

An Evaluation of Service Quality of a Telecommunication Company in Saudi Arabia using SERVPERF Scale

NASSER AKEIL KADASAH

Faculty of Economics & Administration
King Abdulaziz University, Jeddah, Saudi Arabia
E-mail: nasserkadasah@hotmail.com

Abstract

The study aimed at measuring service quality of Saudi Telecommunication Company using SERVPERF scale introduced by Cronin and Taylor (1992), for this purpose, 182 questionnaires were analyzed from both male and female respondents; public employees, private employees and students. The study showed that STC, in general, did not provide good service quality to its customers. The highest factors in service quality were merely related to buildings, equipment, uniform of employees and the suitability of working hours. However, the real service quality matters came least in the study with low level of satisfaction. Such matters as STC employees know our needs, delivery of promises, employees provide customers with unique attention and showed the cooperation of STC when customers encounter problems. In addition, in terms of dissatisfaction, respondents had agreed that STC lacks of consistency and its employees were busy to respond to customers' demands. Both male and female respondents agreed on their opinions towards service quality of STC. The study also concluded that students were the least satisfied group followed by public employees and private employees along with businessmen came first. Finally, the study included some recommendations and associated policy implications.

Key Words: Service Quality, SERVPERF Scale, Saudi Telecommunication Company, STC, Saudi Arabia.

Introduction

Saudi Telecommunication Company (STC) was established in 2003 transforming its operations from the umbrella of the government into a private company providing both fixed and mobile services in the country. However, the government is still having the majority of shares. In 2007, Mobily a mobile telecommunication services company was established becoming a serious competitor to STC. Since then, Mobily has grown on the expense of STC taking a growing number of its customers benefiting from the experience and knowledge of its parent company (Etisalat) of the United Arab Emirates. In 2008, share prices of both STC and Mobily were almost the same, after that, STC has shown a decline in its share prices becoming almost half of Mobily's share price. The decline in share prices of STC accompanied by the fast growing share prices of Mobily along with the later attracting more of STC customers makes this study to be of some importance. The company tries to reorganize itself after departing the public system of the government into the private competitive environment. STC has spent considerable financial resources to reengineer its operations in order to fit the fast growing telecommunication sector especially the mobile services. In addition, the company provided what was called in 2005 "the Golden Check" in order to encourage thousands of its employees to get early retirement. The reason for that move is to reduce the

number of employees and to relief those who are not productive. STC inherited those employees from the government run company during its operations as a public company. However, that policy of the Golden Check resulted in loosing considerable number of excellent employees. In addition, in an attempt to change its organizational culture, STC has provided its employees with hundreds of training programs inside the country and in most cases out of Saudi Arabia.

After introducing the deterioration and decline of STC shares and image in the country, this study is needed to evaluate the company quality services from the views of its customers using SERVPERF scale of measurement. Cronin and Taylor (1992) present SERVPERF model to measure service quality in four industries; banks, pest control, dry cleaning and fast food. They prefer SERVPERF over SERVQUAL criticizing the later as being confusing with service satisfaction. We use this scale since it has been used and tested before for different companies and different services which may increase the validity of research instrument.

The studies evaluating service industry and especially telecommunication firms in Saudi Arabia are limited. Therefore, results of this current research may explore the real achievement of STC regarding the quality of service in the country. Using SERVPERF scale on this regard, is another positive significant attribute that this study may have in the field of evaluating telecommunication services in the country and in the Gulf Cooperation Countries (GCC). Since this scale has been used and tested in other studies of the service industries worldwide and become a useful tool of measurement. STC may learn lessons from the outcomes of this current research and discover its problems and shortcomings and hence improve its services and dealings with its customers.

In addition, other phone companies might also benefit from the results of this study. In this study, it will be an opportunity to evaluate the effectiveness of SERVPERF scale and whether or not alterations or changes are needed for better scale of evaluating service industry. Furthermore, the outcomes of the study might encourage STC to conduct further studies in order to pinpoint the negative aspects of its services in the telecommunication field in the country. Banks, hotels, hospitals and other service companies in Saudi Arabia might also benefit from the results of this current research since such firm are dealing with the same customers in the country. Finally, this study might enrich the literature of service quality globally since it is intended to be presented in a conference or published in one of the recognized international journals.

