

EXPLORING A NEW DIMENSION OF CUSTOMER SERVICE AND ITS IMPACT ON SALES GROWTH AND LOYALTY

Mihir Dash*, Krishna K. Havaldar**, Jacob Alexander***

Abstract *The term 'basic customer service' encompasses those services that are provided to customers free of charge, along with the core product and/or service offering. The concept is similar to that of supplementary customer service, developed by Parashuraman (1998).*

The primary objectives of the present study are

- (1) to examine the characteristics of organisations providing superior basic customer service as opposed to organisations delivering inferior basic customer service, in terms of customer complaint handling systems and culture, and*
- (2) to analyze the impact of such basic customer service on customer loyalty.*

The study is based on primary data collection using a structured questionnaire from a sample of business organisations in Bangalore, India. The sample companies were elicited from a panel of consumers who were asked to identify organisations providing superior basic customer service as opposed to organisations delivering inferior basic customer service, and what elements distinguished these two groups.

Some of the indicative findings are:

- (1) Organisations providing superior basic customer service had a higher frequency of daily reviewing of customer complaints (56.7%) than organisations delivering inferior basic customer service (46.9%), but this narrows down when considering weekly review (81.7% and 79.7%, respectively). Thus, establishing a proper and timely customer complaint review system would enable organisations to provide superior basic customer service.*
- (2) Organisations providing superior basic customer service had inbuilt corrective processes and/or actions for handling customer complaints (88.3%), as opposed to organisations delivering inferior basic customer service (76.6%). Thus, instituting an inbuilt corrective process for handling customer complaints would definitely provide greater satisfaction to the stakeholders and would thereby enable organisations to provide superior basic customer service.*
- (3) Organisations providing superior basic customer service had a higher frequency of informing customers regarding customer complaint resolution within a day (35.0%) than organisations delivering inferior basic customer service (23.4%), and this gap widens when considering weekly information (58.3% and 42.2%, respectively). Streamlining the process of informing customers on complaint resolution would further enable organisations to provide superior basic customer service.*
- (4) Organisations providing superior basic customer service fostered a customer-centric culture amongst employees, and in many such organisations it was top management's involvement through periodic review of customer complaints that made the difference. In particular, organisations providing superior basic customer service strongly believe that customer service must be backed with top management commitment, with full employee involvement.*
- (5) Organisations providing superior basic customer service had a higher rate of customer retention (51.83%) than organisations delivering inferior basic customer service (46.33%). Of course, customer retention/repeat purchase varied considerably with core product/service; superior basic customer service contributed to customer retention by providing a solid foundation for customer relationship.*

The study indicates that systems for frequent reviewing of customer complaints, with inbuilt corrective processes for handling customer complaints, and for providing adequate and timely information to customers on their complaints status, and a customer-centric organisational culture are crucial in delivering superior basic customer service, thereby enhancing customer retention and loyalty.

Keywords: *Basic Customer Service, Customer Complaint Handling System, Customer-centric Organisational Culture, Loyalty.*

* Professor, Management Science, School of Business, Alliance University, Karnataka, India. Email: mihirda@rediffmail.com

** Professor, Marketing, School of Business, Alliance University, Karnataka, India. Email: krishnahavaldar31@gmail.com

*** Professor, Marketing, School of Business, Alliance University, Karnataka, India. Email: prof.jacobalexander@gmail.com

INTRODUCTION

“Forget about the sales you hope to make and concentrate on the service you want to render.”

-Harry Bullis

Today’s customers are becoming harder to please. They are smarter, more demanding and less forgiving. The challenge for any marketer is to make these customers delighted, and delivering superior quality products and services is an essential ingredient to achieve this.

Superior customer service drives customer satisfaction and loyalty. Satisfied customers tend to stay longer with the company and spread positive word-of-mouth to other customers, while dissatisfied customers tend to leave the organisation and further damage the image of the company through negative word-of-mouth. Customer service is one of the critical touch points that need to be taken care of to increase the level of customer satisfaction. In particular, the complaint handling mechanism is a crucial component of superior customer service, reinstating customer confidence in the event of complaint. This enhances customer satisfaction and loyalty towards the company.

The Oxford Dictionary defines ‘service’ as an assistance or benefit given to someone. Kotler (2002) refers to ‘service’ as “an act or performance that one party can offer to another that is essentially intangible and does not result in the ownership of anything.”

