

# A Study on Customer Satisfaction of Compact SUV Cars: The Moderating Effect of Customer Expectations

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**Abstract :** *The automotive industry is characterized by rapid innovation and intense competition, particularly within the compact SUV segment, which has experienced a surge in consumer interest over the past decade. As manufacturers strive to capture market share, understanding the factors influencing customer satisfaction has become paramount. This study investigates the intricate relationship between customer satisfaction and customer expectations, specifically within the context of compact SUVs. Examining how customer expectations moderate the relationship between expectations and satisfaction levels, this research aims to illuminate the underlying dynamics driving consumer perceptions and experiences. Utilizing Partial Least Squares Structural Equation Modeling, the research employs a quantitative approach to examine the relationships between key satisfaction drivers and customer satisfaction. A structured questionnaire was administered to 374 compact SUV owners, representing the distribution of major automobile brands. The findings reveal that Service Quality, Product Quality, Brand Image, and Value for Money significantly influence customer satisfaction; however, User Experience does not exhibit a statistically significant effect. Customer Expectations demonstrate both a strong direct effect on satisfaction and a positive moderating influence on the relationship between Brand Image and customer satisfaction. The study underscores the importance of managing expectations and delivering consistent value to sustain satisfaction and loyalty within the competitive automobile market. These insights provide valuable implications for marketers, automobile dealers, and service managers seeking to enhance customer experience and retention.*

**Keywords:** Customer Satisfaction, Compact SUVs, Brand Image, Service Quality, Customer Expectations

## 1. INTRODUCTION

Customer satisfaction has emerged as a critical metric of business success, particularly in industries characterized by high customer involvement and intense competition, such as the automobile sector. In India, the compact SUV market has grown rapidly over the past decade, driven by increasing consumer aspirations, improved road infrastructure, and enhanced vehicle affordability. This segment combines style, performance, and practicality, making it one of the fastest-growing automotive categories. Consequently, understanding the factors influencing customer satisfaction is crucial for automobile manufacturers and dealerships to sustain competitive advantage.

Customer satisfaction is a multidimensional construct representing the degree to which customers perceive their expectations as met or exceeded by actual product and service performance (Oliver, 1980). The Expectation–Disconfirmation Theory (EDT) provides the conceptual foundation for this study, positing that satisfaction arises when perceived performance aligns with or surpasses customer expectations. Prior research has extensively linked determinants such as product quality, service delivery, price fairness, brand trust, and user experience to satisfaction (Parasuraman et al., 1988; Zeithaml, 1988; Fornell, 1992). Nevertheless, expectations frequently act as a boundary condition, moderating how customers evaluate these determinants (Spreng, MacKenzie, & Olshavsky, 1996).

The automotive industry has undergone a significant transformation in consumer preferences, particularly with the rising popularity of compact SUVs. These vehicles, which combine the features of traditional SUVs with the practicality of smaller cars, have captured the attention of a diverse demographic and become a focal point for market research. Understanding customer satisfaction within this segment is crucial for manufacturers and marketers, as it directly influences brand loyalty and repeat purchases. However, customer satisfaction is not solely determined by product attributes; it is also significantly shaped by customer expectations.

The interplay between customer expectations and satisfaction is particularly relevant in the compact SUV market, where manufacturers must effectively address consumer needs to maintain a competitive advantage. This study aims to explore the intricate relationship between customer satisfaction and expectations in the context of compact SUV cars. This study explores the relationship between customer satisfaction and expectations within the context of compact SUVs and identifies key factors influencing customer perceptions, including performance,

design, and after-sales services. Enhancing satisfaction levels in this segment requires manufacturers to refine their strategies, ensuring they not only meet but exceed customer expectations.

The research focuses on compact SUV owners in Tiruchirappalli District, a rapidly urbanizing region of Tamil Nadu, where rising middle-class incomes have driven increased car ownership. The findings contribute to both academic literature and managerial practice by identifying critical drivers of satisfaction and revealing how customer expectations influence the satisfaction process.

## 2. Literature Review

Customer satisfaction has been widely examined in marketing literature as both an outcome and predictor of consumer behavior. According to Expectation–Disconfirmation Theory (Oliver, 1980), satisfaction results from comparing pre-purchase expectations with perceived performance. Specifically, customers experience delight when performance exceeds expectations and dissatisfaction when it falls short. In automotive research, satisfaction serves as a strong predictor of repurchase intentions, brand loyalty, and advocacy behavior (Fornell, 1992).

