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A RELATIONAL STUDY ON SERVICE QUALITY, CUSTOMER SATISFACTION AND CUSTOMER LOYALTY IN THE CONTEXT OF NATIONAL CREDIT AND COMMERCE BANK LTD

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A RELATIONAL STUDY ON SERVICE QUALITY, CUSTOMER SATISFACTION AND CUSTOMER LOYALTY IN THE CONTEXT OF NATIONAL CREDIT AND COMMERCE BANK LTD

by

Md.Ashif Iqbal
ID: 0710065

An Internship Report Presented in Partial Fulfillment
Of the Requirements for the Degree
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has been approved

April 2012

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Mr.Saquib Shahriar
Lecturer
School of Business
Independent University, Bangladesh

April 2012

Mr. Saquib Shahriar
Lecturer, School of Business
Independent University, Bangladesh

Dear Sir,

It is a great pleasure for me to submit the report on “A relational study on service Quality, customer satisfaction and customer loyalty in the context of National Credit And Commerce Bank Ltd”. I am submitting this report as the part of my internship (BBA-499A) in National Credit And Commerce Bank Ltd. This report will help the organization to find out related factors with customer satisfaction and loyalty.

This is the first time I have done a correlation study in a complete form and I have tried my best to complete the study in proper way. It is true that it could have been done in better way if there would not be the limitations.

I hope you will asses my report considering the limitations of the study. Your kind advice will encourage me to do further research in future.

Yours most obediently

Md.Ashif Iqbal
ID: 0710065

Acknowledgement

In the preparation and finish this internship report, I acknowledge the encouragement and assistance given by a number of people and institution. I am most grateful to the NCC Bank Bangshal Branch's management to give me the opportunity to complete my internship in their organization.

I would like to express my gratitude to my Supervisor Mr.Saquib Shahriar for providing me detailed feedback and advice on this report. He always gave me his suggestions in making this study as flawless as possible.

I also want to render my special thanks to Mr. S.U.Shamsuddin Ahmed, Deputy Manager and Junior officer Mr.Rakib Jahan Taru for providing all the support in the organization. Special thanks go to the respondents, who spared their time generously, and took the trouble of answering a detail Questionnaire and helped me to complete my study.

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Executive Summery

This research intends to investigate the relationships of Service quality, Customer Satisfaction and Customer Loyalty in the context of National Credit and Commerce bank Ltd. It is a correlation study which measures the correlation among the study variables such as service quality, customer satisfaction, and customer loyalty. The sample for this study was the Account Holder of NCC Bank. The Researcher distributes 20 questionnaires among the respondents. Collected data were analyzed by using the SPSS version 12.00 .Reliability tests, Frequency, ANOVA, T-Test and Correlation analysis are used for to assess the hypothesis. The correlation analysis provided full support to prove almost all the hypothesis relation. Reliability test used for the data are actually reliable or not. And Frequency used for what percentages of people are answering the question for support the hypotheses.

Introduction

In this research process the researcher conducted research on “A relational study on service quality, customer satisfaction and customer loyalty based on National Credit And Commerce Bank Ltd”. The main objective of this research is to identify the key factors that influence the extent to which customers are loyal towards the National Credit and Commerce Bank Ltd.

National Credit and Commerce Bank Ltd (NCC) was a public limited invested company, which is formed in 18th November 1985. Its registered office and the first branch was in 7-8 Motijheel commercial area. 30 Crore was the initial Authorized capital for the company and there was 30 lac of ordinary share of TK 100/- each.

NCC Bank limited that is the National Credit and Commerce bank limited formed in 1993 because of some primary difficulties. In 1999 the bank enlisted in both the Dhaka and Chittagong stock exchange with an IPO .

National Credit and Commerce Bank Ltd. bears a unique history of its own. The organization started its journey in the financial sector of the country as an investment company back in 1985. The aim of the company was to mobilize resources from within and invest them in such way so as to develop country's Industrial and Trade Sector and playing a catalyst role in the formation of capital market as well. Its membership with the browse helped the company to a great extent in these regard.

Since its inception NCC Bank Ltd. has acquired commendable reputation by providing sincere personalized service to its customers in a technology based environment.

