

Students' Perception on the Service Quality of Malaysian Universities' Hostel Accommodation

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Abstract

This research aimed to evaluate students' perception on the service quality of Malaysian universities' hostel accommodation. Data was collected from the three Malaysian universities. The outcomes of this research were based on applicability of the Parasuraman et al (1988) service quality framework. For that purpose, 6 hypotheses were proposed to measure all framework related variables (e.g. reliability, responsiveness, assurance, empathy and tangibles). The results did support the applicability of the framework, as all hypotheses were proved to be supportive except one of them. Based on the precise outcomes, it can be said that on overall basis, students perceive service quality at universities' residence halls to be slightly good. However, the analysis did indicate the fact that for the hostel management, a long distance is still to be covered to reach the level of excellence. If not do so, a slight more decreased in the overall perception level of students may gone negatively for the company.

Key words: Students perception, Service Quality, Malaysia

1-Introduction

For higher learning institutions (e.g. universities), academic productivity is amongst the most important components of success. Indeed, it creates differentiation in a specific market; not only in terms of providing unique knowledge, but attracting more good students as well. Ultimately, it ensures a sustainable competitive advantage. According to Adewunmi et al (2011) academic productivity is highly dependent on the indicators like "facilities available to students" and "support services". Therefore, a strong area of consideration must be taken on the physical environment of universities. As observed by Price et al (2003) the students' interpersonal growth is positively related to adequate facilities available in the universities.

Several researchers have considered "student accommodation" as one of the most adequate facilities provided by the higher learning institutions. For instance, Najib et al (2011) noted that students' intellectual capabilities can be expanded through facilitation of good physical environment at their residence halls. Moreover, it was observed by Hassanain (2008) that desirable educational outcomes and mutual interests (among students) can be fostered through adequately planned residential facilities.

In his research, it was further observed that suitable hostel facilities can provide security, cooperation, responsible citizenship, intellectual stimulation, inspiration and mutual composition. Thus, for achieving the mission of improving student performance, the contribution of sustainable campus housing facilities shouldn't be underestimated.

At present, in Malaysia, the total number of registered higher learning institutes is 58; out of which, 21 are public and 37 are private (Malaysian Qualification Agency, 2009). In addition, approximately all institutes are providing the facility of hostel accommodation for their local and international students. This strongly indicates the fact that a potential customer (student) might expect the dependency of "Malaysian universities education standards" on "service standards of student hostels". Therefore, to enhance the academic productivity of a Malaysian university, one of the core areas of concern should be to enhance service quality of students' residence halls. Consequently, it is important to know, "how students (at Malaysian universities' hostels) perceive the service quality of their university hostels".

Based on the above discussion, this research aimed to explore the core question, which is: How the students perceive service quality at Malaysian universities' hostel accommodation?

2-Literature Review

In terms of defining service quality, the researchers have generally used two prospective: organizational and customer. For instance, Wisniewski et al (1996) have considered the organizational prospective while defining the service quality. According to them, service quality means; establishment of specifications and requirements for a company. Once it is done, customer's need satisfaction becomes primary base for the establishment of quality goals. In other words, it then asks for consideration of the customers prospective as well. McColl (1996) have suggested that for a customer point-of-view, service quality means tendency of good/service to meet or exceed the expectations of customers. Considering the precise context of this investigation, the service organization would be Malaysian universities, and the customers would be students living in university hostels.

Several other researchers have also taken interest in the study area of service quality. For instance, as per the observations of Parasuraman et al (1985) and Asubonteng et al (1996), service quality is a difference among customer's expectation and perceived service. According to them, if performed service is less than the expectations of a customer, then he/she might get dissatisfied with the service quality. In the contexts of a Malaysian university's hostel accommodation system; such situation might ultimately result in losing market share. Conversely, competitive advantage can be gained through facilitation of outstanding service by a Malaysian university's hostels. Kotler (1996) confirmed this view by elaborating that likely chances can occurs for a customer to either re-use the service/service-provider or recommend to some other, if he/she perceives earlier received service above his/her expectations.

Customers' Perception of the Service Quality

For a service organization, it is vital to know how their services are perceived by their customers. According to Perreault & McCarthy (1999) as the services are intangible, therefore, in terms of their sales, heavy rely goes on customer's positive perception. Quintana (2006) also confirmed that to determine the success level of a service provider, it is important to measure the customer's perception level of service quality first.