The term ‘customer service’ is defined as “anything to do for the customer that enhances the customer experience” (Harris, 2000). To understand the new dimension of ‘basic customer service,’ we need to distinguish the terms ‘service’ (singular)

and ‘services’ (plural) which are not purely synonymous. Although service and services share common characteristics, such as intangibility and perishability, as discussed by Levitt (1981), Zeithaml *et al.* (1985), and Parasuraman (1998), they also differ in a fundamental way. The term ‘services’ (e.g. courier, legal, and software services) is used for ‘intangible activities’ which suppliers market to their customers or clients. Both ‘tangible goods’ (e.g. furniture, refrigerator and salt) and ‘intangible services’ (e.g. healthcare, insurance and banking) are considered as ‘core offerings,’ which require traditional marketing strategies, such as the 4P’s for the marketing of products, and the 8P’s for the marketing of services.

On the other hand, a ‘service’ accompanies the core offering, regardless of whether the core offering is a tangible good or an intangible service. In this regard, ‘basic customer service’ is defined as a service that accompanies the core product or service offering and is provided free of charge to customers. This definition is similar to the ‘supplementary service’ defined by Parasuraman (1998), but the point of disagreement is mainly for the use of the word ‘supplementary service,’ as it can mean an additional service, such as installation of a machine or delivery of a product, for which a supplier may charge an extra amount to the customer.

To understand the difference between core service/product, basic customer service, and supplementary service, let us consider three different industries, as illustrated in Table 1.

Some more examples of basic customer service are as follows:

- A customer service department receives telephone calls and letters from dissatisfied customers and these are answered free of charge.
- A waiter or waitress delivers the food promptly and pleasantly as per the order.

Table 1: Difference between Different Types of Services

Industry	Product/Service	Examples of Core Service/ Product	Examples of Basic Customer Service	Example of Supplementary Service
Banking	Service	<ul style="list-style-type: none"> • Cash deposits and withdrawal • Internet Banking • ATM 	<ul style="list-style-type: none"> • Information about payments / deposits • Formalities for opening an account • Customer Support helpdesk 	<ul style="list-style-type: none"> • Credit cards • House/ Vehicle loans • Demand drafts & locker facility
Automobile	Product	<ul style="list-style-type: none"> • Four wheelers • Two wheelers 	<ul style="list-style-type: none"> • Information on prices and availability of specific models • Billing after repair/maintenance • Information about cost & delivery after repairs 	<ul style="list-style-type: none"> • Maintenance and repair • On-road service
Telecommunications	Service	<ul style="list-style-type: none"> • Quality of a call (i.e. clarity of voice) • Coverage of the calling area 	<ul style="list-style-type: none"> • Inquiry System • (or information on) balance amount of money in the account • Complaint handling 	<ul style="list-style-type: none"> • SMS • Mobile Internet

- A construction company builds new houses and hands them over to its customers on schedule.
 - A customer wants information about a product's price and availability from a supplier, who provides the information without charging any amount to the customer.
 - A patient's relative wants a bill for payment from a hospital after the treatment is completed and the doctor has given a discharge note. The hospital billing department gives the bill, without charging for the same.
 - A bank clerk processes or updates the pass-book.
- (2) Responsiveness: The willingness to help customers and to provide prompt service.
 - (3) Assurance: The knowledge and courtesy of employees and their ability to inspire trust and confidence.
 - (4) Empathy: The provision of caring and individualised attention the firm provides to its customers.
 - (5) Tangibles: The appearance of physical facilities, equipment, personnel, communication materials.

If the basic customer services offered by suppliers are of superior quality as compared to those offered by their respective competitors, then they are referred to as 'superior basic customer service,' otherwise they are called 'average/inferior basic customer service.' To gain customer loyalty and growth in sales, a supplier should not only offer superior quality of core goods/services, but also superior quality of supplementary and basic customer services. Customers have varying degrees of loyalty to a brand, a company and a retail store. Loyalty is defined by Oliver (1997) as "a deeply held commitment to re-buy or re-patronize a preferred product or service in the future despite situational influences and marketing efforts having potential to cause switching behaviour."

LITERATURE REVIEW

Service quality and its impact on customer loyalty and retention are well-studied areas in marketing. There are several studies addressing these issues and the following is a review of some of the relevant research studies.

