

Effect of Service Quality and Marketing Stimuli on Customer Satisfaction: The Mediating Role of Purchasing Decisions

Saling^{1*}, Basri Modding², Baharuddin Semmaila², Achmad Gani²

¹University of YAPIS Papua Jayapura, Indonesia

²Faculty of Economics / Muslim University of Indonesia

*Corresponding author: salim.pungker@gmail.com

Abstract This research was designed to test and analyze empirically the effect of service quality and a marketing stimulus on purchasing decisions and customer satisfaction. The population in this study is that Three and four-star hotel consumers in Jayapura. Convenience sampling techniques used by the number of samples as much as 389 consumers. Analysis of moment structures provide evidence that quality of service is a positive and significant effect against the decision of the purchase but not significantly effect on customer satisfaction, whereas the marketing stimulus positive and significant influence on purchasing decisions and customer satisfaction. In the next causality found that purchasing decisions are positive and significant impact on customer satisfaction. Limitations of this study on a sample size using only the customers three and four star hotels which limits the generalizability of research.

Keywords: Service quality, stimulus marketing, purchasing decisions, customer satisfaction

Cite This Article: Saling, Basri Modding, Baharuddin Semmaila, and Achmad Gani, "Effect of Service Quality and Marketing Stimuli on Customer Satisfaction: The Mediating Role of Purchasing Decisions." *Journal of Business and Management Sciences*, vol. 4, no. 4 (2016): 76-81. doi: 10.12691/jbms-4-4-1.

1. Introduction

One consideration in the development of business ideas is recognizing consumers in making purchasing decisions of goods or services [1]. To understand consumer decision making is necessary to research consumer behavior [2]. Perspective focuses on the behavioral influence consumer behavior and the possibility of the environment that affect the behavior [3]. Consumer environment can influence the affective, cognitive and consumer behavior, because it is to understand the environmental effects will be easier in the context of situational factors [4]. Situational factors are temporary environment that formed the context of a consumer activity, which occurs at a particular time and place [2]. Consumers are consuming a goods or service depends on how, when, where, and why the goods or services are used [5]. Situational factors are very complex, to make it easier to understand the variables grouped into surrounding physical, social surrounding, temporal perspectives, task definition, and antecedent states [6].

The key to the success of the hospitality industry at very competitive conditions lies in the ability of the party hotel management in creating and enhancing customer loyalty. Customer loyalty is created by providing the service in accordance with customer expectations for that hotel management are required to treat customers professionally thus increasing sales through a variation of the broader product purchases and an increase in the

frequency of purchases, which in turn increases consumer loyalty [7]. The goal of marketing is how the hotels can provide customers satisfaction from the services produced with the obtain maximum. For that hotel must improve the quality of its services through the giving of information in the form of a clear message so that it gives the impression which is different compared to other hotels. The role of marketing in the stimulus affect the perception of the customers towards purchasing decisions is very important, so the better the marketing stimulus, then provide improved on the image of the hotel in the eyes of the customer. Increasing the image of hotel will provide more value for customers who use it so that it can add to the customer wishes to continue using the services of a hotel.

Service quality can be done by building a good relationship with the customer. Some previous studies provide recommendations that experience is a variable that provides the greatest influence in shaping the decisions of customers. The customer experience of a product and services will be associated with the quality of service perceived by the customer. Customers using the service will feel the quality of service by comparing the expectations and perceived reality. The results showed that the customer perceived service quality in Jayapura hotel showed that customer service quality has not been obtained in accordance with their expectations. Customer satisfaction and the image of the hotel is an important factor in determining customer loyalty [8]. The quality of service is a cognitive evaluation as an important part of customer's positive emotions [9].

SERVQUAL, used to measure the perceived quality of service consumers. SERVQUAL is required for special service arrangements, this led to the need for sufficient empirical information regarding dimensions and attributes is still required to measure the quality of service at the hotel [10,11].

