

THE RELATIONSHIP BETWEEN SERVICE QUALITY, SATISFACTION, AND
CUSTOMER LOYALTY IN THE CONTEXT OF PRIVATE HIGH SCHOOLS IN
KOTA KINABALU, SABAH.

ANTHEA JACELYN MELANIE MATANJUN



PERPUSTAKAAN
UNIVERSITI MALAYSIA SABAH

DISSERTATION SUBMITTED IN PARTIAL FULFILMENT
OF THE REQUIREMENTS FOR THE
MASTER OF BUSINESS ADMINISTRATION

MASTER OF BUSINESS ADMINISTRATION
SCHOOL OF BUSINESS AND ECONOMICS
UNIVERSITI MALAYSIA SABAH
2012

BORANG PENGESAHAN STATUS TESIS

**JUDUL: THE RELATIONSHIP BETWEEN SERVICE QUALITY,
SATISFACTION, AND CUSTOMER LOYALTY IN THE CONTEXT OF
PRIVATE HIGH SCHOOLS IN KOTA KINABALU**

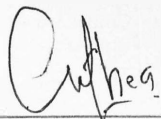
IJAZAH: SARJANA PENGURUSAN PERNIAGAAN

SESI PENGAJIAN: 2009-2012

Saya, **ANTHEA JACELYN MELANIE MATANJUN** mengaku membenarkan tesis sarjana ini disimpan di Perpustakaan Universiti Malaysia Sabah dengan syarat-syarat kegunaan berikut:

1. Tesis adalah hak milik Universiti Malaysia Sabah
2. Perpustakaan Universiti Malaysia Sabah dibenarkan membuat salinan untuk tujuan pengajian sahaja
3. Perpustakaan dibenarkan membuat salinan tesis ini sebagai bahan pertukaran Institusi Pengajian Tinggi
4. TIDAKTERHAD

Disahkan Oleh;



Penulis: ANTHEA JACELYN
MELANIE MATANJUN



TANDATANGAN PUSTAKAWAN



Penyelia: Dr. Stephen Laison

Tarikh: 28 Ogos 2012

Sondoh Jr.

DECLARATION

I hereby declare that the material in this thesis is my own except for quotations, excerpts, equations, summaries and references, which have been duly acknowledge.



**ANTHEA JACELYN
MELANIE MATANJUN**
PE20098837C
23 August 2012



UMS
UNIVERSITI MALAYSIA SABAH

VERIFICATION

NAME : ANTHEA JACELYN MELANIE MATANJUN

MATRIC NO. : PE20098837C

TITLE : THE RELATIONSHIP BETWEEN SERVICE QUALITY, SATISFACTION, AND CUSTOMER LOYALTY IN THE CONTEXT OF PRIVATE HIGH SCHOOLS IN KOTA KINABALU

DEGREE : MASTER OF BUSINESS ADMINISTRATION

VIVA DATE

: 9th August 2012



UMS
UNIVERSITI MALAYSIA SABAH
VERIFIED BY

1. SUPERVISOR

DR. STEPHEN LAISON SONDOH JR.

2. SUPERVISOR

Mr. Julian Paul Sidin

ACKNOWLEDGEMENT

First of all, I would like to give my appreciation to both my supervisors Dr. Stephen Laison Sondoh Jr, and Mr. Julian Paul Sidin, the lecturer of School of Business and Economics, Universiti Malaysia Sabah for willing to be my supervisor of this dissertation and give me all the advice to accomplish the work. It is my greatest honour to have worked with them and hopefully in the future as well. Secondly, thank you for the tolerance of my colleagues who privileged me to work on my dissertation during working hours. Finally, the continuously support and words of encouragement from my family especially to my parents Mr. and Mrs. George Gregory Matanjun to work on the dissertation and the unlimited supports on mentally and financially.