Several researchers have considered customers' perceptions in relationship to their expectations. For instance, it is observed by Parasuraman et al (1988) that services are perceived by customers in terms of their expected service quality. Consequently, if the service quality is perceived highly by a customer, then service-provider is likely to favor their retaining chances, regardless of the fact that whether or not he/she was satisfied with the earlier used experience.

From the above discussion, it is confirmed that in terms of comparison between customers' satisfaction and services provided to them, perception is an influential factor to consider with. Therefore, in the context of this research, one might assume that if students of a Malaysian university, as a result of not receiving expected services, develop negative perception of service quality of their residence halls, then it might create dissatisfaction or vice versa.

2.1-Dimensions of Service Quality

In the previous section it was confirmed that to determine the success level of a service provider, it is important to measure the customer's perception level of service quality first. The question arises: how to measure customer's perception level on the service quality? According to Ziethaml & Bitner (2003) service quality can't be perceived by a customer in a one-dimensional way only, instead, multiple featured can be judged on to it. In fact, earlier than their study, several researchers had already discussed few dimensions of service quality. One of the famous models/frameworks, in this regards, was proposed by Parasuraman et al (1988) in which they discussed five dimensions: 1) reliability, 2) responsiveness, 3) assurance, 4) empathy and 5) tangibles (See the framework in appendices section). For more clarification of this model, each dimension is discussed below:

2.2-Reliability

In terms of measuring customer's perception towards service quality, reliability is considered to be one of the core dimensions. According to Parasuraman et al (1988) reliability is service provider's ability to perform certain service accurately and dependably. This can surely be helpful in terms of retaining customers. As confirmed by Ziethaml & Bitner (2003) customers might expect to re-do the business with such organizations, who repute themselves for keeping their promise. Consequently, the customer's reliability expectations must be learned properly by all service providers. In the context of this research, the examples of reliability would be: 1) services received on promised time by the Malaysian university's hostel students, and/or 2) sincere interest shown by the hostel staff to help students, and/or 3) performing student services correctly and maintaining error-free record etc.

2.3-Responsiveness

The focus of this dimension is on promptness and attentiveness to deal the customer's requests, complaints, problems and questions. Ziethaml & Bitner (2003) have defined responsiveness as service providers' willingness to deliver prompt services and to help customers. In their book, it was further explained that while examining the service delivery process, it is important to consider the customer's point of view first; not the organizational prospective. For instance, in the context of service delivery by Malaysian University's hostels, the perceived standards of the students might be different from perceived standards of the management. Thus, considering the management prospective (with regards to service delivery) might result in low perception of services from students.

In this research's context, the examples of responsiveness would be: 1) prompt service delivery to students by the Malaysian University's hostel staff, and/or 2) willingness of hostel staff to help students (whenever is required to do so) etc.

2.4-Assurance

This dimension is referred to employee's courtesy and knowledge, and ability to gain customer's confidence and trust. According to Ziethaml & Bitner (2003) the service providers must assure the delivery of knowledge in a courteous manner; in this way, they can inspire more trust and confidence of their customers. Ziethaml & Bitner have further explained that a link can be formed between company and their customers through inspiration of confidence and trust in customers' mind. For example, hostel warden of a Malaysian university might link students with the service quality of residence halls.

In this research's context, the example of assurance would be: 1) courteous behavior of the Malaysian University's hostel staff, and/or 2) safe transactions of students with the hostel staff, and/or 3) having good knowledge to handle the problems of students etc.

2.5-Empathy

The spirit of this dimension is to convey the message: Customers are special and unique. According to Ziethaml & Bitner (2003) empathy has to be developed by the service providers; this would provide a positive impression in the minds of their customers, because they (customers) would feel as being specially taken care of, and provided by individualized attention. In the context of this research, the example of empathy would be: 1) special attention provided to the students by Malaysian University' hostel staff, and/or 2) understanding the students' specific requirements etc.

2.6-Tangibles

The physical representations of services, which are used by the customers to evaluate quality, are referred through tangibles. Ziethaml & Bitner (2003) defined tangibles as physical appearance of facilities, personnel, communication materials, equipments etc. They further explained that service companies generally use this dimension for increasing their image, signaling quality to a customer and/or providing continuity. However, for creating an efficient service quality strategy, tangibles are usually combined with some other dimension by most of the service companies. For instance, in the context of Malaysian University's hostels, tangibles and responsiveness could be combined to deliver excellent cleaning services, well equipped room etc. For this research, the researcher had chosen the proposed service quality framework of Parasuraman et al (1988). The reason for selecting this model was its previous use in the similar context. For instance, Hamzah (2009) had used this model to evaluate Malaysian students' perception towards the quality of services provided by the students' residential hall.