Five characteristics of situational behavior that can affect consumer purchases, which are: first, the physical surrounding is the most visible feature of the situation. The physical environment includes the institutional and geographical location, the decor, the sound, the smell, the lighting, weather, as well as the configuration of merchandise or other materials that are on the perimeter of the stimulation products. Second, social surrounding is the individual who was present during the process of consumption, which includes factors such as: the presence of other people, the characteristics of people who were present at that situation, the role of the real people who attend, and interpersonal interaction. Third, the temporal perspective is the dimension of the situation which can be specified into the unit of time of the situation, e.g. certain events when purchase behavior to occur. The time can also be measured on a relative basis at events in the past or in the future, e.g. the time when the last purchase. Fourth, the task definition is the reason why consumer consumption by activity takes place, and can be said to be a purpose or goal that is owned by the consumer in certain situations. It can be stated that this was the intent or prerequisites for choosing, shopping or get information about purchasing General or specific. Fifth, antecedent's state is a temporary mood, like a sense of anxious or excited or conditions brought consumers into the situation, as conditions at the time of holding cash [6].

Increased consumer satisfaction can also be done with attention to aspects of the marketing mix marketing tips group used the company to achieve its marketing goals in target market [12]. View other explained that the marketing mix is the set of tools that marketers can use to form the characteristics of goods/services offered to the customer. Service quality and a good marketing mix strategy will generate consumer satisfaction is high and will ultimately give rise to consumer loyalty that will guarantee the viability of the company. Creation of consumer satisfaction can also provide other advantages for the company including the creation of corporate and consumer relations harmony, which will benefit the hotel [13].

2. Literature Review

2.1. Service Quality

The term has a number of quality levels: universal, cultural, social, and personal. Simply put, the quality can be defined as products that are free of defects. In other words, the product complies with the standard. However, manufacturing-based definition is less relevant to the service sector [14]. Service quality as all the dimensions of product offerings that generate customer's benefits. The term value is often used to refer to the relative quality of a product is linked to the price of the product concerned quality of service measurement Indicators are using this study include; Tangible, Empathy, Reliability, Responsiveness, Assurance [14,15].

2.2. Marketing Stimuli

Marketing strategy is a plan for achieving the overall objectives of the company satisfying consumers. A successful marketing strategy is generally determined by one variable attributes of the game. The marketing mix as a set of controllable tactical marketing tools and combined by the hotel in order to produce the desired response of the target market. The marketing mix consists of everything that the company can be effect on the demand for its Products [1]. The key of stimuli that makes consumers make purchase decisions in a complex business environment is the price, quality, product brand, advertising, recommendations of friends/family, the experience of previous purchases conducted consumer [16].

A previous study showed that the perception of experience directly or indirectly. In the hospitality services purchasing decisions, experiences of consumers who share with other consumers through word of mouth, can shape the perception of consumers. The experience of using the services of a hotel of interacting with a given stimulus specific hotel, can also affect the consumer's perception towards the hotel. The granting of a stimulus is often done in hotel management in the form of advertising cheap prices, full of goods, either by the recently opened hotel management in specific areas or which have long operated in the same area. On the other hand, the recently opened hotel management in specific areas to initiate the opening of his hotel with advertises intensively. The charge is usually advertising low prices, availability of the hotel services it takes its consumers, and their hotel.

With the perception that has been formed, customers come to visit and make a purchase hotel services. The information is processed in shaping perceptions before consumer's use services of the hotel will be compared with the fact that they find after using the hotel services [17]. Measurement of marketing stimuli include, product, Price, Promotion, Place, People, Processes, Physical evident [1,5,12,16,17].

2.3. Purchase Decision

The emergence of paradigm customer value is in order to give customer satisfaction according customer needs [17]. Perceived value has an impact on the desire of customer retention are mediated the customer satisfaction [18]. The process of creating the customers perception against the value of having an important role on customer loyalty. There is a general consensus on where the customers perceived value to determine customer loyalty [19]. In fact, a decision that created the consumer is not always rational. Even a decision could occur because of the unconscious impulse by consumers [20].

The concept of a consumer's purchase decision making is a series of processes that are not static. The dynamics of the consumer decision-making process this much determined motivation of consumers. Purchase decision is the selection of two or more alternative options of purchasing decisions, meaning that one can make a decision, must be available several alternative options. The decision to buy may lead to how the decision-making process within it's done [21]. Measurement of purchasing decisions in this study include an introduction to needs, information retrieval, evaluation of alternatives, the stage of purchasing decisions, and post purchase [19,20,21].

