PalArch's Journal of Archaeology of Egypt / Egyptology

SERVICE QUALITY AND CUSTOMER SATISFACTION: AN INVESTIGATION FROM SAUDI ARABIAN BANKING SECTOR

Dr. Nadeem Akhtar[1], Dr. Syed Muhammad Azeem[2], Dr. Abdullah Basiouni[3] ,Dr. Kok Ban Teoh[4], Abdul Khaliq Alvi[5]

[1,2,3] Department of Management Sciences, Yanbu University College, Saudi Arabia
[4] School of Education and General Studies, SENTRAL College Penang, Malaysia
[5] Department of Management Sciences, Lahore Garrison University, Pakistan
Email :[1]niazpur@gmail.com; [2]azeemsyedmct@gmail.com; [3]basiounia@rcyci.edu.sa;
[4]drderickteoh@gmail.com; khaliqalvi@gmail.com

Abstract
Aim of the Study - This paper attempts to identify the indicators of customer expectations and high-quality customer service and study how good quality services will affect customer satisfaction. The five dimensions of customer expectations are chosen from previous studies that should be fulfilled as a high-quality service measure—how the quality of the services will reflect on the customer's satisfaction.
Design -The population of the research consists of customers from the service sector, such as banking. This service sector was chosen because of their knowledge of intensive nature and service encounters with people of different age groups, education, culture, and sex with diverse needs. The sample size was 513, with participants from other banks' customers selected randomly.
Findings - We found that if reliability, responsiveness, and tangible will positively affect the customers' satisfaction, that's mean if reliability, responsiveness, and tangible increases, the customers' fulfillment also will increase.
Practical Implications - Customer Service has been the focus of current business organizations because it influences repurchase intentions and customer loyalty, which increases sales and revenues. Organizations, therefore, are willing to spend their resources on achieving greater customer satisfaction. One of the ways to achieve customer satisfaction is by improving the quality of service provided to them.

1.Introduction

Organizations that point towards holding their market share of the overall industry and extending their business activities understand the significance of keeping existing clients and making new ones. Customer loyalty can be accomplished distinctly by improving client administration's nature, which is the way to accomplish consumer loyalty. Clients are fulfilled if their desires from the administration are satisfied, and they get the full value of the money. Building a reliable client base is fundamental for all business organizations since it encourages them to hold an upper hand in the industry. Organizations, in this manner, are eager to spend their assets on accomplishing more noteworthy consumer loyalty. The satisfaction can be guaranteed if the client remains for an extendedperiod in your organization and is fully satisfied with the service quality.

There are different routes to equip sales personnel to manage clients. It is furnishing them with inside and out information on the services offered. Sales personnel equipped with knowledge of the services are in a superior position to help the customer settle on a decision that satisfies his queries completely. Intensive information of the services bundle offered empowers him to react and fulfill client inquiries. He is likewise furnished with subjective aptitudes that help understand client desires relying upon his age, education, or profession and causes him to react adequately. The study has examined how excellent service quality has a substantial and positive relationship for making consumers loyal. The investigation is led by examining secondary sources, for example, academic writing, for identifying client desires. The conclusions from the prior studies on the subject are confirmed using primary research.

1.1 Research Questions

1. How does the quality of the services influence customer satisfaction?
2. What is the satisfaction level for each of the service quality dimensions in the banking industry?
3. What is the relationship between service quality dimensions and customer satisfaction in the banking industry?

2.0 Literature Review

Customer loyalty alludes to the contrast between the client's perceived value of service and his expectations (Kotler & Armstrong, 2010).Kotler & Armstrong (2010) asserts that a fulfilled client ends up faithful to the brand and spread the word about the service to other potential customers about his great experience. Consumer loyalty is accomplished by satisfying expectations regarding the serviceability from the cases made by the provider. Suppose the expectations are lined up with the services. In that case, the client is fulfilled; if not adjusted, he is disappointed, and if the service is superior to anything he desires, he is enchanted(Kotler & Armstrong, 2010).

Client desires have been communicated by researchers as a pretrial observation about a service against which their presentation is judged.

