

## CLIENTS' AND EMPLOYEES' SATISFACTION IN BANKS: AN EMPIRICAL STUDY ON GENDER EQUALITY

Dr. Santosh Dev\*

### ABSTRACT

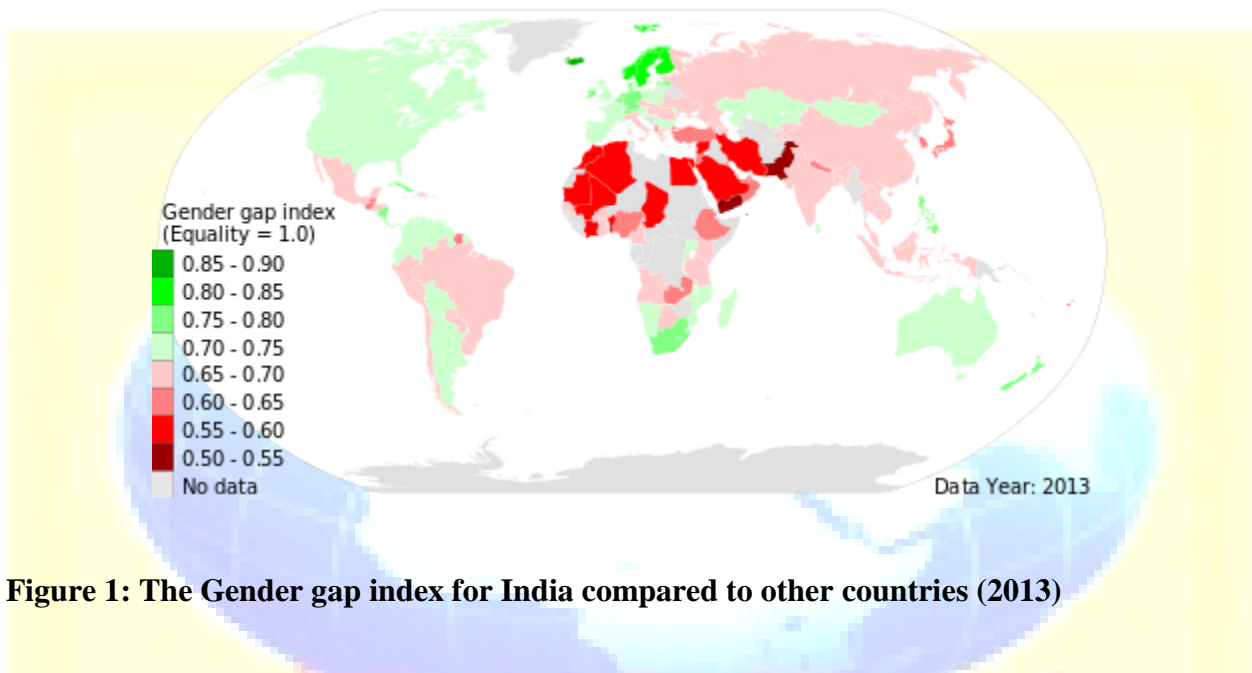
The objectives of this study is to gauge the difference between male and female clients' and employees' satisfaction in banks in India. The sample size was 337 clients (female 103 and male 234) and 330 employees (female 107 and male 223). Factor analysis was done to extract and club the items responsible for client satisfaction and employee satisfaction using Principal Component analysis and Varimax rotation method. The data of respondents were analyzed using t-test. It was found that there was no significant difference between men and women as far as client satisfaction in private sector banks was concerned. Both male and female clients of private sector banks were not satisfied with Customer Orientation and Accessibility of the banks. Both male and female employees of private sector banks were not satisfied as far as Fair and Empathetic environment and Considerate Environment and Accessibility of the banks were concerned. Private sector banks need to increase the spread of their branches so that the customers and employees both can have an easy access to the banks and their branches.

