**Additional file 1** Items in SERVQUAL model presented by Zeithaml et al (1990)

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| Dimension description   | Item description   |
| **Tangible:**   facilities, equipment, and the presence of personnel  | 1. Up-to-date equipment 2. Visually appealing physical facilities 3. Neat-appearing employees 4. Visually appealing materials associated with the service  |
| **Reliability:**  ability to perform the promised service responsibly and accurately  | 5. The company keeps its promises to do something by a certain time 6. The company shows a sincere interest in solving the customer’s problem 7. The company performs the service right the first time 8. The company provides its services at the time it promises to do so 9. The company insists on error-free records  |
| **Responsiveness**:  willingness to provide help and a prompt service to customers    | 10. Employees of the company tell customers exactly when services will be performed 11. Employees of the company give prompt service to customers 12. Employees of the company are always willing to help customers 13. Employees of the company are never too busy to respond to customer  |
| **Reassurance**:  the knowledge and courtesy of employees and their ability to inspire trust and confidence    | 14. The behaviour of employees of the company instills confidence in customers 15. Customers of the company feel safe in their transactions 16. Employees of the company are consistently courteous with customers 17. Employees of the company have the knowledge to answer customer’s questions  |
| **Empathy**  caring and understanding, which a company provides and/or offers its customers in terms of its individualized and personalized attention   | 18. The company gives customers individual attention 19. The company has operating hours convenient to all its customers 20. Employees of the company give customers personal attention 21. The company has the customer’s best interests at heart 22. The employees of the company understand the specific needs of their  |

Sources: adapted from Zeitham et al. (1990).