The first objective of this study is to explore the literatures in order to investigate what has been written about SERVPERF model and makes it more attractive for this study than SERVQUAL model. This study aims also at the modification of the model to fit the culture and norms of the respondents who are mainly Saudi nationals. The third objective of the study is to assess the different aspects of service quality of STC using the modified SERVPERF scale.

Theses aspects include, among others, courtesy, accessibility, competency, communication and reliability of the company. The fourth objective of the study is to assess the differences, if any, between respondent, based on their jobs and their gender regarding evaluation of STC service quality. Finally, the study will suggest some recommendations and include policy implications that may help decision makers either in STC, or with its competitors or at any service providers that they may benefit from.

Limitations of the Study

This study will assess STC quality of service only. Hence, other aspects although important, will not be investigated. Other aspects that will not be covered under this study include prices of services, products, commercials and advertisements and internet services. Future studies may be required to tackle theses important issues. The expansion in the research will require additional efforts and costs.

Literature Review

Overview of Service Quality

Quality is an important dimension which determines the success of any product or service. As economies become more developed, they become more service oriented. In order to differentiate themselves from their competitors, companies in the service sector have become more quality conscious to enhance their performance and effectiveness. As service based organizations are becoming more quality conscious, there is a need to improve the quality level and thereby measure the service quality. The service sector is gaining increasingly importance in a globalized economy. The quality of service has become a key factor for the survival and success of businesses. Zeithaml et al. (1996) believe that the most powerful competitive trend currently shaping marketing and business is service quality. It is linked to increased profitability and it provides an important competitive advantage by generating repeat sales, positive word of mouth feedback, customer loyalty, and competitive product differentiation. In present times, the highest priority issue involves understanding the impact of service quality on profit and other financial outcomes of the organization (Zeithaml and Bitner, 1996).

Quality pervades all through the strategic decision making. Service quality is a pervasive strategic force and a key strategic issue on the agenda of management (Bowers, 1997). Organizations are facing increasingly competitive environment and it becomes imperative that they adopt measures to succeed in changing environment. Successful organizations are in pressure to provide top quality services, this makes the measurement of service quality and its subsequent management of utmost importance (Webster, 1989). In order to attract and retain customers, organizations must fulfill the customers' requirements leading to satisfaction. Service based organizations offer better service quality by focusing on matching the needs and requirements and how well the services delivered meets the expectations of the customers. Quality results from what the customer perceives. Perceived service quality is the customer's perception of expectations of the service delivered regarding actual service performance (Berry, Zeithaml and Parasuraman, 1985; Gronroos, 1984).

The quality offered by services has become an important strategic tool for organizations across the world. Offering successful quality services results in major benefits including reduced costs and increased profit margins and performance, increased sales and market shares, satisfied customers and employees and their retention, attracting new customers and their long term relationship, and enhanced corporate relationship (Edvardsson et al., 1991; Crosby, 1991; Reichfeld and Sasser, 1990).

The question of better of the two scales cannot be answered easily. Studies to prove the best among them have been inconclusive. It is not easy to come to a conclusion on the superiority of the two scaling instruments. However, SERVPERF produces better results than SERVQUAL in measuring of service performance (Cronin and Taylor, 1992). SERVPERF has more reliable estimations, greater convergent and discriminant validity, greater explained variance, and therefore less bias than SERVQUAL. Studies indicate that these scales have been applied to different industries. The scales have been applied to specific sectors and observations have been made on this. In retail industry like supermarkets where there is more emphasis on goods than service, SERVQUAL was a better scale for measuring quality (Mehta et al., 2000). On the other hand, in retail sector, such as electronics goods retailer, where service played a key role, SERVPERF is the preferred scale. In the advertising industry, it is found that SERVPERF outperformed SERVQUAL (Quester and Romaniuk, 1997).

