continuously improve the quality of the services they offer to their customers (Akil & Ungan, 2022). Service quality is the comparison of perceived expectations of any service with perceived performance and thus needs to be catered very seriously by the organization. Organizations need to focus on this area to understand the perception of the customer so that they can provide the expected deliverance. Agarwal et al. (2022) aver that service quality is the consumer's overall impression of the relative inferiority/ superiority of the organization and its services. The most significant work in the context of customer-perceived service quality was done by Parsuraman, et al. (2012). They developed a SERVQUAL scale to measure customers' perception of service quality. The scale consists of five dimensions: tangibility, reliability, responsiveness, assurance, and empathy.

Further, Zeithaml et al. (2009) and Singh & Choudhury (2017) have calculated customer perception as the difference between the scores of expected services regarding a particular dimension and perceived service on the same dimension. However, it is important to tailor the SERVQUAL scale to a sector's specific needs, culture or nation (Butt & Run, 2010). The SERVQUAL model was further developed into the SERVPERF model by Cronin and Taylor (1992), which focuses on the performance-based approach to the measurement of service quality.

This scale was further tested by Brady et al, (2002), who concluded that the performance measurement of service quality was superior to the former one. Buyukozkan and Cifci (2012) later proposed a combined fuzzy analytic hierarchy process (AHP).

In Nigeria, evidence has shown that the healthcare sector is currently facing various challenges and difficulties. This is reflected by the increasingly common practice of paying personally for treatment abroad. The majority of the Nigerian population perceives the national healthcare sector as inadequate, and they are dissatisfied with all levels of health services. However, Nigeria has succeeded in improving the quality of its health services and in the general health of the population over the past few decades. Hence, this comprehensive study is an initial attempt to generate a reliable, evidence-based framework to assess the level of healthcare service quality (SQ) and patient satisfaction (PS).

Although, health care administrators and physicians have long strived to provide high-quality services. Quality in the healthcare sector is increasingly becoming a central health policy issue in the health systems of both developed and developing countries (Azam et al., 2015; Tham et al., 2017; Udriyah et al., 2019; Al Shehhi & Azam, 2019). Today's patients are better informed and also more demanding, and as such, hospitals need to be consumer-driven and have their ears close to the ground, so to speak to know what patients need and expect to achieve patients' satisfaction. Also, patients now have a choice or are more willing to switch, and they will therefore go to whoever can give them the quality services they believe they deserve (Santosa & Azam, 2019).

Also, it was found that healthcare literature lacks patient-centred design and localized research. Santosa et al. (2019) indicated that healthcare service providers should follow the patient-centred design to improve patient experiences and the value of care because it can help healthcare managers and policymakers make investments in the right element. In literature, prior research usually produces mixed findings leaving this area amenable to further studies. This could be because service quality dimensions may differ according to surveyed contexts. A recent systematic review recognizes that previous studies on measuring the service quality of healthcare primarily utilized models from developed countries origin. This study suggests that research in developing countries should construct a model for measuring the quality of healthcare services, as models in developed nations might not be appropriate in developing contexts. Research on patient experience of service quality in developing countries, but there is little research in Nigeria. The majority is in advanced economies; hence, the context of this study is in Nigeria to bridge the literature gap.

Furthermore, the healthcare industry and its consumers have certain unique features that distinguish it from other industries. Ogah et al. (2018) found the fact that healthcare services are credence services where consumers typically do not have enough knowledge or expertise to make a rational judgment. In addition, the consumption of healthcare services involves such consumer emotions as fear and relief since consumers do not know what is involved in producing a satisfactory result. Considering the above-mentioned point, the objectives of this paper are to;

- i. examine the effect of reliability on the satisfaction of patients in public health centres in AMAC

- ii. determine the effect of assurance on the satisfaction of patients in public health centres in AMAC
- iii. assess the effect of empathy the on the satisfaction of patients in public health centres in AMAC

### **Concept of Service Quality**

Service quality is “a goal judgment, or attitude, relating to the superiority of the service” (Parasuraman, Zeithmal, and Berry, 1988; Alireza and Mastura, 2013). The service quality approach in general is an attempt to understand customer satisfaction from the perspective of the differences between customer perceptions and actual customer service on various attributes (Parasuraman, Zeithaml and Berry 1985; John, Daniel and Tomas 2001). Boone and Kurtz (2004) define service as an intangible task that satisfies the need of consumers and business users. Despite that services do not have physical features that buyers can see, hear, smell, taste or touch before purchase, buyers can have the assurance of buying a promise.

