

INTERNATIONAL JOURNAL OF LAW
MANAGEMENT & HUMANITIES

[ISSN 2581-5369]

Volume 5 | Issue 4

2022

© 2022 *International Journal of Law Management & Humanities*

Follow this and additional works at: <https://www.ijlmh.com/>

Under the aegis of VidhiAagaz – Inking Your Brain (<https://www.vidhiaagaz.com/>)

This article is brought to you for “free” and “open access” by the International Journal of Law Management & Humanities at VidhiAagaz. It has been accepted for inclusion in the International Journal of Law Management & Humanities after due review.

In case of **any suggestions or complaints**, kindly contact Gyan@vidhiaagaz.com.

To submit your Manuscript for Publication in the **International Journal of Law Management & Humanities**, kindly email your Manuscript to submission@ijlmh.com.

Loyalty, Quality of Service, Customer Satisfaction and Perceived Customer Value: A Critical Reading of the Literature

IMANE OUDMINE¹, KARIM LEYOUSSE², OUDMINE SARA³ AND ABOUDRAR⁴

ABSTRACT

In increasingly competitive markets, retaining current customers and gaining new ones is the main goal of companies. Companies choose different ways to get customers and profits. One strategy that companies should adopt is loyalty.

The importance of service quality in service industries is inevitable and the relationships between service quality, customer satisfaction and customer loyalty have been studied by many researchers. The main objective of this review article is to review some selective studies that have been conducted by academics on the relationship between service quality, customer satisfaction and customer loyalty in different service industries in different countries. The conclusions of this scientific review article indicate information about each study reviewed and what can be found there and how can help. It is worth mentioning that this article will be beneficial for academics and individuals who wish to start research on this era of research which is a considerable relationship between quality of service, customer satisfaction and customer loyalty.

Keywords: *loyalty, customer satisfaction, quality of service, perceived value.*

I. INTRODUCTION

In recent decades, economies around the world have undergone a profound social and economic transformation. One of the most important of these transformations is the growth of the service sector. Today, the service sector is one of the most important economic activities of any society and is closely linked to all other sectors of the economy. The services sector, like other sectors, is characterised by strong competition. Companies are always striving to retain existing customers and gain new ones. In this increasingly competitive market, it is very important for any service organization to maintain strong and ongoing relationships with

¹ Author is a Doctor at IBN ZOHR University, Faculty of Economic and Social Legal Sciences - Agadir, Morocco.

² Author is a PhD Student at IBN ZOHR University, Faculty of Economic and Social Legal Sciences - Agadir, Morocco.

³ Author is a PhD Student at IBN ZOHR University, Faculty of Economic and Social Legal Sciences - Agadir, Morocco

⁴ Author is a Doctor and Professor at IBN ZOHR University, Faculty of Economic and Social Legal Sciences - Agadir, Morocco.

customers. This will help him in the long run.

While there has been a strong production of empirical articles over the past 20 years, with a peak at the beginning of the new millennium and a steady increase in those dealing with perceived customer value, satisfaction, quality of service and loyalty over the past 10 years, conceptual and synthesis articles have declined to a lower level of interest since then. In addition to the merits of these journals (e.g. Chang & Dibb, 2012; Payne & Holt, 2001; Sánchez-Fernández & Iniesta-Bonillo, 2006; Sanchez-Fernandez & Iniesta-Bonillo, 2007; Sánchez-Fernández, Iniesta-Bonillo, & Holbrook, 2009),

Loyalty is considered an important concept in the long-term financial performance of enterprises (Reichheld, 1996). Many researchers (Aaker, 1996) believe that brand loyalty is a premise of a company's competitiveness and profitability and should be a strategy for gaining competitive advantages. Thus, brand loyalty is a very important construction for a company to be a good competitor in the market. In response to the significant increase in competition, customer creation and retention have become fundamental for businesses. Companies should seek to increase and maintain the share of customers. They must include customer loyalty in their business strategy. This is especially true for service companies where increased loyalty can greatly increase profits, allowing an organization to grow (Reichheld, 1996).

II. LOYALTY

The end goal of the go-to-market process should be to retain existing customers, gain new ones and turn them into loyal customers and maintain and cultivate that relationship. For several decades, researchers and practitioners have recognized the importance of loyalty in the marketing literature (Aaker, 1996). Many researchers have studied brand loyalty and found that it is an important issue in an organization's marketing activities.

