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## MEDIATING ROLE OF PERCEIVED VALUE BETWEEN SERVICE QUALITY AND CONSUMER SATISFACTION: EVIDENCE FROM INDIAN ONLINE STORES

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### Abstract

**Research aim:** This paper aims to measure the effect of Electronic Service Quality (E-S-QUAL) of e-shops on consumer satisfaction using E-S-QUAL scale. It also examines the mediating role of Perceived Value between E-S-QUAL and Consumer Satisfaction in online shopping.

**Design Methodology:** Data were collected from 412e-shoppersfrom all over the India. For measuring the e service quality 'E-S-QUAL' scale developed by Parasuraman et al., 2005 is adopted without any modification. Statistical techniques such as Multiple Regression, PROCESS Procedure for SPSS Version 3.4 Macro by Andrew F. Hayes-2019 for mediating bootstrapping test were used to analyze the data.

**Research Findings:** It is resulted that two dimensions of E-S-QUAL scale such as Fulfillment and Privacy are significantly impacting the basic service quality and the rest of the two dimensions Efficiency and System Availability are not significantly influencing the Perceived Service Value. It also found that perceived value is fully mediated the relationship between E-S-QUAL and consumer satisfaction.

**Theoretical Contribution:** E-S-QUAL scale developed by Parasuraman et al., (2005) used to measure the service quality in Indian online stores and proved the suitability of the scale in India.

**Managerial Contribution:** the study outcomes were beneficial to the online stores established in India. Managerial implications like promised product delivery, privacy/security issues, ease in return of the products are given to increase e-shopper perceived value.

**Limitations:** The study outcomes and conclusions were limited to online stores in India.

**Keywords:** E-commerce, E-S-QUAL, Perceived Value, Customer Satisfaction, Mediation



## **INTRODUCTION**

E-commerce has become a vital part of the global retail framework. With the development of science and technology and internet facility, retail landscape has undergone a considerable transformation like other industries. Number of digital buyers keeps multiplying every year. In the year 2019, an estimated 1.92 billion people bought goods and services through online and the E retail sales surpassed 3.5 trillion US dollars worldwide. The E retail sales are accounted for 14.1 percent of all retail sales worldwide.

India, the second-largest populated country in the world after China, is said to be backward in adopting online business when compared to the countries like USA, France, and China etc. There are about 700 million Internet users in India and this is almost 50% of the total population. In the case of the USA it is around 90 percent of the country's population. In France, about 81 per cent of the population and in china 58 percent of the population is using the internet facility. Around 330 million people are buying through online in the entire Indian population; this comes to 25 to 30 percent in Indian population.

Service quality is one of the most important driving forces, in addition to technology and consumer education, of businesses to achieve their goals in the retailing business, without which the business organizations may not be able to succeed in today's global and competitive business environment. Kabir and Carlsson (2010) opined that service quality is linked with customer perceptions and expectations and is essential for generating satisfaction in the minds of customer or consumer. Good service can prompt customers to spend more than they had planned. Satisfied customers are more likely to buy again. Customer satisfaction is the ultimate result of meeting a consumer's expectation from the performance of products as well as service rendered by the storekeeper.

Most satisfied customers normally have the intention to re-purchase the products if product performance and service meets his or her expectation (Alam and Yasin, 2010) and the same trend can be observed in case of online retailing too. Service quality is one of the important aspects to attract customers in either online or offline retail business. Perceived service quality in online retailing influences customer satisfaction and purchase intentions.

The perceived value also play very important role to satisfy the customers. In order to know the service value in the online marketplace, online stores need to provide the expected quality in service. It is important for online stores to provide basic services like Ease of accessing the website (Efficiency), Promised order delivery by online stores (Fulfillment). Active functioning of the site (System availability), Facilitate safe and security for the customer information (Privacy) to increase online shopper perceived value.



Service value, in any service organization especially in E-commerce, acts as an impediment as well as impetus for the growth and development of the online business. Failure in providing expected service to the customer leads to poor perceived value and customer satisfaction which in turn affect the on line sales. Hence, there is a need to find the influence of actual perceived value on customer satisfaction and reasons for poor service quality in online trading.