Thus, it is said that the services are inseparable from the service providers which means that consumer perceptions of a service provider become their perception of the service itself. The strategy of a service organization depends on the ability of service providers to enhance their images by consistently meeting or exceeding customers' service expectations. Consumer perceptions of service quality result from comparing expectations before receiving the service and their experience of the service. Parasuraman et al., (1988) developed a list of characteristics that define service quality in general. They combined these attributes into five major dimensions of service quality, namely; tangible, assurance, responsiveness, empathy, and responsiveness (Muhammad, 2013).

### **Reliability**

Reliability refers to the ability of an establishment to offer service dependably and accurately. In its broadest sense, reliability means that an organization delivers on its promises – promises about service provision, pricing, delivery and problem-solving (Jordaan & Prinsloo, 2001; Zeithaml et al., 2003). In hospital settings, reliability could be characterised by adherence to customer requests regarding the preparation of treatments, relationship with employees and accurate billing among others.

### **Assurance**

Assurance, as a service quality dimension, is conceived of as the employee's knowledge and courtesy; and the ability of the firm and its employees to inspire trust and confidence. The hospital was expected to balance consumers' expectations and disconfirmation to have consumers' satisfaction. Without consumers' satisfaction, there is a tendency for hospitals to loss the consumers to others.

### **Empathy**

The other dimension of service quality is empathy. This is conceived of as the extent to which caring and individualised service were given. In the view of Brink and Berndt (2005), the organisation and its employees must try to understand the customer's problems and strive to execute activities with the customers' best interests in mind. The hospitals should strive to meet the yearnings and the aspirations of the consumers through the provisions of service quality. To

achieve this, the theory of expectancy-disconfirmation theory had become imperative. Therefore, hospitals should not allow consumers' expectations to be greater than service performance. If this happens, it will not lead to consumers' satisfaction

### **Concept of Patients Satisfaction**

Customer satisfaction is strongly influenced by customer expectations. The gap between perceived quality and expected quality, called “expectancy disconfirmation” is a strong predictor of customer satisfaction (Oliver, 1980; Rust et al., 1995). As a result, many managers and researchers have chosen to explicitly measure the extent to which a product/service meets customers’ expectations (Timothy, Bruce, Lerzan & Tor 2007). In this article, satisfaction determining its importance to long-term customer relationship; is treated as a one-dimensional construct. Such understanding of customer satisfaction makes it possible for service providers to reveal the main factors influencing customer relationships longevity (Adebisi, 2011).

Customer satisfaction is generally understood as the satisfaction that a customer feels when comparing his preliminary expectations with the actual quality of the service or product acquired. In other words, customers are typically concerned with the value and quality of the product or service they receive. In addition, customers generally want the best possible product or service for a low cost. The perception of the best product or service and lowest price can however vary significantly by customer segment or industry (Apollos et al., 2013). To realize customer satisfaction, everyone within an organization should consider continuous improvement as something normal.

### **Empirical Review**

Syaeful and Indradewa (2022) aimed to see the effect of Service Quality, Customer Relationship Management, Satisfaction, and patient loyalty. The population of this study focused on patients in health facilities in the Jasinga District by sampling, namely purposive sample where the sample was patients who used health facilities in Jasinga District as many as 205 respondents. This type of research is quantitative, with data collection by distributing questionnaires. The analytical method used is the Structural Equation Model (SEM-PLS) with the SMART PLS software program. Some of the findings in this study are that service quality has a positive effect on patient satisfaction. Customer Relationship Management has a positive effect on patient satisfaction.

Dauda (2020) examined the relationship between service quality and patients' satisfaction in Federal Medical Centre, Keffi, Nasarawa state. Data was collected using an adapted instrument on past research related to hospital's service quality. Similarly, the sample size determined for analysis of this study is 265 patients and hypotheses were tested using multiple regression analysis. Besides, the Statistical Package for Social Science (SPSS) version 22.0 was used for the analysis of data. The findings supported that assurance, corporate image and reliability showed a significant relationship with patients' satisfaction in the hospital. Additionally, empathy, responsiveness, and tangibility showed an insignificant relationship with patients' satisfaction for this study.

