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► **To cite this version:**

Anne Julien, Christina Tsoni. Front-line Employee versus Customer Perceptions of Quality Attributes. The Quality Management Journal, 2013, 20 (2), pp.48-59. halshs-00850129

HAL Id: halshs-00850129

<https://shs.hal.science/halshs-00850129>

Submitted on 18 Oct 2013

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FRONT LINE EMPLOYEE VERSUS CUSTOMER PERCEPTIONS OF QUALITY ATTRIBUTES

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ABSTRACT

. In order to improve the quality of service co-production, both academics and managers have pointed out the pivotal role of Front line Employees (FLEs) in improving the service experience. However, few studies have simultaneously examined the quality perceptions of each group. Do FLEs perceive service quality in the same way as their customers? If this is the case, service quality itself will tend to improve.

The authors carried out a comparative quantitative survey in a Banking services context where Financial Advisors and customers were asked to answer the same set of questions about customer perceptions of service quality. FLEs were requested to answer the survey as if they were customers. The research results show significant perception mismatches between customers and FLEs. Financial Advisors fail to accurately identify service quality attributes that are important for their customers.

Our findings provide evidence that quality management processes should take into account perception-based quality gaps. The paper also discusses the most important reasons and negative consequences of perception mismatches and proposes ways to overcome them

Keywords: *Service Quality, Employee Perceptions, Customer Perceptions, Misperception, Banks & Banking*

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INTRODUCTION

Whereas academics and managers consider customer perceptions of quality as crucially important, FLE perceptions of quality do not appear to have been sufficiently studied. Emphasis is laid on aspects such as process design and monitoring, protocol establishment and service standards. Nonetheless, although quality calls for specificities these approaches need to be complemented to better account for the crucial role of FLEs in delivering quality.

In fact during service co-production, FLE perceptions of most important quality attributes affect their interactions with customers during the service encounter (Luk and Layton 2002). FLE assessments of quality attributes may be quite different from that of customers. Indeed, they may refer to the same quality attributes as customers to assess service quality, but evaluate or rank them in a different manner, or they may not share the same quality attributes with customers at all. They can underestimate or overestimate how the service is delivered or how quality is evaluated for instance (Seiders, 2009). In both cases, FLE perceptions of quality will have an impact on their behaviour during the encounter and thus on customer perceived quality.

To this end, we questioned both FLEs and customers of a French bank about the most important service quality attributes affecting overall customer satisfaction with their relationship with FLEs. We focused on financial advisors who still play a pivotal role in the French banking sector.

For service managers, it is fundamental to know whether, or to what extent, FLEs have the same perceptions of quality attributes as customers. The more FLEs share the same perceptions as customers, the more they will be able to put themselves in their place and deliver quality by adapting their role to the specifics of the customer and the service encounter (Rohini and Mahadevappa, 2006).

The paper firstly demonstrates the need to study FLE perceptions as opposed to customer perceptions better. Then we present the reasons explaining FLE and customer perception mismatches.

The second section is devoted to the research methods used. Previous research has focused only on either mismatches between customer pre-service expectations and post-service perceptions; on manager and customer misperceptions; or finally on employee versus manager perceptions. Our research design is based on a mirror survey, meaning that employees and customers answered the same set of questions. We asked employees to answer the survey as if they were customers. Thus, our contribution focuses especially on perception mismatches between employees and customers.

Next we discuss our results. We confirm perception mismatches between customers and FLEs over specific quality attributes. These findings support previous research in other sectors (Young et al.2009). Finally, we conclude with a discussion of the research implications, contributions and directions for future conceptual and empirical research.

LITTERATURE REVIEW

FLE and Customer Quality Perceptions

Since the early '80s, FLEs have always been considered as important contributors to perceived quality. During service encounters, the manner in which FLEs perceive quality and display specific organisational practices affects customer attitudes and satisfaction levels (Pinar, Eeser and Strasser 2010; Schneider, Parkington and Buxton 1980).

Due to their good knowledge of customers, it is instructive for management to ask FLEs for feedback on customer perceptions of quality (Bettencourt and Gwinner 1996; Bitner, Booms and Mohr 1994). This helps managers to identify customer expectations for different customer segments, and with regard to different types of services (Homburg, Wieseke and Bornemann 2009; Anderson, Pearo and, Widener 2008).

