SERVQUAL Model and customer satisfaction survey with a questionnaire. Akterujjaman & Kalam (2016) assessed the performance gap of Clinics and Diagnostic centers by considering one gap of five gaps in the service quality concept and that was reliability gap analysis. Whereas, this paper will try to measure quality assurance solutions and customer satisfaction provided by Intertek. Altindag (2018) stated that for achieving a competitive advantage it is very important to make a good relationship with the customers and satisfy them through quality services. We will try to establish that it is possible to gain customer satisfaction by ensuring quality service in our service categories. Akterujjaman & Ahmad (2016) found that the ready-made garments sector of Bangladesh received more than three fourth of the total export earnings of the country, though the workers are not satisfied with working environments and wages. But our research will give concentration on customer satisfaction on quality services provided by Intertek Bangladesh. Karim & Chowdhury (2014) discovered the impact of service quality on customer satisfaction in Bangladesh by surveying the customers of private commercial banks. On the other hand, our study will be on customers' satisfaction with the service quality of Intertek Bangladesh. Methodology The Methodology adopted for the current study is presented below in a sequential manner: 38

BUFT Journal 2019 Volume 5: 37-51 Akterujjaman et al. 2019 Sources of Data This study was based on both primary and secondary data. Primary data were collected through a personal interview with a structured questionnaire and direct observations.

A five-point Likert type scale statement was used to measure the variables where 1 stands for highly dissatisfied and 5 stands for a highly satisfying effect on the statements (Luthans, 2002). Customers' satisfaction on a particular statement has been determined by the calculating mean of the value corresponding to the opinion of the statement. And the standard deviation (SD) is used to measure the variability of the response among the respondents. The study also used the SERVQUAL model to find out the "service quality gap" that exists between the customers' expected level of services (from the previous experience and word-of-mouth communication) and their perception of the actual level of service delivery. And the model also identifies five gaps that cause unsuccessful delivery. Conceptual Model of Service Quality Gaps The SERVQUAL service quality model was developed by a group of American authors, 'Parasu' Parasuraman, Valarie A. Zeithaml and Len Berry who developed five tools to measure the service quality- reliability, assurance, tangibles, empathy, and responsiveness - that create the acronym RATER. Businesses using SERVQUAL to measure and manage service quality deploy a questionnaire that measures both the customer expectations of service quality in terms of these five dimensions and their perceptions of the service they

adequate service and desired service is known as the zone of tolerance. The more important the SERVQUAL dimension, the higher is the desired service level and narrower the zone of tolerance. For the less important SERVQUAL dimension, the desired level of service is much lower and the zone of tolerance is broader too. What the BUFT Journal 2019 Volume 5: 37-51 Akterujjaman et al. 2019 researchers presume here is that retailers do study customer expectations and then design service offerings. Therefore, the first component - customer expectations are not researched in this current study. The present study concentrates on customer perceptions of the following SERVQUAL dimensions, price and product quality by five SERVQUAL

Gap 5 Gap 6 Service delivery External (including pre-and post Communications to contacts) customers Employee Provider perceptions of Gap 3 consumer expectation Translation of perceptions into service quality specifications Gap 2 Gap 1 Management perceptions of Figure 1: Conceptual model of service quality gaps Source: Parasuraman et al., (1985)

40

This gap may arise through service personnel being poorly trained, incapable or unwilling to meet the set service standard. The possible major reasons for this gap are: • Deficiencies in human resource policies such as ineffective recruitment, role ambiguity, role conflict, improper evaluation, and compensation system

Gap 3: between service quality specification and service delivery

Ineffective internal marketing

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❖ Having the customer's best interest at heart.

Prompt service to customers (sending bill) ❖ Willingness to help customers (calling back)

Consistently courteous employees.

