

ISSN: 2456-8678

[Vol-5, Issue-2, Mar-Apr, 2021]

Issue DOI: https://dx.doi.org/10.22161/ijebm.5.2
Article DOI: https://dx.doi.org/10.22161/ijebm.5.2.6

Impact of Service Quality on the Customer Satisfaction: Case study at Online Meeting Platforms

Bayad Jamal Ali¹, Pakzad Fadel Saleh², Shwana Akoi³, Aram Ahmed Abdulrahman⁴, Awezan Shamal Muhamed⁵, Halwest Nowzad Noori⁶, Govand Anwar⁷

^{1,2,3,4,5,6}Business Administration Department, Komar University of Science and Technology, Sulaimani 46001, Kurdistan Region, Iraq.
⁷Department of Business Administration, College of Administration and Financial Sciences, Knowledge University, 44001 Erbil, Kurdistan Region, Iraq

Received: 09 Jan 2021; Received in revised form: 25 Feb 2021; Accepted: 22 Mar 2021; Available online: 30 Apr 2021 ©2021 The Author(s). Published by AI Publications. This is an open access article under the CC BY license (https://creativecommons.org/licenses/by/4.0/)

Abstract— As it's known business rely on the customers it means the profitability of any company change depending on customer demand. Due to that, it's necessary to treat customer as the king of the market. In another meaning, Customer satisfaction is very important issue to company's product which it measures the level of probability between company's product and customer belief in which the happier customer with quality and types of products more products and more profit will occur. The purpose of this project was to determine the Impact of technical and functional service quality on the customer satisfaction and loyalty. Though conducting a survey number of results was collected, and the results belong to their view about different types of platform which they used for online meeting and academic stuff. Different nationality participates in this project including (Kurdish, Turkish, Arabic, Turkmen, Indian, Pakistan, Uzbek, Nigerian and British) with having different position such as head of the faculty, instructor, academic staff, head of the department and etc. in number of universities in Kurdistan region of Iraq. As it's shown in chapter three Excel software was used to calculate collected data through (co-variance, correlation and regression analysis) methods. And Based on the result fulfillment, privacy issues were affected the customer satisfaction and loyalty.

Keywords—Customer, Satisfaction, Service, Fulfillment and Effect.

I. INTRODUCTION

Any business around the world depends on the customer, product and profit always increase and decrease by customer demands, that is why it's necessary to treat them as the king of the market. Nowadays Customer satisfaction is very significant issue to company's product which it measures the level of expectation between company's product and customer expectation. In reality the customer satisfaction will affect company and product as well, because happier customer with price and quality means more products and more profit. Due to some research ninety nine percent of unhappy customers will never buy a company product again, it means knowing customer satisfaction will be a proper way to reduce unhappy customer and increasing profit. If a company does not care about customers' satisfaction, they will not expect them to

care about the products (Powton, 2018; Top & Ali, 2021; Demir et al., 2020; Ali, 2020; Ali, 2020; Ali, 2021). Despite fast financial and innovative changes, the present shopper is increasingly inquisitive, progressively taught and educated with what he/she precisely needs. These progressions likewise influence the requirements of firms. As indicated by Ehmke et al (2005), marketing the business is about how the position it to fulfill the clients' needs. Borden (1984) expressed that marketing manager must gauge the social powers and after that handle marketing components in his/her mix with the assets with which he needs to work when creating an advertising system to fit the necessities of a firm.

Related to the service quality issue, there are five scopes or diminutions of service quality which are very significant for customer satisfaction and in another meaning customer loyalty depend on blow dimensions of the service quality, including tangibility, reliability, responsiveness, assurance and empathy. For better understanding, more clearly:

Tangibility is a very important point, because there is a relation between customer and tangibility issue in which tangible service lead gather customer attention on service quality by matching the tangible associated with these services provided. It is the presence of the physical, hardware, staff and correspondence materials.

Reliability is the capacity to achieve the promised service constantly and precisely. This diminution implies that the business area conveys on its guarantees about delivery, service arrangement as well as resolution of the problems and its value. Customer need to work with business area or companies that stay faithful to their obligations, especially their guarantees about the administration results and center help properties. It will be clear by any business place that customer prefer and want the unwavering quality.

Responsiveness is another important point which effects the customer, this diminution refers to the inclination to support and help customers with deliver quick service. Quick responded by the companies will attract customer with dealing more with customer's needs, questions and etc. all the points will make the relation much stronger between customer and service companies.

Assurance refers to the confident and trust of the customer, which means, any business company or market require to have a strong ability in order to inspire customers with good confident and trust. In addition, trust and confident about the markets and their product by customer lead to increase the profitability, that is why any market or business are need be aware about this issue to gain more advantage and customer loyalty.

Empathy is another dimension. There is two important points in this dimension including trust or confident with attention. This means, Empathy belongs to the customer attention and encourage them that the market or business company is best for satisfying them with good loyalty through trust issue. In another meaning, customer need good product with high quality and its business area, companies' duty to make them feel comfortable with good trust and loyalty.

Moreover, service quality in the service industry could be defined as a tendency to focus on the requirement of customer and their trust and expectation about the products. And due to that, any market or business area need to focus on the factors affecting customer attention. And based on the Gronross (1984) classification, service quality is divided into two parts including (technical and functional) quality, the first one refers to what customer serviced and the second one refers to service delivery process.

The objective of this study includes the following, Providing literature about the customer satisfaction and loyalty about the service quality issue. Showing the importance of the service quality on the customer or users' satisfaction. Comparison between different companies' service quality in order to show the effectiveness of the issue by customer.

Not proper service quality means less trust, loyalty and satisfaction of customer. Quality service is a critical issue to customers and business owners, which it affects the customer satisfactions and can decide if a customer would return or not to buy the same product or service. Inadequate service quality results in a serious problem, which can result in less productivity due to fewer profits because of less customer satisfaction and loyalty.