Although previous research has confirmed the ability of FLEs to accurately assess overall customer satisfaction (Reynierse and Harker 1992; Schneider, Parkington and Buxton 1980; Schneider and Bowen 1985), FLEs often fail to accurately assess customer perceptions of specific quality attributes (Rhee and Rha 2009; Yavas 2006; Chandon, Leo and Philippe 1997; Johnson 1996). Thus, it seems appropriate to focus on how both customers and FLEs perceive these attributes (Huang 2008; Najjar and Bishu 2006; Jougoux 2006; Rohini and Mahadevappa 2006).

Addressing this question, Johnson (1996) conducted an employee opinion survey in the banking sector on FLE performance in delivering service quality. At the same time, a customer survey was conducted to measure customer satisfaction with the service. The two surveys were composed of different items. The research results showed a low level of correlation between employee and customer perceptions of service quality indicating that employees and customers did not share the same views on service quality issues.

In the same vein, Yavas (2006) carried out an employee-customer survey to measure quality perceptions of both employees and customers in a banking services context. The items were the same for employees and customers. The research findings showed that these two groups did not use the same attributes to evaluate service quality.

More recently, Rhee and Rha (2009) conducted a survey in the public service sector. Although service beneficiaries and public agents focused on the same service quality attributes (process, outcome, design, and relationship quality), they did not rank them in the same order. Service beneficiaries gave priority to process and outcome qualities whereas public agents ranked design and relationship qualities first.

Thus, previous research findings seem to show that FLEs are unable to assess accurately the quality attributes that most influence customer satisfaction.

Reasons for FLE and Customer Perception Mismatches

Many reasons may explain why FLEs and customers do not share the same perceptions of quality. In service delivery contexts, FLEs are selected and trained to show empathy towards customers, whatever their particularities, and therefore ideally, there should not be any quality perception mismatches (Saravanan and Rao 2006) at all. Thus, the question remains: what are the reasons accounting for FLE and customer perception mismatches in well-designed service contexts? We define well-designed service contexts as the ones where managers give specific instructions to employees with regard to desired service quality outcomes.

To answer this question we used particularly the concept of self-efficacy. In service contexts, whenever FLEs are asked to evaluate the quality of the service that, by definition, they co-produce with customers, they actually evaluate indirectly their own performance and thus their self-efficacy. Bandura (1986) defined self-efficacy as “people’s judgements of their capacity to organize and execute courses of action required to attain designated types of

performance”. Self-efficacy is linked to social cognitive theory. A high level of performance (in our case, a high level of perceived quality outcomes) is linked to high perceived self-efficacy. Social cognitive theory says people’s perceptions have always been constructed depending on their personality and context. Moreover, people seem to have stable and durable perceptions which are often different from other people’s perceptions.

We used this theory to explain mismatches in FLE and customer perception of the FLE-Customer Relationship quality. We suggest that when FLEs assess quality attributes that they consider to be direct indicators of their job performance, they will tend to be lenient (Nilsen and Campbell, 1993) and therefore evaluate them better than customers. These attributes are defined in service literature as “core quality attributes” referring to what is essential to deliver to customers (Anderson, and al., 2008; Iacobucci and Ostrom (1993).

On the other hand, customers will probably be more severe in their evaluations of these attributes for two main reasons. First, they do not take such criticism personally. Indeed, customers do not assess service encounters on the basis of their performance during the encounter. Service co-production is not perceived as such by customers and this is the reason why service failures are systematically attributable to FLEs. Second, core attributes are related to the very reason why customers need the service, and therefore customers are very demanding about this.

However, when FLEs assess quality attributes that they consider peripheral to their activity they will tend to be more critical about them, since they do not consider themselves to blame for bad performance. These attributes are defined in service literature as “peripheral service attributes” (Anderson, and al., 2008). Customers will be more lenient than FLEs about these attributes because they do consider them to be at the heart of the service.

