

The Macrotheme Review

A multidisciplinary journal of global macro trends

An investigation of mobile telephony customers in Albania

Elvira Tabaku and Shpëtim Çerri

University "Aleksandër Xhuvani" Elbasan, Albania

Abstract

The purpose of this research is to analyze the causal relationships between significant constructs of marketing research like service quality, customers' trust on the service provider, corporate image and switching costs. It grounds from a thorough review of the existing literature on each of them. The structural model is based on the literature review. It is built an appropriate measurement scale for assessing service quality, image, trust and switching costs in the Albanian telecommunication industry. Exploratory Factor Analysis – EFA was employed to show the underlying factor structure, while the Confirmatory Factor Analysis – CFA was used to estimate the generated factor structure. Finally, Structural Equations Modelling – SEM was used in order to test the hypothesis of this study. The results of the factor analysis and SEM supported the hypothesized relationships between the variables. The results of this study are of interest for the mobile telephony companies which operate in the Albanian market and beyond, in order to better understand how their customers create their beliefs and judgments on service quality and corporate image, how they build their trust on the service provider and how they perceive the switching costs. In addition, the findings of this study make services companies aware on the casual relationships that exist between service quality, trust, image, and switching costs.

Keywords: service quality, trust, image, switching costs, Albania

1. Introduction

As in other countries of the Balkans, the deliberation of the market economy in Albania brought among other things the liberalization of the telecommunication market. It was a big challenge for the fix telephony to deal with the problems and with the high demand for this service. The emigration of many Albanian people in other countries increased the demand for telecommunication services. People moved from one place to another within Albania and it became necessary to connect for business and also family reasons. This high demand for communication between people within the territory of Albania and with people living in other countries (where lived many Albanian emigrants) and the development of the mobile telephony in the international market, led the access into the market of the mobile telephony. There was only one operator initially and the network coverage was not able to cover the entire country. After that, other companies entered the market and there are 4 mobile telephony companies that operate in the Albanian market today. The coverage of the service and its quality has improved a lot. As they have tried to be successful, market share has been one of their most important issues.

In some cases improved technology has equipped them with important competitive advantages. Nevertheless, it has been a short time advantage as it has soon spread to other operators. That's the reason why mobile operators need to rely also on other elements, such as service quality and good image to be successful.

The development of mobile telecommunication sector has made the borders between nations non-existent. People are connected with each other in every moment wherever they are. There are many people using the mobile service in Albania. In the past years there were also many people using more than one operator. This is a falling trend as it is possible now to change the operator but to keep the same number. Due to this procedure, the level of competition between mobile operators has further increased. All the four companies that operate in the market are attempting to gain more and more customers who use their services. With the increase of the number of operators it has become difficult for them to gain new customers, to keep the existing ones and prevent them from passing to the other operators. The mobile companies offer different packages for different kind of people and try to tailor them based on customers' demands. All the organizations want to have success and make profits. In order to do so they have to create long lasting relationships with their customers by delivering what they want. There are several elements that are considered to be very important for the creation of long term relationships with customers. Among them, product/service quality is one of the key elements that have a significant impact on these relationships and on the long run profitability of the organization.

Service quality

The construct of product or service quality has gained a great attention in the marketing literature and it is considered a key element in the business relationships (business-to-consumer and business-to-business). Every business should deliver high product or service quality in order to satisfy its customer and create profitable relationships with them. In this article we will analyze service quality as an important element of the mobile telephony. Service quality has been the central element of many studies as services have been expanding and have gained an enormous part of the economic exchanges. Zeithaml (1988) defined service quality as "the customer's judgment about the overall excellence or superiority of a service" while Zeithaml et al. (1996) stated that the perceived service quality was an important factor predicting other elements such as customer satisfaction and customer loyalty.

