

Consumers' Perceptions and Expectations of Mobile Services Quality Provided by the Mobile Companies in Jordan

Faiz Hamad Zoubi

ABSTRACT

The main objective of the study is to measure university students' perceptions and expectations of the quality of services provided by the mobile companies in Jordan. The minor objectives are: to assess students' perceptions and expectations of overall mobile services performance, to assess the mobile services perceived and expected qualities along each of the five SERVQUAL dimensions, and to examine the variation in perceptions and expectations among students. In accordance with the purpose and objectives of the study the survey approach was applied using the SERVQUAL measure. A sample of students was drawn from four Jordanian representative universities. Data were collected by a self-developed questionnaire based on literature; T-test, Pearson Correlation, one-way ANOVA, and Multiple Regression were used in the analysis. Hypotheses were formed and tested with regards to some demographic variables, and findings of the study were as follows: University students were positive in their perceptions and expectations of mobile services. University students were satisfied with the services received. No significant differences between the mobile companies in the quality of services were found. Also, no significant differences in perceptions and expectations of services quality between students were found in terms of demographic variables, except in age which was found to be a significant factor in the variations of perceptions.

Keywords: Perception, Expectation, SERVQUAL, Mobile Service, Performance, Quality.

INTRODUCTION

Consumers' perceptions and expectations have become essential in providing services quality in all the service sectors of all kinds. Evaluation of quality of services that consumers receive, as well the level of quality they expect to receive form a vital issue for a company to stay in tune with changing consumers requirements.

Mobile services have entered the Jordanian market, which should be evaluated since it has never been evaluated scientifically and neutrally in all dimensions and attributes. This helps to know the level of perceived quality totally and for each attribute to focus on the most important ones, to know what level of quality for each

attribute consumers perceive, and to recognize what are the consumers' expectations of quality for each dimension or attribute should be.

In measuring perception and expectation, it is worth noting that perception is always considered relative to expectation because expectation is dynamic, and evaluation may differ from one person to another and from one culture to another based on variation in personal factors (Zeithaml, Bitner, and Gremler 2006, 106). Usually, consumers compare what they perceive and receive in a service encounter with their expectations of that encounter.

The study depends on the SERVQUAL measure containing all service attributes which are grouped in five service quality dimensions: reliability, responsiveness, assurance, empathy, and tangibles, with some modifications made by the researcher to suit the

Received on 14/9/2009 and Accepted for Publication on 6/9/2010.

nature of the service under study.

PROBLEM AND OBJECTIVES OF THE STUDY

Generally, consumer behavior has become one of the most important disciplines of marketing areas. It is defined as the study of the process involved when individuals or selected groups purchase, use, and dispose products and services, ideas, or experiences to satisfy their needs and desires (Solomon, 2006).

Based on the literature, consumers' opinions and attitudes of such a service are based on their perceptions and expectations, and perceived service quality is but one component of customer's satisfaction, which also reflects personal and situational factors (Zeithaml and Bitner, 2003). Understanding consumer behavior is a key role in business, and as a marketing concept, it aims at satisfying consumers' needs that can be satisfied to the level where marketers understand individuals or groups who are buying and using their products and/or services. Therefore, university students were chosen to investigate their attitudinal reactions to services provided by the mobile companies in Jordan. How students in the Jordanian universities as consumers of mobile services perceive service quality provided to them by the Jordanian mobile companies and how they expect the level of quality of the service comparative to their standards or reference points are explored in this study. Thus, students of the Jordanian universities are considered by the mobile companies the largest targeted consistent segment in the Jordanian market. This consideration is based on what is indicated in the literature (Lovelock and Wirtz, 2004) as in marketing terms; service providers usually focus on a particular market segment as a group of buyers who share common characteristics, needs, purchasing behavior, or consumption patterns. Since students are considered to be the largest portion or segment in the market that uses mobile services, they have been chosen for the purpose of this study.

Since there is no single research that has been done on the university students' attitudes towards the mobile services in Jordan, the researcher has decided to investigate the issue among the largest segment of consumers of this type of service.

Since perception and expectation or perceived quality and expected quality of such service are related and interdependent, both lead to satisfaction and then to loyalty of such product or service with variation related to demographic variables. Thus, the problem of the study is based on accomplishing the following objectives:

1. To assess students' perception levels of the overall mobile services performance.
2. To assess students' expectation levels of the overall mobile services performance.
3. To assess the mobile services perceived quality along each of the five SERVQUAL dimensions.
4. To assess the mobile services expected quality along each of the five SERVQUAL dimensions.
5. To assess the gap between students' perceptions and expectation.
6. To examine the level of importance of each of the five SERVQUAL dimensions in the service quality.
7. To examine variations in perceptions and expectations among students in terms of some selected demographic variables.
8. To examine associations in perceptions and expectations of some demographic variables.

IMPORTANCE OF THE STUDY

As the mobile companies in Jordan are increasingly introduced to a high competitive market in the industry of telecommunication, and since there are three relatively large service providers in the market, which may form an increase in supply in a limited market, this notion may put them in a situation where they end up competing on the actual consumers rather than potential

consumers. Since services provided to consumers by all companies are similar in types, this may leave no possibility in other areas of competition but service quality itself. Not to mention the possibility of giving licenses to new mobile investors by the government.

This study will help, based on the researcher's belief, to draw the attention of the mobile service providers to perceived and expected levels of quality and the gap between them if it does exist.

As a new area of awareness for research, findings of this study may bring attention of interested researchers to explore and investigate the concept in other areas of concern or in other types of businesses.

In addition, the major importance is drawn from the researcher's intention, which is to examine the relationship between perceived quality and expected quality since some debate in the literature emphasizes the conformity between them to reach satisfaction.

Literature Review:

After reviewing the literature, the researcher found no single research which has been carried out in the subject of the study, neither in the Arab World nor

outside. This situation urged the need to look after some studies related to the subject and what has been found was conducted mostly in banking.

Satisfaction:

The literature indicates that satisfaction is considered to be a vital concept in consumer behavior due to its connectedness to customer evaluations and expectations of a product or a service quality. Customers' satisfaction, which is based on a positive perceived quality and expectations of such product or service, plays a significant role in measuring market sentiment, where the increase in satisfaction among consumers would increase profit and market performance (Rust and Keiningham, 1995) and return on investment, customer retention and loyalty (Anderson and Rust, 1997; Zeithaml 2000).

Writers and practitioners usually use the term satisfaction of such a product or a service and the perceived quality of it interchangeably, but in the literature an attempt was made to separate the meanings of both concepts (Oliver, 1994).

Based on this view, perceived service quality is a component of satisfaction, as illustrated in figure (1).