2.4. Customer Satisfaction

Contentment is a feeling happy or customer disappointed who appears after comparing perception/impression between the results of a service and expectations [22]. The transaction is said specifically to be customer satisfactory conducts the evaluation of the above experiences, react to the purchased products or services received [23,24]. Customer satisfaction further, affecting customer loyalty [25]. The level of satisfaction is a function of the difference between the perceived performances and expectations [26]. Satisfaction is a person's feeling of pleasure or disappointment resulting from comparing a perceived product in relation to expectations [12].

In the context of customer satisfaction, the General hope is estimates or beliefs about what customers will be received. Their expectations shaped by the experience of a purchase, contact friends and comments as well as a promise from the hotel. These customer expectations over time evolving along with the growing increase of the customer experience. Customer satisfaction can be explained by Overall satisfaction, Confirmation of expectation and Comparison of ideal [24,25,26].

3. Research Method and Variables Result

The study used the positivism; tangible data were analyzed using statistical figures to test the hypothesis or answer specific research questions and to make predictions that a particular variable affects other variables [27].

Table 1. Characteristics of respondents

characteristics of respondents		Frequency (n=389)	Percent (%)
Gender	Male	239	61,44
	Female	150	38,56
Level of education	Junior High School	3	0,77
	Senior secondary school	114	29,31
	Diploma	45	11,57
	Graduated	185	47,56
Occupation	Masters program	42	10,80
	Private sector	236	60,67
	Civil servant	131	33,68
	Learner	9	2,31
	Others	13	3,34

The information to be obtained is the explanation of the relationship between these variables, so this research included in explanatory research. The population in this study is that Three and four-star hotel consumers in Jayapura. The sampling technique is done by using the Convenience sampling so based formulations Slovin obtained a total sample of 389 consumers of the hotel.

The table shows that most respondent's frequency-sex men as many as 239 people with percentage of 61.44% whereas women as much as 150 people or 38.56% spread on star hotels in the city of Jayapura. The level of education of the hospitality service users as much as 185 people with percentages 47.56% educated Graduate degree program, Masters program as many as 42 people with percentage as much as 10.80% of Senior secondary

school, as many as 114 people by percentage as much as 29, 31%, Education Diploma as many as 45 people or 11, 57%, while Junior High School educated as much as 3 people or 0, 77%.

3.1. Goodness of Fit Indices for Structural Equation Modeling

The test results showed that the model goodness of fit criteria eight indices of structural model built for the parameter estimation of the data in accordance with the results of the observation, the overall criterion already satisfy the cut off point is required, as shown in the following Table:

Table 2. Fit indices for structural equation modeling

Summary of criteria	Cut-off Value	Result of Test
<i>Chi-square</i> (df=168)	190.539	Small Non sig. (< 199.244)
<i>Probability</i>	0,112	$\geq 0,05$
<i>RMSEA</i>	0,019	$\leq 0,08$
<i>CMIN/DF</i>	1,134	$\leq 2,00$
<i>GFI</i>	0,959	$\geq 0,90$
<i>AGFI</i>	0,939	$\geq 0,90$
<i>CFI</i>	0,995	$\geq 0,95$
<i>TLI</i>	0,994	$\geq 0,95$

Referring to the principle of parsimony, that if there are one or two criteria for goodness of fit which has fulfilled the expected value, then the model can already be said good or model development hypothesis conceptually and theoretically can be said to be supported by empirical data [28]. Referring to the table then indicated that the value of Chi-Square = 190,539 with a value of degree of freedom (DF) = 168 and probability = 0.112. The value of the Chi-Square indicates that the zero hypotheses stating the same model with empirical data accepted which means the model already fit or is in compliance with the results of observations as to allow for structural relations analysis done and hypothesis testing

3.2. Effect of Service Quality on Purchasing Decisions

Purchase decision is a decision action done consumers in determining its options against the services offered the parties the hotel management were sourced from the planning done consumers. The test results provide evidence that quality of service directly have a positive and significant influence towards purchasing decisions with $p\text{-value} = 0000 < 0.05$ value of critical ratio $6570 > 1,966$. This coefficient indicates that with an increase in the quality of service that is in hospitality then, desire of consumers will increase in terms of deciding to use. Based on the results of hypothesis testing on the previous explanation is known that regression coefficient of 0,367 and the critical ratio = 6,570 and probability level = 0,000.

