

School of Management and Business Administration



Doctoral Thesis

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Connexions of Consumer Satisfaction, Consumer Trust and Consumer Loyalty in the Hungarian Mobile Telecommunication Services Market

Ph.D. dissertation

Supervisor:

Dr. Ágnes Hofmeister-Tóth, CSc

university teacher

Budapest, 2013

Department of Marketing Research and Consumer Behaviour



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1. Introduction

The topic of the present dissertation is the consumer loyalty, and the indicators of the consumer loyalty, especially the consumer satisfaction and consumer trust and their relationships with consumer loyalty. The empirical study was taken in the field of Hungarian mobile telecommunication services market, because the market is glutted, which emphasises the importance of consumer loyalty. So the relevance of the topic is discussed first from its economic relevance, then I show the literature background of this topic, involved the new and difference features of this dissertation from the previously published works.

1.1. Economic relevance of the topic

The actuality of consumer loyalty in the Hungarian mobile telecommunication market is supported by the news, that the consortium was planned to enter to the market, which state-owned consortium was founded by the Magyar Posta Zrt. (Hungarian Postal Services), the MFB Invest Zrt and the Magyar Villamos Művek Zrt. (Hungarian Electricity Grid) won in the first round the official 5 Mhz frequency block tender to start mobile communication services. That decision created the possibility that a fourth company enter into the Hungarian market. The National Media and Infocommunications Authority Hungary (NMHH shortly in Hungarian) call for tenders in the summer of 2011 to operate mobile services in the 900 Mhz frequencies. The consortium won a 900 Mhz frequency range, and as a new mobile operator also got the right to acquire the higher frequency blocks in 1800 and 2100 frequency ranges, which are ideal to service providing in larger cities (Origo, 2012a).

Although this decision was repealed by the Court thanks to the petition of the present mobile service providers, but the NMHH after this decision emphasised its sorry that because of the petition of the present three big mobile service providers a legal barrier prevent a fourth state-owned mobile service company to enter into this market. The NMHH maintain its firm conviction, that a fourth mobile operator can serve the interest of millions of mobile phone and mobile internet service users by facilitating the appearance and faster spread of the most modern telecommunication services, and by reducing prices.

The decision of the court has negative impact on the mobile operators, who had the petition, because of the decision means that they also need to give back their 900 MHz frequency blocks, which they won in the tender, and because of this they need to stop some services. The NMHH considers that the decision of the court has disadvantages to the Hungarian mobile subscribers, because the decision means they can receive the most modern services later, and they cannot receive any benefit about lowering prices caused by more fierce competition in the market. So the Hungarian subscribers suffer from disadvantages compared with other European subscribers, and that implies the NMHH despite of the present situation is open to every possible cooperation or action, which serves the interest of Hungarian mobile subscribers, and which aims the healthy development of Hungarian telecommunication market (NMHH, 2012a).

In my view this can mean, that in the not too far future a fourth mobile operator can enter into the market after a new call for tender, because the appearance of a state-owned company in the market has legal, but no intentional or financial barrier. The appearance of a new company in the glutted market especially emphasises the importance and value of consumer loyalty, because in this case a new service provider can acquire subscribers only from the present competitors. So the present service providers need the loyalty of their consumers in order to keep their positions in the market.

1.2. Academic relevance of the topic

The academic relevance of the topic in the academic literature is indicated from that the acquisition of new consumers have higher costs to the companies, than keep the present consumers. Because the relative cost is lower to retain the consumers, the amount of consumers and the scale of consumer base influence the corporate profitability, so the loyalty of consumers become an outstanding strategic business goal. The companies should know the consumers' wish and other methods to achieve consumer loyalty to retain them. Increasing consumer loyalty about the company, the good relationship with the customers are important factors, because they reduce the chance to lose present customers (Bodet, 2008; Bolton, 1998; Farkas, 2003; Hetesi, 2002; Oliver, 1999).

The defensive marketing emphasises that the marketing resources are better to spend in order to keep the present consumer, than acquire new ones (Rust – Zahorik, 1993). The corporate incomes come from the consumers. Previously the corporate marketing activities focus on acquire new consumers, and loyalty was mainly just a revelation, but now the consumer loyalty really means added value to the companies. The development of consumer databases become evident that some consumer are more valuable, and the concept of customer lifetime value appeared in the marketing (Mitchell, 2005).

The examination of consumer loyalty is also supported by that more and more scholar considered the loyalty as they key point of success behind or even replacing the satisfaction in the millennium. The consumer loyalty reduces the cost of finding new consumers and retain present ones, so it has positive influence on the corporate profit and financial status in the long term (Prónay, 2008; Sanchez – Iniesta, 2004). In the mid 90s become evident that a company more able to keep its customers, the more efficient it can work (Hetesi, 2003a). Providing sustainable competitive advantage needs long run elaborating in the marketing, that the company make significant efforts to keep its customers, not just acquire customers (Chikán, 2008).

The higher rate of customer retention is inevitably contributes to the profitability of the company, thus the companies try to build up relationships with the consumers, increase their trust and commitment in the company to retain the present consumers (Wong – Sohal, 2002). In the past decades studies showed, that the good quality and consumer satisfaction is not enough to increase company profits, but the consumer loyalty, fidelity should be focus on. The consumer loyalty became the key factor of profitability, because the company should retain its present consumers to maintain the market share, so it should create consumer loyalty to achieve consumer retention. In this concept the loyalty is the key factor of profitability, a company should create loyalty to keep its market and consumers. On the other hand consumer retention is much cheaper than consumer acquisition (Hetesi, 2007).

Therefore I study the emergence of consumer loyalty, and other factors, which can influence it. The focus of the study take place in the Hungarian mobile telecommunication services market. My goal to show, that the perceived quality is just the beginning, which contributes to the consumer satisfaction. Previous studies shows positive connexion among those consumer factors, as perceived quality, satisfaction, loyalty and profitability (Hetesi, 2003a). Consumer satisfaction is a key factor of the

long run profitability of the companies, and its measurement come into view in USA in 60s, where the more fierce competition drew the attention into the consumers (Kovács, 2000). Meanwhile the age of mass products and mass marketing the manufacturers and consumers have higher distance from each other, and no direct interaction between them (Némethné, 2000).

A focus shift is happened from the satisfaction into the loyalty, because the satisfied consumers are not necessary become loyal and have free choices (Oliver, 1999). As I would like to illustrate in my theoretical framework the satisfaction foster to create consumer trust, and the consumer trust have direct impact on consumer loyalty. The satisfaction is not exist only in product and service level, when the consumer compare perceived and expected quality, expectations. The evaluation involves the company itself, the relation with the company, which according to the literature can be related with how the company handle complaints, corporate image and critical incidents in the consumers memory in the relationship between the company and the consumer.

The development and maintenance of the relationship from the company side depends on many factor, like the trust and commitment (Sanchez – Iniesta, 2004). Trust is a key element of commitment, so first build trust is necessary in order to achieve loyalty (Sirdeshmukh et al, 2002). Satisfaction, and trust based on satisfaction aimed to retain consumers, which is an important aspect of loyalty. However consumer retention is influenced by many other factors, such as switching costs, which makes switching behaviour more difficult, costly or even impossible among the service provider companies (Fornell, 1992; Jones et al, 2000), and create false loyalty Because the loyalty is more than a long run relationship between the consumer and the company, because loyalty involves preference and favourable attitudes too (Dick – Basu, 1994, Oliver, 1999), and has the additional value for the company, that the loyal consumer recommend the company and generate positive word of mouth (Dwyer et al, 1987; Hetesi, 2007; Lee et al, 2001; Sirdeshmukh et al, 2002).

After to present the theoretical framework based on literature review and define the hypothesis, two previous researches are presented in this topic, especially the research questions will be discussed. In the main empirical research of the dissertation questions were adapted from other previous studies, but reconsidered in the Hungarian mobile service market context. The origin of each and every research question is shown, which study used a question efficiently.

1.3. New academic aspect in the study

Although many other publications have already involved the consumer satisfaction, consumer trust and consumer loyalty, but much less studies involved both of these three topics in the same research, especially such a study, which suggested casual relationship between consumer satisfaction and consumer trust. So from scientific approach this work brings a study about consumer satisfaction, consumer trust and consumer loyalty into a single study, and it suggests casual relationships among them. Previous studies usually treat the consumer satisfaction as a direct antecedent of consumer loyalty (like Turel – Serenko, 2006), or studied the consumer trust next to the satisfaction without consider casual relationship between satisfaction and trust.

On the other hand consumer satisfaction and consumer trust more seems to more emotional factors, while the present study also involves the switching costs, which are more seems to be somewhat more rational factors. Although the connection between the switching costs and consumer loyalty also have been researched previously (like Aydin – Özer, 2005), but the present study examine the effects of switching costs in a more complex model, together with the satisfaction and trust. The previous studies, if they involved any of these further factors, they regularly involved only one of them. For example studies have been published about satisfaction and switching costs how influence together consumer loyalty (like Aksoy et al, 2013; Kim et al, 2004).

So the aim of the present study is to give a complex picture about the topic of consumer satisfaction, consumer trust, and consumer loyalty, but also involves the effect of perceived switching costs of the consumers. The study was taken in the field of Hungarian mobile telecommunication services market, because the market is glutted, which emphasises the importance of consumer loyalty.

First the industrial background of the dissertation is shown, which is followed by the academic literature review of consumer satisfaction, consumer trust, consumer loyalty and switching costs. Than the previous research and they findings are presented, so last but not least the final empirical research and its findings are discussed with conclusions.

2. The Hungarian mobile telecommunication services market as the industrial frame

Before the discussion of the general features of services, the chosen service market, the mobile telecommunication service market is shown. The consumer loyalty model, which I created based on literature review, is tested in the context of the mobile telecommunication service market in order to test the significance and strength of connexions among the variables. I reckon it necessary to give a short introduction about the social impact of mobile phones and mobile phone services, and also give a short introduction about the international development and present national situation of the mobile communication.

The reason to examine the telecommunication sector is also supported by the fact, that the beginning of the 2000s, and before than the number of mobile devices with the demand on mobile services has been grown exponentially worldwide (Goode et al, 2005; Souki - Filho, 2008). Therefore the mobile services became an integral part of everyday life, and mobile subscribers outnumbered the fixed-line ones, and especially rabidly spread this technology in those countries, where the fixed line service were weak, so the mobile phone become an essential product for a large amount of consumers worldwide (Goode et al, 2005). The mobile telecommunication is also important because the mobile devices are everywhere in the everyday life nowadays. The mobile devices have already spread globally, and they often have Internet access too, and the large scale of users of the technology means great possibilities in mobile communication and delivering mobile services (Shankar et al, 2010).

The mobile phones also represent an important source of information, which make easier and more conscious to consume other products with mobile applications, especially among the younger consumers, who are more open to those applications. (Hofmeister et al, 2012). The consumer retention is a key component in business success for the companies. The mobile phones become an extension of personal identity for the consumers, and the usage of mobile phones has not only communication intention, but a status symbol intention too. The devices give security, defence, accessibility and other benefit to the users, so the usage of mobile phone technologies have a significant social impact too (Das – Mohanty, 2007).

Nowadays the mobile service providers need to focus on more the consumer retention, than to acquire new clients and increase their market shares (Turel – Serenko,

2006), because the growth of telecommunication market is decreasing, and the competition is increasing, so to maintain the market share is also become more important. The service providers should focus on retain their clients, because to acquire new ones became more difficult and costly, and its importance even higher in such competitive industries, as the telecommunication industries. In this industry once acquire a consumer and link to a certain telecommunication network have higher importance in company success, than other industries. The importance of consumer retention reflects that loyal consumers has less price sensitivity, remain in connection with the firm in long term, so consumer loyalty is a critical competitive advantage for a service provider in the telecommunication. On the other hand to achieve consumer loyalty means task to the companies, they have to increase the service quality to increase consumer satisfaction, they have to make consumers trust in the company, and they also have to set up penalty costs to avoid the consumers switch into other companies. These switching costs make more difficult to switching behavior, means a penalty costs to the subscribers, so in short term can reduce fluctuation of consumers, and the behavioral loyalty means competitive advantage (Aydin et al, 2005; Aydin – Özer, 2005, Lee et al, 2001).

When a newcomer company want to acquire consumers from the competitors in order to increase market share and consumer base, an especially fierce competition starts to acquire new consumers. Because in this market the consumer base is the most important factor which influences the consumer preferences (Aydin et al, 2005). A newcomer company means threat in the present Hungarian service providers' viewpoint, because the entrance of a new company can generate fierce competition, when it starts to provide services.

The actuality of consumer loyalty in the Hungarian mobile telecommunication market is supported by the news, that the consortium was planned to enter to the market, which state-owned consortium was founded by the Magyar Posta Zrt. (Hungarian Postal Services), the MFB Invest Zrt and the Magyar Villamos Művek Zrt. (Hungarian Electricity Grid) won in the first round the official 5 Mhz frequency block tender to start mobile communication services. That decision created the possibility that a fourth company enter into the Hungarian market. The National Media and Infocommunications Authority Hungary (NMHH shortly in Hungarian) call for tenders in the summer of 2011 to operate mobile services in the 900 Mhz frequencies. The consortium won a 900 Mhz frequency range, and as a new mobile operator also got the

right to acquire the higher frequency blocks in 1800 and 2100 frequency ranges, which are ideal to service providing in larger cities (Origo, 2012a).

Although this decision was repealed by the Court thanks to the petition of the present mobile service providers, but NMHH maintain its firm conviction, that a fourth mobile operator can serve the interest of millions of mobile phone and mobile internet service users by facilitating the appearance and faster spread of the most modern telecommunication services, and by reducing prices (NMHH, 2012a). Therefore a new call for tender is possible, and the appearance of a new service provider in the market indicates that the consumer retention become a more important goal of the present companies, because the competition in the market become more fierce.

Moreover the importance of loyalty should be underlines in the present too, because the mobile telecommunication service market is glutted, and because of full penetration the companies should focus on more carefully keep their consumers and new consumers can be acquired only from competitors. The empirical study was taken place in October 2012, when the Hungarian penetration of mobile phone subscriptions was 115.6% (NMHH, 2012b), which means more mobile phone subscriptions than citizens in Hungary.

2.1. Brief history of the mobile communication

To better understand the mobile telecommunication industry as an industrial frame of the study first I briefly introduce some important historical milestones, how this industry reached its present situation. The history of wireless communication started in the 1880s with the experiments of Heinrich Hertz, and with Guglielmo Marconi, who demonstrated the first example of mobile communication between ships on the sea. The radio research was started by Bell System in 1914, and in 1919 G. A. Campbell filed the first license of antenna array which provided direct transmission. In 1916 the engineers of Bell System were able to connect the ships of navy with dual direction radiotelephones, and in 1921 the police of Detroit City set up the first mobile radio dispatch system (Zysman et al, 2000).

The first public mobile phone service started in 1940s after the Great War II, although private services have already existed before. The first American commercial radiophone service was set up in Saint Louis in 1946. Outside of the USA the development of mobile phones was quite slow. The first devices were so huge and

required such a lot of energy, that they were in used in automobiles (Farley, 2005). Waiting lists appeared because of the frequency spectrums and limited resources (Dunnewijk – Hultén, 2007). In 1953 Kenneth Bullington of the Bell System wrote about the frequency economy of mobile radio frequencies. Three years later the Bell System set up the hand radiophone service in 450 MHz. In 1969 the Bell System made commercial cellular radio operational for the first time by employing frequency reuse in a small zone system. The first call with a portable mobile device was made by Marton Copper, who was the inventor of the first modern portable handset, and the general director of Motorola's communication system division. He called his competitors in Ball Labs. But the growth of penetration was slow in the first times; in 1976 the Bell System in the USA had only 44000 subscribers. The first commercial mobile service providing of Bell was started in Chicago in 1983 (Farley, 2005).

In Europe Sweden was an early user, because in 1956 an automatic system was built for services, than 1969 it started the standardization process with NMT standard. Handset mobile telecommunication network was built countrywide to satisfy consumers' need. In the 1980s many mobile phone standard existed in Europe, so the European Committee made a decision to operators to put into practise the GSM (Global System for Mobile Communication) networks in 900 and 1800 MHz. The implementation of GSM networks based on the document: Memorandum of Understanding signed by thirteen European countries and their operators and regulatory authorities in 1987. In the 1950s the first generation (1G) was made, and the implementation of GSM networks the second generation (2G) was created. By now we already reached third generation (3G) UMTS (Universal Mobile Telecommunications System) standard technologies (Dunnewijk – Hultén, 2007).

The mobile service providers in the beginning of 1990s focused on building the infrastructure. Thus after the slow growth in the beginning a strong growth was experienced in the amount of mobile phone users in the late 1990s, and in 2000 the OECD countries have 500 million users. In Europe the GSM system ensured the first large scale mobile access coverage to data and multimedia. The first example of multimedia device was the Nokia Communicator released in the end of 1996 (Smyth, 2000).

By the end of 2005, 675 mobile service providers from 210 countries joined to the Memorandum of Understanding and the GSM system. In the EU-15 by 2005 the GSM penetration reached 100%. The 3G systems offer such mainly multimedia services,

which have not existed before. Although the majority of the countries hoped 3G systems start in 2001-2002, but the commercial start of the systems happened only after 2004, and on contrary with the hopes the spread remains low in the first times. In 2006 the UMTS penetration was only about 5% in the EU-15 (Fuentelsaz et al, 2008).