Assessing relevant quality attributes in the banking sector

In the banking sector, two major methods are used to assess quality. The first is based on the SERVQUAL measurement and assesses the difference between customer expectations and FLE perceptions of these expectations in five specific quality dimensions (tangibles, empathy, reliability, responsiveness and insurance). Researchers in this field either apply the SERVQUAL measurement as such (Ladhari 2009; Cronin and Taylor 1992) or modify it

slightly (Jabnoun and Al-Tamimi 2003). This preference for the SERVQUAL attributes can mainly be explained by the scale's reliability but also because it was first tested in the banking sector. Nonetheless, the SERVQUAL instrument has also been much criticized. For instance, Llosa et al. (1998) showed that whereas the two dimensions of tangibles and empathy are well understood by customers, reliability, insurance and responsiveness are quite confusing for them.

The second method of assessing quality in the banking sector is based on the premise that perceived quality is better measured, not with regard to customer expectations, but with regard to customer perceptions of real service experiences (SERVPERF). Here, quality assessments are made after the service experience and not with regard to pre-service expectations. Research results have provided evidence that this type of quality assessment is more accurate than quality assessments based on expectations that change over time (Caruana, Ewing and Ramaseshan 2000; Buttle 1996). Such studies often measure different quality attributes from those proposed by SERVQUAL.

Variables other than those included in Servqual have also been used in specific sectors or specific contexts. (Ramseook-Munhurrun et al., (2009); (Saravan and Rao, 2007)

In the banking sector, researchers have created a bank Service Quality Index which is an indicator of service performance. This is a specific 29-item questionnaire (Abdullah et al., 2011). These authors identified three service quality dimensions: "Systematization, "Reliable communication" and "Responsiveness".

In this research, we were particularly interested in assessing the quality of the Financial Advisor (FA)-Customer relationship. This relationship has always been considered as crucial in the European-banking sector. In France, banking customers mainly do business with FAs rather than via other banking distribution channels. Moreover, both practitioners and researchers consider FAs to be one of the most determining elements with regard to the customer's satisfaction with his bank (Aldlaigan and Buttle 2002; Bahia and Nantel 2000; Karatepe, Yavas and Babakus 2005). We thus judged that it was appropriate to focus on FAs as major contributors to customer quality perceptions.

Moreover, following the financial crisis in Europe in 2009 and organisational changes implemented in many European banks, we worked with bank executives to update determining quality attributes. These suggested that FA Responsiveness is the most relevant quality attribute in retail banking. Therefore, our research design focuses on responsiveness

which scholars also consider to be the most important quality dimension in people-based industries (Najjar and Bishu 2006; Prabha and al., 2009; Lee et al., 2000).

Responsiveness is defined as “willingness to help customers and provide prompt service”. Whether it takes 30 minutes, 4 hours, 24 hours or several days, it is important that customers feel FAs are responsive to their requests. Not just to emergencies or big deal but to everyday demands too.

Based on that definition, bank executives helped us identify three items measuring FA Responsiveness: “FA availability,” “Adequacy of the number of customer contacts” and “FA follow-up”.

FA availability is a core quality attribute with regard to FA-customer Relationship because its represents the essence of any relationship. Therefore we formulate the following hypothesis.

H1: FA perception of how customers assess “FA availability” is more positive than customer’s

FA availability reflects the extent to which it is easy for the customer to reach a FA, to talk to him or meet him. In our study, FA availability depends on sales department organization, FA time allocation and opening hours. Johnston (1995) analyzed 579 critical incidents in a major UK bank. He found that availability was a significant quality attribute for the customers. Nonetheless, time perception is quite different in the customer universe. For instance, customers have a tendency to overestimate waiting time whilst service employees underestimate it (Feinberg and Smith 1989).

“Adequacy of number of customer contacts” and “FA Follow up” are peripheral quality attributes to the FA-customer Relationship because they are necessary but not essential to customers. Therefore we formulate the two following hypotheses.

H2: Customers assessments of “FA adequacy of number of contacts” is more positive than Fas perceptions

Adequacy of number of contacts refers to estimated FLE-customer interactions over a period of time. In this study, this period was one year. Adequacy of number of contacts, which is also referred to as frequency of interaction in the literature, is considered as positively related to relationship building and strength (Dagger and Danaher 2009; Homburg

and Stock 2005). FAs often see contacts with customers as a means to meet sales objectives whereas customers mainly see them as a means to have face-to-face information.

