CHAPTER – II

CONCEPTUAL FRAMEWORK OF SERVICE QUALITY AND CUSTOMER SATISFACTION

Productivity was one of the key managerial imperatives of the 1970s: working faster and more efficiently to reduce costs. During the 1980s and early 1990s, improving quality became a major priority. In a service context, this strategy required efforts to improve customer satisfaction by creating better service process and outcomes. At the beginning of the twenty-first century, we are seeing growing emphasis on linking these two strategies to create better value for both customers and the firm (Lovelock, 2001). Both quality and productivity were historically seen as issues for operations managers. When improvements in these areas required better employee selection, training, and supervision, then human resource managers were expected to get involved, too. But it was not until service quality was explicitly linked to customer satisfaction that marketers were also seen as having an important role to play.

Spreng and Mackoy (1996) highlighted that service quality and customer satisfaction have been the focus of marketing theory and practices undoubtedly owing to the strong bearing on a number of critical behavioral outcomes. Both these two core concepts are at the core of the marketing theory. The large amount of theoretical and empirical studies on the topic that have emanated over the past few years further manifests the prominence of these two concepts. Therefore, there is no even grain of doubt concerning the importance of service quality and customer satisfaction as the ultimate goal of service providers (Sureshchandar et al., 2002). In today’s world of intense competition, the key to sustainable competitive advantage lies in delivering high quality of service that will in turn result in satisfied customers (Shemwell et al., 1998).

Perceived service quality is one of the highly debated and researched topics in marketing theory, the prima facie evidence for which is exhibited by the considerable academic attention that it has got from researchers across the world (Asubonteng et al., 1996; Buttle, 1996). Similarly, the need for striving for customer satisfaction lies in its ability to result in economic success. Customer satisfaction is considered as a prerequisite for customer retention and loyalty, and obviously helps in realizing economic goals like profitability, market share, and return on investment (Hackl and Westlund, 2000; Reichheld, 1996; Schewing, 1999).
In spite of the attention paid to improving service quality, companies may be disappointed by the results of their efforts to do so. Firms that have been praised for their quality efforts may sometimes run into financial difficulties, in part because they spent too lavishly on quality improvements. In some instances, such unsatisfactory outcomes can be blamed on poor or incomplete execution of the quality program itself. In other instances, improved measures of service quality do not seem to translate into bigger profits, increased market share, or higher sales. Consequently, Rust et al., (1995) argued for a Return on Quality (ROQ) approach based on the assumptions that (a) quality is an investment, (b) quality efforts must be financially accountable, (c) it is possible to spend too much on quality and (d) not all quality expenditures are equally valid. According to Rust and his colleagues, an important implication of the ROQ perspective is that quality improvement efforts may benefit from being related to productivity improvement programs. Even so, customer focused service offering is fundamental for the service providers to be successful and continue in the market.

A basic agreement stemming from the wide range of literatures on service quality and customer satisfaction is that service quality and customer satisfaction are conceptually distinct but closely related constructs, where service quality is related to continuous improvement in quality and customer satisfaction is related to customers’ overall experience in the service encounters including perception of service quality (Dabolkar, 1995; Parasuraman, et al., 1994a,b; Shemwell et al., 1998). Oliver (1994) and Parasuraman et al. (1994a;b) also argued that the two concepts are fundamentally different in terms of their underlying causes and outcomes; satisfaction is generally viewed as a broader concept while service quality focuses specifically on dimensions of service. Thus, perceived service quality is a component of customer satisfaction. Service quality is a focused evaluation that reflects the customer’s perception of specific dimensions of service, i.e., reliability, responsiveness, assurance, empathy, and tangibles. Satisfaction, on the other hand, is more inclusive, influenced by perceptions of service quality, product quality, and price as well as situational factors and personal factors (Zeithaml and Bitner, 2000; 2003).

An attempt has, therefore, been made in the current study to further heighten the above-pronounced premise. In order to investigate the link between service quality and customer satisfaction, operating elements of service quality and customer satisfaction are required. This chapter, therefore, deals with the various factors of customer’s perceived service quality and customer satisfaction that are used as the hallmark in the present study for
examining the relationship between service quality and customer service satisfaction in the context of the Ethiopian higher learning institutions. This chapter deals with the conceptual framework of service quality and customer satisfaction, particularly:

a) How should service quality and customer satisfaction be conceptualized and measured?

b) What is the causal relationship between service quality and customer satisfaction?

c) Importance of the service quality and customer satisfaction in the higher learning institutions.

d) Determinants of service quality and customer satisfaction in the higher learning institutions

2.1. CONCEPT OF QUALITY

The attainment of quality in products and services has become a pivotal concern among the marketers in recent years. Quality has been reported as having apparent relationship to costs (Crosby, 1979), excellence (Garvin, 1983), value (Cronin and Taylor, 1992), profitability (Buzzell and Gale, 1987; Rust and Zahorik, 1993), customer satisfaction (Bolton and Drew, 1991), customer retention (Reichheld and Sasser, 1990), behavioral intention and positive word-of-mouth. It is considered as the most important factor influencing the customer’s buying decisions. Also it has strategic benefits of contribution to market-share and return on investment (Anderson and Zeithaml, 1984; Philips et al., 1983) as well as in lowering manufacturing costs and improving productivity (Garvin, 1988).

The word quality means different things to people according to the context. Garvin (1988) identified five perspectives:

a) The **transcendent view** of quality defined quality as *innate excellence, a mark of uncompromising standards and high achievement.* It argues that people learn to recognize quality only through the experience gained from repeated exposures. This view often applied to the performing and visual arts.

b) The **product-based approach** defined quality as *a precise and measurable variable, i.e., the units of goodness packed into a product or service.* It argues that differences in quality reflect differences in the amount of some ingredient or attribute possessed by the product.
c) The **customer or user-based definitions** defined quality as *satisfying customer’s requirements or fitness for purpose*, i.e., it starts with the premise that quality lies in the eyes of the beholder, i.e., different customers have different wants and needs. It also equates quality with maximum satisfaction.

d) The **manufacturing-based or process/supply approach** defined quality as *conformance to requirements*, i.e., supply based and primarily concerned with engineering and manufacturing practices. It focuses on conformance to internally developed specifications, which are often driven by productivity and cost containment goals. However, in services quality is operation based.

e) The **value-based definitions** define quality in terms of value and price, i.e., *either as cost to the producer and price to the customer or as meeting the customer’s requirements in terms of quality, price, and availability*. By considering the trade-off between performance (or conformance) and price, quality comes to be defined as affordable excellence.