This would mean that the better quality of services performed by management of the hotel in the town of Jayapura, then customers increasingly driven and increase interest in the purchase of their service. Analysis of confirmatory factor explained that indicators measuring the variable quality of empathy as a service is the largest and then followed by other indicators, i.e. indicators of

reliability, assurance, tangible and responsiveness. The effect of service quality on decision purchasing is inseparable from creativity service star hotels, that in order to realize a quality service that comes down to purchasing decisions of customers, the hotel management should be able to identify who the clientele as to able to understand the level of perception and customer expectations on the service quality. Customer purchase decision is a comparison between the perceptions with customer expectations against perceived customer's hotel service. Service quality is one of the components of consumer satisfaction [15].

3.3. Effect of Marketing Stimuli on Purchasing Decision

Marketing stimuli is the responses respondents against work done in hotel management in providing stimuli to influence customers to interested and decided to use the services offered. The results of the analysis provide evidence that positive influence marketing stimuli and significantly on purchase decisions with $p\text{-value} = 0.000 < 0.05$ and critical ratio = $7.127 > 1,966$. This coefficient indicates that the granting of a marketing stimuli will strengthen position of the hotel as to improve the image of the hotel in the eyes of increased customers hotel image certainly will provide more value to customers who use it so that it can increase the customer wishes to continue using the hotel services.

Based on the results of hypothesis testing on the previous explanation note that the value of the coefficient regression of 0.444 and the critical ratio = 7.127 and probability level = 0.000. These results indicate that customer perception of marketing stimuli provided by the hotel management has a positive and significant impact on purchasing decisions of customers. Confirmatory factor analysis results make it clear that the contribution of indicators measuring the marketing stimuli as promotional marketing is the largest and then followed by other indicators, i.e. people, physical evidence, process, product, place and price. This means that indicators measuring as more promotion dominate the marketing stimuli compared to other indicators.

This study supports the statement that most customers pay attention to other factors such as product quality, choice, service, comfort and the ability to restore their products much more meaning than a rewards program, and many companies are very successful or successful business run by the way paying attention to the quality of its products. The sales volume of the product in the long term will depend on a series of fundamental marketing factors, such as product quality, pricing, distribution, promotion and other stimuli. Customers will be satisfied if the hotel is able to provide the appropriate marketing stimuli customer expectations. Customers will form the expectation of performance of supposed from a stimulation of marketing done by the company. If the actual performance is greater or equal to expectations then satisfaction is going to happen [29].

3.4. Effect of Services Quality on Customer Satisfaction

Service quality is the response of the respondent against the expected level of excellence to meet the needs of

consumers. The test results show that the quality of service has a positive influence and not significantly to customer satisfaction with value $p\text{-value} = 0.220 > 0.05$ value of the critical ratio of $1,277 < 1,966$. This coefficient indicates that the increase in the quality of service is not a guarantee if the customers will be satisfied against the given service. Based on the results of hypothesis testing the regression coefficient values = 0.070 and critical ratio = 1,277 and probability level = 0.220. This means that the quality of service is not able to increase customer satisfaction.

Analysis of confirmatory factor explained that empathy indicators measuring the variable service quality is the largest and then followed by other indicators, i.e. reliability, assurance, tangible and responsiveness. Relationship of service quality and customer satisfaction cannot be separated with the creativity of the hospitality service. To achieve a quality service that comes down to customer satisfaction so that the management hotel should be able to identify a segment of its customers to be able to understand the level of perception and customer expectations on the quality of the service.

Condition that occurs in this research is equal to the previous research that examines the condition of the service quality against customer satisfaction as a result of the research which proves that the service quality has the contribution of its influence on satisfaction [30,31,32]. The quality of services has an impact on consumer satisfaction and loyalty as well as in the long run will affect the hotel performance [33]. Empirically some previous research has proven that quality of service have an influence or a positive relationship with the customer satisfaction [10,34]. The rebuttal of the findings of other researchers, that the Ministry does not significantly affect customer satisfaction, this condition is caused because the study did not analyze the specifics of service quality based on the concept of the SERVQUAL or SERVPRF but just perusing some of the items of the services offered [34,35].

3.5. Effect of Marketing stimuli on Customer Satisfaction.

Customer satisfaction is the perceived conditions customers after doing a comparison between actual services received by customer expectations of service. Empirical evidence shows that a marketing Stimulus has a positive and significantly effect on customer satisfaction with $p\text{-value} = 0,000$ and the critical ratio = $9,056 > 1,801$ this condition provides evidence that the marketing stimuli are carried out can provide satisfaction thereby increasing the number of customer visits the hotel in Jayapura. Based on the results of hypothesis testing on the previous explanation is known that regression coefficient = 0,609, and the critical ratio = 9,056 with probability level = 0,000.

