

## EXPLORING ROLE OF SERVICES QUALITY, CORPORATE IMAGE, PERCEIVED VALUE, AND SATISFACTION ON CUSTOMERS' LOYALTY: CASE STUDY: SAIPA CORPORATE CUSTOMERS

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**Abstract:** *The purpose of this study is exploring role of services quality, corporate image, and satisfaction on customers' loyalty in SAIPA Company. According to purpose, this research is quantitative. Statistical population of this research is all customers of SAIPA Co in 2010. who are 257157 people. Sampling was performed by simple random sampling method and sample of this research had 340 members from customers. In order to gather information after reviewing on literature, indexes and elements of this research variable were identified and extracted then designed in questionnaire. Content and formal validity of research questionnaire were fully confirmed, its reliability was also calculated by alpha Cronbach coefficient which was obtained more than 0.8 for all variables. SPSS-18 and Amos-18 were used to analyze data. Results obtained from data analyses showed good fitness of 2 patterns in this research and research conceptual pattern was confirmed. Examining relationships among variables in final pattern showed that there is significant relationship between perceived value with satisfaction and loyalty but result showed that direct relationship between customers' satisfaction wasn't significant with corporate image and loyalty. According to results obtained from this research, it is necessary to pay more attention along with creating value for customers, promoting customers images of company, increasing their satisfaction level and consequently increasing customers loyalty, identifying permanent expectations and their intentions to improve their services quality.*

**Keywords:** *perceived services quality, customers' perceived value, corporate image, satisfaction, customers' loyalty*

### INTRODUCTION

Loyalty conception is rooted from customers' behavior and center of its attention is more on organization and private sectors' businesses. Among them, marketing studies is the first step to identify buyers and consequently infrastructure of organizations management which set their plans on customers' needs and demands and continuing their loyalty. Although, customer satisfaction is considered

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increasingly as the main determiner variable of long-term financial performance of corporates in competitive spaces (Janes & Sasser, 1995; Reichheld, 1996), there is a clear gap in our knowledge about loyalty. In customers' strategy, loyalty has strategic important for each organization. The theory of customer loyalty is relatively new in international management literature (Abbasnezhad, 2003), Richard L. Oliver defines loyalty conception as: "protecting deep commitment to rebuy or reselect product or service continually in future in spite of situational effects and marketing attempts that potentially can change customer behavior. (Oliver, 1977).

But this definition may be limited. Actually, customer commitment is result of making advantages for customers by organization in a way they increase buying from that organization. Real commitment is made when a customer can buy without any appraise to buy. In past 10 years, customer loyalty has increased significantly, today customer loyalty is proposed as an instruction to increase income, but what helps managers in the first step to get to this goal is identification effective and predictive factors of customers' loyalty.

Although, quality, consumer satisfaction and value are proposed as effective variables on loyalty (Babin & Attaway, 2000; Bolton & Drew, 1991; Zeithaml, 1988), in some researches in manufacturing corporates and retailing stores have proposed corporate image as effective factor on customers' loyalty. (Bloemer & Ruyter, 1997; Donouan & Rossiter, 1982; Dowling, 1988; Mazursky & Jacoby, 1986; Nguyen & Leblanc, 1998) Generally, extensive studies are classified in loyalty predictive fields (Cronin *et al.*, 2000): satisfaction model, value model, and indirect model. In satisfaction model, the direct and main relationship of customers' satisfaction is determined by consumption result criterions. (Ennew & Binks, 1999; Fornell *et al.*, 1996; Hallowell, 1996). In value model, perceptual value is considered instead of satisfaction value as the direct and main mechanism of services and results. (Chang & Wildt, 1994; Cronin *et al.*, 1997). It is stated in indirect models that services quality influences customer loyalty just by value and satisfaction. (Gotlieb *et al.*, 1994; Patterson & Spreng, 1997; Roset & Pieters, 1997). To mention this issue, Cronin suggested a model in 2000 that all these 3 variables, means quality, value, and satisfaction are directly lead to loyalty simultaneously while studies of recent years have explored role of corporate image on establishing customers' loyalty. Therefore, this study explores role of services quality, perceived value, corporate image, and satisfaction on customers' loyalty.