## **LITERATURE REVIEW**

### **Service quality**

Service quality became significant when the business people apprehended that the quality of a product only is not satisfying the customer to gain competitive advantage and providing a qualitative service would add the value. But, deriving a standard quality concept for service is thorny because of its nature and characteristics. Quality of Service is depended on the perceptual tendency of the customer (Kucukaltan, 2007). The same service can be perceived by different customers in different ways, some may receive it as high and some other as low. Service quality generally be evaluated by the customers based on the direction and magnitude of differences and expectations among them (Zeithaml & Bitner, 2000). Edvardsson (1998) opined that service quality is the degree of being able to meet the customers' expectations and to determine their needs and wants. Teas (1993) defined service quality as the comparison of performance with ideal standards. Somebody stated that service would come in to picture when the organizations supply goods and the customers are the right persons to define the service. As per Richard et al., (2009) quality is the satisfaction of customer expectations. Major contribution for service quality is derived from Parasuraman, Zeithaml & Berry (1985) expressed that quality of service comes from the comparison of expected service and the perceived service performance and they also developed a scale 'SERVQUAL' to measure the quality of service.

Due to its sturdy impact on performance of the business, lower cost and customer satisfaction, the model developed by Parasuraman, and Zeithaml has got wider acceptance and used by number of practitioners, Managers and researchers (Nitin and Deshmukh, 2005). Various service industries like banks, healthcare, telecommunications, retailing, information systems, libraries etc., have been practicing the SERVQUAL model.

### **Customer perceived value**

Purchasing patterns of the customers depended on the value they give to the products or services and influence the buying behavior of the consumers (Ilias et al., 2012). There are rational differences between what the customers is expecting and what He/she get after having bought.



The value offered to the customer is the difference between total customer value and total customer cost. In the views of Zeithaml (1988), customer value is “the consumers’ overall evaluation of a product based on their perceptions”. Cravens and Piercy (2003) opined that perceived value consists of benefits and costs resulting from the purchase and use of products. Keller (1998) believed that “consumers combine perception of quality with perception of cost in order to reach to an assessment of perceived value”. In the words of Holbrook, (1996)

Perceived value is strongly related to the utility or benefits the customer get return for the money or any other cost they spent including both cognitive and affective aspect.

### **Customer satisfaction**

Customer satisfaction can be said as a feeling which arises in a customer when a product or service performance meets or surpassed the prior expectations. “It is a judgment that a product or service feature, or the product or service itself, provided (or is providing) a pleasurable level of consumption-related fulfillment, including levels of under- or overfulfillment (Oliver 1997)”. Customer satisfaction is ‘a transaction-specific affective response resulting from the customer’s comparison of product performance to some pre-purchase standard’ as per the Halstead, Hartman, and Schmidt (1994). In the words of Westbrook and Oliver (1991) it is a ‘post-choice evaluative judgment concerning a specific purchase selection’

### **RESEARCH HYPOTHESIS:**

H<sub>1</sub>: Online stores E-S-QUAL dimensions significantly influence the customer Satisfaction

H<sub>2</sub>: Online shopper’s perceived value significantly influences the level of satisfaction

H<sub>3</sub>: Perceived Value mediates the basic electronic service quality and customer satisfaction .

### **RESEARCH METHOD**

Present study focuses on the mediating role of perceived value between basic service quality and satisfaction of online shoppers in India as Perceived Value is the major factor in convincing the customer to buy a product or service and also play a key role in satisfying the customer. For the purpose of the study, data has been collected from the online shoppers, by following the snowball sampling technique, who purchase products from the Flipkart, Amazon, Snapdeal, Shopclues, Paytm mall, Myntra, Yebhi, Homeshop18, Firstcry, and Shopping.rediff as these platforms occupied a major chunk in the online market. The scale developed by Parasuraman et al., (2005) for Eservice quality and perceived value; and the scale developed by Lai et al (2009) were used for Customer Satisfaction. Sample size has been finalized by applying the Cochran’s (1963) sample size formula as the population is unknown. The resulted sample size, as per the