2.2. The Hungarian mobile communication market

In the second half of 20th century the situation of Hungarian telecommunication more and more differ from the international traits. The supply of the citizens fall behind for decades, and the more and more serious shortage caused social tensions in the late 80s. New period started in the telecommunication started from the 90s, when in 1990 the Matáv Rt (Hungarian Telecommunication Corporation) separated from the Magyar Posta (Hungarian Postal Services Company) and the authority rights were given to the supervisor ministry from the service provider. The mobile GSM concessions were issued, so in the market the Westel 900 GSM Telecommunication Ltd. and the Pannon GSM Telecommunication Ltd. started to provide services. Thanks to this the present mobile GSM services appeared in Hungary, and they became a competitor of the wire line phone services (Papp, 2003).

In 2006 the growth in spread of mobile phones started to slow down, and the market seemed to be glutted. 78% of the Hungarian 3,9 million households possessed a per-paid or post-paid mobile subscriptions, which rate was 76% in 2005. Among the full population the penetration was 63% in 2005 and 64% in 2006 (Bell Research, 2006). In 2009 within the population more than 15 year old there was 6.6 million mobile phone users, which was 6.4 million a year before, and these amount of users mean 77% penetration among the citizens (Bell Research, 2010). These data implies that cannot expect great leap forward in the growth of market, but rather can expect to find some possible market gap as a marketing goal for the companies to increase their market share, however a small growth is still present in the market.

According to the report of the National Media and Infocommunications Authority Hungary in October 2012, when the empirical research was done, the penetration of mobile services reached 115,5% with the amount of 11.492.000 mobile subscriptions. A bit difference can be seen in the amount of active phones, which means the phones used in the past three months to call or SMS sending or receipting. The amount of active phones is 10.965.000 pieces. Three competitor companies are in the

market, with the following market shares: the T-mobile with 46.14%, the Telenor with 31.26%, and the Vodafone with 22.74% (NMHH, 2012b).

The biggest company in the market is the T-Mobile, which is a branch company of the T-Group. In 4th March 1993 the company signed a 15 years concession contract with the Ministry of Traffic, Communications and Water Management. That time the name of the company was Westel 900, which was a member of the international GSM service providers' association from December 1993. The company with the name: Westel 900 start to commercial operating in Budapest and Kecskemét cities in 31th March 1994. By the end of 1994 it had 57000 subscribers, and October 1998 it has already reached to have half million subscribers. That means a rapid growth in the beginning. The SMS service started in October 1995, than the first pre-paid subscription offer called Domino was implemented in December 1997. The first GPRS service was implemented in March 2001. In 21th December 2001 the Matav with the Deutsche Telecom finished to acquisition of the company, and from that date the company become a part of the present T-Group. Until the end of 2000 the number of subscribers reached 1.6 millions, and 4th January 2002 reached 2.5 millions, in mid-July that year reached 3 million and the end of 2004 their number reached more than 4 millions. In October 2002 the MMS service was implemented. The official name of the company changed into T-Mobile Hungary Telecommunication Ltd. in 3th May 2004. The 3G UMTS services was started to provide in 2005. The owner of the T-Group as it was mentioned is the German Deutsche Telecom, which has branch companies in 10 European countries and the United States of America as a transatlantic service provider. It has more than 121 million subscribers worldwide (T-Mobile.hu, downloaded in 28.03.2011.).

The Telenor start to operate in October 1993, named Pannon GSM that time, when it signed the concession contract with the Ministry of Traffic, Communications and Water Management for 15 years. In February 1994 the Pannon GSM started to operate its first GSM system in Budapest city in Hungary, and by December 1996, 99% of the citizens are covered by its system. In April 1997 it made SMS connection with Westel, which means the first intersystem SMS message connection .in the country. In 1997 it has 260 thousand subscribers, which rose up to 2 million subscribers by 2002. In April 2002 the 100% Norwegian owned Telenor acquired the company, which resulted changes first in the logo and image with the implementation of the international standard, than in May 2010 even the official name of the company became Telenor. The

empirical testing of 3G services was started in 2008. The history of Telenor started more than 150 years ago, when in 1853 its legal ancestor set up cable lines between Oslo and Strommen (Telenor.hu, downloaded in: 2011.03.28). The Norway Telecommunications changed its name to Telenor in 1995. It has branch companies in 11 countries and it presents another 10 countries through VimpelCom Ltd. by owning 39,6% of that company. Telenor is mainly operates in Central-East Europe and Asia, and it has more than 203 million subscribers worldwide (Telenor.com, downloaded in 2011.03.28).

The Vodafone Hungary Ltd got the concession to build Hungarian GSM 900 / DCS 1800 mobile radio network in 7th July 1999. The brand of Vodafone appeared in the market in 22th October, and from 6th January 2001 Vodafone fully operates with its own network in the capital city. 25th January 2002 it has half million subscribers. 30th January 2003 is time, when it launched Vodafone Live! wap services. In May 2003 Vodafone have one million Hungarian subscribers, and in August 2004 it has 1.5 millions. The 3G services of the company started to operate from 16th December 2005 (Vodafone.hu, downloaded in 2011-03-28). The Vodafone Hungary is a part of a big transnational company, which have branch companies in Europe, in the Middle-East, in the USA and the Pacific region of Asia. The Vodafone was set up in 1985 and have around 359 million subscribers worldwide in more than 30 countries, where it operates (Vodafone.com, downloaded in 2011-03-28.).

None of the Hungarian mobile telecommunication companies are Hungarian owned, but they are all a part of a bigger transnational company group, an integral part of those to represent them inside Hungary. So decisions made in other countries can influence the Hungarian mobile telecommunication market, where the Hungarian companies are chains in bigger transnational networks.

2.3. Some features of services from marketing point of view

The mobile telecommunication industry is one of the service providing industries, so in this chapter I provide a short and brief review about services in marketing point of view. The services differ from products in more essential aspects, which has impact on achieving consumer satisfaction, trust and loyalty too. From the consumer's point of view the service quality can be interpreted as a difference from the previous expectation of the consumer and the service delivery (Bauer et al, 2008; Rust – Zahorik, 1993). So

the full evaluation of services the consumer compare the service delivery and his or her own previous expectations, that a service provider what should deliver in that industry, and the result of the comparison results a perceived quality (Parasuraman et al, 1985). The two extreme value of the comparison are the ideal quality and the unacceptable quality (Kenesei – Szántó, 1998). This interpretation in my opinion nearly makes service quality equal with satisfaction with the services.

Services marketing appeared much later than the product marketing (Papp, 2003). The early marketing based on product marketing and focused on the allocation of produced outputs and its financial exchange. The services marketing sub-discipline appeared 40-50 years later in the marketing (Vargo – Lusch, 2004b). Therefore especially when the services marketing was formed, the marketing did not give guidance, terminology or practise rules, which clear refer to services, because the classic marketing mix fundamental literature and the marketing terminology came from the production of physical products (Shostack, 1977). The services marketing originally was a critical view of marketing management trend (Skalén, 2009).

The present services marketing is formed by four different features between products and services (Vargo – Lusch, 2004b). These four significant features of services are summarised in HIPI principle (heterogeneity, intangibility, perishability, inseparability). Heterogeneity means heterogenic performance of service providers in space and time. Intangibility means that the services have no tangible output, no physical nature to describe them. Perishability means services cannot stocked, so the demand cannot be satisfied with stocked supply. Inseparability means that the production and consumption cannot be separated from each other, the services consumed when they provided and the user is also an active part, who influences the quality (Zeithaml et al, 1985).

But the services are inseparable not only from recipients, but from the service provider too. Therefore the services often inseparably connected with its human representative and a person perceived as a service in many case (Shostack, 1977). The consequence of this that the management practise should motivate more the employees' consumer orientation, than the products' ones. The services marketing practise makes the employees more proactive and consumer oriented. The marketing activities connected with services are strongly related with the field of relationship marketing (Skalén, 2009). The goal of relationship marketing is to set up a long term frame, which satisfies the consumers' needs and the interest of the company (Chikán, 2008). In the

later research the impact of employees will be analysed from the aspect of trust on the employees of the mobile services providers.

The service is more an activity, process or performance than a tangible thing (Lovelock, 1991). Definition of service from activity aspect can be found as a result directed on object, person, knowledge or process, but do not change its fundamental feature (Papp, 2003). But no widely accepted exists as a positive definition for services. The four main characteristics of services point to negative features. The common element of service definitions, that services mean a summary of activities and processes, use something and do something for someone's interest (Vargo – Lusch, 2004b). The services are more specialised usage of competencies (knowledge and abilities) through activities, processes and performances for someone or for own interest. Even though some scholar advocate service oriented approach for the whole marketing as a modified philosophical frame, which can be used for every marketing offer, including the material products in a service delivery process (Vargo – Lusch, 2004a). In the everyday life we consider services are activities done for comfort, when we are served by someone, but the expression is more than the personal services. Most often the different services markets are differentiated by the content (Bányai, 1995a).

Because of the intangibility of services the consumer can only from secondary information sources get information about the quality. The consumer participates in production, so no way to avoid wrong services. The perishability cause most of the consumer complaints, because the service no or just slowly available with queuing and waiting (Kolos – Kenesei, 2008). The services as a result of process are differing from the aspects of durability and perceptibility. Durability judgement can be highly subjective, and often only just the user can perceive. The result of service providing activities are also can be only perceived by the consumer (Bányai, 1995a).

While features belong to the experimental attributions the consumer can state opinion during the purchasing and after receiving, the services mainly characterised by trust features, when the consumer unable to state opinion during the purchasing and after receiving (Bauer et al, 2008). Forming the unified product image is difficult in most case of services, because the result has no material nature. The experimental quality means that the service process quality can be judged during its receiving and form a quality judgement. The trust or functional quality comes from trust or distrust in service provider in case of certain services' quality judgement. The trust quality can be defined satisfaction and altering in time. The receiver of services always a service

quality examiner too. The service provider perceives the possible consumer dissatisfaction, when the service is delivered. (Bányai, 1995b). Therefore trust is an important factor in services, which emphasises the study of trust too, next to satisfaction in the present study about the mobile service providers, when the antecedents of loyalty are the subject of the research.

3. Consumer Satisfaction

The consumer market consists of mass of people, and in the 70s economists, psychologists and sociologists created the consumer behaviour as a new independent marketing research area (Hofmeister, 2008). To know consumers, understand their behaviour, define their needs are essential for successful marketing strategy, and therefore it is important to the companies (Hofmeister, 2006), because when the consumers purchase they go through a longer or shorter decision making process and their consumer behaviour are influenced by many factors. The goal of consumer behaviour of consumers can be defined that goal is to increase consumer satisfaction during the composition of activities to acquire products and (Bauer – Berács, 2006).

The high perceived quality can contributes to the consumer satisfaction, or to avoid dissatisfaction. The two opposite side of the scale, the satisfaction usually has positive, while dissatisfaction has negative meaning. Consumer satisfaction often explained as an attitude based on the product-consumer interaction, and it influences the behaviour. The satisfaction definitions common part is that the satisfaction occurs as a response to a certain focus in a certain time. But there are different arguments about its nature, that it is a process or a result. Satisfaction can be a result of an experience, but it can be a process, when the previous ideas, expectations and the acquired experiences, perceived performances are compared (Hofmeister et al, 2003; Némethy, 2000; Oliver, 1999; Ruyter - Bloemer, 1998; Szántó, 2001; 2003). In my view in this process argument perceived quality and previous expectations have higher relevance.

There are different phrases to express the satisfaction of users among the scholars, as consumer satisfaction, customer satisfaction or simply satisfaction, but these phrases are interchangeable in practise (Szántó, 2003), so in this study I will use the phrase of consumer satisfaction, which will refer to all cases above. The different phrases for trust and loyalty will be treated the same way, so in this study the consumer trust and consumer loyalty phrases will be used.

The models which examine consumer satisfaction the perceived quality and previous expectations are often considered to be the antecedents of consumer satisfaction, as these two variables results the perceived value. Often used models the American Consumer Satisfaction Index (ACSI) and the European Consumer Satisfaction Index (ECSI), but these two models differ from each other in the question, that the previous expectations are influence or not the perceived quality itself. Both of these models consider that the perceived quality and previous expectations contributes to the perceived value, which variable is considered to be the direct antecedent of consumer satisfaction. Therefore I first give an introduction about the perceived quality and perceived value, as indicator valuables of consumer satisfaction.

3.1. Perceived quality and perceived value

Detection is information collection by sensor organs, while perception is the interpretation of the information. Detection and perception form a link between the outside world and the inside personality, which together usually we feel perception because these two things happen in the same time. Perception is a selective process, but not a result of a conscious selection. The perception of a product or a service is based on stimulus, but on the other hand perception is also influenced by individual characteristics, experiences, expectations, motivations, emotions, attitudes and current state (Hofmeister, 2006; Zoltayné, 2005). It is needed to emphases the role of the individual perceptions, opinions and experiences, because the individual consumers satisfaction can be different in the same situation because of different perceptions.

The service quality contains technical quality, which is given to the consumer, and the functional quality, how the services are given (Kenesei – Kolos, 2007; Kolos – Demeter, 1995; Wong – Sohal, 2003). The consumers have different previous expectation about different services, and they prefer to use different point of view, when they evaluate the service and its quality (Kolos – Demeter, 1995). The quality of the service can considered to be combination of service utility features, which is an consumer evaluation judgement. Quality is both a subjective and an objective phenomenon, and it can be only generalized with limitations. (Veres, 2009). Every impression of consumers about relative efficiency of the service provider also belongs to the service quality (Shin – Kim, 2008).

The perceived utility is not the same all the time and is not the same for every consumers, it can differ in time and in segments (Reketttye, 1999). So the development of a service has different effect on different consumers (Rust – Zahorik, 1993). The service quality and high value correlate with high consumer satisfaction, but the perceived service quality and perceived value can result satisfaction, which is an experience of the consumer (Lai et al, 2009). Those who evaluate the quality positively are more tend to be satisfied (Souki - Filho, 2008). The perceived value is an image of the consumer about the utility of the product or service, and every material and immaterial component can mean value for the consumer (Reketttye, 1999; 2004). The comparison of those values with the financial and non-financial costs by the consumer shapes the utility. (Reketttye, 2004). Thus the perceived quality has positive effect on the value; the price has a negative effect on it (Lai et al, 2009).

The perceived value can be considered as difference between the previous expectations of the consumers and the experienced service delivery. The perceived value is positive, when the consumer needs to pay less for a high quality product, which value is a general evaluation about the perceived utilities and costs (Kuo et al, 2009). With other words it can be expressed by perceived consumer value, which the difference of the benefits and costs of an offer, and the evaluation of that alternative. The consumer oriented definition of quality is every feature a product or service, which make it appropriate to satisfy supposed or real needs (Kotler – Keller 2006). The perceived value most often appears as a perception before purchasing, but in fact it presents through the whole transaction process. The perceived value is the evaluation of total utility, which have a cognitive and affective dimensions. In functional meaning a goal performance value and financial performance value can be differentiated, and the process performance value also appears in service transaction. (Veres – Sajtos, 2011).

The consumers can get different kind of values through purchasing and receiving services. One differentiation of those values is the separation of utilitarian and hedonic values, because the consumers perceive utilitarian value when they buy a necessary product or service, but they perceive hedonic value through the purchasing process, when they feel joy. The increasing of these values lead to increasing consumer satisfaction (Carpenter, 2008). Another possible differentiation of values is to separate self oriented intrinsic value, which is a hedonic consumption; and the others oriented extrinsic value, which is a more goal oriented utilitarian consumption. The kind of values can be the following: functional, emotional, social, epistemic, conditional values.

Among those values the conditional and epistemic values stimulate usage, the other kind of values appear during the usage or receiving mobile phone services (Pura – Gummerus, 2007). Later on in this study the different kind of consumer values will be discussed together as perceived value focus on purchasing of a product or service, which perceived value can be considered to be equal with consumer satisfaction, because consumer satisfaction is influenced by perceived quality, previous expectations and perceived prices.

Defining the parameters of service quality and satisfaction there were differentiated ten aspects: reliability, responsiveness, competence, access, courtesy, communication, credibility, security, understanding/knowing the consumer, and tangibles (Parasuraman et al, 1985), which aspects later on were reduced by eliminating intercorrelations among them. The improved service quality interpretations there are five aspects in use: tangibles, reliability, responsiveness, assurance and empathy (Parasuraman et al, 1988).

The service process is influenced by the elements of service process, such as the customers and the front-line employees, who contact with the customers; the service itself; the tangible elements; the back-line employees, and background conditions; and probably some other customer, who can influence the service too (Bányai, 1995b). The perception about the contact person influences the perception about the company, and also influences the consumer satisfaction, so it is very important how the employees deal with any service problem (Ganesh et al, 2000). The service providers should focus on service quality to increase consumer satisfaction. Meanwhile they also should develop value added services to increase consumer comfort, and they should minimize every possible consumer discomfort with for instance quick and effective complaint handling (Kim et al, 2004).

From the survey of consumer needs to the realization of service gaps can occur, which cause differences in the process while the services is realised. The first gap between how to understand consumer needs by the company, than to put them into the service process, than another gap can occur between how to describe the task and how to provide service, and last another gap can occur between the delivered and the promised services in the external communication. Altogether these gaps cause difference between the expected and the perceived service, which difference influences the consumer satisfaction (Parasuraman et al, 1985).

The perceived quality is an indicator of consumer satisfaction. The quality of services the strongest component in differentiation, achieving success, and in order to acquire loyalty, the best service should be delivered with high quality (Zeithaml – Bitner, 1996). Because consumer satisfaction contributes to consumer retention (Fornell, 1992). The high quality level in long term can result fame effect, which reduce the price sensitivity of the consumers (Anderson – Sullivan, 1993). But the effect of positive and negative performance is not necessary the same, the hygienic factors can help to avoid dissatisfaction, while a good performance in the motivation factors can enhance satisfaction. The negative performance in some dimension probably do not ruin the consumer trust, while a positive performance in other dimensions can build consumer trust (Sirdeshmukh et al, 2002). The good performance builds trust, while the competence helps to avoid distrust, because incompetence can cause distrust (Cho, 2006). The prices give can sign to the consumers the service quality, value and thus influence purchasing intentions. Because the prices can sign the service quality, the prices also can foster consumer recommendations, as the service quality have strong influence on behavioural intentions (Rothenberger et al, 2008).

