Consumers' Perception and Performance Appraisal of Mobile Phone Companies in Bangladesh

Tajul Islam[1], Rajidul Hoque[2], Md.Ashraful Alam[3]

[1]Assistant Professor, Department of Business Administration, Metropolitan University, Bangladesh
[2,3]Lecturer, Department of Business Administration, Metropolitan University, Bangladesh

ABSTRACT

In recent times telecommunication industry like mobile phone, radio link device have made revolution in the world. For the last few years mobile phone has become part and parcel of our daily life. It has become an essential part of business, commerce and society. Mobile phone provide great assistance to users by giving the opportunity to access to the anywhere of the world. Moreover, with the continuous diversification, the use of mobile is not only limited to talking but its use ranges from using internet, sending messages, listening to music, to organizing various works are comfortably completed in time. The use of mobile phone was introduced in Bangladesh at the middle of 1989 by the CityCell Company. Now with the change of time another five operators have introduced in the market. The function of mobile in Bangladesh with its communicative use also spread with value added service like mobile banking, railway ticket purchasing, health services, news update, and examination results and so on. But there are a lot of complain about these operators services. Descriptive analysis, Z-test, Chi-square test and Multiple Regression Analysis were used to test the collected data and hypotheses of the research study. Through this research we have tried to find out consumers perception which impact may be very bad in near future on those operators. Most of the respondents think that mobile operators are charging higher terrify in which customers are deprived from pulse system. Slow internet service, and lack of coverage hamper to the access of information. By conducting this research we have found that except those complain, the overall services of mobile phone are moderately well.

Key Words: Mobile Phone, Consumers' Perception, Mobile Operators, Telecommunication Industry, Value Added Services.

JEL Classification Code: D18; D91

INTRODUCTION

Mobile phone is playing vital role in our daily life. It has changed people's life style. For mobile phone we can now connect with each other within few seconds. It has been

possible only for Bell Labs from 1947 to 1967, who is the inventor of cell phone. Bangladesh ranks among the most densely populated countries in the globe, but it's fixed; line tele density remains the lowest in South Asia. Mobile penetration rates in Bangladesh have reached 56% at the end of 2011, a study conducted by Business Monitor International (BMI). Bangladesh Telecommunication Company Limited (BTCL) which is a Government owns company is providing the fixed line services while six operators provide mobile phone services. Among them except TeleTalk, GrameenPhone holding 44%, Banglalink holding 34%, Robi holding 18%, Airtel holding 7% and CityCell holding 4% of market share. Now in Bangladesh mobile phone operators are more mature and people are well known about their services. Customers' expect value added services from the mobile operators. Customers perceived value can be defined from the perspective of money, quality, benefit, etc. The monetary perspective indicates that value is generated when less is paid (such as by using coupons or promotions) for goods (Bishop, 1984). In other words, it is the concept of consumer's surplus in economics; perceived value is the difference between the highest price that consumers are willing to pay for a product or a service and the amount practically paid. According to the quality perspective, value is the difference between the money paid for a certain product and the quality of the product (Bishop, 1984). The benefit perspective indicates that perceived value is customers' overall evaluation of the utility of perceived benefits and perceived sacrifices (Zeithaml, 1988). To survive in the competitive market mobile operators should provide value added services to meet customer's satisfaction. Johnson et al. (1991) have pointed out that service quality positively influences customer satisfaction.

OBJECTIVES OF THE STUDY

The main objective of the study is to identify consumers' perception and performance appraisal of mobile phone companies in Bangladesh. To emerge the objective some other supporting objectives are:

(i)   To investigate the customer service management procedures of mobile phone operators in Bangladesh.
(ii) To appraise the performance of operators' services such as overall network facilities, railway ticket booking system, tariff charged by operators, high speed internet services.
(iii) To depict the relationship between pulse system and consumers' perception.
(iv) To draw the relationship among the customers' and employees of the mobile phone operators in Bangladesh.

LITERATURE REVIEW

Parasuraman et al. (1988) defined service quality as the degree and direction of discrepancy between the consumer's perceptions and expectations, or the extent to which a service meets or exceeds customer expectations. The definitions of service quality vary only in wording but typically involve determining whither perceived service delivery meets, exceed or fail to meet customer expectations (Cronin & Taylor, 1992; Oliver, 1993; Zeithaml, Berry & Parasuraman, 1994). Among the studies of customer's satisfaction in the information industry, Lin & Wang (2006) revealed that customer satisfaction of mobile commerce is consumer's total response to the purchase experiences in a mobile commerce environment. Therefore, in this study, customer satisfaction is defined as the total consumption perception of consumers when using mobile value-added services. As to the

quality of mobile communication services, Chae et al. (2002) used connection quality, content quality, interaction quality, and contextual quality to measure the information quality of mobile networking services. There are a number of benefits for a long term relationships between a company and the customers, such benefits include fellowship, personal recognition, reduction in anxiety and credit, discount and time saving and customer management (Berry, 1995; Peterson, 1995). Customer satisfaction is defined as an "evaluation of the perceived discrepancy between prior expectations and the actual performance of the product" (Tse and Wilton, 1988, Oliver, 1999). Satisfaction of customers with products and services of a company is considered as most important factor leading toward competitiveness and success (Hennig-Thurau & Klee, 1997).

