

# Gender of the Consumer and Service Quality

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## ABSTRACT

Banking and financial services are a demand driven industry, which constitute an important part of the services industry. Many regulatory, structural and technological changes have taken place within the world banking industry, in line with the trend towards a more integrated global banking environment. The banking sector in Sri Lanka grew rapidly in the recent years. Services sector accounts 56.2% of Gross Domestic Product in Sri Lankan economy which is the highest in all sectors where as the financial services which includes banking industry contribute 9.7% to total Gross Domestic Product. Further in Sri Lanka, financial system of the country mainly depends on banking system because banking sector represents a share of 70.8% of total financial system of the economy. The rapidly changing and highly competitive environment which banks are forced to operate within are pushing them to rethink about their attitude towards customer satisfaction and optimization of service quality. Therefore identifying the significance of the gender of the consumers' on the evaluation of service quality in the retail commercial banking industry of Sri Lanka is significantly important. Further, it is worth to identify whether there is any difference based on the gender of the consumers on evaluation of service quality of the banks that they are dealing with. Based on the stratified sampling technique 150 consumers were selected as the sample. The scope of the study was retail consumers of private and public commercial banks situated in the Gampaha district, who have been dealing with those particular banks more than two years. Survey method used to gather primary data and it was developed on SERVQUAL model of service quality. The gathered data were analyzed using ANOVA and findings showed that there is no any difference among the consumer groups based on their gender in terms of evaluation of service quality provided by the banks.

## 1. INTRODUCTION

Service quality being an important factor to retain the customers with the firm as proven through several past studies had been gained a greater prominence among the service driven industries. It is the main weapon of tangibilizing the service to be differentiated among the intense competition. Again the results of past studies indicate and establish that there is an impact from the demographics of the consumers on the way that they perceive the level of service. When there is such an impact and if still the banks are ignoring that and render the same level of service to all the consumers though they are different in their demographics, it is a critical point on where the management might lose their control over their customer bases, because the consumers tend to leave the organization and will shift to another. More than that the bad recommendation he or she

gives to the potential customers through word of mouth communication might affect considerably in attracting new customers.

Though it gives such type of negative behavioral consequences it cannot find any significant effort that has taken to address this issue in the Sri Lankan context other than some actions such as increasing the number of bank branches, installing more Automated Teller Machines and training the human resource and so on. Those which can be found when go through the history of the banking industry, despite of going into roots of the problem.

It is evident that earlier researches carried out on service quality were basically twofold. Studying the dimensions of service quality and developing measurement scales for different service sectors were the prominent research areas that can be witnessed. The impact of organizational

variables on service quality has also studied in a few instances, specially in banking industry of developed countries. But with respect to the Sri Lankan context very few studies have been carried in the area of service quality.

In the early nineteen fifties, the banking industry in the country was confined to 16 commercial banks, out of which nine were foreign and held more than 60% of banking assets. None of these commercial banks saw any reason to extend their services to rural areas, and then home to nearly 85% of the population. The wide spread IT usage in the Sri Lankan banking sector began only in the late nineteen eighties, with initiatives taken by a few private banks. This IT wave brought the computer terminals out of the air-conditioned and entry restricted computer rooms to the teller countries. The transactions were carried out on-line against the batch processing mode used earlier and the manual work was gradually replaced by the automated procedure such as online real-time computer operations. This breaks the barrier of confining a customer to a branch, but making the resource of the bank available to them, anywhere, anytime. With the expansion of the computer network was also more than doubled. The card base too was expanded aggressively. The bank continually enhances the richness of its IT based product and services. Today customers enjoy services through Internet banking, Tele-banking, Mobile telephone banking (provided through both Short Message Service and WAP technologies) and Visa Electron/Visa Credit card facilities. A notable feature is the integration of an e-trading hub with Internet banking and the bank's web-site.

Technology has changed the contours three major functions performed by banks. That is access to liquidity, transformation of assets and monitoring risk. Further information technology and communication network systems have a critical bearing on the efficiency of money, capital and foreign exchange markets.

In response to the reforms, the financial services sector in Sri Lanka and the banking sector, in particular, have undergone substantial changes to ensure an increased level of service which may have impacted on efficiency and productivity change, and competition and market structure. The main driving forces behind these changes were financial deregulation, development in information and communication technologies and the globalization of the financial services industry in general. The consequent changes were observable in areas such as the scope of banking operations, number of banks and bank branches, technologies used and quality of human resources in the banking industry. These changes might ultimately be reflected in efficiency and productivity gains with the aim of improving the level of service. Even though there is a growing body of literature that focuses on efficiency and productivity gains, market structure and the performance of banking industries in other countries (Casu & Molyneux 2003; Chakrabarti & Chawla 2002; Girardone, Molyneux & Gardener 1997; Hondroyiannis, Lolos & Papapetrou 1999; Maudos & Pastor 2002), no major study has been conducted in Sri Lanka addressing the impact of demographic characteristics of consumer on evaluation of the quality of the service in the banking industry.