Thai (2015) has proposed four determinants of customer expectations: explicit promises, implicit promises, word of mouth communication, and past or personal experiences. The determinants are the basis on which a customer builds his expectations. Parasuraman, Berry, and Zeithaml (1991) have identified five dimensions of customer expectations from service quality – reliability, tangibles, responsiveness, assurance, and empathy. Reliability alludes to the legitimacy or the credibility of the cases made about the service. Clients hope that the service promised by the provider will be delivered. Tangibles are the physical attributes that fulfill the client's needs, such as complimentary services, value, facilities, after-sale service, etc.Responsiveness is the brief moves made for tending to grumblings, understanding client needs, and helping him to settle on the correct decision. Assurance alludes to the capacity to pass on trust and certainty by the staff for future communications. Empathy implies the understanding, consideration, and thoughtfulness concurred to the client.

Excellent quality service must satisfy these desires for accomplishing consumer loyalty, which is the forerunner of repurchase aims, client dependability, maintenance, and word of mouth publicity.Parasuraman et al. (1991) further propose the gap model in which consumer loyalty is the gap among desires and the apparent service quality. Hence, it may be reasoned that the lesser the gap, the higher is the level of consumer loyalty. If service quality can be improved to decrease this gap, organizations can accomplish consumer loyalty objectives.Stewart (2003) talked about four strategies for improving service quality; culture-based improvement, structure-based improvement, variety based improvement, and failure based improvement. Culture-based improvement expects to enhance the quality of service by improving organizational culture to more client-oriented behavior. Structure-based enhancements allude to the adjustments in the plan for giving more points of interest to the client. Variations based enhancements comprise controlling the deviations from the promised performance, and failure based improvements allude to the control of the inability to convey the services as guaranteed.

Researchers have affirmed that training and advancement affect service quality by improving the sales rep(Lakhi&Mohamadali, 2020). These incorporate profundity learning of the service/product, tuning in and relational abilities, understanding the client's needs and inclinations, the instantaneousness of service, and eagerness to help. Every one of these abilities helps in giving consumer loyalty and brand unwaveringness by improving customer quality.

According to Boshoff and Allen (2000), Knowledge of Markets, Customer preferences, trends, service constituents, and Customer Relations Management is positively relatedto service quality(Nawaser, Torbehbar, Torbehbar, &Zafari, 2014).

Training and development programs improve knowledge about an organization's service and its predominance over comparable services offered by contenders, particularly in Knowledge-Intensive Business services like banking, call centers, hospitality, and healthcare(Irfan, Mohsin & Yousaf, 2009).Similarly, training and development programs positively affect worker conduct with clients, that it will prompt consumer loyalty. This reality has been confirmed byTruitt (2011) in his study on the influence of training on employee attitudes. He reasoned that preparation positively affected relational abilities, which helped get information about the clients, which improved service nature. The knowledge additionally ingrains trust in the cutting edge workers, which gives assurance to the client. Improvement in representative frames of mind also comprises lifting responsiveness levels and helping clients. Training improves individual and organizational performance by enhancing knowledge, skills, and behavior(Nassazi, 2013).The positive impact of service-oriented behavior on consumer loyalty and trust has been approved. Beatson, Lings, and Gudergan (2008) have likewise prescribed preparing as a significant technique for conveying extraordinary forefront services. They are enabling representatives by giving them support and motivation to deliver high-quality service through training and development. This will increase specialized and interactive skills that definitely will improve customer satisfaction. Technical skills are the core job skills, while interactive skills are reflected in caring, courteous, and responsive service(Peters &Mazdarani, 2008).Training interventions improve the knowledge, skills, and attitude of the employees, thus elevating performance levels. Nwulu and Ateke (2018) have also identified the speed of service and willingness to help frontline employees' critical competencies to assist in customer satisfaction(Ali, Butt, Butt, Shah, &Sulehri, 2019). Studies indicate that employee behavior that emerges directly from his attitude influences customer perception of service quality and customer satisfaction(Kattara, Weheba& El-Said, 2008). A study conducted byMpofu and Hlatywayo (2015) on the influence of training and development of municipality workers in the quality of service delivered concluded that exercise had a high impact on the workers' efficiency and consequently on customer service.

For example, learning of the service segments, software application, information retrieval system, PC proficiency, and related fields of service helps clients help by noting their inquiries and giving prompt customer service. This thus lifts client trust in the unwavering quality of service advertised. Information of Frontline workers during service experiences likewise raises client view of substantial-quality, metrics which can be contrasted and that of contenders, for example, price, complementary services, facilities available or value for money and resulting benefits in future. Interactive skills help convey the operational guidelines, tuning in to client objections, understanding client needs, and reacting to them quickly, giving the clients affirmation about the high service quality. Attitudes are useful in prevailing upon clients by a showcase of obligingness and care and eagerness to help.

