

# SERVICE QUALITY AND ORGANISATIONAL PERFORMANCE IN THE HOSPITALITY INDUSTRY IN NIGERIA

#### Anwuri, Patience Nwokaego (Ph. D)

Department of Tourism and Hospitality Management Faculty of Management Sciences University of Port Harcourt, Nigeria. Odion, Amuen Samson. Department of Industrial Relation and Personel Management Faculty of Management Sciences University of Benin, Nigeria. e-mail-samson.odion@uniben.edu.ng

\*Author for correspondence Email: patience.anwuri@uniport.edu.ng

Article history:	Abstract:
Received: 24 <sup>th</sup> December 2021 Accepted: 26 <sup>th</sup> January 2022 Published: 28 <sup>th</sup> February 2022	The study determined the relationship between service quality organisational performance the hospitality industry in Nigeria. The specific objectives of the study were: to examine the relationship between physical structure and organisational performance; to determine the relationship between employee behaviour and organisational performance of Nigeria based on the SERVQUAL Model. Primary source of data collection was adopted. Two hundred and twenty two questionnaires were administered to the guests in the selected hotels in Nigeria. Linear regression analysis was employed to test the hypotheses. The findings revealed that there is positive and significant relationship between physical structure and employee behaviour with organisational performance in in the hospitality industry in Nigeria. Conclusively, service quality enhances organisational performance through customer satisfaction and customer retention. It is recommended that hospitality management should renovate or reconstruct their building to meet the guests' expectations; that hospitality management should discard old furniture and replace with modern furniture in order to create new outlook of the hotel, and that training and retraining of employee of hospitality firms be done intermittently so that responsiveness and empathy can be cultivated.
Keywords: Service Quality, Org	anisational Performance. Hospitality Industry. Physical Structure. Employee

**Keywords:** Service Quality, Organisational Performance, Hospitality Industry. Physical Structure, Employee Behaviour, Hotel, SERVQUAL.

## INTRODUCTION

Organisational performance in the hospitality industry is geared towards meeting customer demand with service quality. The ever-changing economic trend in Nigeria have called for timely and quality service delivery in the hospitality industry as a result of huge investment in the industry. So, for quality service to be provided, hospitality industry must have a comprehensive knowledge of their customer wants and how customer satisfaction could be achieved.

Hospitality is a specific type of business that involves taking care of the traveller at their destination (Gardi, (2021). Hospitality industry is a place that provide accommodation services for travellers such as businessmen, religion visitors, public visitors, tourists and political convention and rally. The investment in hotels in Nigeria is increasing dayby-day (Ismael et al. 2021). Hotel's services include providing accommodation, foods and laundry to guest which is aimed at customers' satisfaction through quality services delivery (Top & Ali, 2021). Moreover, guests do not use hotels only for accommodation they could get benefits from their other services for example, playground, tennis, restaurants, sauna, bar, swimming pool and so on. Hotel staff remains an important factor in hospitality performance (Anwar & Shukur, 2015), because employees deliver and provide quality services to quests. For example, if hotel staff do not deliver the right services to guests, it will lead to negative effect as a results guests might not come back to the same hotel for patronage. On the other hand, if hotel staff are able to deliver the right services to their guests in this case guests will have positive



experience and might come back again. This leads to customer loyalty and customer retention. (Sultan et al. 2020). Therefore, it is very necessary for hotel management to satisfy their customer.

The effectiveness of hospitality industry lies on the service quality impact on the customer (Fick, & Ritchie, 1991). The customer satisfaction of hospitality industry has many benefits which entails creating a strong relationship between hotel and guests which can lead to guest loyalty (Anwar & Balcioglu, 2016). Service quality is an approach that increases effectiveness, competitiveness and flexibility of the hotel. It is a method that guarantee guest's total satisfaction (Abdullah & Abdul Rahman, 2015). Guest's service in hospitality firms is one of the main business processes which leads to growth and profitability of the industry (Ali, 2020). According to Goofin and Price (1996) the significance of guest's service increases service quality, sales, development and profits (Hameed & Anwar, 2018). According to Damit et al. (2019) the key success for sustaining competitive advantage depends on providing high quality services which results in quest's satisfaction (Anwar & Ghafoor, 2017). The level of service quality provided determines the gap between expected and perceived service which is hospitality performance (Prabhu et al. 2020).

