Effects of country of origin on the relationship of service quality expectations and choice of banking brands

Sankalpa Sen

sankalpasen@gmail.com

Jain University, Bengaluru, Karnataka

ABSTRACT

The service sector is highly impacted by the fourth industrial revolution. Technology is the backbone of most services today. Technology is blurring the characteristics of services like inseparability, perishability and for sure variability. Banking a most often transacted service is no different. The relationship of service quality expectations with choice of brand is well established, but in a highly competitive environment where general service quality attributes are almost non-variable, it becomes important to understand what other constructs influence the service brand choices. We in this paper attempted to explore how the country of origin influences the choice of service brands. Paper attempts to validate if the country of origin which is so predominant in goods, influences the brand choice for services. The empirical study was initiated with a survey conducted on convenient sample across India, country of origin of two pre-tested banks having most mindshare, one a private player another a foreign bank operating in India and lastly the choice of brands amongst the two. The respondents had to rate both the banks, private and foreign so that the perceptions can be dissected. We noticed through the descriptive study that while assurance and trust continue to weigh high as quality dimensions for most respondents. It is also observed that people make a choice primarily because of "Empathy" dimension of SERVQUAL. The study also revealed that there is a significant relationship between service quality expectations (SQE) and country of origin (COO) which is well moderated by age. The study has also revealed (COO) influences service expectations and choice of service brands.

Keywords— Country of origin, Service quality, Choice of brands, Service marketing

1. INTRODUCTION

The study has a relational research problem. Previous studies have established the relationship between service quality and service expectations and the preference of brand (Zeithaml, Berry Parasuraman 1996, Richard, Bebko 2000, Moeller 2010). Service quality is one key factor for the choice of service or product service. There are other factors which apply and may apply to choose of services. With the advent of technology, the adoption of is both ways from the provider

and the consumer. This has led to the consumption of transactions through the use of technological communication tools. Last three decades since the liberalization of the economy, the banking scenario has significantly changed by regulations, technology adoption, and more importantly competition. The share of private banks and foreign banks has increased, squeezing the government sector banks. The fast growth of it and the huge use of the internet have altered the marketplace conditions, since consumers now have options of different information programs, without having a need to physically show gather or be an area of the information dissemination. To react in this drastically changing business environment financial service marketers need to comprehend and review the factors that impact consumer's behavior in financial services. While previous studies were done in Finance and Commerce to understand the banking specific needs as factors of choice. We shall in this study leverage those studies and blend our marketing conceptual framework to induct not much investigated and researched construct of the country of origin (COO) as a possible influence of service quality expectations and bank choice. In service marketing, the service quality is the most explored topic as service quality is one of the most critical factors of service as an offering. The organization can improve overall customer satisfaction score either by managing expectations of customers or by improving service quality. This is because overall service quality needs to be aligned with the firm's competitive strategy. While satisfaction is a post-purchase phenomenon, the pre-consumption anticipation or expectations of quality for services can be evolved and crafted in individuals over time. For a fixed level of perceived quality, the overall service quality may vary due to the varying service expectations of the customer. Zeithaml, Barry, and Parasuraman (1993) suggested that the service expectations are influenced by several uncontrollable (explicit or Implicit service promises) and uncontrollable factors.

Services like banking which are slowly becoming privately consumed necessity have not been academically experimented very often from a perspective of the country of origin, as otherwise in case of physical goods. Purpose of this academic study includes: Exploring the influence of the COO image, on the consumer preference decision in services, particularly

banking. While making choice or preference decisions, customer search for the appropriate amount of information to make the right choices and pre-consumption reconciliations, Chao and Rajendran (1993). In relation to products, its knowledge for consumers is an important consideration when purchasing, in absence of adequate information the 'country of origin' plays a significant role in decision making and in the process of products or brand information on the consumer's information searching intention and consumption intention. Though these theories primarily relate to the tangible products, and not products post-sales services or services or service brands to choose from. To summarize for this study our motivations is to identify the relationship of the influence of COO on the established relationship of service expectations and choice of service brands. This study will also measure the strength and relationship of COO of the service brands on the relationship of 'service quality expectations' (SQE) and service brand preference.