**Results and Discussion** 

❖ Keeping customers' informed as to when services will be performed

quality are discussed below:

3. Responsiveness:

• Failure to match demand and supply

• Lack of proper customers education and training

Personal needs

Expected service

Gap 4: between service delivery and external communication Consumer expectations are highly influenced by statements made by company representatives and advertisements. The gap arises when these assumed expectations are not fulfilled at the time of delivery of the service. The discrepancy between actual service and the promised one may occur due to the following reasons: • Over-promising in the external communication campaign • Failure to manage customer expectations • Failure to perform according to specifications Gap 5: between expected service and experienced service This gap arises when the consumer misinterprets the service quality. For example, a physician may keep visiting the patient to show and ensure care, but the patient may interpret this as an indication that something is wrong. 1. Reliability 2. Responsiveness 3. Assurance 4. Empathy 5. Tangibles Figure 2: Five dimensions of service quality to their importance Source: Akterujjaman & Kalam (2016) 41

satisfaction. Researchers and managers of service firms concur that service quality involves a comparison of expectations with performance. The five dimensions of service

products and services to the marketplace. Customer satisfaction is an ambiguous and abstract concept and the actual manifestation of the state of satisfaction will vary from person to person and from product to product. The state of satisfaction depends on a number of both psychological and physical variables that correlate with satisfaction behaviors such as return and recommend rate. The level of satisfaction can also vary depending on other options. Customers may have other products against which the customer can compare the organization's products. A company needs to know what expectations its customers have on its services, the effectiveness of your marketing strategies, and the strength of your company's image as well as the key elements that influence customer retention for its business. The analyses of the collected data through questionnaires are presented below. 42 BUFT Journal 2019 Volume 5: 37-51 Akterujjaman et al. 2019

Table 1: Providing services as Intertek promised

Percent

0

0

12

36

52

100

Mean

4.4

SD

0.69

**Frequency** 

0

0

24

72

104

200

Frequency

0

20

16

40

124

200

Source: Field Survey, October- November 2018 Table 2 showed that 20 percent of customers were satisfied and 62 customers were highly satisfied with their prompt action of the query. The table also showed that only 8 percent of customers were neutral and no client was highly dissatisfied. 10 percent were

Source: Field Survey, October- November 2018

dissatisfied with quick feedback on their queries. Here the mean value 4.34 is in the optimistic position of satisfaction level. The SD 0.99 denotes that the opinions of the customers are satisfied in their prompt action of the query in Intertek. However, we can 43 BUFT Journal 2019 Volume 5: 37-51 Akterujjaman et al. 2019 say that customers are highly satisfied with their prompt service. So the company needs to be more careful about providing their prompt services and solutions. Providing attention to each customer according to the necessity An organization should take care of their customers after services. For that, every

Intertek needs to take initiative about providing information on delivery service time. The concerned person who deals with this needed to be more careful and sincere, otherwise in future customer dissatisfaction will increase. Acceptance of testing report of Intertek to others "Safe to test" means if the customer rely on or trust the test report of Intertek. This is very important for a laboratory because if a customer does not rely on the Intertek test report then there is no meaning for submitting their product to Intertek for testing. Table 5: Acceptance of the testing report Frequency Percent **Satisfaction Level** Mean SD Highly dissatisfied disagree 0 Dissatisfied 0 0 28 Neutral 14 4.56 0.73

32

140

200

Source: Field Survey, October- November 2018

the customers was neither dissatisfied nor highly dissatisfied with the testing report. At this juncture mean value is 4.56, which reveals a positive level of satisfaction. Then 0.73 denotes that the opinion of customers is satisfied with the acceptance of the testing report.

So, we can see more than 80% of customers feel safe to test at Intertek.

Intertek provides an accessible and convenient report to clients

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Highly dissatisfied disagree

them to understand the test report and the final report also.

services provided by Intertek like regular service, Shuttle service, etc.

Satisfaction Level

Dissatisfied

Timely delivery of reports

**Satisfaction Level** 

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regulations in the testing procedure. Intertek provides after-sales services

**Satisfaction Level** 

Dissatisfied

Highly satisfied

**Satisfaction Level** 

Dissatisfied

Highly satisfied

Neutral

Total

Satisfied

Highly dissatisfied disagree

The professional appearance of Intertek employees

Neutral

Satisfied

Highly dissatisfied disagree

Highly dissatisfied disagree

Highly satisfied

Neutral

Total

Satisfied

16

70

100

Total 200 100 Source: Field Survey, October- November 2018 From the above table, we can say that over 40% of customers are highly satisfied with the after-sales services of Intertek. On the other hand, more than 20% of customers are dissatisfied after-sales services. At this juncture mean value is 3.92, which is in the neutral category of satisfaction level. Then the value of the standard deviation is 1.47 that denotes the opinion of the customers is not fully at a satisfactory level. So, the marketing and sales department should be conscious of after-sales services. Akterujjaman et al. 2019 BUFT Journal 2019 Volume 5: 37-51 Service charge of Intertek