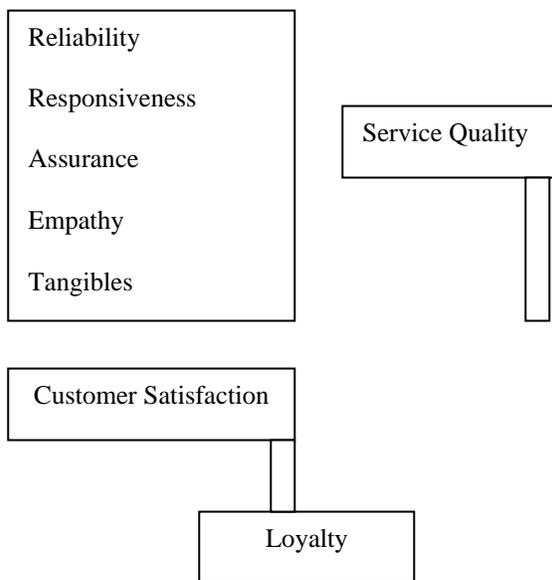


Figure (1): The connectivity of service quality to satisfaction and loyalty.

Source: V.A. Zeithaml; M.J. Bitner; and D.D. Gremler, (2006) Service Marketing: Integrating Customer Focus across the Firm, McGraw-Hill, New York, P. 107.

In addition to the sense of self fulfillment, satisfaction can also refer to other types of personal feelings such as pleasure, happiness, delight, and relief (E. Arnold; L. Price; and G. Zinkhan, 2004). Customer's satisfaction is influenced heavily by the product's or service's features and customer's perception of the product or services quality and other personal factors.

Locally, a study was undertaken by Akroush et al. (2010) in which a positive effect of brand name dimensions (perceived price, perceived service, perceived quality and perceived trust) of such mobile companies on customers' satisfaction was found. Another related study (As-Sarayrah et al. 2010) was conducted on the availability of organizational health in the Jordanian telecommunication companies in Jordan and was found that the availability of most of the organizational health dimensions in the four Jordanian communication companies exist in a high degree, and some variations among employee's views were also found.

Services Quality:

Researches state that customers don't perceive quality in an undimensional way, but rather they evaluate quality based on variables or dimensions related to it. Five dimensions have been identified through the work of Parasuraman; Berry; and Zeithaml (1990).

Service quality is considered one of the debatable issues in the marketing literature because of the service uniqueness and its difference from tangible products which require different types of measurements and evaluation (Parasuraman et al., 1985). In terms of Service's dimensions, quality was under a debatable process in the literature in which practitioners and researchers disagree on the concept and the dimensions forming it (Cui et al., 2003; Zeithaml et al., 2006; and Teas, 1994). On the other hand, many researchers agree that service quality is based on measurement of the association or variation between perceived quality and

expected quality. Service quality is based on five dimensions: reliability, responsiveness, assurance, empathy, and tangibles, which most researchers agree on to be more reliable to measure service quality (Parasurman et al., 1985; 1988; 1994). Since no single research has been done on mobile services in Jordan, the researcher has tried to look for some related studies done on such other services most of which were done on banking services.

A study done by Bahia and Nantel (2000) on the banking services quality (Bank SERVQUAL-BSQ) found that six dimensions to be important in customer relations: assurance, service accessibility, price, tangibility, reliability, and dependability. Brady and Cronin (2001) made a good contribution in their discussion of both conceptual schools: The American (Parasurman and Zeithaml) and the European (Cronroos) and concluded that there are three dimensions which are: the interaction between the provider of the service and the receiver; quality of the environment; and the quality of outcomes. As well, Jabnoun and Al-Tamimi (2003) conducted a study on some banks in the UAE and found three dimensions to be important which are: personal interaction, tangibility, and empathy. Bhat (2005) found in his study a relationship between some of the demographic variables and perceived quality in some selected banks in India.

Customer Expectations:

Customer expectations are the beliefs which form the standards or reference points for such service quality, and usually customers compare these standards with what they receive and perceive of that quality in the process of evaluation.

Despite the fact that there are many levels of expectations such as: ideal or desired expectations, normative or "should" expectations, experience-based

expectations, acceptable expectations, and tolerance expectation, but for the purpose of this study, the emphasis will be on two levels which are the desired (wished for, can be, should be service) expectation, and the adequate expectation which is the level of service the customer would accept (Woodruff; Cadotte; and Jankins, 1987).

Services as recognized by practice or theory are heterogeneous in performance, and the extent to which customers are willing to accept the variation between the two levels of service quality is called the zone of tolerance. If quality dropped below the adequate level, customers would be dissatisfied, and if it leveled up higher than the desired level, customers would be very delighted and pleased.

Tolerance zone varies in accordance to service dimensions is the more important the dimension, the narrower the zone of tolerance for that dimension, which means the fluctuation in the zone of tolerance in general or with respect to a specific dimension is a function of change in situational circumstances (Parasuraman; Berry; and Zeithami, 1991).

Because expectation plays a vital role in customer's evaluation of such service, a full understanding of the factors stands behind expectations is critical too. Personal needs and personal service philosophy are some of the major factors related to desired service expectations because they determine the states of physical or psychological well-being of the customer and the customer's generic attitudes about the meaning of a service, respectively (Zeithami; Mary Bitner; and Dwayne Gremler, 2006).

In terms of adequate service expectations, five factors are shaping these types of expectations, which are: temporary service intensifier which is consistent of short-term customer's factors that make the customer more aware of the need for a service; the second is perceived service alternative which is related to the other

providers of the same service; the third is customer's self-perceived service role which is related to the customer's perceptions of the degree to which the customer exert an influence on the level of service he receives; the fourth is the situational factors which are the service performance conditions that customers view as beyond the control of the service provider; and the final factor is the predicted service which is the level of quality that customers believe they are likely to get (Zeithami; Mary Bitner; and Gremler, 2006).

Conceptual Framework of the Study:

Consistent with the objectives and hypotheses of the study and based on what has been reviewed in the literature, the researcher has designed the following as the hypothetical model of the study. The model contains two areas of correlative matters. The first represents the dependent variables; perceived quality and expected quality of the services provided by the main three mobile companies (Zain, Orange, and Umniah) that are operating in Jordan, and quality dimensions: reliability, responsiveness, assurance, empathy, and tangibles, and the relationship between dependent variables and their dimensions. The second part represents some of the demographic variables of students (age, gender, education level, and experience with the provider) in addition to the name of the company as a variable was used for comparison. Since the study is designed to explore perceived and expected quality levels of services provided through dimensional aspects, the researcher has

Found it an opportunity to include the relationship between perception and expectation in the model, since both variables are critical in evaluating service quality because customers usually compare what they perceive in the service they receive with what is expected by them to receive. For this reason, companies need to incorporate measures of customers expectation along

which perception measures (Zeithaml, Bitner; and Gremler: 2006,146).