2.1 Hypothesis
H1: There is a relationship between assurance and customer satisfaction.
H2: There is a relationship between empathy and customer satisfaction.
H3: There is a relationship between reliability and customer satisfaction.
H4: There is a relationship between responsiveness and customer satisfaction.
H5: There is a relationship between tangibles and customer satisfaction.

2.2 Conceptual Framework
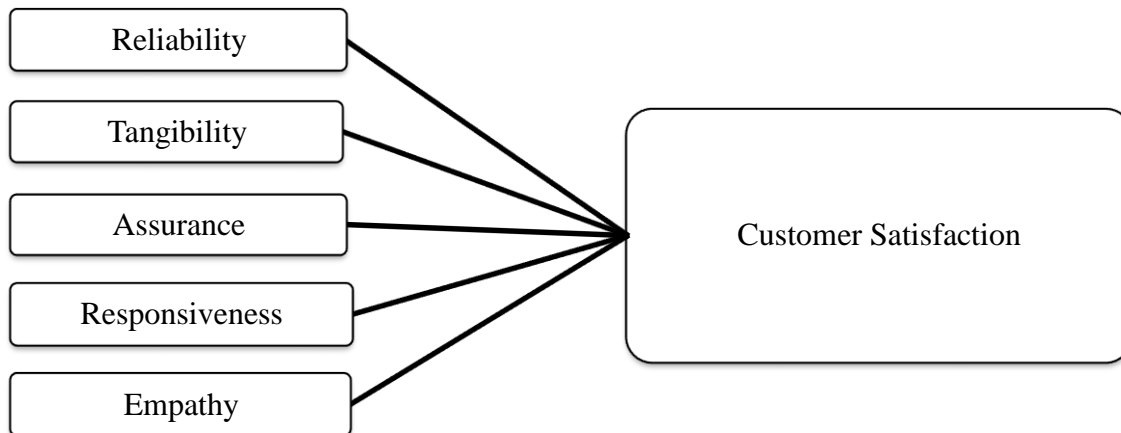
3.0 Methodology

3.1 Data collection
The population of the research consists of customers from the service sector, such as banking. The banking sector was chosen because of itsknowledge of Intensive nature and service encounters with different age groups, education, culture, and sex with diverse needs. The sample size was 513, with participants from other banks' customers selected randomly. The impact that is between service quality and customer satisfaction was assessed from the responses of the participants.Therefore,it will help the bank or the organization for how will they attract the customers and let them always be satisfied and not shift for the competitors. Reliability, tangibility, responsiveness, assurance, and empathy were chosen as independent variables.Customers' satisfaction is the dependent variable. Frequency charts were created from the responses and were analyzed using the Statistical Package for Social Sciences (SPSS) software.

3.2 Data Analysis
The analysis of the data obtained from the questionnaire's responses was done with the application of SPSS software. The SPSS analysis generated descriptive statistics used for the presentation of data using tables. Extreme values were ignored to make the study reliable. Frequency Chart analysis and coefficient of regression derived from ANOVA were used to determine the relationship between service quality and customer satisfaction.

4.0 Results and Discussion

Here we will interpret the data collected from the questionnaire distributed, and the data were analyzed using the SPSS.

The data reveals that male respondents were dominating with 88.7% of the total observations. Whereasdescriptive data further shows bachelor degree holders were on top of the respondents, with 58.3% of the total respondents. From the survey, Master degree and Doctoral degree holders were 4.3% and 1.2%, respectively.

4.1 Reliability analysis

According toZikmund (2003), the closer the Cronbach's alpha is to 1, the higher the internal consistency reliability. The alpha value greater than 0.7 is considered good and acceptable. As we can see in this, Cronbach's alpha computed in Table 1 for all the variables together is .745, and it is more than .7 that's mean we can use this item to measure the concept.