For any research and investigation there are some barriers which lead to reduce the effectiveness of the issue. Limitation of this research is that, there are no much researches about the topic, and due to that it's hard to show everything briefly and clearly compared to other topic.

II. LITERATURE REVIEW

As it's known, service quality name is a mixture of two words including, Service and Quality. Service refers to essential features of the particular service while quality refers to the use of mainly a user-based approach. And Service quality together quality refers to the value of service to the customer (Spacey, 2016; Ali, 2021; Andavar et al., 2020; Faraj et al., 2021, Ali & Anwar, 2021)

The history of service quality begun with identifying five gaps by Parasuraman, Berry, and Zeithaml in 1985 that occur due to director insight of service quality

The gaps which identified by mentioned researchers shown below

- Gap 1: Alteration between buyer prospects and organization insights of consumer beliefs.
- Gap 2: Dissimilarity between supervision opinions of buyer beliefs and service quality qualifications.
- Gap 3: Dissimilarity between service quality qualifications and the service truly provided.
- Gap 4: Dissimilarity between customer needs and service delivery qualification
- Gap 5: Variance between expectation of customer about the product and reality of the products (Whitten, 2004)

More over Reliability, Responsiveness, Empathy & Tailoring, Competence & Diligence, Consistency, Safety & Security, Environments and User Interfaces considered as a common types of service quality (Spacey, 2016; Ali, 2021;

Ali, 2016; Ali, 2014, Ali & Anwar, 2021). Initial service quality concept has been modeled by Gronroos (1982, 1984). In addition, based on the service quality model Gronroos believe that, service quality is a combination of technical and functional in which functional service quality refer to the specification of receiving service to the customer and technical service quality refer to what customer receive. Moreover, Nordic model depends on disconfirmation worldview by contrasting apparent execution and anticipated help. This was the principal effort to quantify nature of administration. Gronroos model was general and without offering any method on estimating specialized and practical quality.

Now a days, new movement and scope of business require wide range of customer in exploring customer satisfaction and trust. It means customers are very essential and critical in business area. As it's known, each business Area require to perform its job properly in order to create a trust between their products and customer trust, because it led to increase usefulness and much product profitability. Many researchers claim that, there is a good or strong relation between service quality and customer trust (Cronin et al, 2001; Ali & Anwar, 2021). Customer satisfaction is another important issue for increasing profitability of the company's products, in addition customer trust and customer satisfaction are close to each other. Researchers recognized that both satisfaction and service quality are two dissimilar but interconnected concepts. Also, customer satisfaction is able to increase and reduce the profit of the products which is called fluctuation, because good quality product makes the customer to choose it with high level of satisfaction. Due to that, customer satisfaction considered as a key indicator for business performance (Khan et al, 2018; Ali & Anwar, 2021).

Empathy "sympathy" is utilized to depict a wide scope of encounters. Feeling scientists by and large characterize compassion as the capacity to detect others' feelings, combined with the capacity to envision what another person may be thinking or feeling. The importance of empathy is that, it's helpful to detect how other people care about and based on that, companies and other business area could respond based on their interest (Theconversation, 2017; Ali & Anwar, 2021). There is a good relation between trust and empathy which lead to form the trust between companied and customers now days, most of the companies focused on the empathy issue in order to serve their customers much better. In addition, Trust and empathy are urgent in helping the associations become better work environment situations. This is on the grounds that the present business world is portrayed by quick globalization, which has prompted an expansion in the development and unmistakable quality of worldwide associations. This pattern towards globalization has expanded the difficulties looked by business associations, which need to deal with their representatives across societies, time regions, and hierarchical structures. As needs be, the truth of a worldwide market calls for business associations to expand sympathy aptitudes and ingrain trust among workers so as to have solid authoritative structure and to improve business endurance and progression (Rahman, 2016; Ali & Anwar, 2021)

Responsiveness belongs to the quality and speed of the companies for their products based on the customer interest. Also, it determines the quality to provide customer service and communication. Responsiveness is very important to increase the profitability of the products because being fast and right will lead to make the customers much happy and satisfaction. This issue affects the trust, loyalty and satisfaction. And this will help high profitability and sailing much product (Meehan et al, 2002; Ali & Anwar, 2021).

Assurance belongs to the operation control in order to have interested outcome of the issue. I addition, there is an important term that called customer service operation, the designation of this term will be very significant to protect the company as well as keep the customer satisfied. In any business there is a goal to keeping the customer satisfied, increase profitability and etc. that is why customer service will be properly designed to be sure about serving customers (Pakurár et al , 2019; Ali & Anwar, 2021, Ali et al, 2021).

Based on its detention, reliability is the excellence of being reliable by the customer. Reliability issue is very important for customers because it's a measurement of effect level of components on the system reliability. One basic approach to show this idea is to take customer at an arrangement framework. The least firm part in an arrangement framework has the best impact on the dependability of the framework (Gopalakrishnan, 2017; Ali & Anwar, 2021)

Tangible considered as one of the service characteristics. It refers to the products which physically could be touched. Also, many researchers defined tangibles as a physical facility such as materials, equipment's and etc. Because sometimes customer asset the products based on the external view or physical shape of the products. It means, the physical shapes or view of the products is very important to show that it is able to provide a good service. Also, researchers claim that, the tangibles have the same significance as empathy (Pakurár et al, 2019; Ali & Anwar, 2021). There is a relation between types and quality of the product with customer requirement or needs. Customer's trust appear when realize what make the customer happy. build bridges of trust with customers will be a good factor to get success and high profitability (Anand, 2017).

Consumer Satisfaction is characterized as an estimation that decides how pleased buyers or customer are with an organization's items (products), administrations, and capacities. Consumer loyalty data, including reviews and appraisals, can enable an organization to decide how to best improve or changes its items and administrations. Satisfaction is very significant issue to company's product which it measure the level of expectation between company's product and customer expectation. Customer satisfaction will affect company and product as well, because happier customer with product quality and service means more products and more profit (Copley, 2017; Akoi & Yesiltas, 2020).