Early writings, including Gronroos (1982), Lewis and Booms (1983), and Parasuraman *et al.* (1985), suggested that perceived service quality was caused by a gap between the customers' expectations and the sellers' actual service performance. Several authors, including Sasser *et al.* (1978), Gronroos (1982), and Lehtinen and Lehtinen (1982), proposed attributes that customers use as criteria in evaluating quality of service. Crosby (1979) defined quality as "conformance to requirements."

Garvin (1983) measured quality by counting the incidence of 'internal' and 'external' failures. However, a major breakthrough was achieved in developing an instrument to measure the quality of service when Parasuraman *et al.* (1988, 1991) conducted empirical studies in several sectors to develop and refine a multi-item instrument (called SERQUAL) to quantify the gap between the customer's service expectation and perception about actual performance along five generic dimensions in the order of importance:

- (1). Reliability: The ability to perform the promised service dependably and accurately.

Padhy and Swar (2009) examined salient features of service quality in retail banking using SERQUAL model. They found that the SERQUAL model could adequately capture the improvement in service quality. Ranaweera and Neely (2003) showed that perceptions of service quality have a direct linear relationship with customer retention even in mass services with low customer contacts like telephone users in England. In another study, Nam *et al.* (2007) found a direct effect of service quality on rental usage and termination behaviour data from the launch of a new video on demand type service.

Nobrega *et al.* (2010) studied customer service in higher education institutions. They identified core service as teaching and ancillary services having two components – viz. complementary and supplementary services. The complementary services were library services, snack services and photocopying services. The supplementary services were computer laboratory services and information services. The basis of segregation of ancillary services into two components of complementary and supplementary services was not clear. However, the main finding of the study was that the core service (viz. teaching) had the largest contribution to students' retention in higher education institution. Complementary and supplementary services also contributed in a balanced way.

Customer service aspect was studied by Parasuraman (1998) in the context of business-to-business markets. In this study, the author defines "core offerings" which include tangible products (e.g. computer and textile machines) and intangible services (such as legal and courier) that call for traditional marketing activities like pricing and promotion. The customer service aspect is called as "supplementary service" (e.g. information to customers and training customer firm's personnel) that accompanies the core offering. According to the author, if such supplementary services are marketed as "fee add-ons", they become a sort of "pseudo" core offerings and hence not considered as "customer service". This aspect of "supplementary service" stated by Parasuraman (1998) is not clear and convincing.

Lovelock *et al.* (2010) describe a firm's market offerings as being divided into core product elements and supplementary service elements. Supplementary services facilitate and enhance use of core offering and may include consultation, finance, shipping, installation and maintenance. The authors

further state that these supplementary services may be offered 'free' (meaning effectively that their cost is bundled with the price of the initial product purchase) or charged for separately.

None of the earlier studies and texts have considered the basic or fundamental expectations of customers, for example getting prompt and accurate information and service from suppliers about various aspects of core goods and services as well as supplementary services that accompany them. These basic or fundamental service expectations of customers for which sellers do not charge customers is now conceptualised as 'basic customer service,' which is different than core product/service and supplementary service.

This study divides customer service into two components: basic customer service that accompanies the core product/service but not charged to customers, and supplementary service that accompanies the core product and service but charged to the customer. Basic customer service is a new dimension or concept of customer service which is defined for the first time in this study. Customer service aspects defined by Parasuraman (1998) and Nobrega *et al.* (2010) lack clarity and hence it is now conceptualised in this paper as having two components (*viz.* basic and supplementary services) that accompany a seller's core offering of tangible product and intangible service in business as well as consumer markets.

OBJECTIVES

The objectives of the present study are

1. to examine the characteristics of organisations (specifically their customer complaint handling systems and their organisational culture) providing superior basic customer service as opposed to organisations delivering average/inferior basic customer service.
2. to analyze the impact of basic customer service on sales growth and loyalty.

METHODOLOGY

The study is based on primary data collected using a structured questionnaire from a sample of 124 business organisations in Bangalore, India. The sample supplier companies were elicited from a panel of consumers who were asked to identify organisations providing superior basic customer service as opposed to organisations delivering average/inferior basic customer service, and which characteristics distinguish these two groups. Overall, 48.4% of the sample supplier companies were perceived to deliver superior basic customer service, while 51.6% of the sample supplier companies were perceived to deliver average/inferior basic customer service.