Despite the many studies focusing on service quality, there is still no consensus on the way service quality is measured and conceptualized (Aydin and Özer, 2005). It is due to the characteristics of the services that service quality is considered more challenging to measure than product quality. As determined by Parasuraman et al. (1985), services are characterized by intangibility, perishability, inseparability and heterogeneity and these features make them difficult to measure. One conceptualization of service quality is based on the expectancy disconfirmation framework while another one is based on the perceptions alone. Based on the first conceptualization, Parasuraman, Zeithaml and Berry (1985) measured service quality as a comparison between customer expectations and their perceptions after experiencing it. They created the SERVQUAL model which approached service quality as being compound of 5 dimensions: tangibility, responsiveness, reliability, assurance, and empathy. They proposed to measure quality of the service based on these dimensions, first as expectations prior to service use and after service use as perceptions of the customers about each of them. The differences between these measures lead to the gaps of service quality according to SERVQUAL model. Customers may confirm their expectations whenever the perceived service quality is higher or

equals their expectations. This approach has been used in many studies although there are many criticisms addressed to it. Among the critics have been Cronin and Taylor. These researchers (Cronin and Taylor, 1992), proposed an alternative model to SERVQUAL. They conceptualized service quality only from the perception point of view as they believed that it is not necessary to measure expectations separately as they have an important role in the formation of perceptions. Their model called SERVPERF, has the same dimension of the SERVQUAL. There are many studies that have used this model (Loureiro dhe Kastholz, 2011; Saha dhe Theingi, 2009). Some other studies (Carrilat et al., 2009) have used both models and have shown the superiority of the one or another. Nevertheless, there are still questions about their use in different industries and in different countries.

Although these models are widely recognized and used in many studies, there are other researchers who have used a different approach to measure service quality. So, the study of Aydin and Özer (2005) and Chen and Cheng (2012) in telecommunication industry have assessed service quality by another point of view. In order to reflect better the characteristics of the mobile industry, they have divided the assessment of quality on elements related to the core service and on others related to the interaction between the service provider and the customer. While the core quality is related to the quality of the network and clarity during the calls, the interaction quality is assessed as the perceptual evaluation of the customers about the interaction between the operator's employees and the customers (Chen and Cheng, 2012). This study is based on this approach.

Trust

Trust is an essential element of all kinds of relationships. It is considered as an essential element of business relationships. Trust has increasingly attracted the interest of marketing researchers although the results of their studies about the determinants and antecedents of trust in the marketing context are often contradictory (Sitchmann, 2007). Trust becomes even more significant in situations where there is lack of information and high uncertainty. It is considered very important in building and maintaining long-term relationships (Sighn and Sirdeshmukh, 2000). According to Moorman et al., (1993), trust reflects the willingness of relying on an exchange partner in whom one has confidence. Among the definitions given to trust, one of the most referred one is that of Morgan and Hunt (1994) which states that "trust exists only when one party has confidence in the exchange's partner reliability and integrity". These authors have also stated the importance of trust in creating and maintaining customer loyalty. According to Chaudhuri and Holbrook (2001) and Sirdeshmukh et al. (2002), trust is a key element not only in the actual transactions but also on the long run relationships with customers and on the business success. Studies about it have been done not only on the relationships business-to-consumer but also on the business-to-business relationships.

Researchers have focused not only on the construct of trust and its dimensions (Moorman et al., 1993; Sitchmann, 2007) but also on the assessment of the elements which impact it, by focusing on the outcomes and consequences of trust (Sirdeshmukh et al., 2002; Sitchmann, 2007). Singh and Sirdeshmukh (2002) stated that the perceived quality of a service may positively impact the trust that customers have on the service provider while Garbarino and Johnson (1999) found that service quality had a positive impact on customer trust on a company. According to Aydin and Ozer (2005) the effect of trust is very important as it provides positive outcomes not only in the present but also in the future. These authors (Aydin and Özer, 2005) stated that every operator needs to increase subscriber satisfaction by offering high service quality and gain the subscriber's

trust. Consequently, in order to trust a service provider or a mobile operator, customers should perceive a positive service quality.