2. REVIEW OF LITERATURE
Managing the service quality has been always more daunting and complicated than the management of product quality, due to measurability (Garvin, 1987). The literature on product quality does not provide an overlapping guidance of service quality (Parasuraman et al., 1985). Services have always been different than products due to its intangibility, heterogeneity, inseparability, and perishability. It is generally agreed that service quality is a multi-attribute construct (Gronroos, 1982; Parasuraman et al., 1985).

Customer expectations are a pre-consumption belief about product and services (Olson, Dover 1979). In a situation of limited or no information, the expectation of services will be null, but it never happens so, people build some expectations based on other factors. Extant services marketing literature has found that individuals from different cultures have different expectations and evaluations of services (Smith and Reynolds, 2002; Donthu and Yoo, 1998).

A substantial portion of COO studies so far has focused on consumer behavior of people in developed countries of Europe and North America. As demand for many consumer goods is reaching saturation point in many developed economies, companies from these countries look for market opportunities in the emerging markets of Asia, Africa, Eastern Europe, and Latin America. In terms of the size of the market and purchasing power, Asia is the growth market. There is a greater need to understand perceptions, behavioral and attitudinal characteristics of Asian consumers and how these consumers react to products from various sourcing countries.

Demographic factors like age gender and education had varying impact on the country of origin Schooler (1971) and Tongberg (1972) found that older persons tended to evaluate foreign products more highly than did younger persons. Wang (1978) found no such effect. Schooler (1971) and Dornoffet al. (1974) found that females rated foreign products more highly than did males, but Dornoffet al. (1974) could not confirm this for products made in more developed countries. Schooler (1971), Anderson and Cunningham (1972), Dornoff et al. (1974), and Wang (1978) found that persons with more education tended to rate foreign products more highly than did persons with limited education, but Tongberg (1972) found no such relationship.

1H: Age mediates the relationship of SQE and COO
COO provides cues to customers about the quality, stability, and affordability of the merchandise or service, when more specific information is not easily available (Han and Terpstra, 1988; Hong and Wyer, 1989). Customers tend to perceive risky if indeed they purchase some products or use some services from the countries that have a poor image. Alternatively, Customers generally have one of the securities if the merchandise or services provided by the countries that have positive images.

The other procedure is affiliation. Corresponding to Brunning (1997), COO cue relates right to one's group affiliation, such as countrywide devotion, and reinforces one's sense of nationwide personal information. In Brunning's (1997) research, it confirmed the value of national commitment as an element of the COO results and suggested that the United States feature is second and then price in conditions of comparative importance in the choice decision. This research defines COO as you of important info when customers make their purchase decision.

Perceived risk has been thought of as the subjective expectation of your damage (Sweeney et al, 1999). Perceived risk relates COO and brand image directly. Numerous studies have clarified a good country image or brand image can greatly reduce perceived risk, specifically for the customers who've less knowledge or user the experience to a certain service or product.

2H: Country of Origin (COO) influences service expectations and choice of brands
Image of a service brand is also influenced by the country of origin of the brand and country of service delivery, like the country of manufacturing. To evaluate the image aspect which influences the expectations, we shall consider the country of origin as a construct and test its moderation effect on the relationship between service quality and service preference. While existing frameworks and literature direct us to the conceptual framework we have designed, but certainly, fill in the gaps of various open questions.

3H: Country of Origin (COO) has a moderating effect on the primary relationship of Service Quality Expectations (SQE) and preference of Bank Brand (PBB)
In our conceptual model moderator variable is expected to influence the strength of the relationship between service quality expectations and preference, and the mediator variable is one that reasons the relationship between the two (Baron, Kenny, 1986). In our case of study, we consider the relation between service quality expectations (SQE) and preference of banking brand (PBB). Country of origin might be a moderator variable, in that the relation between SQE and PBB could be stronger for certain country brand or nonexistent for certain country, this could also apply to demographic factors are age and gender. Reference group influence (RGI) might be a mediator variable in that it explains the reason of relation between SQE and PBB.

The study will help establish that it is just not one to one relationship of service quality to service preferences. Country of origin of service provider influences service expectations and the brand preference amongst service providers. While the influence of certain reference groups is clearly observed and established on publicly consumed products, this study tests its strength and possible influence on services brands, particularly bank.

