# Customer Satisfaction With Mobile Phone Operators: An Exploratory Study In Kuala Lumpur, Malaysia

\*Zainurin Bin Dahari \*\*Muhammad Sabbir Rahman \*\*\*S. M. Ferdous Azam

# INTRODUCTION

Customer satisfaction in telecommunication business is very important. As the development of cellular phone business has become critical research agenda, the requirement of understanding the satisfaction of consumers towards the services and the factors influencing the customer choice of providers is getting vital. Satisfaction can be defined as the extent to which a product/service's perceived performance meets or exceeds customer expectations. Moreover, it is the emotional reaction to a product or service experience (Oliver, 1980). However, the term satisfaction has had a variety of meanings and applications in literature. In general, marketing literature has defined satisfaction as "a cognitive and effective reaction to a service incident" (Oliver, 1980, p 164).

Besides that, Lin and Chen (2006) explored that product knowledge and product involvement - all have a significantly positive effect on consumer purchase decision; the country-of-origin image has a significantly positive effect on consumer purchase decisions under different product involvement; and product knowledge has significantly positive effect on consumer purchase decisions under different product involvement.

Therefore, a more pragmatic view is that managers want to find out how to direct a quality improvement program with the aim of increasing customer satisfaction, given the implied benefits of such an increase. However, to keep within a budget, managers cannot (and should not) spend money equally on all these factors. An ideal quality improvement program would isolate key factors which would benefit most from investment. There seems to be considerable debate about the relationship between the core constructs of consumer satisfaction and perceived quality as well as about the appropriateness of the gap approach. In this paper, the results are presented from a customer satisfaction survey of people using a telephone service. It describes how a quality improvement strategy was put in place on the basis of a model which relates overall customer satisfaction to its various attributes under the Malaysian Telecommunication Environment.

Understanding consumer satisfaction is a key strategy consideration for most marketers. For marketers who are fortunate enough to be market leaders and to enjoy a significant amount of customers so that they will not succumb to competitors, special offers and other inducements are designed for customers to win them over. Malaysia is country that is almost 330,000 square kilometers in size, located in South East Asia. It consists of two geographical regions, separated by the South China Sea. Peninsular Malaysia is located between Thailand in the north and Singapore in the South. On the eastern side of the South China Sea, the states of Sabah and Sarawak are located on the northern part of the island of Borneo. Sabah and Sarawak are bordered by Indonesia to the south as well as by Brunei. The estimated population for 2025 is 37 million people.

With the communications sector already growing quite well until 1996, this research on the proposed topic is very worthy because the extensive developments in digital technologies had changed the whole environment and potential of communications and multimedia; so the findings of the study will enable the academicians, and researchers in this field to understand the factors that are important for customers satisfaction of consumers (like: Maxis, Digi, Celcom)

<sup>\*</sup>Assistant Professor, Department of Business Administration, Kulliyah of Economic and Management Sciences (KENMS), International Islamic University Malaysia, Jalan Gombak, 53100, Kuala Lumpur, Malaysia. E-mail: zainurind@iium.edu.my
\*\*Research Assistant, Department of Business Administration, Kulliyah of Economic and Management Sciences (KENMS), International Islamic University Malaysia, Jalan Gombak, 53100, Kuala Lumpur, Malaysia. E-mail: sabbiriiu@gmail.com
\*\*\*Research Assistant, Department of Business Administration, Kulliyah of Economic and Management Sciences (KENMS), International Islamic University Malaysia, Jalan Gombak, 53100, Kuala Lumpur, Malaysia. E-mail: sakeeb06@gmail.com

to take proactive strategy in order to gain competitive advantage at home and abroad for their expansion. In this paper, the results are presented from a customer satisfaction survey. Meanwhile, the objectives of the paper are to provide an overview of customer satisfaction and discuss its potential for offering a competitive advantage; to test several research propositions concerning service quality in the Malaysian telecommunications industry, especially DiGi, Celcom and Maxis; and to offer managerial implications.