Table 1 - Reliability Analysis for Each Variable

	Cronbach's Alpha
Assurance	
Q1: Customers should feel safe in transactions with a bank	0.552
Q2: Bank staff should always be polite?	
Empathy	
Q1: Bank staff serve their customer with caring?	0.499
Q2: Banker should give individual attention to customers?	
Reliability	
Q1: Bank should be dependable?	0.765
Q2: Bank should provide their services at the time they promise to do so?	
Responsiveness	
Q1: Bank should provide prompt service to the customers?	0.712
Q2: Employees of a bank should always be willing to assist customers?	
Tangible	
Q1: Bank's physical facilities should be visually appealing?	0.692
Q2: Employees of a bank should be well dressed and appear neat?	
Customer satisfaction	
Q1: I satisfied with the safety of a bank transaction?	
Q2: I satisfied with the bank employees' attitude?	
Q3: I satisfied with the accuracy of the information provided?	0.817
Q4: I satisfied with the bank's performance?	
Q5: I satisfied with the bank's facilities?	

Assurance

As we can see, Cronbach's alpha for assurance is .552, which is less than .7. Therefore, assurance does not have sufficient consistency and reliability to measure the concept.

Empathy

As we can see, Cronbach's alpha for empathy is .499, which is less than .7. Therefore, empathy does not have sufficient consistency and reliability to measure the concept.

Reliability

As we can see, Cronbach's alpha for reliability is .102, which is less than .7. Therefore, reliability does not have sufficient consistency and reliability to measure the concept.

Responsiveness

As we can see, Cronbach's alpha for responsiveness is .712, which is more than .7. Therefore, responsivenesshas sufficient consistency and reliability to measure the concept.

Tangible

Cronbach's alpha for tangible is .692, which is almost .7, but still, according to Zikmund (2003), the degree must be more than .7. Therefore, tangible does not have sufficient consistency and reliability to measure the concept.

Customer Satisfaction

Cronbach's alpha for customer satisfaction is .817, which is more than .7. Therefore, customer satisfactionhas sufficient consistency and reliability to measure the concept.

Correlation coefficients, whether positive or negative, are interpreted as follows (Salkind, 2000):
.0 to.2 No relationship to a very weak association.
.2 to .4 weak association.
.4 to .6 moderate association
.6 to .8 strong association
.8 to 1.0 very strong to perfect association

Assurance

H1: There is a relationship between assurance and customer satisfaction.

Assurance has .133 correlations with customer satisfaction. There is a positive correlation between the two variables, which indicates they vary together in the same direction. When assurance is high, that causes high customer satisfaction, and when assurance is low, that drives low customer satisfaction. The value of this correlation is .133,which is

between .0 to .2. Therefore, the relationship between assurance and customer satisfaction is very weak.The null hypothesis (H0) is rejected. It indicates there is a relationship between the two variables.

4.2 Correlation Analysis

Empathy
H2: There is a relationship between empathy and customer satisfaction.

Empathy has a .188 correlation with customer satisfaction. There is a positive correlation between the two variables, which indicates they vary together in the same direction. When empathy is high, that causes high customer satisfaction, and when empathy is low, that drives low customer satisfaction. The value of this correlation is .188, which is between .0 to .2. Therefore, the relationship between empathy and customer satisfaction is very weak. The null hypothesis (H0) is rejected. It indicates there is a relationship between the two variables.

Table 2 - Correlation Analysis

		Customer satisfaction	Assurance	Empathy	Reliability	Responsiveness
Pearson Correlation	Customer satisfaction	1.000	.133	.188	.372	.209
	Assurance	.133	1.000	.544	.282	.530
	Empathy	.188	.544	1.000	.324	.595
	Reliability	.372	.282	.324	1.000	.340
	Responsiveness	.209	.530	.595	.340	1.000
	Tangible	.289	.440	.466	.257	.447
Sig. (1-tailed)	Customer satisfaction	.	.001	.000	.000	.000
	Assurance	.001	.	.000	.000	.000
	Empathy	.000	.000	.	.000	.000
	Reliability	.000	.000	.000	.	.000

Reliability
H3: There is a relationship between reliability and customer satisfaction.

Reliability has .372 correlations with customer satisfaction. There is a positive correlation between the two variables, which indicates they vary together in the same direction. When reliability is high, that causes high customer satisfaction, and when reliability is low, that causes low customer satisfaction. The value of this correlation is .372, which is between .2 to .4. Therefore, the relationship between reliability and customer satisfaction is moderate. The null hypothesis (H0) is rejected. It indicates there is a relationship between the two variables.