Ogah et al. (2018) explored service quality and customer assessment in Nigerian health care industry. Secondary information and primary data was utilized to back up the findings of this study. The population of the study comprised of Doctor, Nurses and Patients (customers).

Systematic and convenience sampling technique were used to select sample of 250 for the study but 230 respondents were used. 12- Items of structured questionnaire were used. Questions meant for the research were measured in 5-point likert scale options of strongly agreed (SA), agreed (A), Undecided (UD,) strongly disagreed (SD), and disagreed (D). Descriptive statistics such as “mean score” was used to analyze the four research questions. The four variables analyzed contributed immensely to customers assumptions in Nigeria health care service industry.

Kumar et al. (2014) studied customer satisfaction through service quality in public service. It used 1,500 questionnaires with a sample size of 25 hospitals drawn from private and government hospitals to source for data. The findings indicated that service quality had a significant positive relationship with customer satisfaction in the organisation.

Khurshid (2013) studied the impact of service quality on patients' satisfaction using SERVQUAL. It used the five dimensions of service quality: responsiveness, empathy, tangibility, reliability and assurance as important determinants applied in the study. The findings indicated that the private and the military hospitals were more interested in the quality of services; however, little attention was paid to service quality dimensions by public healthcare.

Sabir et al. (2013) evaluated the impact of service quality, customer satisfaction and loyalty programs on customer's loyalty. They employed a sample of 150 customers of the company as respondents to investigate their perceptions regarding the effectiveness of service quality as a marketing tool in the firm. The findings revealed that there was a highly positive correlation between service quality and customer loyalty as well as with customer satisfaction.

Similarly, Loke et al. (2011) examined service quality and customer satisfaction in a telecommunication service sector. A total of 200 respondents were selected for the study to obtain feelings concerning service quality and customer satisfaction in the firm. The results indicated that reliability, responsiveness, assurance and empathy significantly and positively influenced customer satisfaction and perceived satisfaction of the dimensions of service quality.

### **Customer Relationship Management Theory**

McGarry (1953) pioneered the customer relationship management theory (CRM) and investigated the elements of the organization, buyers, suppliers, and customers. The theory offered an explanation on the principle that the increased quality of customer relationships increased profitability for a company. McGarry's applied concept helped leaders analyzed and improved quality service processes to optimize the company performance. Researchers expanded on McGarry's (1953) work, which incorporated the change in technology. The theory produced an application of CRM as a software database that managers used to access, record, maintain, store, and analyze information about buyers, suppliers, and customers (Matiş & Ilieş, 2014). Peck et al. (2013) described CRM as a core framework for organizations that linked buyers, intermediaries, and customers to promote, acquire, retain, and satisfy the customer's needs. According to Rababah et al. (2011), CRM - an innovative strategy, involved a constant flow of information to firms about customers' needs. Managers used the information to deliver, support, and evaluate the process and increase customer satisfaction through long-term relationships (Rabah et al., 2011).



One of the key benefits of building relationships with customers was the enhancement of current products and the potential creation of future products through the evaluation process (Rababah et al., 2011). The evaluation process included important information for decision makers through customer feedback (i.e., information about current product and service, how to improve systems, customers' wants and needs) (Rababah et al., 2011). Through the CRM philosophy, organizational leaders customized the service, build relationships, and developed needed and user-friendly products for better service quality and customer satisfaction. Entrepreneurs implementing the CRM principles recognized the significance of the customer-centric strategy and maintained a high level of service quality. The two key constructs in CRM that applied to this study were (a) customer-company relationship and (b) organization profit chain that included service quality, customer satisfaction, loyalty, retention, and profits.