In brief, the proposed research attempts to fill the existing gaps by exploring consumers' satisfaction towards the mobile phone service operators. This research focuses particularly on consumers in the cell phone industry in Malaysia. Moreover, the proposed research also builds on existing consumer behavior literature by exploring the role of satisfaction that ultimately influences the consumers for the selection of the operators.

# RESEARCH OBJECTIVES

This paper seeks to present an analysis of the literature examining objective information concerning the subject of customer satisfaction, as it applies to the current business and marketing practice. The overall objective in this research is to understand the customers' satisfaction of telecommunication companies in Malaysia. The specific objectives are:

- To determine the factors of satisfaction among the telecommunication operators.
- To recommend some suggestions for future strategy.

# **LITERATURE REVIEW**

The measurements of service quality and customer satisfaction have received considerable attention in the last two decades (Cronin and Taylor, 1992; Parasuraman *et al.*, 1985; 1988; 1991). Many researchers have studied the influential factors of customer satisfaction. Customer satisfaction is the key factor determining how successful the organization will be in maintaining a relationship with the customers (Richheld, 1996). Accurate information about the customers enables organizations to match product and services with their needs (Ingrid Fecikova, 2004). There are two kinds of customers for processes within an organization: one is internal and another one is external (Ingrid Fecikova, 2004). The satisfaction of internal and external customers is seen as a cause- and- effect relationship (Richheld, 1996).

\*Customer Satisfaction: According to Anderson (1994; 1993), a satisfaction rating can be described as a decision regarding the fitness of a chosen product for its intended purpose. He described that consumer satisfaction is generally construed to be a post consumption evaluation dependent on perceived quality or value, expectations, and confirmation/disconfirmation- degree (if any) of discrepancy between actual and expected quality. Now, if we put together the meaning of customer satisfaction, we can say that it is the act of fulfilling a customer's desire. The expectancy/disconfirmation paradigm in process theory (Mohr, 1982) provides the grounding for the vast majority of satisfaction studies and encompasses three constructs: Expectations; Performance; Disconfirmation. Disconfirmation arises from discrepancies between prior expectations and actual performance. This conceptualization is reflected in the definition of satisfaction by Tse and Wilton (1988, p. 204) as the consumer's response to the evaluation of the perceived discrepancy between prior expectations (or some norm of performance) and the actual performance of the product as perceived after its consumption.

Service Quality: Service quality and customer satisfaction are inarguably the two core concepts that are at the crux of the marketing theory and practice (Spreng and Mackoy, 1996). In today's world of intense competition, the key to sustainable competitive advantage lies in delivering high quality service that will in turn result in satisfied customers (Shemwell et al., 1998). Customer perceptions of the quality of a service are traditionally measured immediately after the person has consumed the service. However, the consumer's perception of service quality at the time he or she next decides whether or not to buy the service may better explain repeat buying behavior (Plamer and O'Neill, 2003). He had also mentioned most importantly, it is the perception of service quality at the time of the next purchase decision that may better explain repeat buying behavior, rather than the traditional measure taken immediately post consumption. Quality has been defined as a characteristic that goods or services must possess in order to be perceived as useful. Hence, what is a quality product to one demographic may not necessarily be a quality product to another (Praxiom, 2005). Perceptions of quality as they relate to a particular brand are critical if brand loyalty is to be maintained. Crosby et al., (2003) examined how perceptions of quality are created and maintained in the minds of

consumers. The first thing the authors note is that an understanding of quality is not necessarily something that is perceived, let alone established, in the mind of the consumer upon the first impression. **Salustri (2001)** defines quality as "the ability of a product to conform to its requirements." **Salustri (2001)** further operationalizes quality in terms of culture and context; customer requirements; aesthetics; environmental issues; standardization; documentation; variation/robustness; testing; and project management. His attempt to quantify this elusive construct is helpful in studying how quality affects consumer beliefs and perceptions.