METHODOLOGY OF THE STUDY

Semi structured method has been taken in preparing the outline of the study. Necessary information based on personal discussion and conversation is made with undergraduate students of different Universities and professional bodies of different mobile phone operators in Bangladesh through a structured questionnaire has been highlighted with emphasize. Both primary and secondary data were used to conduct the study.

RESEARCH DESIGN FORMULATION

This was a two stage research. In the first stage, an expiatory research has been conducted to identify factors affecting the consumer's perception. Then a descriptive research has been conducted for the purpose of understanding consumer's perception about the mobile phone operators. The questionnaire was developed in a way that reveals the respondents responses related to each of the independent variables. A single statement is prepared for a single independent variable as well as researchers considered consumers perception as dependent variable and 10 (ten) independent variables, such as people's life style, all kinds of services, overall network facilities, introduction of mobile banking, tariff charged by mobile operators, high speed internet services, introduction of railway ticket booking system, social responsibilities, pulse system and negative impact of mobile phone. A structured questionnaire has been used to collect data in the Sylhet City in Bangladesh. The questionnaire was formed as five point Likert scale and 110 questionnaires were distributed among the mobile phone users (both male and female) selected on random sample basis. Multiple choice questions (MCQ), dichotomous questions and open ended questions have been used to develop structured questionnaire. Data required for this study to identify the present situation of the mobile phone operators in different segment of the companies which has been conducted by the researchers. Then survey has been conducted on factors affecting to determine consumers' perception about the mobile phone operators. Here the respondents were asked some questions from a preplanned questionnaire.

APPROACHES TO THE PROBLEM: THEORETICAL FRAMEWORK

The research study in concerned with the degree of selecting factors related to determine the consumers' perception regarding the mobile operators in Bangladesh. The study has completed with selecting the most influencing factors to understand the condition of the mobile operators in Bangladesh.

MULTIPLE REGRESSION ANALYSIS

To determine the relationship between factors and the consumer's perception of mobile phone operators in Bangladesh has been analyzed by using the following Multiple Regression Analysis:

$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \mu_i$

Here,

Y = Consumer's perception

α = Intercept

X_1 = Overall network facilities of operators

X_2 = Tariff charged by mobile phone operators

X_3 = High speed internet service

X_4 = Railway ticket booking system reduces harassment

X_5 = Start pulse system again

$\beta_1, \beta_2, \beta_3, \beta_4, \beta_5$ = regression coefficient

HYPOTHESES OF THE STUDY

Hypothesis 1: There is no difference among factors affecting consumer's perception regarding   mobile phone operators. (ANOVA)

Hypothesis 2: There is no relationship between Operator's SIM and Railway Ticket Booking system. (Chi-Square Test)

Hypothesis 3: There is no relationship between performance of mobile phone operators and all kinds of services. (Chi-Square Test)

Hypothesis 4: There is no relationship between overall network facilities of operators and consumer's perception.

Hypothesis 5: There is no relationship between tariff charged by operators and consumer's perception.

Hypothesis 6: There is no relationship between high speed internet service and consumer's perception.

Hypothesis 7: There is no relationship between railway ticket booking system reduces harassment and consumer's perception.

Hypothesis 8: There is no relationship between start pulse system again and consumer's perception.

PRESENT STATUS OF MOBILE PHONE OPERATORS IN BANGLADESH

Bangladesh ranks among the most densely populated countries in the world but its fixed line tele density remains the lowest in the South Asia. A mobile penetration rate in Bangladesh has to reach 56% at the end of 2011. A study conducted by Business Monitor International (BMI) recently. Bangladesh has some of the most underdeveloped telecommunication infrastructure in the world. For its 150 million populations, the country has limited capacity to support telecom services on any scale. But the scenario is changing day by day. In June 2011 BTCL have 693 exchanges in Bangladesh with telephone capacity of 3.065 million and connection of 0.99 million. At present BTCL has exchanged in 456 Upazillas and 25 growth centers. Activities are going on to bring 27 Upazillas including 22 Hill-tracts Upazillas under digital system. There are six mobile operators are providing services in Bangladesh. Bangladesh telecom market constitutes approximately 86.45 million phone lines (fixed plus mobile) of this about 85.45

million are mobiles. The number of mobile subscribers grew 65 million in December 2010 to 85.45 million in 2011. Table 1 shows the list of telecom operators in Bangladesh.

Table 1: List of authorized Telecom Operators in Bangladesh

SL No.	Name of the Telecom Operators
1.	Pacific Bangladesh Telecom Limited (CityCell)
2.	Grameen Phone Limited
3.	Robi Axiata Limited
4.	Orascom Telecom Bangladesh Limited
5.	Tele Talk Bangladesh Limited
6.	Airtel Bangladesh Limited