Switching costs

Porter (1998) defined switching costs as the costs involved in changing from one service provider to another. When customers perceive high switching costs they tend to stay longer with a service provider (Aydin and Ozer, 2005). Switching costs are not only the monetary costs but they include also the time, efforts (involved in buying from a new operator) and psychological costs (the effect of becoming a customer of another operator) (Dick and Basu, 1994, Deng et al., 2010). So, they can serve as a barrier to changing the service provider in the service industry (Deng et al., 2010). Aydin and Ozer (2005) conceptualized switching costs as financial, procedural and psychological costs and divided them in perceived monetary costs, uncertainty costs, evaluation costs, learning costs and set-up costs. According to them, economical or financial switching cost can be thought of as “sunk costs”, which appear when customers change their brand. So, financial costs are the costs of changing one’s GSM service provider. Procedural switching costs are the costs of recognition, information search, the evaluation of alternatives, the buying decision and post-purchase behavior. While, psychological switching costs derive from the social bonds with the actual service provider and the risk and uncertainty related to switching to a new one. In their study on Turkish mobile phone market they found that switching costs had a direct effect on customer loyalty and they served as a moderator variable in the link between customer satisfaction and trust on customer loyalty. High switching costs offer advantages to the companies and Aydin and Özer (2005) stated that every operator needs to establish a cost penalty for subscribers who change the mobile operator.

Image

In the service marketing literature, corporate image is early identified as an important factor in the overall evaluation of the service and the company (Grönroos, 1984). Barich and Kotler (1991) tried to define corporate image as the overall impression a firm has left on the minds of the people. According to Keller (1993) corporate image is “the perception of a firm reflected in the associations held in consumer memory”. Corporate image serves as a filter through which a company is perceived, so it reflects the company’s overall reputation and prestige. Brand/company image can create repeated purchases and strengthen customer loyalty (Hsieh and Li, 2008).

Nguyen and Leblanc (2001) stated that as customers get exposed to the realities created by a firm they tend to construct an image or form an attitude about the firm regardless of how little or abundant information they have. They stated that corporate image is related to the physical and behavioral attributes of the firm (business name, architecture, variety of products/services) and to the impression of quality communicated by each employee interacting with the customers of the company. Even when the customer may not have enough information obtained personally about a company, the information obtained from different sources such as advertisements and word of mouth will influence the process of corporate image formation.

As corporate image is a result of the customer consumption experiences and service quality is a function of these kinds of experiences (Aydin and Ozer, 2005), service quality may directly affect the company image. Zeithaml and Bitner (1996) stated that image has the ability to influence customers' perception of the goods and services offered. So, company image has to be considered as a significant construct that influences consumer behavior.

This study aims to analyze the simultaneous effects of these variables to each other.

Based on the aforementioned discussion are proposed the following hypothesis:

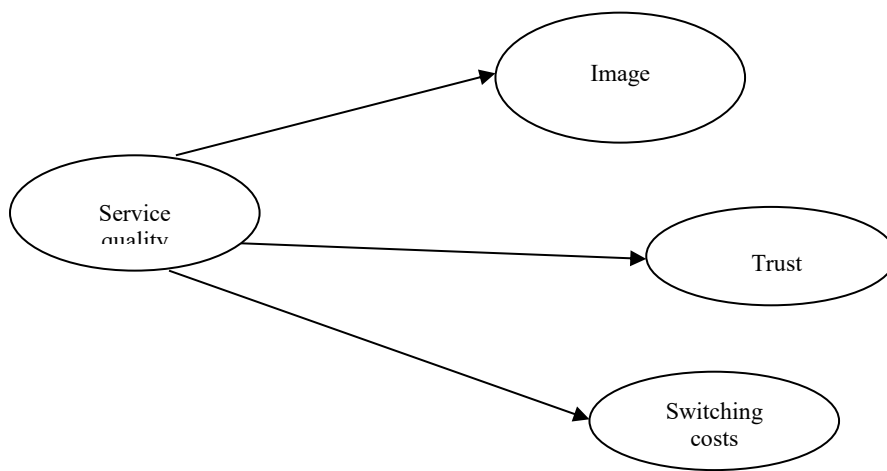
H1. Service quality has a positive effect on corporate/operator image.