\*Price: One of the frequently named consequences of satisfaction is the increase of price sensitivity (Fornell et al., 1996; Fornell, 1992). Price acceptance is closely related to the economic concept of consumer surplus: "The excess of the price which a man would be willing to pay, rather than go without having a thing over what he actually does pay is the economic measure of his satisfaction surplus" (Marshall, 1980, p. 260). Measurements of consumer price acceptance represent a direct attempt to establish the potential buyers' willingness to purchase as a function of various prices (Monroe, 1990). The level of acceptance can thus be defined as the maximum price which a buyer is prepared to pay for the product (Monroe, 1990). Recent research efforts have isolated several factors that influence consumers' price unfairness perceptions as well as potential consequences of these perceptions (Bolton et al., 2003; Vaidyanathan and Aggarwal, 2003; Xia et al., 2004). Fairness is an important element to satisfy a customer. Recent research in marketing and psychology has shown that satisfaction is positively correlated with fairness perceptions (Bowman and Narayandas, 2001; Huffman and Cain, 2001). Oliver and Swan (1989) said that price perceptions influence consumers' overall satisfaction judgments directly and indirectly through price fairness perceptions. Consequently, if buyers perceive that the benefits offered by the product relative to the perceived sacrifice (i.e. price to be paid) is favorable, then they will be more likely to perceive that the price is fair (Monroe, 2003).

\*Brand Image: The psychological aspect, sometimes referred to as the brand image, is a symbolic construct created within the minds of the people and consists of all the information and expectations associated with a product or service. The experiential aspect of brand comes from the service itself, the quality of service, and the psychological aspect comes after having a positive experience of that particular service. Over the last decade, a considerable amount of research has investigated the relation between customer satisfaction and loyalty (Yi, 1990). Prior research has suggested that customer loyalty is largely influenced by attitudes toward brands and emphasize the effective management of brand attitudes (Chaudhuri and Holbrook; 2001; Fournier and Yao 1997; Keller, 2003). From consumer perspective, brand equity is based on consumer attitudes about positive brand attributes and favorable consequences of brand use (American Marketing Association, 2006). So, the findings from the review are that, the experiential aspects of a brand lead to psychological aspects of a brand and as a result, a customer remains satisfied and remains loyal to the brand for a long time.

#### **HYPOTHESES**

The researchers have constructed the following hypotheses in order to test our variables:

- H1: Brand image is not related with customer satisfaction.
- H2: Service quality has no significant relationship with customer satisfaction.
- H3: Operators call rate or service price and customer satisfaction have no significant relationship.

From the above literature review we have found four independent variables namely, service quality, price, brand loyalty. If we put in a framework it looks like the following diagram

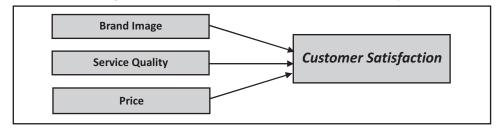


Figure 1: Theoretical Framework Of This Study

# RESEARCH DESIGN

**Population and Sample:** The sampling frames for conducting in this study comprised of about one hundred telecommunication users from Celcom, DiGi and MAXIS service provider. A sampling technique was used with a few criteria to be set for the selection of these respondents. People aged 18-65 years with minimum educational qualification O level with minimum user experience of 2 years were. The participants who have participated in this study comprised of professionals, students, and administrative staffs of various organizations.

**Instruments:** A survey instrument in the form of a structured questionnaire has been designed using scales established in academic and managerial literature regarding aspects of customer satisfaction towards telecommunication services. The questionnaire consisted of a few general questions regarding the competitive environment and demographic information, such as the title of the respondent, features of the service, network coverage capacity, incentives to ward customers and major sales market coverage, etc. A 5-point Likert scale has been used ranging from 'strongly agree' to 'strongly disagree'.

# DATA ANALYSIS DESCRIPTIVE ANALYSIS

Table 1 shows the demographic profile of the respondents. The total respondents were 100, male are 52 percent whereas female are 48 percent. Out of the total of 100 respondents, 79 percent are in 20-30 years group whereas only 21 percent are in 31 years and above. In addition, 74 percent of the total respondents are single and the remaining 26 percent are married. In terns of nationality, about 52 percent are international and the 47 percent are participant.