**Table 10: Service price of Intertek** 

Percent

0

10

6

14

70

100

Mean

4.44

SD

0.97

Akterujjaman et al. 2019

1.32

SD

0.41

Mean

4.00

Mean

4.54

Percent

0

20

6

28

46

100

Percent

0

0

8

30

62

100

Frequency

0 20

12

28

140

200

Source: Field Survey, October- November 2018 Here the mean value is 4.44, which lies in the satisfaction category of customers' satisfaction level. The standard deviation is 0.97, which indicates the number of customers of Intertek in Bangladesh is satisfied with the service charge. From the above table, we can say that 70% of customers are highly satisfied with the pricing of Intertek. Because Intertek often offers discounts and money-saving packages for regular and loyal customers that is why maximum customers are satisfied with the pricing of Intertek.

Source: Field Survey, October- November 2018
Table 13 reveals that 62 percent of customers were highly satisfied and 30 percent of customers were satisfied with maintaining the secrecy of Intertek. The mean value is 4.54, which is about highly satisfaction level and a standard deviation of 0.41 denotes the opinion of the customers are at the expected level regarding maintaining secrecy strictly by Intertek.
Conclusions
This paper is an effort to reflect a clear idea about the customers' perception and satisfaction of service quality of Intertek. From our research, we also found quality has more priority in terms of selecting the different types of services according to customers'  49

5. Each person of Intertek should take the necessary initiative on their respective ends to ensure service or product delivery to the promised time.
6. The concerned person should find out the reason why customers are dissatisfied with Intertek's after-sales services. The reasons for dissatisfaction may be wrong timing or miscommunication. The marketing and sales department needed to provide full concentation about this and working-level persons should provide after-sales service to the customers.
7. As a few percentages of respondents are not satisfied with the service price of Intertek, because they are not regular customers or they do not take a full package of testing, only they are habituated with some limited testing. The concern people should survey

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- Secondary data were collected from the published official statistics, report documents, books, articles, periodicals of different domestic and international agencies, annual reports of Intertek Bangladesh, websites, etc. The primary data were collected from the customers who have taken services from Intertek Bangladesh. A total of 200 customers were surveyed through the judgmental
- sampling method with a structured questionnaire from October to November 2018. The questionnaire consisted of 13 questions. The questionnaire was pre-tested to maintain proper wording, length, and sequence of the questions. Data Analysis Methods
- receive. When customer expectations are greater than their perceptions of received delivery, service quality is deemed low. In addition to being a measurement model; SERVQUAL is also a management model. SERVQUAL has two components to it: customer expectations and customer perceptions. Customer expectations are those that the customer expects as "should be" and "can be" type of services. Service offered varies with providers and the amount of variation that customers can tolerate is known as tolerance. The gap between what is thought to be
  - materials. Reliability: Ability to perform the promised service dependably and accurately. Responsiveness: Willingness to help customers and provide prompt service. confidence. Empathy: The caring, individualized attention the firm provides its customers'. Based on this perspective, Parasuraman et al. (1985) developed a scale for measuring service quality, which is most popular and known as SERVQUAL. This scale operationalizes service quality by calculating the difference between expectations and perceptions, through five service quality dimensions known as 'tangibles', 'reliability', 'responsiveness', 'assurance', and 'empathy'.

Word of mouth

- poor service quality. BUFT Journal 2019 Volume 5: 37-51 Gap 1: between management perception of customers' expectations and customers' expected Service Management does not understand what the customer expects. Gap 2: between management perception of customers' expectations and service quality specification Management is not willing or able to put the systems or finance in place to match or exceed customers' expectations.
- 1. Reliability: Providing service as promised ❖ Dependability in handling customers' service problems ❖ Providing services right the first time. ❖ Providing services at the promised time. 2. Empathy: ❖ Giving customers individual attention \* Employees who deal with customers' in a caring fashion (recognizing regular customer)
- \* Readiness to respond to customers' requests 4. Tangibles: Modern equipment Visually appealing facilities ❖ Employees who have a real, professional appearance ❖ Employees who have confidence in customers ❖ Making customers feel safe in their transactions
- Promised services Customer satisfaction mainly depends on the commitment of the company. It means the company provides its services and products within the time that was promised.