Different authors have given different definitions of fidelity. The most comprehensive definition of fidelity is proposed by Oliver (1999). It states that loyalty is a deep-seated commitment to buy back or frequent a preferred product/service/brand consistently in the future, resulting in repetitive purchases of the same brand or set of brands.

Loyalty can be important and valuable to both customers and the service provider. According to Aaker (1996), loyalty allows companies to employ overpricing strategies. These strategies increase the level of cash flow. As loyal customers buy the brand repeatedly, they spend more on it and not only on a certain product but also on different products of the brand. The study by Bowen and Shoemaker (1998) found that loyal customers can come back and buy more from the service provider, perform partnership activities, and are more likely to use other

services from the service provider. Their study on the hotel industry, also showed that loyal customer encourages other people to use the hotel service. By spreading word of mouth, they help the organization do marketing for it and help reduce the organization's marketing spend.

Reichheld (1996) showed that a 5% increase in customer retention consistently led to a 25-100% increase in profits, depending on the type of service. Thus, loyalty leads to a larger market share because the same brand is bought all the time. Because loyal customers use the same brand, they are more confidential with it and, as a result, the level of trust in the service is higher and the level of risk of loyal customers or other customers they advise the service provider is reduced (Bowen and Shoemaker, 1998).

Loyalty, as an important tool of marketing strategy, has many advantages. According to Rowley (2005), some of the benefits of loyalty are:

- Weakening of customer price sensitivity
- Reducing expenses to attract new customers
- Improving organizational profitability.

According to Delgado-Ballester and Munuera-Aleman (2001), loyalty generates value for companies. This leads to:

- A significant barrier to entry for competitors
- An increase in the company's ability to respond to competitors' threats
- More sales and revenue
- A clientele less sensitive to the marketing efforts of competitors.

In the existing literature, customer loyalty has been defined and measured from different perspectives. The first is the behavioural perspective, the second the attitudinal perspective and the third the composite loyalty (behavioural and attitudinal fidelity). There are therefore three main visions of fidelity research: a dimension of behavioural fidelity (Kandampully and Suhartanto, 2000), a dimension of attitudinal fidelity (Bennett and Rundle-Thiele, 2004) and two dimensions of composite fidelity (Day, 1969; Jacoby and Chestnut, 1978; Dick and Basu, 1994, Pritchard et al., 1999).

From a behavioural perspective, customer loyalty is defined as patronage, the proportion of times a consumer chooses the same service relative to the total number of purchases made by the consumer in this category (Rundle-Thiele and Bennett 2001).

Attitudinal loyalty is an attitudinal predisposition that consists of a commitment to a brand, an intention to buy the brand and an overall attachment to it (Mellens et al., 1996). Attitude concepts are manifested in positive word of mouth, recommending service to others (Zeithaml et al., 1996), and encouraging others to use the service (Bowen and Shoemaker, 1998).

The use of the behavioural and attitudinal components of loyalty was first proposed by Day (1969). According to Dick and Basu (1994), customer loyalty is the result of psychological processes and has behavioural manifestations and should therefore integrate both attitudinal and behavioural components. According to Jacoby and Chestnut (1978), brand loyalty is a construct that has both elements of attitude and behaviour when defined as the biased (non-random) behavioural response (purchase) expressed over time by certain units of decision-making with respect to one or more alternatives.

There are several studies exploring the history of fidelity. They show that fidelity is a complex issue. Various studies have shown that quality of service, customer satisfaction and perceived value are frequently seen as good predictors of brand and customer loyalty (Chen, 2008; Cronin et al., 2000). These studies determined the relationship between customer perceptions of service quality, perceived value, customer satisfaction, and post-purchase behavioural intentions (Chen, 2008; Cronin et al., 2000). According to Cronin et al. (2000) and Chen (2008), these constructs have been shown to be good predictors of behavioural intentions.

III. CUSTOMER SATISFACTION

There is a lot of research on customer satisfaction. This research aimed to explore the satisfaction and its outcomes. Numerous empirical studies show that satisfaction is a predictor of fidelity (Pritchard et al., 1999).

