# PERCEIVED SERVICE QUALITY AND TRUST ON SATISFACTION: CUSTOMER'S PERSPECTIVES IN THE BANKING SECTOR

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## Abstract

*The purpose of this study was to examine the relationship between service quality, trust and satisfaction in the banking sector. Specifically, the dimensions of service quality were modeled to have direct influence on both satisfaction and trust. An empirical analysis was carried out in which the service performance scale was adapted to the study. 160 out of 200 questionnaires were valid for data analysis. The data was obtained by using a structured questionnaire to bank customers. Structural equations model using Partial least Squares (PLS) was applied to analyze the proposed model. The findings partly confirmed the relationship between service quality dimensions on trust since tangible dimension was not significant. However, all service quality dimensions were significant in predicting satisfaction. Practically, the findings suggest that banks could create satisfaction through service quality and trust. Therefore, all staffs should establish and maintain confidence in providing service quality and building trust for customers. Theoretically, besides adding trust in the service quality and satisfaction relationship, the study was conducted in developing countries. This will enhance the generalization of service quality measures and validate the model in the wider area.*

***Key words****: service quality, trust, satisfaction, banking sector.*

Banking services can be said as the largest industry that caters the needs of various segments. It characterized by high customer contacts and customized services, where customer orientation has become increasingly important. The importance of customer service in banking sector is well documented with the evidences of numbers of key variables studied to predict the service performance. Service quality and satisfaction are most popular variable in the service marketing study. Customer value, trust, image, etc are newer variables proposed by marketing experts as good predictors of organization outcomes. The reason for seeking

newer variables as good predictors of organization outcomes was that in a highly competitive market, the role of both quality and satisfaction are increasingly being questioned. The effort being placed to increase quality and satisfied customers did not always guarantee positive behavioral outcomes (Anderson, et al., 1994). In the service sector like bank, understanding the high risk that accompanies each transactions, 'trust' is an absolute prerequisite. Berry & Parasuraman (1991) note that effective services marketing depends on the management of trust because the customer typically must buy a service before experiencing it. Considering

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the critical roles of service quality, satisfaction and trust in the highly competitive and high risk sector such as banking industry, as well as the limited numbers of study examining the inclusion of trust in the service quality and satisfaction relationships in Indonesian banking sector, this requires the importance of conducting this study. The purposes of this study are twofold. First, is identifying the contribution of the dimensions of service quality. Second, is evaluating the interrelationships between service quality, satisfaction, and trust.

A bank can differentiate itself from competitors by delivering high quality service. Over the last decade, service quality is one of the most attractive areas for researchers in the banking sector. The concept of service quality was pioneered by Gronroos (1984), who defined it as a set of perceived judgments resulting from customers' evaluation process. Parasuraman, et al. (1985) further introduced a gap-model of service quality, namely service quality (servqual), which focused on gaps between perceptions and expectations of consumers. Many definitions of service quality have been developed and the most popular definition being the consumer's judgment about the overall excellence or superiority of a service (Zeithaml, 1988).

In the context of banking, the importance of measuring perception of quality is paramount especially since service quality is an important factor in banking sector and it provides a tool for measuring and managing the quality of the service. Apart from its popularity, servqual as quality measures in the service sector has received numbers of critiques for example with respects to the gap measure between expectations and perceptions. Cronin & Taylor (1992) suggest that the inclusion of customer's expectations is not necessary and arguing that modeling perceived performance is sufficient. The gap-based model of servqual was then modified into service performance (servperf) measure. Cronin & Taylor (1992) study was later replicated by Brady, et al. (2002) and both studies' find-

ings suggest that in a number of industries, including banking, servperf outperforms servqual. Considering the practicality and efficiency, and in support of servperf argument, this study follows the servperf measurement instead of expectation/perception gap servqual.

The support for the study of service based on customer perspectives has been recorded in the majority of marketing literature. Zeithaml, et al. (1990) argue that defining quality should start with customers' opinions. The only appropriate definition of service quality is in terms of whether or not the service provided met customers' expectations (Parasuraman, et al., 1985). Gronroos (1990) also maintains that quality is meaningful when it is perceived by customers. This means that no one but the customer is the only one that should judge quality. Since customers are the end users and are faced with many choices, their judgment should provide more reasonable and meaningful information to service providers. The concept of customers' perception is then known as perceived service quality since it is based on the customers' opinions.