Service quality is a degree between guests' service expectation and guests' service perceptions. Perceived service quality is the assessment of the service crossways the episodes in case if it compared with implicit or explicit standard (Abdullah & Rahman, 2015).

Organisational performance in the hospitality industry is measured through customer retention and profitability. Customer retention refers to the ability of a hospitality firm to retain its customers over some specified period (Reichheld, & Kenny, 1990). The high customer retention implies the act of customers returning for patronage due to its satisfaction. Customer retention starts with the first contact the hospitality firm has with a customer and the continue relationship with the customer (Vroman, & Reichheld, 1996).

The profitability of hospitality industry is determined by the quality of services provided. Every organization is profit-oriented. The services provided is for the purposes of profit-making. The revenue obtained from accommodation charges, foods and laundry charges are the primary income of the hospitality industry. Profit in the hospitality industry are the ratio between revenue and accrued expenses generated from the industry over a period of time, etc.

This physical structure of hospitality industry (hotels) attracts a great number of customers from home and abroad which give rise to unprecedented competition pressure. One of the main challenges for these hotels to survive is how to attract, satisfy and retain the customers through service quality (Gupta & Srivastava, 2011). However, customer loyalty and retention are becoming huge challenge in the hospitality industry as a result of competition through service quality.

Another problem with hospitality industry is measuring customer's expectation; here what the customer is expecting in terms of services, physical structures, quality of foods, level of communication and customer relationship are unprecedented. Where the employee of hospitality industry lacks these understanding it will affect the performance of the industry (Malik, Ghafoor, & Iqbal, 2012).

It is based on the foregoing that this current study attempted to ascertain the relationship between service quality and organisational performance in the hospitality industry in Nigeria. The specific objectives include:

(i) To determine the relationship between physical structure and hospitality performance.

(ii) To evaluate the relationship between employee behaviour and hospitality performance.



#### LITERATURE REVIEW CONCEPTUAL REVIEW

#### **Conceptual Framework**

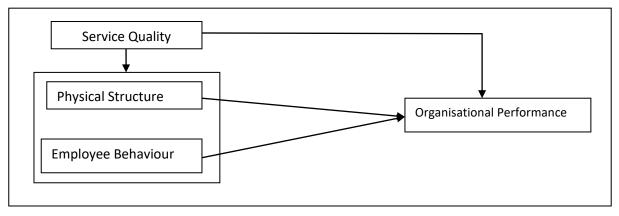


Figure 1: Service quality and organisational performance model.

## Service Quality

According to Abdullah and Afshar (2019) guality is a theory that can be described as an ambiguous and vague construct. It is necessary to distinguish between goods and services because they have different characteristics. There are several important service quality definitions, proposed by various scholars. Service quality is a divergence amongst client's anticipation of the service supplier and their assessment of the services rendered (Saleh et al. 2021). Another definition has been proposed by Othman and Abdullah, (2016) that service quality is a dissimilarity amongst consumers' anticipation for service execution before the service encounter and their observations of the rendered services. Gefan 2002 (as cited in Abdullah & Othman, 2021), described service quality as the appraisal made by consumers among the expected service quality and actually rendered services. Quality is more difficult to characterize than consumers' gratification, because of the various statements, proposed by different researchers. Quality is focused to consumers' views; thus quality is characterized as whatever the buyer sees as a quality (Abdullah & Abdul Rahman, 2015). Kotler and Keller (2009) defined service as any activity provided for the benefits of receiving end that is essentially intangible in nature and does not lead to any ownership. Lovelock (2004) defined service as the perceived benefit of the senses, either alone or unrelated to something tangible and interchangeable and does not imply ownership, and especially

intangible. Zeithmanl (2000) argued that services are

operations, functions and achievements or actions, therefore, services include all economic activities whose outputs are not natural products. A service is a commodity without physical existence, which is usually created and consumed at the same time. Gronroos (2001) described a service as a process that leads to a result in a partially simultaneous process of production and consumption. This definition indicates that service and consumption are simultaneous activities.

As a result of the immaterial multifaceted nature of many services firm, it may be more difficult to evaluate the quality of service than goods. Due to the fact that customers are often involved in the production of services, especially in human processing services, a distinction must be made between the service delivery process and the actual production of the service. Perceived service quality is the result of an evaluation process in which customers compare their perception of service delivery and its outcome with what they expect (Melaku, 2015).