**Keywords: Women, Customers, Delhi, Employees, NCR, Banks, Satisfaction**

\* Jaypee Institute of Information Technology, Noida

## Introduction

Gender inequality in India refers to health, education, economic and political inequalities between men and women in India (World Economic Forum). Various international gender inequality indices rank India differently on each of these factors, as well as on a composite basis, and these indices are controversial (*Hanmer 2000 and Ghose 2001*).



**Figure 1: The Gender gap index for India compared to other countries (2013)**

The Gender gap index is one of many multi-dimensional measures of gender inequality. India was scored at 0.66 by World Economic Forum, and ranked 101 out of 136 countries in 2013 (The Global Gender Gap Report 2013).

Banking in India is one of the basic instruments of economic growth. It constitutes the central artery for all economic activities. Banking activities are in fact considered so vital for economic development of any country that any changes in its functioning are bound to have far-reaching effects on the country's growth. With respect to the diversity of the bank's customers and employees, there is a dearth of studies about the comparison of male and female clients' and employees' satisfaction in banks in India. The paper is organized in five parts in addition to this introduction. In the second section, we review the relevant literature relating to client and employee satisfaction. Section three describes the empirical analysis of the clients' data and

section four shows the analysis of employees' data and the and the last section concludes the paper with certain recommendations

## Literature Review

### Client Satisfaction

Gustafsson (2005) defined customer satisfaction as a customer's overall evaluation of the performance of an offering to date. This overall satisfaction has a strong positive effect on customer loyalty intentions across a wide range of product and service categories. Customer satisfaction has been considered as an important constituent of a successful and prosperous organization. It is essential that an organization understands and values the satisfaction of customers' needs. It is probably one of the most difficult tasks to execute, yet it is vital to the existence of any organization. The significance of customer satisfaction in banking industry cannot be overstated.

Molina et al. (2007) posited that customer satisfaction is a construct with both cognitive and affective dimensions. The cognitive dimension was investigated using the confirmation/disconfirmation (C/D) paradigm. The starting point of the C/D paradigm is a comparison of the customer's actual experience in using a product or service with his/her expectations before purchase (Sharma and Ojha 2004). Homburg et al. (2006) noted that the effect experienced during purchase and consumption of the product or service had a substantial influence on the assessment of customer satisfaction. Aside from the cognitive and affective dimensions, Anselmsson (2006), concluded that customer satisfaction had other determinants. Expectations, disconfirmation, performance, desires, affect and equity were also identified as determinants of customer satisfaction. According to Lewis and Soureli [73], customer satisfaction can also be attributed to extrinsic factors such as satisfaction with the frontline employees, the core service, or the organization in general.

The foundations of service quality may be viewed from widely accepted perspectives of the SERVQUAL model. SERVQUAL (1994) offers five dimensions of service quality to be evaluated in any service setting; reliability, responsiveness, assurance, empathy and tangibles **and** it has been widely used in practice in its original and modified form. Zeithaml et al.(2008)]