**Satisfaction Level** 

Dissatisfied

Highly satisfied

**Satisfaction Level** 

Dissatisfied

Highly satisfied

Neutral

**Total** 

Satisfied

Highly dissatisfied disagree

Neutral

Total

Satisfied

Highly dissatisfied disagree

- Table 1 reveals that out of 200 customers 36 percent are satisfied, 52 percent of customers are highly satisfied and only 12 percent are neutral regarding providing services of Intertek as promised in Bangladesh. However, it is clear about the service quality of Intertek because none of the customers are dissatisfied which means most of the customers are highly satisfied and satisfied with service quality, time to time delivery,
- - customer's satisfaction level and the SD is 1.28, which indicates the options of customers are moderately satisfied. So the company needs to pay more attention to individual customers and their demands every time because many customers are dissatisfied. So Intertek needs Individual care of customers and pays attention to individual demands. Information regarding service delivery time When a customer places his request for his desired service it is very much important to inform him about delivery time. In this case, Intertek is always bound to deliver the

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- Satisfied Highly satisfied Total Table 5, shown 16 percent of customers were satisfied and 70 percent of customers were highly satisfied with the acceptance of the testing report of Intertek. Then 14 percent of customers were neutral regarding the testing report. The table also showed that none of
  - Dissatisfied Neutral Satisfied Highly satisfied Total Table 7 showed that 52 percent of customers were satisfied and 24 customers were highly satisfied with timely report delivery. Here mean value 3.8 is higher than the neutral position of satisfaction level. The standard deviation of 1.16 denotes that the opinion of the customers is not fully satisfied. This issue may be happening in some cases of political unrest, technical problems, etc. So each person should take the necessary initiative on their respective ends to ensure service or product delivery within committed time. Customer satisfaction of Intertek mainly depends on this issue. Maintain government rules and regulations in the testing procedure Each testing procedure should have an international standard. An internal and external audit from abroad and the government are accompanying in Bangladesh. The Audit
    - Pricing strategy is one of the most important aspects of a business. It has also a great deal of effect on customer satisfaction because customers always want a good product at a cheap rate. Some say quality products are expensive; it's partially true but not constantly. So, customers nowadays want quality products at relatively less price. Intertek provides quality service at a low price. Most of the customers are happy with the Service price of Intertek.

the time.

- are satisfied and 20% of customers are dissatisfied. **Satisfaction Level** Highly dissatisfied disagree Dissatisfied Neutral Satisfied Highly satisfied Total At this juncture mean value is 4.00, which is in satisfaction level. Then the value of the standard deviation is 1.32 denotes that the opinion of the customers is at a satisfactory level on the capability of employees to solve customers' queries. Strictly maintain secrecy Product privacy is one the most essential task for a testing laboratory, because if the rival company knows about the product then they could create a copy of a product or can create any type of harm to their rival.
- 1. Intertek should be careful and prompt about their promise as customer satisfaction mainly depends on the commitment of the company. 2. Intertek needs to take prompt action at any kind of service problem or customer query otherwise they could lose customers' faith in them. 3. As the ratio of satisfaction 70% and dissatisfaction is 30%, Intertek should pay attention to each customer every time. It can be said that the company needs to pay more attention to the individual customer and their demands each time, because a high percentage of dissatisfied customers may cause loss of customers to its competitors. 4. The company needs to take initiatives and also need to find the root cause of providing information on delivering service. The concerned person who deals with this needed to be more careful and sincere, otherwise in future customer dissatisfaction will increase.

Recommendations

- tolerance. BUFT Journal 2019 Volume 5: 37-51 Altindag, I. (2018). Comparing Service Quality of Public, Private and Participation Banks Using the Servqual Approach: The Case of the Konya, Turkey. Scholars Journal of Physics,

- Abstract:

- BUFT Journal 2019 Volume 5: 37-51
- At present Bangladesh is depending on ready-made garments that were started in the 1970s with few workers but now there are working almost 4.5 million workers, the majority of them are female and they are from rural areas of Bangladesh. Customer satisfaction mainly depends on the commitment of the company. The present study overlooks the customers' satisfaction with the service quality of Intertek. This study attempted to understand the customers' perceptions of different service quality dimensions while dealing with this company. The main objective of the study was to know about the customers' perception and satisfaction, reliability, responsiveness, assurance, tangibility of service quality of Intertek. The total sample size was 200 customers. The study was based on quantitative analysis through the survey method. The data were collected through a questionnaire in which a customer's responded to a series of questions based on five
  - Customers' Satisfaction on Service Quality: A Study on Intertek Bangladesh key dimensions- Tangibility, Reliability, Responsiveness, Assurance, and Empathy. The study concluded with some recommendations to improve the satisfaction of the customers.
- S.M. Akterujjaman<sup>1</sup> Md. Abdur Rakib<sup>2</sup>