H3: Customers assessments of “FA follow up” is more positive than FAs perceptions

Follow up is described as the willingness to help customers and provide prompt service. This item reflects employee customer interactions aimed at problem solving. Most of the research on quality attributes includes this item, whatever the research design. The result of this follow up depends on the FA but also to other employees within the company.

We discuss our research design and results in detail in the following section.

EMPIRICAL STUDY

Research Context

We conducted our research within a leading regional French bank. This bank has 150 branches and nearly 750,000 customers. It has a 50% market share in the region. It has a partnership with one of our Business Schools, which enabled us to conduct action research during implementation of a new customer-oriented relationship strategy.

Upon his arrival in December 2008, the new CEO implemented a completely different sales and operations policy. Its main objective was to establish a customer oriented service culture within which the whole organisation focused on customer satisfaction rather than meeting sales objectives. To create the necessary conditions for the development of customer-oriented services, a series of marketing and management operations were revisited.

New customer segmentation was implemented at the marketing and distribution levels. The bank distinguished three main customer segments: 'high earning customers' and 'medium earning customers and standard customers. Customers in the first two segments had assigned FAs whereas customers in the third segment had no assigned FA. In practice, this meant that customers with an assigned FA always dealt with the same FA whereas customers with no assigned FA did business with different FAs according to FA availability.

At the relational level, a new rule was established according to which, FAs should achieve customer contact with all their assigned customers within six months. That is to say, the FAs had to have at least one face-to-face appointment with all their assigned customers during this period. The management set no contact objectives for customers who had no assigned FAs. For this reason in this research we focused on customers with assigned FAs.

Six months after implementation of the new customer orientation, the bank needed FA and customer feedback on determining quality attributes regarding FA-Customer Relationship.

Data Collection

We conducted two simultaneous surveys to measure and compare both FA, and customer perceptions of FA-Customer relationship quality attributes. The surveys were made up of a single set of identical questions.

More particularly, the FA survey was made up of the same set of questions as that used for the customer survey, the only difference being that FAs were asked to reply as if they were customers (each question was introduced by: “Do you think that customers are ...?”). In this way, customers and employees answered the same questions, which enabled us to compare their answers. For practical reasons we were been able to survey real FA-customer dyads but the fact that we only surveyed FAs and customers with assigned FAs compensates for this to some extent.

The quality attributes retained were measured with a binary “better in 2009” or “worse in 2009” question. Binary questions were imposed by management, which wished to collect “clear answers to simple questions.”

Overall, we analysed 430 valid surveys completed by Customers with assigned FAs (CFA) and 179 valid Financial Advisor (FA) surveys.

To achieve sample representativeness, surveyed customers were chosen on the basis of three main criteria: age, profession and number of years with the bank. The data collection period lasted twenty days. The survey response rate was 17% for customers and 60% for FAs. The survey was exclusively administrated to FAs via Intranet emailing, whereas customers were also contacted by phone. 18-24 year olds were underrepresented in the sample. The average number of years with the bank was 15 years.

Statistical Analysis and Results

To analyse the data we performed binary logistic regression. This kind of analysis is used when both the dependent and independent variables are categorical. The logistic regression model is a type of generalized linear model that extends the linear regression model by linking the range of categories to the 0-1 range.

Since our objective is to test if there are any quality perception differences between FAs and customers with regard to quality relationship attributes, the dependent variable in the regression model was a dichotomous variable named Group, where FAs were coded 0 and CAFs were coded 1. The relationship quality attributes studied were the independent variables in the regression model.

In logistic regression is not possible to compute a single R^2 statistic that has all of the characteristics of R^2 in the linear regression model. Instead, the Cox & Snell R square and the Nagelkerke R square are computed (Table 1). The closer their values are to 1, more the Model appears to fit the data.

Insert Table 1

Another model fit test in Binary Logistic Regression is the Hosmer-Lemeshow goodness-of-fit test (Table 2). Significance levels less than 0.05 indicate poor model fit. For our model, the significance level obtained indicates a relatively good model fit.