Any companies grow reached by customer loyalty (Anwar & Louis, 2017). In addition, there is a strong relation between customer loyalty and customer satisfaction, because customer loyalty will not appear without having customer satisfaction.

And its mentioned before. Customer satisfaction is affected by the product quality and services which provide by the companies to their customers. For any companies there will be some competition with other companies (Anwar & Qadir, 2017), and loyalty by the customer means choosing one company's items or products reliably over their competitors (Chambers, 2018).

E-service quality could be defined as complete or total purchaser and customer assessments and evaluation of the quality-of-service delivery by a particular firm in the virtual marketplace (Santos 2003). Also, (Anwar & Climis, 2017), e-service quality is the contrast between clients' desires for administration execution needs the administration experience and their view of the administration got. In addition, E-service quality is very important, because some researchers claim that there is a good relation between customer satisfaction and loyalty with E-service quality. Also, it has a positive influence on the customer trust. (Kitapci et al., 2014). Also, Liao (2011) accepts that the exhibition of customer connections relies exceptionally upon the attributes of the e-service quality (Anwar & Ghafoor, 2017).

In another meaning, the rapid growth of the academic work or academic stuffs become an essential point for building and explore the issue of e-service quality and developing a basic relation with customer. The concept or e- service quality terminology is come from the theory of service quality. And there is no any specific definition of service quality. (Seth et al., 2005). Yet, possibilities concerning electron service quality are not too framed as those made for service quality. (Zeithaml et al., 2002). Without having a specific definition, many researchers try to explain the service quality and define it for example Parasuraman et al.

(1988) explain service quality as the total evaluation or certain service firms which belong to the performance comparison of the firm as well as the customer wants or expectation. More over Asubonteng et al. (1996) explain service quality as a difference between Customer desires for administration execution needs the administration experience and their impression of the administration got (Hameed & Anwar, 2018). Although, SQ characterized as the contrast between clients' view of the administration got and their assumptions regarding administration execution preceding the administration offering (Asubonteng et al., 1996; Akoi & Andrea, 2020). And based on the Ojo (2010) there may be some difference between service quality definitions but in reality, there is a good relation between all service quality definitions and all belong to the service deliverability to provide several things including: meeting, exceeding, or failure to satisfy customer expectations and etc.

So, in service quality issue most of the things belong to the customer satisfaction which means if service quality or performance does not service the customer very well people will think and decide about the quality which does not treat them well (Anwar & Balcioglu, 2016). on the other hand, if its serve them more than the level that they expect It will lead them to think and decide about the unique product. (Connolly, 2007). Above points show that, customer determination about the products is very significant and influence the product productivity. Based on the Asubonteng et al. (1996) investigation, increasing service quality means increasing utilization of the product as well as increasing satisfaction (Abdullah et al. 2017).

Most experts just as analysts use web administration quality and e-service quality equivalently. For example, Zeithaml (2002) characterized e-service quality as the level to which a site utilizes successful and effective shopping (Anwar, 2016), buying and conveyance of products and things that belong to the good service quality while Zhang and Prybutok (2005) used a similar idea to portray nature of site administration. Correspondingly, Santos (2003)characterized electron service quality as buyer by its total choice and assessment with respect to the great e-service conveyance in online market while Collier and Bienstock (2006) gave a portrayal of e-service quality as the client's view of the aftereffect of the administration conveyance just as their impression of administration recoup if there should be an occurrence of administration disappointments (Anwar, 2017). For better clarification of the e-service quality the dimension of e-service quality discussed below:

Dimensions of e-service quality:

Because of the ongoing development in E-service quality in the field of online business, the significance of checking and estimating e-administration quality has offered some incentive to the virtual world (Anwar & Surarchith, 2015). What's more, e-service quality has end up being a noteworthy theme in the field of business research. Beginning, a reasonable distinction is uncovered between customary help quality and e-service quality as expressed by Lee and Lin (2005):

- The nonattendance of salesmen in e-service quality wherein there is no real business correspondences among clients and salesmen like in the customary assistance
- The clear nonappearance of conventional substantial variables as the association is led in the virtual condition including some intangible components. The successful condition includes some genuine variables
- The self-administration of clients in e-service quality process wherein clients for the most part serve themselves all alone in the buying collaboration and they control the procedure of business

As mentioned above, many study and investigations were done to and within the studies different dimension of electron service quality has been shown (Anwar & Abd Zebari, 2015). SITQUAL is one of the measurements that able to measure or used to measure website quality. This method has been found by Yoo and Donthu (2001). So, in addition this method proposed based on several factors including namely, aesthetic design, processing speed, ease

of use and security (Anwar & Shukur, 2015). The quality of websites could be determined through mentioned method.so, based on the Cox and Dale (2001) investigation, credibility, communication, appearance as well as availability are very significant for online environment, while some other points that belong to traditional dimensions are not suitable for online services including courtesy, cleanliness, comfort and competence.

Moreover, there is another method that utilized for determining service quality. The method is WebQual which is proposed by Loiacono et al. (2002). It contains 12 measurements, in particular, visual intrigue, inventiveness, relative favorable position, online fulfillment, enthusiastic intrigue, trust, reaction time, customized correspondences, simplicity of understanding, instinctive activities, predictable picture and instructive fit-to-task.

III. METHODOLOGY

Participants

The purpose of this project is to find the impact of technical and functional service quality on the customer satisfaction and loyalty in Kurdistan region. This chapter provides the main methods and procedure of this project. The demographic information of the participants contains:

Gender: as shown in the below chart, most of the participant were male and one third of them were female.