The questionnaire was developed based on some of the characteristics identified by the panel of consumers. The variables considered were the sample supplier companies' self-assessment of basic customer service, the frequency with which they reviewed customer complaints, the speed with which they informed customers about the status of their complaints, their basic customer service delivery systems, their customer-centric culture including top management support, their perception of whether superior basic customer service would result in improvement of customer loyalty and/or sales performance, their sales growth over the last three years, and their percentage of repeat customers over the last two years. The supplier companies perceived to provide superior basic customer service were compared with those perceived to provide average/inferior basic customer service along these dimensions.

ANALYSIS AND FINDINGS

There were several elements of basic customer service systematized by the supplier companies. Information-dissemination has been revolutionised by the Internet, and almost all the sample supplier companies had detailed product profiles on their websites. Many of the supplier companies which were perceived to deliver superior basic customer service provided online customer support, with customer login facility, and regular updates through email as well as SMS. Several of them also had call centers providing customer guidance and support. Along with information-dissemination, these networks allow for customer feedback and review. More importantly, they also allow for real-time handling of customer complaints, and periodic tracking/review of complaint resolution. Proper communication, a cornerstone of basic customer service, has thus been increasingly embodied into the supplier companies' delivery systems. On the other hand, supplier companies which were perceived to deliver average/inferior basic customer service failed to achieve the same extent of customer networking, especially in terms customer complaint handling.

The overall self-assessment of the sample supplier companies of their basic customer service delivery is presented in Table 1.

Table 1: Self-Assessment of Basic Customer Service

	Frequency	Percentage
Excellent	40	32.3%
Very good	59	47.6%
Good	22	17.7%
Fair	2	1.60%
Poor	1	0.8%
Total	124	

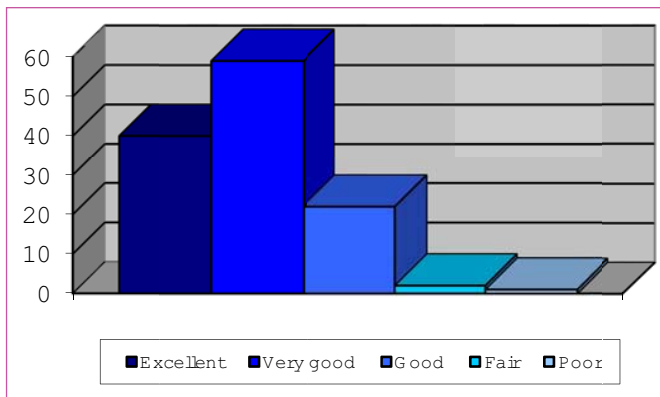


Fig. 1: Self-assessment of basic customer service

The overall level of self-assessment of basic customer service was high, with mean value of 1.91, and standard deviation 0.796, with 79.9% of the sample supplier companies perceiving their basic customer service to be excellent or very good. Thus, self-assessment of basic customer service by the sample supplier companies was much higher at 79.9% in comparison with their customers' perceptions of superior basic customer service of 48.4% for the same set of supplier organisations.

In fact, supplier companies which were perceived to deliver superior basic customer service had a significantly higher level of self-assessment of basic customer service (with a mean value of 1.60, and a standard deviation of 0.643) than supplier

companies which were perceived to deliver average/inferior basic customer service (with a mean value of 2.20, and a standard deviation of 0.820) [F-cal = 20.586, p-value = 0.000].

In terms of supplier companies' perception of the impact of superior basic service on customer retention, 79.8% perceived that superior basic customer service would definitely result in improvement of customer loyalty, 18.5% perceived that superior basic customer service would probably result in improvement of customer loyalty, while 1.6% were uncertain of the impact of superior basic customer service on customer loyalty.

In terms of supplier companies' perception of the impact of superior basic service on sales performance, 68.5% perceived that superior basic customer service would definitely result in improvement in sales performance; 19.4% perceived that superior basic customer service would probably result in improvement in sales performance, while 12.1% were uncertain of the impact of superior basic customer service on sales performance. However, sales performance of an organisation may depend on many factors such as price, promotional expenditure, competitors' strategies and tactics, environmental elements, and so on. The respondents' perceptions suggest that superior basic customer service is also a driver of sales performance.

The frequency of review of customer complaints by the two groups of supplier companies is presented in Table 2.