DATA ANALYSIS AND SURVEY FINDINGS

**Graph 1: Usage of Operator's SIM**
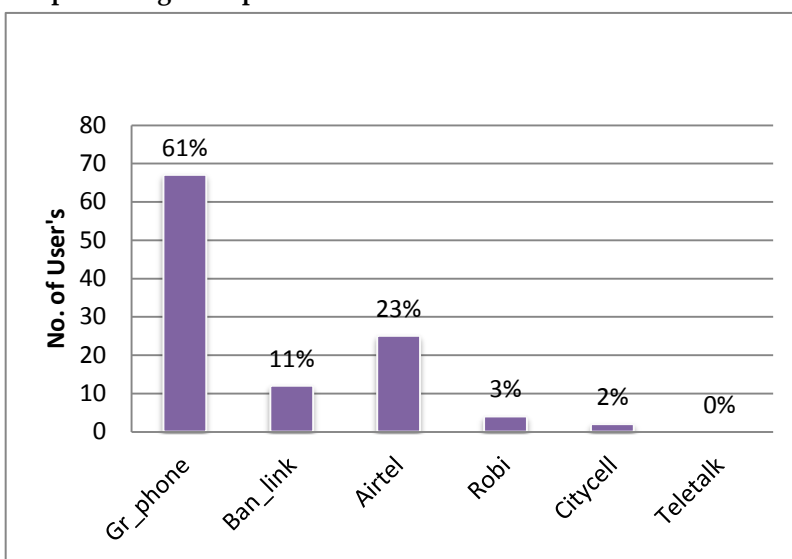
Graph 1 shows usage of operators SIM by the users. It reveals that 61% users usage Grameen Phone, 11% users usage Banglalink, 23% users usage Airtel and only 3%, 2% and 0% users usage Robi, Citycell and Teletalk respectively. It has found that most of the users prefer Grameen Phone as their operators.

Table 1: Longibity of Using Mobile Phone

|	Year	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 1 Year	1	.9	.9	.9
	1 Year	1	.9	.9	1.8
	2 Years	4	3.6	3.6	5.5
	3 Years	10	9.1	9.1	14.5
	4 Years	16	14.5	14.5	29.1
	5 Years	31	28.2	28.2	57.3
	More than 6 Years	47	42.7	42.7	100.0
	Total	110	100.0	100.0	

Table 1 reveals when users has started to use mobile phone. It also represents that 42.7%, 28.2%, 14.5% started to usage of mobile before more than 6 years, 5 years and 4 years respectively. On the other hand, only 9.1%, 3.6%, 9% and 9% has started to usage of mobile phone before 3 years, 2 years, 1 year and less than 1 year respectively. It has found that almost 85.4% users have started to usage of mobile phone more than 4 years ago.

Graph 2: Monthly Total Time Spend
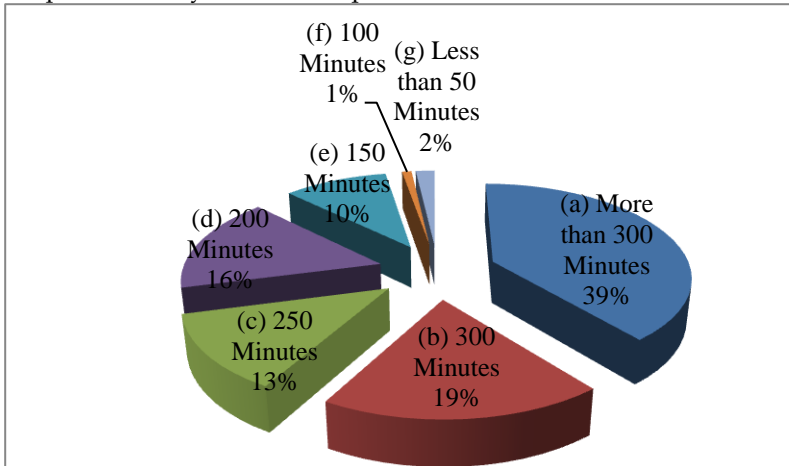
Graph 2 express monthly total time spend on the phone by the correspondence. It shows that 39%, 19%, 13%, 16% users monthly total time spent on the mobile phone more than 300 minutes, 300 minutes, 250 minutes and 200 minutes respectively. The remaining 10%, 1% and 2% users spent 150 minutes, 100 minutes and less than 50 minutes respectively on mobile phone each month. It has found that almost 71% users spent more than 250 minutes on mobile phone each month.
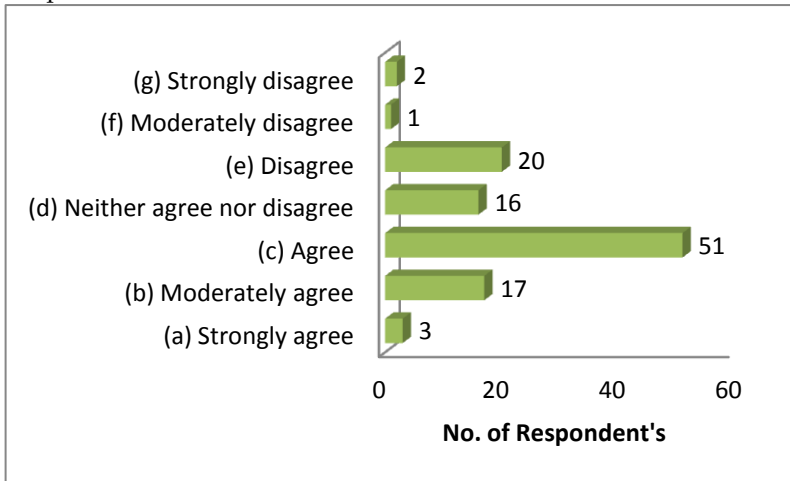
Graph 3: Impact of Mobile Phone to Change the People's Life Style
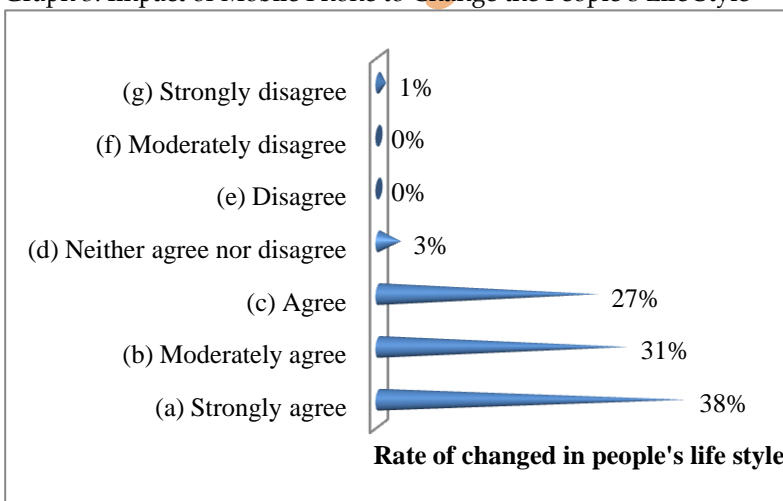
Graph 3 shows that mobile phone has changed the people's life in Bangladesh. It shows