Based on framework of Parasuraman et al (1988) and above discussion, following hypothesis was proposed for this research:

- H1: There is an exist difference in terms of students' perception on the service quality based on their demographic characteristics (e.g. age, gender, race, duration of residency and study level).
- H2: Higher the reliability of the provided services, higher the perceived service quality by the students.
- H3: Higher the responsiveness for the delivery of services, higher the perceived service quality by the students.
- H4: Higher the assurance of services delivery, higher the perceived service quality by the students.
- H5: Higher the empathy of service delivery, higher the perceived service quality by the students.
- H6: Higher the tangibility of service delivery, higher the perceived service quality by the students.

3-Research Method

To conduct an investigation, a systematic approach is needed for the data collection. According to Saunders et al (2007) the reality-based research outcomes are strongly influenced by the research methodologies. Therefore, to conduct this research, efforts were made to carry out the appropriate research methods.

Generally, the researchers use either quantitative or qualitative nature for their investigations (Saunders et al, 2007). Being on the same principles, quantitative research method is used for conducting this research (See appendices section; difference between qualitative and quantitative methods).As this research is based on pre-tested theory, therefore, the approach used was deductive. It was observed by Saunders et al (2007) that deductive approach usually forms the base for pre-testing theories; unlike inductive approach, in which, theory principle are developed.

Under the quantitative method, a survey questionnaire was prepared for primary data collection. As suggested by Danesh et al (2012) the administration of questionnaire must be done in a way that it determines the precisely needed information for hypothesis testing. Therefore, previous researches (regarding to applied service quality framework in the similar context) were also reviewed to prepare survey questionnaire. Within survey questionnaire, the close-ended Likert scale was used to measure the service quality variables (reliability, responsiveness, assurance, empathy, tangibles). The scale was ranged 1 to 5 (1= Strongly Disagree; 2= Disagree; 3= Neutral; 4= Agree; 5= Strongly Agree).

The survey did ask respondents regarding their demographic characteristics as well e.g. age, gender, race, duration of residency and study level. The reason was to examine whether difference exist in respondent's demographic characteristics in terms of their perception towards service quality of Malaysian University's hostels.

Finally, through this survey questionnaire, all the respondents were asked regarding their overall perception level on the service quality of Malaysian University's hostels. Again, the similar 5-point Likert scale (1= Very Poor; 2= Poor; 3= Slightly Good; 4= Good; 5= Excellent) was used to receive the response.

The target population of this research is hostel living students of Malaysian universities. However, to choose sample among them, the hostel students of three Malaysian universities were targeted.

Among the entire hostel living students the survey questionnaire was distributed to 76 individuals. However, 58 of them filled it and gave back to the researcher.

While reviewing those 58 questionnaires, the researcher found 6 of them being wrongly filled; therefore, those were also eliminated from the final count. Ultimately, the sample size of this survey was 52.

While distribution of the survey questionnaires, special care was taken to allow the respondents a convenient time to fill and gave back to the researcher. Due to this, the survey process took 4 days to complete. Nevertheless, in the end, the response rate was 77%, which was encouraging for the researcher to complete its research.

During the survey process, some of the respondents were found to do not understand the questions to well, therefore, the researcher did explained each question to them in quest of getting quality response. Other than this, the entire survey process was a good learning experience to the researcher.

The first part of the questionnaire was asking the students regarding their demographic profiles. This section was divided in to five different categories e.g. age, gender, race, duration of residency and study level. Table -1 shows the details of student's demographic profile.

4- Results and Discussion

4.1-Reliability

To check the consistency of results over a period of time, Cronbach Alpha test was applied using SPSS Version 17. According to Cavana et al (2001) by using this method, the cut-off value must exceed 0.70 in order to ensure stability and consistency of measures. Through analysis, the aggregate cut-off value of all service quality variables was found to be 0.923. The details findings are presented below in the table -2:

4.2-Student's Perception

The students of were asked regarding their overall perception level on the service quality at university's residency halls. According to their response, 23% are agreed to the fact that service quality at university residence-halls is good. However, most of the respondents (44%) believed it to be slightly good. Nearly 33% of the respondents viewed as poor, among whom, 6% believed as very poor (See appendix section). The details of mean and standard deviation scores are presented below in the table 3:

As per the above analysis, it is observed that students are rather neutral in terms of their perception towards service quality of universities student hostels. The standard deviation score confirms that the deviation from mean score is very narrow. In other words, most of the students perceive service quality to be within the range of 2.5 to 3 (2= Poor; 3= Slightly Good), which means neither excellent nor very poor.