Satisfaction has been considered as one of the most important theoretical as well as practical issues for most marketers and academicians. Similar to service quality, customer satisfaction is highly popular as a good predictor of many positive consequences. Achieving customer satisfaction is one of the primary goals among most players in the services industry (Jones & Sesser, 1995). It is also seen as the long-term success factor to an organization's competitiveness (Wong, 2008).

Apart from its popularity, there has been no agreement on the definition of satisfaction. Previous research has recognized that both cognition (Oliver, 1980) and affect (Westbrook & Oliver, 1991) significantly predict satisfaction. Satisfaction has traditionally been defined as a cognitive-based phenomenon in the services marketing literature (Westbrook, 1987). Cognition has been acknowledged in terms of the expectations/disconfirmation

paradigm (Oliver, 1980), where expectations come from the customer's beliefs about the level of performance that a product/service would provide. On the other hand, other studies have recognized that during the acquisition and consumption of the product or service, the affect experienced can also contribute to significant influence on satisfaction (Homburg, et al., 2006). Considering that there is an ongoing controversy over whether to view satisfaction as a cognitive or affective response and given that it has also been argued that the satisfaction construct can only be captured if its cognitive and affective perspective were included (Oliver, 1997), this study however, combine both cognitive (evaluative response) and affective response. The reason is that experience in banking services involve both aspects, feeling (affective) and evaluative (cognitive).

Service quality and satisfaction have been conceptualized as a distinct, but closely related constructs (Siddiqi, 2011). Both are constructs resulting from the comparison between expectations and performance. The difference between these two constructs is that service quality is a form of attitude and is a long run overall evaluation, where satisfaction is more of a transaction-specific measure (Bitner, 1990; Cronin & Taylor, 1992). There is a positive relationship between these two constructs, but the causal relationship between satisfaction and service quality is debatable. Most researchers argued that service quality is the antecedent of customer satisfaction (Bedi, 2010; Kumar, et al., 2010), while other argued the opposite direction of the relationship (Bitner, 1990).

The concept of trust, in general, is understood as the condition of having confidence in the reliability and integrity of an exchange partner (Morgan & Hunt 1994). Similar to service quality and satisfaction, trust has been defined in varieties of ways. Trust according to Moorman, et al. (1992) is a willingness to rely on an exchange partner in whom one has confidence. Schurr & Ozanne (1985)

argue that it is the belief that a partner's word or promise is reliable and a party will fulfill his/her obligations in the relationship. These definitions stress the importance of confidence on the part of the trusting partner. Little is known about how to build trust in the service setting. Feeling of trust develops over time (Tsafrir, 2007). Trust develops through the social exchange process in which employees interpret procedures and actions, managerial practices, and respond to the organization (Whitener, 2001). Whereas, according to Anderson and Narus (1990), trust occurs when one party believes that the other party's actions would result in positive outcomes for itself. Consequently, in order to trust a service, customers should perceive quality offered as being positive. This implies that perceive service quality will have a positive effect on trust.

Trust is central factors that contribute to the success of relationship marketing since trust may indirectly lead customers to perform cooperative behavior (Keh, 2009). In the industry such as bank services where there is a high context of uncertainty, trust plays a critical role. From marketing perspective, trust can be an instrument with function as positive signals. Signaling is important when one party is unfamiliar (barely know) with the other party's quality, and in fact in the service sector, the quality cannot be observed prior to the exchange between the two parties (Soberman, 2003). In these conditions, signaling may trigger exchanges and positive behavior. In order to build positive signal, service employees should be able to develop customers' trust by exhibiting quality or excellence in their service provision as well as in the product being offered. This quality of performance will contribute to the development of trust, and customers' trust begins to develop as the customers experiencing positive service interactions and receive benefits from it.

In service marketing literature, many studies have identified the relationship between ser-

vice quality and satisfaction. Whereas, the relationship of both constructs with trust is less researched. For example, previous studies that have evidenced the relationship between service quality and satisfaction include: Parasuraman, et al. (1988), Cronin & Taylor (1992). More specifically, with respect to the 'the dimensions' of service quality and overall satisfaction, Kumar, et al. (2010) found that assurance, empathy and tangibles are related to satisfaction. Mengi (2009) study instead identified responsiveness and assurance as important factor. In the banking sector, reliability dimension has the highest influence on satisfaction (Arasli, et al., 2005).