Table 2: Frequency of Review of Customer Complaints

	Superior basic customer service		Average/inferior basic customer service		Overall	
	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage
No specific schedule	4	6.7%	6	9.4%	10	8.1%
Daily	34	56.7%	30	46.9%	64	51.6%
Weekly	15	25.0%	21	32.8%	36	29.0%
Fortnightly	4	6.7%	5	7.8%	9	7.3%
Monthly	3	5.0%	2	3.1%	5	4.0%
Total	60		64		124	

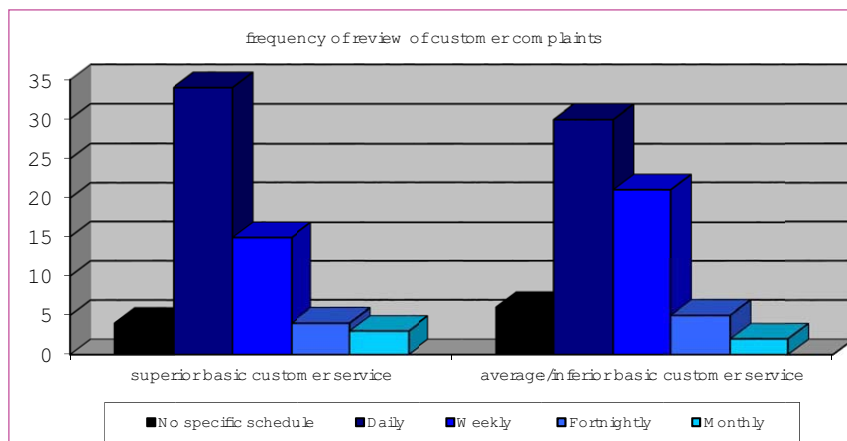


Fig. 2: Frequency of review of customer complaints

Daily review of customer complaints was higher for sample supplier companies which were perceived to deliver superior basic customer service (56.7%) than for those which were perceived to deliver average/inferior basic customer service (46.9%). This indicates that sample supplier companies which were perceived to deliver superior customer service had a higher frequency of review of customer complaints. On the other hand, 6.7% of the sample supplier companies which were perceived to deliver superior basic customer service, and 9.4% of sample supplier companies which were perceived to deliver average/inferior customer service had no specific schedule of review of customer complaints, indicating a scope for establishing a formal customer review system [Pearson Chi-square = 1.834, p-value = 0.383]. The overall frequency of review of customer complaints was high, with 80.6% of the sample supplier companies reviewing customer complaints either daily or once a week. Also, 8.1% of the sample supplier companies had no specific schedule of review of customer complaints, indicating a scope for establishing a formal customer review system.

In terms of an inbuilt system for corrective action for handling complaints, 88.3% of the sample supplier companies which were perceived to deliver superior customer service had

such a system. However, only 76.6% of the sample supplier companies which were perceived to deliver average/inferior basic customer service had such a system; and the difference was statistically significant [Pearson Chi-square = 2.940, p-value = 0.043]. Overall, 82.3% of the sample supplier companies had an inbuilt system for corrective action for handling complaints, while 17.7% of the sample supplier companies did not, indicating a scope for establishing a formal system of corrective action for handling complaints.

The speed of informing customer about the status of complaints by the two groups of supplier companies is presented in Table 3.

In terms of the speed of informing customer about the status of complaints, 58.3% of the sample supplier companies which were perceived to deliver superior basic customer service informed customers about the status of complaints within a day or within half a week, while 42.2% of the sample supplier companies which were perceived to deliver average/inferior basic customer service informed customers about the status of complaints within a day or within half a week, and the difference was statistically significant [Pearson Chi-square = 9.668, p-value = 0.0425]. On the other hand, 30.0%

Table 3: Speed of Informing Customers about Status of Complaints

	Superior basic customer service		Average/inferior basic customer service		Overall	
	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage
Not informed	2	3.3%	7	10.9%	9	7.3%
No specific timeframe	18	30.0%	15	23.4%	33	26.6%
Within a day	21	35.0%	19	29.7%	40	32.3%
Within half a week	14	23.3%	8	12.5%	22	17.7%
Within a week	4	6.7%	12	18.8%	16	12.9%
Within three weeks	1	1.7%	3	4.7%	4	3.2%
Total	60		64		124	