### **Methodology**

The survey research design was adopted in this study. The population of the study includes 150 patients selected randomly from three highly rated hospitals in AMAC area council. Hospitals include DIV Asokoro, Federal medical centre Jabi and Maitama General Hospital. The choice of this hospital is based on the fact that they are the biggest hospitals in AMAC. Only patients (customers) who are enrollees in any of the private health management organizations (HMO) were eligible to be administered a questionnaire. The instrument used to collect primary data for this research was the self-administered questionnaire. A five-point Likert scale type of question was used for the study. The reliability of this instrument was measured using Cronbach's alpha and the result shows that all the variables have internal consistencies above the value of 0.76. Inferential statistics were used to establish the relationship between the variables of the study. The spearman rank correlation coefficient was used to analyse the data as well as test the hypotheses.

### **Results and Discussions**

The study administered a total of four hundred questionnaires (400) questionnaires to selected youths in Akwa Ibom State that benefited from the NDE training programme to ascertain if that could be motivation for new venture creation and to check if they have acquired the requisite orientation to start and operated their businesses. A total number of 293 had their questionnaires properly filled and returned sufficient for analysis. The result of the study is presented and discussed below.

**Table 1: Response Rate**

Response	Frequency	Percent
Returned	137	91
Unreturned	13	09
<b>Total</b>	<b>150</b>	<b>100</b>

**Source: Author's computation, 2022**

### Test of Hypothesis One

**H<sub>01</sub>:** Reliability has no significant effect on the satisfaction of patients in public health centres in AMAC

**Table 2: Correlation analysis of the effect of reliability on the satisfaction of patients in public health centres in AMAC**

		Patients Satisfaction	Reliability
Spearman's rho	Patients Satisfaction	Correlation Coefficient	1.000
		Sig. (2-tailed)	.000
		N	137
			829**
	Reliability	Correlation Coefficient	.829**
		Sig. (2-tailed)	.000
		Z Value	13.92
		N	137
			1.000

\*\*Correlation is significant at the 0.001 level (2-tailed)

**Source:** SPSS (Version 22.0) Output (2022)

**Decision:** Table 2 presents the result of the Spearman rank order correlation statistics. The correlation coefficient (0.829) indicated a positive effect on the reliability and satisfaction of patients in public health centres in AMAC. However, the effect of reliability on patient satisfaction is strong, since the p-value (0.00) is less than 0.05 ( $r_s=0.829$ ,  $p<0.00$ ). The significance of the effect is measured by the z value of 13.92 and a critical value of  $\pm 1.96$ . Since the computed Z value is greater than the critical Z value, the null hypothesis is rejected. Therefore, reliability has a significant effect on patients' satisfaction in public health centres in AMAC.

## Test of Hypothesis Two

**H0<sub>2</sub>:** Assurance has no significant effect on patient's satisfaction with public health centres in AMAC.

**Table 3: Correlation analysis of the effect of assurance on patients' satisfaction with public health centres in AMAC**

		Patients' Satisfaction	Assurance
Spearman's rho Patients' Satisfaction	Correlation	1.000	.889**
	Coefficient		
	Sig. (2-tailed)	-	.000
	N	137	137
Assurance	Correlation	.889**	1.000
	Coefficient		
	Sig. (2-tailed)	.000	-
	Z Value	14.90	
	N	137	137

\*\*Correlation is significant at the 0.001 level (2-tailed)

**Source:** SPSS (Version 22.0) Output (2022)

**Decision:** Table 3 present the result of the Spearman rank order correlation statistics. The correlation coefficient (0.889) indicated a positive effect of assurance on patients' satisfaction in public health centres in AMAC. Thus, the effect of assurance on patients' satisfaction is strong, since the p-value (0.00) is less than 0.01 ( $r_s=0.889$ ,  $p<0.00$ ). The significance of the effect is measured by the z value of 14.90 and a critical value of  $\pm 1.96$ . Since the computed Z value is greater than the critical Z value, the null hypothesis is rejected. Therefore, the study rejects the null hypothesis that assurance has no significant effect on patients' satisfaction of public health centres in AMAC.