The long run success primary depend on, that the organizations can or cannot retain their consumers, keep and increase their customer base. The loyalty can come from perfect quality, which through consumer satisfaction contributes achieve loyalty. The quality can foster satisfaction, as the consumer compare expectations and perceived actual performance. Thus service quality has important role to achieve service loyalty. Studying the quality-satisfaction-loyalty chain we should recognise, that the evaluation of quality is done by consumers. The classic theory considers that satisfaction can be measured by the evaluation about quality, and the prices influences loyalty (Bloemer et al, 1998; Hetesi, 2003b).

The results emphasise the role of quality and its contribution to satisfaction, trust and loyalty. The perceived quality is an indicator of consumer satisfaction, and based on the literature review it is supposed, that good quality results satisfaction, and satisfaction through trust results loyalty. The academic articles also mention the conception of perceived value as a comparison of previous expectations, perceived quality and perceived prices, which in this study considered being equal with the consumer satisfaction. The role of prices will be discussed later. The comparison of perceived quality and previous expectations, as standards, can suggest a positive link between good perceived quality and consumer satisfaction with the services; and this

comparison also can suggest a negative link between higher previous expectations and consumer satisfaction with the services.

The higher the perceived quality, the higher likelihood of satisfaction with services is supposed. But it should be emphasised that we should consider about perceived quality of consumers, which can be different for different consumers, so an objective quality standard cannot be used. This perceived quality is compared with previous expectations by consumers, therefore the higher previous expectations are, the lower likelihood the services can fulfil these expectations or less exceed these expectations, which results lower level of satisfaction.

3.2. Consumer Satisfaction with Transactions

The consumer satisfaction is related with service quality and previous expectations, but it is also related with experienced discomfort, performance, consumer wishes, equity and other effects. The evaluation criteria can contain objective components as the price, brand, country of origin; or it can contain subjective components as quality, comfort or design (Goode et al, 2005). Among those components the service quality and previous expectations were discussed above.

The consumer satisfaction can be appear in the context of a concrete transaction, when the satisfaction is linked with a purchasing action, or it can be a whole satisfaction with the whole brand or company, which involves every calculations, evaluations and experiences from the beginning to now. The whole satisfaction is an overall fundamental marker of the performance of the company in the past, in the present and even in the future. The whole satisfaction aids to lower price sensibility and facilitates preferring attitudes (Aydin et al, 2005; Aydin – Özer, 2005; Kuo et al, 2009). But for a newcomer company this satisfaction does not influence its selection, because the lack of direct experience (Rust – Zahorik, 1993). The satisfaction with the transaction can be treated as an indicator of the whole satisfaction, because the whole satisfaction is a mediator between the satisfaction with the transactions and consumer loyalty (Parasuraman et al, 1994). The satisfaction with a transaction is an emotional response to receive a service; however the whole satisfaction is a better indicator of the consumer's intentions and behaviour (Olsen – Johnson, 2003). Because it is unlikely that a single negative experience with a service leads to switch the service provider itself (Rust – Zahorik, 1993). Briefly the satisfaction with a service can contributes the

satisfaction with the whole relationship between the company and the consumer, which consumer satisfaction level content every interaction experience with the certain company.

Positive association can be considered between the consumer satisfaction with services and the consumer satisfaction with the consumer-company relationship. The receiving of services can create the feeling of consumer satisfaction or consumer dissatisfaction with the relationship through the times. The consumer is more satisfied with the services, the more likely to be satisfied with the whole relationship towards the company.

The consumer satisfaction contributes to maintain company competitiveness, because the satisfied consumer is more insensitive about competitive offers, more likely to forgive problems, more often purchasing and generating positive word of mouth. That positive word of mouth means positive publicity and it gives cost efficient way to acquire new consumers (Hoffman – Bateson, 2006; Kenesei – Kolos, 2007). This factor, as I will show, is an aspect of consumer loyalty, so satisfaction has positive influence on consumer loyalty. On contrary the dependency, as a potential threat to the dependent party can cause dissatisfaction (Andaleeb, 1996). If the consumers feel they situation is depend from the company, their satisfaction is decreasing. The connexion of satisfaction, loyalty and switching costs, as an indicator of dependency; will be discussed later in this study.

When the consumer is satisfied with the purchasing, this represents a positive feedback, which is likely to result repurchasing. But it should be noted, that relationship between satisfaction and loyalty is not linear, it depends on the product and involvement. If the consumer is not satisfied any more, extinction appears and the consumer does not associate to the certain brand from a certain impulse, which means oblivion. When purchasing is a result of deliberate acting process, then brand is a key factor of satisfaction re-evaluation, influenced by strength and difference of the attitude from other brands. (Lichtlé – Plitchon, 2008). Consumers prefer to purchase well-known brand to reduce uncertainty, and they rely on others opinion and word of mouth. Experts have more knowledge, thus they can differentiate relevant and irrelevant information (Goode et al, 2005), so they can provide consumer recommendation and influence other consumers as expert opinion leader (Varga, 2007).

One of the antecedents of consumer loyalty is consumer satisfaction, when the consumer compares his/her expectations with the perceived quality, actual performance

(Aydin et al, 2005; Bloemer - Ruyter, 1998; Simon, 2004; Souki - Filho, 2008), and reflects the perceived benefits (Das – Mohanty, 2007). The satisfaction is a comparative judgement between the perceived quality and the judged standard, so it is an emotional response, which reflects into the inequality between the performance and expected standard (Westbrook – Oliver, 1991). Although the effect of expectations on satisfaction can be influenced by type and category of the product (Churchill – Surprenant, 1982). The satisfaction judgement needs experience about the product or service after purchasing or consuming (Goode et al, 2005), which experiences can be considered a reference point, information source as a result of a long process (Bányai, 1995b).

When satisfaction is considered such a comparison process, the consumer standards are not the same, the individual consumer expectations are influenced by individual differences, personal needs, previous experiences, expertise, other's opinion, their relation with the service and their attitudes about the service provider (Kovács, 2000; Goode et al, 2005), information and promises of marketing professionals (Kotler – Keller, 2006), and different lifestyles also can result different consumer attitudes (Das – Mohanty, 2007). If the experienced service quality is higher than the expected one, the perceived quality is more than satisfactory; on the contrary, if the experienced service quality is lower than the expected one, the perceived quality could be at most satisfactory (Kenesei – Szántó, 1998). I reckon it should be emphasised the role of individual perceptions, opinions, experiences about satisfaction, because the same conditions can result different individual consumer satisfaction with the services, because consumers have different previous expectations.

Consumer satisfaction is appear, when the consumer's previous expectations meet with the perceived performance, or the performance is even higher than the previous expectations, while the performance is lower than the previous expectations, or these expectations do not meet with the performance, the consumer dissatisfaction can be appear. The different levels of satisfaction can be explained by different previous expectations and/or different perceived performances of the services. The less satisfied consumers more tend to switch and look for other service provider (Carpenter, 2008; Hoffman – Bateson, 2006; Hofmeister et al 2003; Józsa, 2000; Kenesei – Kolos, 2007; Kotler – Keller, 2006; Kovács, 2000; Ruyter –Bloemer, 1998; Szántó 2001; Souki – Filho, 2008). The background of switching behaviour of consumers can be explained by perceived quality, satisfaction or service delivery problem. Those consumers, who switched because of dissatisfaction, already have experienced critical change in service

quality. The dissatisfied switchers more likely to have higher involvement, because those consumers have experienced declining quality at their previous service providers, and switched because of dissatisfaction; so they decreased their comparison level in a new relationship, so they decrease their previous expectations. Meanwhile the satisfied switchers reduce their previous expectations relatively little in a new relationship. Thus the dissatisfied switchers tend to be more satisfied with their present service providers, than the satisfied switchers or non-switchers. The satisfied switchers even less satisfied with their service providers, than the non-switchers. These results emphasises the role of previous experiences about previous expectations (Ganesh et al, 2000).

If the basic function is missing from service delivery, the consumer will be dissatisfied, but additional functions can cause satisfaction and extra benefits can only cause satisfaction. The consumer satisfaction create real value to the company, if its aid to return the consumer. So the company should survey consumer satisfaction and the importance of its components in order to improve performance (Kovács, 2000). From the company's point of view it is not lucrative to use too much resource to increase consumer satisfaction about an irrelevant or not too important component, because if the consumers do not perceive that improved quality, the improvement intentions are useless (Németné, 2000).

The examination of satisfaction contain the examination of two fundamental factors: on one hand the importance of a certain component in the consumer's point of view, on the other hand that certain component is how much fit to consumer expectations (Németné, 2000, Kovács, 2000). Therefore besides the match of previous expectations and the performance of present service delivery, it is also an important factor, that how important component of a service delivery shows difference between previous expectations and experienced service.

This comparison examination generate a consumer response, which has three dimensions: a cognitive, an affective, and sometimes the interpretations also contain a conative dimension, which includes repurchasing intentions and loyalty itself. Satisfaction is a global emotional summarising response, as an emotional response the aspect and intensity are important. Moods as emotional elements can also influence directly to consumer satisfaction (Szántó, 2003). But the satisfaction has not the status of an independent emotion, it more can be explained as group name of those emotions, which can appear in the service provider and service receiver relationship (Hofmeister et al, 2003).

Westbrook and Oliver (1991) had that consequence in their study, that emotional reactions of consumers can be categorised to happy/content; pleasant (positive) surprise; unemotional; unpleasant (negative) surprise and angry/upset. So an absolute high level of satisfaction is associated with happiness and contentedness. The attraction of consumers can be achieved in case of high involvement, when consumers experience positive surprise. The unemotional group can be characterised as satisfied consumers, however they are more likely to be not dissatisfied. But surprise has two sides, because a negative surprise results lower level of satisfaction.

The focus of emotional response identifies the subject of consumer satisfaction, which usually is related with a comparison with a standard mentioned above. The focal point of satisfaction can be the purchasing decision, the seller employees, the place of purchasing, the purchasing itself and the surprise or belief. The consumer satisfaction or dissatisfaction can appear in different times, before purchasing or the lack of purchasing or selection, but usually it is considered a post-purchasing phenomenon (Szántó, 2003). Satisfaction can explain the actions after purchasing as complaining, word of mouth and product usage, so it can be an intermediary element in learning process, which contains emotional responses too. It has a key role in attitude changes based on experiences (Westbrook – Oliver, 1991).

Consumer satisfaction appears in an adaptation process, and the consumers' opinion is adjusted by circumstances (Bányai, 1995b). Because satisfaction appear through emotional reactions, so the judgements about quality based on the expectation of the „ideal”, which the consumers get through experiences and communication. The satisfaction can be related with quality but it can appear in different times, moreover satisfaction is also related with prices (Szántó, 2001). The consumer satisfaction is a comparison of expected performance before purchasing and experienced performance after purchasing and accepted costs (Churchill – Surprenant, 1982). Prices means the bigger part of consumer costs, so they can influence perceived value, because perceived value comes from the ratio of perceived benefits and costs. (Reketye, 1997). Perceived value is considered to be equal with satisfaction in this study, because such reasons, which were interpreted previously, so prices considered to be also an indicator variable of consumer satisfaction with services.

Other studies call attention to consumers cannot make difference in their expectations between appropriate and „ideal”. Therefore the excellent quality is not enough alone to achieve satisfaction, but different prices indicate different service

delivery performance levels. Satisfaction is achieved, if the expectations match with delivery performance level. The difference from expectations has no or negative effect on satisfaction (Hetesi, 2003b). That indicates no absolute amount of prices is counted, but if perceived prices correspond with service performance. Positive association can be considered between appropriate perceived prices and consumer satisfaction with services.

The accordance between prices and perceived quality experienced by consumer, in other words between the benefits and costs of the consumer are balanced, the consumers more likely to be satisfied with the services. On the contrary, if prices and perceived quality have no balance, but prices are surpassing perceived quality, the consumers more likely to be dissatisfied, because of too high cost. The lower prices can increase consumer satisfaction, because the perceived benefits are higher. But because prices sign quality too, the accordance between prices and perceived quality is important.

3.3. Satisfaction with company-consumer relationship

Until this part mainly the satisfaction was discussed as a satisfaction with a product or with services, but consumer satisfaction can be discussed from another point of view as a satisfaction with consumer-company relationship, how much the consumer is satisfied with the whole relationship with the company. This attitude towards the service provider as an individual factor can show that consumer satisfaction do not only exist in single transactions, but also exist in the whole relationship between consumer and service provider, so next to the previous expectations, perceived quality and price, the image of the provider also has significance in the relationship (Hetesi, 2003a).

The corporate image is an important factor of the evaluation of the whole service. That image is a perception consumers' memory about the corporation, which also influences the present consumer perceptions. The corporate image contains the total reputation and prestige of the company, and the fame of brand (Lai et al, 2009). The corporate image has a key role to keep safety and trust, and the corporate image provides advantages to the corporation, which can be improved by different methods and techniques. The image is an overall impression in minds (Abratt, 1989). The image does not contain only elaborated and sophisticated opinions, but it is mainly a notion containing the most different evaluations and associations. Briefly the image is a

summary of objective and subjective judgements about the subject of the image. The corporate or organisation image is a generalised image of the company influenced by every action of the company (Sándor, 2000). The corporate image is a profile containing every impression and expectations about the organisation in individual minds about the company in the public of the company (Topalian, 1984). The corporate image consists of planned and unplanned verbal and visual parts, which comes from the company and generate impressions in the receiver (Selame – Selame, 1975).

The more positive the generalised image of a company to the consumer, the more likely that the consumer become satisfied with the whole relationship. The image of the service provider contains more positive evaluations, associations, the relationship between the consumer and the company more likely to be appropriate and generate consumer satisfaction with the relationship. Meanwhile these associations and evaluations are more negative, the more unlikely that the relationship between the consumer and the company is appropriate and the consumer is satisfied with the relationship.

The company, organisation actor can be the manufacturer, the service provider or the sale storage or shop. Through the times the consumers creates images about the shop as a sale point, which image has strong influence on their purchasing. The consumers more likely to recall different aspects of the image, than recall the environment circumstances, which have created those aspects (Mazursky – Jacoby, 1986). In the purchasing process the selection of the shop can get positive and negative response actions based on environment stimulus and the emotional state of the consumer. The environmental circumstances theoretically the same for all consumers, but it is influenced by individual perceptions and needs in practise to make it different. The consumer returns, if he or she is satisfied with the product and the services of the shop (Lehota et al, 2003). Similarly, not only the services are important about a mobile service provider, but the evaluation of the whole organisation, the satisfaction with the whole company is also important to achieve consumer loyalty.

As the corporate image influences satisfaction, the shop image influences satisfaction with the shop, and positive relationship can be found between satisfaction with the shop and loyalty to the shop. In this relationship the image of a shop has no direct effect on loyalty, but through satisfaction can influence it. The embodied satisfaction is a result of an elaborated thinking process, while the latent satisfaction is a result of an implicit, not elaborated evaluation, so the latent satisfaction is not

necessarily leads to commitment (Bloemer – Ruyter, 1998). So image is directly influences satisfaction, but do not directly influence the loyalty itself.

Scholars examined automobile purchasing found satisfaction is influenced by product quality, manufacturer ethical concern, salesperson competence and low pressure selling tactics in importance order. The higher quality contributes higher satisfaction and higher perceived service quality. The satisfaction with purchasing indirectly contributes trust in manufacturer through the direct effect of general trust tendency and the judgement of manufacturer ethical concern. The importance of trust is evident, because the future interactions with the seller are based on trust in the seller (Kennedy et al, 2001). Therefore the consumer satisfaction provides an important feedback about the quality of marketing decisions. The continuing purchasing, the word of mouth directly influences the viability and long term profitability of the company (Goode et al, 2005).

The consumer satisfaction should be achieved based on the ability of companies to provide value and mercenaries transfer it well, because how consumer feels balance between payments and values is a condition of satisfaction (Farkas, 2003). However satisfaction is an imperfect standard, because not only re-purchasing consumer can be considered loyal, and not every loyal consumer will re-purchase. The good quality and consumer satisfaction are necessary, but they do not guarantee profitability (Némethné, 2000), and loyalty. So the satisfaction with consumer-company relationship should be examined too, because the satisfaction with the services is not enough. The satisfaction with the relationship is influenced by the corporate image, but it has other indicators as critical incidents and complains handling, how the company deal with consumer dissatisfaction.

3.4. The role of critical incidents in satisfaction

The service encounter is the moment, when the company and the consumer become to have interaction, the time while the consumer has direct interaction with the service (Bitner et al, 1990). The social content of service encounter is a critical component of consumer satisfaction (Matilla – Patterson, 2004), because the service is often based on primary personal interaction or information process (Rust – Chung, 2006). Critical incident can be defined as an interaction occasion, which perceived irregularly positive or negative by the consumer. A discrete and independent event

(Bitner et al, 1990; Wong – Sohal, 2003), which can be a reaction trigger, when something unfamiliar happens (Gustafsson et al, 2005). That time the consumers meet an event, which can cause satisfaction or dissatisfaction. Critical incidents can influence the satisfaction with the transaction, and if they often happen, they can influence the overall satisfaction too. The nature of the event can influence the strength and speciality of the emotional response. The negative incidents cause more type of emotions and stronger emotional response, than the positive ones (Friman, 2004). Usually critical incidents refer negative critical incidents, when some service problems occur.