Garvin (1988) also explained that unlike goods quality which can be measured objectively by such indicators as durability and number of defects, service quality is an abstract and elusive construct because of its intangibility, inseparability of production and consumption, heterogeneity, and perishability. To incorporate differing perspectives, Garvin developed eight components/dimensions of goods quality that could be useful as a framework for analysis and strategic planning. These are:

a) Performance (primary operating characteristics)

b) Features (bells and whistles)

c) Reliability (probability of malfunction or failure)

d) Conformance (ability to meet specifications)

e) Durability (how long the product continues to provide value to the customer)

f) Serviceability (speed, courtesy, competence, and ease of having problems fixed)

g) Aesthetics (how the product appeals to any or all of the user’s five senses)

h) Perceived quality (associations such as the reputation of the company or brand name).
Researchers have also argued that the distinctive nature of services require an equally distinctive approach to defining and measuring service quality while discussing the service-based components/dimensions of quality. Because of the intangible, multifaceted nature of many services, it may be harder to evaluate the quality of a service than a good. A distinction needs to be drawn between the process of service delivery (functional quality) and the actual output of the service (technical quality) (Gronroos, 1990) because customers are often involved in the service production (Lovelock, 2001). Gronroos also suggest that the perceived quality of a service will be the result of an evaluation process in which customers compare their perceptions of service delivery and its outcome against what they expected. Parasuraman et al., (1988) have also identified five quality dimensions through rigorous focus group research in order to measure the perceptions of service quality. These are tangibility, reliability, responsiveness, assurance, and empathy.

It is commonly said that one cannot manage what he/she does not measure. Without measurement, managers cannot identify where their firm or products currently stand and whether desired goals are being achieved. Measurement in turn requires careful definition so that people agree on what they are talking about and what they are measuring. It is thus clear that definition and distinction of service quality from goods quality is fundamental in order to adequately measure service customers’ satisfaction through measuring customers’ service expectation and perception.

There is evidence of strategic links between the level of customer satisfaction and a firm’s overall performance. As Fournier and Mick (1999) explained, customer satisfaction is central to the marketing concept. Customer satisfaction is not an end in itself. Instead, it is the means to achieving a number of key business goals. First, satisfaction is linked to customer loyalty and relationship commitment. Second, highly satisfied/delighted customers spread positive word of mouth and in effect become walking; talking advertisements for an organization whose service has pleased them, thus lowering the cost of attracting new customers (Lovelock et al., 1998). A study of the relationship between service quality, consumer satisfaction, and purchase intentions found that perceptions of high service quality and high service satisfaction result in a very high level of purchase intentions (Taylor and Baker, 1994). Heskett et al., (1997) also discovered that increased level of customer satisfaction could be linked to customer loyalty and firm profitability. Lovelock et al. (1998) demonstrated the benefits of customer satisfaction and service quality in the following diagram as follows:
2.2. SERVICE QUALITY: CONCEPTUALIZATION AND OPERATIONALIZATION

Wisniewski (2001a) described service quality as a relatively new academic discipline emerging in the USA in the 1980’s when the manufacturing sector declined in economic importance and the service sector grew. Consumers demanded increasingly higher quality services which resulted in the pressure to provide quality services in order to remain commercially competitive. This development forced firms to develop a better understanding of what service quality mean to the customer and how it could best be measured. Wisniewski also explained service quality as the difference between predicted, or expected, service (i.e., customer expectations) and perceived service (i.e., customer perceptions); if expectations are greater than performance, then perceived quality is less than satisfactory and a service quality gap materializes, and this does not mean that the service is of low quality but rather the customer expectations have not met hence customer dissatisfaction occurs and opportunities arise for better meeting customer expectations. However, Smith and Bolton (1998) in their experimental investigation of customer reactions to service failure and recovery encounters suggested that although excellent service recoveries can enhance customer satisfaction and increase what they called it re-patronage intentions, viewing service failures as opportunities to impress customers with good service performance may involve substantial risks.
Parasuraman et al. (1985; 1988) defined service quality as the degree and direction of discrepancy between consumers' perceptions and expectations in terms of different but relatively important dimensions of the service quality, which can affect their future behavior. Gronroos (1982) also developed a model in which he contends that customers compare the service they expect with perceptions of the service they receive in evaluating service quality. In addition, Smith and Houston (1982) claimed that satisfaction with service is related to confirmation or disconfirmation of expectations. They based their research on the disconfirmation paradigm, which maintains that satisfaction is related to size and direction of the disconfirmation experience where disconfirmation is related to customer's initial expectations. Similarly, Lewis and Booms (1983) defined service quality as a measure of how well the service level delivered matches customer expectations; delivering quality service means confirming to customer's expectations on a consistent basis.

Service quality is defined as being about value, the conformance to standards, excellence, and meeting or exceeding customers' expectations, resulting in delight (Malherbe and Pearse, 2003). According to Parasuraman et al. (1988), service quality, as perceived by consumers, stems from a comparison of what they feel firms should offer (i.e., from their expectations) with their perceptions of the performance of firms providing the services. Perceived service quality is therefore viewed as the degree and direction of discrepancy between consumer's perceptions and expectations. In service quality literature, expectations are viewed as desires or wants of consumers, i.e., what they feel a service provider should offer rather than would offer, whereas in consumer satisfaction literature, expectations are viewed as predictions made by consumers about what is likely to happen during an impending transaction or exchange (Parasuraman et al., 1988).

Quality is defined by the customer's impression of the service provided (Parasuraman et al., 1985; 1988). Chang et al. (2002) also proposed that the assumption behind this definition is that customers form the perception of service quality according to the service performance they experiences and based on the past experiences of service performance. Kurtz and Klow (1998) also explained what constitutes a service quality; it could be described in terms of, and is largely dependent on the particular service sector under consideration, and the parameters which measure quality in a given service sector may vary considerably across industries. Parasuraman et al. (1988) also argued that regardless
of the type of service, customers used basically the same general criteria in arriving at an
evaluative judgment about service quality. Consumer expectations are pretrial beliefs a
consumer has about the performance of a service that are used as the standard or reference
against which service performance is judged. Thus an understanding of the levels of
consumer expectations will help companies to ensure that consumer expectations are met.