UMS
UNIVERSITI MALAYSIA SABAH

ABSTRACT

A Survey The Relationship between Service Quality, Satisfaction, and Customer Loyalty in the context of private high schools in Kota Kinabalu

This study has been carried out to understand the relationship between service quality dimensions, satisfaction and customer loyalty towards private high schools in Kota Kinabalu. This study seeks to contribute to the development of a conceptual framework that integrates service quality, satisfaction, and customer loyalty. This study was conducted based on non-probability sampling in Sabah Malaysia with focus point in the area of Kota Kinabalu. The research sample was selected from a range of students and parents that patronize in private schools based on convenience sampling. The method of data collection is self-administered questionnaire. Quantitative data obtained and the data gathered were being treated by using the statistical program namely Statistical Package for Social Science (SPSS) version 20.0 for analysis and summarization purposes. Prior to the study, a comprehensive literature review was performed. The literature review informed the theoretical framework which guided the study. Additional literature, where needed was introduced through the data collection and analysis processes. The study uncovered that service quality act on customer loyalty through satisfaction. In the dimensions of service quality, impression has been found to be the most important input to satisfaction. It gives implications for differentiated marketing strategies according to customer loyalty and a summary of overview topics for further study.

ABSTRAK

Kajian ini telah dijalankan untuk memahami perhubungan antara kualiti perkhidmatan, kepuasan dan kesetiaan pengguna terhadap sekolah menengah tinggi swasta di Kota Kinabalu. Kajian ini akan menyumbang kepada pembangunan rangka kerja yang akan mengintegrasikan kualiti perkhidmatan, kepuasan dan kesetiaan pengguna. Kajian ini dijalankan berasaskan persampelan tak berskala di Malaysia dengan Kota Kinabalu menjadi tumpuan utama. Responden dipilih daripada sekumpulan pelajar dan ibu bapa yang melanggan perkhidmatan pendidikan swasta berdasarkan 'convenience sampling'. Kaedah pengumpulan data berasaskan soal selidik pengendalian diri. "Statistical Package for Social Science (SPSS)" versi 20.0 digunakan untuk tujuan analisis dan memperoleh kesimpulan hasil daripada data kuantitatif yang diperolehi. Kajian literatur telah dijalankan pra-kajian ini. Kajian literatur ibarat arah kiblat kepada kajian ini. Literatur lanjut yang diperlukan telah diperkenalkan melalui pengumpulan data dan proses analisis. Kajian ini telah mengemukakan bahawa kualiti perkhidmatan mempengaruhi kesetiaan pengguna melalui kepuasan. Di dalam dimensi kualiti perkhidmatan, impresi telah dikemukakan untuk menjadi input yang paling penting terhadap kepuasan. Ini seterusnya memberi implikasi kepada kepelbagaian strategi pemasaran mengikut kesetiaan pengguna dan turut membentuk kesimpulan akhir untuk kajian akan datang.

TABLE OF CONTENTS

TITLE	i
DECLARATION	ii
VERIFICATION	iii
ACKNOWLEDGEMENT	iv
ABSTRACT	v
ABSTRAK	vi
TABLE OF CONTENT	vii
LIST OF FIGURES	x
LIST OF TABLES	xi
CHAPTER 1: INTRODUCTION	
1.1 Background of Study	1
1.2 Problem Statement	3
1.3 Research Objectives	4
1.4 Research Questions	5
1.5 Significance of Study	5
1.6 Scope of Study	6
1.7 Definition of Variables	7
Service Quality	7
Satisfaction	7
Customer Loyalty	7
CHAPTER 2: LITERATURE REVIEW	
2.1 Introduction	9
2.2 Service Quality	10
2.3 Satisfaction	12
2.4 Customer Loyalty	13
2.5 Summary	15
CHAPTER 3: RESEARCH FRAMEWORK AND METHODOLOGY	
3.1 Introduction	17
3.2 Research Framework	17
3.3 Research Hypotheses	19
3.4 Research Design	20
3.5 Sample Size	21
3.6 Target Population	21
3.7 Sampling Design	23
3.8 Instrument Development	23
3.9 Measurement for Service Quality	23
3.9.1 Tangibles	24
3.9.2 Assurance	24
3.9.3 Reliability	25
3.9.4 Performance Responsiveness	25

3.9.5	Empathy	26
3.9.6	Satisfaction	26
3.9.7	Customer Loyalty	27
3.10	Data Collection Method	27
3.11	Pilot Study	28
3.12	Data Analysis Method	28