H2. Service quality has a positive effect on customer's trust on the operator.

H3. Service quality has a positive effect on switching costs.

Based on these hypotheses, has been developed the conceptual model of this research which is represented in the figure 1.

Figure 1. The conceptual model of the research



2. Methodology

Questionnaire design

A thorough literature review was done in order to assess and measure the constructs and the relationships between them. Service quality is measured by 10 items which were adapted from the study of Chen and Cheng (2012), Fornell et al. (1996), and Gerpott et al. (2001). Mobile operator image was operationalized using 5 items adapted from study of Aydin and Özer (2005). Trust is measured using 6 items based on the study of Aydin and Özer (2005) and Lin and Wang (2006) while switching costs are assessed using 6 items adapted from the study of Aydin and Özer (2005). The items used to measure each construct are presented below.

Service quality

The employees of the mobile operator are friendly

The employees of the mobile operator show that they understand my needs

The employees of the mobile operator have enough knowledge to respond to different customers' requests

The services offered from the mobile operator fulfill my personal needs

The access with contact centers /customer service is easy

The quality of calls (voice, delays, availability of receiver) is very good

The network coverage of mobile operator is very good

The overall network quality of the mobile operator is very good

Overall, the service quality of the mobile operator is very good

Overall, the service quality of the mobile operator is superior to competitors

Image

This mobile operator is innovative and forward looking

This mobile operator has a positive image in customers mind

This mobile operator takes social responsibility seriously

This mobile operator is firmly established

This mobile operator is leader in the Albanian telecommunication sector

Trust

Based on my experience with the mobile company, I know it is honest.

Based on my experience with the mobile company, I know it knows its market.

I trust this mobile company.

I feel that I can rely on this company to serve well

I trust the billing system of this company

This company is reliable because it is mainly concerned with the customer's interests

Switching costs

Switching to a new operator causes monetary cost.

If I switched to a new operator, the service offered by the new operator might not work as well as expected.

I am not sure that the billing of a new operator would be better for me.

To switch to a new operator; I should compare all the operators in the market.

Even if I have enough information, comparing the operators with one another takes a lot of energy, time and effort.

The self administered questionnaire contains some other questions about the demographic data of the mobile users. Before executing the main research, the questionnaire was pretested from a sample of 20 mobile users. A 7-point Likert scale ranging from 1 (totally disagree) to 7 (totally agree) was employed to measure the agreement or disagreement of the mobile users with the items of the measurement scale. As the items were taken from the literature in English, back translation was used in order to maintain the real meaning of each item in the Albanian language.

Sample and data collection

The data were collected from a sample of 350 mobile users who responded to the questionnaires based on their experiences with the mobile companies they used. This is an appropriate sample for conducting analysis with SME (Hair et al., 2009). The respondents had to be over 18 years old and had to be users of at least one mobile operator for more than one year. Out of them, 285 were found as appropriate to continue with the analysis process.

3. Data analysis and results

Referring to the demographic characteristics, the sample consisted of 72% female and 25% male. The majority of the respondents or 87% of them were between 18 and 29 years old, 7% of the respondent were 30-39 years old, 4% have between 40-49 years while only 2% have 50 till 59 years old. 57% of the respondents were users of the mobile services for a period of 1-5 years, 25% of them have used these services for 6-10 years while 18% of the sample has used them for more than 10 years. 75% of the respondents were using the prepaid service, 16% of it were using the prepaid service and the contractual one contemporarily while 9% were using only the contractual service.

