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THE PERCEPTIOS AND EXPECTATIONS OF THE CUSTOMERS IN TERMS OF SERVICE QUALITY WHERE SERVICE COMPANIES AND RETAI

Abstract:

This survey intends to find out consumers' expectations and perceptions about the service quality offered by service companies and retail outlets. A survey is applied to 470 respondents selected via stratified sampling from Ankara, the capital of Turkey with 4.5 million inhabitants. The respondents are required to answer 35 questions of which last five are related to demographic characteristics of these respondents. The rest 30 are statements which are designed to reflect the service quality perceptions of these people. The study consists of five parts. The first part is an introduction where the scope and the purpose of the study are concisely stated. The second part relates to the theoretical background of the subject matter and the prior researches carried out so far. The third part deals with research methodology, basic premises and hypotheses attached to these premises. Research model and analyses take place in this section. Theoretical framework is built and a variable name is assigned to each of the question asked or proposition forwarded to the respondents of this survey. 30 statements or propositions given to the respondents are placed on a five-point Likert scale where 1 represents strongly disagree; 2 disagree; 3 neither agree nor disagree; 4 agree and 5 strongly agree. The last five questions about demographic traits as age, gender, occupation, educational level and monthly income are placed either on a nominal or ratio scale with respect to the nature of the trait. Five research hypotheses are formulated in this section. The fourth part mainly deals with the results of the hypothesis tests and a factor analysis is applied to the data on hand. Here exploratory factor analysis reduces 30 variables to five basic components. KMO test of sampling adequacy and scale reliability test proved high scores as 0.855 and 0.806 respectively. In addition non-parametric bivariate analysis in terms of Chi-Square test is applied to test the hypotheses formulated in this respect. The fifth part is the conclusion where findings of this survey is listed.

Keywords:

Perceived service quality, customers' trust, customers' ambiguity, servicequality assurance, service reliability

JEL Classification: M31

1. Introduction

In recent decades, customers' measurement and evaluation of quality in terms of services has gained importance, where the strategic benefit of quality became the major concern of the companies (Philips, Chang, and Buzzell 1983, p.27). Therefore the increasing managerial interest in service quality by the companies led the marketing researchers to direct their attentions to service-quality dimensions. As appraised by the customers as: tangibles, reliability, responsiveness, assurance, and empathy (Parasuraman, Zeithaml, and Berry 1985, p41). Perception of service quality is closely related to customer satisfaction, where "satisfaction can be considered to influence the customer's evaluation of service quality, purchase intentions, and behavior "(Tam, L., M., Jackie 2004, p. 899). Customer satisfaction, quality and perceived value are considered as three main concepts which have impacts on the post-purchase behavior of the consumers (Sweeney et al. 1997). Customer satisfaction is defined as "an outcome of purchase and use resulting from the buyers' comparison of the rewards and costs of the purchase in relation to the anticipated consequences. It has also been viewed as an emotional state that occurs in response to the evaluation of a service (Westbrook 1981)". Satisfaction is also defined as a comparison between what consumers anticipate to get (benefit, reward etc.) and how much they are willing to pay in return to acquire the service. This tradeoff creates an emotional feeling stemmed from an evaluative process. Consequently satisfaction can be defined as an emotional response, that results from a cognitive process of evaluating the service received against the costs of obtaining the service (Woodruff et al. 1991; Rust and Oliver 1994).

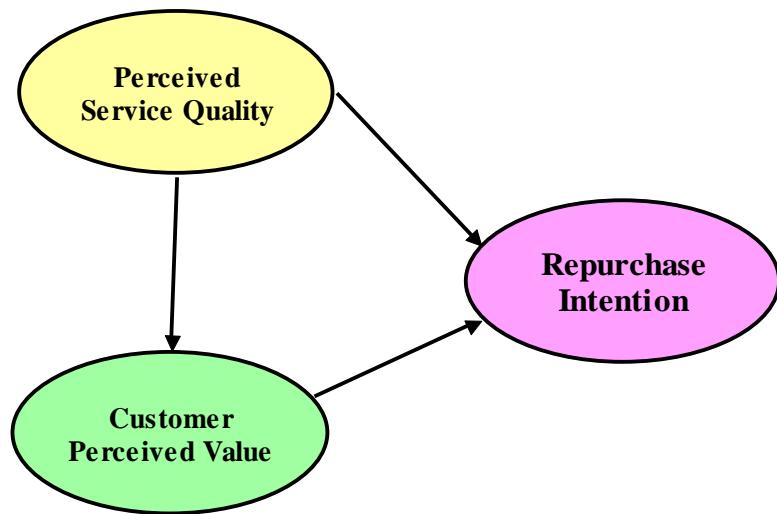
On the other hand the real or actual service quality is hard to define and measure. (Gavin 1983; Parasuraman et al. 1988; Brown and Swartz 1989). However, as far as the definition of quality is taken from customer's point of view, it can now be reasonably stipulated and measured. Then the widely accepted definition of service quality is that, "It is the diversity between customers expectations and the perceptions of the service performance" (Lewis and Booms 1983; Gronroos 1984; Parasuraman et al.1988).