When consumers are satisfied with the product or service, they are more likely to return it and buy it again. This leads to continuous consumer behaviour and a long-term relationship. Studies in this area consider consumer satisfaction as a determining construct leading to consumer behaviour (Garbarino and Johnson, 1999). Various studies have shown that brand satisfaction is strongly correlated with the intention to buy and recommend (Kandampully and Suhartanto, 2000). Customer satisfaction is generally considered an important determinant of repeat sales, positive word-of-mouth, and consumer loyalty (Kandampully and Suhartanto, 2000).

The theory of non-confirmation of expectations was developed by Oliver (1980) and served as the basis for the conceptualization of customer satisfaction in the retail and service industry by different researchers. Oliver (1980) proposed that the level of satisfaction is the result of the difference between expected and perceived performance. According to Zeithaml et al. (1996),

the level of customer satisfaction depends on the supplier's ability to meet customer standards and expectations.

Giese and Cote (2000) state that there does not appear to be a consensus on the definition of customer satisfaction despite numerous attempts to measure and explain it. They think that how satisfaction is defined is important for interpreting one's response. They think that customer satisfaction is an emotional response that varies in intensity, relates to a particular goal, occurs at a given time, and is limited in time. Satisfaction with past shopping experiences plays an important role in determining future purchasing behaviours (Pritchard et al., 1999). Several studies have stated that consumer satisfaction positively influences loyalty (Bowen and Shoemaker, 1998). Empirical evidence has confirmed that satisfaction has a strong influence on the intention of fidelity, such as the intention to recommend and the intention to redeem (Kandampully and Suhartanto, 2000). The study by Cronin et al. (2000) showed a strong relationship between consumer satisfaction and loyalty.

In service industries, a high level of contact between service providers and customers is required. The more satisfied customers are with the service provider and the experience of all services, the more they feel they can trust both the organization itself and the staff who provide its services.

Customer satisfaction is a prerequisite for loyalty, but it is not certain that satisfied customers become loyal customers. The researchers suggested that satisfaction is a necessary but not sufficient condition for fidelity. Satisfied clients would turn to other service providers who they believe could offer them better value and quality (Bennett and Rundle-Thiele, 2004). Customer loyalty is not the same as customer satisfaction. The service provider can achieve customer satisfaction without customer loyalty, but it is difficult to retain the customer without customer satisfaction (Shoemaker and Lewis, 1999). According to them, fidelity goes beyond mere satisfaction.

Most studies on customer satisfaction and loyalty only test the relationship between customer satisfaction and loyalty (Oh, 1999). It is, therefore, necessary to conduct further research on customer satisfaction and brand loyalty in different service industries, as this can lead to different results.

IV. QUALITY OF SERVICES

In recent decades, the quality of service has caught the attention of practitioners, managers, and researchers. This is attributed to the growing role of the services sector in the global economy. Many service companies use quality of service as a differentiating tool. Quality of service has

a significant impact on business performance, business costs, customer satisfaction, customer loyalty and profitability (Seth et al., 2005). In the growing competitiveness, companies selling goods also enrich their offer by using services. It is not easy to make evaluations through comparisons of the quality of services. This difficulty stems from the four distinct characteristics of the services; intangibility, perishability, inseparability and heterogeneity. As a result, it is more complicated to achieve customer satisfaction and establish a competitive advantage in the service sector. The same excellent quality must be provided every time the service is provided. Thus, the quality of service is essential to the success of any service organization. Zeithaml (1988) defined quality of service as customer evaluations of the excellence or overall superiority of a product. He states that services are difficult to evaluate because they contain many attributes of experience and credibility and because service varies among clients.

Various researchers argue that there is no uniformly accepted definition of quality of service because the quality of service is difficult to define (Cronin and Taylor 1992; Parasuraman et al., 1993). The findings of the study by Athanassopoulos et al. (2001) in the banking sector indicate that when customers rate customer satisfaction as high, they decide to stay with the existing service provider and control their negative behavioural intentions. In addition, their results indicate that customer satisfaction is positively associated with word-of-mouth communications.

The notion of perceived quality of service is closely linked to satisfaction and loyalty. In practice, quality of service and satisfaction are often used interchangeably. Anderson and Sullivan (1993) argue that satisfaction requires previous consumer experience and depends on price, while quality can be perceived without previous consumption experience and does not normally depend on price.

Some researchers have suggested that perceived quality of service is an antecedent of customer satisfaction (Anderson and Sullivan 1993; de Ruyter et al., 1997). Others argue that customer satisfaction precedes perceived quality of service (Zeithaml and Bitner, 2003). This confusion about the relationship between satisfaction and perceived quality of service may stem from the lack of consensus on the definition and the two constructed. The relationship between quality and satisfaction is complex.