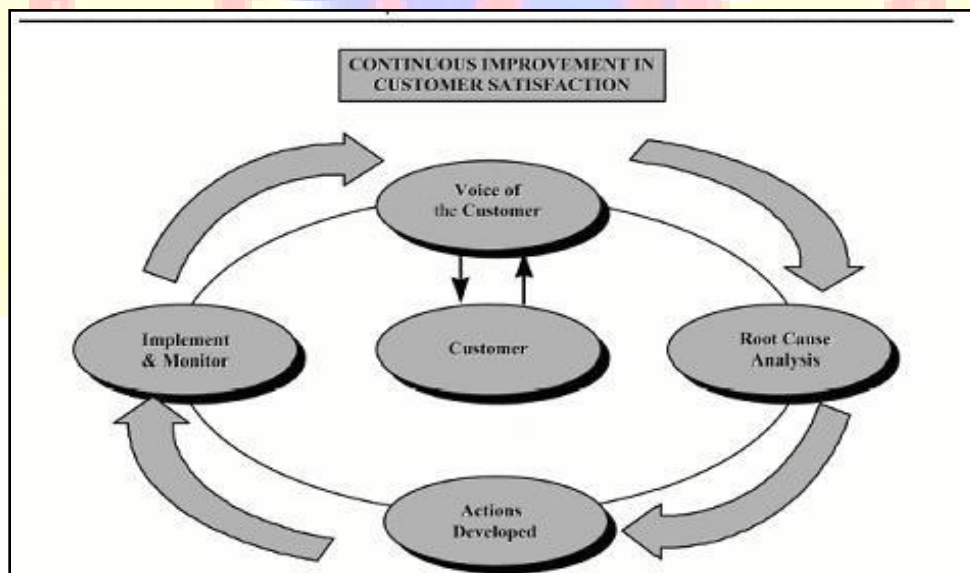
found that service quality is the outcome of all the SERVQUAL dimensions while Angur et al (2010) found that all the dimensions are not equally important in explaining variance in overall service quality. Their result indicated that responsiveness and reliability seem to be the most important dimensions followed by empathy and tangible dimensions; whereas, assurance appears to be the least important dimension. According to Zaim et al. (2008), tangibility, reliability and empathy are important factors for customer satisfaction, whereas responsiveness and assurance are important factors found by Mengi (2009). Kumar et al. (2010) and Lai (2004) found that assurance, empathy and tangibles are the important factors, and on the other hand, Baumann et al. (2007) found that tangibles are not related to customer satisfaction and according to Ahmed et al. (2010) empathy is negatively related to customer satisfaction. Arasli et al (2005) pointed out that reliability dimension has the highest impact on customer satisfaction in Greek Cypriot banking industry, whereas reliability is not related to customer satisfaction, as stated by Chaniotakis and Lymeropoulos (2009).

Cronin and Taylor (1992) developed SERVPERF model, claiming that customers' attitudes to a specific service depend initially on the level of their expectations. After they have made use of the said service for the first time, however, their modified attitude depends on both their prior expectations and the level of satisfaction they experience, which may be congruent or incongruent with their expectations. Such attitude transformations pertaining to quality tend to differentiate their intentions for future repeat purchases of the said service. According to Zeithaml and Bitner (2000), customer satisfaction is influenced not only by perceptions of service quality but also by perceptions of product quality, and pricing factors as well as situational and personal factors. The same idea is reinforced by Manrai & Manrai (2007) who suggest that customer dissatisfaction is still the major reason of bank customers' switch to other banks for a variety of reasons (access, services, products, prices, image, personnel skills, treatment, credibility, responsiveness, waiting time, location and technology etc.)

Researchers have studied customer satisfaction in different contexts. Grigoroudis et al. (2008) considered the problem of measuring user satisfaction in order to analyze user perceptions and preferences to assess website quality. Hsu (2008) proposed an index for online customer satisfaction, which is adapted from an American customer satisfaction Index (ACSI). Bodet

(2008) explored the satisfaction–loyalty relationships according to an empirical analysis in a sports-service context. Yang and Peng (2008) developed a novel customer satisfaction evaluation model for construction project management services that was developed using a questionnaire based survey and statistical analysis. Deng (2009) presented a Fuzzy Neural based Importance-Performance Analysis (FN-IPA) which integrates fuzzy set theory, back-propagation neural network and three-factor theory to effectively and adequately assist practitioners in identifying critical service attributes for customer satisfaction. Gil et al. (2008) in their research, exhibited that services encountered directly and significantly affect perceived service value which is the final antecedent to customer satisfaction in banking industry. Sweeney and Swait (2008) investigated the important role of brand of banks in managing the churn of current customers and improving their satisfaction. Molina et al. (2007) defined the relationship between relational benefits and satisfaction. They discovered that customer satisfaction depends on service policy satisfaction, on accessibility, and on frontline employee satisfaction.