## 2. RESEARCH PROBLEM

The study mainly focuses only on the retail consumers for 2 years of the commercial banks within the local context. It includes all the commercial banks of the private sector local banks and public sector banks. And also the researchers evaluate how the level of service quality varies in terms of the gender of the consumers. The study is done taking the bank branches located in the Gampaha District only.

## 3. LITERATURE REVIEW

Customer satisfaction is determined by defining customer perceptions of

quality, expectations, and preferences (Bowen, 1990). Said another way, satisfaction, or lack of it, is the difference between how a customer expects to be treated and how he or she perceives being treated (Bowen and Headley., 1995). To attain true customer satisfaction companies need to achieve quality not only by eliminating the causes for direct complains but they need to provide their products with excellent, attractive quality and provide the delight to the customer. So research on customer satisfaction is often closely associated with the measurement of service quality (Cronin and Taylor, 1992;Rust and Oliver, 1994).Quality is the most important purchase decision factor influencing the customer’s buying decisions. Furthermore, it has strategic benefits of contributing to market-share and return on investment as well as in lowering manufacturing costs and improving productivity.

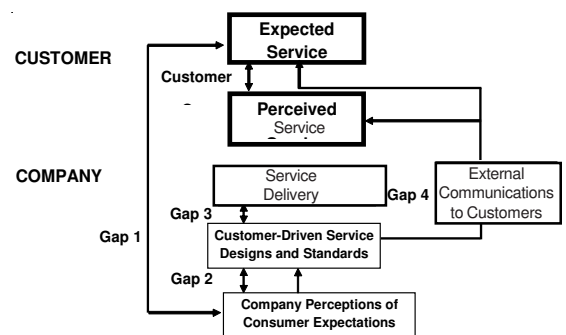
Service quality has been reported as having apparent relationship to costs , profitability (Rust and Oliver, 1993), customer satisfaction (Boulding et al, 1993), customer retention (Reichheld and Saser , 1990), behavioral intention, and positive word-of- mouth. Parasuraman et al. described service quality as: the ability of the organization to meet or exceed customer expectations. Customer expectations may be defined as the desires and wants of consumers that is what they feel a service provider should offer rather than would offer (Parasuraman, Zeithaml and Berry, 1988). Definitions of service quality, therefore, focus on meeting the customers‘ needs and requirements, and how well the service delivered matches the customers‘ expectations of it. In recent years, greater emphasis has been placed on the need to understand the role of expectations , given the fact that consumers‘ expectations of quality are increasing, and people are becoming more discerning and critical of the quality of

service that they experience. Swartz and Brown (1989) drew some distinctions between different views on service quality, drawing from the work of Gronroos (1983) and Lehtinen and Lehtinen (1982) concerning the dimensions of service quality. What the service delivers is evaluated after performance (Swartz and Brown, 1989, p.190). This dimension is called outcome quality by Parasuraman et al. (1985), technical quality by Gronroos (1983), and physical quality by Lehtinen and Lehtinen (1982). How the service is delivered is evaluated during delivery (Swartz and Brown, 1989, p. 190 ). This dimension is called process quality by Parasuraman et al. (1985), functional quality by Gronroos (1983), and interactive quality by Lehtinen and Lehtinen (1982).In their empirical findings, Cronin and Taylor specifically explored the relationship between service quality, satisfaction, and purchase intention. Furthermore, they compared SERVQUAL’s efficacy with attitude-based methods (as applied in consumer satisfaction/dissatisfaction research) of measuring service quality. An attitude-based conceptualization would argue for either an importance-weighted evaluation of specific service attributes or even just an evaluation of performance on specific service attributes. The service quality models they examined were (1) a performance measure, (2) a performance measure weighted by importance, and (3) SERVQUAL weighted by importance. Their analysis suggests that service quality is an antecedent of customer satisfaction and that satisfaction has a stronger influence than does service quality on purchase intentions. (McAlexander, Kaldenberg, Dennis, Koenig, Harold, 1994).