Gronroos (1984; 1990) has also identified two distinct constituents of service quality,
namely technical and functional quality. The customers see functional service quality as
the most important factor in service transactions, given customers’ frequent inability to
judge technical quality of service. This is particularly true in the case of mental stimulus
processing such as higher learning institutions academic service, where the technical
quality of service (the service outcome) may be difficult for the students with no technical
expertise to evaluate; whereas functional quality (i.e., the service process in which the
service is delivered) can, and will be evaluated by the students using their own service
quality’s conception.

Examination of these above literature on service quality suggests three broad themes:

(a) Service quality is more difficult for the customer to evaluate than goods quality,

(b) Service quality perceptions result from a comparison of consumer expectations
with the actual service performance, and

(c) Quality evaluations are not made solely on the outcome of a service (technical
quality) but also involve evaluations of the process of service delivery (the
functional quality).

The vital point that is made clear is that service quality revolves around customer
expectations and their perceptions of the actual service performed. Hence it is
characterized by the customer perception of service and the customers are the sole judges
of the quality. Parasuraman et al. (1991a; b) explained that consistent conformance to
expectations begins with identifying and understanding customer expectations; only then
effective service quality strategies can be developed. Blose et al. (2005) argued that
service organizations need to take a conscious strategic decision to align their service
delivery in accordance with the desired customer’s expectations of service quality.
2.3. CONCEPTUAL SERVICE QUALITY MODELS: HOW CUSTOMERS EVALUATE SERVICE QUALITY?

Service quality is a concept that has aroused considerable interest and debate in the research literature because of the difficulties in both defining it and measuring it with no overall consensus emerging on either (Wisniewski, 2001a; b). There are a number of different definitions as to what is meant by service quality. One that is commonly used defines service quality as the extent to which a service meets customers’ needs or expectations (Lewis and Mitchell, 1990; Dotchin and Oakland, 1994; Asubonteng et al., 1996; Wisniewski and Donnelly, 1996). Service quality can thus be defined as the difference between customer expectations of service and perceived service. If expectations are greater than performance, then perceived quality is less than satisfactory and hence customer dissatisfaction occurs (Parasuraman et al., 1985, 1988; Lewis and Mitchell, 1990).

Often there exists an important question: why should service quality be measured? Measurement allows for comparison before and after changes, for the location of quality related problems, and for the establishment of clear standards for service delivery. Edvardsen et al. (1994) stated that the starting point in developing quality in services is analysis and measurement. The SERVQUAL model, i.e., the most common method for measuring service quality perceptions of higher learning institutions from an entrepreneurial approach or service marketing view (Christensen et al., 2003), is adapted to study the perceived service quality of the Ethiopian higher learning institutions.

In an effort to understand the main concepts incorporated under the umbrella of service quality, many conceptual models have been proposed. A conceptual model attempts to show the relationships that exist between salient variables (Ghobadian et al., 1994). It is a simplified description of the actual situations. It is envisaged that conceptual models in service quality enable management to identify quality problems and thus help in planning for the launch of a quality improvement program thereby improving the efficiency, profitability and overall performance. During the past few decades service quality has become a major area of attention to practitioners, managers and researchers owing to its strong impact on business performance, lower costs, customer satisfaction, customer
loyalty and profitability (Chang and Chen, 1998; Cronin and Taylor, 1992; Gammie, 1992; Hallowell, 1996; Gummesson, 1998; Guru, 2003; Lasser et al., 2000; Leonard and Sasser, 1982; Newman, 2001; Silvestro and Cross, 2000; Sureshchandar et al., 2002). There has been a continued research on the definition, modeling, measurement, data collection procedure, data analysis etc., and issues of service quality, leading to development of sound base for the researchers.

The main theme of this section is, therefore, to create awareness on some of the service quality models pertinent to the current study, which exists in the service marketing literatures (Seth et al., 2005). Thirteen of the conceptual service models are reviewed as follows:

2.3.1. TECHNICAL AND FUNCTIONAL QUALITY MODEL

The model developed by Gronroos (1984) proposes that a firm in order to compete successfully must have an understanding of consumer perception of the quality and the way service quality is influenced. Managing perceived service quality means that the firm has to match the expected service and perceived service to each other so that consumer satisfaction is achieved.

Figure 2.2: Technical and Functional Quality Model

![Diagram of Technical and Functional Quality Model]

Source: Grönroos (1984)
The author identified three components of service quality, namely: technical quality, functional quality, and image.

a) **Technical quality** is the quality of what consumer actually receives as a result of his/her interaction with the service firm and is important to him/her and to his/her evaluation of the quality of service.

b) **Functional quality** is how he/she gets the technical outcome. This is important to him and to his/her views of service he/she has received.

c) **Image** is very important to service firms and this can be expected to build up mainly by technical and functional quality of service including the other factors (tradition, ideology, word of mouth, pricing and public relations).

### 2.3.2. SERVICE GAP MODEL

Parasuraman et al. (1985) proposed that service quality is a function of the differences between expectation and performance along the quality dimensions. They developed a service quality model based on gap analysis.

**Figure 2.3: Service Gap Model**

![Service Gap Model diagram]

Source: Parasuraman *et al.* (1985)
The various service gaps visualized in this model are:

Gap 1: Difference between consumers’ expectation and management’s perceptions of those expectations, i.e. not knowing what consumers expect.

Gap 2: Difference between management’s perceptions of consumer’s expectations and service quality specifications, i.e. improper service-quality standards.

Gap 3: Difference between service quality specifications and service actually delivered, i.e. the service performance gap.

Gap 4: Difference between service delivery and the communications to consumers about service delivery, i.e. whether promises match delivery?

Gap 5: Difference between consumer’s expectation and perceived service. This gap depends on size and direction of the four gaps associated with the delivery of service quality on the marketer’s side.

According to this model, the service quality is a function of perception and expectations and can be modeled as:

$$ SQ = \sum_{j=1}^{k} (P_{ij} - E_{ij}) $$

Where, $SQ =$ Overall service quality; $k =$ number of attributes.

$P_{ij} =$ Performance perception of stimulus $i$ with respect to attribute $j$.

$E_{ij} =$ Service quality expectation for attribute $j$ that is the relevant norm for stimulus $i$.

This exploratory research was refined with their subsequent scale named SERVQUAL for measuring customers’ perceptions of service quality (Parasuraman et al., 1988). At this point the original ten dimensions of service quality collapsed in to five dimensions: reliability, responsiveness, tangibles, assurance (communication, competence, credibility, courtesy, and security) and empathy, which capture access and understanding/knowing the customers.