The Bank has set up a new standard in financing in the Industrial, Trade and Foreign exchange business. Its various deposit & credit products have also attracted the clients-both corporate and individuals who feel comfort in doing business with the Bank.

Statement of the problem

In the bank sector in Bangladesh huge competition has emerged. So, the customers now have various alternatives to choose according to their convenience. Therefore, to maintain the leading position in the market NCC bank has to identify the factors related to customer satisfaction and loyalty.

Purpose of the study

The purpose of the study is basically the customer loyalty towards their banks. So from this point of view researcher present the relationship between service quality and customer satisfaction and customer loyalty. The purpose of the study is to present and test a model, which identifies the relationship of service quality, customer satisfaction and customer loyalty. First, using a structural equation model researcher found where customer loyalty is first with the chain reaction of customer satisfaction and service quality. Second researcher interprets the casual direction between service quality and satisfaction. Finally researchers try to found the relationship between those mention variable.

Literature of Review

Service Quality

According to Berry et al. (1988), service quality has become a significant differentiator and the most powerful competitive weapon which all the service organizations want to possess. Definitions of service quality hold that this is the result of an evaluation process where customers compare their expectations about a service with their perception of the service to be received (Lewis & Booms, 1983; Lehtinen & Lehtinen, 1982; Gro¨nroos, 1984; Parasuraman et al., 1985, 1988, 1994). They also added that service quality can be split into technical quality which means ‘what is done’ and functional quality which means ‘how it is done’. Lehtinen and Lehtinen (1982) gave a three-dimensional view of service quality consisting ‘interaction’, ‘physical’, and ‘corporate’ quality.

Numerous researches have been delineated service quality as forms of attitude – a long run overall evaluation, and the two constructs (service quality and attitude) are viewed as similar (Parasuraman et al., 1988; Bitner, Booms, & Tetreault, 1990; Bolton and Drew, 1991; Cronin & Taylor, 1992; Bitner & Hubert, 1994). Allport (1935) defined attitude as "a learned predisposition to respond to an object in a consistently favorable or an unfavorable way." As Perceived service quality portrays a general overall appraisal of service, i.e. a global value judgment on the superiority of overall satisfaction with the service, it is viewed as similar to attitude (Sureshchandar et al., 2002).

Customer loyalty

Customer loyalty represents the repeat purchase, and referring the company to other customers (Heskett et al. 1994). He also stated that customer loyalty is a figure that may be measured directly as measuring the actual repeated sales to customers. According to Duffy (2003) loyalty is the feeling that a customer has about a brand which ultimately generates positive and measurable financial results. Improvements in retention and increasing in the share of the company are the obvious economic benefits of customer loyalty.

According to Feick and Lee (2001), customer loyalty has been measured as the long-term choice probability for a brand or as a minimum differential needed for switching.
Several earlier studies identified customer loyalty in several ways such as attitudinal approaches focused mainly on brand recommendations, resistance to superior products (Narayandas, 1996), repurchase intention (Cronin & Taylor, 1992) and willingness to pay a price premium (Bitner & Zeithaml, 2003). Czepiel and Gilmore (1987), define service loyalty as a specific attitude to continue in an exchange relationship based on past experiences. Their definition implies that levels of service loyalty can be assessed by attitudinal measures such as the ones based on intentions to repatronize a service provider. Such attitudinal measures have an advantage over behavioral measures (e.g. repeat patronage) in that they can provide greater understanding of the factors associated with the development and modification of loyalty (Oliva et al., 1992).

A deeply held commitment to re buy or a preferred product/service consistently in the future, thereby causing repetitive same-brand or same brand-set purchasing, despite situational influences and marketing efforts having the potential to cause switching behavior. Jacoby and Chestnut (1978) have explored the psychological meaning of loyalty in an effort to distinguish it from behavioral (i.e. repeat purchase) definitions.

Therefore, loyalty is a concept that goes beyond simple purchase repetition behaviour since it is a variable which basically consists of one dimension related to behaviour and another related to attitude, where commitment is the essential feature (Day, 1969; Jacoby and Kyner, 1973; Berne´, 1997). According to Jacoby and Chestnut (1978), Solomon (1992) and Dick and Basu (1994), the combination of these two components enables us to distinguish two types of customer loyalty concepts:

(1) loyalty based on inertia, where a brand is bought out of habit merely because this takes less effort and the consumer will not hesitate to switch to another brand if there is some convenient reason to do so; and

(2) True brand loyalty, which is a form of repeat purchasing behaviour reflecting a conscious decision to continue buying the same brand, and it must be accompanied by an underlying positive attitude and a high degree of commitment toward the brand.

