

**PERSONALITY AND TRUST: MEDIATING ROLE
OF PERCEIVED SERVICE QUALITY**



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**PERSONALITY AND TRUST: MEDIATING ROLE
OF PERCEIVED SERVICE QUALITY**

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A thesis submitted in partial fulfillment of the requirements for the Degree of Master of
Philosophy/Science in Management with specialization in Marketing at
the Faculty of Management Sciences
International Islamic University,
Islamabad

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IN THE NAME OF
ALLAH, THE MOST MERCIFUL AND BENEFICIENT

Dedication

"To my great parents, my brother and my beloved sister"

(Acceptance by the Viva Voice Committee)

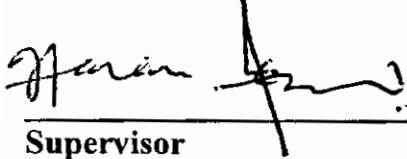
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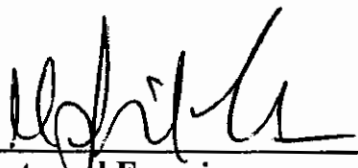
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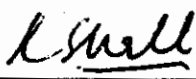
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ABSTRACT

This study aimed at investigation of perceived service quality as a mediator between different types of personalities and consumer trust. In this cross sectional field survey, with the sample size of 400 participants from education industry of Pakistan, found that Agreeableness, Conscientiousness and Neuroticism significantly influenced perceived service quality and consumer trust where neuroticism has negative and other two has positive relationships respectively. While this relationship was not supported for Extraversion and Openness to experience. Results also show that perceived service quality mediates the relationship between three traits of personality (i.e. conscientiousness, agreeableness & neuroticism) and trust. Future research should focus on Openness to experience personality type and explore its effects on consumer behavior.

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DECLARATION

I hereby declare that this thesis, neither as a whole nor as a part thereof, has been copied out from any source. It is further declared that I have prepared this thesis entirely on the basis of my personal effort made under the sincere guidance of my supervisor.

No portion of the work, presented in this thesis, has been submitted in support of any application for any degree or qualification of this or any other university or institute of learning.

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CHAPTER - 1

INTRODUCTION

CHAPTER - 1

1. Introduction

The new world order of globalization has changed the whole scenario of the businesses. Boundary-less markets have provided many opportunities also it has posed many challenges as well. The consequences of globalization in the form of expanded consumer market, more informed consumers, availability of products in local market have changed the whole competition structure. Keeping in view the fast pace of the businesses, organizations need to rethink their strategies and set directions to cope with new trends to survive and succeed in the market (Morgan & Hunt, 1994).

The survival and growth of organizations depend upon their market base. Large and increasing consumer base results in generating more revenues for the organizations (Woodruff, 1997). The financial soundness of the organizations helps them to grow. Shaking consumer base decreases the revenue and hence survival of the companies has become difficult. To attract and retain customers are not an easy job. Organizations must know the demographics of their customers and satisfy their needs, wants and demands accordingly (Rust & Verhoef, 2005). As consumers vary in their demographics, therefore, their attitude, behavior, and lifestyle differ from each other. Organizations must understand these aspects to better survive and grow in the market.

Customers are important both in manufacturing as well as in service industry. But the nature of service industry demands more care and understanding of customer as they have to maintain direct contact to vander their services. Service firms can establish strong

and lasting relationships with their customers through caring attitude (Sheth & Sobel, 2002). The main concern of the customers is the level of quality a service firm is offering. The perception of customers about the service quality determines the attitude and future behavior regarding the service provider. Organizations should learn how customers perceive about their service quality. What aspects are valued more by the customers in assessing the quality of service? Failure to understand the perception of customers regarding the services of the organization will hamper the firm's position. Organizations which will not be able to focus on the customer demands and hence will result in shaking customer base (Sureshchandar Rajendram & Anantharaman, 2002). Service quality is important if a company wants to have stable relations with customers and generate competitive edge or differentiation in the market (Parasuraman, Zeithaml, & Berry, 1988; Rust, Moorman, & Dickson, 2002). Survival and success in today's competitive markets is only possible through service quality (Zeithaml, Parasuraman, & Berry, 1990). It is service quality of the organization which differentiates firm from its competitors in mature market (Heskett, James, Thomas, Gary, Loveman, Earl, & Schlesinger, 1994). Chiou and Cornelia (2006) suggest that service firm can be successful within the industry by giving extra ordinary services and constantly meeting customer expectations.

There are different determinants of service quality. Yang (2004) reported that there are six dimensions of customer service quality: Reliability, responsiveness, competence, ease of use, security; and product portfolio. Further, Zeithaml, Berry & Parasuraman (1990) have discovered the following seven service quality dimensions: efficiency, reliability, fulfillment, privacy, responsiveness, compensation and contact.

As mentioned earlier that there are different factors that determine the success of an organization, Customers' trust is one of them. Organizations must strive to build customers' trust because failure to do so will affect the purchase intention and consequently purchase behavior of the customers (Lee & Lin, 2005). Service quality is one of the antecedents of customers' trust in the organization. Firms which pay more attention to customer need and individualized attention have gained more trust (Bendapudi & Berry, 1997). Previous research has found that trust plays a vital role in generating profit and long term relations with organization (Morgan & Hunt, 1999).

Personality of consumer is one of the major factors to be focused during consumer analysis. Different aspects of consumer behavior are influenced by personality (Solomon, 2002). Organizations and marketers should understand personality dimensions of consumers to better design and implement strategies accordingly (Rust & Verhoef, 2005). Funder and Colvin (1991) define personality as an individual's characteristics, pattern of thought, emotion and behavior, together with the psychological mechanism hidden or not those behind pattern. It is combination of lifetime experience as well as genetic characteristics (McCrae & Costa, 1991). Big Five Model of personality is the major achievement in personality research by Costa and McCrae (1988). According to Five Factor Model all individuals are divided into five different personality traits. Those are (1) Conscientiousness (2) Extraversion (3) Agreeableness (4) Neuroticism (5) Openness to experience. Understanding of personality traits play a vital role and help management in shaping long term and profitable relationship with customers.

1.1 Organization of Study

The second chapter of this study discusses the literature on Big Five traits, perceived service quality and trust and in brief. First, it reviews the literature on personality, perceived service quality and trust. Second, it sheds light on Big Five personality traits and perceived service quality and trust relationship, perceived service quality as a mediator between Big Five personality traits and trust. Research methodology of the study has been comprehensively explained in chapter 3. In this chapter sampling and data collection procedures has been described along with measures used for all constructs in this study. The control variables have also been discussed in the same chapter. The chapter 4 presents the results of the study along with comprehensive interpretation and discussion of these results. Three tables present the mean, standard deviation, reliabilities & correlation, regression and mediation results for all variables used in the study. Chapter 5 provides conclusion of the study along with limitations and future research directions. The last chapter consists of the bibliography and appendices. .

CHAPTER - 2

REVIEW OF LITERATURE

CHAPTER - 2

2. REVIEW OF LITERATURE

2.1 Personality and Personality Traits:

Personality has been the major area of interest ever since the beginning of research in social psychology. Study of personality has gained appreciation from researchers, which is damaged by the contradictory view about its impact on behavior of an individual (Epstein & O'Brien, 1985). The theorists of personality strongly believe that individual traits predict behaviors whereas other schools of thought focus on situational contingencies to predict behavior (Epstein & O'Brien, 1985). Personality can be described as "the accumulation of everyday behavior of an individual" (Fleeson, 2001). Different aspects of consumer behavior are directed by personality (Solomon, 2002). Personality is a strong predictor of behavior (Funder & Colvin, 1991). As personality is a stable predisposition it has longer as well as consistent effect on behavior. Behavior is focused as central part of an individual's personality, that is what an individual actually does (Fleeson, 2001). There are different theories of personality among which trait theory got utmost appreciation because it focused on stable characteristics which are called traits of individual. Difference in individuals lies in the concept that each individual possesses different traits which differentiate one individual's behavior with another (Fleeson, 2004).