3. OBJECTIVE
The study has a two fold objectives:

i. The moderation of age on choice of servicing brand (bank) and how it impacts the service quality expectations and choice of brands.

ii. How the country of origin of a servicing brand (bank) impacts the service quality expectations and choice of brands.

4. RESEARCH METHODOLOGY

The research was an applied one, with an administered survey across age groups, gender and on the broad demographic spectrum; responses were collected using marketing scales for the constructs. A pre-test was done to understand the key service quality dimensions and the most recalled private and foreign banks among respondents. The names were important to identify the 'country of origin' of the bank and to create a dichotomous choice of just two brands.

A deductive research approach is used to confirm or reject the formulated set of hypotheses.

A 7-point Likert scale survey was open to an age group 18+ and to both males and females across multiple Tier I and Tier II cities of India; to manage the challenges of sampling issues with online surveys, we have ensured that the mailed population was well distributed (Preece, Nonnecke, & Andrews, 2004).

Independent variables: 'service quality expectations': We have used the Service quality expectation scale from the SERVQUAL model designed and developed by Parasuraman, Zeithaml, and Berry, (1986, 1988). The actual model has 22 sets of questions for 5 dimensions, one set for perceived quality and another for service expectations. Since our study is on pre-consumption anticipation of the service quality, we have tweaked the construct a bit and only considered the service expectations set for this study. Moderator Variable: 'country of origin' – Pisharodi and Parameswaran had conceptualized this evolving construct which suggests that consumers or prospective consumers attach a manufacturing origin of a brand or product with the purchase decision of such products or brands in anticipation of risk or quality. They also take into consideration the economic, political, and other socio factors into developing such mental affiliations or perceptions. The 1992 version of the scale developed started with 40 items, while an evolved version had fewer questions. We for study, based on the pre-test the two banks we narrowed in, we administered the questions around the 'country of origin' of those banks, one Indian and Foreign bank as identified from the pretest. The final scale had six unidimensional factors. Dependent Variable: Preference of Brand: We have used two sections for preference, one for local and one for foreign. The questions had eight items of choice and preference. Two of the questions were negative while six were in favor of choosing the bank. Instead of collecting a binary response of choice or preference between two banks, we asked them to rate on the same questions for both banks.

We first test the primary relationship of SQE and Preference of Bank using linear regression. Then we induct the moderating variables or the sub-variables to check the significance of the model and the mediating effect on the primary relationship.

5. ANALYSIS AND INTERPRETATIONS

We had collected 198 responses (~195 required for a large population, at 95% confidence and 80% power) during the

second fortnight of September 2017. Though this was a convenience sample representing a population who bank with Indian private or foreign banks, we ensured that we get proportionate responses from different Tier II and Tier I cities, across gender and age. We have got the following demographic mix of responses. (n=198) Male 70% Female 30%.65% of the 46+ years respondents responded offline on a paper questionnaire, while 92% of the 45 and below respondents responded online either through mail invitations or social media links.

The skewness as anticipated for service quality scores were negative and long left tailed. This was due to most respondents having high expectations from banking services. Hardly few (5) respondents have sample moderately or highly disagreed with having service expectations.

We tested our first hypothesis using descriptive statistics. To begin we tested demographic factor – age bin to understand if the quality expectations change by age and preference for quality attributes also change.

Table 1: Test results

	18-35		36-45		45-60		60+	
	Mn	SD	Mn	SD	Mn	SD	Mn	SD
SQTT	6.2	0.7	6.2	0.9	6.0	0.8	5.7	1.2
SQRT	6.5	0.6	6.5	0.9	6.0	0.9	6.1	1.1
SQRsT	6.3	0.6	6.4	0.8	6.0	0.9	5.9	1.1
SQAT	6.4	0.6	6.5	0.7	6.1	0.8	6.0	1.2
SQET	6.2	0.7	6.2	0.8	6.0	0.7	5.7	1.1

TT= Tangibility, RT= Reliability, RsT = Responsiveness, AT = Assurance, ET = Empathy.