CHAPTER 4: RESEARCH FRAMEWORK AND METHODOLOGY

4.1	Introduction	29
4.2	Profile of Respondents	29
4.3	Factor Analysis	32
4.3.1	Factor Analysis of Service Quality	32
4.3.2	Factor Analysis of Satisfaction	37
4.3.3	Factor Analysis of Customer Loyalty	38
4.4	Reliability Analysis	39
4.5	Modification of Research Conceptual Framework	40
4.5.1	Hypothesis Statements	41
4.6	Descriptive Analysis	42
4.7	Correlation Analysis	43
4.8	Multiple Regression Analysis	46
4.8.1	The relationship between Service Quality and Customer Loyalty	46
4.8.2	The relationship between Service Quality and Satisfaction	47
4.8.3	The relationship between Satisfaction and Customer Loyalty	48
4.9	Hierarchical Regression Analysis	49
4.9.1	The Mediating Effect of Satisfaction on the relationship between Service Quality (Tangibility Apparatus, Tangibility Up-to-date, and Reliability Staff)	50
4.10	Summary and research findings	51

CHAPTER 5: CONCLUSION AND RECOMMENDATIONS

5.1	Conclusion and Recommendations	55
5.2	Summary and Conclusions	55
5.3	Suggestions for Future Research	56
5.4	Implications	56
5.4.1	Service Quality	56
5.4.2	Satisfaction	57
5.4.3	Customer Loyalty	58
5.5	Limitations of study	59
5.6	Conclusion	59

REFERENCES

60

APPENDIX

Appendix A: Survey Questionnaire

68

Appendix B: SPSS Output

74

RELIABILITY TEST- PERFORMANCE

RESPONSIVENESS

RELIABILITY TEST- IMPRESSION

RELIABILITY TEST- TANGIBILITY

RELIABILITY TEST- DEDICATION

RELIABILITY TEST- ASSURANCE

DESCRIPTIVE ANALYSIS (IV-MV-DV)

CORRELATION ANALYSIS

REGRESSION ANALYSIS (IV-DV)

REGRESSION ANALYSIS (IV-MV)

REGRESSION ANALYSIS (MV-DV)

HIERARCHICAL REGRESSION ANALYSIS



UMS
UNIVERSITI MALAYSIA SABAH

LIST OF FIGURES

		Page
Figure 3.1	Research Framework	18
Figure 4.5	Modified Research Framework	40



UMS
UNIVERSITI MALAYSIA SABAH

LIST OF TABLES

		Page
Table 4.2	Respondents' Demographic Profiles	31
Table 4.3.1	Factor Analysis on Service Quality	37
Table 4.3.2	Factor analysis for Satisfaction	38
Table 4.3.3	Factor Analysis for Customer Loyalty	38
Table 4.4	Reliability Analysis on Service Quality	39
Table 4.6	Mean and Standard Deviation for Variables in the Study	43
Table 4.7	Pearson Correlations Matrix of Study Variables	45
Table 4.8.1	Results for Service Quality against Customer Loyalty	46
Table 4.8.2	Results for Service Quality against Satisfaction	47
Table 4.8.3	Results for Satisfaction and Customer Loyalty	48
Table 4.9.1	Mediating Effect of Satisfaction on the Relationship between Service Quality and Customer Loyalty	50
Table 4.10	Result Table of the Tested Hypotheses	51



UMS
UNIVERSITI MALAYSIA SABAH

List of Appendices

Page

Appendix A Survey Questionnaire

60



UMS
UNIVERSITI MALAYSIA SABAH

CHAPTER 1

INTRODUCTION

1.1 Background of Study

One of the missions of Malaysia's Vision 2020 as highlighted by the National Philosophy of Education is to emphasis on producing individuals who are intellectually, spiritually, emotionally and physical balanced and harmonious (Hassan, 2009). Such efforts is to produced Malaysian citizens who are knowledgeable with high moral standards and are able to achieve high level of personal well-being at large (Ministry of Education, 1993). Education in Malaysia has always been reformed to acclimatise education to national development needs by the government (Ahmad, 1998). The education system through *Kurikulum Baru Sekolah Rendah* (KBSR) or the New Primary School Curriculum, and the *Kurikulum Bersepadu Sekolah Menengah* (KBSM), or the Integrated Secondary School Curriculum, is emphasized to enhance quality individual development through teaching of values (Ahmad, 1998).

In realizing the objective of the education system that has been set, schools in Malaysia are rapidly competing amongst each other to create the best students possible not only through gaining results by achieving in *Penilaian Menengah Rendah (PMR)*, and *Sijil Pelajaran Malaysia (SPM)* but also through curricular achievements.

Schools in Malaysia are competing with each other through the many types of schools available such as the regular National Secondary School, Technical and Vocational, sports, religious, special education, residential, and private independent schools. However, for the purpose of this study, private schools will be emphasized.