Since high perceived quality of such a product or service may separately lead to satisfaction, the researcher has decided to explore both perception and expectation in comparison. Satisfaction is measured through one of two approaches: the Expectancy and Confirmation Approach which deals with the problem through comparison of perceived quality with expected quality of such product or service (Parasuraman et al., 1988), and the second approach is based on measuring the actual quality as perceived by customers (Cronin and Taylor, 1992). Despite the fact that the second approach is easier to use and more frequently used by researchers in measuring quality and satisfaction, but the researcher has chosen the first approach since many scholars have

used it, and since no single research was done based on this approach in the Middle East to the best the researcher's knowledge.

Expectations serve as standards or reference points by customers. When customers evaluate the quality of the service they usually compare what they perceive with what they expect to receive of a quality, and that is why, when only measuring perceptions of a service, there would be a missing critical part of the service quality equation (Zeithaml; Bitner; and Gremler 2006: 146)

So, this research quantitatively assesses the levels of customer's expectations and compares them with perceptions levels through calculating the gap or unconformity between both of them. The following Figure (2) illustrates this concept:

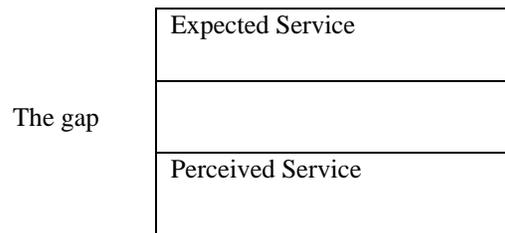


Figure (2): The gap between expected service and perceived service.

Source: Zeithaml; A. Parasuraman; and Leonard Berry, Delivering Quality Service. Balancing Customer perceptions and Expectations, New York: The Press 1990

The model of the study is illustrated in the following figure:

Independent Variables	Service Quality	Dependent Variables
	Dimensions	

Age	Reliability	Perceived Quality
Gender	Responsiveness	
Education	Assurance	
Experience	Empathy	Expected Quality
Name of the provider	Tangibles	

Figure (3): Model of the Study

The model of the study illustrates the demographic variables as the independent variables, while both perceived quality and expected quality form the dependent variables which are both based on the SERVQUAL dimensions (reliability, responsiveness, assurance, empathy, and tangibles). So according to the model, the researcher investigated the relationship between the demographic variables and both dependent variables. In addition, the relationship between both dependent variables was investigated, as well as the relationship between the dimensions in both variables.

Definitions of Variables:

Satisfaction:

Satisfaction is defined as the consumer’s fulfillment response, or a judgment that product or service feature, or the product or service itself provides a pleasurable level of consumption – related fulfillment (Oliver, 1997).

In the same respect, satisfaction is the customer’s evaluation of a product or service in terms of whether that product or service has met customer’s needs and expectations (Zeithaml; Bitner; and Gremler, 2006: 110).

Perceived Quality:

Customers’ perceptual evaluation of a product or service. For the purpose of the study, quality is based on five dimensions: reliability, responsiveness, assurance, empathy, and tangibles.

Expected Quality:

Customers’ beliefs which form the standards or reference point of a product or service. For the purpose of this study, it is based on five dimensions: reliability, responsiveness, assurance, empathy, and tangibles.

Reliability:

Ability to perform the promised service dependably and accurately. In a broader sense, it means the company’s ability and willingness to stand to its promises of delivery, provision and problem solving (questions 1-7 in both parts of the questionnaire).

Responsiveness:

Willingness or intention to help customers through providing prompt services, including areas of attentiveness and promptness in dealing with customers’ needs, questions, requests, complaints about the service,

and solving problems. (Questions 8-14 in both parts of the questionnaire).

Assurance:

Employees' knowledge and courtesy to enrich the ability of the firm and its employees to inspire trust and confidence. (Questions 15-20 in both parts of the questionnaire).

Empathy

Caring, and individualized attention that the firm provides its customers. Personalizing and customizing the service are essential in this regard, as well as understanding customer's needs and requests. (Questions 21-25 in both parts of the questionnaire).

Tangibles

Appearance of physical facilities, equipment, personal and communication materials. The importance of this dimension is in its ability of enhancing the firm's image perceived by customers of the provided service and forms a signal for its quality. (Questions 26-30 in both parts of the questionnaire).

Definition of Demographic Variables:

It is indicated in social sciences research that people may differ in their perceptions and expectations, and then in their behavior, in specific in purchasing and consumption behavior based on the variation in their personal and situational factors (Parasuraman A.; Zeithaml; and Berry, 1994). Also, experience factors may influence their satisfaction through affecting their perceptions and expectations (Oliver, 1994).

Based on that, the following variables are thought to be of some significant effect on dependent variables. Therefore, the researcher has decided to investigate if such variation exists in students' perceptions and

expectations due to demographic variables differences.

Age:

The age of students in years, which ranged between 18-50.

Gender:

Male and female.

Education Level:

Refers to the university enrollment level from freshman (first year) to doctorate level, and for the purpose of the study it is categorized to bachelor, master, and doctorate.

Experience:

Refers to the time spent in years of receiving the services from such a mobile company.

Name of the Provider:

Refers to the main three mobile companies in Jordan: Zain, Orange, and Umniah.

HYPOTHESES OF THE STUDY

The study was approached by the hypothetical style, and based on the model and objectives of the study; the following hypotheses are formed to explore the degree of perception and expectation among university students of the mobile services quality. In other words, to what extent they perceive and expect quality in mobile services. Also, some hypotheses were designed to explore the relationship between perceived quality and expected quality to investigate connectivity. Since some of the demographic variables were treated to be as independent variables in the model of the study, some hypotheses were formed to investigate the degree of variations among students' perceptions and expectations.

The researcher is investigating the following hypotheses which are stated in a null style as follows:

HO1: University students' perceptions are not related to the overall service quality provided by Jordanian mobile companies.

HO2: University students' expectations are not related to the overall service quality provided by Jordanian mobile companies.

HO3: There are no significant relationships between students' perceptions and expectations of mobile services quality for all companies collectively. This major hypothesis is divided into the following minor hypotheses:

HO3/1: There is no significant relationship between students' perceptions and expectations of reliability quality.

HO3/2: There is no significant relationship between students' perceptions and expectations of responsiveness quality.

HO3/3: There is no significant relationship between students' perceptions and expectations of assurance quality.

HO3/4: There is no significant relationship between students' perceptions and expectations of empathy quality.

HO3/5: There is no significant relationship between students' perceptions and expectations of tangibles quality.

HO4: There are no significant differences between students' perceptions of mobile services quality in terms of company for all dimensions collectively. And this hypothesis is divided into the following minor hypotheses:

HO4/1: There is no significant difference between students' perceptions of reliability quality in terms of company.

HO4/2: There is no significant difference between students' perceptions of responsiveness quality in terms of company.

HO4/3: There is no significant difference between students' perceptions of assurance quality in terms of company.

HO4/4: There is no significant difference between students' perceptions of empathy quality in terms of company.

HO4/5: There is no significant difference between students' perceptions of tangibles quality in terms of company.