After that, the statistical analysis was done. First it was conducted the analysis for missing data. The missing data were substituted by using the multiple imputation method with IBM SPSS 22.0. The results of the descriptive statistics showed data normality. After that the factor analyses were done. First was done the Exploratory Factor Analysis – EFA. The Exploratory Factor Analysis attempts to define the basic structure between the variables in a statistical analysis (Hair et al., 2009; Tabachnick and Fidell, 2006). The extraction method of Principal Axis Factoring (PAF) and the procedure of Oblique Rotation in SPSS 17.0 were used to perform the EFA. The purpose was to find the structure that aggregates the proposed factors. All the indicators resulted within the allowed values (factors loading > 0.5) giving confirmation of the measuring instrument. EFA was also used to assess the dimensionality of the measurement scales. Therefore, all the items were deemed appropriate to be subjected to the other analysis. The results of EFA are presented in the table below.

Table 1. The results of EFA analysis.

Construct	Service quality	Trust	Image	Switching costs	Cumulative percentage of the variance explained
SQ1	0.61				69.55
SQ2	0.59				
SQ3	0.66				
SQ4	0.62				
SQ5	0.73				
SQ6	0.55				
SQ7	0.51				
SQ8	0.71				
SQ9	0.64				
SQ10	0.70				
TR1		0.65			71.66
TR2		0.62			
TR3		0.57			
TR4		0.71			
TR5		0.53			
TR6		0.62			
IMG1			0.80		73.81
IMG2			0.73		
IMG3			0.64		
IMG4			0.60		
IMG5			0.79		
SWC1				0.77	77.67
SWC2				0.73	
SWC3				0.69	
SWC4				0.66	
SWC5				0.54	

After EFA, Confirmatory Factor Analysis – CFA was conducted. CFA attempts to further assess the reliability, the validity and the dimensionality of the measurement scale. It aimed at testing the degree in which the theory framework based on the literature review represents the empirical data of the study (Hair et al., 2009). The results of CFA confirmed the factor models generated from EFA and generated positive and significant relationships between the constructs. The results of CFA are presented in Table 3.

Table 2. Standardized coefficients resulted from CFA

The construct	Standardized coefficient	Construct	Standardized coefficient
SQ 1	0.77	TR 4	0.95
SQ 2	0.82	TR 5	0.76
SQ 3	0.71	TR 6	0.72
SQ 4	0.90	IMG 1	0.86
SQ 5	0.91	IMG 2	0.88
SQ 6	0.76	IMG 3	0.74
SQ 7	0.75	IMG 4	0.73
SQ 8	0.92	IMG 5	0.77
SQ 9	0.84	SWC 1	0.89
SQ10	0.80	SWC 2	0.81
TR 1	0.83	SWC 3	0.79
TR 2	0.88	SWC 4	0.83
TR 3	0.92	SWC 5	0.88

The indicators of overall fit (GFI = 0.967; AGFI = 0.954; RMSEA = 0.061; NNFI = 0.931; CFI = 0.972) suggests that the proposed structure is well defined. The results of the convergent validity are presented in table 4.

Table 3. The indicators of dimensionality, reliability and convergent validity

The construct	Number of items	GFI indicator of uni-dimensionality	Cronbach alpha	Bentler-Bonnet delta
Service quality	10	0.95	0.87	0.96
Trust	6	0.99	0.93	0.92
Image	5	0.82	0.91	0.94
Switching costs	5	0.96	0.95	0.93

Discriminant validity was measured by measuring and comparing the Average Variance Extracted – AVE with the square coefficient of the correlation with the other constructs. All the correlation coefficients and their squares were well above the AVE values.

Structural Equation Modeling – SEM was the last step on data analysis. It statistically tests the hypothesized model in order to determine the degree to which the hypothesized model is consistent with the data taken from the sample (Hair et al., 2009; Tabachnick and Fidell, 2006). The results of the hypothesis testing are showed in the table below.

Table 4 - Estimated results of the structural model and hypothesis test.