Customer Satisfaction

Customer satisfaction is a concept that has been widely debated in literature and for which numerous definitions have been made, but researchers have yet to develop a consensual definition of this concept.

Giese and Cote (2000) suggest in their literature review that consumer satisfaction comprises three basic components:

(1) The type of response, that is to say, whether the response is cognitive, affective, and its level of intensity, although those authors concluded from their validation, carried out by means of group and personal interview data, that satisfaction is a summary affective response which varies in intensity;
(2) The centre of interest or the subject on which the response is focused, which could be based on an evaluation of product-related standards, product consumption experiences and/or purchase-related attributes (e.g. salesperson); and
(3) The moment in time at which the evaluation is made, which may be before choice, after choice, after consumption, after extended experience, or at just about any other time.

Customer satisfaction is generally defined as a feeling or judgment by customers towards products or services after they have used them (Jamal and Naser, 2003).
Customer satisfaction in service industries has been approached in two ways; satisfaction as a function of disconfirmation, and as a function of perception (Davis and Heineke, 1998).

The confirmation/disconfirmation paradigm views customer satisfaction judgments as the result of consumer perceptions of the gap between their expectation and perception of actual performance (Parasuraman et al., 1994; Oliver, 1981).

The most common interpretations reflect the notion that satisfaction is a feeling which results from a process of evaluating what was received against that expected, the purchase decision itself and the fulfillment of needs or want (Armstrong & Kotler, 1996; Berkowitz et al.1999). Kotler (1999) also noted that satisfaction is a function of perceived performance and expectations which identifies feelings of a person resulting from comparing a product's perceived performance in relation to his or her expectations. Bitner and Zeithaml (2003) stated that satisfaction is the customers' evaluation of a product or service in terms of whether that product or service has met their needs and expectations. Fe and Ikova (2004) added that the perception of the word "satisfaction" influences the activities which we conduct to achieve

it. Researchers have also identified customer satisfaction from a multi dimensional nature and view overall satisfaction as a function of satisfaction with multiple experiences with the service provider (Sureshchandar *et al*., 2002).

Relationship between service quality and customer satisfaction

The empirical studies show that two constructs service quality and customer satisfactions are conceptually distinct (Bitner, 1990; Boulding, Kalra, Staelin, & Zeithaml, 1993). Sureshchandar et al, (2002) identify that the survey result shows that there are high relationships between service quality and customer satisfaction.
Sureshchandar et al (2002), have emphasized that the two constructs service quality and customer satisfaction do exhibit the independence and are indeed different constructs from the customers' point of view.
In more recent studies Spreng and Mackoy (1996) addressed the relationship between service quality and customer satisfaction by using the model developed by Oliver et al (1992). The model integrates the two constructs and suggests, among other things that perceived service quality is an antecedent to satisfaction. Spreng and Mackoy (1996) showed that service quality leads to customer satisfaction. Bitner (1990) developed a model of service encounter evaluation and empirically supported the effect of satisfaction on service quality.

Bolton and Drew (1991) also proposed that satisfaction leads to service quality. Earlier, Woodside et al. (1989), supported the causal relation of service quality and satisfaction with data collected in the area of health care.