HO5: There are no significant differences between students' expectations of mobile services quality in terms of company for all dimensions collectively. This hypothesis is divided into the following minor hypotheses:

HO5/1: There is no significant difference between students' expectations of reliability quality in terms of company.

HO5/2: There is no significant difference between students' expectations of responsiveness quality in terms

of company.

HO5/3: There is no significant difference between students' expectations of assurance quality in terms of company.

HO5/4: There is no significant difference between students' expectations of empathy quality in terms of company.

HO5/5: There is no significant difference between students' expectations of tangibles quality in terms of company.

HO6: There are no significant relationships between students' perceptions of services quality and demographic variables (age, education, experience of students with the company, gender, and company).

HO7: There are no significant relationships between students' expectations of services quality and demographic variables (age, education, experience of students, gender, and company).

METHODOLOGY OF THE STUDY

In accordance with the purpose and objectives of the study, the survey approach is applied in using the SERVQUAL measure with some modifications made by the researcher to suit the problem of the study.

Population

The study investigated a convenient sample drawn from four universities which were selected to represent all Jordanian Universities in the academic year of 2007/2008. The universities are: University of Jordan with a population (students) of approximately 35 thousand, Mutah University of 16 thousand, The Arab

Academy for Banking and Financial Sciences with two thousand, and New York Institute of Technology/Amman, Jordan of fifteen hundreds.

Since the total number of enrolled students at all Jordanian universities, public and private, was approximately 250 thousands, and the total number of the enrolled students at the four chosen sample universities was almost over 50 thousands which forms around 20% of the population, the sample may be considered representative to the population. The reasons behind choosing this segment from the point of view of the researcher are the following:

1. It is the largest segment that uses mobile services in the Jordanian market.
2. From observations and informal investigations, most if not all, students possess these kinds of services.
3. It is the only segment were both sexes are represented in it in almost equal numbers.
4. University students are likely to buy most of the services provided by the mobile companies.
5. It is the easiest segment in terms of collecting data.
6. It is assumed to be highly cooperative.

Sample of the Study:

Since the population of the study is too large, which makes it very difficult and costly to conduct the study on all of the university students, a sample of four universities was chosen. Six hundred questionnaires were distributed in the four universities: Four hundred and fifty at the University of Jordan and Mutah, two hundred and twenty five for each, and one hundred and fifty at both The Arab Academy and NYIT, seventy five for each. Four hundred and thirty questionnaires were returned, of which twenty were excluded for

incompletion reasoning, with a rate of return almost 70%.

Instrument of Collecting Data:

A multifactor questionnaire was developed by the researcher based on the SERVQUAL measure and related literature. The SERVQUAL measure was first published in 1988 and has undergone numerous improvements, and finally was formed of five service quality dimensions, and at present widely used in measuring perceived and expected quality of services (Parasuraman; Zeithaml; and Berry, 1988). The questionnaire was divided into two parts: The first part measured the perceived quality using thirty questions, and the second part measured the expected quality using thirty questions, in addition to the five demographic questions for some comparative analysis which were age, gender, university level, experience with the service provider, and the name of the provider.

The thirty questions of each part covered the five dimensions of the issue of the study; reliability, responsiveness, assurance, empathy, and tangibles.

The scale of measuring the perceived quality is a seven-point scale (Likert Type). Answers ranged between, very highly agree, highly agree, somewhat agree, don't know, somewhat disagree, highly disagree, and very highly disagree. The scale of measuring expected quality was of three levels. Answers ranged between, higher than your expectation, the same as your expectations, and lower than your expectations.

Methods of Data Analysis:

The descriptive and analytical statistical techniques were applied in the analysis by using the mean, standard deviation, percentage and numbers, as well the T-test, Pearson correlation, One-Way ANOVA and multiple regression.

Validity of the Questionnaire:

To investigate the validity of the questionnaire, (despite the fact that it is based on the SERVQUAL model and measurement, and modified by the researcher) the researcher has taken the opinions of some of the colleagues in the same specialization to make sure of the suitability of the modifications made and of the whole measurement at large. In addition, a pilot test was done on a small number of students.

Reliability:

The Chronbach Alpha is used to investigate the reliability of the questionnaire if reused in some other times and other situations. The test is done on overall questionnaire and on the main dimensions (reliability, responsiveness, assurance, empathy, and tangibles. As shown in table (1)

Table (1): Analysis of Chronbach Alpha

Dimensions	Alpha Perceived Quality	Alpha Expected Quality
Reliability	.815	.724
Responsiveness	.799	.728
Assurance	.866	.767
Empathy	.786	.705
Tangibles	.871	.806
Total	.940	.911

As indicated in the table, the overall Alpha for perceived quality is (.94) and for expected quality is

(.911) and all Alpha values for the five dimensions are over (.60) which makes the study reliable.

Results of the Study and Hypotheses Testing:

Descriptive Analysis:

Table (2): Frequency and Percentage of the Demographic Variables

Variables	Frequency	%	Cumulative %
Gender:			
Male	232	56	56
Female	183	44	100
Years of Experience:			
1-5 years	285	69	69
6-9 years	104	25	94
10 years and more	26	6	100
Age:			
22 years or younger	201	48.4	48.4
23-30 years	171	41.2	89.6
31 years and older	43	10.4	100

Variables	Frequency	%	Cumulative %
Education:			
Bachelor	268	64.6	64.6
Master	122	29.4	94.0
Doctorate	25	6.0	100
Company:			
Zain	225	54.2	54.2
Orange	100	24.1	78.3
Umniah	90	21.7	100
Total	415	100	

Comparatively, it is shown in table (2) that the largest portion of the students' sample (56%) was male against (44%) female. In the area of experience period with the services provider; it is indicated that almost (70%) of the sample have been with the mobile company for five years or less, (25%) of them have been with the company for the period of between (6-9) years, and the rest (6%) for 10 years or longer.

Regarding age, (48.4%) of the sample were almost young as comparative to the average students' age, (41.2%) of them fallen in the age of between (23-30) years, and the rest (10.4%) were 31 or older.

It has been found that most of the students' sample was in the bachelor program with a percentage of almost (65%), in the master program of (30%), and the rest were in the doctorate program of a percentage of (6%).

Finally, when the data were analyzed according to

the company or the provider of mobile services, it has been found that more than half of them were Zain’s customers, comparative to (24%) were Orange customers, and (22%) are for Umniah, which almost reflects the real market shares of the three companies in the Jordanian market.

Test of Hypotheses:

The following represents the test of hypotheses results analysis based on the use of T-test, Pearson Correlation, One-Way ANOVA, and Multiple Regression. But before presenting the results of the tests, it is worth mentioning that as indicated in table (3), the grand total mean score for perceived quality among students was (154.02) points comparative to the neutral value of (120) points with a range of minimum scores of (40) points and maximum of (209) points. The Grand

total mean score for the expected quality was (61.5) points comparative to the neutral value of (60) points, with a range of (30) points minimum and (88) points maximum. This means that students were more positive in their perceptions than expectations. With accordance to the dimension as indicated in tables (4) and (5), results supported the results in table (3) where all of the mean scores of the dimensions of perceived quality, and most of them also in the expected quality were positive and above the neutral value except for reliability of expected quality.