2. Literature Review and Prior Research

2.1.1 Consumer Perceived Service Quality and Repurchase Intentions

A conceptual model is built and tested by a team of scientist from the universities of Croatia and Bosnia and Herzegovina relating perceived service quality with repurchase intention in a higher education context. A survey is applied to 735 undergraduate students in the universities of these countries. The proposed model hypothesizes the positive significant impact of perceived service quality and customer-perceived value on repurchase intentions; as well as the positive and significant influence of perceived service quality on customer-perceived value as shown below: (Dlacic et. al, 2014, p.146)

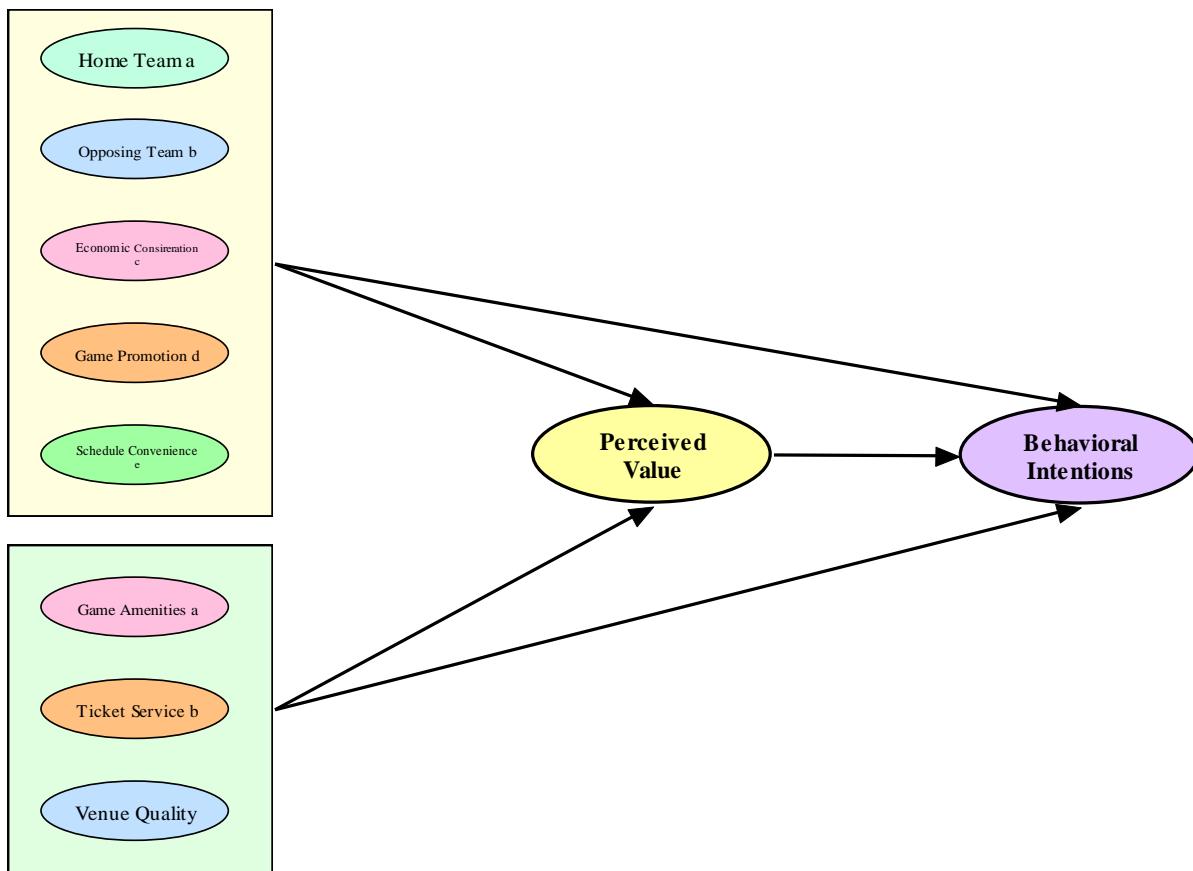
Figure 1. Perceived Conceptual Model of the Relationship Between Perceived Service Quality, Customer-Perceived Value and Repurchase Intentions:



2.2 Core and ,Peripheral Service Quality

A field research carried on 222 respondents by the Department of Kinesiology, University of Georgia, USA intended to study the structural relationship of core service quality and peripheral service quality factors with respect to professional team sport games where perceived value played the role of a mediating factor. This study aims to join core service and peripheral service quality together and examined their direct and indirect impacts on game consumption behaviors. (Byon et. al., 2013, p. 233). In this study perceived value is defined as as a moderating variable between service quality and behavioral intentions. in various researches , such as leisure (Murray & Howat, 2002), tourism (Petrick, 2003), and hospitality (Oh, 1999). The implication of all these researches is that the perceived value plays aa important role between the perceived service quality with behavioral intentions. The model deeloped in this study is depicted in the figure below (Byon et. al., p. 243) :