## Test of Hypothesis Three

**H0<sub>3</sub>:** That empathy has no significant effect on patients' satisfaction of public health centres in AMAC.



**Table 4: Correlation analysis of the effect of empathy on patients' satisfaction of in public health centres in AMAC.**

		<b>Patients' Satisfaction</b>	<b>Empathy</b>
Spearman's rho Patients' Satisfaction	Correlation Coefficient	1.000	.979**
	Sig. (2-tailed)	-	.000
	N	137	137
Empathy	Correlation Coefficient	.979**	1.000
	Sig. (2-tailed)	.000	-
	Z Value	16.44	
	N	137	137

\*\*Correlation is significant at the 0.001 level (2-tailed)

**Source:** SPSS (Version 22.0) Output (2022)

**Decision:** Table 4 present the result of the Spearman rank order correlation statistics. The correlation coefficient (0.979) indicated a positive effect of empathy on patients' satisfaction of public health centres in AMAC. Thus, the relationship between empathy and patients' satisfaction is strong, since the p-value (0.00) is less than 0.01 ( $r_s=0.979$ ,  $p<0.00$ ). The significance of the effect is measured by the z value of 16.44 and a critical value of  $\pm 1.96$ . Since the computed Z value is greater than the critical Z value, the null hypothesis is rejected. Therefore, empathy has a significant effect on patients' satisfaction of public health centres in AMAC.

## Conclusion and Recommendation

Service quality is the cornerstone of a good organization, which provides a competitive edge. With globalization and the COVID-19 pandemic, the volume of the healthcare industry has been growing rapidly, which makes it even more imperative for organizations to continuously improve the quality of the services they offer to their customers. Thus, the main objective of this study is to examine the relationship between service quality and patients' satisfaction in public health centers in Abuja Municipal Area Council (AMAC). The study hypothesized that reliability, assurance and empathy have no significant effect on patients' satisfaction with public health centers in AMAC. The result of the study revealed that reliability, assurance and empathy have positive and significant relationships with patients' satisfaction with public health centers in AMAC. From the findings, the study concluded that providing high-quality services characterized by reliability, assurance and empathy is imperative for the success of any organization in this era of globalization and competitiveness.

## Recommendations

- Thus, this study finds and suggests that if an organization desires to survive for a longer period it is imperative to do persistent investigation of its service quality.

- ii. There also need to do a proper synchronization between the patient expectation and the perception of the management. So, managers must continue doing the environmental scanning to understand the recent trends in customer taste.
- iii. Also, there exists an overall service quality gap between patients' perceptions and their expectations and thus, there is a need to improve service quality across all the dimensions identified in the study.

## References

- Abdul Aziz, A. R. (2016). To see the impact of customers' satisfaction for business growth in hospital: A case study in Malaysia. *International Journal of Latest Engineering Research and Application (IJLERA)*, 1 (4), 64-76
- Akbaba, A. (2006). Measuring service quality in the hotel industry: A study in business hotel in Turkey. *International Journal of Hospitality Management*, 25 (2), 170-192
- Aminu, M., Isa, Z., & Fontine, R. (2013). Islamic banks: Contrasting the drivers of customer satisfaction on image, trust, and loyalty of Muslim and non-Muslim customers in Malaysia. *International Journal of Bank Marketing*, 31(2), 79- 97
- Anderson, R. (1973). Consumer dissatisfaction: The effect of disconfirmed expectancy on perceived product performance. *Journal of Marketing Research*, 10 (2), 38-44
- Azman, I., Hafizah, O.Z., & Iliyan, R. R. (2016). Interlinkages between service quality, customer satisfaction and customer loyalty in Malaysia: A case of armed forces medical organisations. *Malaysian Journal of Society and Space*, 12 (7), 47-59
- Berry, E. (1989). Evaluation of the consumer model: Relationship between patients' expectations, perceptions and satisfaction with care. *International Journal for Quality in Healthcare*, 13 (4), 317-23
- Bitner, M.J. (1987). Contextual Cues and Consumer Satisfaction: The Role of Physical Surroundings and Employee Behaviours in Service Settings. Unpublished Doctoral Dissertation, University of Washington.
- Boshoff, C., & Gray, B. (2004). The relationship between service quality, customer satisfaction and buying intention in private hospital industry. *South African Journal of Business Management*, 35 (4), 27-37
- Brink, A. & Berndt, A. (2005). Customer relationship management and customer service lansdowne: Juta and co.ltd.
- Chao, F.R., Wu, C.T., & Yen, T. W. (2015). Influence of service quality, brand image, and customer satisfaction on customer loyalty for private Karaoke Rooms in Taiwan. *The Journal of Global Business Management*, 11 (1), 59-67
- Cronin, J.J., Brady, M. K., Tomas G., & Hult, M. (2000). Assessing the effects of quality, value and customer satisfaction on consumer behavioral intentions in service environments. *Journal of Retailing*, 76 (2), 193–218
- Cronin, J.J., & Taylor, A. (1992). Measuring service quality: A reexamination and extension. *Journal of Marketing*, 56 (7), 55-68