In the case of study done higher education, a comparative study of SERVQUAL, SERVPERF and HEDPERF, it was opined that SERVPERF and HEDPERF has superior capability, but the results on the best of these two were inconclusive (Brochado, 2009). Jain and Gupta, 2004 assess both SERVQUAL and SERVPERF in India where they do not reach a decisive answer. They find each of the scales to be more appropriate in certain circumstances. Thus, though the application SERVQUAL and SERVPERF showed

differing level of preference as a scale for measuring service in different sectors of the industry, it is not easy to specify on the superiority of the scales, in general. However, we consider to use SERVPERF for its easiness, simplicity and its appropriateness to the telecommunication industry.

Saudi Telecommunication Company (STC)

STC was established in 2003 as a company providing both fixed and mobile phone services in Saudi Arabia. Prior to that year, it was part of the Ministry of Telegram, Post and Telephone as a government run company. Since then, the government decided to privatize the company by offering 30% of its shares to the public while retaining 70% of its shares. STC mobile services customers represent about 81% making 73% of its revenue and 19% of its customers are fixed services' customers making 27% of its remaining revenue. The company has some affiliations and investments in different countries such as Kuwait, India Indonesia, Malaysia, Turkey and South Africa. In 2011, the company total revenue was SR 55.66 Billion (14.84 Billion US dollars) with a net profit of SR 7.728 Billion (2.06 Billion US dollars). In 2012, the net income was SR 59.36 Billion (15.82 Billion US Dollars) and its net profit was SR 7.37 Billion (1.96 Billion US Dollars). These figures show a decline in the profits of the company between 2011 and 2012 although there was an increase in the revenue between the two years. This decline may be contributed to the miss use of the company resources along with the continuing loss of customers to its strong rival; Mobily. (STC, 2014) (Tadawul, 2014)

Research Design

We use SERVPERF scale that is introduced by Cronin and Taylor (1992) to measure service quality of STC rather than other known scales because of its simplicity and validity. We make some simple modifications and alterations based on the Pilot study that is conducted to 10 respondents who choose to participate on this trial. The questionnaires are translated into Arabic language along with the English version and each person chooses the appropriate one suitable to him or her. The scale also reduced to 5-Points Likert scale from its 7-Point original scale to be more appropriate for the expected size of the sample which is not very large. Larger scales having seven or nine points may pose a challenge on performing some statistical tests when sample is not very large and hence reducing the reliability of those tests.

We distributed more than 300 questionnaires and received 233 among them 182 questionnaires were found to be usable for analysis. We calculate the reliability of data by using Cranach's Alpha reliability test. The value of this test is (.834) which is close to (1). This means that there is a strong internal consistency among the factors included in the study. This suggests that respondent who tends to select high scores for one item also tends to select high scores for the others. Therefore, we can safely conclude that the data used in this study are reliable. The five categories included in the study (strongly agree, agree, neutral, disagree and strongly) are translated into ranges of means. This representation is displayed in Table 1.

Table 1: Representation of the Ranges of Means

Range of Mean	Representation
1 to 1.80	Strongly Disagree
1.80 to 2.60	Disagree
2.60 to 3.40	Neutral
3.40 to 4.20	Agree
4.20 to 5	Strongly Agree

Research Findings

Classification of Respondents

Questionnaires are distributed to male and female respondents and to great range of people so that we can generalize the results regarding their opinions on STC service quality. Table 2 depicts the distribution of respondents by gender and by type of jobs.

Table 2: Classification of Respondents by Gender and Type of Job

Respondents by Gender		
Gender	Frequency	Percent
Male	121	66.5
Female	61	33.5
Total	182	100
Respondents by Type of Job		
Type of Job	Frequency	Percent
Public Sector	80	44.0
Private Sector	74	40.7
Student	28	15.4
Total	182	100

The table shows that the male respondents to the questionnaires represent 66.5% while female are make the remaining 33.5% of the total people (182 persons) who chose to participate in the study. This distribution does not imply anything regarding the use of STC services between males and females. It simply reflects the convenience that we encounter during the distribution of the questionnaires since accessing male audiences is easier and acceptable. The second part of Table 2 shows the distribution of respondents based on their jobs. Public employees represent 44% of the sample while private employees make 40.7% of respondents. The sample includes some businessmen and they are grouped with private employees for the closeness of their fields. Students make the third group in the study making 15.4% of the sample. This category includes senior students in the faculty of economics and Administration at King Abdulaziz University. They include both male and female mature students. Similar to the distribution of gender, this category covers a wide range of STC customers in the sake of generalizing the results and obtains a very high reliable and valid data to the study.