In an effort to understand the main concepts incorporated under the umbrella of service quality better, many

conceptual quality models have been postulated. Obviously, service quality research has given the customer perspective a predominant role and these quality models have centered on measuring the gap between customer expectations and experiences as a determinant of satisfaction. However, despite the wealth of information which can be gleaned from these various service quality models, we still lack substantial knowledge as to how consumer evaluations of a particular service are really formed. Much of this recent research has been carried out within the framework of the Service Quality Gap Model of Parasuraman et al. (Parasuraman, A., Zeithaml, V.A. and Berry, L.L., 1985). This conceptual framework has made a substantial contribution to our understanding of the concept of service quality and the factors that influence it, by identifying four gaps” which can occur in organizations. According to Parasuraman et al. (Parasuraman, Zeithaml, Berry, 1985), a gap represents a significant hurdle in achieving a satisfactory level of service quality. This model is more of a diagnostic tool, which if used properly should enable management at all levels to identify service quality short-falls systematically. Since this model is externally focused it has the potential to assist management in identifying pertinent service quality factors from the perspective of the customer. These gaps “can cause quality problems and it is these quality problems which give rise to a fifth gap of the difference between the customer’s expectations of the service and his/her perceptions of the service that is actually received. The authors have defined this difference as Service Quality. In this respect, perceived service quality is the disconfirmation or disparity that is the mismatch, between the consumer’s expectations and perceived service performance. Without doubt, conceptual service quality models are useful in so

much as they provide an overview of the factors which have the potential to influence the quality of an organization and its service offerings. They facilitate our understanding and can help organizations to clarify how quality shortfalls develop. However, they are almost invariably simplified versions of reality. They can be misleading in that they tend to suggest that there are simple relationships between complex phenomenon, and that systems operate by rules of cause and effect. However, human behavior significantly affects the quality of an organization and its offerings, and this is more evident in service organizations.



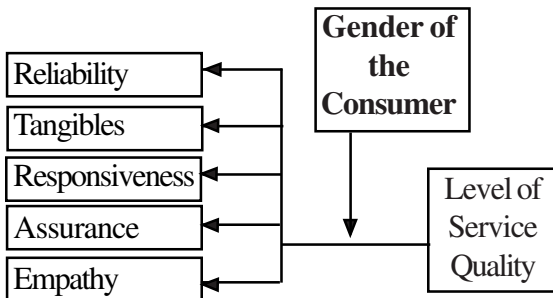
Source: Parasuraman, Zeithamal and Berry, 1995

#### 4. GENDER DIFFERENCES IN CONSUMER BEHAVIOUR

In relation to consumer behaviour several issues have been examined, including the relationship between gender identity and consumers’ perceptions of masculinity and femininity in products (Allison et al., 1980), female role portrayal in advertising (Coughlin and O’Connor, 1985; Jaffee, 1991; Jaffee and Berger, 1988), food/gendered product preference (Kahle and Homer, 1985; Worth et al., 1992), gift shopping/gift choice/gift exchange (Fischer and Arnold, 1990, 1994; Gould and Weil, 1991), and patronage of the arts (Gainer, 1993). In some of these studies, gender identity was found to play a significant role (Coughlin and O’Connor, 1985; Fischer and Arnold, 1990; Jaffee, 1991; Jaffee and Berger, 1988). Within these studies, however, there are conflicting results with respect to the

relative importance of masculinity and femininity in explaining findings. For instance, Coughlin and O'Connor (1985) found masculinity to be a significant predictor of consumer purchase intentions, while Fischer and Arnold (1990) found femininity to be more important than masculinity in relationship to Christmas gift shopping. Other studies have found significant relationships related to biological sex (Allison et al., 1980; Golden et al., 1979; Gould and Stern, 1989; Kahle and Homer, 1985; Qualls, 1987; Schmitt et al., 1988; Gould and Weil, 1991).

Fig. 4.1 Conceptual Framework



Source: Researcher's own construction, based on SERVQUAL Model

5. METHODOLOGY

In this study it measures the relationship between the service quality dimensions and the level of perceived service quality considering the differences of gender of the consumers by which it explains the existing situation rather going to examine cause and effect situation. Therefore the design of the research falls under the research design of descriptive research. Both primary and secondary data were used. Secondary data were collected through text books and previous research articles. Primary data were collected on survey method based on a structured questionnaire developed on SERVQUAL Model and variables were operationalized on the basis of SERVQUAL instrument. Stratified Random Sampling technique was used to select the sample elements and gathered data were analyzed using one way ANOVA. The questionnaire was circulated among 150 consumers who have been already dealing with the bank

more than two years. The sample elements were selected in the following manner:-

**A. Reliability and Validity of Instruments:** Though the SERVQUAL is an internationally tested instrument still the testing the reliability is needed since it is going to apply to different nature of context. And also it has to be checked whether language of questionnaire does any impact on the reliability of the measurements. "At times, we may also have to adapt an established measure to suit the setting. For example, a scale that is Used to measure job performance, job characteristics, or job satisfaction in the manufacturing industry may have to be modified slightly to suit a utility company or a health care organization. The work environment in each case is different and the wordings in the instrument may have

