

Dissatisfied and loyal customers complain: A study of telecom sector

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ABSTRACT

This is a study conducted on customer satisfaction and customer loyalty and the existence of a direct relationship between them. Then the effect of these two variables is seen on consumer complaint behavior. The complaint behavior is the key measure studied here and an easy rule of the thumb is stated that by just making complaining customers satisfied and they would surely make a repurchase. Hence a growing industry of telecommunication is observed in order to make the matters more current and target the complainers who often yield more income than others.

Key words: Customer satisfaction, customer loyalty, customer complaint behavior and retaining loyal customers.

INTRODUCTION

This article aims to conduct an exploratory research in the phase of complaints. It connects both customer satisfaction and customer loyalty with the complaint behavior in search for the results that are yet hidden from the world. The research which is carried out selects the industry of Telecom which is a renowned industry of Pakistan and the topic selected for research is “dissatisfied and loyal customers complain”. There are numerous reasons for undertaking this research, two of the most important reasons are, first to highlight that the complaints that are received, are majorly from loyal customers, not from the ones that are already out of track and want to leave the company. Second reason is to highlight a new dimension of research that would probably be the basis of many researches yet to come in the designated field. It is to be the foundation of many building blocks in the field of research yet to come. Furthermore the research encompasses the biggest, the fastest and the most competitive market in Pakistan that is for sure to generate least loyalty and greatest switching cost.

Coming towards the variables customer satisfaction and customer loyalty both these variables have been studied as independent and dependent variables respectively. Along with a direct relation that ceases to exist in the present scenario. In majority of the cases customer satisfaction

assumes the role of independent variable and customer loyalty acquires the title of dependent variable.

The studies do show that there is a relationship between customer satisfaction and customer loyalty but it is said to be very weak (Skogland & Siguaw, 2004), if it does not include any mediators or moderators. However, there is said to be relationship between customer satisfaction and customer loyalty via some link popularly known mediators and moderators. It is stated by (Bowen and Chen, 2001) that there is a direct relation between customer satisfaction and customer loyalty but the relation is not linear relation, meaning the relation changes with the change in units of customer satisfaction on the units of customer loyalty. It is proved by Brimpong (2008) that customer satisfaction does not directly affect loyalty it can be a climatic moderator for banks however it can be concluded that geographic conditions moderate the relations directly. It is argued by (Yang and Peterson, 2004) that customer satisfaction and loyalty though have very strong and significant correlation but when it comes to regression customer satisfaction contributes little to customer loyalty when the relationship is studied directly. There is a moderator of switching cost and a mediator of perceived service quality, which makes the bond stronger and more promising between customer satisfaction and customer loyalty. It is also studied by (Hoare and Butcher, 2008) that customer satisfaction and loyalty does have a relation that exists vividly but with a number of moderators, those may be cultural values or may be classified as the quality of service. Without these variables the correlation may be strong but the regression again becomes weak or insignificant. It is further argued by Skogland and Siguaw (2004) that the relation between customer satisfaction and customer loyalty can be strong when customer involvement takes place as a mediator between the two. It is hereby stated that quality of service is another variable that combines its effects with customer satisfaction in order to generate a synergy called customer loyalty and computations of regression are not so effecting when it comes satisfaction alone. Whereas when it comes to repurchase of

the product quality becomes a major affecting variable.

The division by Lam et al. (2004) is however, into two groups, customer loyalty with respect to patronage and customer loyalty with respect to recommendation and they show a weak relation of customer loyalty with respect to patronage with customer satisfaction and customer loyalty with respect to recommendation with customer satisfaction as well. And he also does show a reverse effect of customer loyalty with respect to patronage on customer satisfaction. It is focused by Back and Parks (2003) that customer satisfaction affect customer loyalty but with three mediators, these mediators may be determinants of loyalty including affective, cognitive and conative dimensions. It is stated by Bennett and Rundle-Thiele (2004) that the relation between customer satisfaction and customer loyalty is non-linear meaning that there is a mediator or moderator in between that bends the relation or keeps the relation from being linear.