Insert Table 2

Finally, to test whether our model is useful, we checked the overall percentage accuracy rate produced by SPSS. SPSS reports the overall accuracy rate in the footnotes to the table "Classification Table" (Table 3). The overall accuracy rate computed by SPSS was 91%.

Insert Table 3

Table 4 shows the parameter estimates for the regression model. In this table, the threshold rows contain information on the intercepts estimated for level 0 of the dependent variable, in our case FAs. Level 1 (CFAs) becomes the reference level by default and it does

not appear in the parameter estimates table. The Wald chi square shows the contribution of the independent variable in the Model. Therefore, only variables with a Wald chi square significant at $p \leq 0.05$ are useful to the model.

Insert Table 4

In our case all independent variables have statistically significant Wald values ($p \leq 0.05$). Wald values can be used to rank attributes by order of importance. On that basis the quality attribute that seems to be the most important in the regression function is FA Availability (Wald = 173.568) whereas the least important is Follow up (Wald = 10.787). Regarding group differences it seems that FAs and CFAs do not share the same quality perceptions.

As far as the attribute “No. of contacts” is concerned, the possibilities of positively evaluating “No. of contacts” increases (as indicated by the positive value of the B statistic being equal to 2.204) by 9.057 for customers rather than for FAs. Therefore, customers evaluate “No. of contacts” more leniently than FAs.

On the other hand, the possibility of positively FA Availability decreases (as indicates the negative value of the B statistic being equal to -5.022) by 0.007 for customers compared to FAs. So FAs evaluate “FA Availability” more leniently than customers.

Finally, with regard to the attribute “Follow up”, the possibilities of positively evaluating it increase (as indicated by the positive value of the B statistic being equal to 1.411) by 4.100 for customers rather than for FAs. Therefore, customers evaluate “Follow up” more leniently than FAs.

Discussion

Our findings confirm previous evidence of overestimation or underestimation of quality attributes by FLEs in both banking (Pinar, Eeser and Strasser 2010) and non-banking contexts (Peiró, Martínez-Tur and Ramos 2005). FAs did not voice the same perceptions of relationship quality attributes as customers, contrary to service literature suggesting that FLEs assess customer perceptions accurately (Johnson, 1996; Scheider, 1980). Therefore, our

findings underline the difficulty for boundary spanning employees to put themselves in the place of customers and fully understand the customer service experience (Kerry and Darby 1997; Lambert, Marmorstein and Sharma 1990).

FLEs fail to assess customer perceptions of quality attributes accurately mainly because they cannot do so without evaluating their own performance. The self-efficacy theory seems to explain FLE and customer perception mismatches well. For core service quality attributes such as FA Availability, FLE assessments are more lenient than customer assessments because FLEs do not like to reproach themselves with bad performance. Customers on the other hand are very demanding about this kind of quality attribute because it represents the main customer quality expectation with regard to FA-customer relationship.

For peripheral quality attributes such as “Number of contacts” and “FA Follow up”, FLE and customer assessments are inversed. For these attributes customers are more lenient than FLEs because they are not essential to the service. At the same time, FLEs are more critical about them than customers because they associate peripheral attributes with their individual job performance less than they do for core quality attributes.

Indeed, in our study the “Number of contacts” and “FA Follow up” attributes are organizational aspects of FA job that are not controlled exclusively by the FA. For instance, fixing appointments or identifying sales opportunities in a proactive manner requires appropriate software to optimise FA performance in these two peripheral attributes. Moreover, these organizational aspects are very time-consuming for FAs, in most cases at the expense of core quality attributes such as FA Availability.

More broadly, our research findings suggest that traditional service quality measurements should be revisited.

Even in well-designed service encounters, FLE quality perceptions play a determining role, especially in customized services, such as financial services (Jougoux, 2006). Our research findings provide evidence for this and suggest that perception based quality gaps between customer and employees should be added to the Five Gap Quality Model (Parasuraman et al. 1991; Parasuraman et al. 1988; Zeithaml et al.1988) (see Figure 1). This model only includes management-customer expectations gaps (gap 1 in the Figure 1), whereas our findings showed that employee misperception of customer quality perceptions may also occur even when management has accurately translated customer expectations into specific

service designs (Jougleux, 2006). For this reason the initial Gap Model proposed twenty years ago would be enriched by this supplementary FLE perception-based gap.