The Laws of Malaysia under Act 550, "private school" or "private educational institution" means a school or an educational institution which is not a

government or government-aided school or educational institution. Private schools also do not have the privilege to obtain any financial assistances or subsidies from the government.

The academic environment have also become competitive because there are many options of private schools that it has become necessity for educational institutions to attract and retain students (Hassan, Ilias, Rahman, and Razak, 2008). Private schools are then obliged to search for effective and creative methods to attract, retain and nurture solid relationships with the students (Hassan et al., 2008). Private schools will then have to emphasize on the importance of the human relationship and interaction between students and school personnel in service relationships (Mendez, Parraga, Kara, Urrutia, 2009). Therefore, the outlook of students on the aspects of students' experience is important as a medium to monitor the quality of education.

Since private schools charge for their tuition fees, parents are paying the amount instead of public schools because they expected to be content with the educational quality (Ramayah, Mahamad, and Mosahab, 2010). This concerns majority on the issue of quality that cannot be compromised. In education, the quality is said to be control by the extent of the students' needs and expectation is to be satisfied (Kay & Kek, 2004). It is important to constantly measure the performance of a service quality in the school because the quality is directly involved with the education process (Jusoh, Omain, Majid, Som, and Shamsuddin, 2004).

Researchers have found out that in a service oriented scene, there has been a repeated high relationship with assurance, empathy, and satisfaction (Ismail et al. 2009). The authors also mentioned that if the service provider has fulfilled the expectation of the customers, then the customer has a satisfaction on the recognition and appreciation of the service. Service quality is said to have a significant effect on satisfaction (Ismail, Alli, Abdullah, Parasuraman, B., 2009).

By understanding satisfaction in customers, it enable the predicament on customer satisfaction and plays as a mediating role in both service quality and indirectly influences loyalty through customer satisfaction (Alireza, Ali, Khoshmaram, Aram, 2010). According to Parasuraman (1988), the ability of an organization to integrate responsiveness, assurance and empathy whilst conveying the service will involuntary promote a higher increase in customer perceptions of satisfaction, thus creating customer loyalty.

By looking at the overall perspectives, Grewal, Iyer, Krishnan, and Sharma (2003) indicated support that creating expectations of quality in service comparative to the offered price is likely to enrich value for satisfaction in perceptions to purchase. If this can be maintained in the long run, it will likely result to customer loyalty. Consequently, in a competitive service-oriented environment, understanding the relationship between service quality and loyalty will assist the school to design strategies (Rousan, Ramzi, Mohamed, 2010).

1.2 Problem Statement

Education is a tool that fosters the individual's growth and development in the society. Lovelock's (1983) influential classification of the nature of services classifies education as a service that provides "intangible actions directed at people's minds". It supports the study of Ledden, Kalafatis, Samouel (2007), that it is legitimate that this supports education as a service domain and therefore an appropriate context for the study of value. Educators may realize that by evaluating and tailoring the educational offerings, it may increase both learning experience and delivering higher student satisfaction.

Private schools rely on quality of their management to remain competitive amongst other private schools. They must continuously have boundless service to keep up with enrolment rates. Parents are also paying higher for their child to enter private schools in the hopes of a better satisfaction than other types of schools. Previous studies have pointed out that implementing proper service

quality features creates and increase in customer satisfaction (Parasuraman et al 1988 & Ismail et. al., 2009). To preserve a sustainable competitive advantage, the organization must enhance their service quality, satisfaction, and customer loyalty (Kuo et al, 2009, Ismail et al, 2009, and Ismail, Alli, Abdullah, & Parasuraman, 2009).

In any case, customers may agree that when an organization provides high service quality but not guarantees high levels of service quality, it does not mean that the organization will ensure high satisfaction nonetheless (Rousan et al. 2010). Consequently, the author proposed that the organization must be careful when imposing price competition and understand that the value perceived differs from market segments. It is difficult to truly understand how customers perceive price for the reason that they may refrain to patronize if price is perceived to be too high, whilst customers may be suspicious of the quality when price is perceived to be too low.

As the number of studies for private schools' service quality and customer satisfaction is limited, and the define measurement for the variables of private school is not available, this study proposed to study the level of quality education that is put in the effort and commitment of the private schools to maintain the loyalty of the students and parents from switching to another private school or other types of schools. This study may provide valuable information for reference to enhance their service quality and management of their service.