It is to be noted that Ball et al. (2006) studied that satisfaction does cause loyalty but there are a number of variables that act as a helping hand for satisfaction on loyalty which includes trust, complains, personalization, communication etc. here. It is also to be noted that Ball et al. (2006) go for the approach that complaints cause loyalty but here in this article it is the other way around and also that complain is acting as a mediator from satisfaction to loyalty. It has been identified by Chang and Chen (2009) that a number of variables that act along satisfaction in order to enhance the performance with respect to internet and websites to generate loyalty.

Relation between satisfaction and complain behavior is studied by Donoghue and Klerk (2006). They state that on the arousal of dissatisfaction, a customer may take private action or a public one. On the private action which is more devastating than public one do negative word of mouth marketing or stop buying the product. In public action he may complain, sue or use agency services for covering his loss. The objective of this study is to identify the type of customer that complains. Relation between loyalty and complain is studied by Andreassen (1999) who also notified that by complaint resolution loyalty is caused meaning that customer loyalty is not prior to complain this article goes against the noted article and hence is to be proved in the atmosphere of Pakistan.

The major objective of the article is to highlight the significance of the customers who complain and the aim to be directed the whole way around. So this exploratory study is done in the area of Lahore (provincial capital of Punjab).

LITERATURE REVIEW

The variables under study are “customer satisfaction”, “customer loyalty” and “complaint behavior”. Customer satisfaction is the positive gap between customer experience and customer expectation and customer dissatisfaction is the negative gap between customer expectation and customer experience. And since the industry under study is a service

industry servqual model can be used to study these gaps. Expectations are a set of personal service philosophies, derived expectations, personal needs, perceived service alternatives, self-perceived roles, situational factors, and predicted services, past experiences, word of mouth, implicit service promises and explicit service promises (Zeithaml et al., 1993). Personal service philosophies can be defined as the ideals or benchmarks in the mind of a customer that causes his expectation. Derived expectations are those expectations that are not the customers own but belong to other factors namely his environment. The need that forces a customer to buy a product also causes his expectations are personal needs. The perceived service alternatives are those alternatives that are the substitutes of the particular service he has expectations about. Self-perceived roles include those roles which are perceived by the customer himself in order to generate a particular expectation. Situational factors include the factors that cannot be controlled and create the situation for example; weather conditions, over demand etc. Predicted service is the notion that includes the set of services forecasted by the customer before he buys the product. Past experience can be said that what happened when the customer purchased the service the last time, this implies where the customer intends to make a repurchase. Word of mouth is the type of marketing that influences a consumer and can be from peers, blogs, social networks etc. It is said to be the force that travels not via direct dimensions of promotion but via satisfied or dissatisfied customers. Implicit service promises are those promises that are unsaid but are existent by the nature of services for example for a telecommunication connection it is implicit that it shall receive calls. And explicit service promises include all those services include that are said either through a communication or directly to the consumer, for example in telecommunication it is explicitly said that it shall have connectivity across the globe. Both implicit and explicit service promises also help in making expectations of the customer. Hence expectation is a collection of values, perceptions and thoughts regarding the product prior to purchase.

The second determinant of satisfaction is experience as defined by Verhoef et al. (2009), who stated that the determinants of customer experience are social environment, service interface, retail atmosphere, assortment, price, customer’s experience in alternate channels, retail brand, last time customer experience, situational factors and consumer factors. Social environment means the association of brands via discussion groups, brand tribes, reference groups and all those variables that associate a particular brand to a particular group. Moreover the service interface is the medium of services from which a customer interacts with a business. It includes the level of customization, co-creation, the level of technology used, and the type of service personal and their behavior. Retail atmosphere is the visual Aesthetics of the center. It includes the design used, the scents in the atmosphere, their accordance with the environment, the