Based on previous literature reviews and empirical studies on banking service quality in different regions, the SQE scores for each dimension decreased with age bin. The 60+ category which is used for the public-sector banking had significantly lower expectations on each dimension compared to the younger banking clients or prospective consumers in the group of 18-35. The reliability and assurance continued to be the most important dimensions across the age groups. These two dimensions also relatively had lower deviations, confirming that the customers mostly value trust (reliability and assurance) most over other dimensions.

During the descriptive study, we could see that the country of origin of the service provider was valued and scored higher for a foreign bank by most of our respondents. The average was higher across gender and age bin compared to Indian bank. Refer the Table below.

Table 2: Comparison between banks

	18-35		36-45		45-60		60+	
	Mn	SD	Mn	SD	Mn	SD	Mn	SD
CCOOT	5.7	1.0	5.5	1.3	5.2	1.0	5.1	1.1
ICOOT	4.6	1.4	4.3	1.4	4.6	1.3	4.8	1.3

CCO= Citi Banks Country of origin, ICO = ICICI Bank's Country of origin

Concluding from the two tables above, one thing though can be called out is the difference between the 'country of origin' scores are decreasing with higher age bins. It seems the 'country of origin' does not really matter after a certain age or it could also be that the national image concepts apply to the older citizens more than the younger citizens.

Further to establish the first hypothesis and build on the context for the second hypothesis, we tested Overall service quality Expectations (SQT) with the choice of bank for Citi and ICICI respectively. Our finding of Service quality and Choice of the bank was significant. The relationship is strong and significant, with a beta of 0.42. Which shows that the 'service quality expectations' have a strong relationship with the choice of bank, in the case of Citi bank.

The same respondents when responded for ICICI, while their expectations of service quality were same but the relationship with a choice as ICICI bank was not significant. We wanted to revalidate with a Pearson's Coefficient test. The CCIT has no significance in the model. This does not conclude that the people with lower service expectations choose Indian banks. There possibly are other factors while choosing the Indian banks or not choosing them.

To test our second hypothesis, we checked the COO scores for both Citibank (USA) and ICICI Bank (India) for a relationship with SQE. COO has an anticipated service and risk perceptions.

Table 3: Relationship of SQT-PBB (Citi) with COO-US

Model	Unstandardized coefficients		Standardized coefficients	t	Sig.
	B	SE	Beta		
SQT	0.437	0.088	0.332	4.994	0
CCOOT	0.203	0.052	0.59	3.896	0

a. Dependent variable: CCBT

Table 4: Relationship of SQT-PBB (ICICI) with COO-India

Model	Unstandardized coefficients		Standardized coefficients	t	Sig.
	B	SE	Beta		
SQT	-.049	.097	-.035	-.502	.616
ICOOT	.165	.048	.237	3.412	.001

a. Dependent variable: CCIT

As next step, we will study if COO –India has any relevance on the relationship of SQT – PBB (Citi) and vice versa. This will show how people who value the US or India choose the preferred bank, these need to be studied and referred in relation to the above table.

Table 5: Relationship of COO US on SQT-PBB (ICICI)

Model	Unstandardized coefficients		Standardized coefficients	t	Sig.
	B	SE	Beta		
SQT	-.028	.106	-.020	-.264	.792
ICOOT	-.029	.063	-.035	-.455	.650

a. Dependent variable: CCIT

Table 6: Relationship of COO India on SQT-PBB (Citi)

Model	Unstandardized coefficients		Standardized coefficients	t	Sig.
	B	SE	Beta		
SQT	.555	.085	.422	6.523	.000
ICOOT	.053	.043	-.081	-1.252	.212

a. Dependent variable: CCBT

Reading the above two tables in conjunction, we noticed that while COO –US has an impact on the choice of Citibank, the clarity is not as clear in case of ICICI bank and India. There is no relationship or significance in the model when we evaluate

US as COO and ICICI as a Choice; similarly, COO India has no significance on the choice of Citibank. The Service quality and choice of Citi is strong and relevant when regressed with COO India.

Finally, to test the mediating effect the mediating variable of 'country of origin' is included in the relationship of SQT and PBB, the relationship becomes stronger with R-square increasing from 0.024 to 0.254. In the case of Citibank being preferred bank, only 'country of origin' of US has significance.