**Physical Structure:** Physical structure is the building structure, and its facilities including the equipment, personnel, and communication materials. Physical structure is the eutectic that embellish the hotel which looks very attractive and homely to the guest. The serenity of the environment also accounts for physical structure. Other elements of physical structure includes the cleanliness of environment, cleanness of rooms, restaurants and other areas, and proper uniform, used by the employees (Abdullah et al. 2017).



The customers' satisfaction with the structural edifice and interior decoration of apartment is very critical in service quality evaluations. This follows that, the cost of hiring the apartments, be it single suit, double suit and executive suit determines the quality of service that will be rendered in the hotel.

**Employee Behaviour:** Employee behaviour focuses on the character or attitude of an employee when serving a customer. Appropriate behaviour consists of polite approach to customer, respect and gratitude to customers and building trust in the service (Parasuraman 1988).

Therefore, the quality of service requires the expertise of employees in the service delivery which also includes courtesy and ability to instil loyalty and dependence on the capabilities of service providers. Employee should have the ability to inspire trust and confidence among customers regarding the ability of service provided in anticipation to meet customer needs (Sandhu, et al., 2013). Offering better guarantee services conveys more confidence to customer and can lead to higher sales (Ahmed, et al., 2010).

The employee must possess empathy as a personal quality. Therefore, empathy provides extra care and attention to the individual client each time. It means how much the company understands the needs of the customers and with how much care and attention they are given (Parasuraman 1988). Empathy requires placing customer above anything else during interaction with employee (Sandhu, et al., 2013). Ahmed et al., (2010) found that the empathy factor has a significant relationship with customer satisfaction **Organisational Performance** 

Organisational performance in the hospitality industry is an indicator of how well a hospitality firm is doing. This performance indicator can be ascertained from the angle of customer repeat patronage (customer retention) and profit ratio.

The ratio that measures hospitality performance is customer retention. Customer retention is the action undertaken by organization serve customer with their best of knowledge. Customer retention goes beyond satisfying the present expectations of the customers, instead it is helpful in anticipating their expectations so that they become loyal supporters and promoters of the organizational brand (hospitality firm). The incessant hunt of operational distinction in keeping customers becomes essential when the customers inform others how well they were treated when doing business with them. Jones, Mothersbaugh, and Beatty, (2002), commented that the characteristics of customers' retention entails keeping in contact with customer through mails, phone calls, letters, special gifts/offers, follows up and cards or notes with a personal touch, (Bowen & Chen, 2001). Customer retention could come as a result of effective communications to know the state of the customer by so doing the customer will know that the organization have him in their heart. Customers not only appreciate this, it arouses their sense of belongings because it makes them feel respected, esteemed and important. It acknowledges them, keeps them informed, off sets post purchase doubts, reinforces the reason they are doing business with the firm and makes them feel part of the business so that they will want to come back to patronise the firm repeatedly. For any organization to survive in the competitive world, it is important to develop an effective customer retention strategy that meets the needs, aspirations and requirements of customers.

## **Theoretical Framework**

**SERVQUAL Model:** This research hinged on SERVQUAL model that was conceived by Parasuraman, Zeithaml, and Berry (1985) and it is modelled for measuring service quality. SERVQUAL model is used to identify customer perception and service expectations. The reliability of this model makes it very useful for testing the service quality through employee interactions that guarantee customer satisfaction. The relationship between this model and customer satisfaction implies customer loyalty and retention.

It is considered to be reliable and valid for evaluating service quality in a number of industries. The SERVQUAL model acknowledged ten (10) dimensions of service quality (tangible, reliability, responsiveness, communication, credibility, security, competence, courtesy, understanding, knowing customers, and access). Subsequently, these ten dimensions were compressed into five (reliability, responsiveness, tangible, assurance and empathy).

Recently, there has the inclusiveness method of measuring service quality which have not been ascertained. Scholars agreed that SERVQUAL dimensions are multi-dimensioned approach in any study of service quality (Brady & Cronin, 2001).