temperature of the store in accordance with the climatic conditions of the area. Assortment is the arrangement of products offered or significance of services delivered, quality and uniqueness of the provided products of services and the level of variety the product or service holds. Price not in a sense that the real price of the product but the monetary marvels it holds for the customers. Customer experience in alternate channels also counts in the customer experience and it denotes customer's purchase elsewhere and his experience regarding that purchase probably experience in competitor's product and services. It also includes the fame of the brand in retail purpose as the customer directly interacts with the product in retail stores. And in case the purchase is a repetitive then the previous purchase experience also matters and adds in the purchase of new product. Furthermore, these all factors are influenced by situational factors that include competition in the market, location of sale outlet for goods as well as services, the season for purchase etc. And the last is the customers' factors including demographics, attitudes, behaviors, affiliation to a task etc. In short the experience is the perception of the customer after the purchase. That concludes customer satisfaction. Customer loyalty has seven determinants that are behavior, attitude, cognition, conation, affective, trust and commitment. Behavior is as Ajzen (1991) stated in the theory of planned behavior, which stated that behavior is the result of attitude toward behavior, subjective norms and perceived behavioral controls. This creates intention for a behavior and that causes behavior. Attitude towards behavior means that the approach of an individual that arouses him toward a certain behavior. Subjective Norms are the existing examples of individual who had performed that behavior and perceived behavior controls are a set of approaches due to beliefs, background etc. that enforce a particular intention. Furthermore intention is a combination of all three attitude toward behavior, subjective norms and perceived behavioral controls and acts as a driving force for an individual to perform an action. Attitude is (Kim et al., 1998) stated that there are two determinants of attitude affect and belief. These two determinants contribute a major portion of themselves to attitude. By affect means the level of output generated by a body on giving a particular amount of input. And belief is the state of mind that guides it to a certain path and hence acts as a driving force in the body. So attitude can be said that it is the state of mind cognition is (Hestenes, 1976) known as thinking and can also be referred as the thinking approach. Conation is as Anand and Sinha (2008) stated that is called behavioral intention has the antecedents' net involvement, subjective norms, attitude towards format, perceived behavioral control and cognition. Net involvement is the difference between involvement of a customer when he/she is performing the act of shopping and the involvement in that particular category. If the result is positive meaning shopping involves the individual more than the category of the shopped product does then the bond of effectiveness between net involvement and conation or behavioral

intention is positive. If negative the case is reverse to that explained earlier. Subjective norms are exterior sources which are a collective following of the people due to their existence in the society. The approach that guides customers or consumers towards the geographic or demographic variables are said to be attitude towards a particular format. Perceived behavioral control is the existent or prevailing life style that is in the mind of consumers. Cognition is the thinking methodology of the individual and does play an important part in the ideology and intention of the individual. Hence the behavioral intention or conation can be defined as the part of mind that induces a person namely the customer to perform an act namely make a purchase. Affect is another antecedent of loyalty and is defined by Ntoumanis and Biddle (1999) as the extrinsic factors that influence personality or its traits. And notify its two antecedent's task orientation and ego orientation. Task orientation is the inclination of one to its task in case of a customer to purchasing. And ego orientation is the distinguishment of the customer from others in other words when the consumer keeps in mind the distinguishing factors Ntoumanis and Biddle, 1999 is said to be ego oriented these influence in two ways positive affect and negative affect when ego orientation is zero and task orientation is strong then there is positive affect. Meaning that when a consumer is highly task oriented it creates positive affect. And when task orientation is negative and ego orientation is highly positive then the affect created is negative, meaning that when a consumer is self or ego oriented then there is negative affect which takes place. So affect can be denoted as the exterior forces matching with the orientation of the customer. Commitment and trust are two last antecedents of loyalty and it is discussed in (Morgan and Hunt, 1994) article. They say that trust has three antecedents are shared values, communication and opportunistic behavior. Shared values means the common values that are shared either between the groups of customers or between the customers and the company from where the customers like to buy. Communication means the level of correspondence the organization has with its internal and external customers. Opportunistic behavior is the behavior of a firm or an organization that covers every opportunity to gain customers. Commitment whereas has four antecedents relationship termination cost, relationship benefits, shared values and trust. Trust as explained earlier is an element of relationship that denotes reliance on one individual onto the other. Shared values are explained as above that they are a set of similar values that count directly in the relationship. Another antecedent relationship benefits signifies that the set of benefits one enjoys in this case the customer enjoys on continuing that relationship. Relationship termination cost is a value to the customer which he shall lose when he transfers to another option. When done with the independent variables customer satisfaction and customer loyalty. Now comes the dependent variable so complaint behavior of customers is state that there are 4 antecedents of consumer complaint