Path	Standardized coefficient	p-value	Hypothesis testing
H1: SQ → IMA	0.309	0.001	Supported
H2: SQ → TR	0.437	0.000	Supported
H3: SQ → SWC	0.409	0.001	Supported

As the table shows, the hypotheses of the research are supported. These findings are in line with the findings of other previous studies. So the positive impact of service quality on company image was found on the study of Kayaman and Arasli (2007), Ladhari et al. (2011) in different industries and in the study of Aydin and Özer (2005) in the telecommunication industry. The positive impact of service quality on trust was shown in the study of Aydin dhe Özer (2005) and Deng et al., (2010) in the telecommunication industry. Some studies (Aydin and Özer, 2005; Deng et al. (2010) have shown that service quality has a positive impact on switching costs.

4. Conclusions and managerial implications

This research aimed to explore the relationships between four significant constructs which impacts the customer choice and the company profitability. The aim was to propose and test these relationships in the mobile telecommunication sector in Albania. Based on a critical literature review, the study proposed positive relationships between service quality, image, trust and switching costs. The statistical analyses showed that the quality of the services offered by the mobile company operators has a positive direct impact on the customer's image about the company. It showed that service quality has a positive effect on the trust customers have on the mobile company and it also positively impacts the switching costs by impacting the propensity of the customers to stay with the company. The study showed that service quality is a very important construct that impacts on customer attitude and intention to purchase.

This study is of great significance for the telecommunication sector and the service industry. The managers and companies that operate in the sector should base their strategies on the findings of similar studies in order to know better the customers and capture their interest and share of wallet. Mobile operators must be aware of the significance of delivering high service quality and they should take all the needed actions to increase the quality of the offered services. They should also communicate the quality of the services offered so the customers can acknowledge the difference between the competitive companies. The mobile companies should be oriented on offering good network coverage and high call quality. As the study showed, the human factor was very important on the quality perceived by the customer. So, the mobile companies need to

employ the most professional and friendly people to serve the customer. This way they may create a good image of the company in the customer's mind, can create trust on them and high switching costs which would prevent customers to go to another operator. Service quality, good image, trust and high switching costs are important constructs which will lead to better relationships between the company and the customer and to higher profitability.

References

- Aydin, S. and Ozer, G. (2005). The analysis of antecedents of customer loyalty in the Turkish mobile telecommunication market. *European Journal of Marketing*, 39(7/8), 910-925.
- Barich, H and Kotler, P. (1991). A framework for marketing image management. *Sloan Management Review*, Vol. 32, Iss. 2, pp. 94-104.
- Carillat, A.F., Jaramilo, F. and Mulki, P.J. (2009). The validity of the SERVQUAL and SERVPERF Scales: A Meta-analytic view of 17-years of research across 5 continents. *Journal of Services Industrial Management*, Vol. 18, Iss. 5, pp. 472-490.
- Chaudhuri, A. & Holbrook, M.B. (2001). The chain of effects from brand trust and brand affect to brand performance: the role of brand loyalty. *Journal of Marketing*, 65, 81-93.
- Chen, C. and Cheng, L. (2012). A study on mobile phone service loyalty in Taiwan. Total quality management and business excellence, Doi: 10.1080/14783363.2012.661129.
- Cronin, J.J.Jr and Taylor, S.A. (1992). Measuring service quality: A reexamination and extension. *Journal of Marketing*, Vol. 56, pp. 55-68.
- Deng, Z., Lu, Y., Wei, KK. & Zhang, J. (2010). Understanding customer satisfaction and loyalty; An empirical study of mobile instant messages in China. *International Journal of Information Management*, 30, 289-300.
- Dick, A. S. & Basu, K. (1994). Customer loyalty: toward an integrated conceptual framework. *Journal of the Academy of Marketing Science*, 22, 99-113.
- Fornell, C., Johnson, M. D., Anderson, E., Cha, J. and Bryant, B.E. (1996). "The American customer satisfaction index: nature, purpose, and findings." *The Journal of Marketing*, Vol. 60, Nr.4, pp. 7-18.
- Garbarino, E. & Johnson, M.S. (1999). The differential roles of satisfaction, trust, and commitment in customer relationships. *Journal of Marketing*, 63, 70-87.
- Gerpott, T.J., Rams, W. and Schindler, A. (2001). Customer retention, loyalty and satisfaction in the German mobile cellular telecommunications market. *Telecommunications Policy*, Vol. 25, Iss. 4, pp. 249-269.
- Grönroos, C. (1984). A service quality model and its marketing implications. *European Journal of Marketing*, 18(4), 36 - 44.
- Kayaman, R. & Arasli, H. (2007). Customer based brand equity: evidence from the hotel industry. *Managing Service Quality: An International Journal*, 17 (1), 92 - 109.
- Keller, K.L. (1993). Conceptualizing, measuring and managing customer based brand equity. *Journal of Marketing*, Vol. 57, Iss. 1, pp. 1-22.
- Hair, J. E. Jr., Black, W.C., Babin, B. J. & Anderson, R. E. (2009). *Multivariate Data Analysis*. 7th Edition, Upper Saddle River, NJ: Prentice Hall.
- Hsieh, A-T. and Li. C-K. (2008). The moderating effect of brand image on public relations perception and customer loyalty. *Marketing Intelligence & Planning*, Vol. 26, No. 1, pp. 26-42.