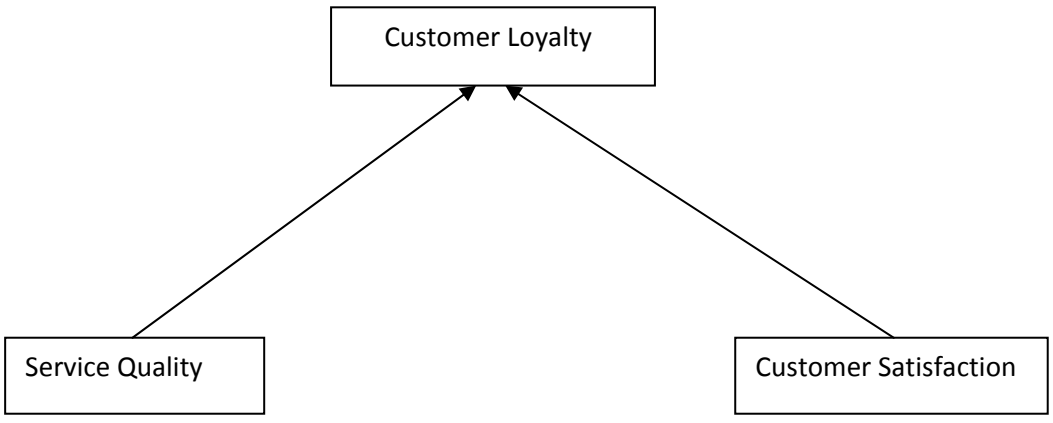
Relationship between service quality and customer loyalty

The relationship between service quality and customer preference loyalty has been examined, among others, by Boulding et al. (1993) and Cronin and Taylor (1992). Cronin and

Taylor (1992) focused solely on repurchase intentions, whereas Boulding et al. (1993) focused on the elements of repurchasing and willingness to recommend. In the study by Cronin and Taylor service quality did not appear to have a significant (positive) effect on repurchase intentions (in contrast to the significant positive relation between satisfaction and repurchase intention), while Boulding et al. (1993) found positive relationships between service quality and repurchase intentions and willingness to recommend. Furthermore, it has been argued that actually responding to dissatisfaction (e.g. complaining directly to the company or complaining to a third party) is negatively related to the level of service quality (Beardon et al., 1979; Yi, 1990).

Rust and Zahorik (1993) related service quality perceptions to consumer loyalty in banking, Crosby and Stephens (1987) investigated loyalty in the insurance industry and with regard to retailing, customer patronage was investigated in relation to service encounter failures by Kelley et al. (1993).

Conceptual Framework



Research Question

The following research questions can be addressed from the research problem-

1. Is there any relationship between service quality and customer loyalty in NCC Bank?

2. Is there any relationship between customer satisfaction and customer loyalty in NCC Bank?

Hypotheses

1. There is a significant relationship between Service Quality and customer Loyalty in context of National Credit and Commerce Bank Limited.
2. There is a significant relationship between satisfaction and customer Loyalty in context of National Credit and Commerce Bank Limited.

Methodology:

Research Design

This study is investigated the relationship between these following factors such as satisfaction, Service quality with the customer Loyalty within the context of NCC Bank Ltd Bangshal Branch in Bangladesh. According this research Satisfaction, Service quality as independent variable and Customer loyalty are considered as dependent variable. Research used a correlation study to construct the existence of the relationship between the measured variables. Research indicated that, the researcher want identify whether any relationship exists between those variables. In the research design researcher analyzed the data based on reliability test, frequency analysis, ANOVA, Correlation analysis, T-Test etc.

Sampling Method

In this study the researcher gathering information from the account holder of NCC Bank. The sample of this research was the account holder at Bangshal Branch. The researcher followed the systematic approach of probability sampling technique by selecting customer randomly.

There were two different types of population for this study. For this proposed study the first population was the employees of NCC Bank Ltd. Another population was the account holders of NCC Bank Ltd.

Sampling Instrument

Researcher used questionnaires for gathering data. The questionnaires survey is the most effective method for this study to collect data for this study. There is some reason for questionnaires survey which are-

1. The researcher conducted 20 respondents. It will not be possible to conduct personal interview because of annoying of respondent and it take so much time. So, questionnaires survey is most appropriate for this study.

2. The internet facility is not widespread in our country. Therefore, online survey will also be inappropriate for this study.

3. In most of the studies conducted on the variables of the current study, the researchers Used questionnaire survey for their study.

4. It takes less time to fill up a questionnaire. Therefore, the customers were not interested in Providing accurate data.

In questionnaires part researcher actually focused on the customer loyalty towards bank and more specifically on NCC Bank Ltd

In Questionnaire Survey researcher divide the parts into 2 basic segments-

1. Personal information about the customer
2. Opinion about their retail bank survey; here we make a scale about the opinion like, Strongly Disagree, Disagree, Neutral, Agree, Strongly Agree.