behavior emotion, mood, involvement and identification (Volkov et al., 2005). The emotion represents the attachment with the product over a long period of time; mood is the small stereotyping of a product, involvement is the importance the organization gives to complaints and identification is the ability that a user of the service or a product to identify separately. Thus, following hypothesis have been developed.

H₁ Customer satisfaction positively influences customer loyalty.

H₂ Customer satisfaction negatively affects complaint behavior (dissatisfaction causes complaint).

H₃ Customer loyalty positively affects complaint behavior.

And the determinants of customer loyalty are behavioral dimension, attitudinal dimension, cognitive dimension, conative dimension, affective dimension, commitment dimension and trust dimension.

METHODOLOGY

This research is done on quantitative basis. The questionnaire was the instrument used in order to collect the responses of the sample selected. Almost 190 questionnaire feedbacks were recorded and all three variables under study, that is the customer satisfaction, customer loyalty and consumer complain behavior, are recorded. The medium of distributing questionnaires was both online in form of soft copy and offline in form of physical distribution and personal request. The demographic variables were eight in number and the variables that concern the research majorly consisted of thirty two questions. But demographics have not been studied in this article.

As mentioned above the antecedents of customer satisfaction is customer expectation and customer experience. Eighteen questions were taken from satisfaction according to the five dimensions of SERVQUAL model and that makes nine questions each from customer expectation and customer experience. The questions that mark customer satisfaction are from Question 1 - Question 18. The questions for customer expectation are odd in number that is one, three, five, seven, nine, eleven, thirteen, fifteen and seventeen. Similarly, the questions representing customer experience are even in number that is two, four, six, eight, ten, twelve, fourteen, sixteen and eighteen. Furthermore, due to an editing mistake, question sixteen lacked the scale, so it was not filled properly or by all respondents, so that question is neglected on purpose and so is question fifteen and is not included in the analysis or discussion. In analyzing customer satisfaction it is noted that it is the difference between customer experience and customer satisfaction. If the difference is positive it means customer experience is more than his expectation and that would lead to customer is delighted. If his expectation is equal to his experience then it may be noted that the difference is zero meaning that he is satisfied. If customer experience is less than his expectations it means that customer is dissatisfied.

Customer loyalty is measured in this questionnaire by

Servqual model it has seven dimensions or antecedents as discussed earlier. And customer loyalty contains 11 Questions representing each of the dimensions given above. That is from Question 21 - Question 32.

Face validity was done by 3 PhDs; two linguistic experts one for Urdu and one for English. The constructs were taken from literature that is the customer satisfaction as a difference of customer experience and customer expectation from SERVQUAL and questions modeled from its five dimensions. Loyalty from Servqual Model and its seven dimensions taken and questions modeled from it and (Bloomsbury Information Limited, 2009) gave the questions of complaint arousal. That is the set of emotions that arise when a customer comes in the complaining mode.

Consumer complaint behavior is studied as dependent variable and three dimensions or antecedents are studied. The mode for complaint that is, when a customer is emotionally aroused is tested by complaint emotions that are shock, disappointment and anger. The second antecedent is the complaint in the present behavior and the last antecedent is complaint prospects in the future. The instrument used was both in English and in Local Language in order to ease the difficulty in interpretation or differentiation in the nature of questions. The scale used in research questionnaire was 7-point Likert scale, and is used to gather the response diversity and difference of opinion.