Mohamed Zairi (2000) developed a figure that shows that in order to have a continuous improvement of customer satisfaction there should be a cycle which starts with listening to voice of customers then analyzing their comments, developing actions and at the end implementing them. Figure 2 illustrates this cycle



**Figure 2: Continuous improvement in Customer Satisfaction (2000)**

## Employee Satisfaction

Employee satisfaction is an employee's sense of achievement and success on the job. It is generally perceived to be directly linked to productivity as well as to personal well-being. Employee satisfaction implies doing a job one enjoys, doing it well and being rewarded for one's efforts. It further implies enthusiasm and happiness with one's work. Employee satisfaction is the key ingredient that leads to recognition, income, promotion, and the achievement of other goals that lead to a feeling of fulfillment (Silvestro, 2002)

According to Moyes, Shao, & Newsome (2008) employee satisfaction may be defined as; how pleased an employee is with his or her position of employment. On the other hand, employee satisfaction is one of the basics of organizational citizenship behavior (Mahmut., 2003)

Kayis et. al (2003) shortlisted 11 dimensions which are used to measure employee satisfaction and they are: (1) social cohesiveness (2) pay levels (3) job security (4) decision making (5) promotion opportunities (6) training and development (7) teamwork and cooperation (8) autonomy (9) external customers (10) overall job satisfaction (11) overall satisfaction with the current organization. Locke (1976) explains that for researchers to understand the job attitudes, they need to understand job dimensions, which are complex and interrelated in nature. He mentioned the common dimensions of employee satisfaction as "work, pay, promotions, recognition, benefits, working conditions, supervision, coworkers, company and management." According to Mihajlovic (2008) 13 elements can be dissociated to measure the constructs of employee satisfaction in many famous companies. These elements are as follows: salary and benefits, the nature of work and pressure, career development, education and training, management style from immediate managers, safety and environmental protection, performance evaluation systems, in-firm promotion channels, disciplined management, the overall working environment, department environment, support from the firm with regard to personal well-being and family life and personal relationships with colleagues.

According to D L Butler (2004), the management style must evolve in order to stay in line with today's rapidly changing market - one characterized by creativity and flexibility. Contrary to managerial beliefs, it has been established that employees enjoy assuming responsibilities when

supported by a nurturing organizational culture. According to corporate-identity experts (2007) employee identification and participation are important because employees represent the corporate identity and affect external stakeholder perceptions; moreover, employees are a sustainable source of competitive advantage. The more strongly employees identify with the organization, the more stable and consistent the identity becomes, and the more employees are likely to further uphold that identity in their actions.

According to Zeithalm and Bitner (2000), “there is concrete evidence that satisfied employees make for satisfied customers.” Zeithalm et al. (1990) argued that employees who are not satisfied with their jobs will not deliver quality services. In fact, employee satisfaction is well established as an antecedent of customer-oriented behavior.

### Objectives of the study

The objectives of this paper are twofold, to gauge the satisfaction level of both male and female customers and employees in private sector banks. The specific objectives of the study are to:

- 1. To compare the level of satisfaction between male and female customers in private sector banks; and**
- 2. To compare the level of satisfaction between male and female employees in private sector banks**

### Research Methodology

Based on the literature review, perception of the customers and bank employees in the interview and focus group discussion, two tools were constructed to obtain the data according to the objectives. The first tool looked at satisfaction level of the customers of various banks in Delhi and NCR. It had two sections. Section one dealt with general and personal information of the respondents/ customers and the characteristics of the banks. Section two was meant to capture information regarding the satisfaction of the customers as perceived by them. The second scale was meant to examine employee satisfaction in the banks as perceived by the employees. It also had two sections. Section one dealt with general and personal information of the respondents/employees and the characteristics of the banks. The second part had the questions related to employee satisfaction.

Reliability Statistics were used to test the reliability of the instrument and the result is shown in the table 1

**Table 1: Cronbach's Alpha of the tools used**

Employee satisfaction		Client satisfaction	
Cronbach's Alpha	No. of Items	Cronbach's Alpha	No. of Items
.780	29	.754	27

In total, four hundred questionnaires were distributed personally to customers and four hundred to employees. From customers, 350 were received, out of which 337 were usable. From employees 350 were received out of which 330 were usable. The information of the questionnaires were coded and entered in the computer using Microsoft Excel Software. Data analysis was done with the aid of Statistical Package for Social Sciences 20.0 Version. The variables were coded in SPSS and certain statistical methods in the form of frequency distribution technique and t-test were applied to get the results which were then analyzed.