Big Five Model of personality is a major achievement in personality research by Costa & McCare (1987). According to Five Factor Model all individuals are divided into five different personality traits. These are (1) Conscientiousness (2) Extraversion (3) Agreeableness (4) Neuroticism (5) Openness to experience.

2.2 Perceived Service Quality:

According to Japanese philosophy, quality is "Zero defects, doing it right the first time." According to Crosby (1979) quality is "conformance to requirements." It's difficult to measure quality of service as services have characteristics like intangibility, heterogeneity, inseparability and perishability (Parasuraman, Zeithaml & Berry, 1985). Intangibility makes it difficult to understand about the perception of service by consumers (Zeithaml, Berry & Parasuraman, 1981). "When a service provider knows how (the service) will be evaluated by the consumer, we will be able to suggest how to influence these evaluations in a desired direction" (Gronroos, 1990). "Service quality is a measure of how well the service level delivered matches customer expectations. Delivering quality service means conforming to customer's expectations on a consistent basis." (Lewis & Booms, 1983). To deliver service according to customer's requirement is the main goal of service firms (Su, 2004). In evaluating service quality consumer compare what are their expectations and what they actually get (Gronroos, 1990). Perceived service quality is the perception of firm's performance or offering (Magi & Julander, 1996). Consumer will be satisfied with the conformance of expectations with services (Smith & Houston, 1982). There are five dimensions of service quality which are identified by different researchers i.e. reliability, assurance, responsiveness, empathy and tangibility (Parasuraman, et al., 1988). Whereas Gronroos (1990) suggested two

dimensions of service quality i.e. technical quality and functional quality; focusing on what and how service is delivered (The Nordic Model). Service quality is one strong factor that builds positive consumers' attitude towards the product. Enhanced quality of service helps in building positive customers' attitude (Zeithaml, Berry & Parasuraman, 1996). Perception about the service will be changed by offering high quality service which results in enhanced satisfaction level and retention of customer (Rust, Zahorik & Keiningham, 1995). Customer satisfaction is the consequence of perceived service quality (Tse & Wilton, 1988). Service quality is evaluated by its key contributors i.e. outcomes as well as the nature of interaction of service provider with its customer (Grönroos, 1983). Organizations must learn and understand how consumers perceive their service quality. Organizations should also know the impact of their service quality on the perception of consumers (Zeithaml et al., 1996). This is important because previous research shows that there is a strong relationship between service quality and purchase intention (Lee & Lin, 2005). One benefit of the quality service is that those customers who are using the service currently will be satisfied and become repeat customers which increases profit dramatically (Rust et al, 1995). There is a great impact of service quality on repurchase intentions (Anderson & Sullivan, 1993). Market share will increase if the quality of service is increased (Kordupleski, Rust, & Zahorik, 1993). The benefit of high service quality is to attract new customers just because of positive word of mouth and it can generate differentiation as well (Rust et al, 1995).

2.3 Trust:

Managers expect that customer's positive perceptions about services would be associated with customers' trust in services firms. Trust is defined as the degree of confidence that

one party has on other's reliability and consistency in exchange process (Morgan & Hunt 1994). According to Moorman, Zaltman, & Deshpande (1992) in an exchange process, trust exists when one party has confidence and willingness to rely on other party. Willingness and confidence both are important for trust to exist (Morgan & Hunt, 1994). Trust is defined as "a willingness to rely on an exchange partner in whom one has confidence." (Moorman et al., 1992). Sirdeshmukh, Singh and Sabol (2002) define trust as "the expectations held by the consumer that the service provider is dependable and can be relied upon to deliver on its promises". It's the expectation regarding the company's behavior (Anderson & Narus, 1990). In a buyer seller relationship Crosby, Evans and Cowles (1990) define trust as it's the confidence on other party that it will behave in favor of the customer. In a business relationship trust is regular, cooperative and honest behavioral expectations (Fukuyama, 1995). Trust is belief that promises and obligations are fulfilled (Schurr & Ozanne, 1985). Trust is an expectation that commitment will be fulfilled by the trusted party (Luhmann, 1979). In every interaction, trust is a necessary ingredient and it gives strong basis for quality of relationships (Couch & Johnes, 1997).

Based on different theories the antecedents of trust are knowledge-base trust, institution base trust, calculative base trust, cognition base trust and personality base trust (Gefen, Karahanna & Straub, 2003). Cognition base trust relates to formation of trust when first hand experience is not there with the trusted party (McKnight, Cummings & Chervany, 1998). This relates to the trust at first impression (Meyerson, Weick & Kramer, 1996). Categorization and illusion of control are the bases of cognition base trust. According to McKnight et al. (1998) "Categorization processes suggest that individuals place more trust in people similar to themselves and assess trust worthiness based on second hand

information and on stereotypes". The main focus of this construct is first hand experience i.e. in the absence of first hand experience trust is formed with trusted party (McKnight et al. 1998). Knowledge base trust is the familiarity with the trusted body i.e. there must be a prior experience with the trusted body. It reduces uncertainty and complexity regarding future activities of other party (Luhmann, 1979). Knowing about the business style and limitations of other party is an important antecedent of trust (Kumar, 1996). Knowledge about the behavior of other party allows the process to create trust (Doney, Cannon & Mullen, 1998). In business relationship trust is created when one knows about what is going on and why (Kumar, 1996). Calculative base trust depends upon the economic analysis (Hosmer, 1995). It is the rational assessment of cost and benefit from the other party (Williamson, 1993).

Personality is among many antecedents of trust and it plays a very critical role in trust building process, especially when there is no prior experience with the other party. In this case when no prior experience exists, it is the personality which allows to trust on other party or not (McKnight et al., 1998). Different people show different levels of trust as individuals fall under different traits (Gurtman, 1992). Consistent level of trust is observed by each individual (Holmes, 1991). Trust of new consumer depends on personality bases (Gefen, 2000).

Perceived certainty about the behavior of people will be increased with trust and it reduces the fear of being exploited (Zand, 1972). Trust determines the expectations of people from the relationship (Luhmann, 1979). For a long term relationship trust acts as a cornerstone (Spekman & Robert, 1988). Strong customer relationships and sustainable market share can be attained through the element of trust (Urban, Sultan & Qualls, 2000).

The antecedent of loyalty is trust (Reichheld & Schefer, 2000). Consequence of perceived trust is loyalty (Garbarino & Johnson, 1999). Belief and behavioral intention component should exist for trust. Research shows that loyalty is function of trust (DeWitt Nguyen & Marshall, 2008). Trust has a vital role in retaining the customers (Reichheld & Schefer, 2000). The backbone of any relationship is trust and trust is the only reason which brings back the customer again and again (Mishra & Morrissey, 1990). Trust is essential in all those transactions in which element of risk is present (Reichheld & Schefer, 2000).