INSERT FIGURE 1

Managerial implications

In the banking sector, the deployment of multichannel distribution strategies has negatively impacted FA time allocation. Bank customers contact their FAs more and more via different communication-distribution channels (e-mail, Internet, mobile, face to face) and increasingly expect them to be immediately available. In this way lack of time is accountable for self-efficacy problems. Therefore, it is crucial for managers to intervene in those organizational factors.

In practice this would involve better organization of back-office activities so as to allow FAs to focus on the core quality attributes of their job. Software proposing, for instance, automated customer data mining, appointment alerts and customer profiles would be of great help to employees. They will then be able to use the time they save from low-value activities to make themselves more efficient in the core quality attributes of their job.

Regarding customer relationship marketing more broadly, our study provides evidence of the kind of relationship customers wish to have with their bank. Bank managers often consider that high and middle earning customers in particular demand closer, more personalized relationships with their FAs than standard customers. For this reason they consider customer contacts and proactive follow up as necessary to satisfy this clientele. Our findings challenge this assumption and suggest that bank managers should reconsider their relationship policy with regard to wealthy customers who seem to demand less contact and follow up than bankers think but more FA availability. It is an illustration of the “ROPO” effect (research on line and purchase off line). Once the customer has found enough information on Internet, he decides to purchase a product or a service and he wishes to be served very quickly.

Knowing and assessing both cognitive and relational needs seems to be the key point. This also means that the objectives need to be changed. The quantitative objectives of selling products need to be transformed into qualitative objectives, such as the number of encounters or identifying customer projects and level of perceived quality. (Homburg, Bornemann and Wieseke 2009).

Therefore, managers have to develop a comprehensive customer-oriented strategy and implement it at the operational level (Saravanan and Rao, 2007) using a supportive management style (Yoon, Beatty and Jaebom 2001). Employee participation in setting objectives could be also useful in this regard. (Wieseke 2009)

Finally, employee and customer quality perception mismatches could generate high costs at the operational level. In our research, financial advisors underestimated their job performance, which means that they wanted to be better than customers wanted them to be concerning certain quality attributes. However, over-quality is very costly in terms of time, energy and resources. Managers should make sure that employees produce the “right” level of quality for each customer segment in order to manage performance.

Customer and employee perception gaps could be bridged through training and information sharing. Employees could be trained to improve their ability to focus on questioning and listening (Petitjohn, Petijohn and Taylor 2007) and developing emotional intelligence (Mina and Shirmohammadi, 2011) which improves the level of perceived quality. Actually, via this conscious effort (emotional intelligence) employees will be able to recognize and understand their own emotions and those of their customers and use this awareness to manage their behaviour and relationships.

The necessity of such training may be explained by a change in the rules for work: “The rules for work are changing. We’re being judged by a new yardstick: not just by how smart we are, or by our training and expertise, but also by how well we handle ourselves and each other.” (Goleman 1998).

Strengths, limitations and future research

Even if management has accurately translated customer expectations into service encounter designs (Jougleux 2006), frontline employees play a determining role, especially in non-standardised services, such as financial services advice. For this reason, perception gaps between customer and employees should be added to the Gap Model and our research findings bring evidence in this regard.

Like any research, our study has its limitations. It is contingent to the banking sector and only focuses on one bank. The research design was constrained by managers, and follows the practices and vocabulary of the sector. This is a first step towards new research to improve our knowledge of quality perceptions during financial co- production within bank branches. Managers can also have a better understanding of how the employee information can be used and improved.

New research could also be designed to compare customer and FA perceptions with regard to specific service encounters such as service recovery contexts. Future research is also necessary to better understand and explain perception mismatches and to identify other quality attributes than the FA-customer relationship that might influence customer satisfaction (Llorens Montes, Fuentes and Fuentes and Fernandez 2003).

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Table 1: Model summary

Model Summary

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	290.373 ^a	.520	.741

a. Estimation terminated at iteration number 6 because parameter estimates changed by less than .001.