Table 4.1- Sample Profile

Ownership		No. of Respondents
Private Sector Local Banks		<b>90</b>
Savings Accounts Holders	45	
Fixed Account Holders	30	
Current Account Holders	15	
Public Sector Banks		<b>60</b>
Savings Accounts Holders	30	
Fixed Account Holders	22	
Current Account Holders	08	
Total Respondents		<b>150</b>

to be suitably adapted" (Research Methods for Business, Sekaran Uma, 4th Edition, pp 208).

Since the data was generated using scaled responses reliability of the questionnaire was measured through Cronbach's alpha to ensure the internal consistency of the instrument. Cronbach's Alpha was measured for all the dimensions of the service quality of both expected and perceived. And also the reliability of the expected service quality part of the questionnaire and the perceived service quality part of the questionnaire was

measured separately. All the scores of Cronbach's Alpha for all dimensions were

**Table 4.2: Reliability Statistics**

Variables	Cronbach's Alpha	No. of Items
Expected Service Quality-Tangibles.	.797	4
Expected Service Quality-Reliability	.858	5
Expected Service Quality-Responsiveness	.808	4
Expected Service Quality-Assurance	.816	4
Expected Service Quality-Empathy	.836	5
Perceived Service Quality-Tangibles	.836	4
Perceived Service Quality-Reliability	.877	5
Perceived Service Quality-Responsiveness	.880	4
Perceived Service Quality-Assurance	.775	4
Perceived Service Quality-Empathy	.900	5
Expected Service Quality	.947	22
Perceived Service Quality	.956	22

Source: Results of Data Analysis over 0.7 as shown in the below table. Scales that receive alpha score over 0.7 are considered to be reliable (Malhotra 2005).

Convergent Validity of the questionnaire was measured through Paired Sample Correlation. Convergent validity was measured in the two sections of questionnaire separately. In the sections of expected service quality and the perceived service quality, it was measured the degree to which the dimensions of service quality and the expected service quality and the perceived service quality correlate to each other. Convergent validity is established when, the scores obtained with two different instruments measuring the same concept are highly correlated (Sekaraku Uma, 2006).

Table 4.3 represents the coefficients of, in between all the dimensions which are measuring the variable of expected service quality and the variable of expected service quality as a one variable. They are showing a

**Table 4.3: Paired Samples Correlations: Expected Service Quality**

	N	Correlation	Sig.
<b>Pair 1</b> Mean Expected Tangibles & Expected Service Quality	150	.771	.000
<b>Pair 2</b> Mean Expected Reliability & Expected Service Quality	150	.905	.000
<b>Pair 3</b> Mean Expected Responsiveness & Expected Service Quality	150	.907	.000
<b>Pair 4</b> Mean Expected Assurance & Expected Service Quality	150	.885	.000
<b>Pair 5</b> Mean Expected Empathy & Expected Service Quality	150	.863	.000

Source: Results of Data Analysis

higher correlation. It says that in between the five dimensions of expected service quality and the expected service quality, convergent validity is there.

**B. Conceptual Model:** Based on the reviewed literature the researcher was able to identify dimensions of service quality of reliability, tangibles, responsiveness, assurance and empathy as per the SERVQUAL Model and those dimensions are using as the base for measure the service quality of the banks. Further it is evident through the literature that the relationship between the independent variables of dimensions of service quality and the dependent variable of service quality is moderated through the impact of the demographic variables of the consumer such as gender, age, income level, and education level, geographic area of living and social

**Table 4.4: Paired Samples Correlations:  
 Perceived Service Quality**

	N	Correlation	Sig.
<b>Pair 1</b> Mean Expected Tangibles & Perceived Service Quality	150	.800	.000
<b>Pair 2</b> Mean Expected Reliability & Perceived Service Quality	150	.899	.000
<b>Pair 3</b> Mean Expected Responsiveness & Perceived Service Quality	150	.913	.000
<b>Pair 4</b> Mean Expected Assurance & Perceived Service Quality	150	.853	.000
<b>Pair 5</b> Mean Expected Empathy & Perceived Service Quality	150	.898	.000

Source: Results of Data Analysis

class. But, the researcher is focusing only on the gender of the consumers under this study. Figure 4.1 illustrates the relationship among these variables.