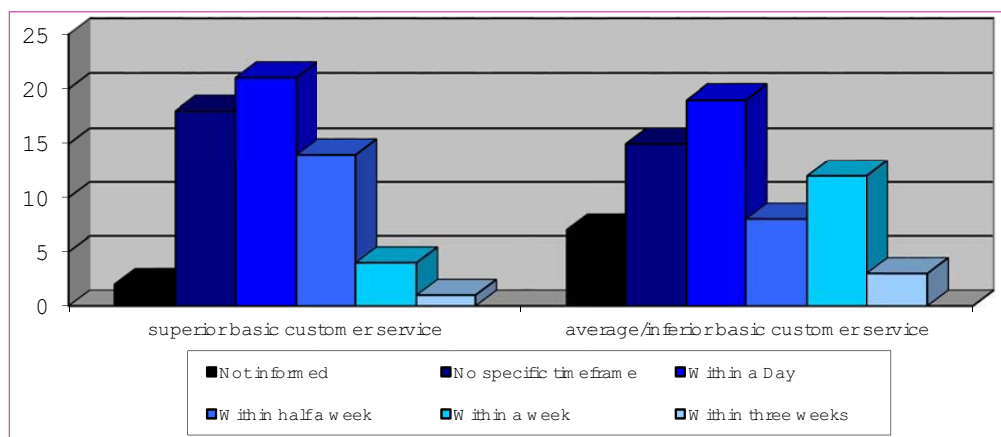


Fig. 3: Speed of informing customers about status of complaints

of the sample supplier companies which were perceived to deliver superior basic customer service, and 23.4% of sample supplier companies which were perceived to deliver average/inferior basic customer service had no particular timeframe of informing customers about the status of complaints. This indicates a scope for establishing a formal system for informing customers about status of complaints. The overall speed of communication of information to customers about complaints was relatively quick, with 50.0% of the sample supplier companies informing customer about complaints within a day or within half a week. Also, 26.6% of the sample supplier companies had no specific timeframe for intimating customers about complaints, and 7.3% of the sample supplier companies did not inform their customers at all about complaints, indicating a scope for establishing a formal system for informing customers about complaints.

There were several cultural elements of basic customer service inculcated by the supplier companies. Supplier companies which were perceived to deliver superior basic customer service inculcated customer-centricity at all levels, from the front-line employees, who were trained to deal with customers in a courteous, empathetic manner, all the way to the top management, which were involved in periodic review of customer complaints. In fact, customer-centric culture was a pre-requisite for proper customer handling systems. On the other hand, supplier companies which were perceived to deliver average/inferior basic customer service did not show so strong a commitment to customer-centricity, and often did not have adequate systems in place to provide customer support and/or handle customer complaints.

The sales growth over the last three years and the percentage of repeat customers over the last two years for the two groups of supplier companies are presented in Tables 4 and 5, respectively.

There were statistically significant differences in the sales growth over the last three years between the sample supplier companies which were perceived to deliver superior basic customer service and the sample supplier companies which were perceived to deliver average/inferior basic customer service. Particularly, the sales growth two years ago was affected by the global recession. The mean and standard deviation of sales growth of both groups of the sample companies showed an increasing trend over the last three years, with the current year sales growth being significantly higher than last years' sales growth, which could also be due to the global recession. The mean and standard deviation of percentage of repeat customers of both groups of the sample supplier companies also showed an increasing trend, though not statistically significant.

DISCUSSION OF FINDINGS

Some of the observations and recommendations based on the key findings of the study are as follows:

- Organisations providing superior basic customer service had a higher frequency of daily reviewing of customer complaints (56.7%) than organisations delivering average/inferior basic customer service (46.9%), but this gap narrows down when considering weekly review (81.7% and 79.7%, respectively). Thus, establishing a proper and timely customer complaint review system would enable organisations to provide superior basic customer service.
- Organisations providing superior basic customer service had inbuilt corrective processes and/or actions for handling customer complaints (88.3%), as opposed to organisations delivering average/inferior basic customer service (76.6%). Thus, instituting an inbuilt

Table 4: Sales growth

	Superior basic customer service		Average/inferior basic customer service		Overall		ANOVA/F-test	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Fcal	p-value
Current year	29.05%	29.48%	21.01%	20.81%	24.57%	25.12%	1.558	0.217
Last year	24.04%	24.86%	17.23%	21.61%	20.78%	23.36%	0.975	0.329
Two years ago	24.28%	18.82%	12.12%	11.24%	17.87%	16.28%	5.677	0.023

Table 5: Percentage repeat customers

	Superior basic customer service		Average/inferior basic customer service		Overall		ANOVA/F-test	
	Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.	Fcal	p-value
Current year	51.83%	33.03%	46.33%	29.09%	48.86%	30.77%	0.392	0.534
Last year	52.04%	32.26%	50.36%	28.35%	51.17%	29.97%	0.037	0.848

corrective process for handling customer complaints would definitely provide greater satisfaction to the customers and would thereby enable organisations to increase customer loyalty.