formula, is 384. But, 1500 questionnaires were e-mailed through Google form link to a comprehensive database and shared in different social media like Facebook, Twitter and Whatsapp to cover the target respondents who experienced recovery services like returning or replacement of products, contacted customer care for warranty issues and money refund, etc. About 450 questionnaires were returned back and 412 questionnaires were found satisfactory and 38 were rejected and the data has been collected from 412 respondents. Likert's five-point Scale starting from Strongly Disagree to Strongly Agree for e-service quality and customer satisfaction and for Perceived value, the scale ranging from Very Poor to Very Excellent was used.

## **RESULTS AND DISCUSSION**

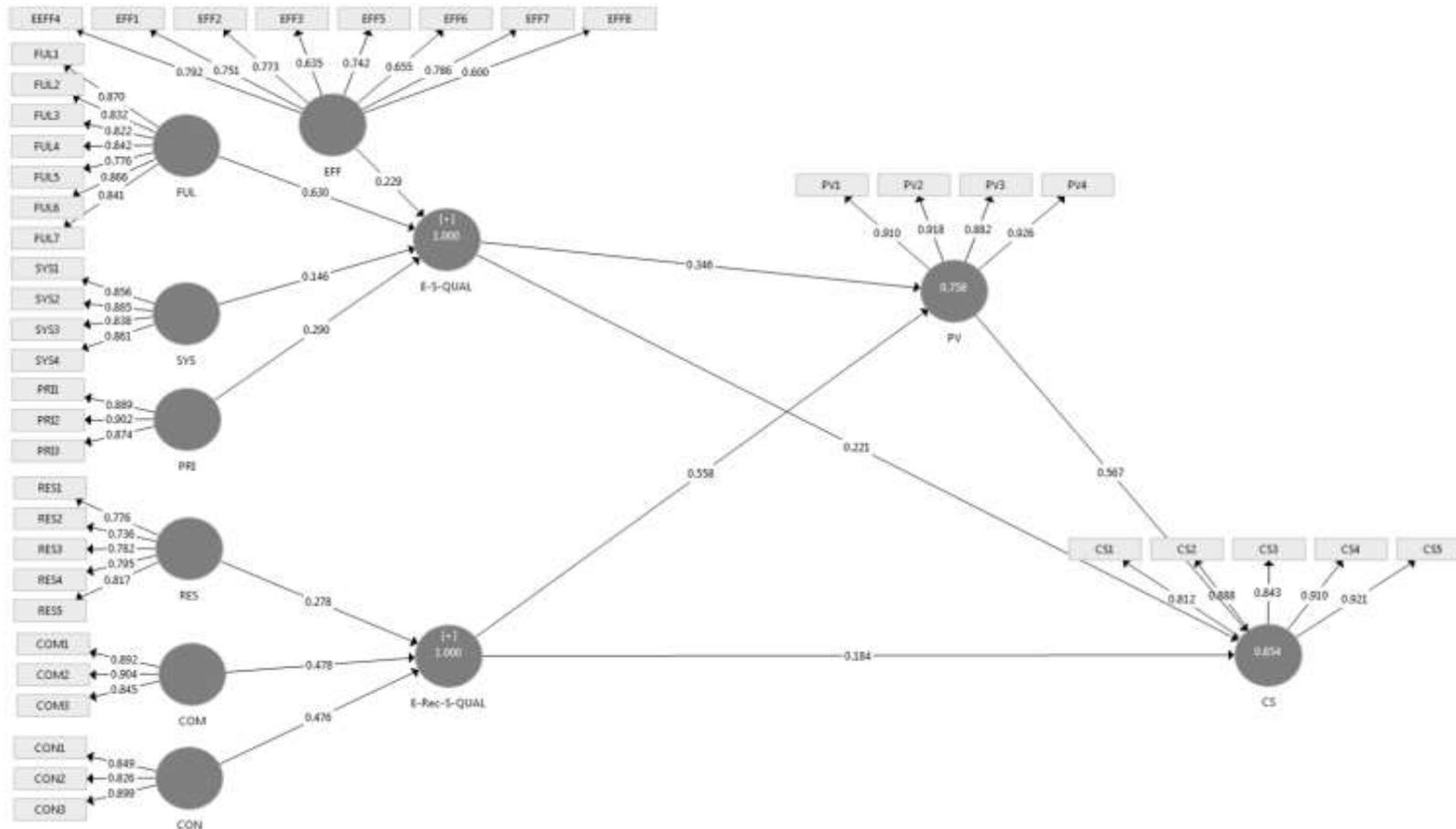
### **Descriptive Statistics**

Confirmatory Factor Analysis(CFA) has been carried on to confirm the scales adopted for the study. All the dimensions in the scale have got the Cronbach Alpha value above 0.7 and inter-item Value is also satisfactory with an item-total correlation of above 0.4 for all items. Hence, we concluded that scales are fit for this study in the Indian context.



figure 1

PLS model with R Square values and Path Coefficients – Measurement model (CFA)





The thresholds for these values are as follows (Hair et al 2010):

Reliability CR > 0.7; Convergent Validity AVE > 0.5; Discriminant Validity Square root of AVE > Inter construct correlations

**Table 1. Validity and Reliability of the Scales**

Constructs	Indicators	Loadings