Sample Size

Information was collected from 20 respondent employees. Questionnaires were based on 15 questions were provided to each respondent to know their opinion. A scale of 1-5 described the opinion of the respondent regarding the independent variables and dependent variable.

Data Collection

Researcher used two types of data collection method. One is primary data collection method and another is secondary data collection method. In the primary data collection method researcher gathered data from personal interviews by using a structured questionaire. The ccustomers were selected according to gender, age, income, occupation from NCC Bank Ltd. Researcher asked 15 question to 20 customers of NCC Bank Ltd. Researcher also used secondary data collection method to gether information about Literature Review.

Data Analysis

The proposed study was a correlation study. As a result, after collecting the data the Researcher used co relational matrix to identify whether relationships exist between the Measured variables or not. Beside it the researcher calculated the mean and standard Deviation of the three variables to identify the variable having most relationship between to them. Also reliability test, ANOVA and T- Test, Frequency analysis used for data analysis. The Statistical Package for Social Science (SPSS) software was employed to analyze The data collected from the actual survey.

Results

Reliability coefficient and descriptive study

The reliability coefficients, means and standard deviations of all the constructs in the current study are displayed in Table 2. The coefficient alphas for the different constructs were computed using the reliability procedure in SPSS (version 11.0). Nunnally (1978) suggested that for early stages of any research the reliability of .50-.60 is sufficient. The reliabilities of all the constructs in this study found to be above the standard set by Nunnally (1978).

Table 1

Reliability Coefficient and Descriptive Statistics of Service quality, Customer Satisfaction And Customer Loyalty

Scales	Number of items	Alpha	Mean	SD
Service Quality	5	.807	4.5600	.38169
Customer Satisfaction	5	.787	4.5400	.37332
Customer Loyalty	5	.871	4.5500	.40975

Note: n=20

Mean scores have been computed by equally weighting the mean scores of all the items. On a five-point scale, the mean score for Service Quality is 4.56 (sd=.38) indicate that service quality is high. The mean score for Customer Satisfaction is 4.54 (sd=.37) indicate that customers of NCC bank' are highly satisfied their service. The mean score for Customer Loyalty is 4.55 (sd=.40) indicate that customers are very much loyal with NCC Bank.

Correlation analysis

A correlation analysis was conducted on all variables to explore the relationship between Variables. The bivariate correlation procedure was subject to a two tailed of statistical Significance at two different levels highly significant ($p<.01$) and significant ($p<.05$).

Table 2
Correlation Matrix for Service quality, Customer satisfaction, and Customer loyalty

	Service Quality	Customer Satisfaction	Customer Loyalty
Service Quality	1	.913**	.862**
Customer Satisfaction	-	1	.915**
Customer Loyalty	-	-	1

Note: *p <.05. **p <.01.

The result of correlation analysis for all the variables is shown in Table 2. It examines the correlations among Service Quality, Customer Satisfaction and Customer Loyalty. According to Rowntree (1981) the classification of the correlation "r" is as follows:

0.0 to 0.2	Very weak, negligible
0.2 to 0.4	Weak, low
0.4 to 0.7	Moderate
0.7 to 0.9	Strong, high, marked
0.9 to 1.0	Very strong, very high

The variable Service Quality significantly and positively correlated with the dependent Variable Customer Loyalty (r =.86, p<.01). Customer Satisfaction was found significantly and positively correlated with customer loyalty (r =.91 , p<.01) .

ANOVAs test for Age variation

Table 3

		Sum of Squares	df	Mean Square	F	Sig.
Service Quality	Between Groups	.256	1	.256	1.837	.192
	Within Groups	2.512	18	.140		
	Total	2.768	19			
Customer Satisfaction	Between Groups	.148	1	.148	1.064	.316
	Within Groups	2.500	18	.139		
	Total	2.648	19			
loyalty	Between Groups	.291	1	.291	1.805	.196
	Within Groups	2.899	18	.161		
	Total	3.190	19			

Here, service quality and customer satisfaction is the independent variable and Customer loyalty is the dependent variable. The dependent and independent variable is not changing with Age wise. Because all of the value of **Sig** is above 0.05 in the Anova test table.