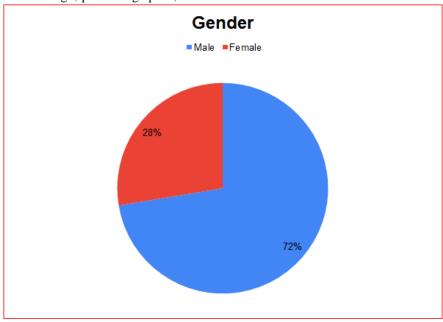


Fig.1: Participant Gender

Nationality: also, nationality was the second demographic information of the participant which includes several different nations such as (Kurdish, Turkish, Arabic, Turkmen, Indian, Pakistan, Uzbek, Nigerian and British). As shown in the chart, most of the participant was Kurdish, while the second highest nationality was Arabic.

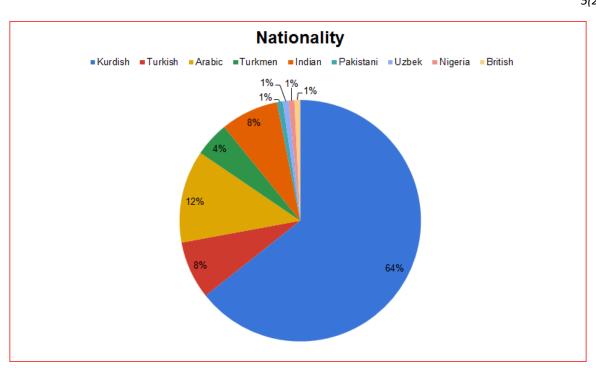


Fig.2: Participant nationality

Position in the university: position of the participant of the survey includes several different positions such as (head of the faculty, instructor, academic staff, head of the department and etc.). As shown in the below chart, all mentioned positions were participated in order to evaluate the service quality of the program which they used for performing their jobs in the university.

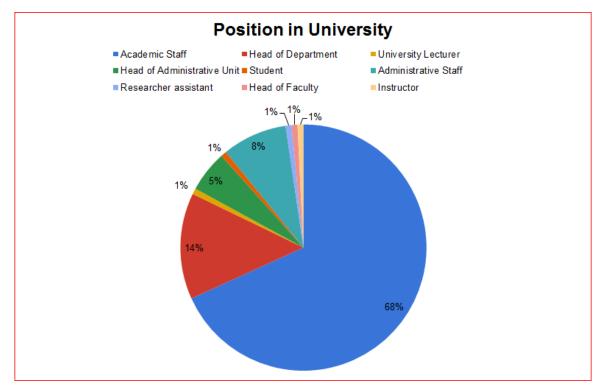


Fig.3: Participant position in the university

University that the respondent is working at: number of universities participated in the survey which include (Komar university of science and technology, Charmo university polytechnic university and others which shown in the below chart.)

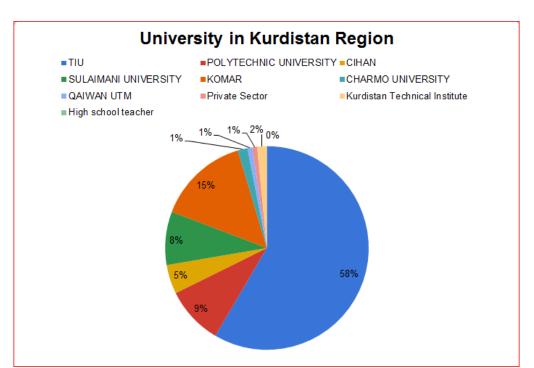


Fig.4: Participant University in Kurdistan region

Which online meeting platform they are using: Information was about the online meeting platform which they used for performing academic stuffs. Shown in chart ... based on the collected information, ZOOM was the highest online platform which they used for their jobs, then Google meeting and both of them together.

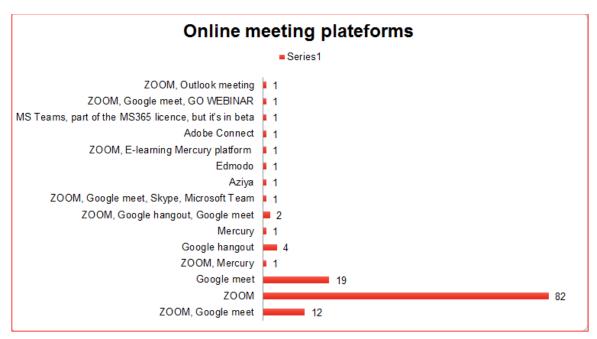


Fig.5: Online meeting platforms that used by the participants

3.2 Model of the study

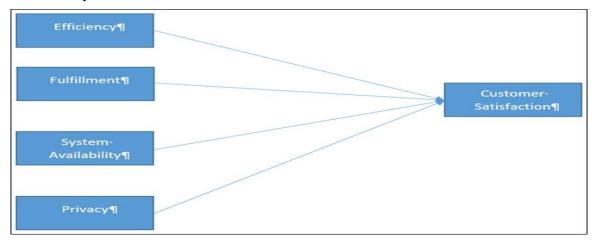


Fig.6: Model of the study

Procedures

Based on the given information's about the participant people a survey was performed to collect the information about their view about using inline platforms and the level of their satisfaction and loyalty. Excel software was used to calculate the data through calculation (co-variance, correlation and regression analysis) methods. Collecting data started from 8thof June and finished at 14th of June. Also, the way of calculating data include regression analysis

Hypothesis of the model:

Based on their definition, Covariance and Correlation are the terms which belong to the measurement process between two variables; measurements include relationship and the dependency. In another meaning, it is covering the strength and direction relative between two variables (Saha, 2018). The analysis of correlation and covariance is significant for this project, because it's helpful to collect the results in a scientific way.