2.4 Personality, Perceived Service Quality and Trust:

2.4.1 Extraversion In personality domain the most discussed trait among the big five personality traits is extraversion. Most of the research focuses this personality trait and its outcomes. Individuals having this trait are sociable, outgoing and do not allow the circumstances to overcome on them. They are efficient in gaining information regarding their benefits due to their social skill advantage (Raja, Johns & Ntalianis, 2004). Individuals having such personality trait are pertinent towards positive emotions (Costa & McCrae, 1992). Extravert individuals have excellent ability in developing good interpersonal relationship as their attitude towards others is trustworthy. They have friends all around because of positive feelings (Watson & Clark, 1997). Extravert individuals give extraordinary results where high interpersonal skill and trust building is required (Salgado, 1997). They are optimistic in nature and always see things with constructive view. They are not easily disappointed by the incident or by the circumstances (Costa & McCrae, 1992). Extraverts perceive things in a positive way as they are optimistic. Their perception towards any thing is always inclined positively

towards the quality of that thing. Extraverts are sociable in nature so they give more preference to people (Watson & Clark, 1997).

From the above discussion it is argued that extraverts are more inclined towards trust and have positive perception about quality of service. As individuals having extravert personality have a strong feeling for trust and perceived service quality so it can be hypothesize that

Hypothesis 1a: Extraversion will be positively related to customer trust.

Hypothesis 1b: Extraversion will be positively related to perceived service quality.

2.4.2 Conscientiousness: Among the big five personality traits the conscientious individuals are those who are punctual, obedient and followers of rules and regulation. These individuals are risk-averse, reliable and loyal (Goldberg, 1990). Level of involvement of these individuals are very high. They are focused and do not deviate from their goals (Organ & Lingle, 1995). Personality traits have positive relationship with satisfaction. Satisfaction level of conscientious individuals is higher than other personality traits (De Neve & Cooper, 1998). Perception of conscientious individuals is positive as their focus is on goal achievement. Conscientious individuals are more concerned with the accomplishment of task and their preference is always inclined towards those who give flawless service (Stewart, 1996). These individuals prefer to form relationship for which they can sacrifice anything (Raja et al, 2004). Conscientious individuals are having high level of determination about the task fulfillment and try hard to be a good performers (Ones & Viswesvaran, 1996). As they are more concerned with

task accomplishment, so their trust level and perception of service quality will be high for those who meet their promises. Hence it is hypothesized that;

Hypothesis 2a: Conscientiousness will be positively related to trust.

Hypothesis 2b: Conscientiousness will be positively related to perceived service quality.

2.4.3 Agreeableness: In Five Factor Model of personality, Agreeable is the personality having warm relationships with others. According to Organ and Lingle (1995), "Agreeableness involves getting along with others in pleasant, satisfying relationship." Individuals having agreeable personality are kind, sympathetic, and undemanding (Goldberg, 1993). Their level of motivation is very high in achieving interpersonal skill. There is positive and significant relationship between agreeableness and satisfaction (Costa & McCrae, 1988). Such individuals have positive perception towards people, object or situation. Individuals of such personality are ready to help others and expect the same from others (Costa & McCrae, 1992). These individuals have great tendency to adjust with others according to the circumstances. They are straightforward in nature (Costa & McCrae, 1992). Flaws in others work are neglected by such individuals. Agreeable individuals have high tendency to trust others (Barrick & Mount, 1991). The perception of such individuals is optimistic as they give preference to the positive points. From the above discussion it is hypothesized that:

Hypothesis 3a: Agreeableness will be positively related to trust.

Hypothesis 3b: Agreeableness will be positively related to perceived service quality.

2.4.4 Openness to experience: Openness to experience is a personality trait in which individuals have great interest in art and innovation (Feist, 1998). According to De Neve and Cooper (1998) "openness to experience is a double edged sword that predisposes

individual to feel both the good and more deeply". These individuals think differently and have less interest towards religion and politics (McCrae, 1996). Different research found positive relationship between openness to experience and creative thinking. Due to their creative nature these individuals have optimistic perception about the things. This perception leads them toward creativity. If they are not positive thinkers they can't go for new things. Emotional attachment of these individuals is high (McCrae & Costa, 1991). Openness to experience is creative, imaginative and of high interest in art. Individuals high on openness to experience are broad minded in nature (Goldberg, 1990). Due to their imaginative nature their perception about things are always inclined towards positive side i.e. their ability to perceive service as quality service is high. These individuals have high capability to trust others. Hence it is hypothesized that;

Hypothesis 4a: Openness to experience will be positively related to trust.

Hypothesis 4b: Openness to experience will be positively related to perceived service quality.

2.4.5 Neuroticism: In Five Factor Model of personality, neuroticism means individuals having negative nature. Neurotic individuals have high tendency to perceive things negatively (Magnus, Diener, Fujita & Pavot, 1993). Perception of such individuals is towards the negative side. Such Neurotic individuals are sensitive in nature as their reaction is of high level if they experience any discrepancy (Emmons, Diener & Larsen, 1985). They have a negative relationship with satisfaction as they perceive things negatively (Connolly & Viswevaran, 2000). Individuals having such trait lack the skill to be sociable because they do not have the tendency to trust others (Judge, Locke & Bono, 2000). Negative relationship is found between neuroticism and motivation, which means

that their motivation level is very low and can be easily distressed (Judge & Ilies, 2002). Preference of such individuals is negative situation, which allows them to think negatively, exaggerate the situation and play the negative role (Emmons et al., 1985). Most of the time such individuals feels stress and tension. Their perception about the world around them is the basic cause of their poor behavior (Judge, Higgin, Thoresen & Barrick, 1999). Lack of trust is just because of negative perception about others (Duval & Duval, 1983). Individuals high on neuroticism experience high level of negative perception about things. Hence it is hypothesized that:

Hypothesis 5a: Neuroticism will be negatively related to trust

Hypothesis 5b: Neuroticism will be negatively related to perceived service quality.

2.5 Perceived Service Quality and Trust:

In services, experience with the service will increase confidence and trust on service provider (Smith & Swinyard, 1988). Research has found that service quality has positive effect on evaluation of organization and has strong relationship between service quality and trust (Zeithaml et al., 1996). Service quality has positive and significant relationship with trust (Eisingerich & Bell, 2007). Firms which pay more attention to customer need and individualized attention, have gained more trust (Morgan & Hunt, 1994). Previous research has found that trust plays a vital role in generating profit and long term relationships (Morgan & Hunt, 1999). Perceived service quality is a pre-requisite in building trust relationship with customers. When customer gets quality according to the expectations, these expectations will develop trust on that service and satisfaction (Anderson & Sullivan, 1993). There is a direct impact of Perceived service quality and satisfaction on loyalty (Cronin & Taylor, 1992). The findings are also consistent with

other studies which focus on customer loyalty and declare perceived service quality, trust and satisfaction as antecedents of loyalty (Teas, 1993).

Hypothesis 6: Perceived service will be positively related to trust.

2.6 Perceived Service Quality as a Mediator between Big five Personality Traits and Trust:

In this section, the big five personality traits and perceived service quality link has been discussed. There is a strong theoretical base between perceived service quality and trust. The relationship between big five personality traits and trust as discussed in previous pages provides that extraversion is positively related to trust, neuroticism is negatively related to trust, agreeableness is positively related to trust, openness to experience is positively related to trust and conscientiousness is positively related to trust. On the basis of these theoretical supports, I argue that perceived service quality is the phenomenon through which big five personality traits are link with trust.