T-test for gender Variation

Table 4

Group Statistics

	gen	N	Mean	Std. Deviation	Std. Error Mean
Service quality	male	13	4.5846	.42001	.11649
	female	7	4.5143	.32367	.12234
Customer satisfaction	male	13	4.6000	.40000	.11094
	female	7	4.4286	.31472	.11895
Customer Loyalty	male	13	4.6154	.43560	.12081
	female	7	4.4286	.35456	.13401

		Levene's Test for Equality of Variances		Independent Sample Test t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Service quality	Equal variances assumed	1.558	.228	.384	18	.705	.07033	.18309	-.31433	.45499
	Equal variances not assumed			.416	15.459	.683	.07033	.16893	-.28880	-.42946
Customer satisfaction	Equal variances assumed	1.838	.192	.978	18	.341	.17143	.17521	-.19668	.53954
	Equal variances not assumed			1.054	15.220	.308	.17143	.16266	-.17483	.51769
Customer Loyalty	Equal variances assumed	1.741	.204	.971	18	.344	.18681	.19238	-.21737	.59099
	Equal variances not assumed			1.035	14.821	.317	.18681	.18043	-.19817	.57179

Here Service quality and Customer Satisfaction are the independent variable, and customer Loyalty is the Dependent Variable. So, Service quality, Satisfaction and Customer Loyalty are not changing with demographic feature wise. Because the value of Sig (2-tailed) is above 0.05 in the independent sample test table.

Frequency Analysis

Table 5

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	13	65.0	65.0	65.0
	Female	7	35.0	35.0	100.0
	Total	20	100.0	100.0	

Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	26-35	13	65.0	65.0	65.0
	36-45	7	35.0	35.0	100.0
	Total	20	100.0	100.0	

Here under 20 respondent male people are 13 and female are 7 which means 65% male and 35% female. Between 26-35 age 13 peoples answer the question and between 36-45 age 7 people answer the question.

Significance of the study

The present study is important in various aspects. The proposed study investigated whether correlations exist among the measured variables in the context of NCC Bank in Bangladesh. This research attempted to identify the determinants of customer loyalty of NCC Bank . This research was revealing whether the bank management offer different service to the customer, making customer satisfied and become the loyal customer of all time.

Recommendation

After analyzing the study variables in the context of NCC Bank, the following issues- service quality And maintaining a significant level of customer satisfaction will lead to improved customer loyalty. While this research found that service quality is not significant relation directly with customer loyalty. When service is performed well towards to the customer then customer became satisfied with that and they will turn as a loyal customer.

Conclusion

In Feb 15 2012 I joined in the NCC (National Credit and Commerce) Bank Limited as an intern and my topic is the relational study on service quality, customer satisfaction and customer loyalty. First of all, I emphasized on the product and the services that the bank provide to the customer. Then I look for the function of the NCC Bank limited. I Conduct to the customer of NCC Bank they are very much satisfied with their bank. And they are proud to be a Account holder of NCC Bank.

It is very pleasure for me that I completed my internship in the National Credit and Commerce Bank Limited. I learned a lot of subjects that I could not imagine. The experience that I have achieved is very valuable for my future career. I learned the banking activities and the banking regulation. The officers support me a lot and they teach me very politely. They gives me the Opportunity to know the services that what they provide to the customer. Also I am very thankful to my university for support me.

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Appendix 1

Research Questionnaire for the Account Holders

This research is conducted for academic purposes only. So please do not hesitate to answer. Your information will be kept confidential.

Personal Information

1. Male ☐ Female ☐

2. Age: 15-25 ☐
26-35 ☐
36-45 ☐
46 and above ☐

3. Income per month: 5000-15000 Taka ☐
16000-25000 Taka ☐
26000-35000 Taka ☐
36000 and above ☐

1	2	3	4	5
Strongly	**Disagree**	**Neutral**	**Agree**	**Strongly**

Please circle the number, which most closely responds to your thinking.