Responsiveness

H4: There is a relationship between responsiveness and customer satisfaction.

Responsiveness has .209 correlations with customer satisfaction. There is a positive correlation between the two variables, which indicates they vary together in the same direction. When Responsiveness is high, that cause high customer satisfaction, and when Responsiveness is low, that causes low customer satisfaction. The value of this correlation is .209, which is between .2 to .4. Therefore, the relationship between Responsiveness and customer satisfaction is moderate. The null hypothesis (H0) is rejected. It indicates there is a relationship between the two variables.

Tangibles
H5: There is a relationship between tangibles and customer satisfaction.

Tangible has .289 correlations with customer satisfaction. There is a positive correlation between the two variables, which indicates they vary together in the same direction. When Tangible is high, that causes high customer satisfaction, and when Tangible is low, that causes low customer satisfaction. The value of this correlation is .289, which is between .2 to .4. Therefore, the relationship between Tangible and customer satisfaction is moderate. The null hypothesis (H0) is rejected. It indicates there is a relationship between the two variables.

4.3 Regression Analysis
TheLinear Regression equation is formed as following:
$Y = C + \beta1X1 + \beta2X2 + \beta3X3 + \beta4X4 + \beta5X5$
where,
Y = Customer satisfaction in banking industry.
C = Constant value.
β = Unstandardized coefficient.

Table 3 - Coefficients

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	Beta	Std. Error	Beta		
(Constant)	.931	.401		2.323	.021
Assurance	-.141	.096	-.076	-1.472	.142
Empathy	-.007	.084	-.005	-.085	.932
Reliability	.451	.061	.323	7.430	.000
Responsiveness	.064	.081	.043	.797	.426
Tangible	.269	.058	.222	4.649	.000

Assurance
Assurance based on the results that we gained from the analysis, has a (-0.141) coefficient, which is (-14.1%), and this value considers as a negative value that affects the dependent variable (customer satisfaction) negatively. It has a significant deal of (0.142), which is more than the

alpha value (0.05 or 0.01). This means if the assurance increases by (0.141);on the other hand, customer satisfaction will decrease by (0.141). Therefore, assurance is inconsistent and unreliable because it is contributing negatively.

Empathy
Empathy based on the results that we gained from the analysis, has a (-0.007)coefficient,which is (-0.7%), and this value considersas a negative value that affects the dependent variable (customer satisfaction) negatively.It has a significant deal of (0.932), which is more than the alpha value (0.05 or 0.01). That means if empathy increases by (0.007),on the other hand, customer satisfaction will decrease by (0.007).Therefore, empathy is inconsistent and unreliable because it is contributing negatively.

Reliability
Reliability-based on the results that we gained from the analysis, it has a (0.451)coefficient,which is (45.1%), and this value considers as a positive value that affects the dependent variable (customer satisfaction) positively.It has a significant deal of (0.000), which is less than the alpha value (0.05 or 0.01). That means if the reliability increases by (0.451);on the other hand, customer satisfaction will also increase by (0.007). Therefore, reliability is consistent and reliable because it is contributing positively.

Responsiveness
Responsiveness, based on the results that we gained from the analysis, has a (0.064) coefficient, which is (6.4%), and this value consider as a positive value that affects the dependent variable (customer satisfaction) positively, but it is a too weak percentage. It has a significant value of (0.426) which is more than the alpha value (0.05 or 0.01). That means if the responsiveness increases by (0.064), customer satisfaction will also increase by (0.064). Therefore,responsiveness is consistent and reliable but not contributesan insufficient amount.

Tangible
Tangible, based on the results that we gained from the analysis, it has a (0.269)coefficient, which is (26.9%), and this value considers as a positive value that affects the dependent variable (customer satisfaction) positively. Also, it has a significant value of (0.000) which is less than the alpha value (0.05 or 0.01) That's mean if Tangible increase by (0.269) in the other hand customer satisfaction will also increase by (0.269). Therefore,tangible is consistent and reliable because it is contributing positively.

Based on the results, the most influential variable compared with the other variables is reliability, which has a 45.1% contribution to the dependent variable (customer satisfaction). The second useful variable comparing with the other variables is tangible, which has a 26.9% contribution tothe dependent variable (customersatisfaction). The third

helpful variable comparing with the other variables is responsiveness, which has a 6.4% contribution to the dependent variable (customersatisfaction). Lastly, the fourth and fifth variables, which are assurance -14.1% and empathy -0.7%, hurts the dependent variable (customersatisfaction), as the results show that.