Satisfaction of STC Service Quality

The analysis of questionnaires will start with the split of factors into satisfaction and dissatisfaction factors in order to lift the confusion that the reader might encounter. This confusion might stem from the values of means as being high or low; higher means in the satisfaction factors reflect better quality services while they reflect low quality in the dissatisfaction factors. Table 3 and Table 4 show both satisfaction and dissatisfaction factors; respectively.

Table 3 shows the results of the study to measure service quality of STC. Figures in the table are not promising and do not reflect reasonable satisfaction of customers towards service quality of STC in general. The five highest factors in service quality in the study are; offices are elegant, our record with the company is precise, employee uniform is elegant and tidy, working hours of STC are suitable and company has the best equipment in the world. Apparently, those relatively positive factors are not related directly to the conduct of the service of STC; instead, they are merely related to buildings, uniforms, records and business hours.

Table 3: Descriptive Statistics for Satisfaction Factors (Satisfiers)

Satisfaction Factors	Weighted Mean	Std. Deviation	Overall Response (in Mean)	Rank
Offices are elegant and fully equipped	3.62	.79	Agree	1
Our records with the company are precise and correct	3.53	1.01	Agree	2
Employees uniform is elegant and tidy	3.49	.76	Agree	3
Working hours of STC are suitable for your needs	3.41	1.04	Agree	4
Company has the best equipment and machines	3.15	.89	Agree	5
Employees are always ready to provide assistance to customers	3.10	1.07	Agree	6
The company provides training to its employees in order to do their jobs successfully	3.10	.83	Agree	7
Services of STC in general are excellent	2.87	1.17	Neutral	8
I am fully satisfied with the service quality of STC	2.82	1.15	Neutral	9
I feel secure and safe when dealing with STC employees	2.81	1.13	Neutral	10
I trust STC employees	2.74	1.13	Neutral	11
We can rely and depend on the company	2.73	1.16	Neutral	12
STC employees know your needs very well	2.60	1.10	Neutral	13
When the company promise its customers of certain matters, it delivers its promises	2.58	1.17	Disagree	14
Employees provide customers with unique attention	2.58	1.01	Disagree	15
When you encounter a problem, the company shows cooperation and provide help	2.31	1.12	Disagree	16

The least four factors in terms of satisfaction are, STC employees know our needs, delivery of promises, employees provide customers with unique attention and shows the cooperation of STC when customers encounter problems. The significance of those factors is “disagree” level with the exception of the knowledge about customers’ needs where it was in the level of “neutral”. On the other hand, as we split the results into two tables; satisfiers and dissatisfies to lift the confusion in the value of the mean, results of the two dissatisfies factors are depicted in Table 4.

Table 4: Descriptive Statistics for Dissatisfaction Factors (Dissatisfies)

Dissatisfaction Factors	Weighted Mean	Std. Deviation	Overall Response (in Mean)	Rank
Company does not provide consistent services to its customers	3.18	1.06	Agree	1
Employees are busy to respond to customers' demands	3.24	1.15	Agree	2

Table 4 shows the dissatisfaction factors where the greater the value of the mean, the worse the service quality of the factor. The table shows the level of “agree” in the two services of STC. The first factor is lack of consistency of services of STC and the second is that employees are busy to respond to customers’ demands. Both important factors are two negative indicators of service quality of STC and those results support the findings un Table 3.