However, another school of thought argued that five dimensions used in the SERVQUAL scale should represent the basic instrument for dimensions of measuring services of hotels, restaurants retail chains, communication, real estate, higher education, etc. In addition to that, the SERVQUAL instrument has been used widely in several cultures and countries. The



SERVQUAL scale has been imitated and appreciated well in the service quality literature in the last decades by academics, researchers and industry people (Buttle, 1996). The SERVQUAL dimensions adopted in this study to measure the effect of service quality on customer's loyalty in Nigerian hospitality industry are physical structure and employee behaviour.

**Empirical Review and Hypotheses Development** Obananya, (2020) studied service quality and customers' loyalty in Nigerian commercial banking industry. the findings showed that tangibility and reliability had significant influence on customer loyalty in the banking industry, while responsiveness had a significant influence on customer satisfaction in the banking industry and assurance had a significant influence on customer loyalty in the banking industry.

Apata, Afolabi, Ajayi, Abimbola, Adebayo, and Okhiria, (2019) investigated the implication of service quality and customer loyalty in hotels within Ibadan metropolis, Oyo State, Nigeria. Their findings showed that there was an overall statistically significant correlation between service quality and overall loyalty, repeat patronage and price insensitivity. They also found that service quality significantly relates with customer loyalty.

Bayad, Bayar, Baban, Shahla, Nechirwan, Pshdar, Hassan, Bawan, Sarhang, and Govand, (2021) studied the impact of hotel service quality on customer satisfaction in hospitality. Their results indicated the four service quality dimensions (empathy, responsiveness,

assurance and tangible) had positive relation with customer satisfaction, except reliability had negative relation with customer satisfaction.

Dimfwina, Murtala, and Ukonu, (2018) assessed the effect of quality service of small hotels on customers' satisfaction in Bauchi state, Nigeria. They discovered that reliability and customers' satisfaction were not positively and significantly related, assurance and customers' satisfaction were positively and significantly related, tangibility and customers' satisfaction were positively and significantly related, empathy and customers' satisfaction were positively and significantly related. Also, responsiveness and customers' satisfaction were positively and significantly related. Also, responsiveness and customers'

Ogungbayi, Olatidoye, and Agbebi, (2019) carried out a study on assessment of service quality on customer satisfaction in selected hotels in Abeokuta metropolis, Ogun State, Nigeria. Their results revealed that there was significant relationship between the various service qualities and customer satisfaction. It was further confirmed that service quality delivery to customers was the major challenge of all the hotels in Abeokuta metropolis which is on how to deliver the service to customers in a way that will enhance customer satisfaction. From the foregoing, it was hypothesised that.

(i) There is no significant relationship between physical structure and organisational performance.

(ii) There is no significant relationship between employee behaviour and organisational performance. Methodology

The research design for this study was causal research design. The sample population consisted of guests lodging at prominent hotels in Port Harcourt, Lagos, and Abuja. The hotels were Hotel President (Port Harcourt), Sheraton Hotel (Lagos) and Nicon Noga Hotel (Abuja). The population under consideration were 1200 guests registered for lodging accommodation within the time of the research.

The population sample was subjected to Taro Yamane Formula.

$$n = \frac{N}{\left(1 + N\right)\left(e\right)^2}$$

Where n = sample size required; N = no. of sample population; e= allowable error (5%)

Substituting the value of 2500 into the equation

n = 
$$\frac{500}{(1+500)(0.05)^2}$$
; n = 222.22;

Thus the sample size was 222

The 4-likert scale is the research instrument adopted for this study. Strongly Agree (A), Agree (A), Disagree (D) and Strongly Disagree (SD).

The method of analysis includes the use of descriptive statistics (mean and standard deviation) for analysis of research questions and linear regression analysis for the testing of the hypotheses. The decision rule of mean and standard deviation were at 2.5 and 0.05 respectively. Hence, the hypothesis was at 5% significance level.



## **RESULTS AND DISCUSSION**

Table 1. Data presentation						
S/No.	Hotels	Accessible				
1	Hotel Presidential, Port Harcourt	74				
2	Sheraton Hotel, Lagos	74				
3	Nicon Noga Hotel, Abuja	74				
	Total	222 (100%)				

The researcher administered questionnaire on the three selected hotels in Nigeria on different dates and

the questionnaire were immediately collected from the respondents.