## LITERATURE REVIEW

### Customer Loyalty

Customer loyalty is usually defined as customer intention or his/her real behavior to rebuy products and services. (Tsaur, S., T., & Chiu, Y., C., & Hauang, C., H., (2002)) since, keeping old customers are 4 to 6 times less costly than attracting new ones, it

is better managers prioritize making policies to develop and protect customers' loyalty in the first step. (Moon and Minur, 2003). Customers' loyalty was divided in 5 levels in research of Caroly Folkman Curasi, karen norman kenedy including: (Gholizadeh, 2005):

- Prisoners
- detached loyalists
- purchased loyalist
- satisfied loyalist
- Apostles

Table 1 shows all types of customers and their features

**Table 1**  
**All types of Loyalists**

	<i>Prisoners</i>	<i>Detached customers</i>	<i>Purchased customers</i>	<i>Satisfied customers</i>	<i>Apostles</i>
Features	are prisoned	Don't like to move	are satisfied	are logically satisfied	Are apostles
Satisfaction	Irrelevant	few	Medium	Many	Saturated
Commitment	Nothing	few	Medium	Medium to many	So many
Right of selection	Not have	Few	Medium to many	Many	Many
Quality	Irrelevant	Type one	Type two	Type three	Type four
Sample provider	Bus driving corporates	Dentists'	Airline corporates	retailers	Hair dressers

Many researchers know customers loyalty as 2D structure that these dimensions are attitude and behavioral. (For example, Oliver 1999; Dick & Basu, 1994; Caceres & Paparoidamis, 2007; Simona-Mihaela, 2012).

Simona-Mihaela, 2012 developed approach of researchers who know loyalty consisting attitude and behavioral dimensions. According to his point of view, loyalty includes cognitive dimension besides attitude and behavioral dimensions. The attitude dimension of loyalty includes features such as: oral marketing, objective behavior manner, and buying intentions. (De Ruyter *et al.*) Behavioral dimension of loyalty includes trade mark credit, price attraction, and rebuying behavior. (Maiyaki & Mokhtar, 2012) Cognitive dimension of loyalty includes features such as prioritization services based on this belief that service providers are the best suggestion providers and these suggestions are designed based on customers' needs. (Harris & Goode, 2004) Sudhahar *et al.* (2006) believed that besides 3 dimensions, loyalty includes factors of commitment and reliance. Even in most studies, these 2 conceptions as loyalty introduction (Luarn & Lin, 2003) and its elements. (Simona-

Mihaela, 2012). Jacoby and Keyner (1997) said: “according to behavior-based approach, loyalty is a behavioral reaction based on bias and is considered as a psychological process which decision makers select one among several replacement simultaneously. (Akin, 2012).

### **Corporate Image**

Corporate image can be defined as a reflected perception of organization in mind of consumer. Some studies identify corporate image as an important factor in pervasive valuating of corporate services, but this note has still stayed vague whether there is a direct relationship between corporate image and customer behavior and this relationship is result of customer satisfaction and services quality or not. Corporate image can influence on customers’ perception and process of selecting customers. Corporate image is related to physical and behavioral ideologies of corporate such as business, architecture types of products/services. Hence, corporate image has 2 main elements: functional and emotional (Kennedy, 1977). Functional element is related to tangible features that can be measured easily while emotional element gets clear by psychological aspects which are related to a corporate by emotions and attitude. These emotions are derived from personal experiences of a corporate and related information process to features that make image functional indexes. (Nguyen & Leblanc, 2001).

### **Quality of Services**

In recent decades, services quality has changed into one of the most important fields of researchers’ and managers for its high effect on corporate performance, lowering costs, customer satisfaction, customer loyalty and profitability. (Cronin and Taylor, 1992; Newman, 2001; Lasser *et al.*, 2000). Quality of services is a sophisticated conception with no agreement in marketing field on its definition. Quality of services is defined as amount of fulfilling customers’ needs properly and their expectations by providing proper services. (Alvani and Riyahi, 2003).