The hypothesis 1 was proposed to evaluate whether any difference exist in terms of students' perception on the service quality based on their demographic characteristics. For that purpose, an analysis was done through SPSS 17. Two of the demographic variables (Gender and Study level) were reviewed through application of 'Independent samples T-test' and the other three were reviewed through application of 'One-way ANOVA-test'. The results suggested that no difference exist ($P < 0.05$) in terms of students' perception on the service quality based on all their demographic characteristics given in table 9 and table 10 respectively. In other words, regardless of any demographic characteristic possessed by the respondents, their perception level for the service quality is same. Therefore, Hypothesis 1 of this research is not supported.

4.3-Reliability

To measure the service quality in a more precise level, the framework of Parasuraman et al (1988) was applied in the context of this research. For that purpose, the students were asked for their views on 5 different variables (reliability, responsiveness, assurance, empathy and tangibles). The results were supposed to inform efficiency level of university's hostel staff as per the perception of students under these given variables.

To measure the service quality variable of 'Reliability', the students were given the options to choose through 5-point Likert scale (1= Strongly Disagree; 2= Disagree; 3= Neutral; 4= Agree; 5= Strongly Agree). Their details of mean and standard deviation scores are presented below in the table 4. From the above analysis, it is observed that mean and standard deviation scores for each characteristic (under reliability variable of service quality) is almost identical, which indicates that on overall basis, students perceive reliability of received services to be slightly good at university's hostel; if not excellent.

The hypothesis 2 was proposed to evaluate whether there is an existence of positive relationship between 'service reliability' and student's overall perception of service quality. For that purpose, Pearson correlation test was applied on the data through use of SPSS 17. The results were observed to be supportive as two significant relationships ($P < 0.01$) were found for the given variable in table 11. According to the observed findings, it is suggested that service reliability will enhance their overall perception of service quality ($P < 0.01$; $r = 0.355^{**}$). Based on the observed findings, hypothesis 2 of this research is proved to be supportive.

4.4-Responsiveness

To measure the service quality variable of 'Responsiveness', the students were given the similar options to choose through 5-point Likert scale (1= Strongly Disagree; 2= Disagree; 3= Neutral; 4= Agree; 5= Strongly Agree). Their details of mean and standard deviation scores are presented below in the table 5.

From the above analysis, again, it is observed that mean and standard deviation scores for each characteristic (under responsibility variable of service quality) is almost identical, which indicates the similar results as observed in previous section (Students perceive responsibility of received services to be slightly good at University's hostel; if not excellent).

The hypothesis 3 was proposed to evaluate whether there is an existence of positive relationship between 'service responsiveness' and students overall perception of service quality. For that purpose, again, Pearson correlation test was applied on the data through use of SPSS 17 given in table 11. According to the observed findings, it is suggested that responsiveness will enhance their overall perception of service quality ($P < 0.01$; $r = 0.552^{**}$). Based on the observed findings, hypothesis 3 of this research is proved to be supportive.

4.5-Assurance

To measure the service quality variable of 'Assurance', the students were given the similar options to choose through 5-point Likert scale (1= Strongly Disagree; 2= Disagree; 3= Neutral; 4= Agree; 5= Strongly Agree). Their details of mean and standard deviation scores are presented below in the table 6.

From the above analysis, again, it is observed that mean and standard deviation scores for each characteristic (under assurance variable of service quality) is almost identical, which indicates the similar results as observed in previous sections (Students perceive assurance of received services to be slightly good at University's hostel; if not excellent).

The hypothesis 4 was proposed to evaluate whether there is an existence of positive relationship between 'service assurance' and students overall perception of service quality. For that purpose, again, Pearson correlation test was applied on the data through use of SPSS 17 which is given in table 11. According to the observed findings, it is suggested that assurance will enhance their overall perception of service quality ($P < 0.01$; $r = 0.443^{**}$). Based on the observed findings, hypothesis 4 of this research is proved to be supportive.