These results indicate that customer perception about marketing stimuli has a positive and significantly effect on customer satisfaction. Confirmatory factor analysis showed that more promotion dominates the indicators in gauge variable marketing stimuli. This means marketing stimuli; customers desire the presence of ease in using the hotel services. The promotion of that question is the congruency product information conveyed by what is perceived by the customers, especially the comfort both in the room and outside the room, as well as other facilities

such as eating and drinking. On the other hand the indicator word of mouth is the most influential indicators in measuring customer satisfaction. Increased marketing stimuli provided by make customers believe in the hotel, and not moved to other hotels, such as the quality of a given room and board's been good thus making customer be satisfied. Administering the marketing stimuli a good is a must for a hotel. The better the marketing stimuli offered then increasingly higher customer satisfaction, so that increasingly higher customer satisfaction as reflected by the high level of customer trust has always been committed to providing a quality of Products [36,37].

3.6. Effect of Purchasing Decisions on Customer Satisfaction

The test results provide evidence that the purchasing decisions have positive and significant effect on customer satisfaction with value $p\text{-value} = 0,039 < 0,05$ and the critical ratio $= 2,069 > 1,966$. Investigation results of hypothesis testing on the previous explanation note that the value of the coefficient regression $= 0,039$ and critical ratio $= 2,069$ with probability level $= 0,039$. These results indicate that the perception of customers about the positive influence purchasing decisions and significantly to our satisfaction the customer star hotels in Jayapura. Analysis of confirmatory factor suggests that the contribution of the introduction of indicators measuring problem as variables the greatest customer purchasing decisions and then followed the indicator information search, post purchase evaluation, alternatively stages and decision.

Customer trust towards the hotel is inseparable from the issue of satisfaction which can be filled with excellent services, the given marketing stimuli and create customers for doing the purchasing decision. Purchase decisions customers became the main prerequisite for the onset of a long-term relationship between customers with hotel or known by the customer satisfaction. The hotel's strict competition where the growing number of hotels that are involved in the fulfillment of customer needs and desires cause each hotel must put customer satisfaction as a primary objective.

The attitude of customer satisfaction is influenced by confidence, emotion and feeling satisfied as well as customer expectations itself. The management of the hotel should be able to change the feeling of not being satisfied feeling very satisfied. For it is a challenge to create a special relationship between customers and hotels that will be profitable in the long term. Individual approach is done at the hotel, make hotel can listen in and find out its services offer support or according to the customers' expectations and can respond immediately to customers' requests and needs. The results of this study support previous research that customer satisfaction is positive and significant effect on purchase decision [34]. Specific benefits of customer satisfaction include the positive linkages with customer loyalty; can potentially be a source of future income mainly cross-selling and up-selling, by holding down the costs of transaction in the future especially communication costs, sales and customer service, pressing risks with regard to future cash flow prediction, the rising price of tolerance [14].

3.7. Linking Servqual on Customer Satisfaction. The Mediating Role of Purchasing Decisions

The results of hypothesis testing and the results of the sobel test have been done to know the $p\text{-value}$ of mediation purchasing decision, that increased customer satisfaction cannot be done directly, customer satisfaction can be created with the support of purchasing decisions, that the purchasing decision is a complete mediation in explaining the effect of services quality on customer satisfaction. Sobel test results show Sobel's standard error for mediating effect $= 0,0239$ (sab), Product path coefficient for mediating effect $= 0,0528$ (ab), $t\text{-value}$ for mediating effect $= 2,2087$ (Tab), $p\text{-value}$ for mediating effect, one-tailed $= 0,0139$ (Pab), with the $p\text{-value}$ for mediating effect, two-tailed $= 0,0458$ (Pab') [38].

The results clarify that purchase decisions significantly acts as mediating variable in explaining the influence of quality of services towards customer satisfaction. Then based on the sobel test then the variable purchase decisions were declared complete mediation. This means that the quality of service is not a real effect towards customer satisfaction, quality of services significantly to influential buying decision and influential real purchasing decisions towards customer satisfaction, so without supported with purchase decisions, the quality of the services directly cannot give real effect to increased customer satisfaction.