EFFICIENCY (EFF)	EFF1	0.751
	EFF2	0.773
	EFF3	0.735
	EFF4	0.792
	EFF5	0.742
	EFF6	0.755
	EFF7	0.786
	EFF8	0.715
FULFILLMENT (FUL)	FUL1	0.87
	FUL2	0.832
	FUL3	0.822
	FUL4	0.842
	FUL5	0.776
	FUL6	0.866
	FUL7	0.841
SYSTEM AVAILABILITY (SYS)	SYS1	0.856
	SYS2	0.885
	SYS3	0.838
	SYS4	0.861
PRIVACY (PRI)	PRI1	0.889
	PRI2	0.902
	PRI3	0.874
RESPONSIVENESS (RES)	RES1	0.776
	RES2	0.736
	RES3	0.782
	RES4	0.795
	RES5	0.817
COMPENSATION (COM)	COM1	0.892
	COM2	0.904



	COM3	0.845
CONTACT (CON)	CON1	0.849
	CON2	0.826
	CON3	0.899
PERCEIVED VALUE (PV)	PV1	0.91
	PV2	0.918
	PV3	0.882
	PV4	0.926
CUSTOMER SATISFACTION (CS)	CS1	0.812
	CS2	0.888
	CS3	0.843
	CS4	0.91
	CS5	0.921

**Table 2. Cronbach's Alpha and Average Variance Extracted(AVE)**

Constructs	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
EFFICIENCY (EFF)	0.866	0.895	0.519
FULFILLMENT (FUL)	0.928	0.942	0.699
SYSTEM AVAILABILITY (SYS)	0.883	0.919	0.74
PRIVACY (PRI)	0.866	0.918	0.789
RESPONSIVENESS (RES)	0.844	0.887	0.611
COMPENSATION (COM)	0.855	0.912	0.776
CONTACT (CON)	0.821	0.894	0.737
PERCEIVED VALUE (PV)	0.93	0.95	0.827
CUSTOMER SATISFACTION (CS)	0.923	0.943	0.767

Table 2 indicates that the Factor loadings for all the indicators are meeting the minimum requirement  $>.50$  and values range between 0.71 and 0.93 shows the strength of the loadings. Table 2, evidences that the CR value and AVE values are greater than the standard values i.e. 0.7 and 0.5 respectively. Hence, it is proved that there is no reliability issue and also no convergent validity issue based on the threshold values (Hair et al 2010).