- Organisations providing superior basic customer service had a higher frequency of informing customers regarding customer complaint resolution within a day (35.0%) than organisations delivering average/inferior basic customer service (23.4%), and this gap widens when considering weekly information (58.3% and 42.2%, respectively). Streamlining the process of communication to customers on their complaint status would further enable organisations to provide superior basic customer service.
- Organisations providing superior basic customer service fostered a customer-centric culture amongst its employees, and in many such organisations it was the top management’s involvement through periodic review of customer complaints that made the difference. In particular, organisations providing superior basic customer service strongly believe that customer service must be backed with top management commitment, and full employee involvement.
- Organisations providing superior basic customer service had a higher rate of customer loyalty (51.83%) than organisations delivering inferior basic customer service (46.33%). However, customer loyalty/repeat purchase varied considerably with quality of core

product/service; but superior basic customer service has contributed to customer retention by providing a solid foundation for customer satisfaction.

The study indicates that systems for frequent reviewing of customer complaints, with inbuilt corrective processes for handling customer complaints, providing adequate and timely information to customers on their complaints status, a customer-centric organisational culture, and top management support are crucial in delivering superior basic customer service, thereby enhancing customer satisfaction and loyalty.

There are some limitations inherent in the study. The sample size used for the study is relatively low. Also, the sample supplier companies were quite heterogeneous. More careful selection of sample companies would have improved the quality of findings.

There is a scope for further research in this area. The role and impact of basic customer service should be examined across different industries. Further, the impact of basic customer service can be compared with that of other factors, such as price and quality of core product/service and other ancillary services. Based on the results of the study, the following model for the role of basic customer service in perceived service quality is proposed.

The model shown in Fig. 4 is a modification of the ‘Service Quality Model’ developed by Parasuraman *et al.* (1985). The model explains the gap between the ‘expected customer