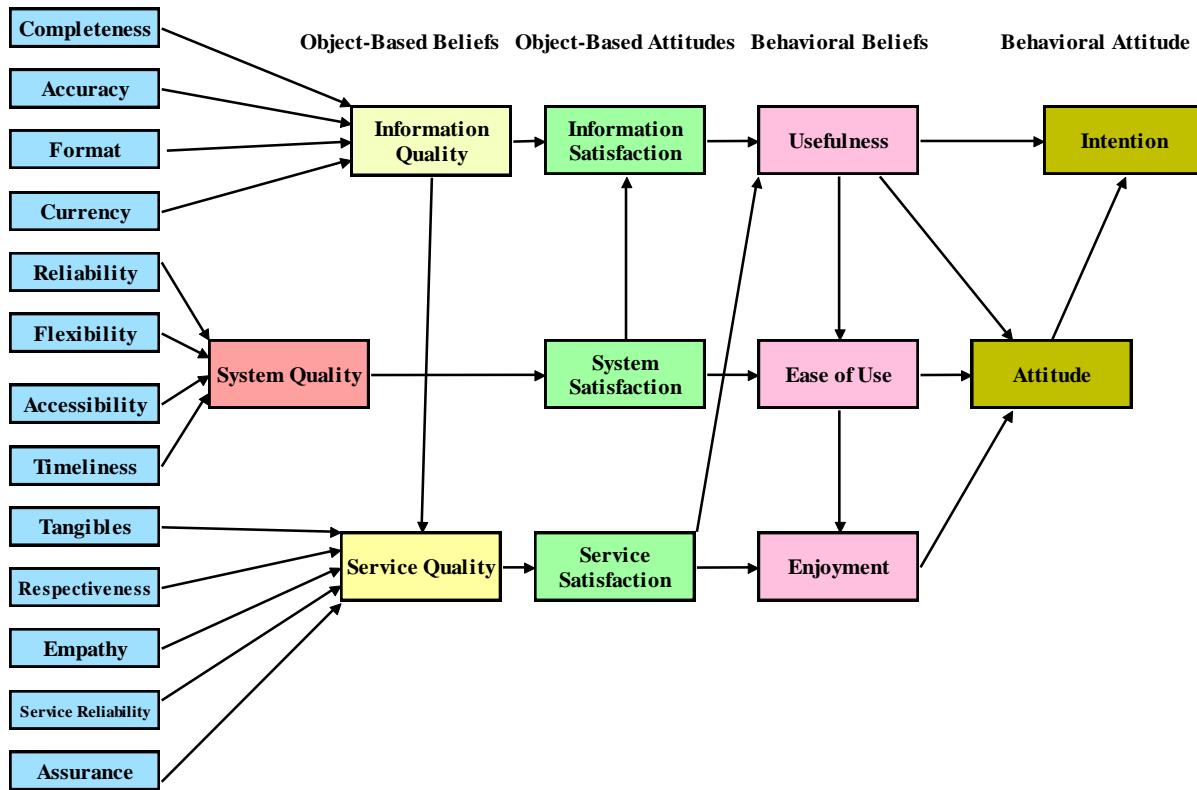
Figure 2. A proposed Model Illustrating the Relationships Between Core and Peripheral Service Quality, Perceived Value and Behavioral Intentions:



2.3 Service Quality Backed-up by System and Information Quality

An extensive field research is carried out by Wixom and Todd (2005), where a research model is proposed so as to distinguish the beliefs and attitudes *about* the system (i.e., *object-based* beliefs and attitudes) from those beliefs about *using* the system (i.e., *behavioral* beliefs and attitudes). Their theory depends on the idea that “the object-based beliefs of *information quality* (IQ) and *system quality* (SysQ) influence the object-based attitudes of satisfaction, which in turn affect the behavioral beliefs of perceived usefulness and ease of use, and consequently, behavioral attitude. usefulness and ease of use, and consequently, behavioral attitude. In this study, they examined SysQ, IQ, and service quality (SQ) in an integrated model . The purpose of this study, therefore, is to make both theoretical and empirical advances concerning the relationships among the perceptions of IQ, SysQ, and SQ in the e-service context, as well as to examine how they influence the behavioral beliefs that influence IT adoption. Grounded on schema theory, the main hypothesis that we advance in this paper is that a high level of perceived SQ requires, and is contingent upon, high levels of perceived SysQ and perceived IQ in an e-service context.”(Xu, Jinguin David, et. al.p. 777). The figure below shows the integrated relationships between consumers’ beliefs, attitudes and intentions within the scope of service-system quality and satisfaction(ibid, p.779):