**Table 3. Discriminant Validity results for Theoretical Model**

	COM	CON	CS	EFF	FUL	PRI	PV	RES	SYS
COM	<b>0.881</b>								
CON	0.731	<b>0.859</b>							
CS	0.779	0.827	<b>0.876</b>						
EFF	0.253	0.299	0.303	<b>0.72</b>					
FUL	0.711	0.736	0.809	0.221	<b>0.836</b>				
PRI	0.863	0.734	0.765	0.269	0.713	<b>0.888</b>			
PV	0.79	0.826	0.864	0.255	0.787	0.792	<b>0.909</b>		
RES	0.204	0.303	0.312	0.336	0.205	0.205	0.286	<b>0.782</b>	
SYS	0.181	0.239	0.268	0.491	0.201	0.186	0.236	0.603	<b>0.86</b>

Note: Values shown in bolded letter are the square root of AVE values.

Discriminant Validity is defined as “the extent to which a construct is truly distinct from other constructs by empirical standards” (Hair et al., 2013, p. 105). Table 3 indicates that inter construct correlation is less than the square root of AVE for all the indicators. All the cross-loadings of other constructs satisfy the Hair et al (2010) standard for discriminant validity. As the scales are adapted from previous studies; nomological validity would have been validated in the past studies.

**Table 4. Model Fit Results**

	Saturated Model	Estimated Model
SRMR	0.046	0.045
NFI	0.916	0.914

The SRMR and NFI values <0.07 and >0.9 respectively indicate that the estimated model possesses good and satisfactory fit (Hair et al, 2010) for the present study.

### Overall Reliability

**Table 5. Reliability Statistics**

Constructs	Cronbach's Alpha
Basic service quality (E-S-QUAL)	0.886
Perceived Value (PV)	0.93
Customer Satisfaction (CS)	0.923

Table 5 reveals that the Cronbach's Alpha value is >0.7 and in acceptable range (Hair et al 2010). There is no reliability issues in the study.



**Effect of e service quality on perceived value**

The customer perceived value is the most important determinant in assessing the E-S-QUAL in online stores. The perceived value is influenced by the service quality aspects of the online stores. To measure the impact and influence of the online store’s E-S-QUAL on customer perceived value, the hypothesis framed is “Online stores E-S-QUAL dimensions significantly influence the perceived value” and tested with Multiple Linear regression and shown in table 6.

**Table 6. Regression Results for Perceived Value**

Variables	R Square	F	Unstandardized Coefficients B	Std. Error	t	Sig.
EFF			0.04	0.06	0.649	0.517
FUL			0.466	0.04	11.83	0
SYS	0.727	271.19	0.074	0.04	1.715	0.087
PRI			0.454	0.04	12.43	0
Dependent variable: Perceived value						
Independent variables: Service quality dimensions such as Efficiency, Fulfillment, System availability and Privacy.						

\*Statistically significant (P < 0.01).

Multiple Regressions was used to determine the impact of E-S-QUAL on the Perceived Value. Regression results between the dimensions of E-S-QUAL such as Efficiency, Fulfillment, System availability and Privacy as independent variables and Perceived Value as dependent variable explain that the R square in the Model summary is .727 and predicting 72.7 percent of variance in the Perceived Value and the model is statistically significant. The unstandardized B coefficients for the independent variables Efficiency is .040, Fulfillment is .466, System availability is .074, and Privacy is .454, meaning that there is a positive relationship between the E-S-QUAL and perceived Value. Individually, Fulfillment and privacy variables have a statistically significant effect; and Efficiency and System Availability is not statistically significant effect on perceived value.

**Effect of Online Shoppers Perceived Value on Customer Satisfaction**

**Table 7. Regression results for Customer Satisfaction**

Variables	R Square	F	Unstandardized Coefficients B	Std. Error	t	Sig.
Perceived Value			0.861	0.021	41.782	0
	0.81	1745.8				
Dependent variable: Customer Satisfaction						

\*Statistically significant (P < 0.01).



Table 7 portrays the Regression output in measuring the relationship between the Perceived Value and Customer Satisfaction. It can be observed from the results that 81 percent of variance is predicted in the dependent variable, customer satisfaction as R square is .810. Hypotheses H<sub>2</sub> is accepted as the p value is <.05. The Unstandardized coefficient for the independent variable perceived value is .861. A positive relationship exists between the perceived value and customer satisfaction. It can be inferred that the Perceived Value influences the Customer Satisfaction.