Differences between Study Groups

We decide to perform statistical tests that measures differences between the two genders and the three types of jobs in performing two factors in the study that we feel they would summarize the opinions of respondents. Those factors have “neutral” opinion for the sake of independence. They are; Services of STC in general are excellent (Mean = 2.87) and I am fully satisfied with the service quality of STC (Mean = 2.82). The following sections (7.3.1 and 7.3.2) include the results.

Differences between Genders

In this section we would find the differences, if any, between the two genders in performing the two factors; Services of STC in general are excellent and I am fully satisfied with the service quality of STC. We will use Independent Sample t-test for this purpose. Values of the test are shown in Table 5.

Table 5: Independent Sample t-test (Differences Between Genders)

Factor 1: Services of STC in general are excellent					
Gender	N	Mean	Std. Deviation	t- value	Sig
Male	121	56.7521	9.88288	1.532	0.128
Female	61	59.1311	9.89187		
Factor 2: I am fully satisfied with the service quality of STC					
Gender	N	Mean	Std. Deviation	t- value	Sig
Male	121	5.6942	2.19409	0.016	0.987
Female	61	5.6885	2.24010		

Table 5 shows that the value of t-test for the first factor (Services of STC in general are excellent) is (0.128) which is greater than (0.05). This means that there is no significant differences between the two genders in performing the first factor. The second part of the table displays the second factor (Services of STC in general are excellent). The value of t-test is (0.987) which is greater than (0.05) which means that there is no significant differences between the two genders under study in performing the second factors. The conclusion of this table is that male and female respondents agree in their opinions about service quality of STC.

Differences between the Types of Jobs

In this section we would find out the differences if any between the three jobs included in the study in performing the two factors mentioned in the previous section. We use analysis of variance test known as One Way Anova. Results are displayed in Table 6.

Table 6: One Way Anova (Differences between Job Types)

Factor 1: Services of STC in general are excellent					
	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	656.801	2	328.400	3.425	.035
Within Groups	17164.254	179	95.890		
Total	17821.055	181			
Factor 2: I am fully satisfied with the service quality of STC					
	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	13.227	2	6.613	1.368	0.257
Within Groups	865.542	179	4.835		
Total	878.769	181			

Table 6 shows that the value of F-test for the first factor (Services of STC in general are excellent) is (0.035) which is less than (0.05). This means that there is significant difference between the three types of jobs (public employees, private employees and students) in performing this factor. However, for the second factor (Services of STC in general are excellent), the value of F-test is (0.257) which is greater than the significance level (0.05). This figure concludes that there are no significant differences between the three types of jobs on performing this factor.

Since there is a significant difference between types of jobs in performing the first factor in Table 6, there is a need to perform another test to clarify the nature of the differences. Table 7 displays Multiple Comparisons procedures for the factor (Services of STC in general are excellent).

Table 7: Multiple Comparisons' Procedures

(I) Type of Job	(J) Type of Job	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Upper Bound	Lower Bound
Public Sector	Private Sector	-.18784-	1.57938	.905	-3.3044-	2.9288
	Student	-5.35000*	2.15018	.014	-9.5930-	-1.1070-
Private Sector	Public Sector	.18784	1.57938	.905	-2.9288-	3.3044
	Student	-5.16216*	2.17266	.019	-9.4495-	-.8748-
Student	Public Sector	5.35000*	2.15018	.014	1.1070	9.5930
	Private Sector	5.16216*	2.17266	.019	.8748	9.4495

*. The mean difference is significant at the 0.05 level

The purpose of Table 7 is to identify the greatest significance between the groups. On that, we subtract the average of the column (J) from the average of the column (I). The table concludes that private employees come first in their satisfaction followed by public employees and students come last in their satisfaction about STC services.

Conclusion and Discussion

The results of the study show lack of good standing in service quality of Saudi Telecommunication Company. This level of delivery is not common in the private sector whether in Saudi Arabia or in other free economies. In this study, customers apparently are not satisfied with the quality of services of STC and these results support the observation of the researcher towards the deteriorated reputation of the company although being the main provider of telecommunication services in the country. It was, however, clear in the study that the company acquires good buildings, machine and equipment, elegant uniforms and reasonable working hours for the customers. This incident might imply the tendency of top management to provide the best resources for its customers. Nevertheless, delivery of services to customers and the commitment towards their needs are still not promising. Respondents agree that STC provides extensive training programs to its employees; however, these programs are of minimal effects. Apparently, the company does not assess the outcomes or the effects of such training programs on employees' efficiency and effectiveness. Since Saudi government is still own 70% of shares in STC, the relief of low productive employees is difficult.