that 38%, 31% and 27% correspondences are strongly agree, moderately agree and agree respectively that mobile phone has changed the people's life style.

Graph 4: Services of Customer Care Center

Graph 4 represents services of customer care center of mobile phone operators. It also shows that 3, 17, 51 respondent's believes that customer care center provides all kinds of services smoothly. In contrary, 20,1 and 2 respondent's are disagree, moderately disagree and strongly disagree respectively and 16 respondent's are neither disagree nor disagree.

Graph 5: Overall Network Facilities
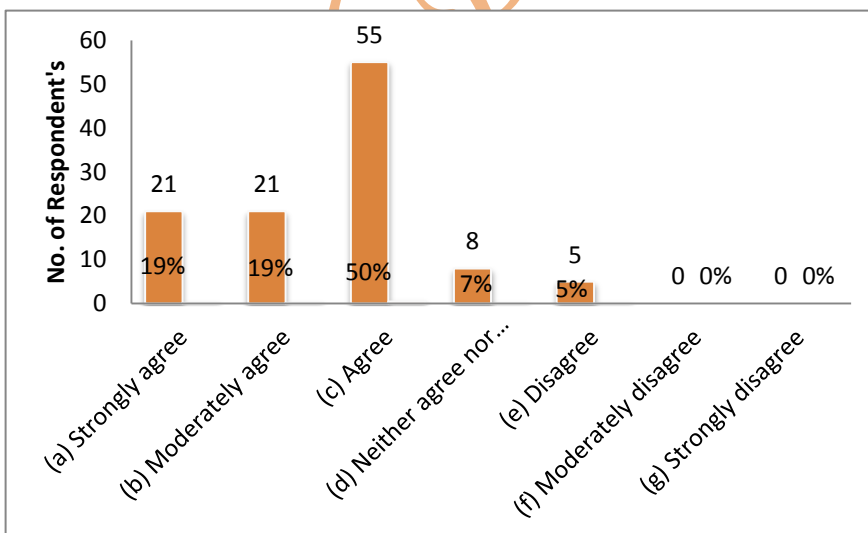
Graph 5 shows overall network facilities of mobile phone opearators. It also shows 21 or 19%, 21 or 19%, and 55 or 50% respondent's are strongly agree, moderately agree and agree respectively that overall network facilities of mobile phone operators are better than past. Almost 88% respondent's believes that overall network facilities has improved than before.