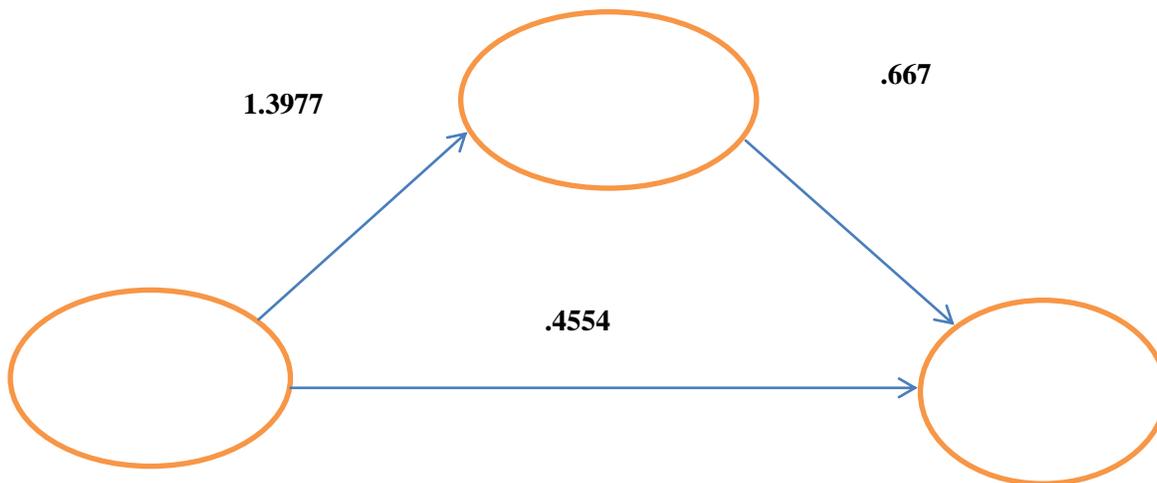
### Mediation Analysis

Mediation test examine the indirect effect of independent variable on the dependent variable through a mediating variable. In the present study Simple mediation model is used using PROCESS macro for SPSS developed by Hayes (2018) with bootstrapping 5000 re-sampling analysis and casual step approach (Baron and Kenny, 1986). To test the mediation, a systematic procedure suggested by Baron and Kenny (1986) was followed.

#### Mediation Effect of Perceived Value on Customer Satisfaction

The study considered E-S-QUAL as Independent variable, Customer Satisfaction as dependent variable and Perceived Value as Mediating variable. The formulated hypothesis is unstandardized path coefficients for this portion of the model

Figure 2. The mediation model





**Table 8.Total, Direct, and Indirect Effects**

Total effect							
Effect	se	t	p	LLCI	ULCI	c_psc_cs	
1.3883	.0514	27.0255	.0000	1.2873	1.4892	2.0920	.8003
Direct effect							
Effect	se	t	p	LLCI	ULCI	c'_ps	c'_cs
.4554	.0543	8.3937	.0000	.3487	.5620	.6862	.2625
Indirect effect(s)							
	Effect	BootSE	BootLLCI	BootULCI			
PV	.9329	.0688	.7953	1.0677			

The unstandardized indirect effect (.9329) of Perceived Value is calculated with the product of paths a (1.3977) and b (.6674). The indirect effect is tested by using bootstrap standard errors and confidence intervals. The results indicated that e service quality has positively associated with customer satisfaction and has a direct effect on customer satisfaction. For each one unit increase in service quality there will be .45 increment in customer satisfaction. Estimates of the indirect effect indicate that customer satisfaction is expected to increase by .93 units for every one unit increase in service quality through a mediating (indirect) variable perceived value. The indirect effect (IE=.9329) is statistically significant as the '0' falls between the lower and upper bound of 95% confidence interval(lower limit .7953, Upper limit1.0677). It is concluded that the Basic service quality has indirect relationship through perceived value with staggering 67.19 (Indirect effect/ Total Effect X100) percent than the direct relationship. Hence, the proposed hypothesis (H3) is accepted.