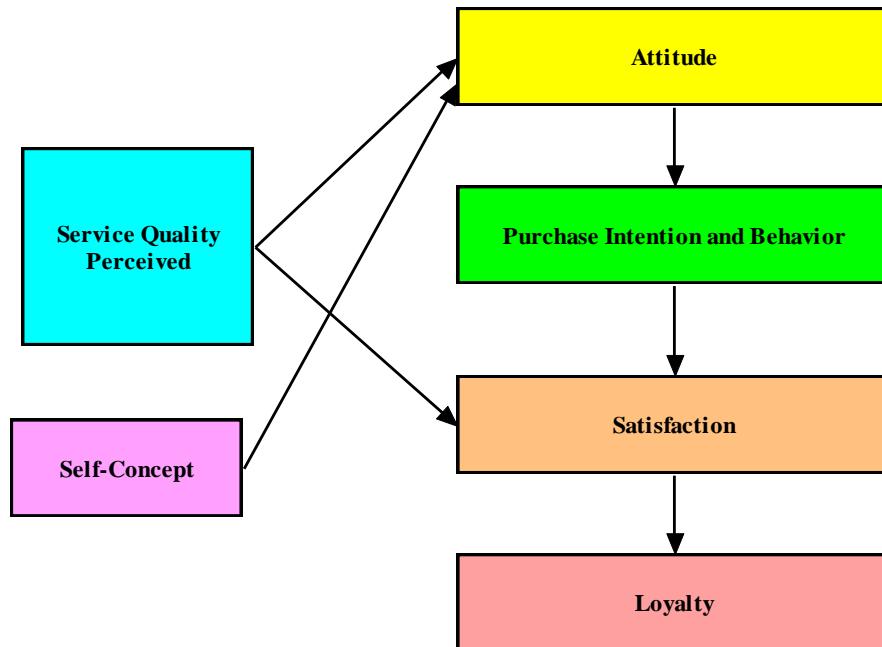
Figure 3. The integrated relationships between consumers' beliefs, attitudes and intentions within the scope of service-system quality and satisfaction



2.4 The Influence of Service Quality Perception on Consumer Attitudes.

In the last three decades there is an increasing tendency for consumer to carry out internet shopping for the sake of convenience, information transparency and diversity. The consumers' 'decision-to-buy' process implies that the consumers make purchase decisions regarding evaluations and considerations in conformity with the types of retailers, characteristics of consumers, past experience, and the shops' image (Blackwell, Miniard, and Engel 2006).

These concepts constitute a platform of consumer attitudes that look for information in relation with their purchases, evaluate service quality, and select products that reflect their self-concept and values, which express different consumer attitudes, purchase intentions, behavior, satisfaction and loyalty (Graeff, 1996; Hong & Zinkhan, 1995). "In such situations, a shopping channels' service quality along with the consumers' self-concept will influence a consumers' attitude, purchase process and even post-purchase behavior". (Wu , Shwu-Ing and Chan,, Hsiu-Ju p. 45). The following flowchart show the stages from service quality perception to consumer loyalty (ibid, p. 49):

Figure 4. Stages from perceived service quality to consumer loyalty.

3. Research Model and Hypotheses

This field research is conducted in May 2015 in Ankara, Turkey, the Capital of Turkey with 4.500.000 inhabitants. 495 consumers are selected via stratified sampling of which 470 are found eligible to be analyzed. The respondents are required to answer 35 questions of which five are related to demographic characteristics of these respondents. The rest 30 are statements which are designed to reflect the purchase behavior of the counterfeited items these people. Eighty-two sophomore students taking a "Marketing Management" course are selected as pollsters and are given extra credits for collecting reliable information. The respondents were required to answer a total of 35 questions, of which 30 statements are placed on a five-point Likert scale type ranging from "1= strongly disagree" to "5= strongly agree." The survey also included one ordinal scale type and five nominal and interval type demographic questions.

3.1 Variables Grouped into Components and with Parameters Assigned

The variables used in the analyses and their explanations are as follows:

Table 1. Variables and Their Explanations

Variable	Explanation	Mean	SD
	PART 1. PERCEIVED SERVICE QUALITY		
KEEPRECRD	The companies should keep the records related to their customers and the service they render, carefully	3.99	1.15
FACILITIES	The appearance of the company facilities should be in conformity with the service type it renders.	3.76	1.23
MODERNEQP	The shops should be modern equipped and decorated.	3.62	1.18
RIGHTSERV	It is as important as; and even more important giving the services in right time and right place than rendering a fast service	3.91	1.14
PROMPT	To my understanding, the most important factor related to a service is that it should be given promptly.	3.78	1.09
CRMOURSE	The companies which have close one-to-one relationships with the customers, should frequently send their employees to CRM courses	3.90	1.13
EQPWINFOR	The company employees should be equipped with the information about responding to the questions of their customers.	3.96	1.18
GUEASTREV	The guest reviews give the most trusted information to me.	3.61	1.16
ONLINESH	Online shopping behavior increased the service quality of the companies that they offer to their customers.	3.30	1.17
FITTINGR	In clothing and outfit stores and boutiques, the fitting rooms are mostly small and boring.	3.54	1.23
TRUSTREV	When I make a booking online for a hotel or similar places , I always read guest reviews and decide accordingly	3.50	1.19