3.8. Linking Marketing Stimuli on Customer Satisfaction. The Mediating Role of Purchasing Decisions

The results of hypothesis testing and the results of the sobel test have been done to know the $p\text{-value}$ of mediation purchasing decision, that increased customer satisfaction cannot be done directly, customer satisfaction can be created with the support of purchasing decisions, that purchasing decision not as mediation in explaining the effect of marketing stimulus on customer satisfaction. Sobel test results show Sobel's standard error for mediating effect $= 0,0321$ (sab), product path coefficient for mediating effect $= 0,0639$ (ab), $t\text{-value}$ for mediating effect $= 1,9916$ (Tab), $p\text{-value}$ for mediating effect, one-tailed $= 0,0236$ (Pab), with the $p\text{-value}$ for mediating effect, two-tailed $= 0,0471$ (Pab') [38].

These results explain that purchasing decisions are significantly acts as a mediating variable in explaining the effect of marketing stimuli on customer satisfaction. So the purchase decision variable is declared not as a mediating variable. This means marketing stimuli significantly effect on customer satisfaction, marketing stimuli significantly effect on purchasing decisions and purchasing decisions significantly affect on customer satisfaction, so without the support with the purchase decision, direct marketing stimuli can give real effect to increase customer satisfaction.

References

- [1] Kotler P. & Armstrong G. (2006). Principles of marketing, (11th Ed.) Upper Saddle River: New Jersey: Prentice-Hall.