With respect to the interrelationship between service quality and trust, service quality is a major driver of trust (Aydin & Ozer, 2005). Anderson & Narus (1990) have considered trust as a factor with a great influence on the degree of satisfaction in the relationship between service providers and consumers. Morgan & Hunt (1994) study proposed that trust is an important factor in consumer's outcome evaluation (consumers' perceived trust influences their overall satisfaction). Similar finding was found by Chiou (2004) that trust positively influenced satisfaction. As a consequence, it can be argued that trust will affect on satisfaction.

## HYPHOTESIS

Given the preceding discussions, the following hypotheses are proposed:

$H_1$ : Service quality is positively related to satisfaction.

$H_{1a}$ : Tangible is related to satisfaction

$H_{1b}$ : Reliability is related to satisfaction

$H_{1c}$ : Responsiveness is related to satisfaction; H1d: empathy is related to satisfaction.

$H_2$ : Service quality is positively related to trust.

$H_{2a}$ : Tangible is related to trust

$H_{2b}$ : Reliability is related to trust

$H_{2c}$ : Responsiveness is related to trust

$H_{2d}$ : Empathy is related to trust.

$H_3$ : Trust mediates the relationship between service quality and satisfaction.

## METHOD

This study employs the multidimensional approach to measuring service quality. Items selected for the constructs were primarily adapted from prior studies to ensure content validity. Some refinements were made to take account of the study in the Indonesian banking context. The four dimensions of service quality were developed from Parasuraman, et al. (1988) and Baumann, et al. (2007) studies. The four dimensions of service quality are: tangible quality (3 items); reliability quality (2 items); responsiveness quality (2 items); and empathy quality (3 items). A unidimensional measure of trust (5 items) was adopted from combination of Aydin & Ozer (2005), Chiou (2004) and Wong (2007) studies. Finally, the overall cognitive and affective satisfaction were developed from Cronin, et al. (2000), using four items. Likert scales (ranging from 1 to 5), with anchors ranging from "strongly disagree" to "strongly agree" were used for all questions. After pre-testing the measures, these items were modified to fit the banking service context studied.

Data were collected from customers in one of the prominent bank (Bank Rakyat Indonesia/ BRI) in Yogyakarta. Because of the budgetary and time constraints, purposive sampling was employed. The respondents should be at least the customers' of BRI within the last one year. The questionnaires were distributed at the branch offices.

SEM analysis using partial least squares (PLS) methodology in particular was considered to be an appropriate statistical method for this study. This is because based on previous satisfaction studies, satisfaction scores were frequently negatively skewed (Anderson & Fornell 2000). PLS can accom-

modate this nature of data since PLS does not require normally distributed data. In order to assess the statistical significance, smart PLS (Ringle, et al., 2005) offers bootstrap analysis. The use of PLS has also received support from literature in satisfaction studies (Westlund, et al., 2001). Before conducting the PLS analysis, Exploratory Factor Analysis (EFA) using Principal Component Analysis (PCA) were carried out to purify the measures. A PCA was only employed to test the unidimensionality of the service quality measures in this study.

## FINDINGS RESEARCH

### Descriptive and EFA

Out of the 200 questionnaires being distributed, 160 were usable for further comprehensive empirical analysis. The ages of the respondents were mostly in the two groups between 26-35 and 36-45 years old. This is in aligned with the profession of the respondents as majority was employees coming from the public and private sectors. There were more men respondents (97) than women (63).

The exploratory factor analysis (EFA) was only conducted to test the unidimensionality of the service quality dimensions which consisted of four dimensions. Results from EFA using PCA suggested that all 10 items of service quality construct have factor loadings > 0.5 (Tabachnick & Fidell 2001) and loaded into four factors. An analysis of eigenvalues and the screeplot also suggested that four factor were formed to measure service quality. This means that all the dimensions of service quality were grouping as initially expected.

### The Measurement Model

Before testing the structural model, the measurement model should exhibit satisfactory levels of validity and reliability (Fornell & Larcker 1981). The measurement model was evaluated by examining the individual loadings of each item, internal composite reliability (ICR), average variance extracted (AVE) and discriminant validity through cross loading (Chin, 1998). The significance of the parameters estimated was calculated on the basis of 200 bootstrapped samples. The rule-of-thumb in performing the measurement model analysis tests (internal consistency, convergent and discriminant validity) follows the testing system recommended by Fornell & Larcker (1981).