#### Testing of Hypotheses

**Hypothesis 1:** There is no significant relationship between physical structure and organisational performance.

		lavie	Z: Pllysical	Suuciui	: anu organ	isational	per	orma	lice	
_		Std. Error Change Statistics								
		R	Adjusted R	of the	R Square	F	df		Sig. F	Durbin-
Model	R	Square	Square	Estimate	Change	Change	1	df2	Change	Watson
1	.953ª	.908	.908	.304	.908	2177.45 8	1	220	.000	.306

a. Predictors: (Constant), Physical Structure

b. Dependent Variable: Hospitality performance

Table 2 revealed the linear regression analysis output of physical structure and hospitality performance in Nigeria. The correlation coefficient r, 0.953 signifies that there is positive and significant relationship between physical structure and organisational performance because the p-value is greater the criterion value. The Durbin Watson revealed the presence of autocorrelation at 0.306 to be significant.

**Hypothesis 2:** There is no significant relationship between employee behaviour and organisational performance.

Table 3: Employee behaviour and organisational performance										
				Std. Error Change Statistics						
		R	Adjusted	of the	R Square				Sig. F	Durbin-
Model	R	Square	R Square	Estimate	Change	F Change	df1	df2	Change	Watson
1	.951ª	.904	.904	.311	.904	2071.551	1	220	.000	.300

a. Predictors: (Constant), Employee behaviour

b. Dependent Variable: Hospitality performance

Table 3 revealed the linear regression analysis output of employee behaviour and organisational performance in Nigeria. The correlation coefficient r, 0.951 indicates that there is positive and significant relationship between employee behaviour and organisational performance because the p-value is greater the criterion value. The Durbin Watson revealed the presence of autocorrelation at 0.300 to be significant.



#### **DISCUSSION OF FINDINGS**

The findings showed that service quality have positive and significant impact on organisational performance in the hospitality industry in Nigeria, Organisational hospitality performance in the industrv is acknowledged through customer patronage and customer retention which translates into profitability in the face of competitive industries. There are certain factors to be considered for effective service quality delivery in the hospitality industry. As outlaid in this study, those factors are physical structure and employee behaviour. The study revealed that physical structure (environment) have significant relationship with organisational performance. The physical structure - standard of building, edifices, eutectics, electrical and furniture have direct impact on the service guality. The environment is the first thing that catches the attention of the customer and if the customer is satisfied with the beautification of the environment, he will patronize the hotel again. By so doing, more revenue will accrue to the firm concerned through repeat patronage and positive word of mouth communication thereby boosting the performance of the hospitality industry.

Another finding showed that employee behaviour has positive and significant relationship with organisational performance in the hospitality industry. The finding also indicated that employee character displayed affects the hospitality profitability either negatively or positively. There are expected behaviour from an employee to customer. The willingness of employee to provide much-needed services to customer with special attention is factor that motivate customer loyalty and customer retention which produces constant income to the hospitality industry.

The study of Obananya, (2020) on service quality and customers' loyalty in Nigerian commercial banking industry has agreement with the result of the present study. It should be emphasised that responsiveness and assurance are dimensions that defines employee behaviour towards customers. Apata, et al (2019) investigated the implication of service quality and customer loyalty in hotels within Ibadan metropolis, Oyo State, Nigeria which was in total concordance with the result of the current study.

The present study is in accordance with the Bayad, et al (2021) on impact of Hotel service quality on customer satisfaction in hospitality industry. Their results indicated that the four of service quality dimensions (empathy, responsiveness, assurance, and tangible) have positive relation with customer satisfaction, except reliability that had negative relationship with customer satisfaction.

#### CONCLUSION

Service quality enhances organisational performance in the hospitality industry through customer satisfaction and customer retention. In hospitality industry, facilities employee physical and behaviour (responsiveness and empathy) have significant role to play in the performance of the industry. From the result, the dimensions of services quality have positive and significant impact on organisational performance. Therefore, providing the right value that meets the hotel quest's expectations will engender auest satisfaction and subsequent retention. The study therefore concludes that service quality enhances organisational performance through customer satisfaction and customer retention

## RECOMMENDATIONS

The following recommendations were drawn from the findings of the study.

- (i) Hospitality management should renovate or reconstruct their building to meet the guests' expectation.
- (ii) Hospitality management should discard old furniture and replace with modern furniture in order to create new outlook of the industry.
- (iii) Training and retraining of service employee of hospitality industry be done intermittently so that responsiveness and empathy can be cultivated in them.