PART 2 CUSTOMERS' TRUST			
KEEPWRD	The companies usually don't keep their words they give to their customers	3.03	1.1 1
UNNECPRICE	The service companies charge unnecessary and increased price by exaggerating their services.	3.39	1.2 3
MEETADEQ	The companies mostly cannot meet adequately the requirements of their customers.	3.21	1.1 0
TREATCUST	The company employees should treat their customers in case they are faced with a problem.	3.81	1.2 0
DECSRVQUAL	In terms of accommodation and hospitality, lots of useless activities decrease the service quality of hotels and similar places in recent years.	3.41	1,0 8
FEELSECURE	The customers frequently do not feel themselves secure about the services rendered and the procedures applied.	3.14	1.1 2
QUALITDEC	The individual service quality rendered by the companies decrease as the number of customers increase.	3.23	1.1 8
PUBVSPRVT	There is a significant difference between the public service companies and private service companies in favor of the latter in terms of service quality.	3.58	1.1 4
PART 3 CUSTOMERS' AMBIGUITY ABOUT SERVICE COMPANIES			
SALESTRZ	The companies more often than not do not offer sales transactions and sales warranties to their customers.	3.09	1.1 1
RECVFEEDBC	Very few companies receive feedback from their customers about the services they offer them.	3.41	1.0 9
CARELESS	Companies may act carelessly in keeping my personal records.	3.13	1.2 0
TALENTDOC	I think talented medical doctors and physicians in a hospital contribute more to the service quality than	3.39	1.0 9

	modern and sophisticated medical equipment.		
	PART 4 SERVICE QUALITY ASSURANCE		
NODIFFER	There is no real difference between the quality of the services rendered by the sophisticated service stations and privately-owned small service stations in automotive sector.	2.84	1.1 9
DECRSEQUAL	Charging low prices by private hospitals decrease the quality of the services that they offer.	2.79	1.2 5
NOREGUL	If there would be no laws and regulations of the state, the companies would be reluctant to increase the quality of their services.	3.30	1.2 5
FACILITY	Physical facilities of the stores such as elevator, prompt cash-register, automatic cash-register, parking-lot etc. are more important for me than the service given by that store.	3.85	1.1 6
	PART 5 SERVICE RELIABILITY		
NOFULLTRST	I don't have full trust for the services given online.	3.42	1.1 4
REALNEEDS	The employees of the companies may not know the real needs of their customers	3.31	1.1 0
COURTTREAT	I do not regard the courteous treatment of the customers by a service company as a distinguishing factor of increasing service quality.	2.62	1.3 6
EQPWINFO	The company employees should be equipped with the information about responding to the questions of their customers.	3.96	1.1 8
	PART 6 CONSUMER DEMOGRAPHICS		
AGE	Age	2.09	0.0 4
GENDER	Gender	n.a	n.a

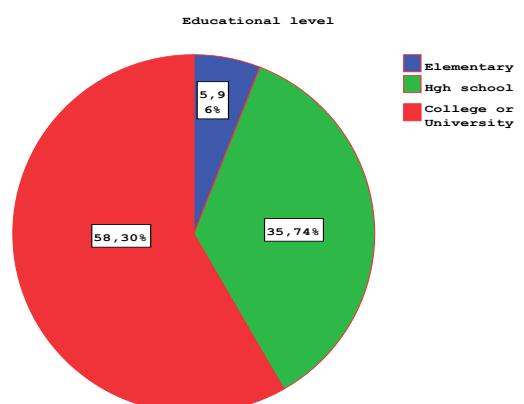
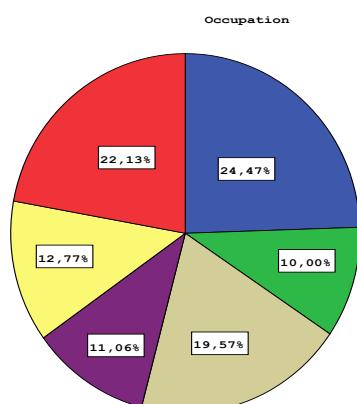
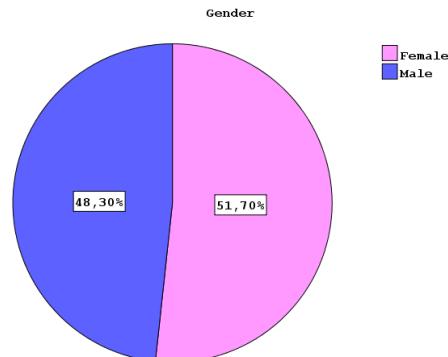
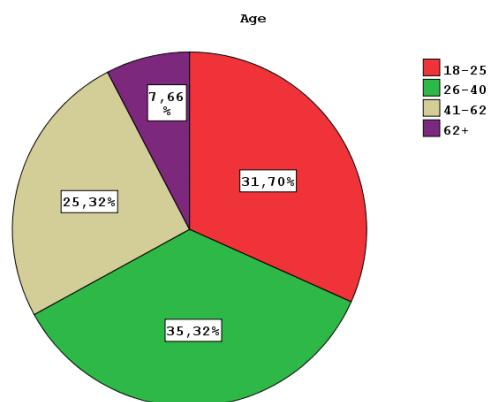
OCCUPATION	Occupation	n.a	n.a
EDUCATION	Educational level	2.53	0.6 3
INCOMELV	Income level	2.23	1.1 3