SERVICE QUALITY

1. The bank insists on error-free records.	1	2	3	4	5
2. Employees of the bank give you prompt service.	1	2	3	4	5
3. Employees of the bank are always willing to help you.	1	2	3	4	5
4. Employees of the bank are never too busy to respond to your requests.	1	2	3	4	5
5. Employees of the bank tell customers exactly when services will be performed.	1	2	3	4	5

CUSTOMER SATISFACTION

1. The bank gives customers individual and personal attention.	1	2	3	4	5
2. I feel safe in my transactions with NCC Bank	1	2	3	4	5
3. When NCC Bank promises to do something by a certain time, it does so.	1	2	3	4	5
4. The behaviour of employees of the bank makes confidence in customer.	1	2	3	4	5
5. Employees of the bank understand your specific needs.	1	2	3	4	5

CUSTOMER LOYALTY

1.I do not like to change to another bank because I value the NCC bank.	1	2	3	4	5
2. I am a loyal customer to my bank	1	2	3	4	5
3. I think my bank is very close to an ideal bank.	1	2	3	4	5
4. The bank has customers best interests at heart.	1	2	3	4	5
5. Employees of the bank solve your problems when they promise to do so.	1	2	3	4	5

Appendix 2

SPSS Outputs

Reliability (Service Quality)

Case Processing Summary

		N	%
Cases	Valid	20	100.0
	Excluded[a]	0	.0
	Total	20	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.807	5

Reliability (Customer Satisfaction)

Case Processing Summary

		N	%
Cases	Valid	20	100.0
	Excluded[a]	0	.0
	Total	20	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.787	5

Reliability (Customer loyalty)

Case Processing Summary

		N	%
Cases	Valid	20	100.0
	Excluded[a]	0	.0
	Total	20	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.871	5

Descriptive

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Service Quality	20	4.00	5.00	4.5600	.38169
Customer Satisfaction	20	4.00	5.00	4.5400	.37332
Customer Loyalty	20	4.00	5.00	4.5500	.40975
Valid N (list wise)	20				

Correlation

Correlations

		Service Quality	Customer Satisfaction	Customer Loyalty
Service Quality	Pearson Correlation	1	.913**	.862**
	Sig. (2-tailed)		.000	.000
	N	20	20	20
Customer Satisfaction	Pearson Correlation	.913**	1	.915**
	Sig. (2-tailed)	.000		.000
	N	20	20	20
Customer Loyalty	Pearson Correlation	.862**	.915**	1
	Sig. (2-tailed)	.000	.000	
	N	20	20	20

**. Correlation is significant at the 0.01 level (2-tailed).

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
Service Quality	Between Groups	.256	1	.256	1.837	.192
	Within Groups	2.512	18	.140		
	Total	2.768	19			
Customer Satisfaction	Between Groups	.148	1	.148	1.064	.316
	Within Groups	2.500	18	.139		
	Total	2.648	19			
loyalty	Between Groups	.291	1	.291	1.805	.196
	Within Groups	2.899	18	.161		
	Total	3.190	19			

T-Test

Group Statistics

	Gender	N	Mean	Std. Deviation	Std. Error Mean
Service Quality	Male	13	4.5846	.42001	.11649
	Female	7	4.5143	.32367	.12234
Customer Satisfaction	Male	13	4.6000	.40000	.11094
	Female	7	4.4286	.31472	.11895
Customer Loyalty	Male	13	4.6154	.43560	.12081
	Female	7	4.4286	.35456	.13401

Independent Sample Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
ServeiceQuality	Equal variances assumed	1.558	.228	.384	18	.705	.07033	.18309	-.31433	.45499
	Equal variances not assumed			.416	15.459	.683	.07033	.16893	-.28880	.42946
CustomerSatisfaction	Equal variances assumed	1.838	.192	.978	18	.341	.17143	.17521	-.19668	.53954
	Equal variances not assumed			1.054	15.220	.308	.17143	.16266	-.17483	.51769
CustomerLoyalty	Equal variances assumed	1.741	.204	.971	18	.344	.18681	.19238	-.21737	.59099
	Equal variances not assumed			1.035	14.821	.317	.18681	.18043	-.19817	.57179

Frequency Analysis

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	13	65.0	65.0	65.0
	Female	7	35.0	35.0	100.0
	Total	20	100.0	100.0	

Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	26-35	13	65.0	65.0	65.0
	36-45	7	35.0	35.0	100.0
	Total	20	100.0	100.0	

Income

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	5000-15000	10	50.0	50.0	50.0
	16000-25000	10	50.0	50.0	100.0
	Total	20	100.0	100.0	