In this framework, expectations fulfill dual roles, shaping initial perceptions and influencing post-purchase evaluations. Consequently, the interplay between expectations and performance is central to understanding satisfaction dynamics. Research has also highlighted additional determinants, including product quality, service reliability, brand reputation, perceived value, and user experience, as key antecedents of satisfaction (Parasuraman et al., 1988; Zeithaml, 1988; Keller, 1993).

Product quality reflects a product's reliability, durability, and ability to meet consumer needs. In the automobile industry, quality encompasses tangible aspects such as performance, safety, comfort, and technological sophistication. Empirical research consistently supports product quality as a key determinant of customer satisfaction (Anderson & Sullivan, 1993). High-quality vehicles enhance consumer confidence and reduce perceived risk, leading to greater post-purchase satisfaction.

Brand image represents the collective perceptions and associations consumers hold regarding a brand (Keller, 1993). A favorable brand image fosters emotional value and trust, thereby enhancing satisfaction and loyalty. Aaker (1996) argued that strong brands provide both symbolic and functional benefits, influencing consumer choice. Prior research has confirmed that brand image significantly impacts customer satisfaction in the automotive market (Martensen & Gronholdt, 2004).

Perceived value, or value for money, denotes the trade-off between benefits received and costs incurred. Customers' satisfaction increases when they perceive a product as worth its price (Zeithaml, 1988). Monroe (1990) further observed that perceptions of fair pricing strengthen long-term customer relationships. In emerging markets such as India, where affordability is crucial, value for money strongly influences satisfaction and purchase decisions. Service quality, particularly after-sales service, is a critical factor in sustaining customer satisfaction. The SERVQUAL model (Parasuraman et al., 1988) identifies five dimensions—reliability, responsiveness, assurance, empathy, and

tangibles—as essential drivers of perceived service quality. Caruana (2002) and Lee (2010) found that after-sales service quality significantly influences satisfaction and loyalty in the automobile industry.

User experience (UX) encompasses the physical and emotional responses customers derive from product usage. Within the automobile sector, this includes driving comfort, design aesthetics, and technological convenience. Research by Norman (2004) and Mittal & Kamakura (2001) suggests that a positive user experience enhances satisfaction, although its impact may vary depending on consumer priorities.

Customer expectations function as a cognitive reference point when evaluating performance outcomes. Oliver (1980) and Spreng et al. (1996) demonstrated that expectations could moderate the link between perceived performance and satisfaction. In high-expectation contexts, even good performance may yield only moderate satisfaction, whereas in low-expectation scenarios, moderate performance can exceed expectations and generate delight.

In this study, it is hypothesized that expectations will moderate the relationships between satisfaction determinants (PQ, BI, VM, AS, UE) and customer satisfaction, thereby shaping the strength and direction of these effects.

## 3. Research Methodology

This study employs a quantitative causal design and utilizes partial least squares structural equation modeling. This approach is suitable for models with multiple latent constructs, accommodates samples of small to medium size, and aligns with exploratory objectives as described by Hair and colleagues in 2019. It enables the estimation of both direct paths and the moderating role of customer expectations on satisfaction.

The target population consists of owners of compact sport utility vehicles in Tiruchirappalli District, Tamil Nadu. Data were collected via convenience sampling from individuals who had purchased or owned a compact sport utility vehicle within the previous three years. The final dataset includes 374 usable responses, which meets adequacy guidelines for partial least squares modeling, as noted by Hair and colleagues in 2019.

A structured questionnaire served as the instrument. A structured questionnaire served as the instrument, comprising three sections: respondent demographics, measures of the independent constructs, and measures of the moderating and dependent constructs, all utilizing a five-point Likert scale adapted from previous studies.

Data analysis was conducted using SmartPLS version 4. The procedure assessed reliability and validity via the measurement model, evaluated hypotheses through the structural model, and tested moderation using interaction terms.

## 4. Results and Discussion

The structural equation model analysis was conducted to evaluate the hypothesized relationships among latent variables, including Product Quality (PQ), Brand Image (BI), Value for Money (VM), Service Quality (SQ), User Experience (UE), and Customer Satisfaction (CS).

The results of the measurement model confirmed satisfactory reliability for all constructs. Cronbach's alpha coefficients ranged from 0.533 to 0.947, and composite reliability values, ranging from 0.747 to 0.959, exceeded the suggested threshold of 0.70. This robust internal consistency among the items aligns with guidelines established by Hair, Hult, Ringle, and Sarstedt. Furthermore, the Average Variance Extracted for all constructs was greater than 0.50, meeting the criteria proposed by Fornell and Larcker and validating adequate convergent validity. These findings collectively indicate that each construct effectively captures its intended underlying concept, thereby ensuring construct robustness.