- [2] Hawkins, M., Motherbaugh, D. L., & Roger, J. Best. (2007). *Consumer Behavior: Building Marketing Strategy*. (10th ed.). Boston: McGraw-Hill
- [3] Mowen, J.C. & Minor MS. (2001). *Consumer behavior: a framework*. Upper Saddle River, NJ: Prentice Hall.
- [4] Peter, J. P., & Olson, J. C. (2008). *Consumer behavior and marketing strategy*. Boston: McGraw-Hill/Irwin.
- [5] Assael, H. (2001). *Consumer Behavior and Marketing Action*, 6th ed., Thomson Learning, Boston, MA.
- [6] Belk, R. W. (1975). The objective situation as a determinant of consumer behavior. *Advances in Consumer Research*, 2(1).
- [7] Bowen, J. T., & Chen, S. L. (2001). The relationship between customer loyalty and customer satisfaction. *International journal of contemporary hospitality management*, 13(5), 213-217.
- [8] 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.
- [9] Brady, M. K., & Cronin Jr, J. J. (2001). Some new thoughts on conceptualizing perceived service quality: a hierarchical approach. *Journal of marketing*, 65(3), 34-49.
- [10] Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1988). Servqual. *Journal of retailing*, 64(1), 12-40.
- [11] Carman, J. M. (1990). Consumer Perceptions Of Service Quality: An Assessment Of T. *Journal of retailing*, 66(1), 33.
- [12] Kotler, Philip. (2000). *Manajemen Pemasaran. Edisi Milenium. Jilid 1 & 2*. Jakarta; PT. Prenhalindo.
- [13] Tjiptono, Fandy. (2004). *Strategi Bisnis Pemasaran*. Yogyakarta. Andi Offset.
- [14] Tjiptono, Fandi. & Chandra, Gregory. (2005). *Service, Quality dan Satisfaction*. Yogyakarta; Andi.
- [15] Zeithaml, V.A. & Bitner, M.J. (2000), *Services Marketing*, McGraw-Hill, Boston, MA
- [16] Jalalkamali, M., & Nikbin, D. (2010). The Effects of Motivation on Purchase Decision. *Interdisciplinary Journal of Contemporary Research in business*, 234-355.
- [17] Smith, J. B., & Colgate, M. (2007). Customer value creation: a practical framework. *Journal of marketing Theory and Practice*, 15(1), 7-23.
- [18] Cottet, P., Lichtlé, M. C., & Plichon, V. (2006). The role of value in services: a study in a retail environment. *Journal of consumer marketing*, 23(4), 219-227.
- [19] Cretu, A. E., & Brodie, R. J. (2007). The influence of brand image and company reputation where manufacturers market to small firms: A customer value perspective. *Industrial Marketing Management*, 36(2), 230-240.
- [20] Fitzsimons, G. J., Hutchinson, J. W., Williams, P., Alba, J. W., Chartrand, T. L., Huber, J., & Shiv, B. (2002). Non-conscious influences on consumer choice. *Marketing Letters*, 13(3), 269-279.
- [21] Schiffman, L.G. & Kanuk, LL. (2004). *Consumer behavior*, 8th International edition. Prentice Hall.
- [22] Engel, J.F., Blackwell, R.D., & Miniard, P.W. (1993). *Consumer Behavior* (8th ed.). Fort Worth: Dryden Press.
- [23] Kotler, P. & Keller, K. L. (2006), *Marketing Management 12e*, International Edition, Pearson, Prentice Hall.
- [24] Jiang, P., & Rosenbloom, B. (2005). Customer intention to return online: price perception, attribute-level performance, and satisfaction unfolding over time. *European Journal of Marketing*, 39(1/2), 150-174.
- [25] Carpenter, J. M., & Fairhurst, A. (2005). Consumer shopping value, satisfaction, and loyalty for retail apparel brands. *Journal of Fashion Marketing and Management: An International Journal*, 9(3), 256-269.
- [26] Kotler, P. & Anderson, A. (1987). *Strategic Marketing for Non-profit Organizations*. Englewood Cliffs, NJ: Prentice Hall.
- [27] Creswell, J. W. (2003). *Research design: Qualitative, quantitative, and mixed methods approaches* (2nd ed.). Thousand Oaks, CA: Sage.
- [28] Arbuckle, J. L., & Wothke, W. (1999). *Amos 4.0 user's guide*. Chicago, IL: SmallWaters Corporation.
- [29] Gorman, G. E. (2006). Giving way to Google. *Online Information Review*, 30(2), 97-99.
- [30] Jones, T. O., & Sasser, W. E. (1998). Why satisfied customers defect. *IEEE Engineering Management Review*, 26 (3), 16-26.
- [31] Kennington, C., Hill, J., & Rakowska, A. (1996). Consumer selection criteria for banks in Poland. *International Journal of Bank Marketing*, 14(4), 12-21.
- [32] Caruana, A. (2002). Service loyalty: The effects of service quality and the mediating role of customer satisfaction. *European journal of marketing*, 36(7/8), 811-828.
- [33] Oliver, R. L. (1997). *Satisfaction: A behavioral perspective on the customer*. New York.
- [34] Cronin Jr, J. J., & Taylor, S. A. (1994). SERVPERF versus SERVQUAL: reconciling performance-based and perceptions-minus-expectations measurement of service quality. *The Journal of Marketing*, 125-131.
- [35] Naser, K., Jamal, A., & Al-Khatib, K. (1999). Islamic banking: a study of customer satisfaction and preferences in Jordan. *International journal of bank marketing*, 17(3), 135-151.
- [36] Chun-Tung Lowe, A., & Corkindale, D. R. (1998). Differences in "cultural values" and their effects on responses to marketing stimuli: A cross-cultural study between Australians and Chinese from the People's Republic of China. *European Journal of Marketing*, 32(9/10), 843-867.
- [37] Kwak, D. H., Kim, Y. K., & Hirt, E. R. (2011). Exploring the role of emotions on sport consumers' behavioral and cognitive responses to marketing stimuli. *European Sport Management Quarterly*, 11(3), 225-250.
- [38] Kock, N. (2014). Advanced mediating effects tests, multi-group analyses, and measurement model assessments in PLS-based SEM. *International Journal of e-Collaboration (IJeC)*, 10(1), 1-13.

Appendix 1. Descriptive statistics for the research instrument

Indicator Variable	Pearson Correlation	λ
X ₁₁	0,75	0,69
X ₁₂	0,83	0,79
X ₁₃	0,87	0,82
X ₁₄	0,84	0,83
X ₁₅	0,89	0,88
X ₂₁	0,84	0,77
X ₂₂	0,82	0,73
X ₂₃	0,52	0,28
X ₂₄	0,72	0,67
X ₂₅	0,81	0,83
X ₂₆	0,84	0,87
X ₂₇	0,76	0,79
Y ₁₁	0,77	0,67
Y ₁₂	0,72	0,58
Y ₁₃	0,80	0,77
Y ₁₄	0,74	0,69
Y ₁₅	0,76	0,67
Z ₁₁	0,79	0,75
Z ₁₂	0,80	0,77
Z ₁₃	0,83	0,72
Z ₁₄	0,85	0,76
Z ₁₅	0,80	0,73