#### REFERENCES

- 1. Abdullah, N. N. & Afshar, P. A. (2019). Investigating research and development costs on the profitability of Iranian industries. *Journal of Organizational Behavior Research*. 4(S2),1-14.
- 2. Abdullah, N. N., & Abdul Rahman, M. (2015). The degree of openness in Turkey's Public Expenditure. *International Journal of Administration and Governance*, 12(1), 8-12.
- 3. Abdullah, N. N., & Othman, M. B. (2021). Investigating the Limitations of Integrated Tasks on Youth Entrepreneurship in Kurdistan Region. Путеводитель предпринимателя, 14(2), 179-190.
- Ahmed, I., Nawaz, M. M., Usman, A., Shaukat, M. Z., Ahmad, N., & Iqbal, H. (2010). Impact of service quality on customers satisfaction: Empirical evidence from telecom sector of



Pakistan. *Interdisciplinary journal of contemporary research in business*, 1(12), 98-113.

- Ali, B, J. (2020). Impact of COVID-19 on consumer buying behavior toward online shopping in Iraq. *Economic studies journal*. 18(42): 267-280. Retrieved from https://www.asjp.cerist.dz/en/article/134070
- 6. Anwar, G., & Shukur, I. (2015). The impact of service quality dimensions on students' satisfaction. *International Journal of Social Sciences & Educational Studies*, 76.
- 7. Anwar, K., & Balcioglu, H. (2016). The relationship between transformational leadership characteristics and effectiveness: A case study of construction companies in Erbil. *International Journal of Science Technology and Management*, 5(2), 250-256.
- Anwar, K., & Ghafoor, C. (2017). Knowledge management and organizational performance: A study of private universities in Kurdistan. *International Journal of Social Sciences & Educational Studies*, 4(2), 53.
- Apata, O. C., Afolabi, T. D. & Ajayi, O. O., Abimbola, A. F., Adebayo, I. N. & Okhiria, A.O. (2019) Service quality and customer loyalty in hotels within Ibadan metropolis, Oyo State, Nigeria. *Humanities and Social Sciences Review*, 09(01):1–12.
- Bayad J. A., Bayar, G. Baban, J.O., Shahla, A. A., Nechirwan, B.I., Pshdar, A. H., Hassan, M. A., Bawan, Y. S., Sarhang, S., & Govand, A. (2021). *Hotel Service Quality: The Impact of Service Quality on Customer Satisfaction in Hospitality*, 5(3), 14-28.
- 11. Brady, M.K., & Cronin, J.J. Jr. (2001). Some new thoughts on conceptualizing perceived service quality: A Hierarchical Approach. *Journal of Marketing*, 65(3), 34-49. doi: 10.1509/jmkg.65.3.34.18334
- 12. Buttle F (1996). SERVQUAL review, critique, research agenda. *Europ. J. Market.* 30(1): 8 32.
- Damit, D. H. D. A., Harun, A., Martin, D., Othman, B., & Ahmad, H. (2019). What makes a non-Muslim purchase halal food in a Muslim country? An application of theory of planned behaviour. *Management Science Letters*, 9(12), 2029-2038.
- 14. Dimfwina, N. T., Murtala, M. A. & Ukonu, I. C. (2018), Assessing the effect of quality service of small hotels on customers satisfaction in

Bauchi Nigeria. *IOSR Journal of Humanities and Social Science* (IOSR-JHSS), 23(3), 63-71