The study's research design is single descriptive cross sectional research design as it describes the characteristics of customers as well as bank employees. It also studies the various relationships of various variables. In single descriptive research design, the sample is drawn once and the data are also collected once. Random Sampling was done to get the data filled by customers and employees.

## Analysis and Findings

### Identification of variables affecting Client Satisfaction and Employee Satisfaction

On the basis of exhaustive literature survey and pre -testing of the questionnaire, a total of 27 items for customer satisfaction and 29 items for employee satisfaction were selected for study. These items were converted into statements in the questionnaire. The respondents were asked to rate these items on a 5 point Likert scale ranging from 1 to 5; 1 denoting strong disagreement, 2 disagreement, 3 neither disagreement nor agreement, 4 agreement and 5 denoting strong agreement. Table 2 enlists all the 27 variables/items and 29 items that were translated into



statements in the questionnaire for measuring satisfaction level of customers and employees and were used for factor analysis.

To test the reliability of the instrument, Cronbach alpha was calculated. Cronbach alpha is calculated to measure the internal consistency and reliability of the instrument. The minimum accepted value of Cronbach alpha is 0.70. In this study, Cronbach alpha came as 0.754 and 0.780 as shown in Table 4.3, thus the instruments were considered reliable for the study.

**Table 2: Tests of validity of the questionnaires**

Sr. No.	Instruments	No. of items	Total no. of cases	Cronbach Alpha
1.	Client Satisfaction	27	337	0.754
3.	Employee Satisfaction	29	330	0.780

Factor analysis was done to extract and club the items responsible for customer satisfaction using principal component analysis and varimax rotation method (Dev,S *et al.* 2012) The factors extracted for the study are shown in Table 3 . These 9 factors that were ultimately extracted have been referred to as dimensions of customer satisfaction and employee satisfaction.

**Table 3 Factors of Client Satisfaction and Employee Satisfaction**

Client Satisfaction	Employee Satisfaction
Tangibles	Participative environment
Responsiveness	Hygiene factors
Customer orientation	Fair and empathetic management
Standard of facilities	Smooth operations
Interest rates and other charges	Considerate environment

Client participation	Efficient environment
Funds transfer system	Accessibility
Accessibility	Feel good factor
Other amenities	Trust

Data analysis and findings have been explained according to the objectives of the study. Listed below are the findings of each of the objectives.

**Objective 1: To compare the level of satisfaction between male and female customers in private sector banks; and**

No significant difference is found in the mean values of eight out of nine dimensions of client satisfaction in private sector banks between female and male customers, implying that satisfaction from these dimensions do not vary with gender as is shown in Table 4. Both female and male customers of private sector banks are satisfied with Tangibles (Mean=3.63 and 3.68), standard of facility (Mean=3.36 and 3.34), Interest rates and other charges (Mean=3.16 and 3.25), Client participation (Mean=3.23 and 3.32) Funds transfer system (Mean=3.20 and 3.26) and Other amenities (Mean=3.08 and 3.12). In the two dimensions namely Customer orientation (Mean=2.86 and 2.89) and Accessibility (Mean=2.92 and 2.84), all the clients irrespective of their gender are not satisfied as the mean value is less than 3 in both the caese.

Significant difference was found in the mean values of only one dimension of client satisfaction in private sector banks between female and male clients. The only factor namely responsiveness had significant difference at 0.05 level. There was no significant difference in rest of the dimensions. This implies that there is no difference as in the client satisfaction between male and female clients in private sector banks.