Table 7: Moderating effect of COO on the SQT PBB (Citi)

Model	Unstandardized coefficients		Standardized coefficients	t	Sig.
	B	SE	Beta		
Constant	-1.410	1.292		-1.091	.277
SQT	.439	.129	.334	3.410	.001
CCOOT	.238	.114	.304	2.084	.038
ICOOT	-.071	.142	-.108	-.501	.617
MDCOO	.000	.004	-.037	-.127	.899

a. Dependent variable: CCBT

The effect is insignificant when we choose ICICI bank. To firm the findings, mediating effect was also tested individually on the Citi bank and COO US and ICICI bank and COO India, we observed no moderating effect.

Table 8: COO-US and SQT-PBB Citi

Model	Unstandardized coefficients		Standardized coefficients	t	Sig.
	B	SE	Beta		
SQT	.402	.435	.305	.922	.357
CCOOT	.158	.546	.201	.289	.773
MDCOOUS	.007	.085	.072	.084	.933

a. Dependent variable: CCBT

Table 9: COO India and SQT-PBB ICICI

Model	Unstandardized coefficients		Standardized coefficients	t	Sig.
	B	SE	Beta		
SQT	.503	.410	.362	1.227	.221
ICOOT	.933	.558	1.344	1.674	.096
MDCOOIN	-.121	.087	-1.184	-1.384	.168

a. Dependent variable: CCIT

Thus, we observe that while the moderating effect is shown in the case of Citibank and 'country of origin' US, the same is not present with significance in case of ICICI bank. We shall not accept the null hypothesis that there is a moderating effect between COO and the primary relationship of SQE and PBB. While there exists a relationship and both SQL and PBB individually have a relationship to COO, it is not a moderating relationship. This study needs to be done in further details to evaluate the exact reasons.

Additionally, we evaluated if any of the dimensions are relevant when it comes to COO. Do people prefer a 'country of origin' looking forward to any specific dimensions? For this, we did again simple linear regression on the five quality dimensions and the 'country of origin' – US and India separately.

Table 10: Qua;ity dimension and COO US

Model	Unstandardized coefficients		Standardized coefficients	t	Sig.	95% Confidence interval for B	
	B	Std. Error	Beta			Lower bound	Upper bound
Constant	2.430	.772	.	3.147	.002	.905	3.955
SQTT	.001	.146	.001	.007	.994	-.286	.288
SQRT	.263	.178	.188	1.479	.141	-.088	.613
SQRsT	-.225	.216	-.152	-1.044	.298	-.651	.201
SQAT	-.155	.264	0.99	-.589	.557	-.676	.385
SQET	.616	.185	.400	3.340	.001	.252	.981

a. Dependent variable: CCOOT

Table 11: Quality dimension and COO India

Model	Unstandardized coefficients		Standardized coefficients	t	Sig.	95.0% Confidence interval for B	
	B	Std. Error	Beta			Lower bound	Upper bound
Constant	3.762	.996		3.777	.000	1.796	5.728
SQTT	.071	.188	.041	.377	.706	-.300	.442
SQRT	-.076	.229	-.0.45	-.333	.740	-.528	.376
SQRsT	-.228	.278	-.1.27	-.819	.414	-.777	.322
SQAT	.133	.340	.070	.391	.696	-.538	.804
SQET	.226	.238	.121	.948	.345	-.244	.695

a. Dependent variable: ICOOT

While in the case of US the empathy came out to be significant, in the case of India nothing was significant.
Conclusion

Pre-consumption choices always have the challenge of limited information, especially if both the organization and the brand is new. In absence of information about the individual the pedigree matters. Country of Origin evolves as a pedigree, while the overall country image has an impact, in some cases, a product category is preferred due to the country of origin and on contrary, some country products are avoided due to perceived risk; this factor is tacitly embedded in 'service quality expectations'. Perceived risk of the country has an influence on the choice of brands Hampton (1977).