2.3.3. ATTRIBUTE SERVICE QUALITY MODEL

The model proposed by Haywood-Farmer (1988) states that a service organization has “high quality” if it meets customer preferences and expectations consistently. According to this, the separation of attributes into various groups is the first step towards the
development of a service quality model. In general, services have three basic attributes: physical facilities and processes; people’s behavior; and professional judgment. Each attribute consists of several factors. In this model, each set of attributes forms an apex of the triangle as shown below. Too much concentration on any one of these elements to the exclusion of other may be appropriate; it may lead to disaster for e.g. too much emphasis on procedures may give an impression to the customer that he will be processed as per his sequence.

Figure 2.4: Attribute Service Quality Model

![Attribute Service Quality Model](source: Haywood-Farmer (1988))

1. Short contact/interaction intensity-low customization, for e.g. Hardware/grocery shop
2. Medium contact/interaction intensity-low customization
3. High contact/interaction intensity-low customization, for e.g. Education
4. Low contact/interaction intensity-high customization, for e.g. Clubs
5. High contact/interaction intensity-high customization, for e.g. Health care services

Source: Haywood-Farmer (1988)
The author tried to map different type of service settings as per degree of contact and interaction, degree of labor intensity and degree of service customization in to this model. For example services, which are low in terms of customers’ contact customization and labor intensity (utilities, transportation of goods, etc.), are closer to physical facility and process attribute of the model. Thus, the model suggests that special care at this instant must be taken to make sure that equipment is reliable and easy for customer to use.

2.3.4. PERFORMANCE ONLY MODEL

The proponents of this model (Cronin and Taylor, 1992) investigated the conceptualization and measurement of service quality and its relationship with consumer satisfaction and purchase intentions. They compared computed difference scores with perception to conclude that perceptions only are better predictor of service quality.

They argued on the framework of Parasuraman et al. (1985), with respect to conceptualization and measurement of service quality and developed performance only measurement of service quality called SERVPERF by illustrating that service quality is a form of consumer attitude and the performance only measure of service quality is an enhanced means of measuring service quality. They argued that SERVQUAL confounds satisfaction and attitude. They stated that service quality can be conceptualized as “similar to an attitude”, and can be operationalized by the adequacy-importance model. In particular, they maintained that Performance instead of “Performance-Expectation” determines service quality.

Service quality is evaluated by perceptions only without expectations and without importance weights according to the formula:

$$ SQ = \sum_{j=1}^{K} P_{ij} $$

Where, \( SQ \) = overall service quality;

\( K \) = the number of attributes;

\( P_{ij} \) = performance perception of stimulus i with respect to attribute j.

2.3.5. EVALUATED PERFORMANCE AND NORMED QUALITY MODEL

According to Teas (1993), the conventional disconfirmation model has conceptual, theoretical and measurement problems. He pointed out the following issue in the measurement of service quality, i.e. SERVQUAL (Parasuraman et al., 1988) as: conceptual definition ambiguity;
theoretical justification of expectations in the measurement of service quality; the usefulness of the probability specification in the evaluated performance (EP) measurement; and link between service quality and consumer satisfaction/dissatisfaction. The author proposed the following two frameworks for service quality.

Evaluated performance (EP) framework: with the assumption that an individual evaluates object $i$ with perceived certainty and that the object $i$ has a constant amount of each attribute also with Minkowski space parameter equals to unity. The perceived quality is modeled as:

$$Q_i = -1 \left[ \sum_{j=1}^{m} w_j (A_{ij} - I_j)/I_j \right]$$

Where, $Q_i$ = the individual’s perceived quality of object $i$.

$w_j$ = Importance of attribute $j$ as a determinant of perceived quality.

$A_{ij}$ = Individual’s perceived amount of attribute $j$ possessed by object $i$.

$I_j$ = the ideal amount of attribute $j$ as conceptualized in classical ideal point attitudinal models.

$m$ = Number of attributes.

With an assumption that perceived ability of the product to deliver satisfaction can be conceptualized as the product’s relative congruence with the consumer’s ideal product features.

Normed quality model: if the object $i$ is defined as the excellence norm that is the focus of revised SERVQUAL concept, the above equations can be used to define the perceived quality of excellence norm $Q_e$ in terms of the similarity between the excellence norm and the ideal object with respect to “$m$” attributes.

The quality of another object $i$, $Q_i$ relative to the quality of excellence norm then normed quality (NQ) is:

$$NQ = [Q_i - Q_e]$$

Where, $NQ$ = Normed quality index for object $i$.

$Q_e$ = the individual’s perceived quality of the excellence norm object.
For infinite ideal points, normed quality is:

\[ NQ = \sum_{j=1}^{m} w_j(A_j - A_{ej}) \]

Where, \( A_{ej} \) = individual’s perceived amount of attribute “j” possessed by the excellence norm “e”.

![Figure 2.5: Evaluated Performance and Normed Quality Model](Image)

**Figure 2.5: Evaluated Performance and Normed Quality Model**

<table>
<thead>
<tr>
<th>Value level</th>
<th>Attitude Level</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ideal Standard</td>
<td>Satisfaction</td>
</tr>
<tr>
<td>Experienced outcome</td>
<td>Disconfirmation</td>
</tr>
</tbody>
</table>

Source: Mattsson (1992)

### 2.3.6. MODEL OF PERCEIVED SERVICE QUALITY AND SATISFACTION

This model developed by Spreng and Mackoy (1996) attempts to enhance the understanding of the constructs perceived service quality and consumer satisfaction. This model is modification to Oliver’s (1993) model. The model highlights the effect of expectations, perceived performance desires, desired congruency and expectation disconfirmation on overall service quality and customer satisfaction. These are measured through set of ten attributes of advising (convenience in making an appointment, friendliness of the staff, advisor listened to my questions, the advisor provided accurate information, the knowledge of the advisor, the advice was consistent, advisor helped in long-range planning, the advisor helped in choosing the right courses for career, advisor was interested in personal life, and the offices were professional).
2.3.7. PCP ATTRIBUTE MODEL

Philip and Hazlett (1997) have proposed a model that takes the form of a hierarchical structure – based on three main classes of attributes – pivotal, core and peripheral (PCP). According to the model, every service consists of three, overlapping, areas where the vast majority of the dimensions and concepts which have thus far been used to define service quality. These ranked levels are defined as – pivotal (outputs), core and peripheral (jointly representing inputs and processes).