The PLS analysis also produced composite reliability measure which is similar to Cronbach's alpha, but preferred in structural equations modeling because it estimates consistency on the basis of actual measurement loadings (White et al. 2003). Convergent validity exists as all the factor loadings showed greater than 0.5. Hulland (1999) suggests that only items with factor loadings less than 0.50 should be removed. The internal consistency values should exceed the 0.60 cut-off point suggested by Bagozzi & Yi (1988). Table 1 shows that all ICR value have exceeded 0.60 cut off point. In addition, to satisfy convergent validity, AVE should be greater than 0.50 (Fornell & Larcker 1981). Tabel 1 shows all AVE exceeded 0.5.

**Table 1. PLS results for ICR, AVE, Cronbach Alpha**

|  | AVE | Composite Reliability | R Square | Cronbach's Alpha | Communality |
|---|---|---|---|---|---|
| Emphaty | 0.6892 | 0.8685 | 0,0000 | 0.7710 | 0.6892 |
| Overall Sat | 0.7453 | 0.9212 | 0.7172 | 0.8859 | 0.7453 |
| Reliability | 0.8083 | 0.8940 | 0,0000 | 0.7629 | 0.8083 |
| Responsiveness | 0.8078 | 0.8937 | 0,0000 | 0.7623 | 0.8078 |
| Tangible | 0.7058 | 0.8778 | 0,0000 | 0.7953 | 0.7058 |
| Trust | 0.5861 | 0.8759 | 0.3565 | 0.8229 | 0.5861 |

To establish discriminant validity (that is, the extent to which measures of theoretically unrelated constructs do not correlate with one another), the cross loading and the square root of AVE were examined. The cross loadings (correlation between item loadings and construct) shows discriminant validity when the indicators are better associated with their respective construct than they are with other constructs. The cross loading table has shown a satisfactory correlation between constructs and their respective indicators (Table 3.). The last procedure, the square root of the AVE, was demon-

strated by comparing the square root of the AVE for each constructs with the correlations between the construct and other constructs in the model. The square root of the AVE of each construct should be larger than the correlations between the construct and any other constructs (Table 2.).

Overall, it can be concluded that the measurement model in this study has exhibited satisfactory levels of validity and reliability of the measures. As a note, this study was intentionally omitting the assurance dimension of service quality, with an argument that there is a possible overlapping measure (redundancy), since the proposed model employs trust as a variable which is distinct from service quality.

## The Structural Model

The structural model (inner model) in PLS was assessed by examining the path coefficients, t-statistics and $R^2$ value (Chin, 1998). All the path coeffi-

cients were significant at 0.05 and 0.001 level except the relationship between tangible and trust (Figure 1). Among the four dimensions of service quality, empathy was found to have the highest path coefficients to satisfaction while the highest path coefficient to trust was reliability. It then followed by responsiveness and empathy. The $R^2$ of satisfaction and trust were respectively 0.717 and 0.357. This means that in terms of $R^2$, the proposed model shows that 72% of the variance in satisfaction was explained by the four dimensions of service quality and trust. Whereas, 36% of the variance of trust can be explained by the four dimensions of service quality. The rule-of-thumb for the significance of $R^2$ of the predicted variables should be greater than 0.10 (Falk & Miller, 1992). From the value of $R^2$, the dimensions of service quality and trust have strong predictive power to satisfaction (>50%). While the dimensions of service quality exhibited medium predictive power to trust.