The concepts of quality of service, perceived value and customer loyalty are gaining prominence in the marketing literature and business practices and these concepts will continue to be essential (Parasuraman and Grewal, 2000). The Parashurama and Grewal (2000) study

and previous ones support the general notion that quality of service improves perceived value, which in turn contributes to customer loyalty. They argue that quality of service is also a logical driver of perceived value, and that quality of service is much more difficult for competitors to copy effectively than product quality.

Dick and Basu (1994) proposed that customers' belief in the quality of service should lead to repeated footfall and increase their number of loyal customers.

Zahorik and Rust (1992) believe that affecting quality perceived as a factor influencing customer loyalty will provide significant capacity for any model that includes customer loyalty as a dependent construct. Previous research has confirmed that the relationship between perceived quality and buyback intentions, willingness to recommend and customer loyalty exists and is positive (Anderson and Sullivan 1993). Indeed, quality of service has been identified as an agent capable of directly affecting customer satisfaction, the repetition of purchasing behaviours and ensuring the long-term profitability of the organization (Zeithaml and Bitner, 2003).

Some researchers believe that quality of service has a positive effect on brand loyalty (Zehir et al., 2011). Other researchers (Kim et al., 2008) have not found a direct and meaningful relationship between service quality and brand loyalty. Cronin et al. (2000) reported an indirect relationship between quality of service and behavioural intentions in several service environments.

V. PERCEIVED VALUE

Many researchers suggest that perceived customer value is a strategic weapon for attracting and retaining customers and is one of the most important factors in the success of service providers (Zeithaml, 1988; Zeithaml et al., 1996; Woodruff, 1997). According to Zeithaml (1988), perceived value is the customer's overall assessment of the usefulness of a product based on perceptions of what is received and what is given. Gale, (1994) assesses that customer value is the perceived quality of the market adjusted to the relative price of your product and depends on the customer's opinion of the products/services relative to that of competitors. According to Woodruff (1997), perceived value is the result or benefit that customers receive relative to the price paid for the product/service.

The construct of perceived value has been identified as one of the most important elements in gaining a competitive advantage and a very important indicator of buyback intentions (Parasuraman and Grewal, 2000). Several authors argue that perceived value affects customer satisfaction, customer loyalty, and other important outcomes (Cronin et al., 2000). Empirical

research has shown that perceived value is a key determinant of buyback intent (Cronin et al., 2000). Hu et al., (2009) conducted a study to investigate the links between service quality, satisfaction, perceived value, and image. The results indicated that this perceived value significantly affects customer satisfaction. Thus, the higher the perceived value, the higher the overall customer satisfaction with the service provider.

Tam's (2010) study in the context of the restaurant industry suggests that perceived value has both direct and indirect effects on behavioural intentions. It suggests and empirically proves that quality of service and perceived value are a history of customer satisfaction and customer loyalty is a consequence of customer satisfaction. According to Dodds et al. (1991), the perception of value directly influences the propensity to buy.

The results of the Oh (1999) study showed that perceived value is an immediate antecedent to customer satisfaction and redemption intent. It also, directly and indirectly, affects word of mouth through customer satisfaction and redemption intent.

Research studies have suggested that perceived value may be a better predictor of buyback intentions than customer satisfaction or quality of service (Cronin et al., 2000; Woodruff, 1997). Some researchers have found that the perceived value of service is an antecedent of satisfaction, behavioural intentions (Cronin, et al., 2000; Dodds et al., 1991) and customer loyalty (Dodds et al., 1991). Thus, perceived value has an essential mediating role and a direct positive relationship with customer loyalty (Lemon et al., 2001). In addition, perceived value has a significantly positive effect on overall satisfaction, and both reveal significant positive effects on behavioural intentions in the context of air services (Chen, 2008).

Cronin et al., (2000) conducted a study to examine the effects of service quality, perceived value, and customer satisfaction on consumer behavioural intentions in service environments. They found that the value of service comes primarily from perceptions of quality. Thus, to have a service value, consumers must place more importance on the quality of service than on the sacrifices they have made. An important goal in delivering value to customers is to develop loyal customers who can increase the frequency of purchases, and the amount of purchases and avoid changing behaviour (Rust et al., 2004). According to de Ruyter et al., (1997) and Tam (2010), the role of perceived value in consumer behaviour has received much less attention than service quality and customer satisfaction. Further studies are needed to explore the role of perceived value.