1.3 Research Objectives

In consideration of the importance to understand the effect of service quality to customer loyalty of consumers as well as its significant contribution to private schools, the research will be carried out to measure three main objectives:

1. To examine the relationship between the service quality features and customer loyalty.
2. To examine the relationship between service quality and overall satisfaction.
3. To examine the relationship between the overall satisfaction and customer loyalty.
4. To examine the mediating effect of overall satisfaction on the relationship between service quality and customer loyalty.

1.4 Research Questions

This study has three major research questions to address the research objectives above. They are as follows:

- a. Does service quality have a positive relationship with customer loyalty?
- b. Does service quality have a positive relationship with overall satisfaction?
- c. Does overall satisfaction have a positive relationship with customer loyalty?
- d. To what effect is the relationship between service quality and customer loyalty is mediated by overall satisfaction?

1.5 Significance of Study

The area of the study was service quality, satisfaction and customer loyalty in private schools in Kota Kinabalu. It focused on the dimensions of service quality from the perspectives of the students and parents. The findings of the study were to understand the relationship between service quality, satisfaction, and customer loyalty to benefit both academics and practitioners.

This study may provide empirical evidence to support the relationship between service quality, satisfaction, and customer loyalty in the context of private schools in Kota Kinabalu. This study may aid private schools to understand the needs and expected service that should offer extensive understanding on how the students perceived satisfaction in private school. This study has also

examined the mediating role of satisfaction on the relationship between service quality and customer loyalty.

The outcome of the study is useful for the management as well as the staffs of the school to continuously improve the service quality of to ensure continuously customer loyalty from the customers (students, and parents). It should help the admiration of the school to gain the important factors that can contribute to customer loyalty. In the long run, this study may aid in the identification of service quality by detecting the satisfaction of the customers to increase customer loyalty.

1.6 Scope of Study

This dissertation was organized in five chapter format. In chapter I, it provides an overview of the significance of service satisfaction, overall satisfaction, and customer loyalty. This chapter consists of the background of the study, problem statements, the research objectives of the study, questions, and the definitions of variables.

Chapter II take in the detailed literature review about service quality, satisfaction, and customer loyalty, theoretical foundation of this study, conceptual framework and research hypotheses.

Chapter III of this study is a discussion on research methodology, which consists of research design, population and sampling plan, research instruments, product selection, pre-test study, data collection procedures and data analysis procedures used. Chapter IV describes the data analysis that has been done to assess the results of the study. This chapter has report the results of the sample characteristics, factor analysis, reliability for each of the studied constructs and descriptive results of the study. This chapter has also reported the results of the factor analysis, correlation analysis, regression analysis and hypotheses testing.

Chapter V will summarize the study and discusses the findings. In addition, this chapter will consider the implications of the findings as well as theoretical and managerial contributions. Finally, it will conclude with a discussion of the limitations of the study and some recommendations for future research.

1.7 Definition of Variables

For the purpose of this study, the following terms need further clarification.

Service Quality is not a foreign subject anymore to the education industry (Lee, Park, & Jang, 2010; Yeo, 2009; Hassan & Ilias, 2008; Alrey, Bennet, Pereda, 2007; Coll & Chapman, 2000). To understand Service Quality, it is essential to first understand what quality and its concept. The Japanese philosophy of quality is "zero defect, doing it right first time". However, many researchers agreed and accepted that service quality is a comparison between expectations with perceptions of performance (Suhainy, 2009).

Satisfaction is the output of customers evaluation in the comparison of expected performance with perceived actual performance (Churchill and Surprenant, 1982). Satisfaction in customers can also be defined in two ways which are transaction specific and general overall (Rosen and Suprenant, 1998). Transaction-specific refers to the assessment of a customer right after purchasing has been done. Overall satisfaction on the other hand is regarding the customer's rating based the overall encounters and experiences.

Customer Loyalty can be defined as a constant and positive attitude towards behavioural aspect and attitudinal aspect (Szczepanska and Gawron, 2011). Based on the authors, there are four types of

loyalty for service providers. 1) Lack of loyalty, customers with low level of relative attachment and low repeat purchase. 2) Hidden loyalty, customers with high level of relative attachment coupled with low repeat purchase. 3) True loyalty, customers with high level of attachment and regular repeat patronage. 4) False loyalty, may stem from regular custom; customers with high repeat purchase and low (negative) attachment.