The pivotal attributes, located at the core, are considered collectively to be the single most determining influence on why the consumer decided to approach a particular organization and exert the greatest influence on the satisfaction levels. They are defined as the “end product” or “output” from the service encounter; in other words, what the consumer expects to achieve and receive, perhaps even “take away, when the service process is duly completed.
Core attributes, centered on the pivotal attributes, can best be described as the amalgamation of the people, processes and the service organizational structure through which consumers must interact and/or negotiate so that they can achieve/receive the pivotal attribute.

The third level of model focuses on the peripheral attributes which can be defined as the "incidental extras" or frills designed to add "roundness" to the service encounter and make the whole experience for the consumer a complete delight.

When a consumer makes an evaluation of any service encounter, he is satisfied if the pivotal attributes are achieved, but as the service is used more frequently the core and peripheral attributes may began to gain importance.

**Figure 2.7: PCP Attribute Model**

Source: Philip and Hazlett (1997)
2.3.8. RETAIL SERVICE QUALITY AND PERCEIVED VALUE MODEL

Sweeney et al (1997) proposed the influence of service quality on value and willingness to buy in a specific service encounters through two alternative models. Value can be defined as a comparison between what consumers get and what they give, suggesting that value is a comparison of benefits and sacrifices (Zeithaml et al., 1988). Value construct used in this model is “value for money”.

Model 1: this model highlights that in addition to product quality and price perceptions, functional service quality and technical service quality perceptions both directly influence value perceptions.

Model 2: this model highlights that in addition functional service quality perceptions directly influence consumers’ willingness to buy. Functional service quality perceptions also influence technical service quality perceptions, which in turn influence product quality perceptions and neither of the two directly influence value perceptions.

An analysis of modification indices for model 2 (being superior to model 1), it is possible to make significant improvement in this model by allowing technical service quality to influence perceived value directly.
2.3.9. SERVICE QUALITY, CUSTOMER VALUE AND CUSTOMER SATISFACTION MODEL

Oh (1999) proposed an integrative model of service quality, customer value and customer satisfaction. The proposed model focuses mainly on post purchase decision process. Arrows in the model indicate causal directions. The model incorporates key variables such as perceptions, service quality, consumer satisfaction, customer value and intentions to repurchase. Finally word of mouth communication intention is conceptualized as a direct combined function of perceptions, value, satisfaction and repurchases intentions.

The model provides evidence that customer value has a significant role in customer’s post-purchase decision-making process. It is an immediate antecedent to customer satisfaction and repurchases intentions. Results also indicate that perceived price has a negative influence on perceived customer value and no relationship with perceived service quality.
2.3.10. ANTECEDENTS AND MEDIATOR MODEL

A comprehensive model of service quality was developed by Dabholkar et al. (2000), which includes an examination of its antecedents, consequences, and mediators to provide a deeper understanding of conceptual issues related to service quality. This model examines some conceptual issues in service quality as: the relevant factors related to service quality better conceived as components or antecedents and the relationship of customer satisfaction with behavioral intentions.

![Antecedents and Mediator Model](image)

Source: Dabholkar et al. (2000)

2.3.11. INTERNAL SERVICE QUALITY MODEL

Frost and Kumar (2000) have developed an internal service quality model based on the concept of GAP model (Parasuraman et al., 1985). The model evaluated the dimensions, and their relationships, that determine service quality among internal customers (front-line staff) and internal suppliers (support staff) within a large service organization.
The internal gap 1 shows the difference in support staff’s perception (internal supplier) of front-line staff’s expectation (internal customers). Internal gap 2 is the significant difference between service quality specifications and the service actually delivered resulting in an internal service performance gap. Internal gap 3 is the gap which focuses on the front-line staff (internal customers). The gap is based on the difference between front-line staff’s expectations and perceptions of support staff’s (internal supplier) service quality.

2.3.12. THE CHRISTOPHER LOVELOCK SERVICE QUALITY MODEL

Lovelock (1988) adapted and extended Parasuraman et al.’s framework to identify a total of seven types of gaps that can occur at different points during the design and delivery of a service performance.
These seven service quality gaps are interpreted as follows:

Gap 1: The **knowledge gap**, i.e., the difference between what service providers believe customers expect and customers’ actual needs and expectations.

Gap 2: The **standards gap**, i.e., the difference between management’s perceptions of customer expectations and the quality standards established for service delivery.

Gap 3: The **delivery gap**, i.e., the difference between specified delivery standards and the service provider’s actual performance on these standards.

Gap 4: The **internal communications gap**, i.e., the difference between what the company’s advertising and sales personnel think are the product’s features, performance, and service quality level and what the company is actually able to deliver.

Gap 5: The **perceptions gap**, i.e., the difference between what is actually delivered and what customers perceive they have received (because they are unable to accurately evaluate service quality). This situation is likely to occur with credence services where it is difficult to judge performance even after delivery, for example, surgery.
Gap 6: The interpretation gap, i.e., the difference between what a service provider’s communication efforts (in advance of service delivery) actually promise and what a customer thinks was promised by these communications.

Gap 7: The service gap, i.e., the difference between what customers expect to receive and their perceptions of the service that is actually delivered.

As depicted by the above diagram, Gaps 1, 6, and 7 represent external gaps between the customer and the organization; Gaps 2, 3, 4, and 5 are internal gaps occurring between different functions and departments within the organization. Any of the seven quality gaps can damage relationships with customers. The service gap (Gap 7), which is synonymous to Parasuraman et al.’s Gap 5, is the most critical because it represents the difference between the customer’s overall assessments of what was expected as compared to his/her perceptions of what was delivered. The ultimate goal in improving service quality is to narrow this gap (Gap 7) as much as possible by closing the other six gaps (Gaps 1 through 6) shown in the diagram.

The strength of the gap methodology is that it offers generic insights and solutions that can be applied across different industries (what it does not attempt is to identify specific quality failures that may occur in particular service business); thus each firm must develop its own customized approach to ensure that service quality becomes and remains a key objective (Lovelock, 2001).