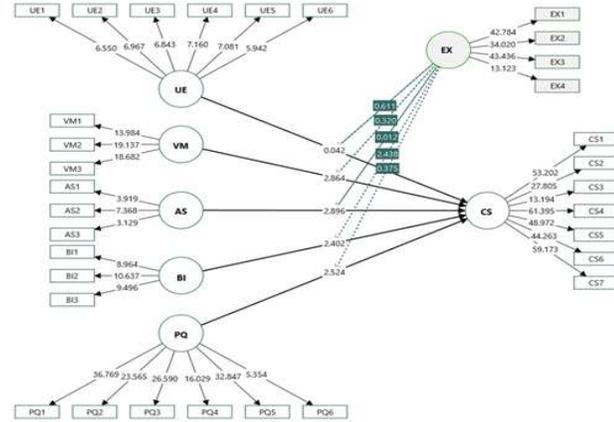
Regarding discriminant validity, all Heterotrait-Monotrait Ratio (HTMR) values remained below 0.85, indicating a clear distinction between the constructs. Furthermore, the square root of each construct's average variance extracted (AVE) exceeded its inter-construct correlations, thereby reinforcing discriminant validity. The Variance Inflation Factor values fell within an acceptable range of 1.061 to 5.267, confirming the absence of multicollinearity issues. Moreover, the model fit indices demonstrated an excellent overall fit. Moreover, the model fit indices demonstrated an excellent overall fit; the Standardized Root Mean Square Residual was 0.056, and the Normed Fit Index was 0.858, both of which were within recommended thresholds, indicating a satisfactory model fit.

Turning to the structural model, Product Quality demonstrated a strong, positive direct effect on Customer Satisfaction. The coefficient of 2.524 indicates that improvements in product quality translate into markedly higher satisfaction. In practice, reliable, durable, and consistently performing products bolster customers' confidence, elevate perceived value, and foster stronger brand attachment—dynamics that, across most industries, not only enhance satisfaction but also cultivate loyalty by reinforcing the sense of a sound purchase decision.

Brand image exerts a strong and positive influence on customer satisfaction, with a coefficient of 2.402. A positive brand image, built on trust, reputation, emotional connection, and a strong market presence, enhances customers' perception of the brand's overall value. Customers frequently associate well-regarded brands with higher reliability and value, which increases satisfaction both before and after product use. Furthermore, expectations play a key moderating role in this relationship, as indicated by a T value of 2.438. When customers have high expectations, a positive brand image amplifies satisfaction more strongly. A reputable and trustworthy brand validates these expectations, while lower expectations tend to weaken this effect. This demonstrates that expectations magnify the emotional impact of brand image in shaping customer satisfaction.

Service Quality exerts one of the most powerful direct influences on Customer Satisfaction, as evidenced by a high coefficient value of 2.896. The quality of service delivery—including responsiveness, empathy, reliability, and assurance—significantly shapes customer satisfaction with their overall experience. When service personnel are helpful, prompt, and attentive, customers perceive the brand more positively and feel genuinely valued. Even when a product meets expectations, poor service can reduce satisfaction,

highlighting the crucial role of customer interactions and post-purchase support in determining overall satisfaction.



**Figure 1: Structural Model - The Moderating Effect of Customer Expectations on Determinants of Customer Satisfaction.**

Value for money exhibits a strong and positive relationship with customer satisfaction, with a coefficient of 2.864. Customers report greater satisfaction when they perceive the benefits they receive as fair and justified relative to the cost paid. This relationship underscores the importance of perceived economic fairness, wherein customers remain content even if a product is not the least expensive, provided they believe it offers excellent value. Effective pricing strategies and transparent communication of value can reinforce this perception and bolster satisfaction levels. The moderating effect of expectations on this relationship is not significant, suggesting that perceptions of value remain stable irrespective of pre-existing customer expectations.

User experience exerts a significant and positive direct influence on customer satisfaction, with a coefficient of 2.896. This indicates that customer interactions with a product—including ease of use, design quality, and overall enjoyment—strongly affect their satisfaction levels. A seamless and engaging experience reduces effort, enhances engagement, and fosters a deeper emotional connection with the product. Furthermore, customer expectations do not significantly modify this relationship, suggesting that a positive user experience consistently contributes to satisfaction regardless of initial anticipation.

The moderating effect of Expectations on AS and PQ was not significant. This indicates that the influence of service and product quality on satisfaction remains consistent irrespective of customer expectations. Customers consistently appreciate good service and reliable products, and these perceptions are not significantly altered by pre-use expectations. This consistency suggests that tangible performance aspects, such as durability, functionality, and dependability, are fundamental in shaping satisfaction.