The sample was a set of individuals who were to have a cell phone connection and included people from Lahore specifically. The telecom industry was picked as an industry because of the complaint element in the industry in Pakistan particularly complaints are numerous in number but little considered valuable. There was a pilot study on 36 respondents done at first and got the feedback from respondents in various matters of the questionnaire regarding the number of questions which were reduced from forty seven to thirty two. The ambiguity to understand the language or the difficulty to plot the difference between questions which was resolved by conveying two languages in the questionnaire. And the review from the sample was positive when it came to regard with the native language and its understandability.

DISCUSSIONS

The Scale or the number of questions that were precisely Thirty Two in Number had the Cronbach's alpha was .872 and when standardized became .880. So the reliability of the Instrument was tested both empirically and through face Validity. The correlation matrix shows that, the relation between customer loyalty (Mean= 4.964, standard deviation=1.055) and customer satisfaction (Mean= 1.133, Standard Deviation=.962) had a positive correlation but very weak correlation which was also not significant (correlation between customer satisfaction and customer loyalty = .028). The relation between customer loyalty (Mean= 4.964, standard deviation=1.055) and consumer complaint behavior

(Mean= 5.122, Standard Deviation=1.309) had a correlation positive, which was somewhat strong, and was very significant (Correlation between consumer complaint behavior and customer loyalty = .028).

The relation between consumer complaint behavior (Mean= 5.122, Standard Deviation=1.309) and customer satisfaction (Mean= 1.133, Standard Deviation=.962) had a negative correlation, which was somewhat strong and was also very significant (correlation between customer satisfaction and consumer complaint behavior = -.225).

Regression

When taking customer satisfaction as independent variable and customer loyalty as dependent variable. The adjusted R² (-.005) value was less and indicate that the model taken with dependent and independent variables is incorrect. Furthermore, the coefficient Beta (.031) was the impact of independent variable on dependent variable and the significance was .708 too huge values to get the model significant.

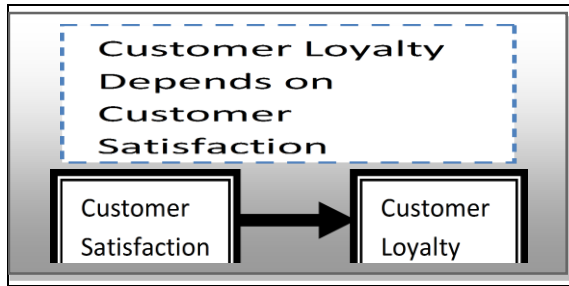


Figure 1

This model that is H1 in the light of current statistics is hence rejected. There was a non-linear line representing that there was no direct relation between customer satisfaction and customer loyalty and it changed with the satisfaction and dissatisfaction before zero that was in customer dissatisfaction customer loyalty tended to increase and after satisfaction or delightment of the customer loyalty tended to decrease. Here is another proof that customer satisfaction and customer loyalty were two different variables having diverse effect over each other. When customer satisfaction and customer loyalty both were taken into consideration the change in R² was .090 meaning that the model of this study was significant and customer satisfaction and customer loyalty could be studied as independent variables and consumer complaint behavior as the dependent variable.

The table also indicates the relationship between consumer complaint behavior as a dependent variable and customer satisfaction and customer loyalty as independent variables. It showed that customer loyalty (Beta Coefficient = 0.245 and level of significance = 0.006) was positively affecting consumer complaint behavior and was a very significant, the coefficient was large and very affecting complaint behavior. It also showed that customer satisfaction (Beta Coefficient = -0.315 and level of significance = 0.002) was negatively affecting consumer complaint behavior, the

coefficient was large and tended to affect behavior negatively or It can be said that customer dissatisfaction affects complaining behavior positively and forcefully. The more the dissatisfaction the more would be the complaints.