Gender	Percentage (%)
Male	52
Female	48
Age	
20-30	79
31-Above	21
Marital Status:	Percentage (%)
Single	74
Married	26
Nationality	
Nationality Local	48

**Table 1: Demographic Profile of the Respondents** 

The second category of the descriptive variable is continuous variable. From Table 2, it is observed that 42 percent of the respondents were using Celcom as the mobile service provider whereas 31 percent were using DiGi and the remaining 27 percent were using Maxis. About 44 percent of the total respondents' monthly spending on telecommunication service was in the range of RM 40-60, 28 percent of the respondents spent between RM 20-40 and the remaining 26 percent spent about RM 60 and above. Approximately, about 46 percent of the respondents ranked their service provider as very good, 37 percent ranked it as average, 11 percent ranked it as good, 5 percent ranked it as best and only 1 percent ranked it as worse.

It is important to know that the scales that the researchers have used in the questionnaire are reliable. One of the main reasons to do the reliability test was to check the consistency. Table 3 shows the Reliability Statistics; the Cronbach's Alpha was .886, which means that the measuring was very consistent.

#### FACTOR ANALYSIS

All 20 items of the questionnaire were factor analyzed using principal component extraction with an orthogonal (Varimax) rotation. The number of factors was unconstrained. For the sake of convergent validity, 0.50 was used as a

factor loading cut-off point.

The factor matrix is a matrix of loading and correlations between the variable and factors. Pure variables have loading of 0.3 and greater or only one factor. Complex variables may have high loading on more than one factor and they make the interpretation of the output difficult. The researchers rotated the components two times to get the significant variables under three factors. Table 4 shows that Kaiser-Meyer-Olkin (KMO) Measures of sampling Adequacy in the study is 0. 772. This is a good result, as it exceeds 0.5 Bartlett's Test of Sphericity which is 0.000, meaning that factors that form the variables are adequate.

**Table 2: Demographic Profile Of The Respondents** 

Description	Percentage (%)
Current Service provider:	
DiGi	31
Maxis	27
Celcom	42
Income Source	
Salary	32
Scholarship	45
Others	23
Monthly Phone Expenditure:	
20-40	28
40-60	44
60-above	26
Description	Percentage
Service Provider Risk:	
Worst	1
Good	11
Average	37
Very good	46
Best	5

**Table 3: Reliability Statistics** 

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items	
.886	.889	29	

Table 4: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure	.772	
Bartlett's Test of Sphericity	360.330	
	df	91
	Sig.	.000

The output described in the Table 6 was produced using the options in the linear regression statistic dialog box. The table depicts the mean and standard deviation of each variable in the data set, so we know that the average number of figure of every variable. The Table 6 also reflects the number of cases contributing to each correlation of N=98.

**Table 5: Outcome Of Factor Analysis** 

	Components				
Items Name	Brand Image	Service Quality	Price		
Service innovation	.710				
Proud of operator	.685				
Service center's location	.682				
Promised delivery	.646				
Be with Operator	.628				
Technological capabilities	.523				
Positive experience	.418				
Call charge and subscribers interest		.727			
Operator's professionalism		.698			
Follow-up customers request		.630			
Satisfactory contribution to society		.512			
Operator's time efficiency		.506			
Price acceptance			.795		
Fair price			.700		

Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.

a Rotation converged in 6 iterations.

**Table 6: Correlations** 

		Satisfaction	Brand	Servqual	Price
Pearson Correlation	Pearson Correlation satisfaction		.490	.415	.366
	brand	.490	1.000	.309	.277
	servqual	.415	.309	1.000	.270
	price	.366	.277	.270	1.000
Sig. (1-tailed)	satisfaction		.000	.000	.000
	brand	.000		.001	.003
	servqual	.000	.001		.004
	price	.000	.003	.004	
N	satisfaction	98	98	98	98
	brand	98	98	98	98
	servqual	98	98	98	98
	price	98	98	98	98

The Table 6 shows the value of the Pearson correlation coefficient between every pair of variables and also the one tailed significance of each correlation (e.g the correlation above is significant, p is less than 0.001). The diagonal of the matrix reflects the values for the correlation coefficient are all 1.00 (i.e. a perfect positive correlation). From the table, it is revealed that the highest correlation exists between satisfaction and brand image with .49. Infact, service quality and satisfaction also possess strong correlation with .415.