While banking is more of a necessity, there are many luxury aspects of banking like wealth management, complex investment guidance, planning portfolios to manage taxes. While 'word of mouth' passes a lot of information that is required for decision making. In absence of any such flow of information image of the brand or the origin of the country from which it originates play a significant role. Our study has revealed that 'country of origin' (COO) influences service expectations and choice of brands. We have covered in the literature, there is a strong correlation between the country from where the bank originates and the service that can be expected. To support that, in our study, we have noticed that people who have high-quality expectations have chosen or rated a US bank higher than an Indian one, in an anticipation that most products engineered or services usually delivered in the US has a certain level of quality which is usually above the expected threshold of the consumers. This clearly shows that certain country images are important. We also noticed that the correlation between an Indian bank and the choice was not significant. This could be because a lot of people irrespective of high or low expectations have chosen ICICI. This can be because of a factor of country Image or country loyalty or because the difference between the foreign banks services scores and leading Indian private banks are not very significant. Especially when it comes too preferred or premium accounts. We can relate this argument thru the findings of (Samiee, 1994; and Berentzen et al., 2008), who

had shared that if additional quality factors presence can lead to dilution of the core effect of 'country of origin'. Ethnocentricity can be the other cause as that behavior is observed to be a moderator for 'country of origin' effects (Chryssochoidis, Krystallis, Perreas (2007; and Zolfagharian and Sun, 2010).

We also noticed both normative and comparative influences with 'country of origin'. We can relate it back to the cultural influence of choice literature. There are Indian families which insist on banking with an Indian bank for safety, while a certain level of one on one banking support, assignment of relationship managers, preferential treatment kiosks in certain banks can go beyond the service aspect and may have comparative or value expressive influences. The 'country of origin' or headquarter drives certain values in the organization. Which may get at times impacted by the country of delivery, but still a significant assurance of the certain level of service is expected from US banks over Indian banks.

The limitation of this research is the inability to consider all factors which may influence preference or mediate the relationship between quality expectations and preference cannot be covered in this short study. To understand the relationship between the constructs and its strengths at a broad level, we will be a first exploratory step to establish a relationship between the constructs empirically. This will leave us with any further questions, covered in the future research scope segment.

6. REFERENCES

[1] A Sajeevan Rao, R K Sharma, Bank Selection Criteria Employed by MBA Students in Delhi: An Empirical Analysis, Journal of Business Studies Quarterly 2010, Vol. 1, No. 2, pp. 56-69

[2] Anderson W.T. Jr. and Cunningham W.H. (972) - The Socially Conscious Consumer. Journal of Marketing, vol. 36, no. 3, July, pp. 23-31.

[3] Arndt J (1967). Role of Product-Related Conversations in the Diffusion of a New Product. J. Mark. Res., 4: 291-295.

[4] Babakus, E. and Boller, G.W. (1992), An empirical assessment of the SERVQUAL scale, Journal of Business Research, Vol. 24 No.3, pp. 253 – 268

[5] Baron, R. M., & Kenny, D. A. (1986). The moderator-mediator variable distinction in social psychological research: Conceptual, strategic, and statistical considerations. Journal of Personality and Social Psychology, 51, 1173-1182.

[6] Bebko C P, (2000) Service intangibility and its impact on consumer expectations of service quality, Journal of Services Marketing, Vol. 14 Issue: 1, pp.9-26,

[7] Brunning, E.R. (1997), 'country of origin', national loyalty and product choice: the case of international air travel, International Marketing Review, Vol.14, No1, pp.59-74

[8] Chao, P. and Rajendran, K.N. (1993), "Consumer profiles and perception: country-of-origin effects", International Marketing Review, Vol. 10 No. 2, pp. 22-39.

[9] Chryssochoidis G, Krystallis A and Perreas P (2007), Ethnocentric Beliefs and 'Country of origin' (COO) Effect: Impact of Country, Product and Product Attributes on Greek Consumers' Evaluation of Food Products, European Journal of Marketing, Vol. 41, Nos. 11/12, pp. 1518-1544.

[10] Donthu, N. and Yoo, B. (1998), Cultural influences on service quality expectations, Journal of Service Research, Vol. 1 No. 2, pp. 178-85.

[11] Dornoff, R.J., Tankersley, C.B., and White, G.P. (1974), Consumers′ perceptions of imports, Akron Business and Economic Review, Vol. 5 No. 2, pp. 26-9

[12] Gronroos C. (1984) A service quality model and its marketing implications, European Journal of Marketing, Vol.18, pp.36-44.