When the analysis was done in accordance to the demographic variables, as presented in table (4), the mean scores for all variables were relatively similar and positive with no large variation among them.

Table (3): Grand Means and Standard Deviations of Perceived Quality and Expected Quality

N	Range	Minimum	Maximum	Mean	Std. Deviation	Variance
PQ 415	169.00	40.00	209.00	154.0289	25.38951	644.627
EQ 415	58.00	30.00	88.00	61.5084	10.09445	101.898

Table (4): Means and Standard Deviations of the Five SERVQUAL Dimensions for Perceived Quality

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
PQ Reliability	415	12.00	49.00	33.5639	7.02584
PQ Responsiveness	415	8.00	49.00	35.9373	6.99730
PQ Assurance	415	6.00	42.00	31.7277	6.07446
PQ Empathy	415	5.00	35.00	25.6361	5.05622
PQ Tangibles	415	5.00	35.00	27.1639	5.32764
PQ Grand	415	40.00	209.00	154.0289	25.38951

Table (5): Means and Standard Deviations of the Five SERVQUAL Dimensions for Expected Quality Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
EQ Reliability	415	7.00	21.00	13.1229	2.69314
EQ Responsiveness	415	7.00	21.00	14.5976	2.90502
EQ Assurance	415	6.00	18.00	12.3590	2.53550
EQ Empathy	415	5.00	15.00	10.3952	2.19639
EQ Tangibles	415	5.00	15.00	11.0337	2.27437
EQ Grand	415	30.00	88.00	61.5084	10.09445
Valid N (listwise)	415				

Table (6): Mean and Standard Deviation of the Sample for Perceived Quality and Expected Quality in Terms of Demographic Variables

Variables	Perceived Quality		Expected Quality	
	Mean	S.D.	Mean	S.D.
Gender:				
Male	154.02	26.78	61.65	10.65
Female	154.04	23.57	61.32	9.36
Years of Experience				
1 – 5 years	152.50	24.72	61.50	10.09
6 – 9 years	156.90	28.05	61.60	9.44
10 years or more	158.40	20.17	61.30	12.75
Age:				
22 years or younger	157.01	24.37	62.90	9.26
23-30 years	150.05	26.60	60.00	11.21

Variables	Perceived Quality		Expected Quality	
	Mean	S.D.	Mean	S.D
31 years or older	154.10	23.82	60.80	8.15
Education:				
Bachelor	155.13	25.55	62.20	9.55
Master	152.28	26.57	60.20	11.71
Doctorate	150.70	16.02	60.20	5.80
Company:				
Zain	156.30	22.78	61.70	9.28
Orange	151.15	29.43	60.90	10.65
Umniah	151.50	26.44	61.80	11.41
Grand Total Mean	154.02	25.38	61.50	10.09

In terms of demographic variables, the analysis in table (6) shows that students, males and females were almost the same in their perceptions and expectations of services quality. While in terms of experience, results indicate that, the longer the students were with the company the more they were positive in perception, with a mean score of (158.4), and they were about the same in their expectations. In terms of age, young students were more positive in both perceptions and expectations with mean scores of (157) and almost (63), respectively. Analysis according to the students' program of study, indicate that the undergraduate students perceive mobile services more positively than the graduates, they were also more positive in their expectations with mean scores of (155.13) and (63.2), respectively. This result

supported the other result related to age, since undergraduate students are younger than graduate students. Perceived and expected qualities of services provided by the three companies varied among students when analyzed comparatively. Zain was the most positively perceived with a score of (156.3), Orange and Umniah were the least with a mean score almost the same (151). In terms of expectations, the three companies were almost the same.

HO1: University students' perceptions are not related to the overall service quality provided by Jordanian mobile companies.

Based on the results of the analysis using the One-Sample T-Test, and with reference to the base decision (reject the hypothesis if calculated P is less than 0.05),

this hypothesis is rejected and the alternative hypothesis is accepted since the significance level was (P= 0.000) which was less than (0.05), as indicated in tables (7a)

and (7b), and as indicated in table (4) as the grand total mean was (154.02).

Table (7a): One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
PQ	415	154.0289	25.38951	1.24632

PQ: Perceived Quality

Table (7b): One-Sample t -Test

Test Value = 120						
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
PQ	27.303	414	.000	34.02892	31.5790	36.4788

P= 0.000

HO2: University students' expectations are not related to the overall service quality provided by Jordanian mobile companies.

Based on the results of the analysis using the same T-

test, this hypothesis is rejected and the alternative hypothesis is accepted since the significance level was (P=0.02) as indicated in tables (8a) and (8b), and as supported by the grand total mean in table (4).

Table (8a): One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
EQ	415	61.5084	10.09445	.49552

EQ: Expected Quality

Table (8b): One-Sample t- Test

Test Value = 60						
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
EQ	3.044	414	.002	1.50843	.5344	2.4825

P= 0.002

HO3: There are no significant relationships between students' perceptions and expectations of mobile services quality for all companies collectively.

Based on the results of Pearson correlation analysis, this hypothesis is rejected, and the alternative hypothesis is

accepted since it was found that the R value is (.583), and the significance level was (P= 0.000), which means that there is a positive significant relationship between perceived quality and expected quality as indicated in table (9).

Table (9): Pearson Correlations between Perceived quality and Expected Quality

		PQ	EQ
PQ	Pearson Correlation	1	R= .583**
	Sig. (2-tailed)		.000
	N	415	415
EQ	Pearson Correlation	.583**	1
	Sig. (2-tailed)	.000	
	N	415	415

** . Correlation is significant at the 0.01 level (2-tailed). P= 0.000

This major hypothesis is broken down to five minor hypotheses to investigate the relationship between the two variables; perceived quality and expected quality in accordance to the five dimensions of the SERVQUAL (reliability, responsiveness, assurance, empathy, and intangibles). Results of the analysis based on Pearson correlation are shown in tables (8-12) as follows:

relationship between students' perceptions and expectation of reliability quality.

Based on the results of the analysis, the hypothesis is rejected, and the alternative one is accepted since (R=0.452), and the significance level was (p= 0.000) and less than (0.05), as shown in table (10). This means that perceived reliability quality is positively related to expected reliability quality.

HO3/1: Reliability: There is no significant

Table (10): Pearson Correlations between PQ Reliability and EQ Reliability

		EQ Reliability	PQ Reliability
EQ Reliability	Pearson Correlation	1	R= .452**
	Sig. (2-tailed)		.000
	N	415	415
PQ Reliability	Pearson Correlation	.452**	1
	Sig. (2-tailed)	.000	
	N	415	415

		EQ Reliability	PQ Reliability
EQ Reliability	Pearson Correlation	1	R= .452**
	Sig. (2-tailed)		.000
	N	415	415
PQ Reliability	Pearson Correlation	.452**	1
	Sig. (2-tailed)	.000	
	N	415	415

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

HO3/2: Responsiveness: There is no significant relationship between students' perceptions and expectations of responsiveness quality.