UMS
UNIVERSITI MALAYSIA SABAH

CHAPTER 2

LITERATURE REVIEW

2.1 Introduction

Practitioners often tend to see the connection between service quality, satisfaction and customer loyalty (Alireza et al, 2010, and Caruana, 2002) where it is the emphasis to focus on the customers by creating a relationship with the customers to secure loyalty (Katsanis et al, 1996). Previous studies shows the key to competitive advantage in an organization is often linked to the relationship between service quality, satisfaction and customer loyalty (Kuo et al, 2009, & Akbar et al, 2010) for the continual of a service business (Akbar, 2010). However, it is still unclear whether there is a direct relationship between service quality and loyalty. Boulding et al (1993) and Zeithaml et al. (1996) have found positive relationships between service quality and loyalty. Wetprasit, Cheung, and Hu (2009) found that satisfaction and quality of services were the most important factors in building and maintaining loyalty. However, in the study of Cronin and Taylor (1992), the study failed to have any positive significant relationship.

Much of the evidence that supports the effect of service quality and satisfaction and customer loyalty is through anecdotal rather than systematic, theory-driven, empirical research (Hays and Hill, 1999). Hay and Hill (1999) suggested that competitive advantage can be attained by developing a distinguishing quality competence based on a learning capability supported by the motivation and vision of the employees. The resource-based view of these private schools suggested that having a distinctive service quality capability will gain competitive advantage based on resources in the private schools that creates customer loyalty through satisfaction.

Considering the significant relationship between service quality and the well-being of the service provider, the challenge is therefore to be able to maintain or to expand the clientele base on the private school. Thus, since students come and go at least every five to six years, the private school must be able to attract new customers to patronize their services consistently and stay loyal with them in the long run for the survival of the private school.

Parasuraman et al (1988), develop a model for measuring service quality which is popularly known as SERVQUAL. The model is a scale that function service quality by analysing the difference between expectations and perceptions. Both by evaluating the 22 items based on the seminal work of Zeithmal, Parasuraman, Berry (1990) for the five quality dimensions: tangibles, reliability, responsiveness, assurance, and empathy. The five dimensions can be summarized as follows:

1. Tangibility: Physical facilities, equipment and appearance of the schools' staff.
2. Reliability: The ability to perform the promised service dependably and accurately.
3. Responsiveness: The willingness to help students and provide prompt advice and service.
4. Assurance: The ability of school staff to demonstrate competence, courtesy, credibility and security.
5. Empathy: The ability to care and provide individualized attention to students.

However, some researchers have questioned the model of SERVQUAL as a measurement of service quality. For example, in the study of Cronin and Taylor (1992) have pointed out that a better result can be seen by using service quality performance (SERVPERF) by measuring reliability, validity, and predictive power.

There is also an expanding development of the dimensions in service quality due to the nature of the education system which is unique and dynamic (Jusoh et al., 2004).

2.3 Satisfaction

Satisfaction is a representation for the influence on other variables for the success of an organization. The satisfaction of customer is observed as a key driver between suppliers and buyers for a long-term relationship (Geyskens, Stenkamo, and Kumar 1999), and it has been proven to have a positive relationship to customer loyalty (Johnson, Gustafsson, Andreassen, Lervik and Cha 2001).

Satisfaction can also be generally described as meeting the expectations of one person (Oliver, 1980) as it is the sense or approach of a customer after the use of a product or service. Customers are more likely to engage in repeat purchase and try line extensions if the customers are satisfied with a particular service offering after its use (East, 1997).

The satisfaction of a customer comprises of three basic components as being suggested by Giese and Cote (2000) which are:

1. The type of response of a cognitive, affective or conative as well as the level of its intensity. However the author concluded that satisfaction is a summary affective response which varies in its intensity.
2. The centre of interest or the subject on which the response is focused, which could be the base of an evaluation of product-related standards, product consumption experiences and/or service related attributes (e.g. salesperson)
3. The moment in time at which the evaluation is made, which may be before choice, after consumption, after extended experience, or any other time.

Halstead, Hartman, and Schidmt (1994) consider satisfaction as an effective response which is focused on the performance of a product compared to some pre-purchase standard during or after consumption. Fornell (1992) identified satisfaction as an overall evaluation based on experience of a total purchase and consumption which is focused on the performance of a perceived product or service compared with pre-purchase expectations over time. Satisfaction is also considered as an attitude or the evaluation judgement which varies along the