# **DEGREE OF RELATIONSHIP**

The output of the factor analysis has been described in the following section. The model summary of Table 7 notices that how much of the variance in the dependent variable (Customers satisfaction) is explained by the model (which includes the variables of brand image, price and service quality). In this research, the value is .352. It means the model

explains 35.2% of the variance in customer satisfaction. However, to assess the statistical significance of the result, it is necessary to look the ANOVA - Table 8. This tests the null hypothesis that multiple R in the population equals 0. The model in this research has statistical significance (sig. = .000; this really means p<.0005).

**Table 7: Model Summary (b)** 

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.594(a)	.352	.332	.84977

a Predictors: (Constant), price, servgual, brand

b Dependent Variable: satisfaction

Table 8: ANOVA (b)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	36.939	3	12.313	17.052	.000(a)
	Residual	67.878	94	.722		
	Total	104.816	97			

a Predictors: (Constant), price, servqual, brand

b Dependent Variable: satisfaction

The correlation between the variables in our model is provided in the table of correlations. In the study, it was observed that the independent variables at least have some relationship with the dependent variable. Table 9- Coefficient Matrix shows two values: Tolerance and VIF. Tolerance is an indicator of how much of the variability of the specified independent variable is not explained by the other independent variables in the model and is calculated using formula 1-R squared for each variable. If this value is very small (less than .10), it indicates that the multiple correlation with other variables is high, suggesting the possibility of multicollinearity. The Standardized Beta Coefficients from Coefficients Matrix Table 9 give a measure of the contribution of each variable to the model.

**Table 9: Coefficient Matrix** 

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Colinearity	Statistics
	В	Std. Error	Beta			Tolerance	VIF
1 (Constant)	890	.600		-1.484	.141		
Brand	.577	.144	.358	4.005	.000	.864	1.157
Servqual	.391	.138	.251	2.822	.005	.868	1.152
price	.253	.112	.199	2.254	.027	.886	1.129

a Dependent Variable: satisfaction

b. Independent variable: brand, Servqual, price

A large value indicates that a unit change in this predictor variable has a large effect on the criterion variable. The t and Sig (p) values give a rough indication of the impact of each predictor variable- a big absolute t value and small p value suggests that a predictor variable is having a large impact on the criterion variable. If the correlation with other variables is high, it suggests the possibility of multicollinearity.

The other value given is the VIF (Variance inflation factor), which is just the inverse of the tolerance value (1 divided by tolerance). VIF values above 10 would be a concern here, indicating multicollinearity. In this research, the tolerance value for all the independent variables is within .864 to .886, which is not even less than .10. Therefore, the researchers have not violated the multicollinearity assumption. This is also supported by the VIF values which are less than 10.

The next thing that was analyzed by the researchers was that which of the variables included in the model contributed to the prediction of the dependent variable. Ignoring any negative signs out of the front in the data analysis, the researchers found that the largest beta coefficient is .358, which was for brand image.

This means that this variable makes a significant or unique contribution to explain the dependent variable, when the variance explained by all other variables in the model is controlled. The beta values for service quality, price are accordingly, 0.251, 0.199, and these made less of a contribution.

The multiple regressions equation of this model is given below. The equation from the SPSS output gives the researchers the estimates of b- values and these values indicate the individual contribution of each predictor of the model. If the researchers replace the b values in the equation, they find that they can define the model as in equation.

(Y) Customer Satisfaction = b0 + b1 X1 (Brand Image) + b2 X2(Service Quality) + b3 X3 (Price).

So if the researchers put the values into the equation, it will be;

Customer Satisfaction = -0.890 + (.358) (Brand Image) + (.251) (Service Quality) + (.199) (Price).

# **TEST OF HYPOTHESES**

Value in the column of *marked sig* is an indication of the significance test of each variable. This tells the researchers whether this variable is making a statistically significant unique contribution the equation. If the sig value is less than .05, the variable (as we run the regression at 95% confidence level) is making a significant unique contribution to the prediction of the dependent variable, hence, the researchers will reject the hypothesis. If it is greater than .05, then the researchers can conclude that the variable is not significantly unique to the prediction of the dependent variables and they will accept the hypothesis. In this research, P value of reliability (H1) is .000 means P<0.05.