**Table 4: Comparison of dimensions of Client Satisfaction between Female and Male client respondents of Private Sector Banks**

Dimensions of Client Satisfaction	Female (N= 103)	Male (N=234)	t- value
	Mean	Mean	

	S.D	S.D	
Tangibles	3.63 0.65	3.68 0.64	0.70 NS
Responsiveness	3.20 0.55	3.36 0.54	2.33*
Customer orientation	2.86 0.65	2.89 0.64	0.37 NS
Standard of facility	3.36 0.61	3.34 0.67	0.23 NS
Interest rate and other charges	3.16 0.67	3.25 0.63	1.22 NS
Client participation	3.23 0.67	3.32 0.63	1.26 NS
Funds transfer system	3.20 0.77	3.26 0.77	0.62 NS
Accessibility	2.92 0.88	2.84 0.76	0.82 NS
Other amenities	3.08 0.61	3.12 0.67	0.54 NS

\*significant at .05 level

NS= not significant

**Objective 2: To compare the level of satisfaction between male and female employees in private sector banks**

As is clear from the table 5, no significant difference has been found in the mean values of any dimension of employee satisfaction between male and female employees of private sector banks. Private sector banks have recently established or expanded and have major work force of younger employees who tend to view the things almost similarly. Table 5 shows that the female and male employees are satisfied with Participative environment (Mean=3.55 and 3.45), Hygiene factors (Mean=3.48 and 3.39), Smooth operations (Mean=3.44 and 3.33), Efficient environment (Mean=3.19 and 3.28), Feel good factor (Mean=3.14 and 3.18) and Trust (Mean=3.33 and 3.28). The employees of both the groups are not satisfied with Fair and empathetic management

(Mean=2.88 and 2.91), Considerate environment (Mean=2.77 and 2.81) and Accessibility (Mean=2.86 and 2.84).

**Table 5: Comparison of dimensions of Employee Satisfaction between Female and Male employees in Private Sector Banks**

Dimensions of Employee Satisfaction	Female (N= 107)		Male (N=223)		t-value
	Mean	S.D	Mean	S.D	
Participative environment	3.55	0.50	3.45	0.59	1.54NS
Hygiene Factors	3.48	0.63	3.39	0.66	1.19NS
Fair and empathetic	2.88	0.58	2.91	0.55	0.47NS
Smooth operations	3.44	0.56	3.33	0.56	1.61NS
Considerate environment	2.77	0.66	2.81	0.70	0.51NS
Efficient environment	3.19	0.59	3.28	0.65	1.21NS
Accessibility	2.86	0.91	2.84	0.75	0.25NS
Feel good factor	3.14	0.65	3.18	0.71	0.54NS
Trust	3.33	0.60	3.28	0.75	0.59NS

### Implications

Both male and female clients and employees of private sector banks perceive equally as far as their satisfaction is concerned. The language of 'gender equality' and 'women's empowerment' was mobilised by feminists in the 1980s and 1990s as a way of getting women's rights onto the international development agenda. Their efforts can be declared a resounding success. The international development industry has fully embraced these terms. From international NGOs to donor governments to multilateral agencies the language of gender equality and women's empowerment is a pervasive presence and takes pride of place among their major development priorities. The factors which both male and female clients are not satisfied about must be taken into account and improved so that both male and female clients and employees are satisfied.

### Conclusion

This research aimed to gauge the difference in level of satisfaction between male and female clients and employees in private sector banks. As per the findings, there is no significant difference in the satisfaction level between male and female customers and male and female employees except in one dimension of client satisfaction. Accessibility of the banks and customer

orientation are the two factors which do not satisfy both male and female employees. Gender diversity in India is often talked about but this paper suggests that there is not much difference in the professional perception about the satisfaction between male and female clients and male and female employees in the banks.

### Limitation and scope

The study was done with private sector banks only. The study can be extended to Public Sector banks also and a comparison can be drawn between public sector and private sector banks.