Based on the analysis, the hypothesis is rejected, and the alternative one is accepted since (R= 0.499) and the

significance value was (P= 0.000) as indicated in table (11). This means that perceived responsiveness is related positively to expected responsiveness among university students.

Table (11): Pearson Correlations Between PQ Responsiveness and EQ Responsiveness

		EQ Responsiveness	PQ Responsiveness
EQ Responsiveness	Pearson Correlation	1	R = .499**
	Sig. (2-tailed)		.000
	N	415	415
PQ Responsiveness	Pearson Correlation	.499**	1
	Sig. (2-tailed)	.000	
	N	415	415

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

Ho3/3: Assurance: There is no significant relationship between students' perceptions and expectations of assurance quality.

Referring to the analysis results indicated, in table (12),

the hypothesis is rejected, and the alternative is accepted since (R= .489), and the significance level was (P= 0.02). This result assures that assurance is related positively in both variables, perceived and expected quality.

Table (12): Pearson Correlations Between Perceived PQ Assurance and EQ Assurance

		EQ Assurance	PQ Assurance
EQ Assurance	Pearson Correlation	1	R= .489**
	Sig. (2-tailed)		.000
	N	415	415
PQ Assurance	Pearson Correlation	.489**	1
	Sig. (2-tailed)	.000	
	N	415	415

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

Ho3/4: Empathy: There is no significant relationship between students' perceptions and expectations of empathy quality.

Based on the analysis of using the same Pearson

correlation, results indicated in table (13) assures the rejection of the hypothesis and accepting the alternative one, since (R= .453) and (P=0.000), which means that perceived empathy quality is related positively to expected empathy quality among students.

Table (13): Pearson Correlations between PQ Empathy and EQ Empathy

		EQ Empathy	PQ Empathy
EQ Empathy	Pearson Correlation	1	R= .453**
	Sig. (2-tailed)		.000
	N	415	415
PQ Empathy	Pearson Correlation	.453**	1
	Sig. (2-tailed)	.000	
	N	415	415

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

Ho3/5: Tangibles: There is no significant relationship between students' perceptions and expectations of tangibles quality.

Based on the analysis shown in table (14), the hypothesis is rejected and the alternative hypothesis is

accepted since (R=0.493) and the P value was (0.000), which means that perceived tangibles are correlated positively with expected tangibles of the services provided by the mobile companies.

Table (14): Pearson Correlations between Perceived tangibles and expected tangibles

		EQ Tangibles	PQ Tangibles
EQ Tangibles	Pearson Correlation	1	R= 0.493**
	Sig. (2-tailed)		.000
	N	415	415
PQ Tangibles	Pearson Correlation	.493**	1
	Sig. (2-tailed)	.000	
	N	415	415

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

H04: There are no significant differences between students' perceptions of mobile services quality in terms of company for all dimensions collectively.

One-Way ANOVA was used to investigate this hypothesis and its minor hypotheses. Results of the

analysis indicated that this hypothesis is accepted since (F=1.993, and the significant level was (P= 0.130) as shown in table (15). This means that there were no differences among students related to the companies they are dealing with.

Table (15): One-Way ANOVA Analysis of the Differences between Companies in Perceived Quality

		Sum of Squares	df	Mean Square	F	Sig.
PQ\4	Between Groups	2556.663	2	1278.332	1.993	.138
	Within Groups	264318.990	412	641.551		
	Total	266875.653	414			

H04/1-5: There are no significant differences between students' perceptions of mobile services quality in terms of company for all dimensions separately.

When the analysis was done on the minor hypotheses (H04/1-5) the same results were obtained and all hypotheses are accepted as indicated in table (16) since the calculated F values were less than the tabulated values, and all P values for the five dimensions were

bigger than (.05). These results prove that students don't differ in their perceptions about the quality of all dimensions in accordance with the companies they are dealing with.

Hypothesis 4 (1-5): All Hypotheses of Perceived Quality Dimensions by Company Separately

Table (16): One-Way ANOVA Analysis of PQ Dimensions

		Sum of Squares	df	Mean Square	F	Sig.
PQ Reliability	Between Groups	123.539	2	61.769	1.253	.287
	Within Groups	20312.519	412	49.302		
	Total	20436.058	414			
PQ Responsiveness	Between Groups	222.416	2	111.208	2.285	.103
	Within Groups	20047.956	412	48.660		
	Total	20270.371	414			
PQ Assurance	Between Groups	54.787	2	27.393	.741	.477
	Within Groups	15221.444	412	36.945		
	Total	15276.231	414			
PQ Empathy	Between Groups	32.579	2	16.289	.636	.530
	Within Groups	10551.479	412	25.610		
	Total	10584.058	414			
PQ Tangibles	Between Groups	141.726	2	70.863	2.515	.082
	Within Groups	11609.132	412	28.178		
	Total	11750.858	414			

H05: There are no significant differences between students' expectations of mobile services quality in terms of company for all dimensions collectively.

(F=0282), and the significance level was (.754) as indicated in Table (17). The same results as of perceptions, where no variations among students were found.

The same One-Way ANOVA analysis was used, and results proved that the hypothesis is accepted since

Table (17): One-Way ANOVA Analysis of the differences between companies in expected quality.

		Sum of Squares	df	Mean Square	F	Sig
EQ/5	Between Groups	57.759	2	28.880		.282
	Within Groups	42127.961	412	102.252		
	Total	42185.720	414			.754

H05 (1-5): There are no significant differences between students' expectations of mobile services quality in terms of company for all dimensions separately.

When analysis was done for all dimensions of expected quality separately (H05/1-5), the same results were obtained, and all hypotheses are accepted, since the calculated F values were less than the tabulated values,

and significance levels of all dimensions were bigger than (.05) as indicated in Table (18), which means that students don't differ in their quality expectation with regard to the variations of mobile companies.

Hypothesis 5/ (1-5): All Hypotheses of Expected Quality Dimensions by Company.

Table (18): One-Way ANOVA Analysis of EQ Dimensions

		Sum of Squares	df	Mean Square	F	Sig.
EQ Reliability	Between Groups	3.465	2	1.732	.238	.788
	Within Groups	2999.268	412	7.280		
	Total	3002.733	414			
EQ Responsiveness	Between Groups	23.675	2	11.838	1.405	.246
	Within Groups	3470.122	412	8.423		
	Total	3493.798	414			
EQ Assurance	Between Groups	2.798	2	1.399	.217	.805
	Within Groups	2658.706	412	6.453		
	Total	2661.504	414			
EQ Empathy	Between Groups	.885	2	.442	.091	.913
	Within Groups	1996.306	412	4.845		
	Total	1997.190	414			
EQ Tangibles	Between Groups	14.832	2	7.416	1.437	.239
	Within Groups	2126.696	412	5.162		
	Total	2141.528	414			

H06: There are no significant relationships between students' perceptions of services quality and demographic variables (age, education, experience, gender, and company).