- Cudjoe, A. G., Anin, J., & Ayanyofio, M. (2015). Service quality and customer satisfaction in Ghanaian banking industry (A Case of Ghana Commercial Bank). *European Journal of Business and Management* 7 (3).
- Ehsan Z; Abbas, D., Behrouz, P., Sima, M., & Mohammad, A. (2015). An empirical study of the impact of service quality on the patient satisfaction in private hospital, Iran. *Global Journal of the Health Science*, 7 (11), 1-9
- Festinger, L. (1957). *A Theory of cognitive dissonance*. Stanford, CA: Stanford university press.
- Forman, T. (1986). The impact of purchase decision confidence on the process of consumer satisfaction/ dissatisfaction. Unpublished Ph.D. dissertation, Knoxville: The University of Tennessee.
- Hair, J. F., Ringle, C. M., & Sarstedt, M. (2011). PLS-SEM: Indeed a silver bullet. *Journal of Marketing Theory and Practice*, (19), 139-151. Doi: 10.2753/MTP1069-6679190202
- Ibok, I.N., & George, E.S. (2013). Investigating customer satisfaction drive in the scramble GSM brands in Nigeria. *Journal of Economics and Sustainable Development*, 4 (4)
- Jordaan, Y., & Prinsloo, M. (2001). Grasping service marketing. *Pretoria grapevine news*.
- Kang, G. D., & James, J. (2004). Service quality dimensions: An examination of Gronroos' service quality model. *Managing Service Quality*, 12 (4), 266- 77
- Kasapila, W. (2006). Young adults' satisfaction regarding their dining experience in casual dining restaurants in hatfield. Pretoria.
- Kennedy, S.H. (1997). Nurturing corporate image. *European Journal of Marketing*, 11(3), 120-164
- Kumar, A.N., Harirao, A.N., & Vijayakanth, M.C. (2014). Customer satisfaction through service quality in public service (Volvo Buses) compared with the private and government operators across Karnataka. *International Journal of Emerging Research in Management and Technology*, 3 (5)
- Lee, Y. L., Hing, N. (1995). Measuring quality in restaurant operations: An application of the SERVQUAL instrument. *International Journal of Hospitality Management*, 4 (14), 293-310.
- Lin, P.C., & Tang, N.K. (2000). A study of patients' expectations and satisfaction in Singapore hospitals. *International Journal of Healthcare Quality Assurance*, 31-42
- Loke, S. P., Taiwo, A. A., Salim, H. M., & Downe, A. G. (2011). Service quality and customer satisfaction in a telecommunication service sector. *International Conference on Financial Management and Economics*, 11
- Muhammad, R. A., Abdul Shukor., Muhammad, Z. W. A. (2014). A specific analysis of service quality dimensions on customer satisfaction and customer loyalty: A study of al-ijarah thumma al-bai and vehicle financing (bai, bithaman ajil-BBA). *Journal of Emerging Issues in Economics, Finance and Banking*, 3(2), 1023-1046