Thus, H1 is rejected which means that brand image does have significant relationship with customer satisfaction of the operator. The P value of service quality, the second variable (H2), is .005 means P < 0.05.

Thus, H2 is rejected which means that service quality does have a significant relationship with customer satisfaction.

The P value of price, the third variable (H3), is 0.027 means P<0.05.

Thus, H3 is rejected which means that price does have a significant relationship with customer satisfaction.

# DISCUSSION AND CONCLUSION

From the research findings, it can be concluded that the Malaysian customers are very much conscious of brand image, service quality and price of the operators. Therefore, mobile phone operators in Malaysia should be very careful about these factors and the kind of services they are offering. In order to compete, mobile phone operators probably need to develop effective marketing strategies, upgrade their technological capabilities and develop their efficient marketing activities. In particular, there is a need for mobile phone operators to develop and maintain better service quality, minimize price and increase brand image to increase the level of customer satisfaction.

#### LIMITATIONS OF THE RESEARCH

Further research should be considered to gather more information regarding the service quality and customers' satisfaction dimensions in context of the Malaysian mobile phone operators. The limitation of this study was the difficulty in approaching a wide variety of respondents. This is due to time limitation and financial constraints. For further research, the researchers need to increase the number of respondents involved in the research study and the varieties of respondents in terms of age, income and location of residents.

#### BIBLIOGRAPHY

- 1) Anderson, E.A. and Sullivan, M.W. (1993), "The antecedents and consequences of customer satisfaction for firms", Marketing Science, Vol.12, Spring, pp. 125-43.
- 2) Anderson, E.W. (1994), "Cross-category variation in customer satisfaction and retention", Marketing Letters, Vol. 5 No. 1, pp. 19-30.
- 3) Bitner and Hubbart. (1994), "Encounter satisfaction versus overall satisfaction versus quality".
- 4) Bolton, L.E., Warlop, L. and Alba, J.W. (2003), "Consumer perceptions of price (un)fairness", Journal of Consumer Research, Vol. 29, March, pp. 474.
- 5) Bowman, D. and Narayandas, D. (2001), "Managing customer-initiated contacts with manufacturers: the impact on share of category requirements and word-of-mouth behavior", Journal of Marketing Research, Vol. 38, August, pp. 281-97.
- 6) Chaudhuri, A. and Holbrook, M. (2001), "The Chain of effects from brand trust and brand affect to brand performance: the role of brand loyalty", Journal of marketing, Vol.65, pp.1-93.
- 7) Cronin, J.J. Jr and Taylor, S.A. (1992), "Measuring service quality: a reexamination and extension", Journal of Marketing, Vol. 56, July, pp. 55-68.
- 8) Crosby, L.B., DeVito, R., and Pearson, J.M. (2003), "Manage Your Customers' Perception of Quality", Review of Business, Vol.24, pp. 18-38.
- 9) Fornell, C (1992), "A national customer satisfaction barometer: Swedish experience", Journal of Marketing, Vol. 56, January, pp. 6-21.