Recommendations and Policy Implications

STC needs to improve its organizational culture through some necessary measures that include the full privatization of the company through the selling of its government shares to the public. In addition, STC

may benefit from the systems or work procedures of its international affiliates for better working environment. This move may result in bringing some talented employees from abroad and send some Saudi employees to those companies. The company may also provide extensive training programs in customer care and in human skills as well as technical skills. Those training programs shall be performed mandatory to STC employees across the country. However, the majority of those training programs shall be held outside Saudi Arabia in the form of workshops and role playing type of development. STC has to have a more reliable appraisal and compensation system of its employees to ensure the proper negative and positive incentives to its employs. Hence, incentives cannot be given as a face value manner to all employees. Rewards and compensation should be tied to the accomplishment of employees. STC may send some high school or university graduates to some highly developed countries for educational and vocational scholarships to benefit from their advance educational and vocational systems.

References

- Abdullah, F. (2006). Measuring Service Quality in Higher Education: HEdPERF versus SERVPERF, *Marketing Intelligence & Planning*, 24 (1) 31-47.
- Andronikidis, A. (2009). Linking Dimensions of Perceived Service Quality to Actual Purchase Behavior, *Euro-Med Journal of Business*, 4 (1), 4-20.
- Babakus, E. and Boller , G. (1992). An Empirical Assessment of the SERVQUAL scale, *Journal of Business Research*, 24 (3), 253-68.
- Bebko, C. and Garg, R. (1995). Perceptions of Responsiveness in Service Delivery, *Journal of Hospital Marketing*, 9 (2), 35-45.
- Berry, L., Zeithaml, V. and Parasuraman, A. (1985). Quality Counts in Services Too, *Business Horizons*, 28 (3), 44-52.
- Bitner, M. (1993). Tracking the Evolution of the Service Marketing literature, *Journal of Retailing*, 69, 61-103.
- Bolton, R. and Drew, J. (1991). A Longitudinal Analysis of the Impact of Service Changes on Customer Attitudes, *Journal of Marketing*, 55 (1), 1-10.
- Bowers, M. (1997). Improving Service Quality: Achieving High Performance in the Public and Private Sectors by Milakovich ME, *Journal of Academy of Marketing Science*, 25 (3), 265-266.
- Brochado, A. (2009). Comparing Alternative Instruments to Measure Service Quality in Higher Education, *Quality Assurance in Education*, 17 (2), 174-90.
- Buttle, F., (1996). SERVQUAL; Review, Critique, Research Agenda, *European Journal of Marketing*, 30 (1), 8-32.
- Cronin, J. and Taylor, S. (1992). Measuring Service Quality: A Reexamination and Extension, *Journal of Marketing*, 56 (July), 55-67.
- Carman, J (1990). Consumer Perception of Service Quality: An Assessment of the SERVQUAL Dimensions, *Journal of Retailing*, 66, (3), 33-35.
- Crosby, L. (1991). Building and Maintaining Quality in Service Relationship, in Brown, S., Gummesson, E.; Edvardsson, B. and Gustavsson, B. (Editors) *Service Quality; Multidisciplinary and Multi-national Perspectives*, Lexington Books, Lexington, MA.
- Cui, C., Lewis, B. and Park, W. (2003). Service Quality Measurement in the Banking Sector in Korea, *International Journal of Bank Marketing*, 21 (4), 191-201.
- Donnelly, M.; Kerr, N.; Rimmer, R. and Shiu, E. (2006). Assessing the Quality of Police Services using SERVQUAL, *An International Journal of Police Strategies & Management*, 29 (1), 92-105.
- Duff, X. and Hair, M. (2008). Service Quality Measurement in the Chinese Corporate Banking Market, *International Journal of Bank Marketing*, 26 (5), 305-27.
- East, R. (1997). *Consumer Behavior: Advances and Applications in Marketing*, Prentice-Hall, London.
- Edvardsson, B.; Gustavsson, B. and Riddle, D. (1991). *An Expanded Model of the Service Encounter with Emphasis on Cultural Context*, Working Paper 89:4, CTF Services Research Center, University of Karistad, Sweden.