[13] Han, C.M. (1988), The role of consumer patriotism in the choice of domestic versus foreign products, Journal of Advertising Research, Vol. 28 No. 3, pp. 25-32

[14] Hong, S. and Wyer, R.S. Jr (1989), Effects of 'country of origin' and product attribute information on product evaluation: an information processing perspective, Journal of Consumer Research, Vol. 16 No. 2, pp. 175-85.

[15] Moeller S, (2010) Characteristics of services – a new approach uncovers their value, Journal of Services Marketing, Vol. 24 Issue: 5, pp.359-368,

[16] Parasuraman, A., Zeithaml, V. S., & Berry, L. L. (1988). SERVQUAL: A multiple-item scale for measuring Consumer perceptions of service quality. Journal of Retailing 64, Pp., 12–40.

[17] Parasuraman, A., Zeithaml, V., and Berry, (1985), A conceptual model of service quality measurement, Journal of Marketing, Vol. 49 No. 4, pp. 41-50.

[18] Parasuraman, A., Zeithaml, V., and Berry, L.L. (1988), SERVQUAL: a multiple-item scale for measuring consumer perceptions of service quality, Journal of Retailing, Vol. 64 No. 1, pp. 12-40

[19] Parasuraman, L.L. Berry and V.A. Zeithaml, 'Understanding customer expectations of service', Sloan Management Review 32 (Spring 1991), p. 42. 6

[20] Preece, J., Nonnecke, B., & Andrews, D. (2004). The top five reasons for lurking: Improving community experiences for everyone. Computers in Human Behavior, 20 (2), 201–223.

[21] Samiee S (1994), Customer Evaluation of Products in a Global Market, Journal of International Business Studies, Vol. 25, No. 3, pp. 579-604.

[22] Schooler, R.D. (1971), Bias phenomena attendant to the marketing of foreign goods in the US, Journal of International Business Studies, Vol. 2, Spring, pp 71-80

[23] Sweeney Jillian C., Geoffrey N. Soutar and Lester W. Johnson (1999), The role of perceived risk in the quality value relationship: A study in a retail environment, Journal of Retailing, Vol. 75, No.1, pp.77-105

[24] Tongberg, R.C. (1972), An empirical study of relationships between dogmatism and consumer attitudes towards foreign products, Ph.D. dissertation, Pennsylvania State University.

[25] W.R. George and L.L. Berry, 'Guidelines for the advertising of services', Business Horizons 24 (May–June 1981), pp. 52–6.

[26] Wang, C.K. (1978), The effect of foreign economic, political and cultural environment on consumers′ willingness to buy foreign products, Ph.D. dissertation, Texas A&M University.

[27] Zeithaml V, (1981) How Consumer Evaluation Processes Differ for Products and Services, American Marketing Association First Services Marketing Conference,

[28] Zeithaml V., Berry and A. Parasuraman (1996), The Behavioral Consequences of Service Quality. Journal of Marketing Vol. 60, No. 2 (Apr. 1996), pp. 31-4

[29] Zeithaml V.A., L.L. Berry and A. Parasuraman, 'The nature and determinants of customer expectations of service', Journal of the Academy of Marketing Science 21, no. 1 (1993), pp. 1–12.

[30] Zeithaml, V A., A. Parasuraman and L.L. Berry, 1993, "The Nature and Determinants of Customer Expectations of Service" Marketing Science Institute Research Program Series, May, Report No. 91-113.

[31] Zeithaml, V. A. (1981). How consumer evaluation processes differ between goods and services. In J. H. Donnelly, & W. R. George (Eds.), Marketing of services, (pp. 186–190). Chicago: American Marketing Association.

[32] Zeithaml, V. A., Parasuraman, A., & Berry, L. L. (1985). Problems and strategies in services marketing Journal of Marketing, 49, 33–46

[33] Zolfagharian MA and Sun Q (2010), 'country of origin', Ethnocentrism and Bicultural Consumers: The Case of Mexican Americans, Journal of Consumer Marketing, Vol. 27, No. 4, pp. 345-357.