- Ladhari, R., Souiden, N. & Ladhari, I. (2011). Determinants of loyalty and recommendation: The role of perceived service quality, emotional satisfaction and image. *Journal of Financial Services Marketing*, 16 (2), 111–124. doi:10.1057/fsm.2011.10
- Lin, H.H. & Wang, H.S. (2006). An examination of the determinants of customer loyalty in mobile commerce contexts. *Information and Management*, 43, 271–282.
- Loureiro, S.M.C. & Kastenzholz, E. (2011). Corporate reputation, satisfaction, delight, and loyalty towards rural lodging units in Portugal. *International Journal of Hospitality Management*, 30, 575–583.
- Morgan, R. M. & Hunt, S. D. (1994). The commitment-trust theory of relationship Marketing. *Journal of Marketing*, 58, 20-38.
- Moorman, C., Deshpande, R. & Zaltman, G. (1993). Factors affecting trust in market research relationships. *Journal of Marketing*, 57, 81-101
- Nguyen, N. & Leblanc, G. (2001). Corporate image and corporate reputation in customers' retention decisions in services. *Journal of Retailing and Consumer Services*, 8, 227-236.
- Parasuraman, A., Zeithaml, V., Berry, L. (1985), "A conceptual model of service quality and its implications for future research", *Journal of Marketing*, Vol. 49 No 4, pp. 41-50.
- Porter, M. (1998). *Competitive Strategy: Techniques for Analyzing Industries and Competitors*, The Free Press, New York, NY.
- Saha, G., and Theingi. (2009). Service quality, satisfaction, and behavioral intentions : a study of low-cost airline carriers in Thailand. *Managing Service Quality*, 19(3), 350-372.
- Singh, J. & Sirdeshmukh, D. (2000). Agency and trust mechanisms in consumer satisfaction and loyalty judgments. *Journal of the Academy of Marketing Research*, 28 (1), 150-67.
- Sirdeshmukh, D., Singh, J. & Sabol, B. (2002). Consumer trust, value and loyalty in relational exchanges. *Journal of Marketing*, 66 (1), 15-37
- Sichtmann, C. (2007). An analysis of antecedents and consequences of trust in a corporate brand. *European Journal of Marketing*, Vol. 41 No. 9/10, pp. 999-1015.
- Tabacnick, B.G. & Fidell, L.S. (2006). *Using Multivariate Statistics*, 5th Edition, Pearson.
- Zeithaml, V. A. (1988). Consumer perceptions of price, quality and value: a means-end model and synthesis of evidence. *Journal of Marketing*, 52(july), 2-22.
- Zeithaml, V., Berry, L. & Parasuraman, A. (1996). The behavioral consequences of service quality. *Journal of Marketing*, 60(2), 31-46.
- Zeithaml, V.A. & Bitner, M.J. (1996), *Services Marketing*, McGraw-Hill, New York, NY.