- Gilmore, A. and McMullan, R. (2009). Scales in Services Marketing Research: A Critique and Way Forward, *European Journal of Marketing*, 43 (5/6), 32-41.
- Headley, D. and Miller, S. (1993). Measuring Service Quality and its Relationship to Future Consumer Behavior, *Journal of Health Care Marketing*, 13 (4), 32-41.
- Iwaarden, J. and Wiele, R. (2003). Applying SERVQUAL to web sites: An exploratory study, *International Journal of Quality & Reliability Management*, 20 (8), 919-35.
- Jain, S. and Gupta, G. (2004). Measuring Service Quality: SERVQUAL vs. SERVPERF Scales, *Vikalpa*, 29 (2), 25-37.
- Kumar, M., Kee, F. and Charles, V (2010). Comparative Evaluation of Critical Factors in Delivering Service Quality of Banks: An Application of Dominance Analysis in Modifies SERVQUAL Model, *International Journal of Quality & Reliability Management*, 27 (3), 351-77.
- Ladhari, R. (2009). A Review of 20 Years of SERVQUAL Research, *International Journal of Quality and Service Sciences*, 1, (2), 172-98.
- Lovelock, C. (1983). Classifying Services to Gain Strategic Marketing Insight, *The Journal of Marketing*, 47 (3), 9-20.
- Mehta, S., Lalwani, A. and Han, S. (2000). Service Quality in Retailing: Relative Efficiency of Alternative Measurement Scales for Different Product Service Environments, *International Journal of Retail and Distribution Management*, 28 (2), 62-72.
- Nejati, M and Nejati, M. (2008). Service Quality at University of Tehran Central Library, *Library Management*, 29 (6/7), 571-82.
- Parasuraman, A, Zeithaml, V and Berry, L. (1985). A Conceptual Model of Service Quality and its Implications for Future Research, *Journal of Marketing*, 49 (Fall), 41-50.
- Parasuraman, A, Zeithaml, V and Berry, L. (1988). SERVQUAL: A Multiple Item scale for Measuring Consumer Perceptions of Service Quality, *Journal of Retailing*, 64 (1), 12-40.
- Qin, H., Prybutok, V. and Zhao, Q. (2010). Perceived Service Quality in Fast Food Restaurants: Empirical Evidence from China, *International Journal of Quality & Reliability Management*, 27 (4), 424-37.
- Quester, P. and Romaniuk, S. (1997). Service Quality in the Australian Advertising Industry: A Methodological Study, *The Journal of Services Marketing*, 11 (3), 180-92.
- Reichfield, F. and Sasser, W. (1990). Zero Defections: Quality Comes to Services, *Harvard Business Review*, 65 (8), 104-11.
- Robinson, S. (1999). Measuring Service Quality; Currently Thinking and Future Requirements, *Marketing Intelligence and Planning*, 17 (1), 21-32.
- Tadawul (2014). Found at: www.tadawul.com.sa
- Teas, K. (1993). Expectations, Performance Evaluation, and Consumer' Perceptions of Quality', *Journal of Marketing*, 57, 18-34.
- STC (2014). Saudi Telecommunication Company Found at: www.stc.com.sa
- Zeithaml, V. and Bitner, M. (1996). *Services Marketing*, McGraw-Hill, Singapore, pp. 76.
- Zeithaml, V., Berry, L. and Parasuraman, A. (1996). the Behavioral Consequences of Service Quality, *Journal of Marketing*, 60, 31-46.
- Webster, C. (1989). Can Consumers be Segmented on the Basis of their Service Quality Expectations?, *Journal of Services Marketing*, 3 (2), 35-53.