Critical incidents cause emotional response in consumers. A positive critical incident can cause positive emotions, while a negative critical incident can cause negative emotions, which means higher activation level than neutral occasions. Negative emotions have negative impact on satisfaction level, while positive emotions have positive impact. But not only the positive and negative incidents have impact themselves, but their strength is also significant. The stronger is a negative emotion, the lower is the satisfaction level; and the stronger is a positive emotion, the higher is the satisfaction level (Friman, 2004; Van Dolen et al, 2001).

Embarrassment is an emotion, which caused by a social violation and which is perceive witnessed by others. Dimensions of embarrassment is the emotional, physiological and behavioural dimensions and the embarrassment of the consumer can influence word of mouth, repurchasing intentions, so the consumer loyalty. The embarrassment can come from three sources: the service provider, the consumer or the presence of others. In case of sensitive products the purchasing and not the product is the source of embossment. Embarrassment can be caused by criticism, violation of privacy, awkward acts, or the image inappropriateness, forgetfulness/error or environment (Grace, 2007). Emotions influence the future behaviour of consumers. The scale of embarrassment and likelihood of repurchase are depending on the source of embarrassment. The service provider has the biggest impact, being the recipient of public criticism, having one's privacy violated by the service provider or the service provider portraying an inappropriate image are all good reasons why customers do not want to go back. But consumer embarrassment resulting from others in the service encounter or by the consumer (no matter what that trigger may be), while still socially uncomfortable, is not enough for the consumer to avoid future encounters (Grace, 2009).

Only strong emotions have significant effect on satisfaction. The combination of two negative emotions have stronger effect on satisfaction, than only one negative emotion, and even a positive emotion cannot compensate the irritation effect on satisfaction (Van Dolen et al, 2001). For negative critical incidents, respondents are more satisfied with low activation and less satisfied with high activation. For positive critical incidents and neutral incidents, the differences in satisfaction and activation are less clear (Friman, 2004). Those who do not experience emotions have average satisfaction. The most common subject of satisfaction is the employee, then the organisation, and then the products (Van Dolen et al, 2001). The misbehaviour of the employee causes the highest activation, so the strongest emotions (Friman, 2004).

The frontline employees connect the organisation with the environment, and with the consumers. They work with the consumers, and the consumers more or less rely on them, so frontline employees have they role in service quality judgements about the company. The employees collect information where and how often the organisation has failures to satisfy consumer needs. Critical incidents contain do not confirm expectations, the difference between the common expectation of consumers and service providers can cause positive or negative critical incidents (Chung-Herrera et al, 2004).

Consumers and employees can have different perceptions about service encounters, how the service delivery should happen, and they can have different explanations about the reasons of a service failure. The consumers more likely to blame the company or the employees, than any other factor with they are related with which contributes to the failure. The service providing employees explain consumer dissatisfaction with external reasons, as a problem related with the consumer or the service system, than to explain a problem with their own willingness, attitudes or spontaneous behaviour problem. On the contrary they explain success with their own competencies and attitudes in many cases. Both consumers and employees attribute success themselves. Success attribution to something or somebody else is more likely in case of service problems than success (Bitner et al, 1994).

In case of good service recovery conditions the consumers and employees judgements about the seriousness of the case, the expectations about the error and recovery efforts have no significant difference. Consumers consider missing service is the most serious problem, while employees think slow service delivery is the most serious problem. Consumers in most cases tend to blame employees about the problem, in more case than anything else. Employees tend to blame something else. Consumers

consider many reasons to service recovery, while employees in most cases attribute themselves it. In case of poor recovery no party attribute significance the age, gender and ethnic group of the other party. But the consumers consider higher importance to age and gender in service recovery, than employees do. (Chung-Herrera et al, 2004).

The stability of long term relationship is decreased by a negative critical incident. Critical incident is different from regularly occasions, and the negative critical incident can foster to reduce consumer satisfaction and change consumer behaviour (Van Doorn – Verhoef, 2008). On the other hand strongly positive critical incidents foster favourable behaviour intentions. The critical incidents technique aim to get information about the problematic areas, which help to know what should be develop to achieve higher perceived quality. The companies can use the information to efficiently allocate resources, to generally ensure consumer services and to fit to relevant consumer priority. Contact employee and his or her service providing level are important factors of the services. The maintenance and development of long term relationship is strongly depending on contact employee activities (Wong – Sohal, 2003).

Human interactions in service delivery are essential factors to define satisfaction or dissatisfaction. The importance of the employee can occur in the essential problem of the service and how to respond to consumer complaints and disappointment. If an employee can handle a problem, compensate the consumer, the consumer will be satisfied. But if the employee unable or unwilling to respond a service failure, the consumer will experience double disappointment. On the other hand consumer can have special needs and the response of the employee these special needs also determinates satisfaction and dissatisfaction. Moreover the reaction of the contact employee how get into contact with the consumer is also essential. If he or she gives special treatment to the consumer, this can lead to satisfaction. If the behaviour of the contact employee is unacceptable, that will result dissatisfaction. However no one likes service failures, but the reaction of the employee is essential how the consumer will judge the critical incident (Bitner et al, 1990).

Among consumers experienced critical incidents the updating process is stronger and the importance of present features is stronger. The negative effect of critical incidents is lower if the satisfaction was higher in the past because of the carryover effect. The very satisfied consumers more likely to forgive problems. The satisfaction of who have not experienced critical incidents mainly depends on their past satisfaction, and the carryover effect is stronger. The carryover effect is smaller in case of

satisfaction with prices, expect among the very satisfied consumers (Van Doorn – Verhoef, 2008).

The evaluation of functional aspects is subjective. Positive critical incidents generate positive surprise, which can be interpreted as higher level of consumer delight, consumer loyalty, positive word of mouth, consumer retention and increasing financial return. The high service quality increase consumer loyalty and repurchase intention, and it influence consumer satisfaction. The positive critical incidents foster consumer satisfaction, consumer loyalty and repurchase intention. The negative critical incidents influence consumer behaviour and foster consumer complaints, reduce repurchase intentions and lead to negative word of mouth (Wong – Sohal, 2003).

Who have not experienced critical incident, the customer share is primary determined by customer share in the past, which means the share of the service provider from all expenditure of the customer. The effect of past customer share is higher in case of high share, in case of low share there is no carryover effect in critical incidents. Inertia is a barrier if the customer share big enough. Only low service satisfaction influence customer share. Critical incidents make consumers more sensitive to negative features of services. So service recovery is also an important factor to influence service satisfaction and customer share, when critical incident happens (Van Doorn – Verhoef, 2008).

Critical incidents represent a difference from the expectations in a positive or negative way, and this difference in the service perceived by the consumer as a critical incident. In my view critical incidents are related with consumer satisfaction with the consumer-company relationship in the long term, because the reaction of the company to a negative incidents, the interaction of the consumer and the company after the service encounter determines the overall evaluation of the incident, so the consumer satisfaction or dissatisfaction.

The more positive was the evaluation of a critical incident; the perception of the consumer, the more likely the consumer is satisfied with the relationship with the company. Because this relationship in this case contain an extraordinary moment, when the previous expectations were exceeded, or in case of service failure the company gave appropriate response to the problem and compensate the consumer and provide a positive memory to the consumer about that incident. On the contrary the more negative was a critical incident, the more likely to have negative impact on the evaluation of the

whole relationship with the company, the more likely to decrease the satisfaction with the relationship.

According to the mobile telecommunication industry different results were indicated by two different studies. Gustafsson, Johnsson and Roos (2005) found critical incidents have no significant effect on retention and moderation effect between consumer satisfaction and retention. Critical incidents facilitate stronger update in customer share and it has stronger effect on satisfaction with services and prices. But satisfaction has bigger effect on consumers who tend to remain and smaller effect on those, who tend to switch (Gustafsson et al, 2005).

Bolton (1998) found positive moderating effect of non reported failures on the period length of relationship, which suppose that non reported service failures make relationship longer, because who do not report the problem are more tolerant. The reported service failures have negative, but insignificant moderating effect. Consumers with higher level of satisfaction keep longer relationship with the mobile service provider, and the more experiences and accumulated satisfaction have stronger impact on the relationship judgement (Bolton, 1998). These results also support the view, that satisfaction with transactional service and satisfaction with the consumer-company relationship can be separated.

Critical incidents in mobile services in Hungary the most critical aspect was the emotional aspect of interaction for both the consumers and the customer service employees. The extremely negative experiences the most memorable to the customer service employees in the emotional dimension as harsh treatment, too personal contact. On the contrary the any thanks or offers from the customer are positive. The customers more feel control on the process, including be informed, they are more satisfied. The feeling of lose control often comes from the different professional skills and from waiting. Important to adjust roles, the employees' behaviour should be adjusted to consumer expectations, and consumers should know the system in order to effective operation. What frontline employees do as much as important to the consumer how it is done. The frontline employees consider functional factors more important than the consumers. (Kolos – Kenesei, 2008).

3.5. Consumer complaint handling

Consumer satisfaction have different levels, so we can differentiate the subjective comparison of consumers previous expectations and actual service, service process and evaluation of the quality of the result, the usual service quality and the perception about the method of complaint handling (Papp – Rózsa, 2003). The satisfaction with complaint handling will be considered as an indicator of satisfaction with the consumer-company relationship, while the previous expectations and service quality according to review before are indicators of the satisfaction with the services. The complaint handling can be considered in some case a service recovery intention after a negative critical incident, which also suggests considering it an indicator of the satisfaction with the whole relationship.

The examination of complain episodes are necessary in consumer satisfaction with the consumer-company relationship, how the company handle problems and negative response of consumers. The response of the company to failures is critical, the response to the complaint can be more important than the whole satisfactory relationship. (Santos – Fernandes, 2008). Complaining situation occurs, when the consumer of the service is dissatisfied with the service provider, and it is independent from the expression of dissatisfaction (Veres, 2009). Failures often lead to complaining, the more serious a failure is, the consumer more likely to complain (Maxham – Netemeyer, 2002).

Not only the quality questions, but the consumer feedbacks and complaints also directly influence satisfaction. If experiences quality higher than expectations, the consumer will be satisfied, in other cases the satisfaction will be low and the consumer more likely to complain. Consumer complaints are a complex psychological and behavioural phenomenon, when the behaviour is a transfer of negative information in order to change dissatisfactory situation guided by feelings and emotions of the consumer (Kang et al, 2008). In the complaining situation no matter the dissatisfaction is rightful or supposed, the company should manage to correct failure and restore satisfaction (Veres, 2009).

Consumers evaluate costs in the complaining situation, and compare them with expected or received benefits, such as any compensation, the method of complaint handling, and how the complaint become a part of the system. Compensatory justice is the balance of received benefit and failure of the consumer. The process justice involves

speed, formality, flexibility, accessibility, information and influence. The interaction justice means how deal and negotiate with the consumer (Kolos – Kenesei, 2008).

Good treatment is necessary to consumer retention, because in case of dissatisfaction the consumer either terminate the relationship with the company or advocate dissatisfaction in order to change the situation, which is an offer to the company to deal with the problem. Formal complaints are targeted the organisation. Consumer complaints give a chance to the companies to improve performance, because relative few consumers complain to third party. If a company ignore consumer complaints, it can lose many consumers, and probably will suffer from informal complaints to third party, which a negative word of mouth, and it cannot improve performance based on responses. But complaints handling can help improve product and service quality, the consumer satisfaction and finally the consumer loyalty. It is worth to encourage consumer to complain directly to the company, which is an opportunity to solve problems and a cost efficient method to increase satisfaction and loyalty. The individual dissatisfied consumers can become satisfied, and complaints contain important information. Besides collecting information, this represent a positive message to the consumers, that the company is interested in and care about the comfort, needs, comfortable and uncomfortable experiences of the consumers. Useful to involve as much consumer as possible to measure satisfaction and use the information improve. Especially useful, because half of the consumers have never complain, and only a small part of them deliver their views to the top management through formal complaints (Kang et al, 2008; Kenesei – Kolos, 2007; Némethné, 2000).

Complain handling system not only can solve customers' problems, but also aim to develop services by responses to the complaints. The company can excuse, explain or compensate consumers as a response to a complaint. The successful complaint handling provides consumer satisfaction, which lead to repurchase services and recommending behaviour (Rothenberger et al, 2008). The company can get conclusions about the importance, nature, frequency of failures from consumer complaints (Józsa, 2000). However complaint handling is limited, because satisfied consumers also can have problems, the frequency of the complaints does not overlap fully the problems, and only a part of the consumers advocate his or her problems and transfer problems to the company in a useable way (Józsa, 2000; 2002).

In case of lack of complaints the company lose the chance to recover that problem. That would be important because the satisfied consumer can repurchase, but

even a dissatisfied consumer probably will repurchase after compensation. Complaint handling make consumers more likely to remain with the company, purchase, afford price premium, generate favourable word of mouth, so in other words recommend the services of the company to others (Kang et al, 2008). The moderately satisfied consumer can be stimulated by good relationship, but the weak complaint handling service can keep away satisfied consumers (Németné, 2000). Consumer handling make consumers more likely to be satisfied, which contributes to consumer loyalty.

The informal complaints also influence the consumers themselves. The indirect complaints to a third party are related with the efficiency of the company's advertisements, and with the efficiency of the products and services. The complaints to the third party let the company increase advertising budget and decrease generating sales effect of advertisements. So the company should make a higher level advertisement, if the consumer complaints reach the level of indirect complaints (Cronin – Fox, 2010).

Faulty services and especially faulty complaint handling are very memorable to the consumers. Majority of the consumers simply leave, but do not complain. The formal complaint targets the company or other organisation, but a lot of consumer do not complain to the company, but complain to friends, which mean negative word of mouth. Appropriate complaint handling can make consumers satisfied. The complaint handling paradox means that compensated consumers, whose problem was efficiently handled by the company, become more satisfied and loyal. But if the service provider make mistake again, even the appropriate complaint handling will not make consumer tolerant (Kolos – Kenesei, 2008).

Some scholars consider complaining is directly a dimension of loyalty (Bandyopadhyay – Martell, 2007; Bloemer et al, 1998). The company can receive negative effect if the consumer does not leave, but complain to his or her friend or relatives. People more likely to speak about their negative experiences, while positive experiences considered being natural, and less likely to speak about them. Complaining behaviour can be considered negative word of mouth (Kolos – Berács, 1999), which is a dimension of loyalty as I will show later. But Turel and Serenko (2006) found in case of mobile services that the consumer complaints have no direct effect on such loyalty dimensions as price tolerance or repurchasing intentions. However the more dissatisfied a consumer, the more likely to complain. So complaint handling can be considered an indicator of satisfaction with the consumer-company relationship.

The consumer feel more appropriate the complaint handling of the company, the more likely to be satisfied with the relationship with the company, because the company dealt with his or her problem appropriate, treated the consumer well. On the contrary if a consumer faces inappropriate complaint handling, the company after the original problem makes another negative act, the consumer less likely to be consider the relationship with the company is fine, and less satisfied with this relationship.

The satisfaction with the complaint episode comes from the evaluation of different aspects, as the company's reaction how much fit to distributive, procedural and interactional justice. Distributive justice have highest loading to satisfaction, while interactional justice influence trust the most. Positive association can be found between satisfaction with complaint handling and trust after complaint, which reflect the satisfaction with conflict management has key role to facilitate or reduce trust. Correct personal treatment is needed to build trust. Santos and Fernandes found that after trust in the company, the satisfaction with complaint handling has the second highest influence on repurchasing intentions and consumer word of mouth communication, so complaint handling has positive relationship with loyalty (Santos – Fernandes, 2008). Later on I will describe how satisfaction contributes trust, so in my view the complaint handling through satisfaction contributes consumer trust.

Rothenberger et al (2008) found in their research that besides price and service the complaint handling influenced the recommendations of complaining consumers. Repurchasing behaviour was influenced by usage level, participation in loyalty program and service quality. Loyalty of non complaining consumers was influenced by prices and service quality. Loyalty of satisfied consumers was influenced by participation in loyalty program and service quality, so complaint handling influences recommendations and does not influence repurchasing. Complaint handling is a chance to keep consumers, who spend more time in the relationship, generates more profit to the company. Loyalty programs also aid to keep the best and most frequent consumers.