4.6-Empathy

To measure the service quality variable of 'Empathy', the students were given the similar options to choose through 5-point Likert scale (1= Strongly Disagree; 2= Disagree; 3= Neutral; 4= Agree; 5= Strongly Agree). Their details of mean and standard deviation scores are presented below in the table 7.

From the above analysis, again, it is observed that mean and standard deviation scores for each characteristic (under empathy variable of service quality) is almost identical, which indicates the similar results as observed in previous sections (Students perceive empathy of received services to be slightly good at University's hostel; if not excellent).

The hypothesis 5 was proposed to evaluate whether there is an existence of positive relationship between 'service empathy' and students overall perception of service quality. For that purpose, again, Pearson correlation test was applied on the data through use of SPSS 17. The results were observed to be supportive as two significant relationships ($P < 0.01$) were found for the given variable given in table 11. According to the observed findings, it is suggested that empathy will enhance their overall perception of service quality ($P < 0.01$; $r = 0.439^{**}$). Based on the observed findings, hypothesis 5 of this research is proved to be supportive.

4.7-Tangibles

To measure the service quality variable of 'Tangibles', the students were given the similar options to choose through 5-point Likert scale (1= Strongly Disagree; 2= Disagree; 3= Neutral; 4= Agree; 5= Strongly Agree). Their details of mean and standard deviation scores are presented below in the table 8. From the above analysis, again, it is observed that mean and standard deviation scores for each characteristic (under tangibles variable of service quality) is almost identical, which indicates the similar results as observed in previous sections (Students perceive tangibles of received services to be slightly good at University's hostel; if not excellent).

The hypothesis 6 was proposed to evaluate whether there is an existence of positive relationship between 'service empathy' and students overall perception of service quality. For that purpose, again, Pearson correlation test was applied on the data through use of SPSS 17. The results were observed to be supportive as two significant relationships ($P < 0.05$) were found for the given variable (Table 11). According to the observed findings, it is suggested that assurance will enhance their overall perception of service quality ($P < 0.05$; $r = 0.290^*$). Based on the observed findings, hypothesis 6 of this research is proved to be supportive.

5-Conclusion

To measure the students' perception level on the service quality of Malaysian universities' hostels, the framework of Parasuraman et al (1988) was applied on the sample university (Kuala Lumpur Infrastructure University College). The results did support the applicability of entire framework in the context of this research; however, on a general context of all Malaysian universities, diverse outcomes can be expected. For instance, Hamzah (2009) applied the same model to measure service quality at residence halls of UUM (University of Utara Malaysia). In this research, all variables showed a significant relationship, which means fully applicability of the research model. Based on the precise outcomes related to the sample collected from the universities, it can be said that on overall basis, students perceive service quality at universities residence halls to be slightly good. However, the analysis did indicate the fact that for the hostel management, a long distance is still to be covered to reach the level of excellence. If not do so, a slight more decreased in the overall perception level of students may gone negatively for the company.

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Tables & Figures

Table 1: Details of student's demographic profile

Demographic Variable Category	Respondent's Demographic Profile Characteristics	
	Option Category	Percentage
Age of the respondents	Below 20 years	20%
	20-25 years	61%
	26-30 years	13%
	Above 30 years	6%
Gender of respondents	Male	46%
	Female	54%
Race of the respondents	Malay	12%
	Chinese	33%
	Arab	21%
	African	14%
	South Asian	17%
	Other	4%
Residency duration of respondents	Less than 1 year	60%
	1-2 years	30%
	More than 2 years	10%
Study level of respondents	Undergraduate	75%
	Postgraduate	25%

Table 2: Details of the Cronbach Analysis

Service quality variable	Cronbach cut-off value	Cronbach aggregate cut-off value
Reliability	0.774	0.923
Responsiveness	0.719	
Assurance	0.717	
Empathy	0.703	
Tangibles	0.758	

Table 3: Mean and Standard deviation scores of students' response

	N	Mean	Std. Deviation
Service quality at KLIUC's residence-halls	52	2.8462	.84910
Valid N (list-wise)	52		

(1= Very Poor; 2= Poor; 3= Slightly Good; 4= Good; 5= Excellent)

Table 4: Mean and Standard deviation scores of students' response

	N	Mean	Std. Deviation
The hostel staff is always supportive to me in terms of solving my individual problems	52	3.2500	1.00733
It is safe to do any transaction (related to the hostel matters) with the staff	52	3.2308	.96234
The hostel staff maintains accurate record of myself in order to provide best their services	52	3.2308	.98250
The hostel staff is timely enough in terms if fulfilling their commitments	52	3.1538	.99773
Valid N (list-wise)	52		