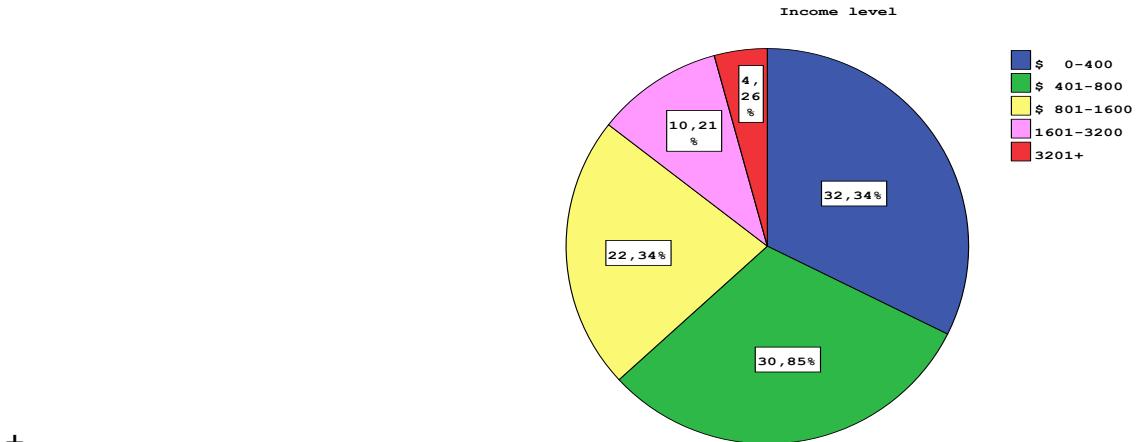
A quick glance to the table above for the first thirty questions which are placed on a five point Likert Scale implies that respondents' replies for the majority of these propositions (statements) are affirmative rather than negative. In other words there is a more-or less positive skewness in the distribution of these statements 27 out of 30 statements follow this pattern where the mean value of the variable is greater than 3.00 ($\mu > 3.00$). Consequently the tendency of the respondents is that they agree with the propositions on the questionnaire.

3.2 Distribution of Consumer Demographics

Distribution of consumer demographics is shown is shown on the following charts:

Age





+

As could be seen from the above charts the mode values of the consumer demographic distributions are as follows:

- i- Young Adults (26-41 years of age 38.32%)
- ii- Females (51.70%)
- iii- White-Blue Collar Workers (24.47%)
- iv- University-College Graduates (and Students) (58.30%)
- v- Lower Class (Less than \$400/month 32.34%)

3.4 Hypotheses

Several research hypotheses are developed to be tested as follows:

H1: There is an significant inverse (negative) relationship between perceived service quality and consumers' ambiguity about service companies.

H2: There is a significant negative relationship between service reliability and service quality assurance.

H3. There is a significant negative relationship between consumers' ambiguity about service companies and service reliability.

H4: There is a significant negative relationship between consumers' trust and perceived service quality.

H5: There is a significant difference across the consumer demographic factors in terms of consumer service quality perceptions and expectations,

4. Analyses and Results

Hypotheses Tests Results

Bi-variate analysis of test results proved strong relationships between the perceptions of the consumers in terms of service quality and service qualifications. For the sake of analysis simplicity three variables with the highest factor scores are included in the analyses. The following results are obtained in this context:

4.1 The Relationship Between Perceived Service Quality and Consumers' Ambiguity About Service Companies

This hypothesis is accepted at $\rho < 3.01$ significance level. The following table elaborates this negative relationship:

Table 2. The Relationship Between Perceived Service Quality and Consumers' Ambiguity About Service Companies

		Consumers' Ambiguity About Service Companies					
		I don't have full trust for the services given online		The employees of the companies may not know the real needs of their customers		Companies may act carelessly in keeping my personal records.	
		Agree %	Disagree %	Agree %	Disagree %	Agree %	Disagree %
Perceived Service Quality							
The companies should keep the records related to their customers and the service they render, carefully		39.0 67.9	45.5 22.6	59.0 40.9	52.3 44.4	51.5 78.8	45.4 8.06
The appearance of the company facilities should be in conformity with the service type it renders.		41.7 61.3	56.0 35.5	63.8 36.3	60.0 59.1	49.7 83.0	36.0 8.5
The shops should be modern		37.0 61.3	57.2 25.9	56.1 31.8	38.1 27.3	50.3 74.5	38.1 10.7

equipped and decorated.						
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4.2 The Relationship Between Service Reliability and Service Quality Assurance.