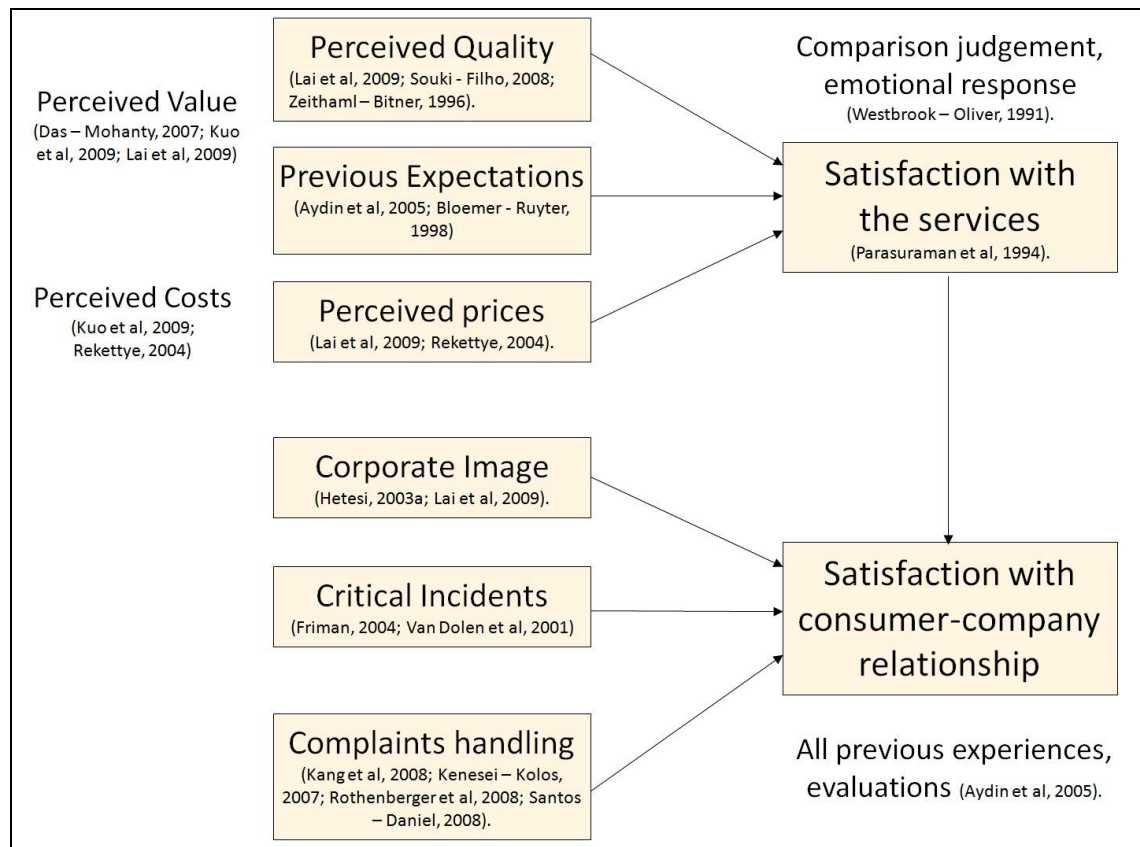
3.6. Theoretical framework of consumer satisfaction

According the literature the satisfaction has two different levels. One is the satisfaction with the services, which is the consumer satisfaction within the transactions, which is an emotional response based on comparison between the perceived quality of the service and the previous expectations of the consumer. In many studies the result of

this comparison is considered to the perceived value, however not only the perceived value or utility is important, but the perceived costs too, which probably can be the perceived prices on the market. The satisfaction with the services is a comparative judgement about perceived quality of services, the previous expectations and the perceived prices.

Another level is the consumer satisfaction with the whole relationship between the consumer and the company, which contains every previous experience and their evaluations, so every previous transactional satisfaction. That is why the satisfaction with the services influences the satisfaction with the costumer-company relationship. This satisfaction with the relationship also influenced by the image of the service provider, critical incidents during provides the services and how the company handled consumer complaints to eliminate consumer dissatisfaction.

Figure 1: Theoretical framework of consumer satisfaction



3.7. *Connexion of satisfaction and loyalty*

Satisfaction and loyalty is related with each other, but the relation is asymmetric. The loyal consumers usually are satisfied, but satisfaction is not a reliable indicator of loyalty, just an input of the loyalty. Psychological point of view satisfaction can be considered a pleasant state, a feeling of the consumer, and loyalty usually exists in case of often or permanent satisfaction (Oliver, 1999).

Academic literature usually considers satisfaction as the main indicator of loyalty. The satisfaction with the service components paves the way the satisfaction with loyalty factors, which lead to loyalty tendency to the company and result loyalty. However loyalty is a probability process, so satisfaction influence loyalty, but the connexion is not linear between satisfaction and retention (Rust – Zahorik, 1993). In corporate level the satisfaction is an antecedent of loyalty, which means repurchasing intentions and consumer retention in the individual level (Bodet, 2008). The company much easier keep satisfied consumers, than dissatisfied ones (Simon, 2004).

Satisfaction can facilitate repurchasing, word of mouth, in other word the consumer loyalty (Souki – Filho, 2008). An international research done in eight countries found that in case of global mobile telecommunication services the satisfaction have significant effect on the likelihood of repurchasing and recommending behaviour of consumers as loyalty dimensions. But cultural features and different societies' cultural values have strong influence on the relation between satisfaction and loyalty (Aksoy et al, 2013). Thus understanding the Hungarian mobile telecommunication services needs to do a local Hungarian empirical research.

Other researchers consider satisfaction only influences emotional loyalty, but do not influence the cognitive and conative loyalties. Repurchasing likelihood is not influenced directly neither transactional satisfaction nor overall satisfaction. Satisfaction is necessary, but is not adequate condition of loyalty (Bodet, 2008; Carpenter, 2008; Lichté – Plitchon, 2008).

High satisfaction does not mean the company can keep its consumers forever, because the future demands of the consumers can be different, so the company should prepare the changes of needs and demands (Hoffman – Bateson, 2006). Companies should be able to introduce new successful products and services in the market to create loyalty (Piskóti, 2007). Good quality and consumer satisfaction are necessary, but alone do not guarantee profitability. Besides consumer satisfaction the creation of loyal

consumer base is necessary to success. Many empirical research support the significant relationship between consumer satisfaction and loyalty, but satisfaction is not enough alone. Satisfaction is necessary to create loyalty, but many other processes are necessary to acquire loyal consumer base. Satisfied consumer can be loyal, but even the most satisfied consumers are not automatically loyal. Many satisfied consumers also leave the company, and a dissatisfied consumer is not necessary disloyal (Hetesi, 2002; 2003a, 2003b). Dissatisfied, but loyal consumers' trust in the company is deeper, more likely to look for the reasons of faults, forgive faults and think over more switching costs (Hetesi, 2007).

The relation between satisfaction and loyalty can be defined multiple ways. These two phenomena evidently are not the same. Satisfaction reflects on a product or service performance, loyalty is an enduring preference. Satisfaction can be considered the core of loyalty or necessary component of loyalty, or these two phenomena can partly overlap each other, or loyalty and satisfaction are components of final loyalty. Moreover as a transformation process, satisfaction transform into loyalty in times (Oliver, 1999). Relation between consumer satisfaction and consumer loyalty also depends on market regulations, switching costs, brand value, loyalty programs, technology licenses and product differentiation (Fornell, 1992). Consumer satisfaction and loyalty aid ponderability of fulfilment of innovations goals in company's side, because the goal of the companies is the consumer base contains more and more committed and allied consumers (Piskóti, 2007).

Consumer loyalty forms an obstacle of switching behaviour of consumers. Consumer satisfaction lead to loyalty, but the relation is not linear between them, above a certain level of satisfaction the loyalty rapidly increase. However loyalty is influenced by other factors, as mood and value difference, which have supplementary effect on the explanation of consumer loyalty. Consumer choices reflect certain values with positive moods. Ruyter and Bloemer (1998) found the relation between a satisfaction with a service and loyalty is the strongest, when consumers do not want to achieve instrumental value and do not experience positive mood. The second strongest satisfaction-loyalty relation can be found, when consumers want to achieve value, but do not have positive mood, or do not want to achieve value, but have positive mood. Satisfaction has the strongest influence on loyalty, but those situations, when consumers do not have maximum satisfaction, obviously the value difference and mood influence

loyalty as supplementary explanation variables. If no value difference and no mood, the satisfaction can bring back consumers (Ruyter – Bloemer, 1998).

4. Consumer Trust

A shift can be recognised in marketing from the importance of acquiring new customers to the retention of the present ones. The satisfaction of the consumer does not guarantee the retention of the consumers, the satisfaction is necessary, but sometimes insufficient to create, maintain or enhance consumer loyalty. So the examination of consumer loyalty should involve the role of other factors, such as consumer trust, which has a critical role to enhance consumer loyalty.

Trust is an impression of safety between the partners of an interaction or relationship (Garbarino – Johnson, 1999), a belief that the other party will not abuse the vulnerability of the opposite party (Dwyer et al, 1987), and a willingness to rely on the trustworthy interactional party (Moorman et al, 1993). The trust is a cornerstone of strong long run relationships between consumers and organizations (Garbarino – Johnson, 1999). It helps to reduce the uncertainty and risks in the transaction, in the state of trust the consumer accepts his or her own vulnerability with the positive expectations about the other party's intentions and behaviour (Rousseau et al, 1998). Thus the trust are connected with positive expectations about the other party's intentions and behaviour, and the trust is an intention to rely on the transactional partner with the acceptance of own vulnerability (Singh – Sirdeshmukh, 2000; McKnight – Chervany, 2002).

Affective trust is a feeling of safe and the perceived strength of relationship, which require minimizing uncertainty and opportunistic behaviour. Affective trust is based on emotions, more confined on personal experiences and influence fame. Perceived benevolence is related with affective trust component. The feeling of similarity contributes affective trust, which fosters consumer keep relationship with the company in the future. Trust fosters relational process, so it has direct impact on economic performance (Johnson – Grayson, 2005). Another important emotion to build trust is the feeling of gratitude, and mutual behaviour based on gratitude. Gratitude has positive effect on long term consumer behaviour and contributes developing mutual relationship (Palmatier et al, 2009). The long term relationship between consumer and

service provider means that the service provider can keep consumers, which is an aspect of consumer loyalty.

It should be underlined, that every consumer, every company and every relationship are different, and consumer trust is influenced by personal conversations, company websites, sales employees, and most of the people the most trust in the recommendations of friends (Tsai, 2009). Individuals supposing stressful or negative results often seek for social support to cope with stress. Those who look for emotional support can be considered opportunistic, because they believe in they can avoid a negative result with social support, so in case of an emotionally difficult question they tend to trust in the advice of service provider perceived have benevolence (White, 2005). Later I will show that consumer recommendations are an important aspect of consumer loyalty.

Differentiation of consumer trust and consumer distrust is important, because distrust is not only the lack of trust. Trust has critical role in fostering and maintaining consumer loyalty, while distrust has key effect on maintaining a relationship or switching. Trust is the belief that the exchange party is able to fulfil its obligations reliably and confidently, is motivated to seek mutually beneficial gains, and will refrain from abusing the relationship. Distrust is a belief that a partner will be incompetent, exhibit irresponsible behaviour, violate obligations, and will not care about one's welfare or even intend to act harmfully. Both trust and distrust help a decision maker reduce uncertainty and vulnerability associated with decision consequences. However negative information is thus more perceptually salient, is given more weight, and elicits a stronger behavioural response than positive information. The high level of distrust keeps away consumers to share personal information. Consumers distrust in company might come back or not, but consumers with high level of trust likely to be committed. High level of trust is not necessarily achieved with reducing distrust, and high level of distrust is not necessarily can removed with building trust. (Cho, 2006).

4.1. Three dimensions of trust

In order to get profound knowledge and deeper understanding of consumer trust, it is necessary to mention the three dimension of consumer trust. These three dimensions are the trusts in the competency of company, in the benevolence of the company and in the problem-solving orientation of the company. The operational

competency involves the seller professional knowledge as an indicator of trust. The consumer expects consistent and competent performance of the service provider. The operational benevolence is an expectation of trustworthy responsibility, as an intention of the company's ethical behaviour. This motivation emphasises that the service provider do not behave opportunistic, do not take its own interest ahead of the interest of the consumers. The problem-solving orientation helps to provide to companies, because every problem offers the chance to prove their commitment about service providing and thus create higher level of consumer trust. The consumer distrust with a service provider is directly and strongly correlated with the consumer dissatisfaction of first problem solving episode (Alhabeeb, 2007; Aydin – Özer, 2005; Santos – Fernandes, 2008; Sirdeshmukh et al, 2002). Therefore the organisational culture should support the creation of consumer trust, the employees should treat the consumers as they themselves would expect to be treated as a consumer (Mitchell, 2005).

Consumer trust is a belief, that service provider has enough professional knowledge and skills, and benevolently acts for the best interest of the consumers. Service provider needs to have necessary skills, abilities and knowledge to be efficient supplier (Sirdeshmukh et al, 2002). Trust in professional skills involves the abilities, competencies and professional knowledge of the seller (White, 2005), supposes appropriate skills and capacity of the service provider (Cho, 2006), so it has appropriate techniques and know-how-s (Blomqvist, 1997). Consumers necessarily have to trust in consistent and competent performance of the company to reduce risks and to provide continuity in the relationship in order to create loyalty (Santos – Fernandes, 2008). Distrust on the other hand leads to decisions about remaining in a relationship or switching (Harding, 1993).

Trust is a combination of emotional and knowledge elements, which involves the calculation of costs, benefits and risks, and its emotional response (Denize – Young (2007)). A cognitive and affective aspects of consumer trust can be differentiated. Cognitive trust guided by knowledge is the consumer trust in and willingness to rely on the competencies and reliability of service provider (Moorman et al, 1992), which involves forecasts and the level of trust. The competence of service provider, the product performance and the satisfaction with previous interactions are the antecedents of cognitive trust, which contributes sales (Johnson - Grayson, 2005) Sirdeshmukh et al (2002) consider the role of satisfaction and trust is critical in service providing industries, such as telecommunication industry. So it is reasonable to suppose that

consumer satisfaction contributes consumer trust, because satisfaction increases cognitive trust.

Trust in benevolence is based perceived goodwill (White, 2005), that one party is interested in others well-being (Garbarino – Lee, 2003). This benevolence can be perceived in the essential operation of the company and relational investments. Essential operation involves product supply and safety, while relational investments include facilitating and rewarding repurchasing. Trust and distrust influence behavioural intentions, consumer communication, and long term commitment. Mistreatment increases distrust, which decreases cooperation and commitment. (Cho, 2006). Communication fosters trust with support of debates, perceptions and expectations. (Morgan – Hunt, 1994). Communication creates the environment and conditions of trust. Credibility has key role in the interaction of communication and trust, because it help to foresee the future behaviour of the other party (Denize – Young, 2007).

Credibility creates consumer trust, which is difficult to acquire but easy to lose. So companies should do everything to preserve trust (Törőcsik, 2003). If the consumer perceive seller competent and benevolent, he or she will have strong intention to trust in seller (McKnight – Chervany, 2002). Trust gives a chance to expand information exchange, which itself aids strengthen trust. Trust is needed to develop information exchange process, which foster keep the relationship in the future and stronger trust. The rules of information exchange should be trusted in long run (Denize – Young, 2007).

The perception of opportunity behaviour of the partner will decrease trust. The relational commitment and trust directly influence cooperation, which need trust to start. Commitment implies vulnerability, so partners should be trustworthy (Morgan - Hunt, 1994). Trust is an important determinant of relational commitment (Moorman et al, 1992). Higher level of trust increase commitment (Palmatier et al, 2009). Trust reduces the environmental uncertainty and the feeling of vulnerability of consumers, because they can rely on a trustworthy brand (Chaudhuri – Holbrook, 2001).

Trust requires trust in the integrity of the company. Integrity concerns if the trustee follows moral and ethical principles that are deemed acceptable by the trustor, so integrity helps consumers to reduce uncertainty and risk of purchasing (Gutiérrez et al, 2004; Li – Yeh, 2010). Correct behaviour and credibility are the most important elements of integrity for Hungarians, so integrity means a precisely defined expected

ways of behaviour and actions, which adapt to defined rules (Hofmeister – Simányi, 2005). Goodwill implies responsibility and positive intentions (Blomqvist, 1997).

In consumer–firm relationships, the consumer usually perceives uncertainty and has fear of the firm’s opportunistic behaviour due to the possible information asymmetry in favour of the firm. Trust, commitment and relational norms decrease opportunistic tendencies. Consumers more likely to trust in other’s words, the good faith of the company or seller in risky situation. Trust is a belief about what the other will do, which can lead to commitment by reducing the perception of uncertainty and opportunism, so trust successfully can pave the way a continuing relation between consumer and company. Consumer trust in the competencies of the company contributes to the trust in the intentions, values and benevolence of the company and reducing to suppose opportunistic intention (Gutiérrez et al, 2004).

The third dimension of trust is the problem solving orientation, which the presupposition of the consumer that problems through or after service delivery will be satisfactory solved. This presupposition involves the frontline employees and management motivation. This is related with complaint handling discussed before, because a problem is an opportunity to the company to prove its commitment to the service. Company can build consumer trust, if it represent to capable and motivated to solve consumer problems. If service provider reduces relational risks, the consumers more likely cooperate and keep trust in a trustworthy service provider, so they act loyal. (Sirdeshmukh et al, 2002).

Management politics and practise represent the company level in the three trust dimensions, and a negative change in operational competency decrease the trust in the company, while a positive change has small or no impact, because it is only a hygienic factor. Operational benevolence and problem solving orientation can be hygienic or motivating factor, so the impact can be negative or positive (Sirdeshmukh et al, 2002). In this research satisfaction is supposed to be an indicator of consumer trust, which can increase or reduce trust in these dimensions. So it emphasises that consumer satisfaction contributes consumer trust in my framework.

If the perceived performance of a service provider is low quality or below the expectations, than this will reduce the consumer trust in the competency of service provider. If a consumer perceives, that the price and received service was fair, then this will enhance the consumer trust in benevolence of service provider (Singh – Sirdeshmukh, 2000). The major importance of trust was found by Santos and Fernandes

(2008), who stated that the trust in the company has strong effect on repurchasing behaviour and aim to maintain the relationship between the consumer and the company. The trust was the major most significant indicator of consumer recommendation behaviour, stronger than satisfaction or perceived value. All in all trust seemed to be stronger direct indicator of loyalty, than satisfaction.

Therefore the first hypotheses of the present study also expect that the two level of satisfaction contribute to the consumer trust in the company. So:

H1(a): There is a positive relationship between consumer satisfaction with the services and consumer trust in the company.

H1(b): There is a positive relationship between consumer satisfaction with the consumer -company relationship and consumer trust in the company.