VI. CONCLUSION

Factors such as quality of service, consumer satisfaction and value are often seen as key

elements of customer loyalty (Chen, 2008). Cronin et al., (2000) provided evidence that customer satisfaction, value, and quality directly influence behavioural intentions. Better quality of service, perceived value, and high levels of satisfaction can lead to positive behavioural intentions and, ultimately, loyalty. In general, the authors agree that quality of service, customer satisfaction, and perceived value are important antecedents of brand loyalty. But only a few of them study these constructs as interdependent. These are intangible, complex and relatively vague concepts, but also strategically important. There is little research that investigates the relationship between these factors in the same context. It is necessary to study these interdependent factors in the same context in different service industries. No research has simultaneously compared the relative influence of these three important concepts on the outcomes of the encounter with services (Cronin et al., 2000). This gap generates a new call for research to simultaneously examine the relative influence of these constructs on brand loyalty in the service sector. In addition, most of the studies carried out so far in developed countries, it is, therefore, necessary to validate these models in developing countries, in different contexts and cultures. According to Bowen and Shoemaker (1998), customer loyalty is particularly important for the hospitality industry due to strong competition. There are no similar studies in Morocco. As tourism is considered an important means of development, there must be studies on this subject. The hotel sector is an important part of the holistic and tourism industry.

VII. REFERENCES

1. Aaker, D.A. (1996). Measuring Brand equity across products and markets. *California Management Review*, 38,102-20.
2. Anderson, E.W., & Sullivan, M.W. (1993). The antecedents and consequences of customer satisfaction for firms. *Marketing Science*,12(2),125–143.
3. Athanassopoulos,A.,Gounaris,S.&Stathakopoulos,V.(2001). Behavioural responses to customer satisfaction: an empirical study. *European Journal of Marketing*, 35(5/6),687-707.
4. Bennet, R., & Rundle-Thiele, S. (2004). Customer satisfaction should not be the only goal. *Journal of Service Marketing*, 18(7), 514–523.
5. Bowen,J.T.& Shoemaker,S.(1998). Loyalty: A strategic commitment. *Cornell Hotel and Restaurant Administration Quarterly*, February,12-25.
6. Chen, C-F. (2008). Investigating structural relationships between service quality, perceived value, satisfaction, and behavioural intentions for air passengers: evidence from Taiwan. *Transportation Research Part A: Policy and Practice*,42(4), 709–717.
7. Cronin, J. J. Jr., Brady, M. K. & Hult, G. T. (2000). Assessing the determinants of consumer behavioural intentions in service environments: An investigation of a comprehensive model of the effects of quality, value, and satisfaction. *Journal of Retailing*, 76(2),193-218.
8. Day, G.S. (1969). A two dimensional concept of brand loyalty. *Journal of Advertising Research*, 9(3),29–35.
9. Delgado-Ballester,E.& Munuera-Aleman,J. (2001). Brand trust in the context of consumer loyalty. *European Journal of Marketing*, 35.1238-1258
10. DeRuyter,J.C.,Bloemer,J.M.A.&Peters,P.(1997). Merging service quality and service satisfaction: an empirical test of an integrative framework. *JournalofEconomicPsychology*,18,387-406.
11. Dodds,W.B.,Monroe,K.B.,&Grewal,D.(1991). Effects of price, brand, and store information on buyer's product evaluations. *Journal of Marketing Research*, 28(3),307-319.
12. Dick,A.S.&Basu,K.(1994). Customerloyalty:towardanintegratedconceptualframework. *JournaloftheAcademyofMarketingScience*,22,99–113.