Table 5: Correlation and covariance

Independent	Dependent	Covarianc	Correlatio		
	Variable	e	n		
Efficiency	Customer satisfaction	1.80	0.80		
Fulfillment	Customer satisfaction	1.53	0.74		
System availability	Customer satisfaction	1.46	0.67		
Privacy	Customer satisfaction	1.51	0.80		

The independent variable is the variable the experimenter changes or controls and is assumed to have a direct effect on the dependent variable. ... The dependent variable is the variable being tested and measured in an experiment, and is 'dependent' on the independent variable (McLeod, 2019).

H1 There is significant relation between efficiency and customer satisfaction

Table 1: Relation between efficiency and customer satisfaction

Hypothesis	Independent	Dependent Variable	Adjusted R Square	Coefficient of Independent Variable	Intercept	Model	T Stats	Result
H1	Efficiency	Customer satisfaction	0.65	0.74	1.14	y=0.74x+1.14	11.73	Accepted

As given in the table 1. The adjusted R square is 65 percent, it shows that full efficiency explains 65 percent of the customer satisfaction. By another meaning if there is no mistake in motivation, 65 percent of the customer satisfaction would be assured, Further the coefficient of the

regression analysis is 0.74, it means that if the efficiency is increased 1 unit, the customer satisfaction would be increased 0.74 times more in the customer satisfaction. Beside the intercept has additive impact on the increase; however, the impact is meaningful only if the relation is significant. The significant of a relation is tested by t statistics results. The table 1 reveals that t statistics of the model is 11.73. Normally the impact is considered to be significant in case the t statistics are above 1.96 and below

-1.96. Therefore, we can conclude that the concerning impact is significant. Finally, the hypothesis is accepted due to the significant impact.

H2 There is significant relation between fulfillment and customer satisfaction

Table 2: relation between fulfillment and customer satisfaction

Hypothesis	Independent	Dependent Variable	Adjusted R Square	Coefficient of Independent Variable	Intercept	Model	T Stats	Result
H2	Fulfillment	Customer satisfaction	0.55	0.64	1.66	y=0.64x+1.66	9.62	Accepted

As given in the table 2. The adjusted R square is 55 percent, it shows that full fulfillment explains 55 percent of the customer satisfaction. By another meaning if there is no mistake in fulfillment, 55 percent of the customer satisfaction would be assured, Further the coefficient of the regression analysis is 0.64, it means that if the fulfillment is increased 1 unit, the customer satisfaction would be increased 0.64 times more in the customer satisfaction. Beside the intercept has additive impact on the increase;

however, the impact is meaningful only if the relation is significant. The significant of a relation is tested by t statistics results. The table 3 reveals that t statistics of the model is 9.62. Normally the impact is considered to be significant in case the t statistics are above 1.96 and below -1.96. Therefore, we can conclude that the concerning impact is significant. Finally, the hypothesis is accepted due to the significant impact.

H3 There is significant relation between system availability and customer satisfaction

Table 3: Relation between system availability and customer satisfaction

Hypothesis	Independent	Dependent Variable	Adjusted R Square	Coefficient of Independent Variable	Intercept	Model	T Stats	Result
Н3	System availability	Customer satisfaction	0.44	0.61	1.79	y=0.61x+1.79	7.76	Accepted

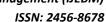
As given in the table 3. The adjusted R square is 44 percent, it shows that full system availability explains 44 percent of the customer satisfaction. By another meaning if there is no mistake in system availability, 44 percent of the customer satisfaction would be assured, Further the coefficient of the regression analysis is 0.61, it means that if the system availability is increased 1 unit, the customer satisfaction would be increased 0.61 times more in the customer satisfaction. Beside the intercept has additive impact on the

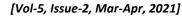
increase; however, the impact is meaningful only if the relation is significant. The significant of a relation is tested by t statistics results. The table 1 reveals that t statistics of the model is 11.73. Normally the impact is considered to be significant in case the t statistics are above 1.96 and below -1.96. Therefore, we can conclude that the concerning impact is significant. Finally, the hypothesis is accepted due to the significant impact.

H4 There is significant relation between privacy and customer satisfaction

Table 4: relation between privacy and customer satisfaction

Hypothesis	Independent	Dependent Variable	Adjusted R Square	Coefficient of Independent Variable	Intercept	Model	T Stats	Result
H4	Privacy	Customer satisfaction	0.64	0.63	1.19	y=0.63x+1.19	11.61	Accepted





Issue DOI: https://dx.doi.org/10.22161/ijebm.5.2 Article DOI: https://dx.doi.org/10.22161/ijebm.5.2.6



As given in the table 4. The adjusted R square is 64 percent, it shows that full privacy explains 64 percent of the customer satisfaction. By another meaning if there is no mistake in privacy, 64 percent of the customer satisfaction would be assured, Further the coefficient of the regression analysis is 0.63, it means that if the privacy is increased 1 unit, the customer satisfaction would be increased 0.63 times more in the customer satisfaction. Beside the intercept has additive impact on the increase; however, the impact is meaningful only if the relation is significant. The significant of a relation is tested by t statistics results. The table 4 reveals that t statistics of the model is 11.61. Normally the impact is considered to be significant in case the t statistics are above 1.96 and below -1.96. Therefore, we can conclude that the concerning impact is significant. Finally, the hypothesis is accepted due to the significant impact.

IV. CONCLUSION

The purpose of this project was to determine the Impact of technical and functional service quality on the customer satisfaction and loyalty. In addition, several platforms are used in the world for online meeting issue, as it's known some of them is free to use and the rest will charge the users. Though performing a survey which was collected from Parasuraman and it's modified to be appropriate for online meeting issue and used along different universities in Kurdistan region, number of results were collected, and the results belong to their view about different types of platform which they used for online meeting and academic stuff. The covariance correlation and regression analysis were conducted through using the data of the survey in order to show the main determinant of the service quality. So, the concluded results shown below

- Based on the result fulfillment will provide a great effect on the customer satisfaction and loyalty, that is why companies need to focus on their customer satisfaction through providing good and proper service quality to increase their profitability.
- Also, privacy issue has significant effect on the customer trust, due to that managers need to make the platform much stronger in order to avoid sharing data with any other party and protect their customer.