The more satisfied the consumer with the services, the more likely to have higher degree of trust in the company, because the consumer experience that the company is able to and willing to provide appropriate services, prove its competencies and benevolence towards the consumer, which contribute to enhance consumer trust. And the more likely to believe in problem solving orientation, that the company is able to and willing to solve problems and handle complaints. On contrary if a consumer is dissatisfied with the services, it can lead to doubt in the competencies, benevolence and problem solving orientation of the company, that it is able to and willing to provide appropriate services and less likely to trust in the company itself.

Moreover, the more satisfied the consumer with the consumer-company relationship, the more likely to willing to trust in the company. If the consumer-company relationship is considered to be appropriate, the consumer is more likely to evaluate the operation of the company competent, regards the company benevolent than opportunistic, and think the problem solving orientation satisfactory, that the company is able to and willing to handle problems and complaints. On contrary, if the consumer consider to the consumer-company relationship inappropriate, do not satisfied with it, than less likely the consumer trust in the company.

4.2. The role of trust in front-line employees

The behaviour and management of front-line employees likely to have key role in consumer trust. The trust in the service provider has two aspects, one of them is the trust in the front-line employees, another one is the trust in management practise, practically the trust in the company itself. This is suggested by the fact, that satisfaction also can be related by a contact person, the service itself and the organisational level (Alhabeeb, 2007; Sirdeshmukh et al, 2002). The satisfaction with the services and the satisfaction with the organization have been discussed previously. The contact person is an employee of the company, with whom the consumer gets into contact as a representative of the company. The appropriate behaviour of the employee fosters the trust in the front-line employees.

Although Wong and Sohal (2002) found that trust in salesperson lead to satisfaction with salesperson, but they results also suggest that trust and commitment leads higher level of loyalty. High level of trust needs good relationship between customer and salesperson, which contributes commitment to salesperson, so the trust in salesperson influences the quality of whole consumer-company relationship judgement. Trust and commitment to salesperson spread from person to company. Interpersonal relations are more essential to achieve good quality relations, than relations between person and company. Because interpersonal relations help the better understanding of customers, match with their needs, which generate higher trust, so trust in the relation among consumer, employee and company has positive outcome (Wong – Sohal, 2002). Strengthen the interpersonal relation between employee and consumer can be a part of corporate strategy in order to increase the likelihood of word of mouth. Employees should be trained to develop interpersonal relations. If the consumer trust in employee or staff increase, the likelihood of word of mouth communication about the organisation will increase too (Gremmler et al, 2001).

The three dimension of consumer trust also can be examined in the aspect of trust in front-line employees. The trust in seller person is as a feeling is a feeling of safe to rely on the seller. The trust as a cognition is a belief that the seller person has the necessary competencies and motivated to can be rely on him or her, which is aid by the competencies, include abilities, skills and professional knowledge. The previously discussed dimension was the benevolence, the benevolence of seller person is important, to be motivated to protect the interest of the consumers. The consumers more

tend to attach benevolence those seller people, who are similar to them, so to create trust is a combination of features and behaviour of seller person (Swan et al, 1999).

The competencies of employee are both hygienic and motivation factor, so it can build or ruin trust. The benevolence of employee is more likely to be hygienic factor, so the lack of it can decrease or ruin consumer trust. But the problem-solving orientation of employees can significantly build trust in the employees, and contribute to overall trust (Sirdeshmukh et al, 2002). The basement of consumer trust includes positive attitudes, that the seller person is perceived to be reliable, honest, competent, likeable and consumer oriented (Swan et al, 1985).

Trust is a component of relationship quality, such as satisfaction and professional skills which facilitate relationships. If a customer trusts in seller, he or she more likely to keeps the relationship (Crosby et al, 1990). Skills have positive impact on the evaluation of seller and manufacturer (Moorman et al, 1993). Besides competence, general tendency and low pressure selling tactics have positive impact on trust in seller, but high pressure selling tactics interfere more the creation of trust (Kennedy et al, 2001). Other results suggest no relation between trust and selling tactics. Trust and experience has relation only in the early stage of relationship, and trust, the trustworthiness of seller become more relevant as risks are increasing (Swan et al, 1999).

Santos and Fernandes (2008) examined banking and airline companies got the conclusion, that the trust in the employees contribute to the trust in the company, which has direct influence on repurchasing behaviour and word of mouth, so on the consumer loyalty. Building consumer trust needs trust in the employee and reasonable interaction treatment in complaint handling. So in my study I also consider that the trust in the employees contribute to the trust in the company, so through trust in company has an indirect effect on consumer loyalty. A positive relation is supposed between the trust in front-line employees and trust in the company.

The consumer more trust in the front-line employee, with whom he or she get into direct interaction as a representative of the company, the more likely to have trust in the company. The front-line employees as the representatives of the company, the more can and willing to satisfy the consumer's needs, prove their competencies, benevolence and problem solving orientation, the evaluation of the consumer will be better about the company, and more willing to extend his or her trust in the whole company. The frontline employees are the face of the company in the interaction with the consumer. If

the frontline employees do not represent reliable behaviour, the consumer trust in the company can receive a negative influence.

4.3. The contribution of trust into the consumer loyalty

In summary both the trust in the front-line employee and the trust in the company have positive relations with the loyal purchasing and cooperation, both level of trust have positive influence on repurchasing intentions, which foster the future relationship (Kennedy et al, 2001). The basement of the relationship, that both sides perceive the relationship mutually beneficial, so the trust and commitment have important role, which are mainly subjective conceptions. In order to create long-run relationship, it is necessary to receive consumer satisfaction with the relationship and build trust (Wong – Sohal, 2002).

Consumers need to perceive positive quality and believe in future positive quality to trust in a brand. Trust contributes loyalty through commitment, which means a positive purchasing intention. Consumers more likely to have purchasing intentions, if they trust in the brand. Trust requires cooperation with the exchange partner, believe in that the exchange partner do not behave opportunistic, and resist to short term alternatives to get long term benefits (Aydin – Özer, 2005; Aydin et al, 2005). Bodó (2006) consider trust is the basement of loyalty. However in the modern and Hungarian society the level of trust is low in anyone and anything, because the collective consciousness of „us” a shift happened to the free individual consciousness of „me”. So he considers the loyalty is decreasing besides the failure of conventional loyalty strategies. But I think the building and maintaining of trust is possible for companies, and they can acquire loyalty through trust.

It is necessary to create and maintain trust in order to a successful long-run relationship. Because the sellers and buyers participate in many mutual interactions, thus the behaviour of sellers can be the basement of trust in how the sellers will behave in the future. The high level of trust in a long-run relationship contributes to corporate competitiveness, and decreases the transactional costs (Doney – Cannon, 1997). The consumer trust based on direct experiences and evolves in time. The trust helps to reduce tensions and conflicts, foster to share information, increase accordance and encourage future transactions (Dwyer et al, 1987). According to a study about online sales, researchers found that the trust contributes to purchasing intentions and attitudinal

loyalty. The trust in a concrete transaction, which is influenced by trust in the seller, has a key role in purchasing intentions (Hong – Cho, 2011).

The definitions of trust essentially have three groups. The first considers trust is a personality trait or response pattern. The second consider trust is a generalised expectation, statement about the responsibility of the other party. The third consider trust is a tendency to perceive another person or group helpful, cooperative and honest (Kennedy et al, 2001). So trust can be considered a behaviour intention, a tendency to rely on exchange partner. Trust needs trust in reliability and honesty of the exchange partner (Moorman et al, 1992; Morgan – Hunt, 1994; Sirdeshmukh et al, 2002), rely on the other and have generally positive expectations about the result. A comparative company should be trusted by others (Morgan – Hunt, 1994).

If everyone had been perfectly informed in an economy, no difference would have been among economic actors and they would have been equally trustworthy. But because this situation does not exist, therefore the ethical basement of exchanges and contracts contain trust and commitment. Trust more likely to develop in natural circumstances and no written contracts determine relationships. In case of mutual trust no need additional guarantees. Trust leads to creative and cooperative behaviour, which pave the way to long term relationships, because involves expectations of positive result and behaviour. So trust is response given to future behaviour, and trust links experiences of the past and expectations of the future. Trust is a dynamic process and its level continually changes among the parties in the relationship (Blomqvist, 1997).

Trust foster the reliability of future expectations and safety in the relationship, which involves the future expectations about the partner trusted by the consumer. The low level of trust makes the relationship risky, costly and makes more difficult to keep the relationship. Thus trust represents value, which makes the consumer willing to take risk and strengthen the wish of keeping the relationship and commitment to the company. Higher level of trust even in case of higher dependency can lead to higher level of commitment, so trust can alleviate the negative effect of dependency (Andaleeb, 1996).

Trust in brand has no significant effect on satisfaction with brand. Satisfaction is not enough alone to achieve consumer commitment, satisfied consumers not always loyal. The effect of satisfaction on loyalty is weak, but trust and emotional commitment are important to create loyalty (Ercis et al, 2012). In the ordinary comprehension the quality of the product or services pave the way into the consumers, contributes to

consumer satisfaction, which lead to consumer loyalty. But the consumer-product-company chain conception can be a consumer-company-product chain, when the consumer trust has a key role to create relational commitment between consumers and companies. The consumer who is satisfied with the purchasing start to feel trust in the company, and this leads to consumer loyalty. Because the consumer trust generates repurchasing behaviour, which is an aspect of loyalty (Alhabeeb, 2007). The satisfaction in this way can be considered as an indicator of trust. Because the long-run relationship needs commitment, and the satisfaction has not direct effect on loyalty, but through consumer trust and commitment (Lichtlé – Plitchon, 2008).

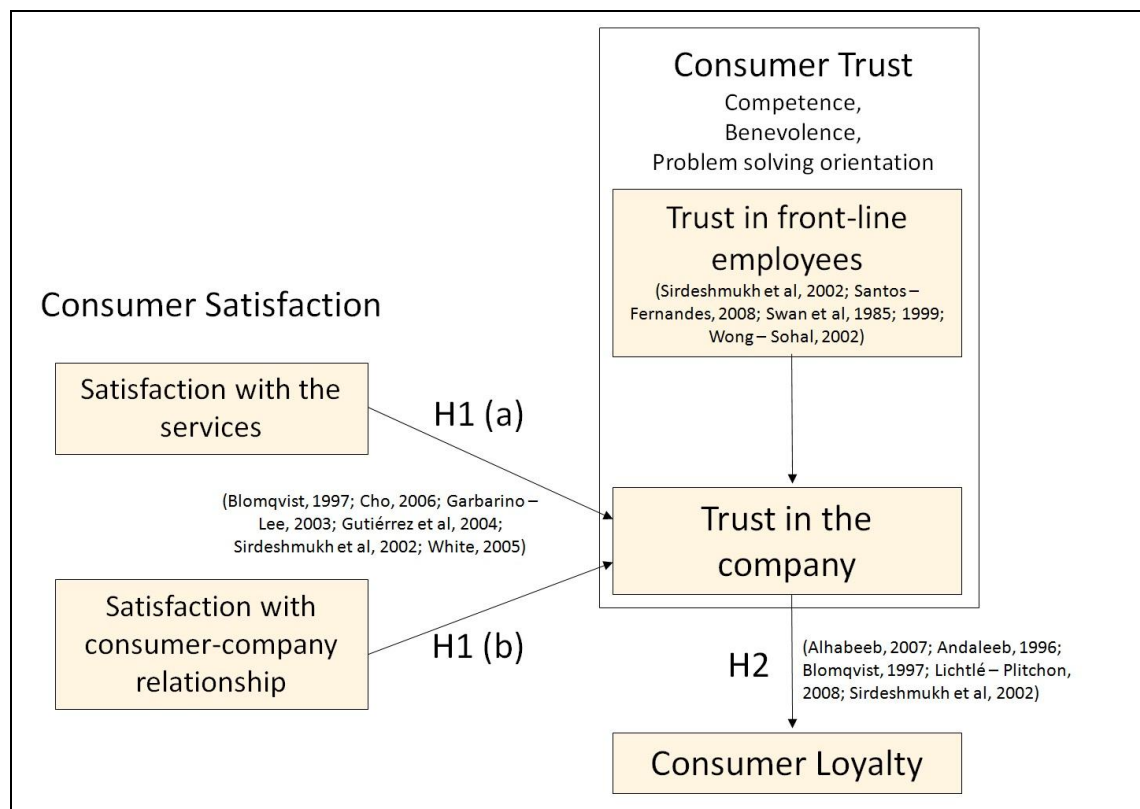
Therefore it is reasonable to put consumer trust into the complex model, because it is likely to has fundamental role to create consumer loyalty, because it contributes consumer commitment which is essential to a long term relationship between consumers and company. However the effect of satisfaction on loyalty is studied many times and positive relation was found between satisfaction and loyalty, but in this study the role of trust is also inserted to this connexion. Presuming that the direct indicator of consumer loyalty is consumer trust, and the role of satisfaction is indirect, satisfaction influences loyalty through trust. So the consumer trust is a stronger direct indicator of loyalty, than satisfaction.

H2: Consumer trust has positive relationships with every aspects of consumer loyalty, and these relationships are stronger, than the direct effects of consumer satisfaction on consumer loyalty.

This implies that the consumer the more trust in the service provider, the more likely to be a loyal customer of the company, which means that more likely to maintain a long-run relationship with the company, recommend the company to others and has positive attitudes towards the company. To maintain a relationship also have some different aspects, such as repurchasing intentions, resistance into competitive offers and price tolerance, so the consumer, who trust in the company more likely to buy services from the company again, resists to other offers, and more tolerate about prices. On contrary, the consumers less trust in the company, they less likely to be loyal to the company. The decreasing of trust or increasing of distrust will facilitate the consumer to terminate the relationship, to do negative word of mouth and to have negative attitudes towards the service provider.

As it was showed before, consumer trust has positive contribution to consumer loyalty, however Sirdeshmukh et al (2002) also suppose the mediator role of values. They consider that trust creates value, which is a superior goal in relational exchange and guides behavioural intentions of consumer loyalty. They results suggest to link trust with consumer loyalty judgements. Trust in frontline employees influences values, which influences loyalty. The trust in management politics and practise has direct effect on loyalty (Sirdeshmukh et al, 2002). So this results support that trust in company has direct effect on loyalty, while the effect of trust in frontline employees is indirect. But in my framework the trust in frontline employees through the trust in the company and do not through values contributes consumer loyalty.

Figure 2: Consumer trust as the direct antecedent of consumer loyalty



The examination of the connexion of consumer satisfaction, consumer trust and consumer loyalty, I suppose that consumer satisfaction contributes to consumer trust in the company, so satisfaction has an indirect effect on loyalty through consumer trust. The consumer is more satisfied with the services and satisfied with the consumer-company relationship, the higher level of trust in company is anticipated. The direct effect of consumer trust is stronger than the direct effect of satisfaction on loyalty, so

loyalty can be predicted better with trust. Besides consumer satisfaction the consumer trust in the frontline employees also contributes to trust in the company. The consumer trust in the frontline employees more, he or she more likely to trust in the company too.

5. Consumer loyalty

After the review of consumer satisfaction and consumer trust, the study continues with the review of consumer loyalty. First I will provide a review about the relation between satisfaction and loyalty, because many studies have already provided analysis about this topic. Those studies considered direct relation between satisfaction and loyalty; however I suppose in my model that this relation is indirect. The mediator variable is the consumer trust, because the satisfaction with products and services and the satisfaction with the whole relationship with the company contribute consumer trust in the company. Briefly the consumer trust is the link between satisfaction and loyalty, because trust is a stronger direct indicator of loyalty than satisfaction.

5.1. Definitions of loyalty

Companies try to make themselves memorable to the consumers and build fame to let consumers continually return to acquire a loyal consumer base. Good design, branding, advertising, and other methods help to acquire loyal clients. It was supposed long ago that loyalty influences the quantity and frequency of purchasing, so it is cheaper to serve loyal customers, than casual customers (Lewis, 1942).

Loyalty is a favourable attitude or behavioural response of the consumer toward one or more brand within a time period. In the approach of two dimensional loyalty: the loyalty can be examined as the frequency and volume of purchase, and the share of a brand within total purchase of the category. Loyalty means constant repurchase of a brand, and a lot of researchers consider it enough to describe loyalty. But loyalty also contains attitudinal influences. The attitudinal approach means a favourable attitude toward a brand, so it is a deep commitment, intention to repurchase the preferred service or product constantly in the future (Alhabeeb, 2007; Dick – Basu, 1994; Lichtlé – Plitchon, 2008; Oliver, 1999), which in the multidimensional approach also contains the situational elements, and the resistance to the competitive offers in order to maintain the relationship (Bandyopadhyay – Martell, 2007; Oliver, 1999), and reduce the probable

switching intentions (Deng et al, 2009). In the multidimensional approach the situational loyalty, the resist of competitors' offers, the intentional loyalty, attitudinal loyalty and consumer complaints also have roles (Rundle-Thiele, 2005).

The loyalty is not equal with retention, and it cannot be defined by only behavioural patterns (Bodó, 2006). The repurchasing behaviour without favourable attitudes cannot be treated as false loyalty (Dick – Basu, 1994). The attitudinal loyalty involves a psychological attachment, while simply the repurchasing behaviour not necessary involves any psychological attachment (Carpenter, 2008). Some of these relationships cannot be defined as loyal usage, and it can be anticipated, that the relationship does not have any commitment and strength. The loyalty involves a strong favourable attitude beside the behaviour (Fournier – Yao, 1997). The loyalty cannot be restricted into only one dimension, a repurchasing behaviour of a product or service, because to distinguish the true and false loyalty the attitudes also should be examined. Although the attitudinal loyalty alone cannot predict the behavioural loyalty (Bodet, 2008), but it has a significant positive effect on behavioural loyalty, such as recommendations and portion of purchasing (Carpenter, 2008).