Graph 6: Impact of Mobile Banking in Saving Time
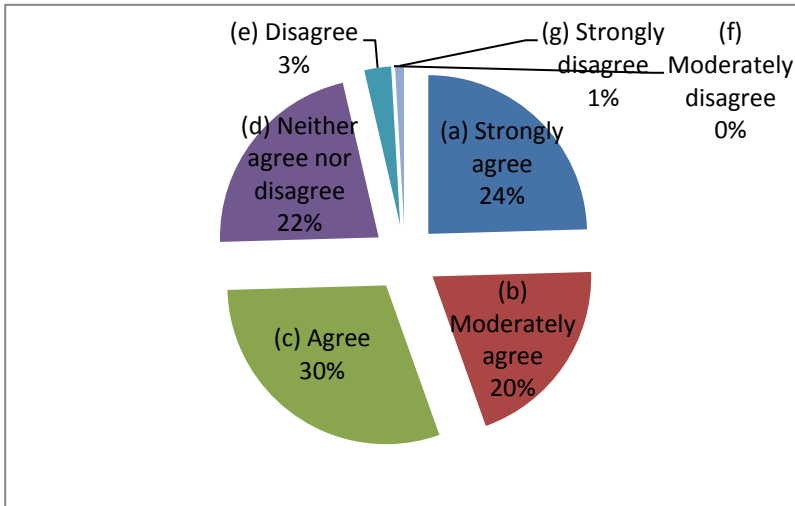
Graph 6 reveals the recent introduction of, mobile banking has saved time. About 24%, 20%, 30%, respondent's are strongly agree, moderately agree and agree respectively that mobile banking has saved time. On the other hand, only 3%, 0% 1% respondent's are disagree, moderately disagree and strongly disagree respectively. The above analysis revealed almost 74% respondent's believes that introduction of mobile banking saves time.
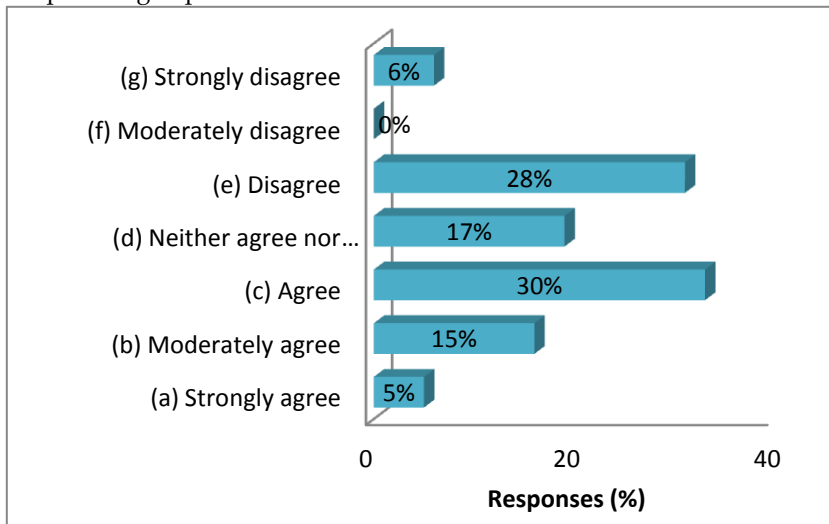
Graph 7: Tarrif Charged by Mobile Operators
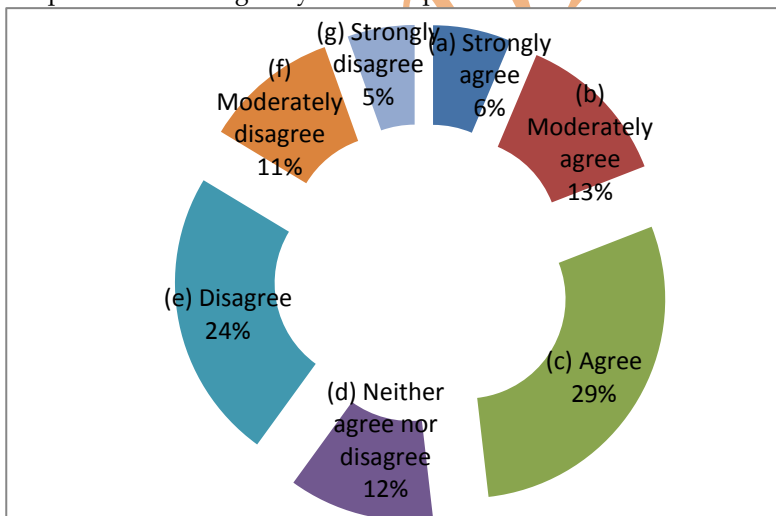
Graph 7 represents tariff charged by mobile operators. It shows 6%, 13% and 29% respondent's are strongly agree, moderately agree and agree respectively that tariff charged by mobile operators is fair. On the other hand, 24%,11% and 5% respondent's are disagree, moderately disagree and strongly disagree respectively regarding tariff charged by mobile operators. It is mentioned that 12% respondent's are neither agree nor disagree regarding tariff charged by operators . It has found that around 48% respondent's believes

that tariff charged by mobile operators is fair. On the other hand, almost 52% respondent's thinks that tariff chagred is not fair.

Graph 8: High Speed Internet Services

Graph 8 shows relevance of high speed internet services of mobile phone operators. It represents 5%, 15% and 30% respondent's are strongly agree, moderately agree and agree respectively that mobile operators are providing high speed internet service and about 34% respondent's are disagree on high speed internet service.

Graph 9: Mobile Phone Provides Railway Ticket Booking Service
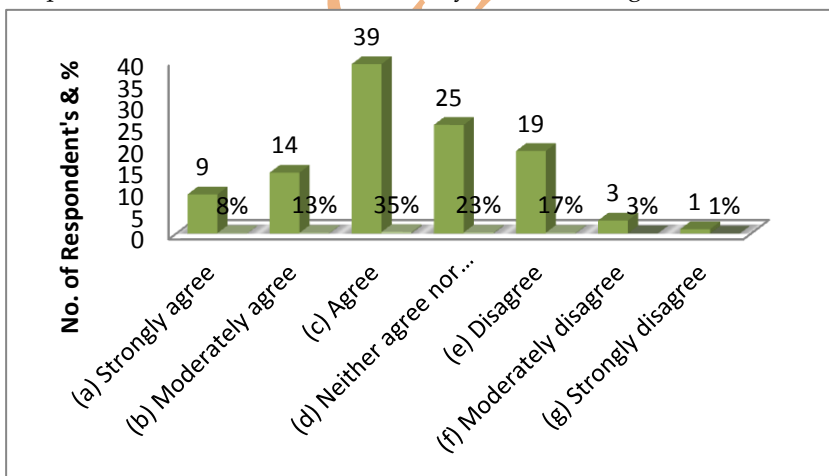
Graph 9 represents recent introduction of, Railway ticket booking system in mobile phone has reduced harassment to their customer's. It reveals about 9 or 8%, 14 or 18%, and 39 or 35% respondent's are strongly agree, moderately agree and agree respectively that mobile phone has reduced users harassment regarding Railway ticket booking. In contrast, 19 or 17%, 3 or 3% and 1 or 1% respondent's believes that Railway ticket booking service didn't

reduce harassment of consumer's and 25 or 28% respondent's are neither agree nor disagree regarding reduced harassment of consumer's.