**Discussion**

The study is aimed to find the relationships between e service quality and customer satisfaction through a mediating variable Perceived value. The regression coefficients of four independent variables i.e. Efficiency, Fulfillment, System Availability and Privacy explain 72.4 percent variance on the dependent variable perceived value and 73.3 percent in customer satisfaction. But, independently, Fulfillment and Privacy variables have a statistically significant effect on perceived value and Efficiency and System Availability have not statistically significant effect on perceived value. With regard to indirect effect of service quality on customer satisfaction through a mediating variable perceived value it is found that e-SQ has an indirect effect on



customer satisfaction in the context of Indian online shopping. The Perceived Value was found as significant mediator between E-S-QUAL and customer satisfaction. The indirect effect of basic service quality on customer satisfaction through perceived value is accounted for 0.9329 meaning that 67.19% of the respondents getting satisfaction through their perceived value of the services.

Customer-perceived electronic Service quality is one of the significant factor influencing success of online business (Khaled, 2012), and has been playing a crucial role in improving the business organizations and also helping to amplify customer satisfaction and trust. It supports the organizations to gain competitive advantage. As per the results, e-SQ is directly associated with both perceived service value and customer satisfaction as the set three research hypotheses (H1-H3) are accepted. The study reveals that E-S-QUAL scale developed by Parasuraman et al. (2005), is valid for measuring e-SQ in the context of Indian online shopping. The study shows that the Efficiency, Fulfillment and Privacy dimensions have a positive and significant effect on overall E-S-QUAL; But Efficiency and System Availability is not statistically significant effect on perceived value. It also revealed that E-S-QUAL has a significant impact on Perceived Service Value, and Perceived Service Value has a significant impact on Consumer Satisfaction. Direct and indirect effects are also found in between Service Quality and Satisfaction.

### **Managerial Implications of the Research**

E-shops must maintain the products that will meet the customer expectations or needs. It is suggested to take at most care while product packing, shifting and product delivery as the customers still do not have the confidence on the responsiveness of the e shops. More particularly, customers are hesitating to disclose the personal data and transferring of money through online. High secure firewall system should be introduced in e-stores to protect the customer personal data. Replacement of damaged product/repayment of money must be done within the given time boundaries. It is suggested that e-stores must overcome drawbacks of promised product delivery, privacy/security issues, compensation for the return products and customer care services to increase e-shopper perceived value. The study helps to understand e-shoppers' perception about the service quality and the facts relating to recovery performance of the e shops. It also contributes to formulate the best possible attractive practices by the online shops in India.



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### **Conclusion and Scope for Further Research**

The innovation of the study is based on the model development that tests the factors influencing the electronic service quality, perceived value and satisfaction. Core service quality in online shopping is better in India but recovery service quality in online shopping is not satisfactory. Privacy and security is another major issue in online transaction or e-shopping. Still, even the educated people also hesitate to transfer money through online. Hence, e-stores must concentrate on promised product delivery, privacy/security issues, compensation for the return products and easily connecting with customer care executives to increase e-shopper perceived value. If the e-shopper perceived value is high, e-shopper satisfaction and repurchase intention will also high. Stringent cyber laws from government side also to be implemented to regulate and to check frauds in e-commerce. The online purchase transaction has to be a hack proof one.

Online stores have to respond quickly to the complaints given by the consumers regarding their transactions. The customer should not be put to inconvenience and should not be penalized for opting the online purchase.

Research works are found in the area of traditional service quality and very less research is found on e-service quality more particularly on e-recovery service quality. In addition to that Comparative studies between private and public e-ticketing service quality, attitude and intention; Examining the Structural Relationships of Service Recovery, Customer Satisfaction and Image in select Indian e-stores; Trust and trustworthiness in B2C online shopping; E-service quality, buying behaviour, and satisfaction in select rural are some of the areas where further research can be undertaken.



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