The linear regression equation based on the results will be as following:
Customer satisfaction = .931 + .0451(reliability) + 0.269 (tangible) + 0.064 (responsiveness) -0.007 (empathy) -0.141 (assurance)

5.0 Conclusion
The research was about the five dimensions of service quality, which are:
1. The assurance refers to the ability to convey trust and confidence by the staff for future interactions.
2. Empathy refers to the understanding, consideration, and civility accorded to the customer.
3. Reliability refers to the validity or the authenticity of the claims made about the service. Customers expect to be delivered the services promised by the supplier.
4. Responsiveness refers to the prompt actions taken for addressing complaints, understanding customer needs, and helping him make the right choice.
5. Tangible refers to the physical characteristics that satisfy customer needs, such as complimentary services, price, facilities, after-sales service, etc. All these factors were tested to know the strength of the relationship between them and customer satisfaction.

Descriptive Statistics
This study used several methods for analyzing the data, such as descriptive analysis, reliability check, Pearson correlation, and linear regression. Data were collected from the survey that we distributed to 513 participants in the banking industry. All of them were customers dealing with different banks in different western regions in Saudi Arabia. The data collected shows that most of the participants were male with88.7%, and few females also respond to our survey with a percentage of (11.3%). Based on the results, the respondents are mostly between 18-30, with a percentage of (77.6%). About the qualification level also the respondents were mainly from those who had bachelor's degree with a percentage of(58.3%) and about social status most of the participants were single with a percentage of (70.4%).

Reliability Analysis
Based on the results that we found from analyzed data, the reliability of our measurement dimensions (assurance, empathy, reliability, responsiveness, and tangible) overall was acceptable because it has a value of (0.745) and this amount according to Zikmund (2003), Ahmad, Saffardin and Teoh (2020), Teoh and Kee (2020), Teoh and Kee (2019), Teoh and Kee (2018), Khoo, Teoh, Chow, Beh and Chong (2015), and

Teoh and Ong (2015),the closer the Cronbach's alpha is to 1, the higher the internal consistency reliability and because of this rule, it is good. Therefore,our overall reliability value is acceptable. Also, when we created the test for each variable separately, we found that almost all of the variables were acceptable and near to be acceptable, as shown in the previous chapter.

Pearson correlation analysis:
Based on the results that we found, there is a very weak association between assurances,empathy, and customer satisfaction. On the other hand, we found a moderate association between reliability, responsiveness, tangible, and customer satisfaction.

Linear Regression analysis:
Based on the finding from the collected and analyzed data we found that assurance and empathy will negativelyaffect the customers' satisfaction and that's mean if assurance or empathy increases the satisfaction of the customers will decrease. On the other hand,if reliability, responsiveness, and tangible will positively affect the satisfaction of the customers, that's mean if reliability, responsiveness, and tangible increases, the satisfaction of the customers will also increase.

6.0 Future Research
Based on the findings that we suggested the following:
1. The investigation of this kind of research should be expanded for all the regions in the eastern region, the central region, and the southern part of the western region because that will help collect more information and customer perception to fulfill their needs and wants.
2. We suggested making some modificationsto our questionnaire to be measuring the concept better than it is.
3. We suggested finding out more other variables that affect customer satisfaction to know as much as possible what other variables that may have a core role to help achieve the customer's satisfaction.

7.0 References
Ahmad, J., Saffardin, S. F., & Teoh, K. B. (2020). How does job demands and job resources affect work engagement towards burnout? The case of Penang preschool. *International Journal of Innovation, Creativity, and Change*, *12*(5), 283-293.
Ali, R., Butt, S. U., Butt, Z. Z., Shah, S. M., &Sulehri, F. A. (2019). Role of Credit Information Sharing and the Funding Cost of Banks: Evidence from the Top Ten "AA Rating" Commercial Banks of Pakistan. SEISENSE Journal of Management, 2(4), 88-95. doi: 10.33215/sjom.v2i4.171
Beatson, A., Lings, I., &Gudergan, S. P. (2008). Employee Behavior And Relationship Quality: Impact On Customers. *The Service Industries Journal*, *28*(2), 211-223.
Boshoff, C., & Allen, J. (2000). The influence of selected antecedents on frontline staff's perceptions of service recovery performance. *International Journal of Service Industry Management*, *11*(1), 63-90.