This hypothesis is accepted at $\rho < 0.01$ significance level. The following table elaborates this negative relationship:

Table 3. Relationship Between Service Reliability and Service Quality Assurance.

		Consumers' Service Reliability					
		I do not regard the courteous treatment of the customers by a service company as a distinguishing factor of increasing service quality		The employees of the companies may not know the real needs of their customers		I don't have full trust for the services given online	
		Agree %	Disagree %	Agree %	Disagree %	Agree %	Disagree %
Service Quality Assurance.							
If there would be no laws and regulations of the state, the companies would be reluctant to increase the quality of their services	Not Sustained	Not Sustained	61.4	32.4	55.4	32.4	
			43.8	25.0	52.2	(*)	(*)
There is no real difference	40.0	83.9	Not Sustained	Not Sustained	50.0	17.9	
	17.5	58.4			52.1	34.7	

between the quality of the services rendered by the sophisticated service stations and privately-owned small service stations in automotive sector..						(*)	(*)
Charging low prices by private hospitals decrease the quality of the services that they offer.	49.2	67.6	43.9	28.2	55.4	7.7	
	23.3	51.6	25.0	56.2	17.4	34.8	

H4.3 Relationship Between Consumers' Ambiguity about Service Companies and Service Reliability.

This hypothesis is accepted at $p < 0.01$ significance level. The following table elaborates this negative relationship

Table 4. Relationship Between Consumers' Ambiguity about Service Companies and Service Reliability.

	Consumers' Service Reliability		
	I do not regard the courteous treatment of the customers by a service company as a distinguishing factor of increasing service quality	The employees of the companies may not know the real needs of their customers	I don't have full trust for the services given online

	Agree %	Disagree %	Agree %	Disagree %	Agree %	Disagree %
Consumers' Ambiguity about Service Companies						
The companies more often than not do not offer sales transactions and sales warranties to their customers.	Not Sustained	Not Sustained	43.4 18.8	38.7 50.0	52.9 56.5	29.0 39.1 (*) (*)
Very few companies receive feedback from their customers about the services they offer them.	29.4 64.2	50.0 13.3	68.8 28.1	50.0 34.4	60.0 30.4	31.8 34.8
Companies may act carelessly in keeping my personal records.	28.1 23.3 (X)	51.0 25.0	36.8 34.4	34.0 40.6	64.1 39.1	17.0 43.4

(X) Accepted at $p < 0.05$

4.4 The Relationship Between Consumers' Trust and Perceived Service Quality

This hypothesis is accepted at $\rho < 3.01$ significance level. The following table elaborates this negative relationship:

Table 5. The Relationship Between Consumers' Trust and Perceived Service Quality

		Consumers' Trust					
		The companies usually don't keep their words they give to their customers		The companies mostly cannot meet adequately the requirements of their customers		The service companies charge unnecessary and increased price by exaggerating their services	
		Agree %	Disagree %	Agree %	Disagree %	Agree %	Disagree %
Perceived Service Quality							
The companies should keep the records related to their customers and the service they render, carefully		33.0 66.6	50.0 12.3	43.0 67.7	36.7 17.7	43.0 67.7	31.8 13.1
The appearance of the company facilities should be in conformity with the service type	Not Sustained	Not Sustained	32.0 33.3 (*)	41.7 64.2 (*)	58.9 31.1	38.5 42.2	

it renders.						
The shops should be modern equipped and decorated.	30.0 57.8	53.9 33.4	46.0 56.9 (*)	42.3 38.2 (*)	57.2 31.1	38.5 41.2

(*) = These variables are positively correlated and inverse relationships are denied.

4.5 Significant Difference Across the Consumer Demographic Factors in Terms of Consumer Service Quality Perceptions and Expectations

The following table shows the mode values of the consumer demographics for the accepted levels of hypothesis 5:

Table 6. Relationship Between Consumer Demographics and Consumers' Perceptions and Expectations of Service Quality

		Consumer Demographics				
Perceptions and Expectations		Age	Gender	Occupation	Education Level	Income Level
A. Perceived Service Quality						
The companies should keep the records related to their customers and the service they render, carefully	26-40 yo 49.4%	Not Sustained	Not Sustained	Not Sustained	Not Sustained	Not Sustained
The appearance of the company facilities should be in conformity with the service type it renders.	26-40 yo 44.4%	Not Sustained	Self-employed 45.7% (X)	College-University 39.4% (X)	Not Sustained	Not Sustained
It is as important as; and even more important giving the services in right time and right place than rendering a fast service	26-40 yo 45.2%	Female 41.2%	Not Sustained	Not Sustained	Not Sustained	Not Sustained