To check the mediation effects, multiple regression technique is used to test these hypotheses as recommended by Barron and Kenny (1986). Following conditions are necessary to be met to test the mediation effect. (1) The relationship between independent variable and mediator variable (i.e. path a) should be significant. (2) The relationship between mediator variable and dependent variable (i.e. path b) should be significant. (3) The relationship between independent variable and dependent variable (i.e. path c) should be significant. There is also significant main effect between independent and dependent variable i.e. close to zero, when path (a) and path (b) are controlled, for full mediation (Barron and Kenny, 1986). While applying this technique in this study, for path (a) hypotheses 1b, 2b, 3b, 4b & 5b are checked and for path (b) hypothesis 6 is

checked and for path (c) hypotheses 1a, 2a, 3a, 4a & 5a are checked. In the first step, control variables are entered. In the second step perceived service quality which is the mediator variable is entered and at the third step personality traits i.e. agreeableness, conscientiousness, and neuroticism are entered one by one. Remaining two traits are not checked for mediation as they did not fulfill the conditions of mediation as recommended by Barron & Kenny (1986).

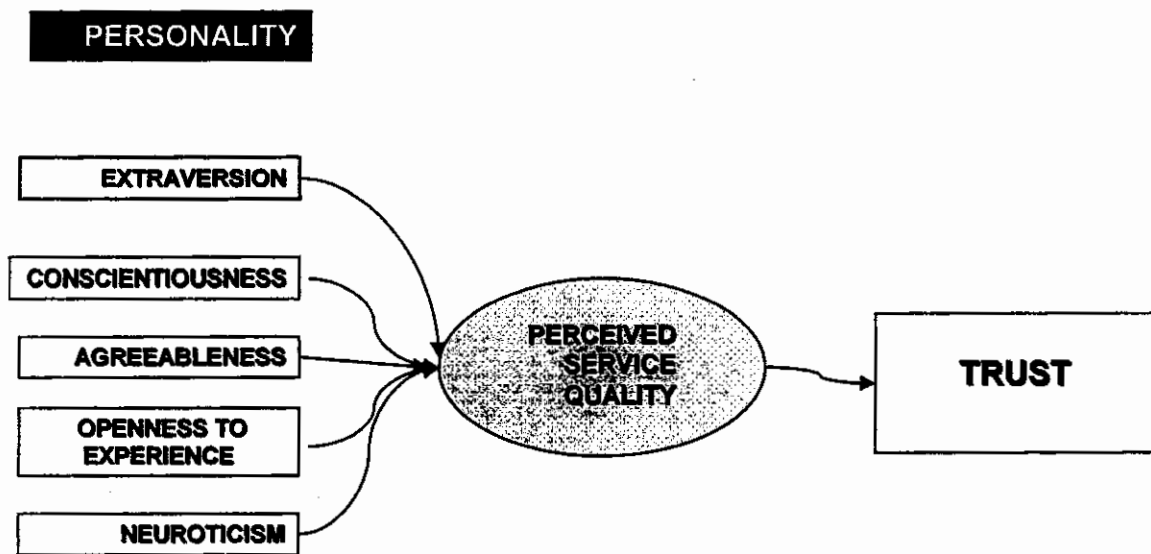
Hypothesis 7: Perceived service quality mediate the relationship between extraversion and trust.

Hypothesis 8: Perceived service quality mediate the relationship between Conscientiousness and trust.

Hypothesis 9: Perceived service quality mediate the relationship between agreeableness and trust.

Hypothesis 10: Perceived service quality mediate the relationship between openness to experience and trust.

Hypothesis 11: Perceived service quality mediate the relationship between neuroticism and trust.

Figure 1**MODEL OF THE STUDY****Personality and Trust: Mediating role of Perceived Service Quality**

CHAPTER - 3

RESEARCH METHODOLOGY

CHAPTER – 3

3. RESEARCH METHODOLOGY

3.1 Sample and Data Collection The population of the study was the students of public and private sector universities in Islamabad, Rawalpindi and Faisalabad. The approximate size of this population was 80,000 students. Sample size for the study was determined using Yamane (1967) formula at 95% confidence interval ($p=.05$), which was 398. Field survey was conducted across students of various public and private sector universities in Islamabad, Rawalpindi and Faisalabad. Collection of data was through self administered questionnaires.

Covering letter was attached with the questionnaire in which purpose and scope of the study was explained along with assurance of confidentiality. About 700 questionnaires were distributed in different universities. Out of which 451 questionnaires were returned back. After removing 51 inappropriately filled, 400 useable responses were left. The response rate was 57%. The mean age of respondents was 23 years (S.D = 1.96 years), in which 67.2 % were males and 32.8% were females. Most of students were from bachelor degree (26 %) and Master degree programs (73.2 %).

3.2 Measures: In this study all the responses were taken through self reported measures. 5-point likert-scale was used for measuring personality and trust ranging from 1 to 5 where 1 shows strongly disagree, 2 shows disagree, 3 shows neither agree nor disagree, 4 shows agree and 5 shows strongly agree. For measuring perceived service quality 7-point likert scale was used in which 1 shows strongly disagree, 2 shows

disagree, 3 shows somewhat disagree, 4 shows neutral, 5 shows somewhat agree, 6 shows agree and 7 shows strongly agree. Higher level of construct was represented with higher values. In Pakistan English is used as official language. Sample consisted of students of graduate and undergraduate level so there is no language barrier and these students can easily understand English.

3.2.1 Big Five Personality Measure (BFI) Big Five Inventory (BFI) was used which consisted of 44 item measure by (John & Srivastava, 1999). Neuroticism (N) was measured with 8 items, Extraversion (E) was measured with 8 items, Conscientiousness (C) was measured with 9 items, Agreeableness (A) was measured with 9 items; Openness to experience (O) was measured with 10 items. Higher trait is reflected from higher score. Reported reliabilities were as follows Neuroticism ($\alpha = .85$), Extraversion ($\alpha = .87$), Conscientiousness ($\alpha = .85$), Agreeableness ($\alpha = .83$), openness to experience ($\alpha = .81$). Reliabilities in this study were as follows, for neuroticism ($\alpha = .78$), for agreeableness ($\alpha = .62$), for conscientiousness ($\alpha = .72$), for openness to experience ($\alpha = .67$), for extraversion ($\alpha = .72$). The sample items included in the questionnaire were, for Extraversion "I see myself as someone who is talkative". For Conscientiousness, "I see myself as someone who does a thorough job". For Agreeableness, "I see myself as someone who is helpful and unselfish with others". For Openness to experience, "I see myself as someone who is original, comes up with new ideas" and for Neuroticism "I see myself as someone who can be tense".

3.2.2 Perceived Service Quality: Perceived service quality was measured by 22 item scale of "Servqual". A well established instrument, developed by Parasuraman, Zeithaml

and Berry (1988). Reported reliabilities were from 0.80 to 0.93. Alpha reliability in this study was ($\alpha = .91$). For measuring perceived service quality 7-point likert scale was used.

3.2.3 Trust:

Trust was measured by four items adapted from the scales of Morgan and Hunt (1994). Alpha reliability in this study was ($\alpha = .86$). 5-point likert-scale was used for measuring trust.

3.3 Control Variables: One way analysis of variance shows that only semester and degree in progress have an significant impact on variables. Therefore, dummy variables were used to control the impact of these variables. There was no significant impact of other variables on mediator and dependent variables Age, gender, cgpa, current university did not have any effect on dependent variables.