- Akterujjaman et al. 2019

- Tangibles: Appearance of physical facilities, equipment, personnel, and communication Assurance: Knowledge and courtesy of employees and their ability to convey trust and
- The SERVQUAL authors identified five Gaps that may cause customers to experience

Akterujjaman et al. 2019

Past experience

- Akterujjaman et al. 2019 This service quality has some dimensions that are presented in the above diagram (figure 2). Quality of service is one of the important factors that influence customer
- \* Employees who know to answer customer questions. Measuring customer satisfaction indicates how successful the organization is at providing
- etc. of Intertek. Here the mean value is 4.4, which lies in the satisfied category of customers' satisfaction level. The standard deviation is 0.69, which indicates the number of customers of Intertek in Bangladesh, get good quality service. So, maximum workers are satisfied with their promised services. Prompt action regarding customer query Taking prompt action is another way to satisfy customers. When the customers get quick solutions then they become satisfied. So customers' satisfaction depends on taking prompt action of the company regarding solving their problems. Table 2: Prompt action to fulfill customer query

Percent

0

10

8

20

62

100

Mean

4.34

SD

0.99

customer presumes more attention on an individual for their needs of services as per their requisite from the company. So, providing individual attention each time is also a part of customer satisfaction. Table 3: Attention to the customer each time **Satisfaction Level** Frequency Percent Mean SD Highly dissatisfied disagree 0 Dissatisfied 60 30 Neutral 0 0 3.86 1.28 Satisfied 48 24 Highly satisfied 92 46 Total 200 100

Source: Field Survey, October- November 2018 From table 3, it is found that 46 percent of the customers were highly satisfied and 24 percent of customers were satisfied in their opinion regarding pay attention to each customer according to necessity. On the other hand, only 30 percent of customers were dissatisfied and none of the customers were highly dissatisfied to pay attention to each customer every time. The mean value 3.86 is almost in the satisfied category of

service within their given time. No tolerance level is accepted here to provide the best service to the customers. **Table 4: Providing services on time Satisfaction Level** Frequency Percent Mean SD Highly dissatisfied disagree 10 20 Dissatisfied 24 48 Neutral 8 4 3.54 1.43 Satisfied 52 26 72 Highly satisfied 36 Total 200 100 Source: Field Survey, October- November 2018

44

Table 4 reveals that out of 200 customers' majority of customers 36 percent were highly satisfied and 24 percent were dissatisfied were 4 percent of customers were in the neutral position and 10 percent customers where highly dissatisfied and 26 percent customers were satisfied with the information on service delivery time. The table also showed that mean value 3.54 which is in the neutral category of customer satisfaction level. Here the value of SD 1.43 indicates the opinions of customers are moderately satisfied. So,

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SD

0.69

Mean

4.4

Mean

3.8

SD

1.16

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SD

1.47

Mean

3.92

Customers should feel that it is convenient at every aspect of the test at Intertek then they would like to take every service when needed. If the process of testing is assessable then it will provide more knowledge regarding the specific testing method and will also help them to understand the final report clearly. Here 36% of customers are satisfied and 104 customers are highly satisfied with the accessibility of Intertek and they feel convenient to test at Intertek. 12 percent of client who were neutral about the convenience of the report. 45

Table 6: Accessible and convenient testing report

Percent

0

0

12

36

52

100

Percent

6 8

10

52

24

100

Frequency

0

0

24

72

104

200

Source: Field Survey, October- November 2018 Here the mean value is 4.4, which lies in a satisfied category of customers' satisfaction level. The standard deviation is 0.69, which indicates the number of customers of Intertek in Bangladesh can get easily testing reports in an accessible and convenient manner. Though customers are satisfied with the testing report, laboratory concern persons must be aware of the fact and they needed to be more co-operative with customers by helping

The delivery commitment of the report is a vital matter by the company. When a product is submitted at Intertek for testing, the countdown starts immediately. There are few