- 10) Fornell, C., Johnson, M.D., Anderson, E.W., Cha, J. and Bryant, B.E. (1996), "The American customer satisfaction index nature, purpose, and findings", Journal of Marketing, Vol. 60, October, pp. 7-18.
- 11) Fournier, S. and Yao, J.L. (1997), "Reviving brand loyalty: A reconceptualization within the framework of consumer-brand relationships", International Journal of Research in Marketing, Vol.14, pp.451-472.
- 12) Huffman, C. and Cain, L.B. (2001), "Adjustments in performance measures: distributive and procedural justice effects on outcome satisfaction", Psychology & Marketing, Vol. 18 No. 6, pp. 593-615.
- 13) Ingrid Fecikova (2004), the TQM magazine volume 16. number 1, 2004 pp. 57-66.
- 14) Keller, K. (2003), "Strategic brand management" (2nd Ed.). Upper Saddle River, NJ: Prentice Hall.
- 15) Lin, Y.L. and Chen, C.S. (2006), "The influence of the country-of-origin image, product knowledge and product involvement on consumer purchase decisions: an empirical study of insurance and catering services in Taiwan", Journal of Consumer Marketing, Vol. 23 No.5,pp. 248-265.
- 16) Marshall, A. (1980), Principles of Economics, Macmillan Press, London.
- 17) Mohr, L.B (1982), Explaining Organizational Behavior, Jossey-Bass, San Francisco, CA,
- 18) Monroe, K.B. (1990), Pricing, 2nd ed., McGraw-Hill, New York, NY.
- 19) Monroe, K.B. (2003), Pricing: Making Profitable Decisions, 3rd ed., McGraw-Hill/Irwin, Burr Ridge, IL. Marketing, Vol. 62, October, pp. 46-61.
- 20) Oliver, R. L. (1980), "A conceptual model of service quality and service satisfaction: Comparible goals, different concepts", Advances in service Marketing and management, Vol.2, pp.65-85.
- 21) Oliver, R.L. and Swan, J.E. (1989), "Consumer perceptions of interpersonal equity and satisfaction in transactions: a field survey approach", Journal of Marketing, Vol. 53, April, pp. 21-35.
- 22) Parasuraman, A., Zeithaml, V.A. and Berry, L.L. (1985), "A conceptual model of service quality and its implications for future research", Journal of Marketing, Vol. 49, Fall, pp. 41-50.
- 23) Parasuraman, A., Zeithaml, V.A. and Berry, L.L. (1988), "SERVQUAL: a multiple-item scale for measuring consumer perception of service quality", Journal of Retailing, Vol. 64, Spring, pp. 12-40.
- 24) Parasuraman, A., Zeithaml, V.A. and Berry, L.L. (1991), "Refinement and reassessment of the SERVQUAL scale", Journal of Retailing, Vol. 67 No. 4, Winter, pp. 420-50. Wikipedia the free encyclopedia 2009.
- 25) Plamer, A. and O'Neill, M. (2003), "The effects of perceptual processes on the measurement of service quality", Journal of Services Marketing, Vol.17 No.3, pp. 254-274.
- 26) Praxiom. (2005), "ISO 9000 Definitions Translated into English", Retrieved 06 February 2006 from http://praxiom.com/iso-definition.htm#Quality.
- 27) Richheld, F. (1996), "the loyalty effect: the hidden force behind growth, profits and lasting value, Vain & Company, inc. Harvard business school press, Boston, MA.
- 28) Rush, R.T and Oliver, R.L (eds), Service quality: new direction in theory and practice, sage. London.
- 29) Salustri, F.A. (2001), "A List of Product Characteristics", Retrieved 15 Sept. 2005 from the Ryerson University Website. Available from: http://www.cden.ryerson.ca/~fil/T/pds/pc-list.html#Characteri1.
- 30) Shemwell, D.J., Yavas, U., Bilgin, Z. (1998), "Customer-service provider relationships: an empirical test of a model of service quality, satisfaction and relationship oriented outcome", International Journal of Service Industry Management, Vol. 9 pp.155-68.
- 31) Spreng, R.A., Mackoy, R.D. (1996), "An empirical examination of a model of perceived service quality and satisfaction", Journal of Retailing, Vol. 72 pp.201-14.
- 32) Tse, D.K, Wilton, P.C (1988), "Models of consumer satisfaction formation: an extension", Journal of Marketing Research, Vol. XVII pp.460-9.
- 33) Vaidyanathan, R. and Aggarwal, P. (2003), "Who is the fairest of them all? An attributional approach to price fairness perceptions", Journal of Business Research, Vol. 56 No. 6, pp. 453-63.
- 34) Xia, L., Monroe, K.B. and Cox, J.L. (2004), "The price is unfair! a conceptual framework of price unfairness perceptions", Journal of Marketing, Vol. 68, October, pp. 1-15.
- 35) Yi, Y. (1990), "A critical review of consumer satisfaction", in Zeithaml, V.A. (Ed.), Review of Marketing, American Marketing Association, Chicago, IL, pp. 68-123.