Graph 10: Social Responsibilities
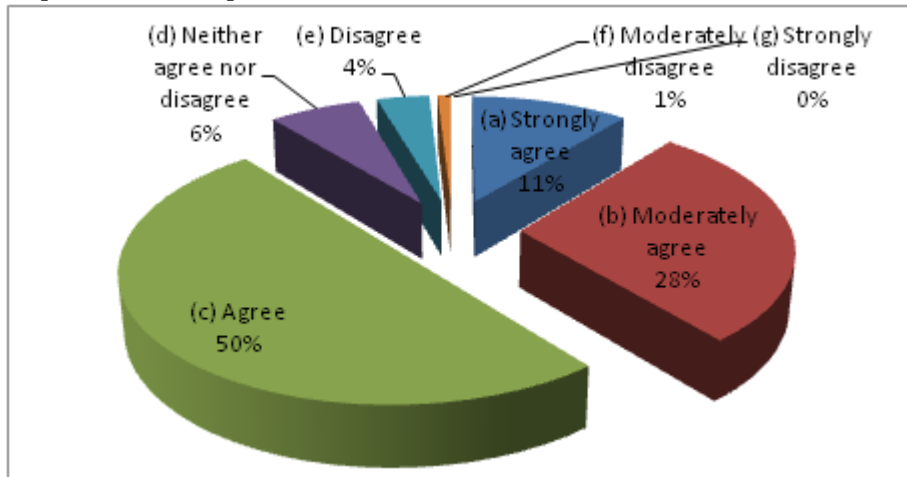
Graph 10 shows the involvement of social responsibilities done by mobile phone companies in Bangladesh. It represent's 11%, 28% and 50% respondent's are strongly agree, moderately agree and agree respectively believes that mobile operators involved in social responsibilities (i.e. boat race, passer hunts and sponsorship in various development project). Almost 89% consumer's thinks that mobile operators performs various types of social activities in Bangladesh.

Graph 11: Pules Rate
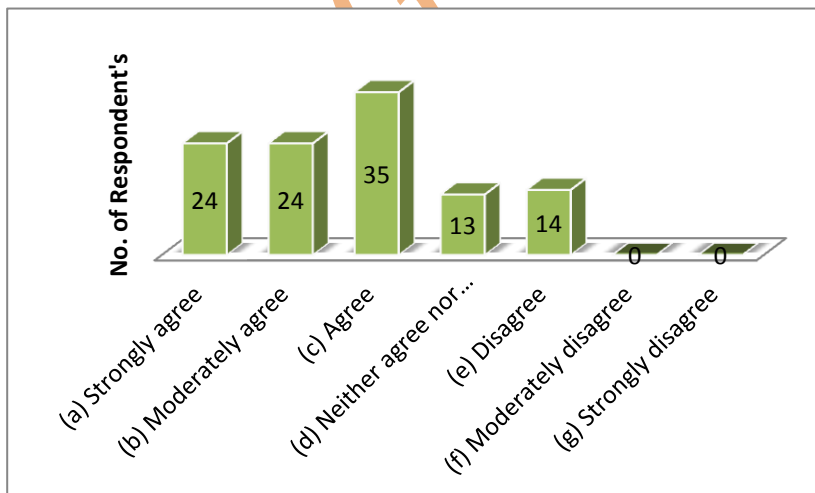
Graph 11 represents pulse system of mobile phone operators. Almost 83 respondent's out of 110 thinks that mobile operators should   start pulse system again.

Graph 12: Negative Impcat of Mobile Phone
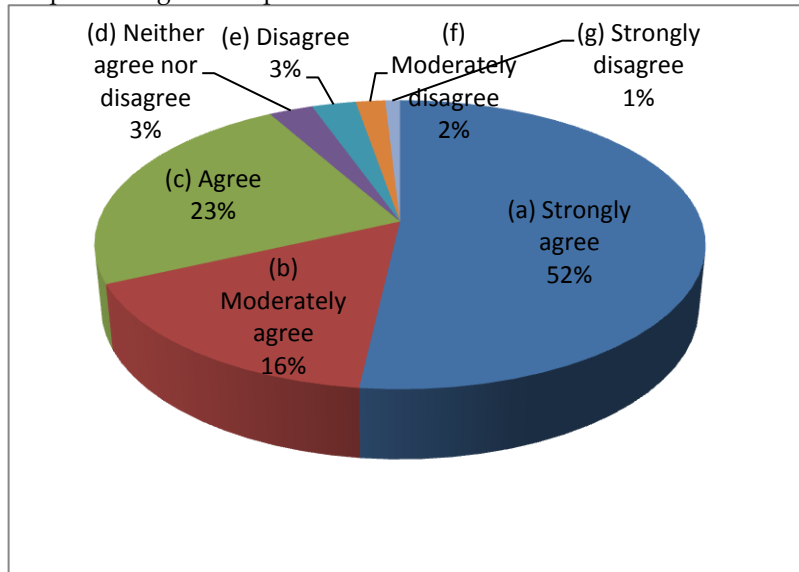
Graph 12 elucidate the negative impact of usage of mobile phone. It also represent's 52%, 16% and 23% respondent's are strongly agree, moderately agree and agree respectively with the negative impact of mobile phone usage. Almost 91% of total respondent's thinks that usages of mobile phone has massive negative impact such as misuse, increase smuggling and harmful of sound health.