CHAPTER - 4

Results

CHAPTER – 4

4. RESULTS AND DISCUSSION

4.1 Descriptive statistics and Correlations

Descriptive statistics and correlations among variable is shown in Table1. In table 1 mean and standard deviation is also shown. Correlation analysis shows support for hypothesis 2a, 3a, 5a, 6, 2b, 3b and 5b. The mean for trust was 3.3 (S.D = .81), mean for perceived service quality was 4.14 (S.D = .98), mean for extraversion was 3.4 (S.D = .58), for openness for experience was 3.5 (S.D = .47), for conscientiousness was 3.5 (S.D = .53), for agreeableness was 3.8 (S.D = .45) and for neuroticism was 2.94 (S.D = .66). Agreeableness have positive significant relationship with perceived service quality ($r = .15, p < .002$). Conscientiousness have positive significant relationship with perceived service quality ($r = .129, p < .01$). Neuroticism have negative significant relationship with perceived service quality ($r = -.18, p < .000$). There is positive and highly significant relationship exist with perceived service quality and trust ($r = .73, p < .000$). These relationships are also positive and significant Agreeableness and trust ($r = .17, p < .000$), Conscientiousness and trust ($r = .15, p < .001$) and negative with neuroticism and trust ($r = -.15, p < .003$). Data used in this study is normally distributed as normality is checked through frequencies.

Table1 (Mean, Standard Deviation, Correlation and Reliabilities)

	Mean	S.D	1	2	3	4	5	6	7	8	9	10	11
1.Gender	.33	.47											
2.Age	22.57	1.96	-.18**										
3.Degree in Progress	1.74	.45	.27**	.26**									
4.Semester	4.49	.99	-.23**	-.17**	-.83**								
5. Extraversion	3.44	.58	-.08	.06	.04	-.04	(.72)						
6. Agreeableness	3.8	.4	.02	.01	.04	-.04	.21	(.62)					
7. Conscientiousness	3.5	.5	-.07	.14**	.19**	-.15**	.18	.38**	(.72)				
8. Neuroticism	2.9	.66	.22**	-.07	-.00	-.01	-.37	-.31**	-.30**	(.78)			
9. Openness to Experience	3.5	.47	-.03	.03	.11*	-.11*	.33	.21**	.26**	-.19**	(.67)		
10. Perceived Service Quality	4.14	.98	-.06	.02	.03	-.09*	.05	.15**	.12**	-.18**	.02	(.91)	
11. Trust	3.3	.81	-.09	.09	.11*	-.14**	.04	.18**	.16**	-.14**	.01	.73**	(.86)

** Correlation is significant at the 0.01 level (2-tailed).

*Correlation is significant at the 0.05 level (2-tailed).

Reliabilities (α) given in bold along the diagonal

4.2 Regression Analysis: The results of regression analysis are shown in table2 and table3.

TABLE 2

Results of Regression Analyses Big Five Personality Traits with Trust and Perceived Service Quality and Perceived Service Quality with Trust:

Predictors	TRUST			PSQ		
	B	R ²	ΔR ²	B	R ²	ΔR ²
Main effects of Big Five						
Step 1						
Control Variables		.01			.01	
Step 2						
Extraversion						
Agreeableness	.17***	.05	.04***	.15***	.04	.03***
Conscientiousness	.15***	.04	.03***	.13*	.03	.02*
Openness to experience						
Neuroticism	-.15***	.04	.03***	-.19***	.05	.04***
Perceived Service Quality						
PSQ	.72***	.53	.52***			

Semester and degree in progress was controlled in analysis and used as control variables

***Correlation is significant at the .00 level (2-tailed)

** Correlation is significant at the .01 level (2-tailed)

* Correlation is significant at the .05 level (2-tailed)

4.3 Big Five Personality Trait and Trust: The results of the hypothesis are shown in table 2 which shows regression results of big five personality i.e. extraversion, conscientiousness, agreeableness, openness to experience and neuroticism and trust. The impact of semester enrolled and degree in progress is controlled by putting these variables in the first step of regression and in the second step personality types are placed.

Conscientiousness shows significant results with trust ($\beta = .15, p < .002$), it showed variance of ($R^2 = .04$) with ($\Delta R^2 = .03, p < .002$), this shows that 3% of the variance in trust is accounted for conscientiousness. So hypothesis 2a was confirmed which predicts that there is positive relationship between conscientiousness and trust. Agreeableness shows highly significant results with trust ($\beta = .17, p < .000$), it showed variance of ($R^2 = .05$) with ($\Delta R^2 = .04, p < .000$), this shows that 4% of the variance in trust accounted for agreeableness. So hypothesis 3a was confirmed which predicts that there is positive relationship between agreeableness and trust. Neuroticism shows significant negative relationship with trust ($\beta = -.15, p < .002$), it showed variance of ($R^2 = .04$) with ($\Delta R^2 = .03, p < .002$), it shows that 3% of the variance in trust is accounted for neuroticism. Conscientiousness shows significant results with trust ($\beta = .15, p < .002$) it showed variance of ($R^2 = .04$) with ($\Delta R^2 = .03, p < .002$), this shows that 3% of the variance in trust is accounted for conscientiousness. So hypothesis 5a was confirmed which predicts that there is negative relationship between neuroticism and trust. Hypothesis 1a and hypothesis 4a i.e. extraversion is positively related to trust and openness to experience is positively related to trust respectively, were not supported as results were not significant.

4.4 Perceived Service Quality and Trust: The results of perceived service quality and trust was shown in table 2 as well. There is a significant positive relationship of perceived service quality with ($\beta = .72, p < .000$), it showed variance of ($R^2 = .53$) with ($\Delta R^2 = .52, p < .000$), it shows that 52% of the variance in trust is accounted for perceived service quality. So hypothesis 6 was confirmed which predicts that there is positive relationship between perceived service quality and trust.

4.5 Big Five Personality Trait and Perceived Service Quality: In table 2, regression results of big five personality i.e. extraversion, conscientiousness, agreeableness, openness to experience and neuroticism and perceived service quality is also presented. Again the impact of semester enrolled and degree in progress is controlled by putting these variables in the first step of regression and in the second step personality types are placed. In these results, Conscientiousness shows significant results with perceived service quality ($\beta = .13, p < .01$) it showed variance of ($R^2 = .03$) with ($\Delta R^2 = .02, p < .01$), this shows that 2% of the variance in perceived service quality is accounted for conscientiousness. So hypothesis 2b was confirmed which predicts that there is positive relationship between conscientiousness and perceived service quality. Agreeableness shows highly significant results with trust ($\beta = .15, p < .003$), it showed variance of ($R^2 = .04$) with ($\Delta R^2 = .03, p < .003$), this shows that 3% of the variance in perceived service quality accounted for agreeableness. So hypothesis 3b was confirmed which predicts that there is positive relationship between agreeableness and perceived service quality. Neuroticism shows significant negative relationship with perceived service quality ($\beta = -.19, p < .000$) it showed variance of ($R^2 = .05$) with ($\Delta R^2 = .04, p < .000$), It shows that 4% of the variance in perceived service quality is accounted for neuroticism. So hypothesis 5b was confirmed which predicts that there is negative relationship between neuroticism and perceived service quality. Hypothesis 1b and hypothesis 4b i.e. extraversion is positively related to perceived service quality and openness to experience is positively related to perceived service quality respectively, is not supported as results are not significant.