The path analysis results provide a comprehensive understanding of how each proposed hypothesis explains customer satisfaction and the moderating role of customer expectations.

The result ( $p = 0.012$ ) supports the first hypothesis, indicating that improved product quality leads to higher levels of customer satisfaction. This finding aligns with

previous research consistently identifying product quality (PQ) as a critical determinant of customer satisfaction. Zeithaml (1988) and Oliver (1997) emphasized that when customers perceive a product as reliable, durable, and consistent in performance, they experience higher satisfaction. Parasuraman et al. (1988) also highlighted that superior product quality reduces perceived risk and enhances trust, directly contributing to satisfaction. Therefore, this finding reinforces the notion that maintaining high product standards is essential for sustaining positive customer evaluations and loyalty.

The analysis confirms the second hypothesis ( $p = 0.016$ ), indicating that a strong and positive brand image considerably enhances customer satisfaction. This finding aligns with previous research emphasizing how favorable brand perceptions build trust, credibility, and emotional attachment, all of which contribute to increased satisfaction. It supports Keller's (1993) theory of brand equity towardsh posits that favorable brand associations, credibility, and awareness influence customer attitudes and emotions toward a brand. Aaker (1996) similarly argued that a brand's symbolic value can enhance emotional attachment, fostering satisfaction and trust. Empirical studies by Nguyen and Leblanc (2001) further demonstrate that a positive brand image enhances confidence and perceived value, subsequently increasing satisfaction. Consequently, customers derive satisfaction not only from functional benefits but also from the psychological reassurance associated with a reputable brand.

The third hypothesis is supported ( $p = 0.004$ ), confirming that customers who perceive good value are more satisfied. This finding aligns with Zeithaml's (1988) concept of perceived value as the trade-off between benefits received and costs incurred. Fornell et al. (1996) also identified perceived value as a central driver of satisfaction in their customer satisfaction index model. Customers typically evaluate satisfaction by comparing what they pay with what they gain, suggesting that fairness, affordability, and benefit adequacy strongly influence post-purchase attitudes. Therefore, ensuring that products and services are priced appropriately relative to their quality and benefits can substantially enhance satisfaction.

Hypothesis	p-value	Result
H <sub>1</sub> : PQ has a significant positive effect on CS.	0.012	Supported
H <sub>2</sub> : BI has a significant positive effect on CS.	0.016	Supported
H <sub>3</sub> : VM has a significant positive effect on CS.	0.004	Supported
H <sub>4</sub> : AS has a significant positive effect on CS.	0.004	Supported
H <sub>5</sub> : UE has a significant positive effect on CS.	0.966	Not Supported
H <sub>6</sub> : EX positively moderates the relationship between AS and CS.	0.990	Not Supported
H <sub>7</sub> : EX positively moderates the relationship between BI and CS.	0.015	Supported
H <sub>8</sub> : EX positively moderates the relationship between PQ and CS.	0.707	Not Supported
H <sub>10</sub> : EX positively moderates the relationship between UE and CS.	0.541	Not Supported
H <sub>11</sub> : EX positively moderates the relationship between VM and CS.	0.749	Not Supported

**Table 1:** Path Analysis Result

The hypothesis, AS has a positive and significant effect on Customer Satisfaction is supported ( $p = 0.004$ ). it demonstrates that superior service quality leads to higher satisfaction levels. This finding corroborates the SERVQUAL model by Parasuraman, Zeithaml, and Berry (1988), which identifies reliability, responsiveness, assurance, empathy, and tangibles as critical service quality dimensions. Cronin and Taylor (1992) also found that high service performance encourages positive emotional responses and long-term satisfaction. This result highlights that satisfaction is shaped not only by the product itself but also by the quality of customer interactions and service experiences. Consistent, responsive, and empathetic service delivery fosters customer trust and reinforces satisfaction.

The results did not support the fifth hypothesis ( $p = 0.966$ ), indicating that user experience has no significant impact on customer satisfaction within this context. This suggests that customers may prioritize other factors, such as perceived quality (PQ), service quality, and visual merchandising (VM), when evaluating their overall satisfaction. This finding diverges from studies by Hassenzahl (2004) and Vermeeren et al. (2010), which proposed that usability, interactivity, and enjoyment can enhance satisfaction, particularly in digital or technology-driven environments. The lack of significance may indicate that customers prioritize functional and economic factors, including perceived quality, value, and average selling price (AS), over experiential aspects. Alternatively, the minimal variation in user experience among respondents may have reduced its explanatory power. Therefore, while user experience can influence engagement, it may not directly translate to satisfaction when other, stronger determinants dominate.