### References

- Ahmed, I., Nawaz, M., Usman, A., Shaukat, M., Ahmad, N. and Iqbal, H., “*Impact of Service Quality on customers' Satisfaction: Empirical evidence from telecom sector of Pakistan*”. Interdisciplinary Journal of Contemporary Research in Business, vol. 1, no.12, pp. 98-113, 2010
- Angur, M. G., Natarajan, R., and Jahera, J. S., “*Service Quality in the banking industry: an assessment in a developing economy*”, International Journal of Bank Marketing, vol.17, no.3, pp.116-123, 1999
- Anselmsson, J. (2006), “*Sources of customer satisfaction with shopping malls: a comparative study of different customer segments*”, International Review of Retail, Distribution & Consumer Research, vol. 16, no.1, pp. 115-38, 2006
- Arasli, H., Smadi, S.M., and Katircioglu, S. T., “*Customer Service Quality in the Greek Cypriot banking industry*” Managing Service Quality, vol.15, no.1, pp.41-56, 2005
- Baumann, C.; Burton, S.; Elliott, G.; and Kehr, H., “*Prediction of attitude and behavioural intentions in retail banking*”, The International Journal of Bank Marketing, vol. 25, no.2, pp.102-116, 2007
- Bodet G., “*Customer satisfaction and loyalty in service: Two concepts, four constructs, several relationships*”, Journal of Retailing and Consumer Services, vol.15, no. 3, pp.156-162, 2008
- Butler, D.L., “*Bottom Line Call Centre Management*”, 2004, Elsevier Butterworth
- Chaniotakis, I., and Lympelopoulos, C., “*Service quality effect on satisfaction and word-of-mouth in the healthcare industry*”, Managing Service Quality, vol. 19, no.2, pp.229-242, 2009

- Cronin, J and Taylor, A., “ *Measuring Service Quality: A Reexamination and Extension*”, Journal of Marketing, vol.56, no.3, pp.55, 1992
- Deng W.J. and Pei, W., “*Fuzzy neural based importance- performance analysis for determining critical service attributes*”, Expert Systems with Applications, vol.36, no.2, pp.3774-3784, 2009
- Gil, I., Berenguer, G., Cervera, A., “*The roles of service encounters, service value, and job satisfaction in achieving customer satisfaction in business relationships*”, Industrial Marketing Management, vol. 37, no. 8, pp. 921-939,2008
- Grigoroudis E., Litos Ch., Moustakis V.A., Politis Y. and Tsironis L., “*The assessment of user-perceived web quality: Application of a satisfaction benchmarking approach*”, European Journal of Operational Research, vol.187, no.3, pp.346-1357, 2008
- Gustafsson, Anders, Michael D. Johnson, and Inger Roos , “*The Effects of customer Satisfaction, Relationship Commitment Dimensions, and Triggers on customer Retention.*” Journal of Marketing, vol.69, no.4,pp. 210–18, 2005
- Hanmer (2000). "Measuring socio-economic gender inequality: Toward an alternative to the UNDP gender-related development index". *Feminist Economics* 6 (2): 41–75.doi:10.1080/13545700050076106.
- Homburg, C., Koschate, N. and Hoyer, W.D., “*The role of cognition and affect in the formation of customer satisfaction: a dynamic perspective*”, Journal of Marketing, Vol. 70, No. 3, pp. 21-31, 2006
- Hsu S.-H., “*Developing an index for online customer satisfaction: Adaptation of American customer Satisfaction*” Index, Expert Systems with Applications, vol. 34, no.4, pp.3033-3042, 2008
- Kayis B, Kim H, Shin TH., “A comparative analysis of cultural, conceptual and practical constraints on quality management implementations—findings from Australian and Korean banking industries” *Total Quality Management & Business Excellence*, vol. 14, no. 7, pp. 765–777, 2003
- Kumar, S.A., Mani, B. T., Mahalingam, S., and Vanjikovan, M., “*Influence of service quality on attitudinal loyalty in private retail banking: An empirical study*” IUP Journal of Management Research, vol. 9, no. 4, pp. 21-38, 2010