13. Gale, B.T. (1994). *Managing Customer Value*. New York, NY: The Free Press
14. Garbarino, E. & Johnson, M.S. (1999). The differential roles of satisfaction, trust, and commitment in customer relationships. *Journal of Marketing*, 63, 70–87.
15. Giese, J.L. & Cote, A.J. (2000). Defining consumer satisfaction. *Academy of Marketing Science Review*, <http://www.amsreview.org/amsrev/theory/giese01-00.html>
16. Jacoby, J. & Chestnut, R. (1978). *Brand loyalty: Measurement and management*. New York, Wiley.
17. Hu, H., J. Kandampully & Juwaheet, T. (2009). Relationships and impacts of service quality, perceived value, customer satisfaction and image: An empirical study. *Journal of Services Industry*, 29(2), 111-125.
18. Kandampully, J. & Suhartanto, D. (2000). Customer loyalty in the hotel industry: the role of customer satisfaction and image. *International Journal of Contemporary Hospitality Management*, 12(6), 346-351.
19. Kim, J. Y., Morris, J. D., & Swait, J. (2008). Antecedents of true brand loyalty. *Journal of Advertising*, 37, 99–117.
20. Lemon, K.N., Rust, R.T., & Zeithaml, V.A. (2001). What drives customer equity? *Marketing Management*, 10(1), 20-25.
21. Mellens, M., Dekimpe, M.G. & Steenkampe, J.B.E.M. (1996). A review of brand-loyalty measures in marketing. *Tijdschrift voor Economie en Management*, 41(4), 507-533.
22. Oh, H. (1999). Service quality, customer satisfaction, and customer value: A holistic perspective. *International Journal of Hospitality Management*, 18(1), 67-82.
23. Oliver, R.L. (1980). A cognitive model for the antecedents and consequences of satisfaction. *Journal of Marketing Research*, 17, 460-469.
24. Oliver, R.L. (1999). Whence Consumer Loyalty. *Journal of Marketing*, 63, 33-44.
25. Pritchard, M.P., Havitz, M.E. & Howard, D.R. (1999). Analyzing the commitment loyalty link in service contexts. *Journal of the Academy of Marketing Science*, 27(3), 333-48.
26. Parasuraman, A., Berry, L.L. & Zeithaml, V.A. (1993). More on improving service quality Measurement. *Journal of Retailing*, 69, 140-47.
27. Parasuraman, A., & Grewal, D. (2000). The impact of technology on the quality-value-loyalty chain: A research agenda. *Journal of Academic of Marketing Science*, 28, 168–174.

29. Reichheld, F. (1996). *The loyalty effect: The hidden force behind growth, profits and lasting value*. Boston: Harvard Business School Press.
30. Rowley, J. (2005). The Four Cs of Customer Loyalty. *Marketing Intelligence and Planning*, 23(6),574- 581.
31. Rundle-Thiele, S. & Russell-Bennett, R. (2001). A brand for all seasons? A discussion of brand loyalty approaches and their applicability for different markets. *Journal of Product and Brand Management*, 1(10),25–37.
32. Rust,R.T.,Lemon,K.N.,&Zeithaml,V.A.(2004). Return on marketing: Using customer equity to focus marketing strategy. *Journal of Marketing*,68(1),109-127.
33. Seth, N., Deshmukh,S.G.&Vrat, P.(2005). Service quality models: a review. *International Journal of Quality & Reliability Management*,22(9),913-49.
34. Shoemaker,S.,&Lewis,R.C.(1999). Customer loyalty: the future of hospitality marketing. *International Journal of Hospitality Management*, 18,345–370.
35. Tam,J.L.M.(2000). The effects of service quality, perceived value and customer satisfaction on behavioural intentions. *Journal of Hospitality and Leisure Marketing*,6(4),31-44
36. Woodruff,R.B.(1997). Customer value: the next source for competitive advantage. *Journal of the Academy of Marketing Science*,25,139-153.
37. Zahorik,A.J.&Rustr.T. (1992). Modeling the impact of service quality on profitability: A review. *Advances in Services Marketing*, 1,JAI Press,247-76
38. ZehirC.,SahinA.,KitapçıH.&ÖzsahinM. (2011). The effects of brand communication and service quality in building brand loyalty through brand trust; the empirical research on global brands. *Procedia-Social and Behavioural Sciences*,24,1218–1231
39. Zeithaml, V.A. (1988). Consumer perceptions of price, quality and value: a means-end model and synthesis of evidence. *Journal of Marketing*, 52.2-22.
40. Zeithaml,V.A.,Berry,L.L.,& Parasuraman,A.(1996). The behavioural consequences of service quality. *Journal of Marketing*, 60(2),31–46.
41. Zeithaml,V.A.,&Bitner,M.J.(2003). *Marketing Services: Integrating Customer Focus across the Firm*. Boston, MA, McGraw-HillIrwin.