The loyalty has three antecedences, in cognitive level the information to ensure brand superiority, emotional level the pure preference of the brand through repurchasing behaviour, and conative level a strong commitment, intention to repurchase (Jacoby – Chresnut, 1978). The consumer express in his or her behaviour in decision making, evaluating to improve commitment of a brand. Loyalty can be considered as a combination of necessary and sufficient aspects, as prejudice, behavioural response, during times, involve some decision units, and select one or more, in a psychological process (Jacoby – Kyner, 1973). The loyal purchasing generates bigger market share of the company, while the attitudinal loyalty allows the company use higher relative prices (Chaudhuri – Holbrook, 2001). The product should demonstrate, that is valuable, the company should demonstrate its reliability and ability to acquire the heart, trust and loyalty of its consumer to achieve success (Alhabeeb, 2007). The non loyal consumers are more influenced by negative information. If a service provider can satisfy their need better, than its competitors, it easier creates loyalty (Deng et al, 2009).

Multiple loyalties are if loyalty exists to not only one, but more brand, but multiple loyalties do not the same with the lack of loyalty or disloyalty. Loyalty means persistence, continuity and coherence in the relationship between the consumer and the company (Lichtlé – Plitchon, 2008). Consumers do not consider every brand loyal

relationship has the same strength and characteristics. In case of multiple brand loyalty the different brands related with different usage occasions. Neither the relationships are not substitutes nor their functions are substitutes in different occasions, but they more seem to be (Fournier – Yao, 1997).

Brand choices are influenced by past behaviour, which involves past experiences, but because we do not know the past motivations, the behaviour can be described, but cannot be explained. Transactional loyalty is supposed to result relational loyalty, in other word commitment. The subject of loyalty can be the brand, the product, the company, the store, or the seller. If the subject is the company, the consumer enters into a relational process (Lichtlé – Plutchon, 2008). Loyalty is the tendency of the consumers to create a continuing and deep relationship with the company. The interaction level is higher between the organisation and the consumer, the higher satisfaction facilitates loyalty (Hetesi, 2003a). Loyalty is a result of consumer decision process among competitor brands. Consumer loyalty is expressed in times in the consumer decision makings, when the consumer chooses one or more alternative brand like a biased behaviour pattern. Loyalty has a time perspective, because it is a dynamic and developing phenomenon (Fournier – Yao, 1997).

However it can be embarrassing to admit suggesting such an intimate relation with a company as loyalty, but consumers in practice develop and feel loyalties. They trust and rely on companies, and return to them if consumers feel good treatment and comfort. Loyalties reduce risk and increase safety. Functional loyalty is based on an advantage, so more vulnerable than emotional loyalty based on emotions (Bodó, 2006). Different levels of loyalty exist. Bandyopadhyay and Martell (2007) differentiate three level of loyalty. The highest level of loyalty means that consumers use only a single brand; however attitudes can be weak if the reason based on restrictions. The biggest and most frequent group of consumers use more brands. The bottom of the hierarchy consist of consumers with weak attitudes non-users, who are potential consumers, especially if the reasons of non-purchasing are known and controllable. If no other information is available from the product, the amount of positive characters of available information will influence the evaluation and choose. The single brand users have strongest attitudes towards a brand, however the strength of attitudes more different between non-users and multiple brand users, than between single and multiple brand users. If non-users have strong attitudes, they represent a potentially attractive market segment.

Functional loyalty can be vulnerable, because if only the information available from the brand, the consumer needs the less amount of efforts and weakest loyalty and loyalty only comes from superior quality. But the more common is a product or service, the consumers less likely to be loyal, on the contrary the more special and unique a thing, which generates pleasure and consumers feel attachment. In case of strong efforts, the consumer is motivated by commitment to repurchase and keep the relationship with the company. The consumer should believe in the product of that company is the best alternative to keep loyalty. The persistent purchasing as an indicator of loyalty is not enough, because multiple loyalties can exist. Loyalty to the brand requires preference, the available information should be consistent with emotional preference of the consumer, and the purchasing intention should be stronger towards that brand, than the competitor ones. Cognitive loyalty is a preference based on available information, the performance aspects of the brand. In case of satisfaction it become a part of the experiences and cause emotional emphasis. Affective loyalty includes the extent of affection and the characteristics of the attitudes towards a brand. Conative loyalty is a behavioural intention influenced by positive emotions towards the brand. Action loyalty means when intentions become actions, foster repurchasing and commitment to repurchase (Oliver, 1999).

However commitment and loyalty can be differentiated. Loyal attitude leads to loyal behaviour, while commitment is a strong desire to keep relationship, the identification of the consumer with goals and values of the organisation (Hetesi, 2007). Involvement is an interest or commitment to something, which can be the importance of the product or the commitment of an individual to the brand (Arora, 1985). The committed party believe in the worthy operation of the relationship, the relationship is considered to be valuable and willing to do to keep it. Relationships are based on mutual commitment, which can be expressed by the consumer as loyalty (Morgan – Hunt, 1994).

Commitment can have different aspects. The affective character contains the relational involvement, the identification with the goals and values of the partner. The cognitive character is based on perceptions and beliefs. The conative character is an intention, willingness or behavioural intention. Commitment such as satisfaction can be considered a process (becoming committed) or condition (being committed). The perceived commitment involves behavioural intention, effort to keep the relationship, patient and tolerance towards problems and inefficiency. Commitment is a willingness

to develop a stable and lasting relationship, which contains the promises of sellers and customers, because the investments of the relationship would be lost if the relationship is broken (Sanchez – Iniesta, 2004). Gutiérrez et al consider the three dimension of commitment are the behavioural as repurchasing and loyalty, the emotional as identification and involvement, and as future intention as a desire to keep the relationship. The emotional commitment leads to behavioural and temporal commitment, but the behavioural commitment has no significant connexion with temporal one. So the present behaviour is not a good indicator of future behaviour (Gutiérrez et al, 2004). Loyalty is represented as behavioural commitment in their study.

Besides satisfaction the emotional commitment and calculative commitment are antecedents of consumer retention. The overall satisfaction has strong effect on loyalty, in the telecommunication industry too. Satisfaction is the mediator between the product- or service quality, the price or payment and loyalty. Commitment is a desire to keep the relationship, even if the satisfaction is low. The calculative commitment based on economic reasons, which is depends on product advantages, the lack of choices or switching costs. The emotional commitment has emotional nature, and it based on personal involvement and it generates higher level of trust. Satisfaction is retrospective, while commitment is prospective (Gustafsson et al, 2005).

5.2. Consumer loyalty dimensions

So the measurement of loyalty is possible in more dimensions, as the consumer commitment, intention to repurchase. Willingness to recommend the preferred product or service to friends and the social environment (word of mouth) in the future. Motivation to maintain a long time relationship with the firm, resist switching for competitors offers. Repurchase again and again despite negative effects in some cases, and the switching incentives created by marketing. Transfer larger share of income to a specific service provider (Alhabeeb, 2007; Aydin – Özer, 2005; Hetesi, 2003; 2007; Lee et al, 2001; Rothenberger et al, 2008; Santos – Fernandes, 2008; Sirdesmukh et al, 2002; Turel – Serenko, 2006). Other authors consider only the ultimate level of loyalty means that the consumer maintain the relationship in any circumstances, maintain repurchase intention with any prices, and able to make efforts, sacrifices for the relationship (Bloemer et al, 1998; Prónay, 2008).

Corresponding with the literature findings in the theoretical frame of the present study the consumer loyalty is measured as maintain the relationship with company as a consumer commitment, which involves the repurchasing behaviour, resist to competitive offers and higher price tolerance. Another behavioural aspect of loyalty is the consumer recommendations, as a positive word of mouth. An attitudinal dimension is also added into the model, as the loyalty involves favourable attitudes towards specific service provider. Thus the second hypothesis can be divided into three sub-hypotheses:

H2(a): Consumer trust has positive relationships with the maintenance of consumer-company relationship, and this relationships are stronger, than the direct effects of consumer satisfaction on maintain this relationship.

H2(b): Consumer trust has positive relationships with consumer recommendations, and this relationships are stronger, than the direct effects of consumer satisfaction on consumer recommendations.

H2(c): Consumer trust has positive relationships with consumer preference, favourable attitudes, and this relationships are stronger, than the direct effects of consumer satisfaction on consumer preference, favourable attitudes.

In summary, the loyal consumers like the products, services, often purchase them, and reckon they worth the prices, better than the competitive others, they features match with the consumers requirements, needs, and the consumers recommend them (Hetesi, 2007). Decision of mobile subscriber about to choose service providers is influenced by the total amount of subscribers of the service provider, and the influence of others in the same household can be even stronger (Birke – Swann, 2006). So the effect of close environment emphasises the role of interpersonal communication of consumers and positive word of mouth as a dimension of loyalty in this industry.

Behavioural aspect beside the repurchasing and reusing, the recommendations are also have key role in loyalty, that how likely the consumers recommend the product, the services or the company to others (Hetesi – Rekettye, 2001). A mobile service provider with awarding programs can create personal relationship with its subscribers, which

help to retain the consumers, even if the competitors offers them lower prices and further benefits (Kim et al, 2004).

The loyal consumers creates significant income to the company, because the cost of selling is lower to them, and the more time the consumers are in connection with the company, they pay more, buy more, have larger price tolerance in short term, and make positive reputation with positive word of mouth in long term (Ganesh et al, 2000; Hetesi, 2003; Kovács, 2000; Prónay, 2008), so the relevance of price mechanism is reduced even in short term by consumer loyalty (Bodó, 2006).

If consumer loyalty is blindly to a product or service, the strength of the company would increase through unrestricted pricing, quality setting and service modification, which finally destroy consumer sovereignty (Alhabeeb, 2007). Even in the early American literature the encouragement of loyalty was considered to be positive, if it helped demand planning. In return for loyalty discounts and special treatment can be given. But loyalty was considered harmful, if the company achieve monopoly and exploit this situation, like usage of punishments in case of consumer disloyalty (Lewis, 1942).

Committed consumer is willing to do short term sacrifices in return for long term benefits, and more identify with the goals and values of the organisation. Commitment reduces perceived risks and increases trust (Bloemer – Ruyter, 1998), so it is a condition of loyalty. Commitment increases consumer loyalty (Sanchez – Iniesta, 2004), a necessary condition of loyalty, because the committed consumer can be loyal. True loyalty based on maximal commitment, while false loyalty has no commitment basement (Bloemer – Ruyter, 1998). If consumers feel dependency, the behavioural commitment is forced; they perceive the company opportunistic (Gutiérrez et al, 2004).

In my study commitment is considered the desire and motivation of keep relationship between consumer and company, and it is an aspect of consumer loyalty measured by repurchasing intentions, resistance to competing offers and price tolerance. The favourable attitudes will be considered another aspect of consumer loyalty. So commitment is considered to be equal or at least overlapping phenomenon with consumer loyalty.

Another aspect of consumer loyalty is the consumer recommendations, the positive word of mouth. Because consumers should do more complex decisions, there are more alternatives and less certainty about the performance of product and service than before so this aspect becomes more important. As the perceived emotional

complexity of decisions is increasing, the consumers less rely on rational decisions criteria and rely on more emotional criteria, when they think over an advice. In case of high perceived risk the individuals often rely on the advices of trusted information source, like the recommendations of experts, than decisions with low emotional burden. Consumers consider among risks, that the service provider how likely to deliver services, which involves the problems of incompetency and malevolence (White, 2005).

The appearance of the Internet gives the consumer more opportunity to communicate, compare and find the best service, storage and price. This also provides new media possibilities to dissuade consumers buy a brand, and encourage them to switch and reduce consumer loyalty. But the majority consider loyalty as important as it was forty years before, however the satisfied consumers can buy other product or services to seek novelties. Loyalty remains primal, but the concept is changed, the consumers want to communicate with each other and with the seller. The temporary loyalties become more typical, so every brand faces the challenge to lengthen the committed periods of consumers. The long term relationship can be achieved, but it requires hard working of the companies (Keers, 2006).

Loyal consumers generate significant income, and the sale costs are lower to them. But different should be made between deserved loyalty and purchased loyalty. Good quality and favourable consumer sale generates deserved loyalty through consumer satisfaction. But discounts only generate purchased loyalty, a short term repurchasing behaviour of the consumers (Edwardsson et al, 2000), so it is more similar with consumer retention than the complex phenomenon of consumer loyalty. Because consumer loyalty has no behavioural aspect and more than simple repurchasing behaviour, even if many loyal consumer expect benefits. The switching consumers have lower personal involvement than the long term loyal consumers and we can differentiate satisfied and dissatisfied switchers. The intention to maintain the relationship is crucial, because the loyalty in the past is not enough to guarantee loyalty in the future (Prónay, 2008).

The obstacles of loyalty can be the individual characteristics of the consumer, to try or try not new different alternatives, the multiple brand loyalty or potential changes in consumer needs, which can guide to switch. Other phenomena can facilitate consumer switching, the competitors can use the weak point of satisfaction to foster or create dissatisfaction. If other alternatives can become more attractive, the relationship approximates to the end (Oliver, 1999). The changes in consumer needs and switching

because of these changes can be generated by changes in the self-concept of the consumer. Symbolical consumption has important role in loyalty, because the desired image of the consumer is related with consumer loyalty. If the expressed self-concept by consumption is fit to desired role, the consumers would be satisfied and loyal, because the consumers try to achieve and maintain the ideal individual and social self-concept by consumption. Loyalty can be backed by permanent symbolical maintenance of self-concept (Prónay, 2008). The changes in self-concept can lead changes in consumption.

5.3. Switching costs

Beside the behavioural intentions, the loyalty is also influenced by other factors, which obstruct the consumers to terminate the relationship with company, make more difficult and costly to switch (Fornell, 1992; Jones et al, 2000). Those obstacles are the interpersonal relationships, the perceived and real switching costs, market barriers, the lack of prospective competitors or the perceived risk to switch (Lichtlé – Plitchon, 2008; Sirdeshmukh et al, 2002). Switching costs includes every beneficial lost caused by switching a product or service (Maicas et al, 2009). The perceived switching costs are the highest for those consumers, who have never switch service provider previously, because they have no previous knowledge about it. So they become the most loyal consumers to their service providers (Ganesh et al, 2000).

Perceiving switching costs generate dependency. The costs of terminating a relationship could lead to continue the relationship and generate commitment about the relationship (Morgan – Hunt, 1994). The higher the dependency and the commitment is, the consumer more likely to remain in the relationship (Ganesh et al, 2000). The higher switching costs are in the market set up by service providers, the more consumers are captured to remain in relationship with their service providers. This give chance the service providers to raise prices without lose significant amount of customers (Shin, 2007), which distort the price elasticity, and give monopole power to the companies against consumers (Klemperer, 1987).

Therefore when the consumer behaviour is discussed, it is necessary to mention the role of switching costs. The switching costs include benefits to the companies, because they help to reduce price sensibility of consumers, and the consumers' sensibility about satisfaction. Reducing the effect of price sensibility enhance to lose

consumers because of short run changes within service quality (Fornell, 1992). The switching costs differentiate the market, the previously homogeneous market become heterogeneous thanks to switching costs (Klemperer, 1987), so the high switching costs make more difficult to change among service providers after one was chosen (Aydin – Özer, 2005, Lee et al, 2001). Although if the switching costs are higher, the higher level of satisfaction has stronger effect on loyalty and consumers become more sensible to dissatisfaction (Jones et al, 2000), but the high perceived switching costs result weak relation between satisfaction and loyalty, so consumers just seem to be loyal to services even in dissatisfied situation (Aydin et al, 2005). A study about the Korean mobile service market suggest to raise switching costs can build long run relationship with the consumers, increase the retention of subscribers (Kim et al, 2004).

The switching costs also influence the consumers' quality elasticity, which influence the satisfaction-loyalty link. (Anderson – Sullivan, 1993). Although I reckon the switching costs cause only behavioural loyalty, which described by Lichtlé and Plichon (2008) as consumer retention instead of loyalty. Retention means to maintain the relationship with the specific service provider. The service provider can tie their consumers into the relationship, so the dissatisfied and disloyal subscribers is continue to use the services, and ensure the high retention rate of service providers (Turel – Serenko, 2006). The switching cost effect on switching decision is stronger, than the effect of satisfaction or demography (Shin – Kim, 2008).

The costs of the consumers can be divided into more types, and different scholars identified differently those types of costs. Klemperer (1987) distinguished transactional, learning and artificial or contractual costs. Those contractual costs are a part of corporate strategy to obstruct consumers' switching behaviour (Shin – Kim, 2008). Burnham et al (2003) the switching costs can be procedural, material or relational. Financial costs are present, because every product and service have price in a transaction. Temporal costs represents that every purchasing needs time and energy expenditure from the consumers (Farkas, 2003).