The relation between customer satisfaction and consumer complaint behavior was linear meaning that there was a direct relation between these two variables without any mediation and moderation. Same was the case with quadratic analysis of the variable and the negative slope determines that it was actually dissatisfaction rather than satisfaction. And the slope tells the coefficient affiliated with customer satisfaction or rather dissatisfaction. Furthermore, there was more dissatisfaction in the sample rather than satisfaction.

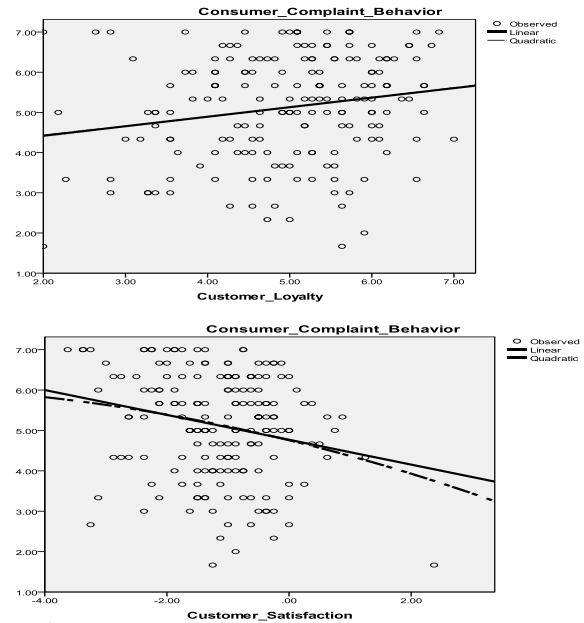


Figure 2

There is linearity between the relationship between customer loyalty and consumer complaint behavior, meaning that the relation between these two variables was simple and direct without any mediation and moderation. There was an overlapping of the quadratic curve and the linear curve so it is to be noted that the positive slope between customer loyalty and consumer complaint behavior showed the direct influence of the independent variable over the dependent variable. It can be stated that loyal customers tend to complain. And the slope tells the coefficient affiliated with customer loyalty. All customer satisfaction customer loyalty and consumer complaining behavior had Cronbach's Alpha have more than .7 but complaint behavior was a little less but was acceptable in terms of scale but when taking overall Cronbach's Alpha it was well over .7. And explained variance is also greater in number.

CONCLUSIONS

The article discusses over customer satisfaction and customer loyalty and their influence over consumer

complaint behavior. In the article it has been proved that customer satisfaction and customer loyalty has no direct relation or their relation is non-linear meaning that customer satisfaction does not affect customer loyalty directly (Skogland & Siguaw, 2004). Whereas, the co-relation between customer satisfaction and customer loyalty is also very weak and insignificant to a great extent. When customer satisfaction and customer loyalty studied separately and their affect being noted on consumer complaint behavior when regressed the highly significant positive relation between customer loyalty and consumer complaint behavior and negative relation between customer satisfaction and consumer complaint behavior. Hence, both hypotheses are accepted and can be said that both independent variables positively, effectively and significantly.

Same is the case when the relationship is studied through correlation the relation between customer satisfaction and customer loyalty is insignificant and least affecting. And relationship between consumer complaint behavior and customer satisfaction is negative and highly significant and notable, and the relationship between customer loyalty and consumer complaint behavior is highly positive and very significant.

The Conclusions of the study is that customer tends to complain when they are dissatisfied and loyal or in other words only loyal customers complain so they should be listened to. And their complaints should be heard of and resolved because they are already loyal. Because Andreassen (1999) said it is hard to make a customer loyal than to make him satisfied. It specifically applies to Telecom Sector but can be a managerial implication as well as a research question. Managerial Implication in a sense that it can boost profits if honoring the complaints and research question because loyalty and satisfaction can be studied both as independent variables and their affect being noted on different consumer behaviors as well as intensifying the industry and shifting it to another paradigm.

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