2.3.13. MODEL OF SERVICE QUALITY GAPS

This service quality gap model proposed by Curry (1999) and Luk and Layton (2002) has seven major gaps. It is an adaptation and extension of the Parasuraman et al.’s (1985) gaps model of service quality. According to the following explanation, the three important gaps (which are more associated with the external customers) are Gaps 1, 5, and 6; since they have a direct relationship with customers (ASI Quality Systems, 1992; Curry, 1999; Luk and Layton, 2002).
Gap 1: **Customers' expectations vs. management perceptions**: as a result of the lack of a marketing research orientation, inadequate upward communication and too many layers of management.

Gap 2: **Management perceptions vs. service specifications**: as a result of inadequate commitment to service quality, a perception of unfeasibility, inadequate task standardization and an absence of goal setting.

Gap 3: **Service specifications vs. service delivery**: as a result of role ambiguity and conflict, poor employee-job fit and poor technology-job fit, inappropriate supervisory control systems, lack of perceived control and lack of teamwork.

Gap 4: **Service delivery vs. external communication**: as a result of inadequate horizontal communications and propensity to over-promise.

Gap 5: **The discrepancy between customer expectations and their perceptions of the service delivered**: as a result of the influences exerted from the customer side and the shortfalls (gaps) on the part of the service provider. In this case, customer expectations are influenced by the extent of personal needs, word of mouth recommendation and past service experience.
Gap 6: **The discrepancy between customer expectations and employees’ perceptions:** as a result of the differences in the understanding of customer expectations by front-line service providers.

Gap 7: **The discrepancy between employee’s perceptions and management perceptions:** as a result of the differences in the understanding of customer expectations between managers and service providers.

The above model identifies seven key discrepancies or gaps relating to managerial perceptions of service quality, and tasks associated with service delivery to customers. The six gaps (Gaps 1, 2, 3, 4, 6 and 7) are identified as functions of the way in which service is delivered, where as Gap 5 pertains to the customer and is considered to be the true measure of service quality. The Gap on which the SERVQUAL model has influence is on Gap 5.

The Gap model and SERVQUAL scale draws much support from researchers (Akan, 1995; Avkiran, 1994; Babakus and Mangold, 1992; Bojanic, 1991; Carman, 1990; Finn and Lamb, 1991; Johns and Tyas, 1996; Johnson and Sirikit, 2002; Saleh and Ryan, 1991). But, the general structure, i.e., the reliability, assurance, tangible, empathy and responsiveness (RATER) as proposed by Parasuraman et al. (1988) is debated by many researchers (e.g. Rosen and Karwan, 1994). Also there are debates for **Perception (P) – Expectation (E)** measurement of service quality and in favor of SERVPERF (Cronin and Taylor, 1992; Babakus and Boller, 1992; Gotlieb et al., 1994; Hartline and Ferrell, 1996).

Another issue emerging from the review is the identification of internal and external customers. From service delivery point of view, one needs to clearly understand distinction between these two classes of customers. This issue further gains strength, as it is expected that the key to the success of any organization depend on the dedicated employee base represented by the internal customers. Unless internal customers are satisfied, it may be difficult to visualize good quality service for the external customers. Besides, the role and commitment of top management in delivering quality service to its customer also gains importance in the light of growing competitive pressure and globalization of services.

Despite a great deal of criticism addressed to the Parasuraman et al.’s (1988) SERVQUAL (e.g. Buttle, 1996; Bebko, 2000; Yoon and Ekinci, 2003), it has been successfully used in many different settings around the world (e.g. Tsoukatos et al., 2004; Ugboma et al., 2004; Tahir and Wan Ismail, 2005). Thus, this study employed the Parasuraman et al.’s (1988)
SERVQUAL model, comprised of functional and technical quality, for assessing the students’ perception on their academic staffs services and the Frost and Kumar (2000) INTSERVQUAL model was applied for assessing (a) the academic staffs’ perception on their administrative staffs services and (b) the administrative staffs’ perception on their management services.

2.4. DETERMINANTS OF CUSTOMER’S PERCEIVED SERVICE QUALITY

Service quality is not a singular but a multi-dimensional concept, i.e., research suggests that customers do not perceive quality as a unidimensional concept, i.e., customers’ assessments of service quality include perceptions of multiple factors (Zeithaml et al., 1993). It would be impossible to ensure service quality without first determining the salient aspects that are incorporated under this term. The generic determinants of service quality that are identified by researchers through lifetime rigorous research on the area are discussed in this section. The utility value of these determinants however is dependent up on the nature of the service firm as well as the situation within the firm.

Sasser et al. (1978) identified six service attributes which they believed embraces the concept of service quality. These are:

- a) Security
- b) Consistency
- c) Attitude
- d) Completeness
- e) Condition
- f) Availability

Gronroos (1988) identified the five key determinants of service quality as:

- a) Professionalism and skills (i.e., technical quality, outcome related)
- b) Reputation and credibility (i.e., age related)
- c) Behavior and attributes
- d) Accessibility and flexibility
- e) Reliability and trustworthiness. Behavior and attributes, accessibility and flexibility, and reliability and trustworthiness are all functional qualities, i.e., process related.

Lehtinen and Lehtinen (1992) also believed that service quality comprises of three dimensions. These are:

- a) Physical quality (i.e., equipment, premises, tangibles)
b) Corporate quality (i.e., image and profile of the organization)
c) Interactive quality (i.e., customer contact with service personnel and other customers)

They also argued that it is necessary to differentiate between quality associated with the process of service delivery (what Gronroos termed functional quality) and quality associated with the outcome of the service (what Gronroos refers to as technical quality), judged by the customer after the service has been performed.

Zeithaml et al. (1990) have conducted successive studies to uncover key service quality attributes that significantly influence the customer’s perception of overall service quality. They initially identified ten determinants of service quality based on a series of focus group interview sessions. These generic dimensions used by customers to evaluate service quality were (Carden and DelliFraine, 2004; Oliver, 1997; Zeithaml et al., 1990):

a) Tangibles (i.e., appearance of physical facilities, equipment, personnel, and communication material),
b) Reliability (i.e., ability to perform the promised service dependably and accurately),
c) Responsiveness (i.e., willingness to help customers and provide prompt service),
d) Competence (i.e., possession of the skills and knowledge required to perform the service),
e) Courtesy (i.e., politeness, respect, consideration, and friendliness of contact personnel),
f) Communication (i.e., listening to customers and keeping them informed in language they can understand),
g) Credibility (i.e., trustworthiness, believability, honesty of the service provider),
h) Security (i.e., freedom from danger, risk, or doubt),
i) Access (i.e., approachability and ease of contact), and
j) Understanding the customer (i.e., making the effort to know customers and their needs).
In their subsequent research, the Zeithaml et al. found a high degree of correlation among (a) communication, competence, courtesy, credibility, and security, as well as (b) between access and understanding; and so combined them into assurance and empathy, respectively, hence consolidated the ten dimensions into five broad dimensions as follows (Lovelock, 2001; Nagata et al., 2004):

**Figure 2.14: Service Quality Model**

Source: Lovelock (2001) and Nagata et al. (2004)

a) **Tangibles** (appearance of physical elements),

b) **Reliability** (dependable, accurate performance),

c) **Responsiveness** (promptness and helpfulness),

d) **Assurance** (competence, courtesy, credibility, and security), and

e) **Empathy** (easy access, good communications, and customer understanding).