Quality of services is a criterion on how provided services are agreed on customers’ expectations. Quality of provided services means adaptation with customers’ needs based on a constant basis. (Lewis and Booms, 1983: 36). Studies about evaluation services quality is mainly on how it fulfills customers’ satisfaction or proceeding customers’ expectations and quality of services is a criterion of how adaptation of provided services are looked. (Shahin, 2004).

Philip & Hazlett (1997) concluded in their study that quality of services and products of a strategic business unit is the most important and effective factor on units performances. They state that prior quality makes more profitability by higher prices and it is a way to grow units. In addition, for effect of quality on perceived value by customers, quality of services is related not only by profitability but also by its growth. In addition, Rust (2007) provided a profitability model for service

quality that in this model, services quality lead to increase satisfaction and consequently rate of protecting customer, income, and market share.

### **Customer Perceived Value**

The global economic crisis, depression and attitude change's in traditional life streams all have increasing growth value for customers' services and products. In response to growth in this part, many corporates have new positions by providing value services and products. (Bregman, 1995).

Many authors suggest that organizations should turn their strategies toward prior customers' values. Woodruff (1997) emphasizes that having ability of better products that make perceived value for consumers against competitor is main resource of competitive advantage.

Zeithaml (2988) defined customers' perceived value as "permanent evaluating of profitability of a product based on what they perceive and provide". Recent results about customers behavior shows that consumers are more intended to search for retails that provide more value for them. (Fernández & Bonillo, 2007).

Review on literature of consumers perceived value shows that there are 2 main approaches for conceptualizing and functionalizing perceived value. The first approach is perceived value as a 1D structure consisting 2 parts; one is perceived advantage (economic, social, and communicative) and another is made costs (price, attempt, danger and convenience) by customer. Generally, Monroe, Zeithaml, and other proposed points of view mention means, perceived value of purpose theory as a 1D structure and many studies have used this approach for conceptualization and functionalization perceived value. (Doddes, Monroe & Grewal, 1991; Rapp & Collins, 1996, 1991; Monroe & Grewal & Krishnan, 1998; Cronin, Brady, Brand, Hightower & Shemwell, 1997; Cronin, Brady, Brand, Hightower, 2000; Murphy, Pritchard & Smith, 2000; Bigne, Moliner & Callarisa, 2001; Oh, 2003; Oh & Jeong, 2003; and Dumand & Mattila, 2004 quoted by Fernandez et al., 2006)

The conceptualization the perceived value has been based on a structural 1D by comparative evaluation obtained from costs which is mainly based on logical approach in study of customers' behavior to pay increasing attention to exciting aspects and empirical approach has gone further of information process approach in study of customer' perceived value. Transferring empirical view to study structure of perceived value make results that the most important ones look to customer perceived value further than just a detailed cognitive variable and emotional aspects in study of structure. Actually, exciting advantages can be effective in selection among choices equal functionally in other aspects. On the other hand, as a perceived value is dynamic variable which is perceived after buying, it is necessary to mention mental and exciting reaction of customers. This general view of customer behavior is infrastructure of multi-dimension approach to

perceived value, actually, the first approach in perceived value field that is based on comparison among costs and advantages is principally cognitive and logical approach. In contrast, multi-dimension approach tries to describe this conception based both on emotional and cognitive systems. (Fernandez et al., 2006) In addition, multi-dimension approach solves some problems of traditional approach on perceived value especially extreme concentration on economic profitability and accomplish new theories development in field of consumers behavior.

### **Customer Satisfaction**

One factor that makes the basis of services quality is customer satisfaction. Users and authors under pressure intend to use "satisfaction" and "quality" instead of each other but researchers have tried to be more précised in meaning and measurement of 2 terms. (Alvani and Riyahi, 2003).