Irfan, S. M., Mohsin, M., & Yousaf, I. (2009). Achieving service quality through its valuable human resources: An empirical study of banking sector of Pakistan. *World Applied Sciences Journal*, *7*(10), 1222-1230.

Kattara, H. S., Weheba, D., & El-Said, O. A. (2008). The impact of employee behaviour on customers' service quality perceptions and overall satisfaction. *Tourism and Hospitality Research*, *8*(4), 309-323.

Khoo, K., Teoh, K. B., Chow, Y. N., Beh, K. H., & Chong, Y. J. (2015). Student choices of choosing colleges and course of study in Penang. *ABC Research Alert*, *3*(1), 1-7.

Kotler, P., & Armstrong, G. (2010). *Principles of Marketing* (13th ed.). New Jersey, United States: Prentice Hall.

Lakhi, G. e. R., &Mohamadali, N. A. (2020). Antecedents of Overall E-service Quality and Brand Attachment in the Banking Industry. SEISENSE Journal of Management, 3(6), 26-34. doi: 10.33215/sjom.v3i6.451

Mpofu, M., &Hlatywayo, C. K. (2015). Training and development as a tool for improving basic service delivery; the case of a selected municipality. *Journal of Economics, Finance and Administrative Science*, *20*(39), 133-136.

Nassazi, A. (2013). *Effects of training on employee performance: Evidence from Uganda*. (Degree's Dissertation, Vaasa University of Applied Sciences, Vaasa, Finland). Retrieved from https://core.ac.uk/download/pdf/38098025.pdf.

Nawaser, K., Torbehbar, M. V., Torbehbar, S. V., &Zafari, R. (2014). Role of knowledge management in success of customer relationship management. *Applied Mathematics in Engineering, Management and Technology*, 1276-1283.

Nwulu, C. S., &Ateke, B. W. (2018). Frontline employee competence development and responsiveness of quick service restaurants. *European Journal of Social Sciences*, *2*(10), 1-18.

Parasuraman, A., Berry, L. L., & Zeithaml, V. A. (1991). Understanding customer expectations of service. *Sloan Management Review*, *32*(2), 39-48.

Peters, C., &Mazdarani, E. (2008). *The impact of employee empowerment on service quality and customer satisfaction: a case study of Länsförsäkringar AB*. (Degree's Dissertation, Malardalen University, Vasteras and Eskilstuna, Sweden). Retrieved from http://www.diva-portal.org/smash/get/diva2:121413/FULLTEXT01.pdf.

Salkind, N. J. (2000). Exploring research (4th ed.). New Jersey, United States: Prentice Hall.

Stewart, D. M. (April, 2003). *Designing robust service encounters*. Paper presented at the 14th annual conference of Production and Operations Management Society, Georgia, United States. Retrieved from https://www.pomsmeetings.org/confproceedings/001/papers/SOM-14.1.pdf.

Teoh, K. B., & Ong, H. C. (2015). Evaluating the performances of statistical and neural network based control charts. *AIP Conference Proceedings*, *1682*(1), 050010-1-050010-8.

Teoh, K. B., & Kee, D. M. H. (2018). How does work engagement affect psychosocial safety climate and burnout? The case of the Malaysian research universities. *Asia Proceedings of Social Sciences*, *2*(4), 60-64.

Teoh, K. B., & Kee, D. M. H. (2019). Psychosocial safety climate and burnout: The mediating role of challenge and hindrance demands. *Journal of Management and Marketing Review*, *4*(1), 92-99.

Teoh, K. B., & Kee, D. M. H. (2020). Psychosocial safety climate and burnout among academicians: the mediating role of work engagement. *International Journal of Society Systems Science*, *12*(1), 1-14.

Thai, V. V. (2015). Determinants of customers expectations of service: Implications for fostering customer satisfaction. *International Journal of Management and Applied Science*, *1*(4), 146-151.

Truitt, D. L. (2011). The effect of training and development on employee attitude as it relates to training and work proficiency. *Sage Open*, *1*(3), 1-13.

Zikmund, W. G. (2003). *Business research methods* (7th ed.). Mason, OH , United States:Thomson South-Western.