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Table 3
Results of Mediator Analyses

Predictors	B	Trust R ²	ΔR^2
Main effects of Big Five			
Step 1			
Control Variables		.01	
Step 2			
Agreeableness	.17***	.05	.04***
Conscientiousness	.15***	.04	.03***
Neuroticism	-.15***	.04	.03***
Mediation			
Step 1			
Control Variables		.01	
Step 2			
Perceived Service Quality	.72***	.54	.53***
Step 3			
Agreeableness	.06	.53	.005
Conscientiousness	.06	.53	.004
Neuroticism	-.01	.53	.000

Semester and degree in progress was controlled in analysis and used as control variables

***Correlation is significant at the .001 level (2-tailed)

** Correlation is significant at the .01 level (2-tailed)

* Correlation is significant at the .05 level (2-tailed)

4.6 Mediator Analysis: In this study hypothesis 7, 8, 9, 10, 11 which states the mediation of service quality between Big Five Personality trait and Trust. Regression technique was used to test these hypotheses as recommended by Barron and Kenny (1986). Following conditions are necessary to test the mediation effect. (1) the relationship between independent variable and mediator variable (i.e. path a) must be significant. (2) the relationship between mediator variable and dependent variable (i.e. path b) must be significant. (3) the relationship between independent variable and dependent variable (i.e. path c) must be significant. Already significant main effect

between independent and dependent variable should reach about to zero, when path a and path b is controlled, for full mediation (Barron and Kenny, 1986). While applying this technique in this study, for path (a) hypotheses 1b, 2b, 3b, 4b & 5b is checked and for path (b) hypothesis 6 is checked and for path (c) hypotheses 1a, 2a, 3a, 4a & 5a is checked. All three pre-requisites are fulfilled, now to test mediator in the first step, control variables are entered. In the second step, perceived service quality which is the mediator variable is entered and at the third step personality traits i.e. agreeableness, conscientiousness, and neuroticism are entered one by one. Remaining two traits are not checked for mediation as they did not fulfill the conditions of mediation as recommended by Barron & Kenny (1986). In case of conscientiousness i.e. perceived service quality mediate the relationship between conscientiousness and trust is checked. The results shows full mediation as the main effect reduces as ($\beta = .15, p < .002$ to $\beta = .06, ns$) while variance shows ($\Delta R^2 = .03, p < .002$ to $\Delta R^2 = .00, ns$) as explained by Barron & Kenny (1986). Hence hypotheses 8 is proved which propose that perceived service quality mediate the relationship between conscientiousness and trust. In case of agreeableness i.e. perceived service quality mediate the relationship between agreeableness and trust is checked. The results shows full mediation as the main effect reduces as ($\beta = .17, p < .000$ to $\beta = .06, ns$) while variance shows ($\Delta R^2 = .04, p < .002$ to $\Delta R^2 = .00, ns$) as explained by Barron & Kenny (1986). Hence hypotheses 9 is proved which propose that perceived service quality mediate the relationship between agreeableness and trust. In case of neuroticism i.e. perceived service quality mediate the relationship between neuroticism and trust is checked. The results shows full mediation as the main effect reduces as ($\beta = -.15, p < .002$ to $\beta = -.01, ns$) while variance shows ($\Delta R^2 = .03, p < .002$ to

$\Delta R^2 = .00, ns$) as explained by Barron & Kenny (1986). Hence hypotheses 11 is proved which propose that perceived service quality mediate the relationship between neuroticism and trust.

4.7 Summary of the Results: To summarize the results of this study, hypotheses 1a, 4a, 1b & 4b are not confirmed as these hypotheses stated that extraversion will be positively related to trust, openness to experience will be positively related to trust, extraversion will be positively related to perceived service quality and extraversion will be positively related to perceived service quality respectively. Other hypotheses 2a, 3a, 5a, 6, 2b, 3b & 5b are confirmed which stated that conscientiousness will be positively related to trust, agreeableness will be positively related to trust, neuroticism will be negatively related to trust, conscientiousness will be positively related to perceived service quality, agreeableness will be positively related to perceived service quality, neuroticism will be negatively related to perceived service quality. Among five mediation hypotheses, regression results revealed that three hypotheses (8, 9, 11) are confirmed which stated that perceived service quality mediate the relationship between conscientiousness and trust, perceived service quality mediate the relationship between agreeableness and trust, perceived service quality mediate the relationship between neuroticism and trust. Full mediation is found which according to the recommendation of Barron & Kenny (1986).

CHAPTER - 5

CONCLUSION

CHAPTER – 5

Conclusion

From the result section it is clear that there is quite encouraging support for the hypotheses proposed in this study. Three out of five hypotheses of Big Five personality traits which propose relationship with trust are supported where neuroticism has negative relationship with trust, while other two have positive relationships. Same is the case for perceived service quality, three hypotheses are supported where neuroticism has negative relationship while other two have positive relationships.

Personality trait neuroticism shows negative relationship with trust i.e. neurotic personality individuals have negative tendency towards trust. These results are in accordance with the study done by Mooradian, Renzl and Matzler (2006), which show that neurotic is negatively related to trust. The result of this study reveals that Personality trait neuroticism shows negative relationship with perceived service quality as personality plays a vital role in building perception of an individual (robinson, judge and sanghi), so neurotic individuals perceive service quality negatively. Neurotic personality has stronger negative effect than other personality traits (Mooradian & Olver, 1997). Neurotic personality is a stronger predictor of negative consumption base pattern than extravert personality (Larsan and Katelaar, 1991). These results are in accordance with Costa and McCare (1980) which found that neurotic personality has more tendency towards negative effect and this negative affect generates negative perceptions which results in distrust. Neuroticism has stronger results than extraversion (Mooradian & Olver, 1997, Larsan and Katelaar, 1991) confirms the results of this study as extraversion has

insignificant relationships with perceived service quality and trust. On the other hand, results of this study show that agreeable personality reveals that such individuals have a higher tendency to trust, which is consistent with the findings of Mooradian et al., (2006). Higher agreeable individuals have a high level of interpersonal relationships (Graziano, Campbell & Hair, 1996). Individuals high on this trait have a friendly nature (Graziano & Eisenberg, 1997). The main hypotheses that perceived service quality mediates the relationship with big five personality trait and trust. Hypotheses regarding agreeableness, conscientiousness and neuroticism are confirmed. On the basis of these findings it is accomplished that difference in individual's personality trait will perceive differently about the quality of service and that perception will generate trust level or it can be said that perceived service quality is the antecedent of trust. Stronger perception about service quality will lead to a higher level of trust.

5.1 Practical Implementation

This research has numerous practical implications. Most importantly, this research helps to understand the importance of customer personality, perception about service quality and customer trust. For example, this research study indicates that customer personality trait plays a vital role in the formation of perception of service quality which in result builds customer trust. What marketers need is to understand the customer's personality, so that they could design their services accordingly.

The demonstrated relationship between personality, perceived service quality and trust gives insight into fundamental and stable differences about customers that how customers process consumption experiences. Another practical implication of this research study is

that the proposed model could be implemented on niche market i.e. it helps marketers in the stage of decision making regarding segmentation and target market selection to focus on different personality customers and offer/design services which will enhance/ increase positive perception about service quality, and this positive perception will increase trust. In case of neurotic customer it will be challenge for the marketers to enhance the skill of their employees who directly interact with customers (service encounter). Major contribution of this research is the relationship between personality and perceived service quality. No study investigated the direct relationship of personality types and perceived service quality. This research proposed and empirically investigated the relationships of different personality traits and perceived service quality. Results of the research would help marketer as well as researcher to understand customer perception about service quality.

Although this study is based on the work of various researchers who investigated the effects of personality and customer trust (Mooradian & Olver, 1997; Mooradian, et al., 2006) and affect of perceived service quality and customer trust (Zeithaml et al.,1996; Eisingerich & Bell, 2007). However, these studies found direct relationship of personality types, trust and service quality, where as this study investigated the mediating role of perceived service quality in relationship with big five personality traits such as openness to experience, extraversion, agreeableness, neuroticism, conscientiousness with customer trust.