TEST OF HYPOTHESES

Hypothesis 1
Ho: There is no difference among factors affecting consumer's perception regarding mobile phone operators.
Ha: There is difference among factors affecting consumer's perception regarding mobile phone operators.

Table 5: ANOVA

Source of Variation	SS	df	MS	F	P-value	F crit
Between Groups	1569.814	13	120.7549	82.32341	1.6E-165	1.726566
Within Groups	2238.391	1526	1.466835			

Table 5 shows that calculated F value is 82.3234 which are much greater than the F-critical value of 1.7265 as well as the p-value of 1.6E-165 at 5% level of significance. So therefore, based on the above ANOVA Null Hypothesis (Ho) must be rejected and Alternative Hypothesis (Ha) is accepted. In conclude it can be said that, there is difference among factors affecting consumer's perception regarding mobile phone operators.

Hypothesis 2
Ho: There is no relationship between operator's SIM and railway ticket booking system.
Ha: There is relationship between operator's SIM and railway ticket booking system.

Table 6: Chi-Square Tests

	Value	df	Asymp. Sig.(2-sided)
Pearson Chi-Square	29.560(a)	24	.200
Likelihood Ratio	32.237	24	.121
Linear-by-Linear Association	1.304	1	
N of Valid Cases	110		

a 28 cells (80.0%) have expected count less than 5. The minimum expected count is .02.

Table 6 represents Pearson chi-square test value is 29.560 (a) at 24 degrees of freedom. Critical value is 36.415 at 24 df of 5% level of significance, which is greater than calculated value. Therefore, based on the above Chi-Square Test Null Hypothesis (Ho) must be accepted and Alternative Hypothesis (Ha) is rejected. Consequently, it can be said that, there is no relationship between operator's SIM and railway ticket booking system.

Hypothesis 3

Ho: There is no relationship between performance of mobile phone operators and all kinds of services.

Ha: There is relationship between performance of mobile phone operators and all kinds of services.

Table 7: Chi-Square Tests

	Value	df	Asymp. Sig.(2-sided)
Pearson Chi-Square	16.757(a)	24	.859
Likelihood Ratio	20.029	24	.695
Linear-by-Linear Association	.008	1	.929
N of Valid Cases	110		

a 29 cells (82.9%) have expected count less than 5. The minimum expected count is .02.

The null hypothesis (H_0) of no association between two variables will be rejected only when the calculated value of test statistic is greater than the critical value.

Table 7 shows Pearson chi-square test value is 16.757(a) at 24 degrees of freedom. Critical value is 36.415 at 24 df of 5% level of significance, which is greater than calculated value. So there is no relation exist between two variables. That's why, accepted the Null Hypothesis (Ho) and must be rejected Alternative Hypothesis (Ha).

Table 8: Results of Regression Analysis

Item	Proposed Effect	Path Coefficient	Standard Error	t-value	Significance level
Constant=4.3393					
H4 = Overall network facilities of operators	+	0.0514	0.1261	0.4074	0.6846
H5= Tariff charged by mobile phone operators	-	0.0637	0.0801	0.7955	0.4282
H6 = High speed internet service	+	-0.0967	0.0922	-1.0494	0.2966
H7= Railway ticket booking system reduces harassment	-	-0.1813	0.0999	-1.8148	0.0726*
X8 = Start pulse system again	+	0.1008	0.1003	1.0045	0.3176
R√ = 0.2845, F = 3.5420 Significance = 3.5420 N = 110					

ANALYSIS OF RESULTS OF REGRESSION

The results of multiple regression as shown in the table 8 shows that there is no relationship between overall network facilities of operators and consumer's perception is not significant at 0.05 significance level (Beta = 0.0514, t-value = 0.4074, p = 0.6846). So therefore, H4 must be rejected that means there is positive and significant relationship between overall network facilities of operators and consumer's perception. According to the H5 which states that there is no relationship between tariff charged by operators and consumer's perception is not supported at the 0.05 significance level (Beta = 0.0637, t-value = 0.7955, p = 0.4282). Henceforth, H5 is rejected and alternative hypothesis is accepted that means there is a positive and significant relationship between tariff charged by operators and consumer's perception. In respect to H6, that states there is no relationship between high speed internet service and consumer's perception also rejected at the 0.05 significance level (Beta = -0.0967, t-value = 0.0922, p = 0.2966). This result indicates that positive and significant relationship between high speed internet service and consumer's perception. Accordingly, H7 is significant at the 0.10 level of significance (Beta = -0.1813, t-value = -1.8148, p = 0.0726*). This states that railway ticket booking systems by mobile operators reduces harassment of consumer's. In respect to H8 which states there is no relationship between start pulse system again and consumer's perception is not significant at the 0.05 significant level (Beta = 0.1008, t-value = 1.0045, p = 0.3176). So therefore, H8 is rejected and it indicates that mobile operators should start pulse systems again.

LIMITATIONS OF THE STUDY

The current research study has some limitations. One of the limitations of the study is that primary data has collected only in the Sylhet City in Bangladesh. All kinds of services, overall network facilities, tariff charged by mobile operators, high speed internet services, introduction of railway ticket booking system, pulse system are not the only determining factor of consumers perception and performance of mobile phone operators. The other factors, for instances, introduction of mobile banking, social responsibilities, people's life style and negative impact of mobile phone are disregarded in this study which may have important effect on the consumers' perception and performance of mobile phone. This is clear from the value of $R^{\surd}$ (28.45%).