Table 2: Hosmer and Lemeshow Test

Hosmer and Lemeshow Test			
Step	Chi-square	df	Sig.
1	14.803	4	.005

Table 3: Classification Table

Classification Table^a

		Observed	Predicted		
			Group		Percentage
			CAD	Ad	Correct
Step 1	Group	CAD	404	26	94.0
		Ad	28	151	84.4
		Overall Percentage			91.1

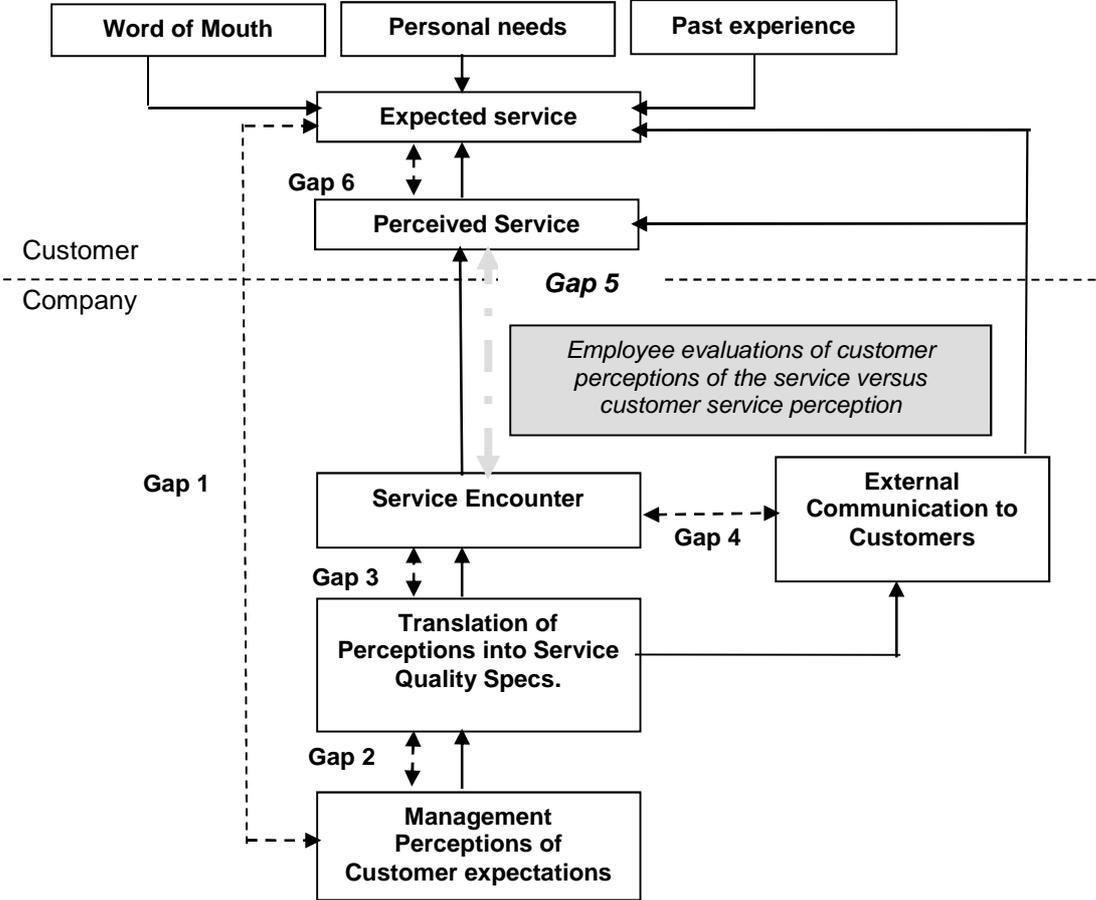
a. The cut value is ,500

Table 4: Variables in the equation

Variables in the Equation							
	B	S.E.	Wald	df	Sig.	Exp(B)	
Step 1 ^a	Nbofcontacts	2.204	.370	35.562	1	.000	9.057
	FAAvailability	-5.022	.381	173.568	1	.000	.007
	FAFollowUp	1.411	.430	10.787	1	.001	4.100
	Constant	-.283	.374	.576	1	.448	.753

a. Variable(s) entered on step 1: Nbofcontacts, FAAvailability, FAFollowUp.

Figure 1: The revisited Gap Model



Adapted from: Parasuraman et al. (1991)