Berry et al. (1994) also summarized their collective research with ten statements that are determinants of service quality as follows:

a) Listening to customers precedes action,

b) Reliability is essential,

c) Poor service quality is a system design problem, not an employee problem,

d) Good service recovery can overcome poor service delivery,

e) Service excellence includes both outcome and process,

f) Customers want basic service,

g) Customers expect fairness,

h) Service takes teamwork,

i) Employee feedback is vital to service improvement, and

j) Leaders should serve employees.
In sum, the dimensions and items in the SERVQUAL development process is summarized by Nagata et al. (2004) as follows:

**Figure 2.15: Development of SERVQUAL Model**

<table>
<thead>
<tr>
<th>10 Dimensions- 97 Items</th>
<th>7 Dimensions- 34 Items</th>
<th>5 Dimensions- 22 Items</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Tangibles</td>
<td>1. Tangibles (D1- 4 items)</td>
<td>1. Tangibles (D1- 4 items)</td>
</tr>
<tr>
<td>2. Reliability</td>
<td>2. Reliability (D2- 5 items)</td>
<td>2. Reliability (D2- 5 items)</td>
</tr>
<tr>
<td>3. Responsiveness</td>
<td>3. Responsiveness (D3- 5 items)</td>
<td>3. Responsiveness (D3- 4 items)</td>
</tr>
<tr>
<td>4. Competence</td>
<td>4 &amp; 5. Communication:</td>
<td></td>
</tr>
<tr>
<td></td>
<td>- Credibility</td>
<td></td>
</tr>
<tr>
<td></td>
<td>- Security</td>
<td></td>
</tr>
<tr>
<td></td>
<td>- Competence</td>
<td></td>
</tr>
<tr>
<td></td>
<td>- Courtesy</td>
<td></td>
</tr>
<tr>
<td>5. Courtesy</td>
<td>D4- 4 items</td>
<td></td>
</tr>
<tr>
<td>6. Credibility</td>
<td>D5- 7 items</td>
<td></td>
</tr>
<tr>
<td>7. Security</td>
<td></td>
<td></td>
</tr>
<tr>
<td>8. Communication</td>
<td></td>
<td></td>
</tr>
<tr>
<td>10. Understanding the customer</td>
<td>7. Understanding the customer (D7- 5 items)</td>
<td></td>
</tr>
</tbody>
</table>

Source: Nagata et al. (2004)

Johnston et al. (1990) also undertook testing of the comprehensiveness of Parasuraman et al.'s by examining the service quality determinants in the light of empirical data gathered in ten UK service organizations. Their analysis, although generally supportive of the ten determinants identified in the 1990, suggested a refined list of twelve. After further testing and development, the team provided eighteen determinants of service quality. The list is the most comprehensive and detailed list of determinants of service quality. These eighteen factors are:

- a) Access
- b) Aesthetics
- c) Attentiveness/Helpfulness
- d) Availability
- e) Care
- f) Cleanliness/Tidiness
- g) Competence
- h) Courtesy
- i) Flexibility
- j) Friendliness
- k) Functionality
- l) Integrity
- m) Comfort
- n) Commitment
- o) Communication
- p) Reliability
- q) Responsiveness
- r) Security

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Another researcher, Karten (2006), also identified the following eighteen list of the human element of service (resembling to what Gronroos termed the functional quality) while analyzing the effect of the human element on achieving high level of customer satisfaction as compared to the technical element of service (i.e., the service outcome). Customers want:

a) To be taken seriously  g) Knowledgeable help  m) Basic courtesies
b) Competent, efficient service  h) Dedicated attention  n) Honesty
c) Anticipation of their needs  i) To be kept informed  o) Feedback
d) Explanations in their terms  j) Follow-through  p) Empathy
e) To be listened to (and heard)  k) Not to be passed around  q) Respect
f) To be informed of the options  l) Professional service  r) Friendliness

Othman and Owen (2002), in their study on developing an instrument to measure customer service quality in Islamic banking, have added a sixth dimension known as compliance, i.e., compliance fully with Islamic law and principles, to the Parasuraman et al.’s five service quality dimensions and called their model the CARTER model, which means compliance, assurance, reliability, tangibles, empathy, and responsiveness. Joseph and Joseph (1997) were using quality dimensions such as academic reputation, career opportunities, program issues, cost/time, physical aspects, location, and others while measuring service quality in education in New Zealand using the importance/performance paradigm.

Kwan and Ng (1999) also identified seven factors contributing to the quality of education, i.e., course content, concern for students, facilities, assessment, medium of instruction, social activities, and people. Moreover, the Student Evaluation of Educational Quality’s (SEEQ) nine quality dimensions which were designed to measure instructional quality, i.e., the quality of the interaction between faculty and students, primarily taking place in a classroom and intended to either transfer information from faculty to student or facilitate self-motivated student learning processes (Greiner, 2000), includes learning, enthusiasm, organization, group interaction, individual rapport, breadth, examinations, assignments, and workload/difficulty (Marsh, 1982).
With the overabundance of different definitions of service quality, it is correct to say that service quality is an umbrella construct with distinct dimensions; although there is yet a difference as to what these dimensions might be. Researchers also argued that the distinctive nature of services requires an equally distinctive approach to defining and measuring service quality. Because of the service intangibility, heterogeneity, and inseparability (i.e., multifaceted nature of many services), it is harder to evaluate the quality of a service than a good. Thus customers develop their own attributes to evaluate quality of the actual service provided. Gronroos (1990) also suggested that the perceived quality of a service will be the result of an evaluation process in which customers compare their perceptions of service delivery and its outcome against what they expected.