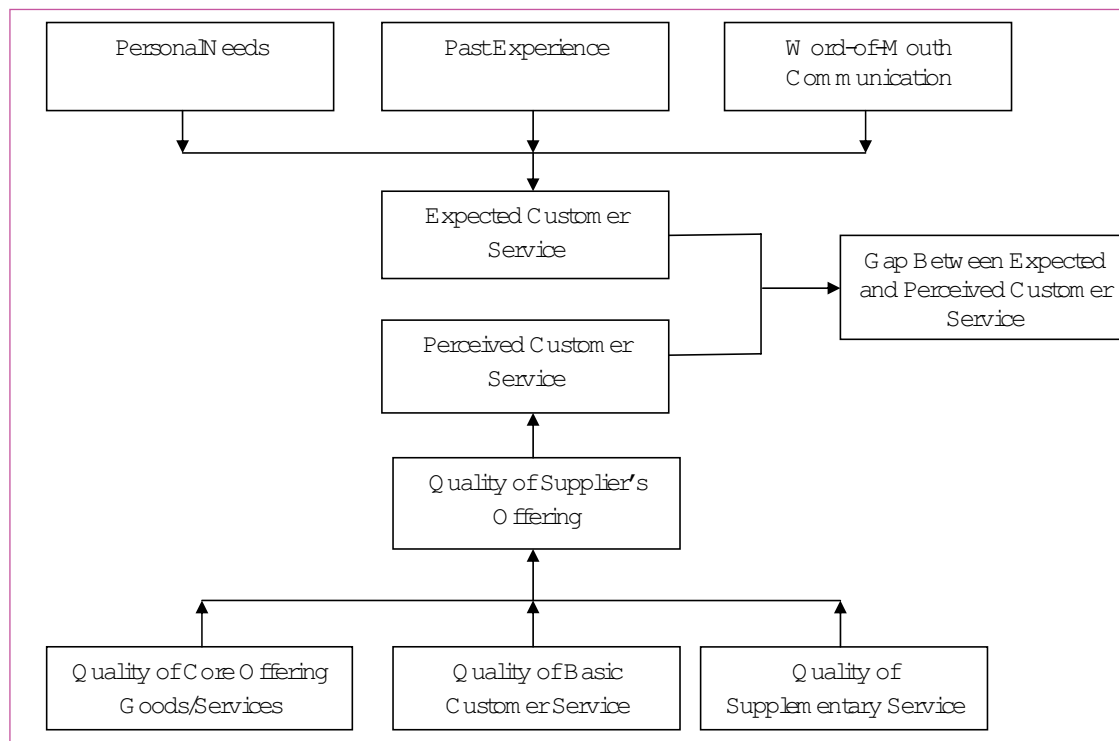


Fig. 4: Model for the Role of Basic Customer Service

service,' which is determined by personal needs, past experience and word-of-mouth communication, and the 'perceived customer service'. The gap can be minimised by a supplier by improving the perceived service quality of the offering, which means enhancing the quality of core goods or services, basic customer service, and supplementary service. The role of quality of basic customer service is important in improving the overall quality of the supplier's offering. This aspect is highlighted in the model and the study, and should be taken up for testing in subsequent studies.

REFERENCES

- Crosby, P. B. (1979). *Quality is free: The art of making quality certain*. NY: New American Library.
- Garvin, D. A. (1983). Quality on the Line. *Harvard Business Review*, 61, 65 - 73.
- Gronroos, C. (1982). *Strategic management and marketing in the service sector*. Swedish School of Economics and Business Administration.
- Harris, E. K. (2000). *Customer Service -A Practical Approach*, (2nd Ed.), Upper Saddle River, NJ: Prentice Hall.
- Kotler, P. (2002). *Marketing Management*, (11th Ed.), Prentice-Hall of India.
- Lehtinen, U., & Lehtinen, J.R. (1982). *Servicequality : A study of quality dimensions*. Service Management Group OY, Finland.
- Levitt, T. (1981). Marketing intangible products and product intangibles. *Harvard Business Review*, 94-102.
- Lewis R. C., & Booms B. H. (1983). The marketing aspects of service quality : Emerging perspectives in services marketing. *American Management Association*, Chicago, IL.
- Lovelock C., Wirtz, J., & Chatterjee J, (2010). *Services Marketing*, (6th Ed.), Pearson Prentice Hall.
- Nobrega, K. C., Mendonca, C. M. C., De Souza, T., & Campos, D. F. (2010). The Importance of Central, Complementary and Supplementary Services Offered by a University in Students' Retention," *Working Paper, UniversidadePotiguar, Natal – RN/ Brazil*.
- Oliver Richard, L. (1997). *Satisfaction: A Behavioral Perspective on the Consumer*. New York: McGraw-Hill.
- Padhy, P. K., & Swar, B. N. (2009). A Study on Customer Satisfaction and Service Gaps in Selected Private, Public and Foreign Banks," *presented at the 3rd IIMA Conference, Marketing Paradigms for Emerging Economies, Indian Institute of Management, Ahmedabad, India*; also available at: <http://ssrn.com/abstract=1525555>.
- Parasuraman A, Zeithaml V. A., & Berry L. L. (1985). A Conceptual Model of Service Quality and its Implication for Further Research. *Journal of Marketing*, 49, 41-50.
- Parasuraman A, Zeithaml V. A., & Berry L. L. (1988). SERQUAL: A multiple-item scale for measuring customer perceptions of service quality. *Journal of Retailing*.
- Parasuraman A, Zeithaml V. A., & Berry L. L. (1991). Refinement and reassessment of the SERQUAL scale. *Journal of Retailing*, 420-50
- Parasuraman, A. (1998). Customer service in business-to-business markets: An agenda for research. *Journal of Business & Industrial Marketing*, 13(4/5), 309-321.
- Ranaweera, C., & Neely, A. (2003). Some moderating effects on the service quality-customer retention link. *International Journal of Operations & Production Management*, 23(2).
- Sasser. W. E., Olsen, P.R., & Wycko, D.D. (1978). *Management of service operations: Text & cases*. Allyn & Bacon, Boston, MA.
- Zeithaml, V. A., Parasuraman, A., & Berry, L.L. (1985). Problems & strategies in services marketing. *Journal of Marketing*, 49, 33-46.