In addition, this project is conducted in Kurdistan region only that is it's not possible to generalize the results for all universities around the world. Also, there may be different expectation about the platform which used in the whole world

REFERENCES

- [1] Powton, M. (2018, 6 25). Everything You Need To Know About Customer Satisfaction. Retrieved 12 18, 2018, from customerthink.: http://customerthink.com/everything-youneed-to-know-about-customer-satisfaction/
- [2] Ehmke, C., Fulton J. and Lusk, J. (2005). Marketing Four P's: First Step For New Entrepreneurs. Purdue Extension, Agricultural Innovation and Commercialization Center.
- [3] Grönroos, C. (1984), "A Service Quality Model and its Marketing Implications", European Journal of Marketing, No. 4. pp. https://doi.org/10.1108/EUM0000000004784
- Gronroos, C. (1982). Strategic Management and marketing in the service sector: Helsingfors: Swedish school of Economics and Business Administration.
- [5] Gronroos, C. (1984). A service Quality model and its marketing implications. European Journal of Marketing, 18(4), 36-44.
- [6] Cronin, J. J., Brady, M. K., &Hult, G. T. M. (2002). Assessing the effects of quality, value, and customer satisfaction on consumer behavioural intentions in service environments. Journal of Retailing, 76 (2), 193-218.
- [7] Anand, S. (2017). How to Build Customer Trust One Interaction at a Time. Retrieved 2020, from kayako: https://www.kayako.com/blog/customertrust/#:~:text=Customer%20trust%20is%20a%20reciprocal ,do%20business%20with%20you%20too.
- Chambers, S. (2018). Spend time collecting enough data to geta reasonably reliable picture of your customer loyalty. . Retrieved 2020, from nicereply: https://www.nicereply.com/blog/the-importance-ofcustomerloyalty/#:~:text=Customer%20loyalty%20is%20the%20act ,product%20they%20know%20and%20love.
- [9] Copley, L. (2017). 6 reasons why customer satisfaction is 2020, from allaboutcalls: important. Retrieved https://www.allaboutcalls.co.uk/the-call-takers-blog/6reasons-why-customer-satisfaction-is-important
- [10] Gopalakrishnan, a. (2017). What does ASSURANCE in Customer Service with suitable story? Retrieved 2020, from specialties.bayt: https://specialties.bayt.com/en/specialties/q/297270/whatdoes-it-mean-assurance-in-customer-service-with-suitablestory/#:~:text=Assurance%20means%20developing%20op erational%20controls,satisfied%20while%20protecting%20 the%20organization.
- [11] MiklósPakurár, Hossam Haddad, "János Nagy, "József Popp and JuditOláh. (2019). The Service Quality Dimensions that Affect Customer Satisfaction in the Jordanian Banking

- Sector. Retrieved 2020, from sustainability: file:///C:/Users/KCCo/Downloads/sustainability-11-01113.pdf
- [12] Rahman, W. A. (2016). Empathy and Trust: Into a Better Workplace Environment . Retrieved 2020, from academicsta: http://www.academicstar.us/UploadFile/Picture/2017-8/20178241525205.pdf
- [13] Raza Ali Khan, HasnainAjmal M, Maham Fatima. (2018). Impact of service quality on customer satisfaction in banking industry of Pakistan: A case study of Karach. Retrieved 2020, from researchgate: https://www.researchgate.net/publication/328577426_Impact_of_service_quality_on_customer_satisfaction_in_banking_industry_of_Pakistan_A_case_study_of_Karach#:~:text=It%20is%20important%20to%20understand,good%20value%20for%20their%20money.&text=This%20stud
- [14] SEÁN MEEHAN AND CHARLIE DAWSON. (2002).

 Customer responsiveness: getting it right. Retrieved 2020, from london: https://www.london.edu/think/customer-responsiveness-getting-it-fast-and-right-through-impatience-and-intolerance#:~:text=Customer%20responsiveness%20is%20about%20being,something%20that%20meets%20their%20needs.&text=Customer%20responsiveness%20is%20about%
- [15] Spacey, J. (2016). 10 types of service quality . Retrieved 2020, from simplicable: https://simplicable.com/new/service-quality
- [16] Theconversation. (2017). Understanding others' feelings: what is empathy and why do we need it? Retrieved 2020, from theconversation: https://theconversation.com/understanding-others-feelings-what-is-empathy-and-why-do-we-need-it-68494#:~:text=Empathy% 20is% 20important% 20because% 20it,leads% 20to% 20more% 20helping% 20behaviour.
- [17] Whitten, D. (2004). Information Systems Service Quality Measurement: The Evolution of The SERVQUAL Instrument. Retrieved 2020, from semanticschola: https://pdfs.semanticscholar.org/6c2f/3047fe9a5c2c753db2 a1f9e544036623eae6.pdf
- [18] Saha, S. (2018). Baffled by Covariance and Correlation??? Get the Math and the Application in Analytics for both the terms.. Retrieved 2020, from towardsdatascience: https://towardsdatascience.com/let-us-understand-thecorrelation-matrix-and-covariance-matrix-d42e6b643c22
- [19] Kitapci O., Akdogan C., Dortyol İ.T. The impact of service quality dimensions on patient satisfaction, repurchase intentions and word-of-mouth communication in the public healthcare industry. Procedia – Soc. Behav. Sci. 2014.
- [20] Santos, J. (2003). E-service quality: A model of virtual service quality dimensions. Management Service Quality, 13 (3): 233–246.
- [21] Liao, M., and Yen, et al. (2011). The effect of channel quality inconsistency on the association between e-service quality and customer relationships.