		(X)			
B. Customers' Trust					
The companies usually don't keep their words they give to their customers	Not Sustained				
The service companies charge unnecessary and increased price by exaggerating their services.	Not Sustained				
The companies mostly cannot meet adequately the requirements of their customers.	Not Sustained				
C. Customers' Ambiguity About Service Companies					
The companies more often than not do not offer sales transactions and sales warranties to their customers.	Not Sustained				
Very few companies receive feedback from their customers about the services they offer them.	Not Sustained				
Companies may act carelessly in keeping my personal records.	Not Sustained				
D. Service Quality Assurance					
There is no real difference between the quality of the services rendered by the sophisticated service stations and privately-owned small service stations in automotive sector.	Not Sustained				
Charging low prices by private hospitals decrease the quality of	Not Sustai	Not Susta	Not Sustaine	Not Sustai	Not Susta

the services that they offer.	ned	ined	d	ned	ined
If there would be no laws and regulations of the state, the companies would be reluctant to increase the quality of their services.	Not Sustained	Not Sustained	Not Sustained	College University 23.4% (X)	\$3.20 0+ 40.0% (X)
E. Service Reliability					
I don't have full trust for the services given online.	Not Sustained	Not Sustained	Not Sustained	Not Sustained	Not Sustained
The employees of the companies may not know the real needs of their customers	26-40 yo 45.2% (X)	Not Sustained	Not Sustained	Not Sustained	Not Sustained
I do not regard the courteous treatment of the customers by a service company as a distinguishing factor of increasing service quality.	Not Sustained	Not Sustained	Not Sustained	Not Sustained	Not Sustained

4.6 Factor Analysis

An exploratory factor analysis reduces 30 variables to five basic components. KMO test of sampling adequacy and scale reliability test proved high scores as 0.855 and 0.806 respectively:

Table 7: Basic Components of the Study

	Component				
	1	2	3	4	5
The companies should keep the records related to their customers and the service they render, carefully	,73 2				
The appearance of the company facilities should be in conformity with the service type it renders.	,69 7				

The shops should be modern equipped and decorated.	,66 1				
It is as important as; and even more important giving the services in right time and right place than rendering a fast service	,64 9				
To my understanding, the most important factor related to a service is that it should be given promptly.	,64 4				
The companies which have close one-to-one relationships with the customers, should frequently send their employees to CRM courses.	,63 2				
The company employees should be equipped with the information about responding to the questions of their customers.	,61 8				
, because guest reviews give the most trusted information to me.	,55 8				
Online shopping behavior increased the service quality of the companies that they offer to their customers.	,55 8				
In clothing and outfit stores and boutiques, the fitting rooms are mostly small and boring.	,48 2				
When I make a booking online for a hotel or similar places , I always read guest reviews and decide accordingly	,44 2				
The companies usually don't keep their words they give to their customers		,619			
The service companies charge unnecessary and increased price by exaggerating their services.		,605			
The companies mostly cannot meet adequately the requirements of their customers.		,605			
The company employees should treat their		,569			

customers in case they are faced with a problem.					
In terms accommodation and hospitality, lots of useless activities decrease the service quality of hotels and similar places in recent years.		,567			
The customers frequently do not feel themselves secure about the services rendered and the procedures applied.		,562			
The individual service quality rendered by the companies decrease as the number of customers increase.		,513			
There is a significant difference between the public service companies and private service companies in favor of the latter in terms of service quality.		,475			
The companies more often than not do not offer sales transactions and sales warranties to their customers.			,701		
Very few companies receive feedback from their customers about the services they offer them.			,531		
Companies may act carelessly in keeping my personal records.			,471		
I think talented medical doctors and physicians in a hospital contribute more to the service quality than modern and sophisticated medical equipment.			,420		
There is no real difference between the quality of the services rendered by the sophisticated service stations and privately-owned small service stations in automotive sector.				,688	
Charging low prices by private hospitals decrease the quality of the services that they offer.				,534	
If there would be no laws and regulations of the state, the companies would be reluctant to increase the quality of their services.				,515	

Physical facilities of the stores such as elevator, prompt cash-register, automatic cash-register, parking-lot etc. are more important for me than the service given by that store.				,506	
I don't have full trust for the services given online.				,642	
The employees of the companies may not know the real needs of their customers				,581	
I do not regard the courteous treatment of the customers by a service company as a distinguishing factor of increasing service quality.				-	,449

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

a Rotation converged in 8 iterations.

5. Conclusion

The relationship between the perceptions and the expectations of the consumers with respect to service companies and retail outlets in this study proved the fact that in many circumstances expectations of the consumers exceed their perceptions and a negative outcome occurred. The majority of the affirmative responses from the respondents doesn't necessarily mean that they approve the quality rendered by the companies, but just the opposite since the propositions offered them are negative in nature. The analysis carried on the demographic factors' significant impact on consumers' perceptions and expectations did not yield satisfactory conclusions, since most of the values of the crosstabs appeared as "not sustained".

Nevertheless very few concrete obtained but are still insufficient to make healthy generalizations.

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