FUTURE RESEARCH

This study focused on consumers' perception and performance of mobile phone operators by considering some important factors. Thus, the study unlocks many opportunities for future studies to study consumers' perception and to make out the factors that may affect performance of mobile phone operators in Bangladesh and other developing countries in the world. The sample of current study covered only the Sylhet City in Bangladesh. Therefore, future study may have an opportunity to cover the whole regions of Bangladesh.

FINDINGS & RECOMMENDATIONS

Based on the previous analysis following explanation can be drawn :
(i)　　Almost 61% users usage Grameen Phone and only 39% users usage Banglalink, Airtel, Robi, Citycell and Teletalk. It has found that most of the users prefer Grameen Phone as their operator. To survive in the competitive　market other

mobile operators (i.e. Banglalink, Airtel, Robi, Citycell and Teletalk) should provide better services to their consumers.

(ii)   It has found about 96% correspondences are agreed that mobile phone has changed people's life style. With the advancement of telecommunication sector people's perceived that mobile phone has great users style.

(iii)   About 71 respondent's believes that customer care center provides all kinds of services smoothly. In contrary, 29 respondent's believes that customer care center are not providing all kinds of services smoothly. So therefore, customer care center services should be improved.

(iv)   The Analysis has shown that almost 88% respondent's believes overall network facilities has improved than past. Therefore, mobile phone operators should enforce on upgradation consistency of network facilities.

(v)   Only 48% respondent's are agree that tariff charged by mobile operators is fair. On the other hand, almost 52% respondent's believes that tariff charged by mobile operators is not fair. So it can be identified that tariff charged by mobile phone operators is not rationale. Therefore, mobile operators should implement different types of fair tariff strategy to fulfill the consumer's perception.

(vi)   It has shown that about 50% respondent's are satisfied with high speed internet service provided by mobile phone operators and about 34% respondent's are dissatisfied on high speed internet service. So it can be said that, mobile phone operators providing moderate speed internet services. That's why, mobile phone companies should facilitate the technology regardingspeedy internet services.

(vii)   About 61% respondent's are agree that mobile phone has reduced users harassment regarding Railway ticket booking. In contrast, 39% respondent's believes that Railway ticket booking service didn't reduce harassment of consumer's.

(viii) Almost 89% respondent's believes that mobile phone operators involved in social responsibilities (i.e. boat race, passer hunts and sponsorship in various development project).

(ix)   Most of the respondent's (i.e. 83 out of 110) thinks that mobile operators should start pulse system again.

(x)   Almost 91% of total respondent's recommend that usages of mobile phone has massive negative impact such as misuse, increase smuggling and harmful of sound health.

CONCLUSION

For connecting people mobile phone is one of the greatest inventions of the science. It conquered time, it conquered place. People from any part of the world at any time can communicate with each other through mobile phone. With the advance of time mobile operators could introduce different services to make people's life easier. The operators should also focus on the smooth flow of network coverage, customer care services, speed of internet services as well as corporate social responsibilities. They should aware about the abuses of mobile phone. The operators themselves may generate new ideas, initiatives by which they can delight the customers.

REFERENCES

[1]   Berry, L., L. (1995). Relationship Marketing of Services: Growing Interest, Emerging Perspectives, Journal of the Academic of Marketing Service, 23(4), 236-245.
[2]   Bishop, W., R., Jr. (1984). Competitive Intelligence. Progressive Grocer, 63(3), 19-20.

[3] Chae, M., Kim, J., Kim, H., & Ryu, H. (2002). Information Quality for Mobile Internet Services: A theoretical model with empirical validation, Electronic Markets, 12(1), 38-46.

[4] Cronin, J., J. & Taylor, S., A. (1992). Measuring Service Quality: A Reexamination and Extension, Journal of Marketing, 56(3), 55-68.

[5] Hennig-Thurau, T., & Klee, A. (1997). The Impact of Customer Satisfaction and Relationship Quality on Customer Retention: A Critical Reassessment and Model Development, Psychology and Marketing, Vol.14, Issue 8, pp.737-764.

[6] Johnson, M., D., & Fornell, C. (1991). A Frame Work for Comparing Customer Satisfaction across Individuals and Product Categories, Journal of Economic Psychology, 12(2), 267-286.

[7] Lin, H., H. & Wang, Y., S. (2006). An Examination of the Determinants of Customer Loyalty in Mobile Commerce Contexts, Information and Management, 43(3), 271-282.

[8] Parasuraman, A., Zeithaml, V., A. & Berry, L., L. (1988). SERVQUAL: A Multi-Item Scale for Measuring Consumer Perceptions of SQ, Journal of Retailing, 64(1), 12-40.

[9] Parasuraman, A., Zeithaml, V., A. & Berry, L., L. (1994). Reassessment of Expectations as Compassion in Service Quality: Implications for further research, Journal of Marketing, 58(1), 111-124.

[10] Peterson, R., A. (1995). Relationship Marketing and Consumer, Journal of the Academy of Marketing Science, 23(fall), 278-281.

[11] Oliver, R., L. (1993). Cognitive, Affective, and Attribute Bases of the Satisfaction Response, Journal of Consumer Research, 20, 418-430.

[12] Zeithaml, V., A. (1988). Consumer Perceptions of Price, Quality and Value: A means-end model synthesis of evidence, Journal of Marketing, 52(3), 2-22.