- [22] Zeithaml, V.A., A. Parasuraman and A. Malhotra, 2002. Service quality delivery through web sites: A critical review of extant knowledge. J. Acad. Market. Sci., 30: 362-375.
- [23] Parasuraman, A., V.A. Zeithaml and L.L. Berry, 1988. Servqual: A multiple item scale for measuring consumer perceptions of service quality. J. Retailing, 64: 12-40.
- [24] Asubonteng, P., K.J. McCleary and J.E. Swan, 1996. SERVQUAL revisited: A critical review of service quality. J. Serv. Market., 10: 62-81.
- [25] Ojo, O., 2010. The relationship between service quality and customer satisfaction in the telecommunication industry: Evidence from Nigeria. Broad Res. Account. Negotiation Distrib., 1: 88-100.
- [26] Seth, A., K. Momaya and H.M. Gupta, 2005. An exploratory investigation of customer loyalty and retention in cellular mobile communication. J. Serv. Res., Special Issue: 173-185
- [27] Connolly, R., 2007. Factors influencing Irish consumers' trust in internet shopping. Manage. Res. News, 31: 339-358.
- [28] Asubonteng, P., K.J. McCleary and J.E. Swan, 1996. SERVQUAL revisited: A critical review of service quality. J. Serv. Market., 10: 62-81.
- [29] Zeithaml, V.A., A. Parasuraman and A. Malhotra, 2002. Service quality delivery through web sites: A critical review of extant knowledge. J. Acad. Market. Sci., 30: 362-375.
- [30] Zhang, X. and V.R. Prybutok, 2005. A consumer perspective of e-service quality. IEEE Tran. Eng. Manage., 52: 461-477
- [31] Santos, J., 2003. E-service quality: A model of virtual service quality dimensions. Manage. Serv. Qual., 13: 233-246.
- [32] Collier, J.E. and C.C. Bienstock, 2006. Measuring service quality in e-retailing. J. Serv. Res., 8: 260-275.
- [33] Lee, G.G. and H.F. Lin, 2005. Customer perceptions of eservice quality in online shopping. Int. J. Retail Distrib. Manage., 33: 161-176.
- [34] Yoo, B. and N. Donthu, 2001. Developing a scale to measure the perceived quality of an Internet shopping site (SITEQUAL). Q. J. Electron. Commer., 2: 31-45.
- [35] Cox, J. and B.G. Dale, 2001. Service quality and e-commerce: An exploratory analysis. Managing Serv. Qual., 11: 121-131.
- [36] Loiacono, E., R. Watson and D. Goodhue, 2002. WebQual: A measure of web site quality. Proceedings of the AMA Winter Conference, February 22-25, 2002, San Diego, CA -
- [37] Top, C., & Ali, B. J. (2021). Customer satisfaction in online meeting platforms: Impact of efficiency, fulfillment, system availability, and privacy. Amazonia Investiga, 10(38), 70– 81. https://doi.org/10.34069/AI/2021.38.02.7
- [38] Demir, A., Maroof, L., Sabbah Khan, N.U. and Ali, B.J. (2020), "The role of E-service quality in shaping online meeting platforms: a case study from higher education sector", Journal of Applied Research in Higher Education. https://doi.org/10.1108/JARHE-08-2020-0253
- [39] Anwar, K., & Louis, R. (2017). Factors Affecting Students' Anxiety in Language Learning: A Study of Private

- Universities in Erbil, Kurdistan International Journal of Social Sciences & Educational Studies, 4(3), 160.
- [40] Ali, B, J. (2021). Impact of consumer animosity, boycott participation, boycott motivation, and product judgment on purchase readiness or aversion of Kurdish consumers in Iraq. Journal of Consumers Affaires; 1–20. https://doi.org/10.1111/joca.12350
- [41] Anwar, K.(2017). Leading Construction Project Teams: The Effectiveness of Transformational Leadership in Dynamic Work Environments in Kurdistan. International Journal of Advanced Engineering, Management and Science, 3(10), 239925.
- [42] Ali, B, J. (2020). Impact of COVID-19 on consumer buying behavior toward online shopping in Iraq. Economic studies journal. 18(42): 267-280. Retrieved from https://www.asjp.cerist.dz/en/article/134070
- [43] Anwar, K., & Qadir, G. H. (2017). A Study of the Relationship between Work Engagement and Job Satisfaction in Private Companies in Kurdistan. International Journal of Advanced Engineering, Management and Science, 3(12), 239944.
- [44] Ali, B.J. (2021) Assessing (The impact) of advertisement on customer decision making: Evidence from an educational institution. Afak for sciences journal, 6(1): 425-439. Retrieved from https://www.asjp.cerist.dz/en/article/141056
- [45] Anwar, K. (2017). Factors affecting stock exchange investment in kurdistan. The International Journal of Accounting and Business Society, 25(1), 32-37.
- [46] Ali, B.J. (2021) Consumer attitudes towards healthy and organic food in the Kurdistan region of Iraq. Management Science Letters. 11: 1-8. DOI: 10.5267/j.msl.2021.2.015
- [47] Anwar, K., & Climis, R. (2017). Analyzing the relationship between types of advertisement and customer choice: a study of retailer stores in erbil. The International Journal of Accounting and Business Society, 25(2), 43-52.
- [48] Andavar, V., Ali, B.J., and Ali, S.A. (2020) Rainwater for Water Scarcity Management: An Experience of Woldia University (Ethiopia). Journal of Business, Economics and Environmental Studies, 10-(4): 29-34. DOI: 10.13106/jbees.2020.vol10.no4.29
- [49] Anwar, K., & Ghafoor, C. (2017). Knowledge management and organizational performance: A study of private universities in Kurdistan. International Journal of Social Sciences & Educational Studies, 4(2), 53.
- [50] Faraj, K. M., Faeq, D. K., Abdulla, D. F., Ali, B. J., & Sadq, Z. M. (2021). Total Quality Management And Hotel Employee Creative Performance: The Mediation Role Of Job Embeddedment. Journal of Contemporary Issues in Business and Government Vol, 27(1).
- [51] Hameed, A. A., & Anwar, K. (2018). Analyzing the Relationship between Intellectual Capital and Organizational Performance: A Study of Selected Private Banks in Kurdistan. International Journal of Social Sciences & Educational Studies, 4(4), 39.
- [52] Ali, B. J. (2016). Iraq Stock Market and its Role in the Economy. Retrieved from https://www.amazon.com/Iraq-Stock-Market-Role-Economy/dp/3659634271