There are various definitions about conception of customer satisfaction by marketing theorists, Kotler defines customer satisfaction as degree of corporate real performance that fulfills customers' needs. According to Kotler, if corporate performance fulfills customer expectations, customer feels satisfaction; otherwise, they fell dissatisfaction (Divandari and Delkhah, 2005: 188). Customer satisfaction according to Solomon (1992) includes: "a positive perception and general emotion about a product or service made after purchase in customer." (Mohammadi, 2004).

Customer satisfaction is a favorite which customer obtains for various features of a products and actually customer satisfaction is profitability resource and reason to continue activities of a corporate. Generally, customer satisfaction has many advantages for corporate and higher level of satisfaction leads to their loyalty. Protecting good customers is more profitable in long-term than attracting new customers (for replacement customers who break their relationships with corporate). Customers with high level of satisfaction for corporate share their positive experiences with others, and are advertisement tool so reduce costs of attracting new customers. This issue is very important especially for public services providing, because their fame, credit, stating advantages, and positive notes by others are important resource to take their reliance. High level of customers' satisfaction is a kind of insurance against probable mistakes of corporate. Permanent customers have more negligence in facing with these situations, because previous unpleasant experiences neglect a few mistakes of organization; therefore, it is not surprising that attracting customers' satisfaction is the most important duty of organizations and institutions. (Veenus and Safaeiyan, 2002).

### **Research Conceptual Model**

In this part, research conceptual model is provided to explore role of services quality, corporate image, perceived value, and satisfaction on customers' loyalty. Role of

services quality, corporate image, and satisfaction were confirmed on customers' loyalty in study of Kaffash *et al.* (2010) and Abolsamen *et al.* (2012).

In addition, role of services quality, corporate image, and satisfaction were confirmed in study of Lay *et al.*, (2009). Research conceptual model is shown based on previous studies:

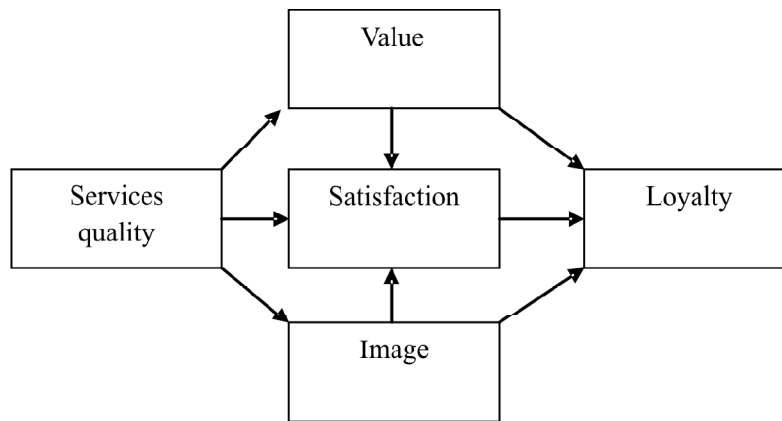


Figure 2: Research conceptual model

Based on research conceptual model, this research tires to explore the following 10 hypotheses:

**First hypothesis:** services quality has positive and significant effect on SAIPA customers' satisfaction.

**Second hypothesis:** perceived value has positive and significant effect on SAIPA customers' satisfaction.

**Third hypothesis:** services quality has positive and significant effect on SAIPA perceived value.

**Fourth hypothesis:** perceived value has positive and significant effect on SAIPA customers' imagination.

**Fifth hypothesis:** corporate image has positive and significant effect on SAIPA customers' satisfaction.

**Sixth hypothesis:** customers' satisfaction has positive and significant effect on SAIPA customers' loyalty.

**Seventh hypothesis:** perceived value has positive and significant effect on SAIPA customers' loyalty.

**Eighth hypothesis:** corporate image has positive and significant effect in SAIPA customers' loyalty.

## **METHODOLOGY**

The method of the present research is descriptive surveying and considered as correlative researches besides Liberian and surveying methods are also used as inseparable elements of scientific researches. Statistical population of this research is all SAIPA customers in autumn 2010 that are 257157 people. In order to determine sample volume from table of determining sample volume (Krejci & Morgan, 1970), that has the highest reliability, has been used. (Danaeifar, Azar, and Alvani, 2005). According to this table, sample of 257157 society population is 380 so 400 questionnaires were distributed among customers to be sure all get one that 340 questionnaires were filled and returned. In addition, simple random sampling method was used for sampling.