- 15. Fick, G.R., & Ritchie, J.R.B. (1991). Measuring service quality in the travel and tourism industry, *J. Travel Res.*, 30(2): 2 9.
- 16. Gardi, B. (2021). *The effects of computerized accounting system on auditing process: a case study from Northern Iraq.* Available at SSRN 3838327.
- 17. Goffin, K. & Price, D. (1996). Service documentation and the biomedical engineer: Results of a survey". *Biomedical Instrumentation and Technology*, 30(3),223-230.
- Grönroos, C. (2001). The perceived service quality concept - a mistake? Managing Service Quality, 11(3), 150-152. doi: 10.1108/09604520110393386
- 19. Gupta, P., & Srivastava, R. K. (2011). Analysis of customer satisfaction in Hotel service quality using analytic hierarchy process (Ahp). *International Journal of Industrial Engineering Research and Development* (IJIERD), 59-68.
- 20. Hameed, A. A., & Anwar, K. (2018). Analyzing the relationship between intellectual capital and organizational performance: A study of selected private banks in Kurdistan. *International Journal of Social Sciences & Educational Studies*, 4(4), 39.
- Ismael, N. B., Sorguli, S., Aziz, H. M., Sabir, B. Y., Hamza, P. A., Gardi, B., & Al-Kake, F. R. A. (2021). The impact of COVID-19 on small and medium-sized enterprises in Iraq. *Annals of the Romanian society for cell biology*, 2496-2505.
- 22. Jones, M.A., Mothersbaugh, D.L., Beatty, S.E.(2002). Switching barriers and repurchase intentions in services. *Journal of Retailing*, 76 (2) 259-74.
- 23. Kotler, P. and Keller, K. L. (2009) *Marketing management* (13th end). New Jersey: Pearson Education Inc, Upper Saddle River.
- 24. Lovelock, C. (2004). *Services Marketing*. Englewood Cliffs NJ: Prentice-Hal
- Malik, M. E., Ghafoor, M. M., & Iqbal, H. K. (2012). Impact of brand image, service quality and price on customer satisfaction in Pakistan Telecommunication sector. *International Journal of Business and Social Science*, 3(23),123-129.
- 26. Melaku, M. (2015). Impact of service quality on customer satisfaction: The case of bank of



Abyssinia S.C. *EMBA* Thesis submitted to College of Business and Economics of Addis Ababa University.

- 27. Obananya, C. G. (2020). Service quality and customers' loyalty in Nigerian Commercial Banking Industry. *International Journal of Innovative Finance and Economics Research* 8(4):1-12.
- 28. Ogungbayi, G.B., Olatidoye, O.P., & Agbebi, P.A. (2019). Assessment of service quality on customer satisfaction in selected hotels in Abeokuta Metropolis, Ogun State, Nigeria. J. Appl. Sci. Environ. Manage. 23(6) 1035-1043.
- 29. Othman, M., & Abdullah, N. N. (2016). The Conceptual Assessment of Malaysian Entrepreneurship Environment and EO Economic Contribution. *Journal of Resources Development and Management*, 20, 15-20.
- 30. Parasuraman, A., Zeithaml, A.V. & Berry, L.L. (1985). A conceptual model of service quality and its implications for future research, *Journal of Marketing*, 49, 41-50.
- 31. Prabhu, M., Abdullah, N.N., & Ahmed, R.R. (2020). Segmenting the manufacturing industries and measuring the performance: using interval-valued triangular fuzzy TOPSIS method. *Complex Intell. Syst.*
- 32. Reichheld, F.F., & Kenny, D. (1990). The Hidden Advantages of Customer Retention. *J. Ret. Bank.* 7(4): 19-23.

- Saleh, P. F., Ali, B. J., Akoi, S., Najmalddin, B., Ali, R. S., & Anwar, G. (2021). Factors affecting the Success of Female Entrepreneurs in Kurdistan. *International journal of Engineering, Business and Management* (IJEBM), 5.
- Sandhu, M. A., Mahasan, S. S., Rehman, A. U., & Muzaffar, S. (2013). Service quality dimensions impact on customer satisfaction in Telecom sector of Pakistan. *Journal of Basic and Applied Scientific Research* 3(8), 27-34.
- 35. Sultan, K., Ahmed, R. R., Jafar, R., Murtaza, M. M., & Gardi, B. (2020). Corporate financial policy and its impact on sustainable capital structure: Empirical evidence from Textile Firms of Pakistan.
- 36. Top, C., & Ali, B. J. (2021). Customer satisfaction in online meeting platforms: Impact of efficiency, fulfillment, system availability, and privacy. *Amazonia Investiga*, 10(38), 70–81. https://doi.org/10.34069/AI/2021.38.02.7
- Vroman, H. W. & Reichheld, F. F. (1996). The loyalty effect: The hidden force behind growth, profits, and lasting value. Academy of management perspectives. *Harvard Business School Press.* **10** (1): 88–90
- 38. Zeithaml, V.A. (2000) *Service marketing integrating customer focus across the firm*, McGraw-Hill, New York, NY free press, USA.