Based on the analysis of using multiple regressions,

results shown in tables (19a, 19b, and 19c) proved that there are no significant relationships between perceived quality and demographic variables except the age variable, or in other words, students don't differ in their perception with regard to their education, years of experience with the company, gender, and the company

they deal with. So, it may be said that the hypothesis is partially rejected since age is correlated negatively with perceived quality, which means that the older the

students become, the lower their perception of the quality they receive.

Table (19a): Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.168 ^a	.028	.016	25.18314

a. Predictors: (Constant), age, company, gender, year, degree

Table (19b): ANOVA^b

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	7491.819	5	1498.364	2.363	.039 ^a
Residual	259383.834	409	634.190		
Total	266875.653	414			

a. Predictors: (Constant), age, company, gender, year, degree

b. Dependent Variable: PQ

Table (19c): Multiple Regression Analysis of Demographic Variables Relationship to Perceived Quality Coefficients^c

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	169.459	8.244		20.555	.000
	gender	-1.209	2.550	-.024	-.474	.636
	company	-2.275	1.588	-.073	-1.432	.153
	experience	.874	.480	.093	1.821	.069
	education	.124	1.197	.006	.103	.918
	age	-.593	.283	-.130	-2.094	.037

a. Dependent Variable: PQ

H07: There are no significant relationships between students' expectations of services quality and

demographic variables (age, education, experience, gender, and company).

Results of the analysis, (using the same multiple regression), proved that the hypothesis is accepted since the significance levels were bigger than the (.05). This means that students don't differ in their quality

expectations in accordance with the variations of their demographic variables with regard to received services as indicated in tables (20a, 20b, and 20c).

Table (20a): Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.137 ^a	.019	.007	10.05994

a. Predictors: (Constant), age, company, gender, year, degree

Table (20b): ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	793.905	5	158.781	1.569	.168 ^a
	Residual	41391.815	409	101.202		
	Total	42185.720	414			

a. Predictors: (Constant), age, company, gender, year, degree

b. Dependent Variable: EQ

Table (20c): Multiple Regression Analysis of Demographic Variables Relationship to Expected Quality

Coefficients^c

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	66.735	3.293		20.264	.000
	Gender	-.790	1.019	-.039	-.776	.438
	Company	-.006	.634	.000	-.010	.992
	Experience	.256	.192	.069	1.336	.182
	Education	-.613	.478	-.081	-1.283	.200
	Age	-.122	.113	-.067	-1.075	.283

a. Dependent Variable: EQ

CONCLUSIONS AND DISCUSSION

Based on the results of the study, the following represent the main conclusions with reference to the objectives and hypotheses of the study.

1. It is proved that Jordanian university students are positive in their perceptions of the services quality provided by the mobile companies in the Jordanian market, since the grand total mean was (154) points and was significant at the level of ($P= 0.000$). Perceptions of the service's quality dimensions happened also to be positive for all with emphasis on responsiveness, assurance, and tangibility of the physical appearance of such equipment and buildings

2. Students showed that their expectations of the services they receive are collectively positive and the grand total mean was (61.5) points and was significant at ($P= 0.002$) level, in addition to their opinions of the five dimensions also were slightly positive except towards reliability which was negative. This means that there is a gap between perception and expectation but proved not to be important since the relationship between perceived quality and expected quality was positively significant.

3. To identify the level of satisfaction, the relationship between perceived quality and expected quality of the received mobile services was measured. It has been found that both were related positively and significantly at the level of ($P= 0.000$). As the relationship between the dimensions in both perceived and expected qualities found to be significant at the level of ($P= 0.000$). This means that there is conformity between perceptions and expectations of students. This result was conformed in the literature by Zeithaml, Bitner, and Gremler (2006) and proved by Rust (1995) and Zenithal (2000), which may lead to say that students are satisfied with the received services from all companies.

4. Variations among students' perceptions about the quality of services they receive from the three

companies which did not prove to be significant. This means that all companies are providing about the same levels of quality of their services at large, and with accordance to the dimensions of reliability, responsiveness, assurance, empathy, and tangibles.

5. The same conclusion may be drawn in the area of expectation of the level of quality of services with reference to students' standards, which means that students expect to receive the same quality from the three companies, and receiving the same quality since the relationship between both perceived and expected quality was positively significant, as conformed to Rust and Keiningham (1995) and Anderson and Rust (1997).

6. No variations among students' perceptions of the quality of services received have been found since the relationships among all demographic variables and perceived quality were not significant except in age when it was found that the younger the students are, the more positive they are. This means that other variables such as gender, education, and experience with the company are not good predictors of perception neither satisfaction and was contrasted with some of the literature such as Zeithaml, Bitner, and Gremler (2006) and with Zeithaml, and Bitner (2003).

7. Also, no variations among students' expectations of the quality of services were found, since the relationships among all demographic variables including age and expectations were not significant, and this was contrasted with the study of Bhat (2005).

At the end, it could be assured that students' segment of the mobile market in Jordan is positive in their perceptions and expectations of the services they receive and their satisfaction.

The five dimensions of the service quality are about the same in students' preference and reside the same positions of perception. Despite the fact that perceptions of services' quality were more positive than

expectations, positive significant relationship was found between both. This means perception was conformed to expectation based on the proved connectedness between evaluation and expectation of service quality. Thus, according to this result and with reference to Rust and Keiningham (1995) as they concluded and theorized that satisfaction is based on a positively perceived and expected quality. It may be said and concluded that university students in Jordan (customers) are satisfied with the quality of services provided by the mobile companies in Jordan.

With regard to the results related to the no variation between students in their perceptions and expectations in terms of most of the demographic variables, and since no significant differences existed except in age, the researcher may refer this to the following discussion:

Based on the agreeable fact that whether a significant relationship or variation among such variables exists or not, still it does add a worthwhile conclusion of which may be considered in the process of making decisions. In this case, as of the relationships between gender, education level, and experience with the provider and the perceived and expected quality among students are not significant, this may imply that students don't differ in their perceptions because of the nature of the service used in the same format and for the same purposes by both sexes. So, it may be concluded that gender doesn't play a significant role in differentiating the quality level

of such mobile service and there is no need to segment the market according to gender.

In terms of education, the same result was reached of no difference exists between students. Also, it may refer to the same format and use of the services and to the same format of education in all levels which may lead to no variation in perception due to differences in education.

Regarding experience, it may be implied or concluded that years of experience have no effect on students' perception and expectation because of the shortness of the experience period since most of the students (almost 70%) have 5 years of experience or less.