Questionnaire was used to gather data, first indexes of research variables were identified and extracted by literature review and designed as questionnaire, and then content validity of questionnaires were explored and modified by ideas of experts and university professors. Research questionnaires were distributed in limited sample of respondents for formal validity exploration to examine understandability and frequency of questionnaire. Finally, questionnaire was distributed in elementary sample group and tool reliability was calculated by alpha Cronbach coefficient and obtained more than 0.8 for all variables.

Description the explored sample in research showed that 95% of sample were men and 5% were women. 4% were younger 20, 20% in 20-30 years old, 60% in 31-40 years, and 16% older than 40 years. Sample distribution according to education showed that 19% of customers in explored sample had diploma, 29% associated degree, 43% Ba/BSc, 9% Ma/MSc. Finally, Lisrel and Spss software was used to analyze data.

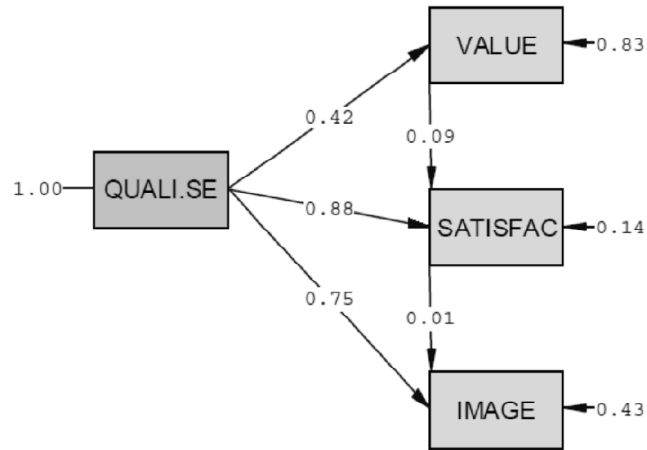
## **RESULTS**

In order to explore coherent relationships and interactions based on structural regressive equations of research model, first, effect of services quality on value, satisfaction and customers image were explore by Lisrel structural test, then effect of 3 previous dependent variables (value, satisfaction, and customers imagination) were explore on customers' loyalty.

Results of exploring role of services quality on perceived value, satisfaction and corporate image include:

Exporting estimations in model 2 have shown that as Root Mean Square Error of Approximation (RMSEA= 0.032) index is less than 10% and goodness of fitting index (GFI=0.94) is more than 0.94,  $X^2/df$  is less than 0.05 ( $X^2/df=4.02$ ); therefore, it can be stated that the mentioned mode has good fitness with data of the real world. (Human, 2005, 245). It means, totally the generality of structural model of





Chi-Square=28.19, df=7, P-value=0.03013, RMSEA=0.032

determining variable of services quality is confirmed on value, satisfaction and customers' imagination.

After being sure of model fitness with data and confirmation model generality in table 2, coefficient and significance of relationships were proposed in examination services quality on perceived value, satisfaction, and corporate image.