5.2 Future Research Directions

This research study is based on personality service quality and customer trust. Future research could be carried out with other dimensions of consumer behaviors, such as

customer satisfaction, customer loyalty, brand image, word of mouth, purchase intention, switching behavior and customer retention. This research opens a new horizon for the researchers in the area of service quality and trust. Further more future researchers should explore possible moderators between personality traits and service quality and between service quality and customer trust.

It could be advisable if researchers investigate different personality traits such as openness to experience, extraversion, agreeableness, conscientiousness and neuroticism with dimensions of service quality such as reliability, empathy, assurance and tangibility. Longitudinal research on the proposed model in different cultures and service sector could be empirically tested.

Limitation of study

This research study has several limitations. Firstly it is a cross sectional research, Longitudinal research may better explain proposed relationship of this study. Second, limitation of this study is that it has investigated in one service sector i.e. education sector, the proposed model could be checked in other services sectors as well. Third, this research is about three cities of Pakistan due to lack of time and resources. Fourth, data is collected from students so this could be the possible limitation of this study. Fifth, All measures are self reported so it could be another limitation of this study. All findings are based on self reported data so there is a possibility of common method error. While previous studies also used self reported measure (Parasuraman Zeithaml, & Berry, 1985; Costa & McCrae, 1992; Mooradian & Olver, 1997). Measure of openness to experience (.67) and agreeableness (.62) have low reliability which is yet another of the limitation of the this study

Regardless of its limitation, this research has investigated a missing links of personality traits and perceived service quality. Although the limited research on relationship between personality types, perceived service quality and customer trust in available, this research will motivate theory developers, marketer and researcher for further work on this area. Although it's not possible to completely understand the consumer behavior but this research will helpful for researchers and marketers to understand these constructs in a better way.

CHAPTER - 6

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Respected Sir/Madam,

I am a research student at Faculty of Management Sciences, International Islamic University Islamabad. I am working on our MS research paper. The main objectives of this research are to identify the personal characteristics, perceived service quality, customer trust in Higher educational sector.

Your precious time and valuable participation will be a great contribution towards the noble cause of knowledge creation. I ensure you that any information obtained in connection with this study, will remain highly confidential. In any written report or publication, no one will be identified and only aggregate data will be presented.

The following statements concern your perception about yourself in a variety of situations. For each item of the statements below, please indicate the extent of your agreement and disagreement by ticking (✓) the appropriate number.

Strongly Disagree	Disagree	Neither Agree Nor disagree	Agree	Strongly Agree
1	2	3	4	5

I see myself as someone who...

1.Is Talkative

1. Strongly Disagree 2. Disagree 3. Neither agree nor disagree 4. Agree 5. Strongly Agree

2.....Is reserved

1. Strongly Disagree 2. Disagree 3. Neither agree nor disagree 4. Agree 5. Strongly Agree

3.....Is full of energy

1. Strongly Disagree 2. Disagree 3. Neither agree nor disagree 4. Agree 5. Strongly Agree

4.....Generates a lot of enthusiasm.

1. Strongly Disagree 2. Disagree 3. Neither agree nor disagree 4. Agree 5. Strongly Agree

5.....Tends to be quiet

1. Strongly Disagree 2. Disagree 3. Neither agree nor disagree 4. Agree 5. Strongly Agree

6.....Has an assertive(self confident) personality

1. Strongly Disagree 2. Disagree 3. Neither agree nor disagree 4. Agree 5. Strongly Agree

7.....Is sometimes shy, inhibited

1. Strongly Disagree 2. Disagree 3. Neither agree nor disagree 4. Agree 5. Strongly Agree

8.....Is outgoing, sociable

1. Strongly Disagree 2. Disagree 3. Neither agree nor disagree 4. Agree 5. Strongly Agree

9.....Tends to find fault with others

1. Strongly Disagree 2. Disagree 3. Neither agree nor disagree 4. Agree 5. Strongly Agree

10.Is helpful and unselfish with others

1. Strongly Disagree 2. Disagree 3. Neither agree nor disagree 4. Agree 5. Strongly Agree

11.....Starts quarrels with others

1. Strongly Disagree 2. Disagree 3. Neither agree nor disagree 4. Agree 5. Strongly Agree

12.....Has a forgiving nature

1. Strongly Disagree 2. Disagree 3. Neither agree nor disagree 4. Agree 5. Strongly Agree

13.....Is generally trusting

1. Strongly Disagree 2. Disagree 3. Neither agree nor disagree 4. Agree 5. Strongly Agree

14.....Can be cold and aloof (Unfriendly)

1. Strongly Disagree 2. Disagree 3. Neither agree nor disagree 4. Agree 5. Strongly Agree

15.....Is considerate and kind to almost everyone

1. Strongly Disagree 2. Disagree 3. Neither agree nor disagree 4. Agree 5. Strongly Agree

16.....Is sometimes rude to others

1. Strongly Disagree 2. Disagree 3. Neither agree nor disagree 4. Agree 5. Strongly Agree

17.....Likes to cooperate with others

1. Strongly Disagree 2. Disagree 3. Neither agree nor disagree 4. Agree 5. Strongly Agree

18.....Does a thorough(comprehensive) job

1. Strongly Disagree 2. Disagree 3. Neither agree nor disagree 4. Agree 5. Strongly Agree

19.Can be somewhat careless

1. Strongly Disagree 2. Disagree 3. Neither agree nor disagree 4. Agree 5. Strongly Agree

20.Is a reliable worker

1. Strongly Disagree 2. Disagree 3. Neither agree nor disagree 4. Agree 5. Strongly Agree

21.....Tends to be disorganized

1. Strongly Disagree 2. Disagree 3. Neither agree nor disagree 4. Agree 5. Strongly Agree

22.....Tends to be lazy

1. Strongly Disagree 2. Disagree 3. Neither agree nor disagree 4. Agree 5. Strongly Agree

23.....Perseveres(determine) until the task is finished

1. Strongly Disagree 2. Disagree 3. Neither agree nor disagree 4. Agree 5. Strongly Agree

24.....Does things efficiently

1. Strongly Disagree 2. Disagree 3. Neither agree nor disagree 4. Agree 5. Strongly Agree

25.....Make plans and follow through with them

1. Strongly Disagree 2. Disagree 3. Neither agree nor disagree 4. Agree 5. Strongly Agree

26.....Is easily distracted (unfocused)

1. Strongly Disagree 2. Disagree 3. Neither agree nor disagree 4. Agree 5. Strongly Agree

27.....Is depressed.

1. Strongly Disagree 2. Disagree 3. Neither agree nor disagree 4. Agree 5. Strongly Agree

28.....Is relaxed, handles stress well

1. Strongly Disagree 2. Disagree 3. Neither agree nor disagree 4. Agree 5. Strongly Agree

29.....Can be tense

1. Strongly Disagree 2. Disagree 3. Neither agree nor disagree 4. Agree 5. Strongly Agree

30.....Worries a lot

1. Strongly Disagree 2. Disagree 3. Neither agree nor disagree 4. Agree 5. Strongly Agree

31.Is emotionally stable, not easily upset

1. Strongly Disagree 2. Disagree 3. Neither agree nor disagree 4. Agree 5. Strongly Agree

32.....Can be moody

1. Strongly Disagree 2. Disagree 3. Neither agree nor disagree 4. Agree 5. Strongly Agree

33.....Remains calm (cool) in tense situations

1. Strongly Disagree 2. Disagree 3. Neither agree nor disagree 4. Agree 5. Strongly Agree

34.....Gets nervous easily

1. Strongly Disagree 2. Disagree 3. Neither agree nor disagree 4. Agree 5. Strongly Agree

35.....Is original, comes up with new ideas

1. Strongly Disagree 2. Disagree 3. Neither agree nor disagree 4. Agree 5. Strongly Agree

36..... curious(interested to learn) about many different things

1. Strongly Disagree 2. Disagree 3. Neither agree nor disagree 4. Agree 5. Strongly Agree

37.....Is ingenious(creative), a deep thinker

1. Strongly Disagree 2. Disagree 3. Neither agree nor disagree 4. Agree 5. Strongly Agree

38.....Has an active imagination

1. Strongly Disagree 2. Disagree 3. Neither agree nor disagree 4. Agree 5. Strongly Agree

39.Is inventive(creative)