The hypothesis states that EX positively moderate the relationship between EX and satisfaction. However, the results do not support this hypothesis ( $p = 0.990$ ), suggesting that EX do not significantly influence how service quality impacts satisfaction, and the relationship remains consistent regardless of expectation levels. This means that, irrespective of the level of EX, the influence of AS on satisfaction remains consistent. According to Oliver's (1980) expectancy disconfirmation theory, satisfaction occurs when performance meets or exceeds expectations; however, when expectations are already well-formed or consistent across customers, their moderating role becomes limited. This finding aligns with Szymanski and Henard's (2001) research, which demonstrated that expectations often fail to moderate strong direct effects when service performance is perceived as inherently reliable.

This hypothesis proposed that EX would enhance the effect of BI on customer satisfaction. The results support this hypothesis ( $p = 0.015$ ), indicating that EX strengthens the positive relationship between BI and satisfaction. When customers hold high expectations, a favorable BI exerts an even stronger influence on their overall satisfaction. This finding aligns with Oliver (1997) and Spreng and Olshavsky (1993), who proposed that expectations influence how customers interpret brand performance and credibility. High expectations create psychological benchmarks; consequently, when a trusted brand meets or exceeds these expectations, the emotional satisfaction response intensifies. Therefore, the moderating

role of expectations amplifies the emotional and symbolic effects of BI on satisfaction, emphasizing the strategic importance of consistent branding.

The hypothesis test indicated that expectations do not significantly influence the relationship between perceived quality and satisfaction ( $p = 0.707$ ). This suggests that the link between quality and satisfaction is robust and direct. Customers tend to evaluate product quality based on tangible performance rather than pre-formed expectations. Yi and La (2004) similarly found that perceived product quality has a consistent effect on satisfaction, regardless of expectation levels. In this case, satisfaction likely stems from objective performance assessments rather than cognitive comparisons with expected outcomes.

The hypothesis proposed that experiential factors influence the effect of user experience on satisfaction. However, the results did not support this ( $p = 0.541$ ), indicating that expectations do not significantly impact how user experience affects satisfaction. According to Homburg, Koschate, and Hoyer (2006), experiential variables become more significant when consumers interact in immersive or unfamiliar environments. If the user experience was relatively uniform or secondary to other attributes, the moderating effect of expectations would understandably be minimal.

The hypothesis proposed that experience (EX) moderated the relationship between perceived value and satisfaction. However, the results did not support this ( $p = 0.749$ ), indicating that customers primarily evaluate value based on the fairness of pricing relative to perceived benefits, rather than prior expectations. Fornell et al. (1996) and Zeithaml (1988) similarly observed that perceived value is a stable post-purchase evaluation, not one shaped by initial expectations. This finding suggests that even with varying expectations, customers' judgments of fairness and benefit adequacy consistently determine satisfaction.

The path analysis results confirmed four direct hypotheses (H1, H2, H3, and H4) and one moderating hypothesis (H7). Product quality, BI, value for money, and ASemerge as the most influential determinants of customer satisfaction. The moderating role of experience (EX) was largely insignificant, except for BI, where expectations increased the satisfaction effect. These findings align with existing theories in consumer behavior and satisfaction research, specifically the expectancy disconfirmation model, the SERVQUAL framework, and brand equity frameworks, reinforcing that satisfaction is primarily driven by quality, perceived value, and brand credibility.

### 5. Conclusion and Managerial Implications

This study provides empirical evidence that service quality, product quality, brand image, and value for money are significant predictors of customer satisfaction among compact SUV owners in Tiruchirappalli District. Extra experiential (EX) emerged as a powerful determinant and a positive moderator, amplifying the effect of brand image on satisfaction. The results reinforce the notion that satisfaction is not solely determined by objective product attributes but also by how these attributes align with EX.

From a managerial perspective, automobile manufacturers and dealerships must focus on managing customer experience (EX) through honest communication, transparent marketing, and consistent service delivery. By

ensuring that promises align with actual performance, companies can minimize expectation-performance gaps and foster greater customer satisfaction and loyalty. Enhancing service touchpoints, offering value-based pricing, and emphasizing reliability can further strengthen customer relationships.

This research contributes to the growing body of literature on customer satisfaction by integrating the moderating role of expectations within a PLS-SEM framework. Future studies could extend this model to other automobile segments or geographic regions to validate the findings and explore cross-cultural differences.

In conclusion, customer satisfaction in the compact SUV market is a multifaceted construct influenced by both tangible and psychological factors. Effectively managing expectations and consistently delivering quality and service are essential for achieving long-term brand success and customer loyalty.

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