**Table 2. Cross Loadings**

|      | Tangible | Reliability | Responsiveness | Emphaty | Overall Sat | Trust |
|------|----------|-------------|----------------|---------|-------------|-------|
| Tg1  | **0.8817** | 0.3617 | 0.2769 | 0.3250 | 0.4773 | 0.3748 |
| Tg2  | **0.8380** | 0.3151 | 0.0385 | 0.3090 | 0.3801 | 0.2157 |
| Tg3  | **0.7985** | 0.2614 | 0.2097 | 0.2172 | 0.3545 | 0.2012 |
| R1   | 0.3935 | **0.9025** | 0.1397 | 0.2373 | 0.5481 | 0.4482 |
| R2   | 0.2846 | **0.8956** | 0.3139 | 0.2670 | 0.5402 | 0.4220 |
| Rp1  | 0.1640 | 0.2041 | **0.8919** | 0.2712 | 0.4593 | 0.3417 |
| Rp2  | 0.2301 | 0.2454 | **0.9056** | 0.2470 | 0.4689 | 0.3910 |
| Rp3  | 0.1775 | 0.4879 | 0.2014 | 0.2798 | 0.5069 | **0.7437** |
| Tr1  | 0.2880 | 0.3561 | 0.3309 | 0.2871 | 0.4887 | **0.7925** |
| Tr2  | 0.2370 | 0.4114 | 0.3996 | 0.3722 | 0.6075 | **0.8347** |
| Tr3  | 0.2301 | 0.1956 | 0.3083 | 0.2393 | 0.4412 | **0.7298** |
| Tr4  | 0.3311 | 0.3675 | 0.3121 | 0.1730 | 0.5262 | **0.7211** |
| E1   | 0.3256 | 0.2043 | 0.1261 | **0.7373** | 0.4147 | 0.2682 |
| E2   | 0.2321 | 0.3348 | 0.2799 | **0.9066** | 0.5145 | 0.3460 |
| E3   | 0.3096 | 0.1504 | 0.2941 | **0.8379** | 0.5122 | 0.2740 |
| S1   | 0.3981 | 0.4649 | 0.4625 | 0.5099 | **0.8702** | 0.5495 |
| S2   | 0.4394 | 0.6011 | 0.4457 | 0.5390 | **0.8884** | 0.6264 |
| S3   | 0.4221 | 0.5681 | 0.4300 | 0.5168 | **0.8762** | 0.6188 |
| S4   | 0.4308 | 0.4417 | 0.4489 | 0.4353 | **0.8166** | 0.5377 |

**Table 3. Ave Square Root**

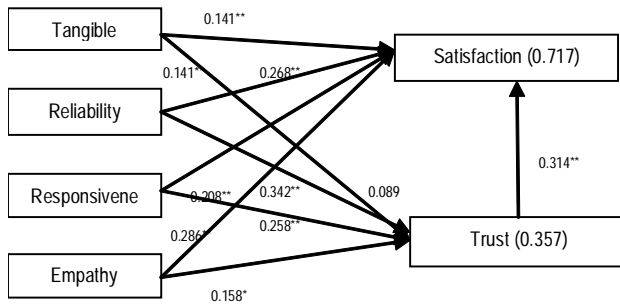|                | Emphaty | Overall Sat | Reliability | Responsiveness | Tangible | trust |
|----------------|---------|-------------|-------------|----------------|----------|-------|
| Emphaty        | **0.830** | 0 | 0 | 0 | 0 | 0 |
| Overall Sat    | 0.5813 | **0.863** | 0 | 0 | 0 | 0 |
| Reliability    | 0.2802 | 0.6053 | **0.899** | 0 | 0 | 0 |
| Responsiveness | 0.2877 | 0.5164 | 0.2507 | **0.899** | 0 | 0 |
| Tangible       | 0.343 | 0.4893 | 0.378 | 0.2204 | **0.840** | 0 |
| Trust          | 0.3582 | 0.6775 | 0.4841 | 0.4084 | 0.3291 | **0.766** |

**Figure 1. Proposed Conceptual Model**

## DISCUSSIONS

The study's results provide interesting insights into the relationships between the four servqual dimensions and satisfaction. As expected, it was demonstrated, that all servqual dimensions (responsiveness, empathy, tangible and reliability) can be used to predict satisfaction. The findings from this study were somewhat partially different from the preceding studies in banking sector. Kumar, et al. (2010) found assurance, empathy and tangibles while Mengi (2009) found responsiveness and assurance. Furthermore, Arasli, et al. (2005) study found that reliability dimension was found to have the strongest effect on satisfaction. This implies that in different locations, the contributions of servqual dimensions to satisfaction can be different. Similarly, servqual dimensions identified as the highest contributors can also be different across different areas. One explanation for this finding can be that emphasize and importance among servqual dimensions perceived by customers in different locations can be different. The translation of the questionnaire into different language can also be other factor that customers may have different understanding while filling the questionnaire. However, it should be noted that this study omitted assurance since it may overlap with trust. Since trust was found to have positive relationship to satisfaction, this may implies that assurance in some degree also significantly relates to satisfaction. It is also important to remember that servqual dimensions introduced by Parasuraman, et al. (1988) are not free from critiques and there is a question with regard to its reliability/consistency (Cronin & Taylor 1992). It is therefore important to always conduct reliability and validity tests for all measures being employed.