- Lai, T. L., "Service Quality and Perceived Value's Impact on Satisfaction, Intention and Usage of Short Message Service (SMS). *Information Systems Frontiers*" Special Issue: Industrial Information Systems Frontiers, vol. 6, no.4, pp. 353-368, 2004
- Lewis, B.R. and Soureli, M., "The antecedents of consumer loyalty in retail banking", *Journal of Consumer Behaviour*", vol. 5, no.1, pp. 15-31, 2006
- Lievens, F., Van Hoyer, G., Anseel, F., "Organizational identity and employer image: towards a unifying framework", *British Journal of Management*, vol. 18, no.2, pp.S45-S59, 2007
- Locke, E. A. 1976, "The nature and causes of job satisfaction", *Handbook of industrial and organizational psychology*, Chicago: Rand McNally", pp.1319-1328, 1976
- Manrai, L.A. and Manrai, A.K. (2007), "A field study of customers' switching behaviour for bank services", *Journal of Retailing and Consumer Services*, Vol. 14, pp. 208-15, 2007
- Mengi, P., "Customer Satisfaction with Service Quality: an empirical study of public and private sector banks", *IUP Journal of Management Research*, vol. 8, no.9, pp.7-17, 2009
- Mihajlovic, I., "Factors influencing job satisfaction in transitional economies", *Journal of General Management*, vol. 34, no. 2, pp.71, 2008
- Molina, A., Marti'n-Consuegra, D. and A'gueda, E., "Relational benefits and customer satisfaction in retail banking", *International Journal of Bank Marketing*, vol. 25, no. 4, pp. 253-71, 2007
- Moyes, G. D., Shao, L. P., & Newsome, M., "Comparative Analysis Of employee Job Satisfaction In The Accounting Profession", *Journal of Business & Economics Research*, vol. 6, no.2, pp. 65:81, 2008
- Özdevecioğlu, Mahmut., "Perceived organizational support a study on the determination of the relationships between organizational commitment." *D.E.U.I.I.B Dergisi*, vol. 18, no. 2, pp. 113-130 (2003)
- Parasuraman, A., Zeithaml V. A., Berry L. L., "Reassessment of Expectations as a comparison standards in measuring service quality: implications for further research", *Journal of Marketing*, vol. 58, no. 2, pp. 111-124, 1994.
- Roy; Ghose (2001). "A critical note on UNDP's gender inequality indices". *Journal of Contemporary Asia* 31 (3): 385–399. doi:10.1080/00472330180000231

- Sharma, N. and Ojha, S., “Measuring service performance in mobile communication”, The Service Industries Journal, vol. 24, no. 6, pp. 109-28, 2004.
- Silvestro, Rhian. "Dispelling the modern myth: Employee satisfaction and loyalty drive service profitability." International Journal of Operations & Production Management 22, no. 1,30-49, 2002
- The Global Gender Gap Report 2013, World Economic Forum, Switzerland
- Wilson, AM and Zeithaml, V. and Bitner, M. and Gremler, D., “*Services Marketing*”, 1st European edition, The McGraw-Hill Companies, 2008
- Yang J.-B., and Peng Sh.-CH., “Development of a customer satisfaction evaluation model for construction project management”, Building and environment, vol.43, no. 4, pp. 458-468, 2008
- Zaim, H., Bayyurt, N. and Zaim, S., “Service Quality And Determinants Of customer Satisfaction In Hospitals: Turkish Experience”, The International Business & Economics Research Journal, vol. 9, no.5, pp. 51-58, 2010
- Zairi Mohamed, “Managing customer satisfaction: a best practice perspective”, The TQM Magazine, vol. 12, no.6, pp.389-394, 2000
- Zeithaml V and Bitner M J., “*Services Marketing: Integrating customer-Focus Across the Firm*”, 2nd Edition, McGraw-Hill, New York, 2000.
- Zeithaml, V.A. and Parasuraman, A. and Berry, L.L., “*Delivering quality service: Balancing customer perceptions and expectations*”, Free press,1990