- Ndubusi, C. I., Nyanwu, A. V., & Nwankwo, C. A. (2016). Effects of relationship marketing strategies on customer's loyalty: A study of mobile telephone network (MTN), Nigeria. *International Journal of Management and Commerce Innovations*, 3(2), 298- 810
- Nguyen, N., & Nguyen, G. (nd). Corporate image and corporate reputation in customers' retention decisions in service. *Journal of Retailing and Customer Services*, 8(4):227-336.
- Ojo, O. (2010). The relationship between service quality and customer satisfaction in the telecommunication industry: Evidence from Nigeria. *Brand, Broad Research in Accounting, Negotiation, and Distribution*, 1(1). ISSN 2067- 8177.
- Olawole, S. A., & Kazeem, O. L. (2017). The impact of service quality on customer loyalty: A study of pharmaceutical firms. *Arabian Journal of Business and Management Review*, (Nigerian chapter), 4 (2), 1-5
- Olson, J., & Dover, P. (1979). Disconfirmation of Consumer Expectations through Product Trial. *Journal of Applied Psychology*, ( 4): 179-189.
- Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1985). A conceptual model of service quality and its implications for future research. *The Journal of Marketing*, (49), 41-50
- Parasuraman, A., Zeithaml, V. A. and Berry, L. L. (1990). Five imperatives for improving serving quality. *Sloane Management Review*, 29-38
- Payne-Palacio, J., & Theis, M. (2001). *Introduction to food service*. Prentice hall.
- Peyton, R.M., Pitts, S., & Kamery, H.R. (2003). Consumer satisfaction/ dissatisfaction (CS/D): A review of the literature prior to the 1990s. *Proceedings of the Academy of Organizational Culture, Communication and Conflict*, 7 (2), 42
- Rehman, B., & Husnain, M. (2018). The impact of service quality dimension on patient satisfaction in private healthcare industry in Pakistan. *Journal of Hospital and Medical Management*, 4(1:4), 1-8
- Reichheld, F.F., Sassar, N. (1990). Zero defections: Quality comes to services. *Harvard Business Review*, 68 (2), 301- 307
- Rifyal, D. C., & Basu, S. (2015). The role of consumer involvement as a moderating variable: The relationship between consumer satisfaction and corporate image on service loyalty. *Journal of Asian Scientific Research*, 5(6), 303-319
- Sabir, R. I., Noor, N., Ahmed, W., Qaisar, F., Kamil, H., & Khurshi, N. (2013). Impact of Service Quality on Patients' Satisfaction using SERVQUAL: A Comparison of Combined Military, Private and Government Hospitals of Pakistan. *Journal of Basic and Applied Science Research*, 4 (1), 144-151.
- Sabir, R. I., Irfan, M., Sarwar, N.M., Sarwar, B., & Akhtar, N. (2013). The impact of service quality, customer satisfaction and loyalty programs on customer's loyalty: An evidence from telecommunication sector. *Journal of Asian Business Strategy*.

- Siew-Peng, L., & Sedigheh, M. (2015). The dimension of service quality and its impact on customer satisfaction, trust, and loyalty: A case of Malaysian banks. *Journal of Business Accounting*, 8(2), 91-118
- Syaeful, M. M. H., & Indradewa, R. (2022). The Influence of Service Quality and Customer Relationship Management with Satisfaction Intervening Variables on The Loyalty of Health Facilities I. *Quantitative Economics and Management Studies*, 3(6). <https://doi.org/10.35877/454RI.qems1121>
- Sarfaz, A., Ashraf, S., Iliyas, R., Imitiaz, M., & Ahmad, S. (2018). Impact of service quality, corporate image and perceived value on brand loyalty with presence and absence of customer satisfaction: A study of four service sectors in Pakistan. *International Journal of Academic Research in Business and Social Sciences*, 8 (2), 452-474
- Umie, K., & Tantri, R.S (2017). The effect of service quality loyalty with mediation of patient satisfaction. *International Journal of Business and Management Invention*, 6 (3), 41-50
- Wisniewski, M. (2001). Using SERVQUAL to assess customer satisfaction with public sector services. *Managing Service Quality*, 11(6), 380-388.
- Yoon, S. J., & Suh, J.W. (2004). Service orientation: Its impact on business performance in the medical service industry. *The Service Industries Journal*, 27 (4), 371-88
- Zeithaml, V., & Bitner, M. J. (2003). *Services marketing, 3 rd* . Mc Graw-Hill Irwin, Boston, MA.
- Zeithaml, V. A. (2006). Service quality, profitability, and the economic worth of the customer: What we know and what we need to learn. *Journal of the Academy of Marketing Science*, 28 (1), 67-85
- Zikmund, W. G., & D'amico, M. (2002). *The power of effective marketing creating and keeping customers in an e-commerce world. (3rd ed)*. Cincinnati, Ohio: South-West