For the present study, the SERVQUAL scale developed by Parasuraman et al (1988) was considered appropriate to assess the service perception of the external customers (i.e., the students) and the INTSERVQUAL (Frost and Kumar, 2000) to assess the perception of the internal customers (i.e., the academic and administrative staffs). Prominent in the measurement of service quality literature is the “gap analysis model” often referred to as the “gaps model” (Parasuraman et al., 1985) and the SERVQUAL scale for the measurement of service quality (Parasuraman et al., 1988; 1991b), which is based on the gap analysis model. Customers provide two scores, in identical Likert scales, for each service attribute; one score indicating their expectations of the service delivered by excellent companies in a specific service sector and the other reflecting their perceptions of the service delivered by a service provider within that sector. Service quality for each attribute is then quantified as the difference between these two scores.

2.5. CONCEPT OF CUSTOMER SATISFACTION

Oliver (1997) stated that everyone knows what satisfaction is until asked to give a definition, and then it seems nobody knows. This expresses the challenge of defining this most basic of customer concepts (Zeithaml and Bitner, 2000). Churchill and Suprenant (1982) defined customer satisfaction as an outcome of purchase and use resulting from the buyer’s comparison of the rewards and the costs of the purchase in relation to the anticipated consequences. Tse and Wilton (1983) also defined satisfaction as the consumer’s response to the evaluation of the perceived discrepancy between prior
expectations (or some other norm off performance) and the actual performance of the
product as perceived after its consumption. Similarly, Anderson and Sullivan (1993)
suggested that satisfaction can be broadly characterized as a post-purchase evaluation of
product quality given pre-purchase expectations.

Customer satisfaction can also be defined as satisfaction based on an outcome (i.e., the
end-state resulting from the experience of consumption where the end-state may be a
cognitive state of reward, an emotional response to an experience, or a comparison of
rewards and costs to the anticipated consequences) or a process (the perpetual, evaluative
and psychological processes contributing to customer satisfaction where assessment of
satisfaction is made during the service delivery process (Vavra, 1997).

Building from previous definitions, Oliver (1996; 1997) defined satisfaction as the
consumer’s fulfillment response, i.e., a judgment that a product or service feature, or the
product or service itself, provides a pleasurable level of consumption related fulfillment.
Thus satisfaction is the customers’ evaluation of a product or service in terms of whether
that product or service has met their needs and expectations. According to this theory,
customers purchase goods and services with pre-purchase expectations about anticipated
performance. Once the product or service has been purchased and used, outcomes are
compared against expectations. When outcome matches expectations, confirmation occurs.
Whereas disconfirmation occurs when there is a difference between expectations and
outcomes. Negative disconfirmation occurs when product or service performance is less
than expected; or positive disconfirmation occurs when performance is better than
consumer expectations; and dissatisfaction is caused by negative disconfirmation.

Failure to meet needs and expectations is assumed to result in dissatisfaction with the
product or service. Customer satisfaction is influenced by specific product or service
features, i.e., by the customer’s evaluation of product or service features (Oliver, 1997)
and by perceptions of quality, i.e., perceptions of those service or product features as
suggested by the diagram below (Zeithaml and Bitner, 2003). Research has also shown
that customers of services make trade-offs among different service features (e.g., price
level versus quality versus friendliness of personnel versus level of customization),
depending on the type of service being evaluated and the criticality of the service (Ostrom and Iacobucci, 1995).

Satisfaction can also be influenced by (a) customers’ emotional responses, i.e., customer’s mood state or life satisfaction may carry over into how he/she respond to services, for example, when a customer is in a bad mood, this negative feelings may cause to overreact or respond negatively to any little problem (Liljarød and Strandvik, 1997; Price et al., 1995), (b) customers’ attributions, i.e., the perceived causes of events, for instance, when they have been surprised by an outcome (either much better or much worse than expected), consumers tend to look for the reasons and their assessment of the reasons can influence their satisfaction (Bitner, 1990; Folkes, 1988; Hubbert, 1995), (c) and their perceptions of equity or fairness, i.e., customers ask themselves: have I been treated fairly compared with other customers? Did other customers get better treatment, better prices, or better quality service? Did I pay a fair price for the service? Was I treated well in exchange for what I paid and the effort I expended (Clemmer and Schneider, 1996; Seiders and Berry, 1998)?

 Satisfaction can also be defined as an attitude, like judgment following a purchase act or a series of consumer-product interactions (Yi, 1990). The perception of service quality has been studied extensively during the past two decades, with most studies being based on the disconfirmation paradigm (Gronroos, 2000). The disconfirmation paradigm seeks to make a comparison between expectations and experiences/perceptions over a number of quality attributes (Gronroos, 2000; Parasuraman, et al., 1991a; b). Gronroos also argued that although there have been a number of measurement tools and techniques developed, the
The best known and most influential studies have been those undertaken by Parasuraman, et al., related to the development of the SERVQUAL instrument.

Lovelock (2001) also discussed that most studies are based on the theory that the confirmation or disconfirmation of pre-consumption product standards is the essential determinant of satisfaction. So, in a service context, the model argues that customers have certain service standards in mind prior to consumption (their expectations), observe service performance and compare it with their standards, and then form satisfaction judgments based on this comparison. The resulting judgment is labeled **negative disconfirmation** if the service is worse than expected, **positive disconfirmation** if better than expected, and **confirmation** if as expected (Oliver, 1996). When there is substantial positive disconfirmation plus pleasure and an element of surprise, then customers are likely to be delighted.

**Figure 2.17: Service Disconfirmation Model**

The aforementioned definitions thus suggested that customer satisfaction is the feeling or pleasure or disappointment resulting from comparing a product or service performance (or outcome) in relation to expectations. It serves as a link between the various stages of consumer buying behavior. For instance, if customers are satisfied with a particular service offering, then they are likely to engage in repeat purchase and try life extensions.
Besides, customer satisfaction is also widely recognized as a key influence in the formation of customer’s future purchase intentions. Satisfied customers are likely to tell others about their favorable experience and engage in positive word of mouth. However, dissatisfied customers are likely to switch brands and engage in negative word of mouth. Furthermore, behaviors such as repeat purchase and word of mouth directly affect viability and profitability of a firm (Fournier and Mick, 1999; Lovelock, 2001; Lovelock et al., 1998; Zeithaml and Bitner, 2000; 2003).