(1= Strongly Disagree; 2= Disagree; 3= Neutral; 4= Agree; 5= Strongly Agree)

Table 5: Mean and Standard deviation scores of students' response

	N	Mean	Std. Deviation
The hostel staff is punctual/prompt to response the students	51	3.2549	.91309
The duty timings of the hostel staff are flexible to serve students	52	3.2308	.92069
Individual attention (towards each student) is provided by the hostel staff	52	3.1731	.92294
The hostel staff is very convenient in terms of their willingness to help students	51	3.1373	.95958
The hostel staff is never too busy in terms of responding to the requests of students	51	3.0588	.94682
Valid N (list-wise)	51		

(1= Strongly Disagree; 2= Disagree; 3= Neutral; 4= Agree; 5= Strongly Agree)

Table 6: Mean and Standard deviation scores of students' response

	N	Mean	Std. Deviation
The hostel staff is courteous with the students	52	3.2885	1.05415
The hostel staff can be trusted in personal matters of the students	52	3.1538	.91576
The hostel staff is full of knowledge to help the students	52	3.0769	1.09984
The hostel staff never unfulfilled their promises/commitments	52	3.0769	1.08187
The staff usually tells the exact timing of their services to be performed	51	3.0588	.96771
Valid N (list-wise)	51		

(1= Strongly Disagree; 2= Disagree; 3= Neutral; 4= Agree; 5= Strongly Agree)

Table 7: Mean and Standard deviation scores of students' response

	N	Mean	Std. Deviation
Students' interest always comes first in the excellent (Benchmark) hostels	52	3.3462	1.02679
Students' specific requirements are always understood by excellent (Benchmark) hostels	52	3.2308	.85441
For the hostel staff, giving personal attention to each students is unrealistic	52	3.1731	.83363
The hostel staff can't be flexible enough (in terms of time) to convince all the students	52	3.0962	.91308
Knowing the exact requirements of the students is unrealistic	52	2.9615	.90665
Valid N (list-wise)	52		

(1= Strongly Disagree; 2= Disagree; 3= Neutral; 4= Agree; 5= Strongly Agree)

Table 8: Mean and Standard deviation scores of students' response

	N	Mean	Std. Deviation
The hostel staff is neat and clean	52	3.3077	1.02016
The hostel staff is sympathetic and reassuring in case of problem with students	52	3.2308	.92069
University's hostel facilities is complete with up-to-date equipments	52	3.1154	1.64083
The physical layout of the rooms are appealing	52	3.0577	.89472
The physical layout of the building is appealing	52	3.0385	.96936
The physical facilities (e.g. bed, chair, study table etc.) are appealing	52	2.8462	1.09158
Valid N (list-wise)	52		

(1= Strongly Disagree; 2= Disagree; 3= Neutral; 4= Agree; 5= Strongly Agree)

Table-9: Independent sample t-test: Overall, Service Quality of Malaysian Universities’ Hostel Accommodation

Demographics Groups	<i>F</i>	<i>t</i>	<i>df</i>	<i>Sig.</i>
Gender	1.966	-1.086	50	.167
Level of Study	0.190	-0.374	50	.665

* Significant at 0.05 level (two tailed). ** Significant at 0.01 level (two tailed).

Table-10: ANOVA : Overall, Service Quality of Malaysian Universities’ Hostel Accommodation

Demographics Groups	<i>F</i>	<i>df</i>	<i>Sig.</i>
Age	1.255	3	0.300
Race	0.510	5	0.767
Time of Living in the Hostel	0.017	2	0.983

* Significant at 0.05 level (two tailed). ** Significant at 0.01 level (two tailed).

Table-11: Correlation

		service quality	Tangibles	Reliability	Responsiveness	Assurance	Empathy
service quality	Pearson Correlation	1					
Tangibles	Pearson Correlation	.290*	1				
Reliability	Pearson Correlation	.355**	.695**	1			
Responsiveness	Pearson Correlation	.552**	.689**	.683**	1		
Assurance	Pearson Correlation	.443**	.445**	.740**	.659**	1	
Empathy	Pearson Correlation	.439**	.584**	.675**	.638**	.682**	1

Figure 1:

