One Stop Services: Quality of Service and Accessibility to the Investor Loyalty: The Investment Coordinating Board

Hapzi Ali

Professor of the Graduate Management Mercu Buana University, Jakarta, Indonesia
hapzi.ali@gmail.com

Baruna Hadibrata

Lecturer Postgraduate Mercu Buana University, Jakarta, Indonesia
barunahadibrata@gmail.com

Chree Dasri Buchori

Lecturer University Computer Indonesia, Bandung Indonesia
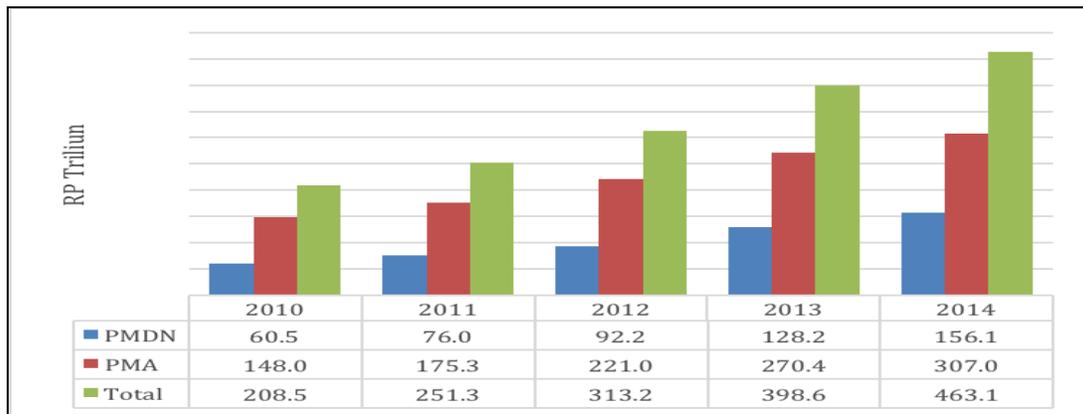chree.dasri@gmail.com

ABSRACT

The research objective to analyze the influence of service quality and accessibility of investor loyalty. The unit analyzes the investors who apply for licenses to invest into unit PTSP BKPM, investors and the sample population of 688 with as many as 87 investors Slovin formula. Method of quantitative analysis by multiple linear regression analysis tool, followed by analysis of determination (R Square), testing the hypothesis partially (t test) and simultaneous (test F) with alpha 5 percent (0.05). Before the first analysis in a test instrument (questionnaire) to test the validity and reliability as well as classical assumptions. Analysis tools SPSS version 20.0. The results of the analysis of determination of 0,729 that the variable quality of service and accessibility can explain the loyalty of investors amounted to 72.9 per cent, while the remaining 27.1 percent is influenced by other variables. Quality of service and accessibility significantly influence investor loyalty either partially or simultaneously. The better the quality of service in the permitting process and the easy accessibility of the Investor will increasingly loyal manage licensing invest in Indonesia.

Keywords: investor loyalty, quality of service and accessibility.

I. BACKGROUND

Indonesian Government Policy on since 2010 targeting economic growth of 6.3-6.8% annually from 2010-2014.While the real achievement of the economic growth amounted to only about 6%. With the growth target is intended to reduce the unemployment rate of 5-6% and reducing the poverty rate to 10-11%, in order to achieve these targets will need to invest an average of Rp 2,000 trillion annually. 10.000 trillion in five years. To achieve this growth rate will not be enough if only rely on consumer spending and government spending, its shortcomings must be filled by increasing real investment (FDI), both the Domestic Investment (DCI) and Foreign Direct Investment (FDI). While recent data suggest the ability of domestic capacity is still relatively very small compared to the total realization of the existing investment.

Of the BKPM data as listed in Figure 1, it appears that the low average percentage of the total domestic annual investment from 2010 through 2014. Contributions domestic investment is only about 31%, for the PMA is still essential and vital in order to meet growth targets Indonesian economy. Meanwhile, according to the Medium Term Development Plan 2015-2019 average economic growth is to be achieved by 7%.

	2010	2011	2012	2013	2014
PMDN	60.5	76.0	92.2	128.2	156.1
PMA	148.0	175.3	221.0	270.4	307.0
Total	208.5	251.3	313.2	398.6	463.1

Source: Investment Coordinating Board (2014)

Figure 1 : Comparison of domestic and foreign investments Period 2010-2013

The fact above shows that during the period of 2013 -2014 countries in Asia have dominated 5 to 10 ranked realizable value of investments as shown in Figure 1.
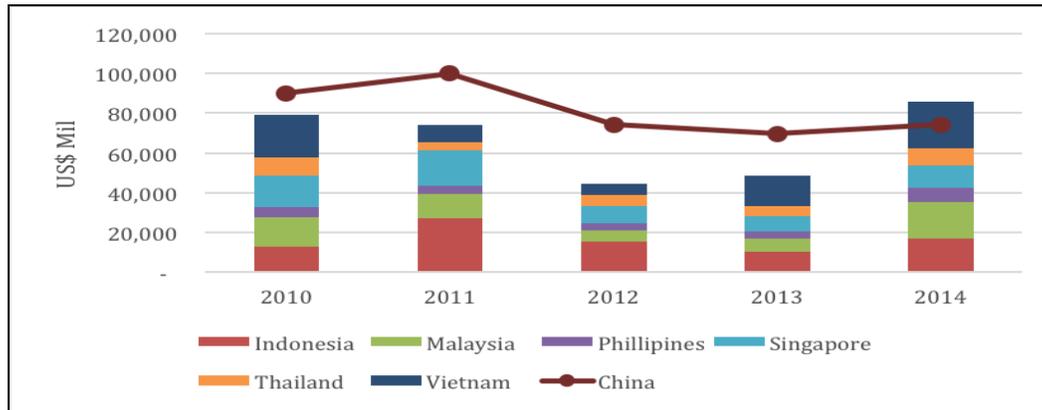
Source: Financial Times (2015)

Figure 2: Development of Investment World Countries of ASEAN from 1997-2012 year that the data flow of investment into Indonesia competitor countries in the ASEAN region is greater than the entry into Indonesia, there is another fact that is also used as a reference by investors when choosing the location of their investment in ASEAN, even in the world. The fact is the result of a survey conducted annually by the world bank to determine the ease of doing business ranking of countries in the world which is called the ease of doing business survey (ease of doing business).

In the context of the ease of starting a business, is closely related to permission for foreign and domestic investments acquired in starting a business. Indonesia's ranking in the ease of starting a business can be seen in Table 1.

Table 1: Ease of Starting a Business Traveler ASEAN Countries 2014

Country	Ranked in ASEAN	Ranked in the World
Singapura	1	6
Malaysia	2	13
Thailand	3	75
Vietnam	4	125
Laos	5	154
Indonesia	**6**	**155**
Pilipina	**7**	161
Brunei Darussalam	8	179
Kamboja	9	184
Myanmar	10	189

Source: World Bank (2015)

Table 1 above, we can see that Indonesia only ranked 6th out of 10 countries in the Asean region in the aspects of ease of starting a business. Indonesia is ranked below Singapore, Malaysia, Thailand, Vietnam, and even Laos, just better than the Philippines, Brunei Darussalam, Cambodia, and Myanmar. When viewed from the world rankings, Indonesia only ranks 155th out of 189 countries, while the world rankings for the countries of Singapore, Malaysia, Thailand, Vietnam, and Laos each was ranked 6th, 13th, 75th, ranked 125th, and ratings 154.

The process of starting a business is closely linked with the ease of licensing in force in each country. To start a business or invest directly in the real sector in Indonesia, starting with the principle of obtaining permits issued by BKPM and then followed by other technical licenses that must be obtained from the technical ministries and the relevant local government.

Before December 2014 the majority of the technical licensing process in the ministries concerned and signed by the Minister of the relevant technical or official representative. This causes the process of obtaining permits in starting a business is not efficient. Starting from December 2014, the majority of licensing technically been transferred to the BKPM and the licensing process is done in units of One Stop Services (PTSP) Center and on January 26, 2015 officially launching PTSP Center located at BKPM has been done by the President, Mr. Joko Widodo.

The existence of PTSP PTSP Center as a public service which issued the permit investments regardless of the consequences to provide the best service for its customers, ie investors, both from domestic as well as foreign direct investment. Should the service provided is a quality service and supported by the ease of access it is expected to provide satisfaction to investors and ultimately gave positive implications for the image of Central PTSP.

From the above data problems that: 1) As a country with the largest economy in the ASEAN region, it turns out the ease of doing business in Indonesia still ranks far from satisfactory. The ease of starting a business in Indonesia in comparison with its main competitor countries in the ASEAN region is still far from satisfactory; 2) The low realization of investment compared with investment plans due to the accessibility and processes to obtain permits in order to realize the investment plan. Although it has been established PTSP-Centre, unknown effect on the accessibility of doing business in Indonesian.; 3) BKPM need to conduct studies and research on measuring service quality and accessibility of the image of the institution in the permitting process conducted by PTSP BKPM; and 4) The empirical data rank the ease of investing in Indonesia is still low it because not loyal investors to invest in Indonesia.

Based on the background of the problem, the purpose of the study was to analyze: 1) The influence of the quality of services to loyalty Investor partially; 2) The effect of accessibility to the loyalty of investors partially; 3) The influence of the quality of service and accessibility to the loyalty of investors simultaneously.

The benefit is to provide information to PTSP-BKPM about the quality of service and accessibility standards required by investors in an effort to give satisfaction to investors who take care of licensing applications to invest in Indonesia.

2. THEORETICAL REVIEW

Investor loyalty is as a person against an object or body. Mowen and Minor (2005: 42) defines loyalty as a condition where the customer has a positive attitude toward a brand or institution, committed to the brand or the institutions, and intends to continue the purchase in the future. Customer loyalty shown a tendency to use a particular brand with a high level of consistency (Dharmmesta, 2006: 53 in Murdalis, 2005: 24). Kotler and Keller (2009: 140) states loyalty is built with three elements, namely repetition), retention, and referral, or re transactions, loyal to the institution and recommendations on other institutions.

Quality of service is an attitude or the way employees serve customers in a satisfactory manner, Tjiptono (2007), with the dimension Tangibles, Reliability, responsiveness, assurance and empathy. Quality services focused on addressing the needs and desires of consumers and accuracy of delivery to keep pace with consumer expectations. According (Wyckof in Tjiptono, 2007), the quality of services is the expected level of excellence and control over the level of excellence to meet consumer desires. Consumers who consume and enjoy services companies should determine the quality of services provided. If the services received by consumers exceeds or equals the expectation, it can be stated that the services provided by the service provider is a good or satisfactory and vice versa.

Accessibility is a driveway or a way that can be taken by investors to be able to get information and licensing services investment in the framework of the plan and the realization of the investment, with dimensions: location, service procedures and the availability of information and access can also be defined as the availability (Mc. Combs Gillian M in Rowley, 2008). Besides access to information by (Florentina Ratih Wulandari et al, 2007) is the attainment, transition or acquisition of information, with or without using a tool such as telecommunications and through channels or media. Ease of information as a bridge connecting the sources of information so that the information needed by each individual can be met.

Quality of service and accessibility effect on investor satisfaction (Wayne A. Roberts, Jr., Terry M. Chambers: 2014; and Amantha Raj A. Arokiasamy, Abdul Ghani Kanesanbin Abdullah: 2013). From the study of theory and previous research results above, the framework of this study as Figure 3 below.
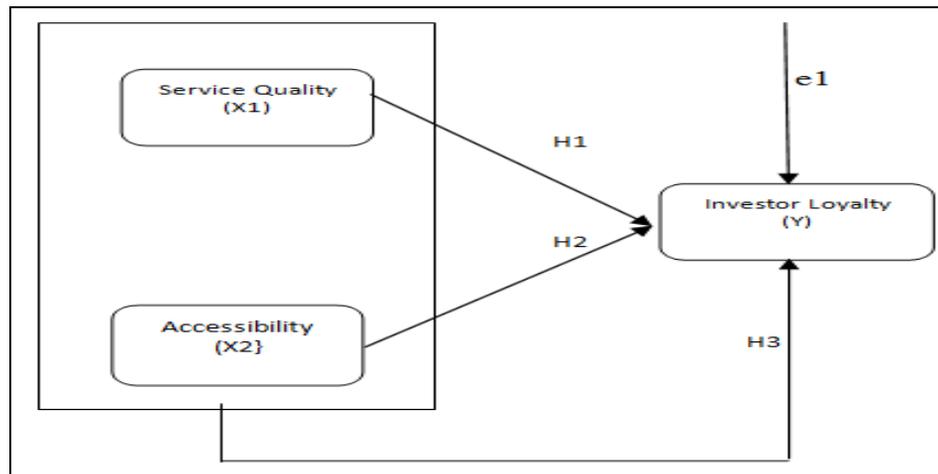

Figure 3. Framework

Based on the research objectives, the research hypotheses taken are as follows: 1) Quality of service affect the partial investor loyalty; 2) Accessibility effect on investor loyalty partially; and 3) the quality of service and accessibility effect on investor satisfaction simultaneously.

3. METHODS

The unit of analysis of this research is that investors who apply for an investment license to the unit-PTSP BKPM, investors 688 study population and sample its formula solving with sample number 87 respondents. Quantitative analysis method, by means of analysis with multiple linear regression, the equation $Y = a + b1.X1 + b2.X2 + e$, where Y is the variable investor loyalty, b1 and b2 coefficients variable quality of service (X1) and accessibility (X2). Data analysis tool application program SPSS version 20.0.

Once analyzed with multiple linear regression, followed by analysis test of determination (R Square), testing the hypothesis partially (t test) and simultaneous (test F) the error tolerance level of 5 percent. Before the process of multiple linear regression test beforehand in research instruments (questionnaire) to test the validity and reliability as well as classical assumptions.

4. RESULTS AND DISCUSSION

Multiple linear regression model that is both qualified classical assumptions, among others all the normal distribution of data, the model should be free of autocorrelation. From the previous analysis has proven that the model equations are proposed in this study meets the requirements of the classical assumption that the model equations in this study is considered good. Multiple linear regression analysis was used to test the hypothesis partially and simultaneously influence the independent variable on the dependent variable. Based on the multiple linear regression coefficients using SPSS 20.0 was obtained results as shown in Table 2 below:

Table 2. The coefficient of linear regression

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,078	,268		,293	,770
	ServiceQuality_X1	,615	,123	,520	5,000	,000
	Accessibility_X2	,412	,116	,369	3,547	,001

a. Dependent Variable: Loyalty_Y

From table 2 above the results obtained multiple linear regression equation: $Y = \alpha + \beta\_1\ \beta\_2\ X\_2$ $x\_1 + + e = 0.885 + 0.459\ X1 + 0.430\ X2 + e$. Description: Y = Loyalty Investor (loyalty); X1 = Quality of service (service quality), and X2 = accessibility (accessibility). From this equation can be interpreted: 1) variable quality of service and accessibility have a direction that is positive coefficient on loyalty Investor; 2) Constant value shows the effect of variable X (quality of service and accessibility), if the variable quality of service up one unit it will affect by one unit at variable Loyalty Investor. This means that investor loyalty variables will rise or fulfilled by a single-unit variable service quality and accessibility; 3) The value of the regression coefficient variable to variable quality of service Investor loyalty is equal to 0615 means that if the quality of service experienced an increase in one unit, then the loyalty of investors will increase by constant = 0.078. The coefficient is positive, meaning that the quality of service and loyalty Investor positive effect; 4) The value of the regression coefficient accessibility variable to variable Investor loyalty is equal to 0412 means that if the accessibility increases 1 unit, then loyalty Investor constant = 0.078. The coefficient is positive, meaning that the accessibility of positive influence to Loyalty Investor.

Analysis results of determination (R2).

To see the total effect of variablekualitas service (X1) and accessibility (X2) on the Investor Loyalty (Y) can be seen from the coefficient of determination R2 as shown in Table 3 below:

Table 3. Test R and R Square

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,854[a]	,729	,722	,20292

a. Predictors: (Constant), Accessibility_X2, ServiceQuality_X1

Rated R 0,854 showed double correlation (quality of service and accessibility) with investor loyalty. Taking into account the variations in the value of R Square of 0.729 which indicates the magnitude of the role or contribution of the variable quality of service and accessibility to explain investor loyalty 72.9% and the remaining 27.1% is influenced by other variables.

Test Results Effect of Partial (t test) and Simultaneous Effect (Test F)

Assessment of the effect of partial aims to examine whether each of the independent variables significantly influence the dependent variable partially with $\alpha = 0.05$ and also the acceptance or rejection of the hypothesis. Partial test (t test) to answer a hypothetical one and two of this study.

Table 4. Test Results t (Partial)

No.	The independent variable	t value	Sig.
1	Quality of service(X_1	4.386	0.000
2	Accessibility(X_2)	4.626	0.001

Source: Estimated Regression Results

From Table 4 above with figures obtained t count variable X1 for 4386, due to the value of t> t table (4,386> 1,683), then Ho is rejected and H1 accepted, meaning partially significant effect on the quality of service Investor loyalty. In addition, also for the test based on significance testing, can be seen

from the output of significance of 0.000, due to number more significance level of <0.05 (0.000 <0.05), it can be concluded that the quality of service to the investors loyalty, thus the first hypothesis is accepted.

Furthermore, in Table 4 above figures obtained t count accessibility variables (X2) of 4626, due to the value of t> t table (4626> 1683), then Ho is rejected, meaning a partial no significant effect for investor loyalty. In addition, also for the test based on investor loyalty significance testing, can be seen from the output of significance of 0.000, due to the significance level figures much of <0.05 (0.000 <0.05), it can be concluded that the effect on the accessibility of the loyalty of investors, thus the second hypothesis is accepted.

To answer the third hypothesis that the quality of service and accessibility affect the loyalty of investors simultaneously can be seen from Table 5 below.

Table 5. F Simultaneous Test Results

ANOVA

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	9,290	2	4,645	112,797	,000[b]
	Residual	3,459	84	,041		
	Total	12,749	86			

a. Dependent Variable: Loyalty_Y

From Table 5 above (ANOVA table) obtained Fhitung 112 792 greater than Ftable 3:10 (112 792> 3.10) and a significant value of 0.000 is less than 5 percent (0.000 <0.05). Then the null hypothesis (H0) is rejected and the alternative hypothesis (H1) is accepted, meaning that there is a significant effect of the variable quality of service (X1) and accessibility (X2) on the Investor Loyalty (Y) on PTSP BKPM together (simultaneously). Thus, the third hypothesis is accepted.

1. *Quality of service affect the investor loyalty.*

Quality of care affect to investor loyalty it is interpreted that the better the service given the more satisfied anyway investors with PTSP BKPM. Service quality an attitude or the way employees serve customers in a satisfactory manner, (Tjiptono, 2007), with dimensions: 1) Tangibles; 2) Reliability; 3) Responsiveness; 4) Assurance; and 5) Empathy

Five dimensions of service quality with this influenced the Investor Loyalty with three dimensions: 1) the transaction (reinvestment), 2) loyal to the institution; and 3) recommendations on other institutions (Mowen and Minor, 2005: 42) Reliability (Reliability) is the ability to provide full and correct types of services that have been promised to the customer (Lovelock and Wright, 2007: 98)

The results of this study presented also in line with research findings (Muhammad Rizwan, 2014), where there is a direct relationship positive and significant correlation between customer loyalty with quality service expected (perceived service quality), corporate image, customer engagement and customer loyalty (Customer loyalty). While the transfer fee (Switching Cost) have a positive relationship, but no significant effect on customer loyalty. Besides, the research is in line with research (Anantha Raj A Arokiasamy, Abdul Ghani Kanesan bin Abdullah, 2013), where the result is that the quality of service to positively affect customer loyalty. The results of t-test showed that there is a significant expected between loyalty and loyalty is perceived at all dimensions of quality of service.

2. Accessibility effect on investor loyalty.

Accessibility effect on investor loyalty, that the easier and better accessibility of the more satisfied investors with integrated one-stop service center in the Investment Coordinating Board. Accessibility / Ease is a driveway or a way that can be taken by investors to be able to get information and licensing services and investments in the framework of realization of investment plans, with dimensions: 1) Location; 2) Procedure service; and 3) availability of information. Accessibility with 3 dimensions influenced the Investor Loyalty to the indicators that re-invest and Referencing on other investors to invest in Indonesia.3 dimensions: 1) the transaction (reinvestment), 2) loyal to the institution; and 3) recommendations on other institutions (Mowen and Minor, 2005: 42)

Basically the accessibility provided by PTSP BKPM has been able to provide facilities for investors, although there are still some points that must be addressed.

3. Quality of service and accessibility effect on investor loyalty.

Quality of service and accessibility (convenience) together, both directly and indirectly affect the loyalty of investors, which if service and accessibility (ease) the better given to the investors will be better the loyalty of investors with a one stop service center in the Investment Coordinating Board.

Service quality s with five dimensions and Accessibility (ease) with a three-dimensional effect on the two indicators Investor Loyalty and Referencing re-invest in other investors to invest in Indonesia. Investor loyalty is the level of one's feelings after comparing the perceived performance with expectations, Kotler (2007). Investor Loyalty dimensions are: 1) Loyalty for services; 2) Comparison between expectation and reality, Kotler (2007).

The results of this study presented also in line with research findings Muhammad Rizwan (2014), where there is a direct relationship positive and significant correlation between customer loyalty with quality service expected (perceived service quality), corporate image, customer engagement and customer loyalty (Customer loyalty). While the transfer fee (Switching Cost) have a positive relationship, but no significant effect on customer loyalty. Besides, the research is in line with research (Anantha Raj A Arokiasamy, Abdul Ghani Kanesan bin Abdullah, 2013), where the result is that the quality of service to positively affect customer loyalty. The results of t-test showed that there is a significant expected between loyalty and loyalty is perceived at all dimensions of quality of service.

4. Correlation Between Dimensions

Based on Table 4 can be seen the relationship between the variables X1 and X2 dimensions to the dimensions of the variable Y as indicated by the value of the Pearson correlation between dimensions respectively. The greater the value of Pearson correlation, the stronger the relationship, it can be seen the dimensions of variables that have the highest R value and dimension variables that have the lowest value of r.

Table 5. Matrix Correlation Between Dimensions

Variabel	Loyalty	
	indicator	Correlation (r)
Service quality	tangibles	0.624
	realibilty	0.518
	responsiveness	0.508
	assurance	0.702
	emphaty	0.650
accessibility	lokasi	0.587
	prosedur pelayanan	0.681
	ketersediaan informasi	0.460

Source: Data processing (2016)

Based on Table 5 was obtained figures for the value of r which is the highest for the variable X1 is the correlation between the dimensions of assurance (variable quality of service) with a loyalty that is equal to 0,702 or 70.2%. This condition shows that the change of variable customer loyalty (Y) dimensions predominantly influenced by the variable quality of service assurance. The highest correlation value is a correlation between the dimensions of service procedures (variable accessibility) with a loyalty that is equal to 0.681 or 68.1%. This condition shows that the change of variable customer loyalty (Y) predominantly influenced by the dimensions of service procedures.

5.   CONCLUSIONS AND RECOMMENDATIONS

Conclusion: In conclusion Analysis of the quality of service and accessibility to the loyalty of investors in PTSP BKPM are: 1) Quality of service is a significant effect on the loyalty of investors, the better the service provided will be more satisfied anyway investors with PTSP BKPM. Quality of service is composed of dimensions: tangibles; reliability; responsiveness; assurance; and empathy; 2) Accessibility significantly influence investor loyalty, the easier and better accessibility will increase investor loyalty with integrated services in PTSP BKPM. accessibility comprises of dimensions: location; service procedures; and availability of information; and 3) the quality and accessibility of services together, both directly and indirectly, a significant effect on the loyalty of investors, which if better services and accessibility provided to investors will be better for increasing the loyalty of investors in PTSP BKPM.

Technical advice: 1) Quality of service to the dimensions of empathy (empathy), need to get the attention of PTSP BKPM priorities because it has the lowest score apart from the dimensions responsiveness and assurance; 2) .PTSP BKPM need to improve accessibility, particularly on the dimensions of Procedure service and availability information so that investors get a better convenience; 3) Investors still have less satisfied with the services to therefore PTSP BKPM need to consider this for so more loyal to invest in Indonesia.

Academic advice: 2) This study needs to be followed up again to see what factors can influence loyalty of Investor on PTSP BKPM; Loyalty Investors are still influenced by many other factors, apart

from the quality and accessibility of services therefore need to study more in order to address other factors (epsilon) influenced the investor loyalty.

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