**C. Hypothesis:**

**H1:** Consumer evaluation on service quality varies in terms of the gender of the consumer.

**H2:** The importance assigned to the each dimension of service quality varies in terms of the gender of the consumer.

**D. Data Analysis:** To test the hypotheses developed, ANOVA was used through the SPSS package.

**H1:** Consumer evaluation on service quality varies in terms of the gender of the consumer. The mean values of service quality obtained by subtracting the expectations by perceptions were related with income levels of the consumers and table 4.5 indicates the

results of the data analysis obtained using ANOVA. There by it can be said that the hypothesis of consumer evaluation on service quality varies in terms of the gender of the consumer cannot be accepted since it is not statistically significant, because table value of 0.889 is greater than the P value of 0.05.

**H2:** The importance assigned to the each dimension of service quality varies in terms of income level of the consumer. Within the frame work of this hypothesis another five hypotheses can be built up on the basis of each dimension of service quality. Again using ANOVA the status of these hypotheses was tested. For that the mean values of service quality in overall was related with the gender of the consumers. According to the table 4.6 the acceptability or the rejection of following mentioned hypotheses can be tested.

**Table 4.5: ANOVA Table- Service Quality and the Gender of the Consumer**

Service Quality	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.020	1	.020	.020	.889
With in Groups	153.851	148	1.040		
Total	153.872	149			

- The importance assigned to the tangibles of service quality varies in terms of the gender of the consumer- This hypothesis is rejected since the table value of 0.414 is greater than the value of 0.055.
- The importance assigned to the reliability of service quality varies in terms of the gender of the consumer- This one is also rejected because the table value of 0.999 is greater than the value of 0.05 which is the limit of confidence interval.
- The importance assigned to the responsiveness of service quality varies in terms of the gender of the consumer- It is rejected because the value in the table of 0.209 is greater than 0.05.
- The importance assigned to the assurance of service quality varies in terms of the

gender of the consumer- It is rejected because the value in the table of 0.748 is greater than 0.05.

- The importance assigned to the empathy of service quality varies in terms of the gender of the consumer- This is also rejected since the value of 0.894 which indicates the table is greater than the value of 0.05.

**6. DISCUSSION OF FINDINGS**

Though the results of the previous studies have shown that gender of the consumers is a significant discriminator of service quality, the rejection of the first hypothesis of that consumer evaluation on service quality varies in terms of the gender of the consumer, indicates that with respect to the Sri Lankan context that is not a significant factor in evaluation of service quality. Further it says that based on the gender of the

consumer he or she does not expect different levels of service quality from the banks. But when it comes to the second hypothesis of that the importance assigned to the each dimension of service quality varies in terms of the gender of the consumer, rejection of this hypothesis with respect to all service quality dimensions again saying that based on the gender of the consumer there is no any difference they evaluate the service quality of the banks that they are dealing with. Further it says that the tangibles, reliability, responsiveness, assurance and empathy of the banks are perceived in a similar way regardless of whether the consumer is a male or a female.

**7. CONCLUSION**

Based on the results of the study it can be concluded that gender of the consumer does not exert a significant impact

**Table 4.6: ANOVA Table- Service Quality and Income Level of the Consumer**

		Sum of Squares	df	Mean Square	F	Sig.
Service Quality Tangible	Between Groups	.810	1	.810	.670	.414
	With in Groups	178.908	148	1.209		
	Total	179.719	149			
Service Quality Reliability	Between Groups	0.00	1	.000	.000	.999
	With in Groups	220.539	148	1.490		
	Total	220.539	149			
Service Quality Responsiveness	Between Groups	2.090	1	2.090	1.593	.209
	With in Groups	194.118	148	1.312		
	Total	196.208	149			
Service Quality Assurance	Between Grups	.122	1	.122	.104	.748
	With in Groups	173.815	148	1.174		
	Total	173.937	149			
Service Quality Empathy	Between Grups	0.31	1	.031	.018	.894
	With in Groups	257.530	148	1.740		
	Total	257.562	149			



on evaluations of service quality of the consumers. Further the findings imply that regardless of the gender of the consumer the banks should provide a higher level of service for their customers which indirectly says that nowadays it is difficult to satisfy customers

- easily, since their expectations are lie at a
- higher level. Anyway in segmentation of
- markets by the banks, the level of income
- does not play a significant role and therefore
- this not a good demographic variable to
- segment the markets.

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