**Table 7: Report delivery commitment** 

Frequency

12

16

20

104

48

200

Source: Field Survey, October- November 2018

bodies are BAB, BSTI, NABL, A2LA, etc. Without authorization and accreditation, the laboratory cannot perform any kind of testing. The Audit bodies give a certificate with a

specific time like six months, 1 year or two years. When time is expired, the laboratory

cannot perform any kind of testing until making a new accreditation audit. Table 8: Maintain government rules and regulations **Satisfaction Level** Frequency Percent SD Mean Highly dissatisfied disagree 0 0 Dissatisfied 0 Neutral 0 0 4.52 0.25 Satisfied 96 48 Highly satisfied 104 52 100 Total 200 Source: Field Survey, October- November 2018 The above table 8, shown 48 percent of customers were satisfied and 52 percent of customers were highly satisfied regarding maintaining government rules and regulations in the testing procedure. Here mean value is 4.52 that is higher in the position of satisfaction level and standard deviation 0.25, denotes the opinions of the customers are less deviated. So, it is clear that Intertek maintains all kinds of government rules and

After-sales service is an essential matter for service organizations. Intertek is always committed to providing after-sales service to its customers. In testing service many issues may unknown to customers, they may have lots of queries. So, the company should take the initiative to support customers. Here 56 customers are satisfied with the after-sales service of Intertek and they feel confident to test at Intertek. 12 customers neither agreed nor disagreed about this fact. It is to be noted that one cannot make happy everybody all

> **Table 9: After-sales services** Frequency

> > 40

12

56

88

Percent

2

20

6

28

44

Customers always seek professionalism from the service providers. The service providers must behave well. Here from the survey, we found that 60 customers are extremely satisfied regarding the professional appearance of Intertek employees. 48% of customers are satisfied and 22 percent of customers are neutral in their opinions. Table 11: Professional appearance of Intertek employees Satisfaction Level Frequency Mean SD Percent Highly dissatisfied disagree 0 0 Dissatisfied 0 0 44 22 Neutral 0.51 4.08 Satisfied 96 48 Highly satisfied 30 60 Total 200 100 Source: Field Survey, October- November 2018

Here the mean value is 4.08, which lies in the satisfaction category of customers' satisfaction level. The standard deviation is 0.51, which indicates the professional

Table 12 showed that 46% of customers are highly satisfied with the technical capabilities of Intertek employees to solve customers' queries, 28 percent of customers

**Table 12: Customer queries solving** 

Frequency

0

40

12

56

92

200

Source: Field Survey, October- November 2018

**Table 13: Strictly maintain secrecy** 

Frequency

0

0

16

60

124

200

appearance of Intertek employees has not deviated from the standard.

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**Satisfaction Level** 

Dissatisfied

Highly satisfied

Neutral

**Total** 

Satisfied

Highly dissatisfied disagree

The capability of employees to solve customers' queries

BUFT Journal 2019 Volume 5: 37-51 Akterujjaman et al. 2019 perceptions. We present this study based on the knowledge and experience gained from our survey. Throughout the paper, our objective was to seek and find out the customers satisfaction of service quality of Intertek. From this research, we found that most of the customers of the company were satisfied with the service quality of the company. To retain this trend of customers' satisfaction, the management can take some attempts, based on our recommendations. Considering the volume of operations, limitations of

resources and proper management the company is performing better than that of competitors. If the Intertek management can provide recommended services, the perception of the customers will be more positive about the service quality of Intertek.

In light of the findings of the study, the following policy recommendations are made to

improve customers' satisfaction on service quality of Intertek Bangladesh.

competitive test pricing with the competitor companies and try to adjust the price. 8. Although customers' satisfaction with strictly maintain secrecy is very high still the

management should pay attention to this fact and they should not accept any kind of

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Angelova, B., & Zekiri, J. (2011). Measuring customer satisfaction with service quality using the American Customer Satisfaction Model (ACSI Model). International Journal of Academic Research in Business and Social Sciences, 1(3), 232. Bearden, W. O., & Teel, J. E. (1983). Selected determinants of consumer satisfaction and Brogowicz, A. A., Delene, L. M., & Lyth, D. M. (1990). A synthesized service quality model with managerial implications. International Journal of Service Industry Management, 1(1), 27-45. Caruana, A. (2002). Service loyalty: The effects of service quality and the mediating role of

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