Mobile companies were not perceived differently by students with regard service quality, and this may be referred to the notion that all mobile companies are providing the same services in terms of quality and quantity, and all of them are using the same technology, and there is no big variation between the time of existence and establishment.

Regarding variation in perceived quality according to age, it could be referred to the big intervals in age categories, which leads to mental differential levels since students were fallen in all categories from 20s to 50s. Since age as a demographic variable plays a big role in most of the survey studies because of its connectedness to mental and perceptual types of thinking, so that this may explain the variation between students, where people view things differently as they grow.

REFERENCES

- Akroush, Mamoun, N., Samer M., Fae'q, Khanfar A. 2010. The Impact of Brand Name on Mobile Products Users' Satisfaction: An Empirical Study on Jordanian Universities' Students *Jordan Journal of Business Administration* , 6(1), January: 22.
- Anderson, E., and Rust, Ronald. 1997. Customer Satisfaction, Productivity, and Profitability: Differences between Goods and Services, *Marketing Science*, 16(2): 129 – 145.
- Arnold. E., Price L. and Zinkhan G. 2004. *Consumers*, 2nd ed., N. Y., McGraw – Hill, PP. 754 – 96.
- As-Sarayrah, Aktham, Ahmad A. and Al-Teet A. 2010. Availability of Organizational Health in Jordanian Telecommunication Companies, *Jordan Journal of*

- Business Administration*, 6(1), January: 113.
- Bahia, Kamilia and Nantel, Jacques. 2000. A Reliable Valid Measurement Scale for the Perceived Service Quality of Banks, *International Journal of Banking Marketing*, 18(2/3): 84-91.
- Berry, L. Parasurman L., A. and Zeithaml, V. A. 1993. Ten Lessons for Improving Service Quality, *Marketing Science Institute*, Report No. 93-104, May.
- Bhat, Mushtaq A. 2005. Correlates of Service Quality in Banks: An Empirical Investigation, *Journal of Service Research*, April-September, 5(1): 77-99.
- Brady, M. and Cronin, J. 2001. Some New Thoughts on Conceptualizing Perceived Service Quality: A Hierarchical Approach, *Journal of Marketing*, 65(3): 34-49.
- Buzzel D., Robert & Bradley T., Gale. 1987. *The PIMS Principles-Linking Strategy to Performance*, NY: the Free Press.
- Cronin, J. and Taylor, S. 1992. Measuring Service Quality: A Reexamination and Extension, *Journal of Marketing*, 56, July: 55-68.
- Cui, Charles, Lewis, Barbara R. and Park, Wong. 2003. Service Quality Measurement in the Banking Sector in South Korea, *International Journal of Banking Market*, 21(4): 191- 201.
- Garvin A., David. 1988. *Managing Quality*, NY, the Free Press, Ch. 3.
- Gronroos, Christian. 1990. *Service Management and Marketing*, Lexington, M.A.: Lexington Books, Ch. 2.
- Jabnoun, Naeur and Al-Tamimi, Hussein A. 2003. Measuring Perceived Service Quality at UAE Commercial Banks, *International Journal of Quality & Reliability Measurement*, 20(4): 458-472.
- Lovelock, Christopher and Wirtz, Jochen. 2004. *Service Marketing: People, Technology, Strategy*, Prentice-Hall NJ, P. 407.
- Oliver, R. L. 1994. Conceptual Model of Service Quality and Service Satisfaction: Compatible Goods, Different Concepts: in *Advances in Services Marketing and Management*, 2, ed. T.A. Swarts, D. E. Bowen and S. W. Brown (Green-Which, CT: JAI Press, PP. 65-85.
- Oliver R. L. 1997. *Satisfaction: A Behavioral Perspective on The Consumer*, New York, McGraw-Hill.
- Parasuraman A., Berry L.L. and Zeithaml V. A. 1990. Guidelines For Conducting Service Quality Research, *Marketing Research: A Magazine of Management and Applications*, Dec., PP. 34-44.
- Parasuraman, A., Zeithaml, V. and Berry, L. 1985. A Conceptual Model of Service Quality and its Implications for Future Research, *Journal of Marketing*, 49, Fall: 41-50.
- Parasuraman A., Zeithaml, V. and Berry, L. L. 1988. SERVQUAL: A Multiple-Item Scale for Measuring Consumer Perceptions of Services Quality, *Journal of Retailing*, 64, Spring: 12-40.
- Parasuraman A., Zeithaml, V. and berry, L. L. 1994. Reassessment of Expectations as a Comparison Standard in Measuring Service Quality Implications for Future Research, *Journal of Marketing*, 58, January: 111-124.
- Parasuraman A., Berry L. L. and Zeithaml V. A. 1991. Understanding Customer Expectations of Service, *Sloan Management Review*, 32, Spring, P.42.
- Parasuraman A., Berry L.L. and Zeithaml V.A.. 1991. Ten lessons for Improving Service Quality, *Marketing Science Institute*, Report No. 93-104, May, 1993.
- Rust, R., Zahorik and Keiningham, T. 1995. Return on Quality: Making Service Quality Financially Accountable, *Journal of Marketing*, 59, April: 58-70.
- Solomon, Richard R. 2007. *Consumer Behavior: Buying, Having and Being*, Prentice-Hall, New Jersey.
- Teas, R. K. 1994. Expectations as A Comparison Standard in Measuring Service Quality: An Assessment of A Reassessment, *Journal of Service Management*, 58(1): 132-139.
- Wirtz, Jochen and Anna Mattila S. 2001. Exploring the Role of Alternative Perceived Performance Measure and Needs-Congruency In the Consumer Satisfaction

- Process, *Journal of Consumer Psychology*, 11(3): 192.
- Woodruff R. B., Cadolle E. R. and Jenkins. 1987. Expectations And Norms in Models of Consumer Satisfaction, *Journal of Marketing Research*, 24, August, : 305-14.
- Zeithaml, Valarie A., Bitner, Mary Jo and Gremler, Dwayne D. 2006. *Service Marketing: Integrating Customer Focus Across the Firm*, New York, McGraw-Hill: 117-120.
- Zeithaml V. 2000. Service Quality, Profitability and the Economic Worth of Customers: What we Know and what we Need to Learn, *Journal of Academy of Marketing Science*, 28(1): 67- 85.
- Zeithaml A., Valarie, Leonard L. Berry and Parasunaman A. 1988. Communication and Control Process in the Delivery of Services, *Journal of Marketing*, 52, (April): 36-58.
- Zeithaml A., Valarie and Mary Jo. Bitner. 2003. *Services Marketing*, 3rd Edition, NY: McGraw-Hill, P. 261.
- Zeithaml V. A., Bitner, M. J. and Gremler D. D. 2006. *Service Marketing: Integrating Customer Focus Across the Firm*, McGraw-Hill, New York

*

:

()

:

:

:

* Faculty of Business, New York University, Amman

.2010/9/6

2009/9/14