1. Strongly Disagree 2. Disagree 3. Neither agree nor disagree 4. Agree 5. Strongly Agree

40.....Value artistic, aesthetic experiences(sensitive to music, art, and beauty)

1. Strongly Disagree 2. Disagree 3. Neither agree nor disagree 4. Agree 5. Strongly Agree

41.....Prefers work that is routine

1. Strongly Disagree 2. Disagree 3. Neither agree nor disagree 4. Agree 5. Strongly Agree

42.....Likes to reflect(thinker), play with ideas

1. Strongly Disagree 2. Disagree 3. Neither agree nor disagree 4. Agree 5. Strongly Agree

43.....Has a few artistic interests

1. Strongly Disagree 2. Disagree 3. Neither agree nor disagree 4. Agree 5. Strongly Agree

44.....Is sophisticated in art, music, or literature

1. Strongly Disagree 2. Disagree 3. Neither agree nor disagree 4. Agree 5. Strongly Agree

Strongly Disagree	Disagree	Somewhat Disagree	Neutral	Somewhat Agree	Agree	Strongly Agree
1	2	3	4	5	6	7

45. Your university has up-to date Equipment.

1. Strongly Disagree 2. Disagree 3. Somewhat disagree 4. Neutral 5. Somewhat Agree 6. Agree 7. Strongly Agree

46. University physical facilities are visually appealing.

1. Strongly Disagree 2. Disagree 3. Somewhat disagree 4. Neutral 5. Somewhat Agree 6. Agree 7. Strongly Agree

47. University Teachers and other Staff members are well dressed and appear neat.

1. Strongly Disagree 2. Disagree 3. Somewhat disagree 4. Neutral 5. Somewhat Agree 6. Agree 7. Strongly Agree

48. Material associated with the service (like computers, Projectors, classroom and infrastructure) is visually appealing.

1. Strongly Disagree 2. Disagree 3. Somewhat disagree 4. Neutral 5. Somewhat Agree 6. Agree 7. Strongly Agree

49. When your university promises to do something by a certain time, so it does so.

1. Strongly Disagree 2. Disagree 3. Somewhat disagree 4. Neutral 5. Somewhat Agree 6. Agree 7. Strongly Agree

50. When you have some problems (regarding service), university shows a sincere interest in solving it.

1. Strongly Disagree 2. Disagree 3. Somewhat disagree 4. Neutral 5. Somewhat Agree 6. Agree 7. Strongly Agree

51. University performs the service right (accurate) the first time.

1. Strongly Disagree 2. Disagree 3. Somewhat disagree 4. Neutral 5. Somewhat Agree 6. Agree 7. Strongly Agree

52. University provides services at a time, it promises to do so.

1. Strongly Disagree 2. Disagree 3. Somewhat disagree 4. Neutral 5. Somewhat Agree 6. Agree 7. Strongly Agree

53. University keeps its record accurately.

1. Strongly Disagree 2. Disagree 3. Somewhat disagree 4. Neutral 5. Somewhat Agree 6. Agree 7. Strongly Agree

54. Teachers and others staff members of university tell you exactly when the services will be performed.

1. Strongly Disagree 2. Disagree 3. Somewhat disagree 4. Neutral 5. Somewhat Agree 6. Agree 7. Strongly Agree

55. Teachers and others staff members of this university give you on time service.

1. Strongly Disagree 2. Disagree 3. Somewhat disagree 4. Neutral 5. Somewhat Agree 6. Agree 7. Strongly Agree

56. Teachers and other staff members of this university always willing to help you.

1. Strongly Disagree 2. Disagree 3. Somewhat disagree 4. Neutral 5. Somewhat Agree 6. Agree 7. Strongly Agree

57. Teachers and other staff members of university are never too busy to respond to your request.

1. Strongly Disagree 2. Disagree 3. Somewhat disagree 4. Neutral 5. Somewhat Agree 6. Agree 7. Strongly Agree

58. The behavior of Teachers and other staff members instills (encourage) confidence in students.

1. Strongly Disagree 2. Disagree 3. Somewhat disagree 4. Neutral 5. Somewhat Agree 6. Agree 7. Strongly Agree

59. You feel safe yourself to study in this university.

1. Strongly Disagree 2. Disagree 3. Somewhat disagree 4. Neutral 5. Somewhat Agree 6. Agree 7. Strongly Agree

60. Teachers and other staff members of this University consistently courteous with you.

1. Strongly Disagree 2. Disagree 3. Somewhat disagree 4. Neutral 5. Somewhat Agree 6. Agree 7. Strongly Agree

61. University teachers and staff members have the knowledge to answer your question.

1. Strongly Disagree 2. Disagree 3. Somewhat disagree 4. Neutral 5. Somewhat Agree 6. Agree 7. Strongly Agree

62. Your university gives you individual attention.

1. Strongly Disagree 2. Disagree 3. Somewhat disagree 4. Neutral 5. Somewhat Agree 6. Agree 7. Strongly Agree

63. University operating hours are convenient to all the students.

1. Strongly Disagree 2. Disagree 3. Somewhat disagree 4. Neutral 5. Somewhat Agree 6. Agree 7. Strongly Agree

64. University teachers and other staff members give you personal attention.

1. Strongly Disagree 2. Disagree 3. Somewhat disagree 4. Neutral 5. Somewhat Agree 6. Agree 7. Strongly Agree

65. University has the best interest at heart.

1. Strongly Disagree 2. Disagree 3. Somewhat disagree 4. Neutral 5. Somewhat Agree 6. Agree 7. Strongly Agree

66. Teachers and other staff members of university understand your specific needs.

1. Strongly Disagree 2. Disagree 3. Somewhat disagree 4. Neutral 5. Somewhat Agree 6. Agree 7. Strongly Agree

Strongly Disagree	Disagree	Neither Agree Nor disagree	Agree	Strongly Agree
1	2	3	4	5

67. This University can be trusted at all times.

1. Strongly Disagree 2. Disagree 3. Neither agree nor disagree 4. Agree 5. Strongly Agree

68. This University is honest and truthful.

1. Strongly Disagree 2. Disagree 3. Neither agree nor disagree 4. Agree 5. Strongly Agree

69. This University can be counted on to do what is right.

1. Strongly Disagree 2. Disagree 3. Neither agree nor disagree 4. Agree 5. Strongly Agree

70. Do you have confidence in this University?

1. Strongly Disagree 2. Disagree 3. Neither agree nor disagree 4. Agree 5. Strongly Agree

Gender: Male Female Age : ____ (years)

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Name _____ Registration No _____

Contact No (Optional) _____

Degree in Progress: _____ Current University _____

C.G.P.A: _____ Semester: _____

Specialization or Major: _____ Previous Degree: _____

Previous Institute: _____

<input type="checkbox"/>	Hostlize	<input type="checkbox"/>	Day Scholar
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“I am very grateful to you for your precious time to fill this questionnaire”