With respects to the relationships between servqual dimensions and trust, no previous studies have reported the relationships in the condition where servqual dimensions were conceptualized as multidimensional construct. However as one dimension, previous studies identified that service quality was found as major driver of trust (Aydin & Ozer 2005). Significant relationships between servqual and trust was also found by Anderson & Narus (1990) and Morgan & Hunt (1994). This study is therefore supports the previous findings where service quality relates to trust. This implies that all over the world, service quality should be created and maintained in order to gain trust from customers.

**Table 4. Path Coefficients and Total Effects**

| | Path coefficient | | Total effects | |
|---|---|---|---|---|
| | Coefficients | T-statistic | Coefficients | T-statistic |
| Emphaty -> Overall Sat | 0.2856 | 3.138 | 0.3352 | 3.5996 |
| Emphaty -> Trust | 0.1578 | 1.7012 | 0.1578 | 1.7012 |
| Reliability -> Overall Sat | 0.2677 | 3.3620 | 0.3751 | 4.5582 |
| Reliability -> Trust | 0.3417 | 4.8390 | 0.3417 | 4.8390 |
| Responsiveness -> Overall Sat | 0.2077 | 3.0401 | 0.2887 | 4.6492 |
| Responsiveness -> Trust | 0.2577 | 3.1968 | 0.2577 | 3.1968 |
| Tangible -> Overall Sat | 0.1409 | 2.1281 | 0.1689 | 2.3423 |
| Tangible -> Trust | 0.0890 | 0.9504 | 0.0890 | 0.9504 |
| Trust -> Overall Sat | 0.3143 | 5.8142 | 0.3143 | 5.8142 |

Tangible as dimensions of service quality such as physical appearance, nice facilities, neat employees and good statements is not significant to trust. This implies that the physical appearances are not sufficient in building trust for customers. This can be understood since trust should be developed over time and through an ongoing exchange process. In other words, trust cannot be instantly achieved or it is time dependency. With respects to the other three service quality dimensions, all have been significantly predicting trust. This implies that in the banking sector where service is dominant, indicators that built reliability, empathy, and responsiveness should be reflected in the service being offered.

## CONCLUSIONS AND SUGGESTIONS

### Conclusions

In conclusion, the results provide evidence that servqual dimensions are a useful tool to predict satisfaction and trust. The proposed model developed in this study explains large proportions of the dependent variables (the predictive power to satisfaction is 72%). Based on the fact that not all service quality dimensions significantly influence trust, this suggests that certain dimensions of service quality are not sufficient to create trust. As has been identified in many previous studies, all the service quality dimensions positively influence satisfaction (e.g. Parasuraman, et al. 1988; Cronin & Taylor 1992). This implies that satisfaction which is a more to a short term perception and/or expectation of customers can be sufficiently built by all dimensions of service quality. Even though the causal relationship between trust and satisfaction is debatable (whether trust influence satisfaction or the reverse direction), this study support the causal relationship whether trust influence satisfaction. This means that building trust will increase satisfaction and thus in support of previous studies (e.g. Anderson & Narus 1990; Morgan & Hunt 1994; Chiou 2004). This does not mean that the findings

of this study undermine the logical thinking that satisfaction may effect on trust. The focus and objective of the research whether to emphasize satisfaction or trust may explain the difference in the causal direction of trust and satisfaction. For this reason, future study with different models involving trust and satisfaction relationship needed to be further examined.

### Suggestions

This study has important practical and theoretical implications. ***Theoretically***, this study demonstrates that the four servqual dimensions have different impacts on satisfaction and trust. For the researchers in the marketing sector, this suggests that not all of the dimensions of service quality should be incorporated when the objective is to predict trust. In order to develop a valid model with high predictive power, measuring and modeling the significant predictors suggested in this study may be sufficient (e.g. omitting tangible). This study also supports to the causal direction of the relationships between service quality-satisfaction and trust-satisfaction. Since the study was conducted in banking sector in developing country, this study provides validation for the generalization of the proposed conceptual model in the banking industry in different locations. ***Practically***, since servqual was found to be a strong predictor of satisfaction and trust, the results suggest that bank management need to provide a high level of service quality since this is likely to result in trust and high levels of satisfaction. Once customers trust the bank, there will be a potential success for long-term relationships. Since bank is a high risk business where trust can be a risk reducing tool, acquiring trust can be one effective ways of creating satisfaction and loyalty. Offering services which continuously satisfy customers will strengthen the competitive position of the bank, since at this level, bank creates positive perceptions and expectations to customers.

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