- [53] Anwar, K. (2017). The Role of Effective Leadership in Crisis Management: Study of Private Companies in Kurdistan. Qalaai Zanist Scientific Journal, 2(4), 326-338.
- [54] Ali, B. J. (2014). Brand Building in the Consumer Electronics Industry in Iraq. Retrieved from https://www.amazon.com/Brand-Building-Consumer-Electronics-Industry/dp/6200248699
- [55] Anwar, K., & Balcioglu, H. (2016). The relationship between transformational leadership characteristics and effectiveness: A case study of construction companies in Erbil. International Journal of Science Technology and Management, 5(2), 250-256.
- [56] Ali, B. J., & Anwar, G. (2021). Capital Structure and Firm Profitability in Developing Countries. GOYA, 68(374), 163–174. Retrieved from https://goyajournal.org/index.php/goya/article/view/35
- [57] Abdullah, M. S., Toycan, M., & Anwar, K. (2017). The cost readiness of implementing e-learning. CUSTOS E AGRONEGOCIO ON LINE, 13(2), 156-175.
- [58] Ali, B. J., & Anwar, G. (2021). Factors Influencing the Citizens' Acceptance of Electronic Government. International Journal of Engineering, Business and Management, 5(1), 48–60. https://doi.org/10.22161/ijebm.5.1.5
- [59] Anwar, K. (2016). Comparison between cost leadership and differentiation strategy in agricultural businesses. Custos E Agronegocio on Line, 12(2), 212-231.
- [60] Ali, B. J., & Anwar, G. (2021). The Effect of Marketing Culture Aspects of Healthcare Care on Marketing Creativity. International Journal of English Literature and Social Sciences, 6(2), 171–182. https://doi.org/10.22161/ijels.62.25
- [61] Anwar, K. (2017). Analyzing the conceptual model of service quality and its relationship with guests'satisfaction: a study of hotels in erbil. The International Journal of Accounting and Business Society, 25(2), 1-16.
- [62] Ali, B. J., & Anwar, G. (2021). An Empirical Study of Employees' Motivation and its Influence Job Satisfaction. International Journal of Engineering, Business and Management, 5(2), 21–30. https://doi.org/10.22161/ijebm.5.2.3
- [63] Anwar, G., & Shukur, I. (2015). The Impact of Service Quality Dimensions on Students' Satisfaction. International Journal of Social Sciences & Educational Studies, 76.
- [64] Ali, B. J., & Anwar, G. (2021). The balanced scorecard's evolution as a strategic mechanism at banking sectors. International Journal of English Literature and Social Sciences, 6(1), 471–478. https://doi.org/10.22161/ijels.61.63
- [65] Anwar, G., & Surarchith, N. K. (2015). Factors Affecting Shoppers' Behavior in Erbil, Kurdistan–Iraq. International Journal of Social Sciences & Educational Studies, 1(4), 10.
- [66] Ali, B. J., & Anwar, G. (2021). Self-Leadership Skills as Intangible Resources for Sustainable Competitive Advantage. Gongcheng Kexue Yu Jishu/Advanced Engineering Science, 46(1), 88–104. Retrieved from https://gongchengjournal.com/index.php/AES/article/view/10

- [67] Anwar, G., & Abd Zebari, B. (2015). The Relationship between Employee Engagement and Corporate Social Responsibility: A Case Study of Car Dealership in Erbil, Kurdistan. International Journal of Social Sciences & Educational Studies, 2(2), 45.
- [68] Ali, B. J., & Anwar, G. (2021). Health sector reform: A Change Management Perspective on Health sector Reform. Gongcheng Kexue Yu Jishu/Advanced Engineering Science, 46(2), 29–38. Retrieved from https://gongchengjournal.com/index.php/AES/article/view/13
- [69] Ali, B. J., & Anwar, G. (2021). Organizational Learning as A Determining Factor in Firm Performance. GOYA, 68(374), 193–202. Retrieved from https://goyajournal.org/index.php/goya/article/view/40
- [70] Anwar, G., & Shukur, I. (2015). the impact of recruitment and selection on job satisfaction: Evidence from private school in Erbil. International Journal of Social Sciences & Educational Studies, 1(3), 4-13.
- [71] Akoi, S., & Andrea, S. (2020). The determinants of the performance of the banking sector: evidence from an emerging market. Journal for Social Sciences (MEIJSS),2(4), 192–202.
- [72] Anwar, G., & Shukur, I. (2015). Job satisfaction and employee turnover intention: A case study of private hospital in Erbil. International Journal of Social Sciences & Educational Studies, 2(1), 73.
- [73] Akoi, S. M., & Yesiltas, M. (2020). The impact of human resource development (Hrd) practices on organizational performance: the mediating role of human capital. Revista de Cercetare Si Interventie Sociala, 70. https://doi.org/10.33788/rcis.70.7
- [74] Anwar, G., & Shukur, I. (2015). The Impact of Training and Development on Job Satisfaction: A Case Study of Private Banks in Erbil. International Journal of Social Sciences & Educational Studies, 2(1), 65.
- [75] Ali, B. J., Akoi, S., & Saleh, P. & Sardar. Z (2021). Factors shaping customer satisfaction with residential flats: evidence from sulaymaniyah. Black Sea Journal of Management and Marketing.