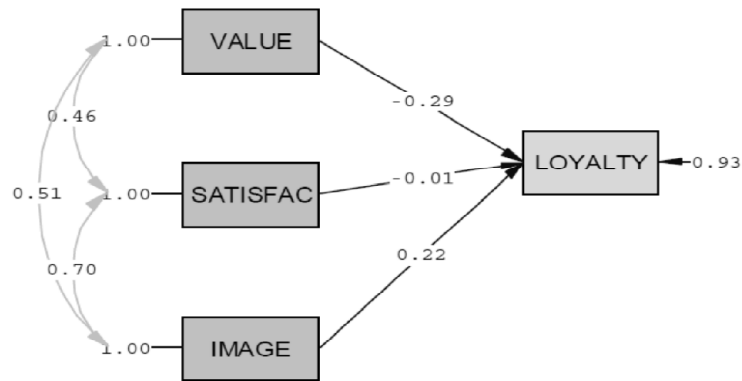
**Table 2**  
Effectiveness of variables of services quality on value, satisfaction, and customers' imagination

order	Independent variable	Dependent variable	Approximation value	Standard value	T value	Test result
1	Services quality	Variable	0.35	0.42	8.43	confirmed
2	Services quality	Satisfaction	0.95	0.88	38.91	confirmed
3	Services quality	Mental imagination	0.46	0.75	8.23	confirmed
4	Value	Satisfaction	0.12	0.09	4.16	confirmed
5	Satisfaction	Mental imagination	0.00	0.01	0.06	rejected

Results obtained from exploring the relationship among variables showed that role of services quality on perceived value, satisfaction and mental imagination of corporate is significant and their standard approximation are 0.42, 0.88, and 0.75,

respectively. In addition, results have shown that although small effect of perceived value is significant in satisfaction, direct role of customer satisfaction is not significant on corporate image.

Obtained results of exploring role of perceived value, satisfaction, and corporate image on customers' loyalty:



Chi-Square=25.0, df=9, P-value=0.04471, RMSEA=0.028

model fitness indexes of exploring perceived value, satisfaction and corporate image on customers' loyalty showed that as RMSEA index is less than 10% (**RMSEA=0.028**) and GFI is more than 0.9 (GFI=0.96), X2/ df is less than 0.05 (X2/ df=2.77); therefore, it can be stated that the mentioned model has good fitness of real world data, it means generally structural equation model (SEM) determines services quality, satisfaction, and customers' imagination are confirmed.

After being sure of model fitness with data and confirmation the model generality, intensity and significance of coefficient among variables are shown in table 2.

**Table 3**  
**Effectiveness of services quality, perceived value, satisfaction, and customers' imagination variables**

order	Independent variable	Dependent variable	Approximation value	Standard value	T value	Test result
1	Value	Customer loyalty	-0.39	-0.29	-4.61	confirmation
	satisfaction	Customer loyalty	-0.01	-0.01	-0.17	rejected
2	Mental imagination	Customer loyalty	0.41	0.22	2.86	confirmed

Obtained results of exploring role of perceived value, satisfaction, and corporate image on customer loyalty is shown in table 3; although, direct role of perceived value and corporate image is significant on customers' loyalty, customers' satisfaction can't be directly significant on customers' loyalty and perhaps role of mediating variables can be mentioned in this field.

## **DISCUSSION AND CONCLUSION**

The present study was performed to explore effective factors on customers' loyalty in SAIPA corporate. In this regard, research hypotheses were proposed after reviewing on literature, then information was gathered from research main samples, the relationships among variables were analyzed by Lisrel software. Results obtained from variables relationships showed that perceived quality has significant role on customer satisfaction, perceived value, and corporate image. Therefore, hypotheses 1, 3, and 4 are confirmed. Obtained results in this field re in agreement with the ones by Lay *et al.* (2009), Abosamen *et al.* (2012), and Haghghi Kafash *et al.* (2010).

In addition, results showed perceived value and corporate image has significant role on customers' loyalty that obtained results in this field are in agreement with the ones by Lay *et al.* (2009) and Eshagh (2012); therefore, hypotheses 7 and 8 are confirmed. There are disagreements in literature in this filed; results showed that direct role of satisfaction is not significant on SAIPA customers' loyalty. In this regard, more studies are necessary.

Finally, according to important role of customers' loyalty in profitability and reduction costs on present competitive conditions, formulating proper strategies to protect and increase customers have positive effect on keeping competitive states of organizations.

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