Similarly the switching costs means financial costs, which can be a single financial expenditure or a direct beneficial loss as lose some discount. The time and energy expenditure as switching can appear as an evaluation cost to identify a new service provider, which needs time and energy, not just money. To set up a relationship needs time and energy. Learning costs also can appear to learn new skills, procedures in order to use of new product or service. Psychological costs represents that the

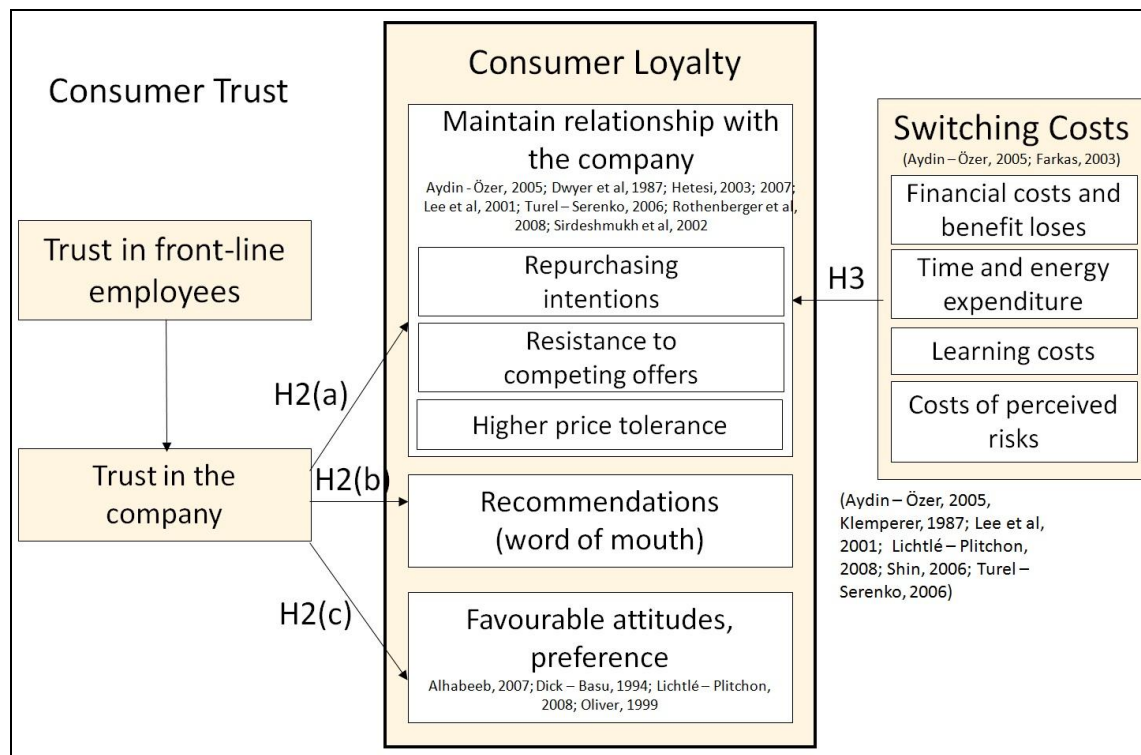
switching contains risks, if the information is not enough or the performance is difficult to evaluate, the consumers' switching intention is become lower (Aydin – Özer, 2005). Remain in the relationship, keep loyalty has the advantage to reduce risks and some other positive externalises (Lichtlé – Plitchon, 2008). The loyal behaviour of the consumer help to avoid risks, the perceived costs of risks of switching. So instead of the phrase of psychological costs the phase of costs of perceived risks is used in this study to express this kind of switching costs.

In the empirical research four type of switching costs are involved, the financial costs and benefit losses, time and energy expenditure, learning costs and the costs of perceived risks. The analysis contains these types of costs, when the indications are suggested about the effect of switching costs on maintaining the consumer-company relationship in the Hungarian mobile telecommunication services market.

The following hypothesis is set up about the role of switching costs in consumer loyalty.

H3: Perceived switching costs have positive relationship with maintenance of consumer-company relationship, and perceived switching costs can reduce the role of trust to support the maintenance of consumer-company relationship.

Figure 3: Consumer loyalty dimensions and the effect of switching costs on loyalty



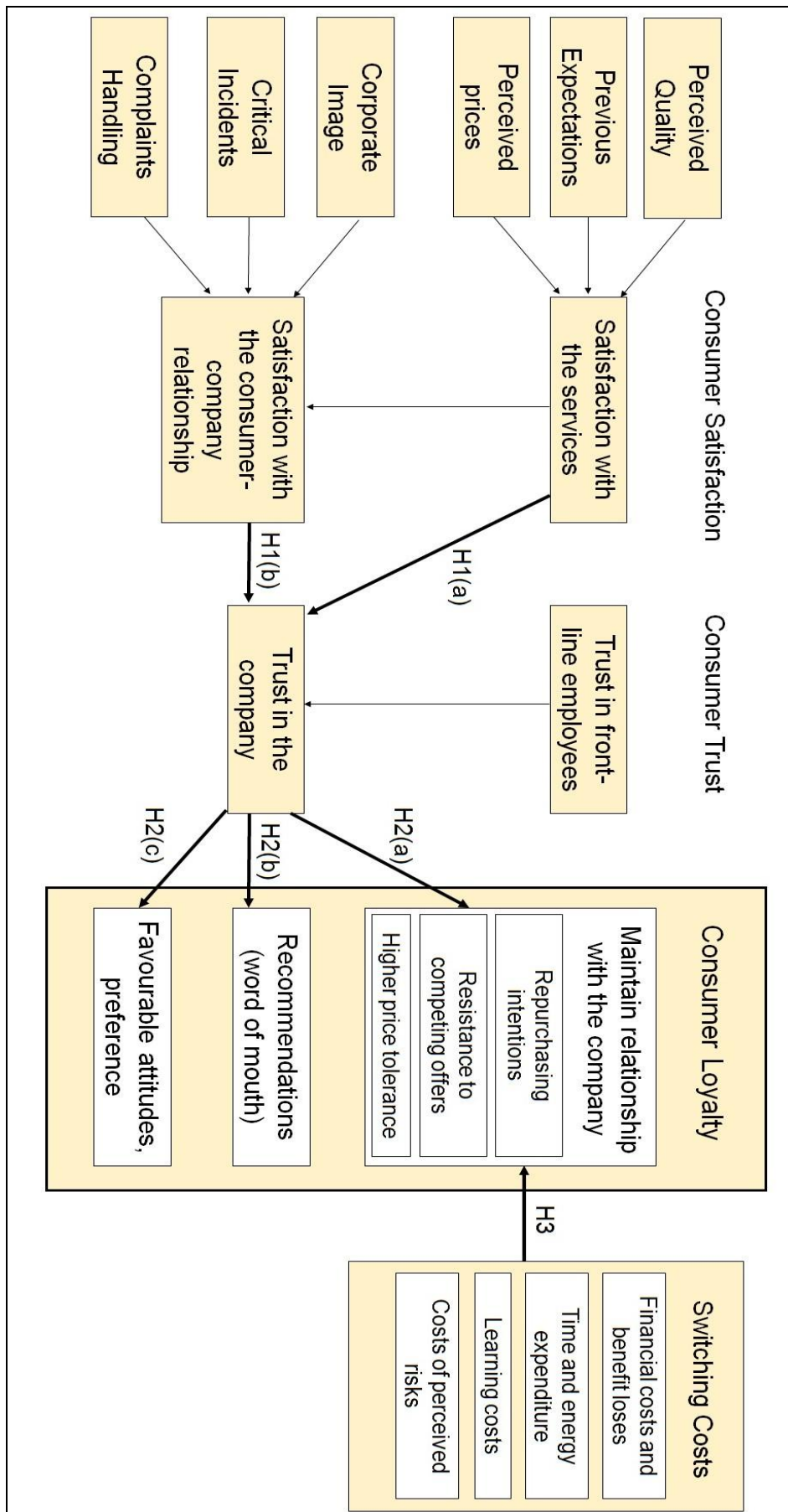
The higher the a switching cost, or the switching costs altogether, the consumers are supposed to more likely to maintain the relationship with the service provider company, because the switching costs make more difficult to switch among service providers. Therefore the switching costs are able to influence the behavioural loyalty of the consumers as the maintenance of the relationship, but it is not supposed that these costs influence consumer recommendations or favourable attitudes and create preference. The lower the perceived costs of switching, the more likely to do not create barriers to switch, and the consumer more easier can terminate the relationship with the service provider.

6. Study and research framework

The theoretical framework is based on the literature review of consumer satisfaction, trust and loyalty studies, and this framework contains the connexions among them suggested by the hypotheses in order to be useable for the final empirical research, testing and analyses. The hypotheses among the consumer satisfaction, consumer trust, consumer loyalty and switching costs will be tested in this framework whether are they significant or not, and how strong are these connexions supposed by the literature review. The whole framework is illustrated in the Figure 4, the hypotheses are signed by thicker arrows in the model.

Because the framework is also a summary of the literature review, so it contains some other connexion, which are not hypotheses, like the antecedents of consumer satisfaction and the effect of the consumer trust in frontline employees on consumer trust in the company. It provides an overview about the topic, and show that consumer trust is considered to link consumer satisfaction and consumer loyalty, so satisfaction is an indicator of trust, while trust has direct effect on loyalty. Switching costs are supposed to have direct effect on maintain the relationship with the company. The hypotheses will be tested in the empirical research, but this research does not involve the antecedents of consumer satisfaction.

Figure 4: Summarising framework of consumer satisfaction, trust and loyalty



6.1. Previous empirical results about the topic of consumer loyalty in mobile services market

Services include telephony become a part of everyday life. The high tech sector as the mobile phone services the political, economic, social and technology changes have strong effects. Service providers should understand consumer behaviour to survive. Nowadays many services available through virtual channels like mobile phones, and services are depend on these channels (Souki – Filho, 2008). The mobile telecommunication services market is highly competitive, where subscribers tend to switch from one to another. Services providers had better to create specific programs for different consumer groups to keep their mobile subscribers. Different programs can be successful in different client groups to achieve satisfaction and consumer retention (Keropyan – Gil-Lafuente, 2012).

Mobile phones are multifunctional consumer goods. Trust in mobile technology is influenced by consumer intentions, for instance entertainment usage of mobile systems. Mobile technologies are expected to be dominant in the Internet industry soon, because of the wide accessibility of mobile devices. American results suggest that mobile users tend to visit websites, however they usage is relatively simple because of technology barriers. Mobile devices have Internet access function, so users can check e-mails, browse, use GPS, but play games less typical. Usage is characterised by utilitarian and determined by device abilities and functions, however active usage is restricted by high prices and technology barriers (Park – Yung 2006).

Conditional and epistemic values facilitate usage. Conditional value is especially a perceived value in a situation of access services through mobile phone, when other media is unavailable, so especially depend on time and location. Access ability and information are critical in time, the location cannot be unknown or lost, because mobile services offer a feeling of security by being able to locate oneself, others or service locations. Access ability of mobile services from any time anywhere, even in uncertain conditions gives conditional value to the consumers. Epistemic value also facilitates usage, that user can experience something new and interesting. Emotional values appear in entertainment services. Social value involves that user can express personality, status or image or maintain self-estimation with mobile service usage in social environment. Financial values: mobile services have perceived positive since its prices are lower than

the alternative channels and offer cheaper solution. Convenient value: convenient is the most attractive in usage of mobile technologies, related with efficiency, easy and fast usage and flexibility in space and time (Pura – Gummerus, 2007).

The global telecommunication infrastructure contributes to economic and social development with providing better market information, more developed transport efficiency and more distributed economic development. Many places mobile phones outnumber people. India is a fast growing market, and the local people spend big proportion of their money on mobile expenditures. A study found that man use mobiles more, and the age group of 20-30 use mobiles the most, followed by the 30-40 age group. The usage of businessmen is the most widespread. The service providers more or less offer the same, no significant difference between brands and service quality. Only a little more than one third of the subscribers are satisfied with their service provider. Dissatisfaction is caused by coverage, relations, costs and long time of complaint handling, but only one third of respondents consider service delivery should be developed (Das – Mohanty, 2007).

Satisfaction with mobile phones is related with physical devices and offered services. A British study found that satisfaction with the service provider contributes the satisfaction with the mobile phones. So the evaluation of service provider influences the evaluation of the product. The satisfaction with mobile phones is also influenced by product quality and tariffs. The main reason of dissatisfaction is the high tariffs determined by service providers. Consumers tend to be more satisfied with tariffs in case of fix monthly payment with low minute fee, than fix monthly bill contain a certain amount of free usage. Transactional costs are low in case of switching devices, network or tariffs. Positive experience with product quality is the main indicator of consumer satisfaction, while negative experiences cause dissatisfaction. If anything do not work with mobile phones, the whole device has problem. 40% of respondents were very satisfied their devices, the less satisfied consumers usually have serious problem, and they are usually younger, less experienced subscribers, who get less advices in purchasing. Dissatisfaction is caused by negative experience or suboptimal purchasing decision. The evaluation of satisfaction based on every experience about the product and service. The performances of mobile phone and network have connexion (Goode et al, 2005).

Canadian results show that perceived quality and perceived value contributes satisfaction, the previous expectations through perceived quality and value has effect on

satisfaction. The realistic expectations about prices and quality help create consumer satisfaction (Turel – Serenko, 2006). The relation between perceived value and satisfaction is also emphasised by Kuo et al (2009) who found no direct relation between service quality and post-purchasing intentions in Taiwan. The service quality through perceived value and satisfaction influences the post-purchase intentions. They differentiate four dimension of mobile phone service quality: customer service and system reliability, navigation and visual design, content quality, and connection speed. In case of high perceived value and consumer satisfaction more likely use again the service in the future, encourage friends and relatives to use it, so consumers more likely to be loyal (Kuo et al, 2009).

The Chinese mobile communication market is the biggest and still rapidly grows. Chinese results suggest that service quality contributes value and corporate image as indicators of consumer satisfaction. Corporate image has direct effect on perceived value too. Satisfaction and perceived value has direct effect on loyalty, so the effect of service quality and corporate image is indirect on loyalty (Lai et al, 2009).

A research in case of mobile message sending in China suggest that trust, service quality and perceived value have significant effect on satisfaction, and service quality has the strongest effect among them. Trust, satisfaction and switching costs have positive effect on consumer loyalty, and satisfaction had the strongest effect. Trust was more important for women and elder users. Men need interesting experiences to be satisfied. So the development of service quality and consumer value is effective way to improve loyalty. Consumer value is influenced by functional and emotional values, and it is not influenced by social or financial values (Deng et al, 2009).

Satisfaction with a service provided by a company has positive impact on the consumer remain the client of that company (Bolton, 1998). Improvement of product and service quality increases the likelihood of satisfaction and recommending the service provider and decreases consumer intentions to switch provider. Satisfaction as a short term emotional reaction appears after the post-purchase evaluation. The consumer evaluates the service quality and feels satisfaction or dissatisfaction. The perceived service quality is a source of sustainable competitive advantage, because the positive or negative consumers communication and consumer retention are based on satisfaction or dissatisfaction. So loyalty is an effective indicator of profitability. Brazilian results suggest that consumers are usually satisfied with mobile service providers, but only the half of them choose again their present service provider, which indicates a low level of

loyalty. The perceived quality of mobile service providers was based on product quality, relationship quality, shops, coverage and customer services (Souki – Filho, 2008).

The importance of customer services should be emphasised in consumer satisfaction, because the more satisfied consumer is less likely to complain (Turel – Serenko, 2006). Chinese empirical results suggest in the mobile phone services industry positive association can be found between direct complaint and satisfaction, and negative association can be found between the indirect complaint and satisfaction. Direct complain means consumer complains directly to the company or person. If a company unable to handle consumer complaints, because receives too much complaint, the direct complaint has negative effect on satisfaction. Directly complaining consumers are more committed to repurchase and more likely to become loyal, than indirectly complaining ones. So encourage consumer complaints can increase loyalty, but the results also warn that this encouragement should have conditions and the company have to be able to handle complaints (Kang et al, 2008).

Consumer satisfaction has positive effect on loyalty and decreasing the cost of perceived uncertainty. There is a relation between consumer satisfaction and consumer trust. As trust in a certain company increases, the perceived risk of other companies also increases. (Aydin – Özer, 2005). An American study in the mobile telecommunication industry found that trust in the mobile technology is more important than trust in seller in the early stage of use. Distrust in mobile technologies comes from technology weaknesses, because besides increasing mobility and flexibility the consumers can face negative technology features and possible risks. A major attitude component in technology acceptance is the previous experiences of the consumer. Among these experiences the experiences about Internet has significant effect on the usage pattern and acceptance mechanism of mobile technologies (Park – Yung 2006).

Li and Yeh (2010) in Taiwan found that achieving trust in case of mobile webpage needs personalisation, ease of use and design aesthetics. The components of perceived quality as usefulness and customisation are significant indicators of trust, so the design aesthetics of a webpage can influence loyalty in case of mobile services.

That American research also suggests that values and value orientations have causal relationship with attitudes. In case of low level of motivation the people creates their attitudes in peripheral way or with heuristics. The major role of pleasure means the consumer decisions are lead by hedonistic values. If the consumer considers utility is important, the decisions are lead by utilitarian values. Both hedonistic and utilitarian

values have connexions with attitudes towards mobile technologies, but the effect of hedonistic values is significantly stronger. Consumers with lower level of trust in mobile technologies and less experiences about Internet more concentrate on hedonistic values to form their attitudes. The effect of utilitarian value on the attitudes is stronger, when consumer has more trust and more Internet experiences. Mobile users start to use mobile technologies for utilitarian needs to reach others, to be available and think over status aspects (Park – Yung 2006).

Consumer retention is not influenced by only satisfaction and consumer trust, but other circumstances, such as switching costs also play a role in the mobile telecommunication market, because make switching more difficult among service providers. If the switching costs are high, more likely the high proportion of false loyal consumers in the market, who are dissatisfied but only do not switch because of switching costs. A French research proves the existence of false loyalty. If consumers face high switching costs, they are less likely to switch provider and seem to be loyal. The effect of switching costs on satisfaction-loyalty link is stronger among subscribers, who use mobile phones less than 2 hours in a day. But switching costs have no effect on loyalty in case of those consumers who use mobile phones more than 4 hours in a day. So transaction costs and usage extent are related (Lee et al, 2001). The higher switching costs facilitate consumer retention in China too, and the relation between switching costs and loyalty is stronger as consumers usage history is longer (Deng et al, 2009).

The possibility of portable numbers becomes an important issue of switching costs in the American market, as a restriction to prevent consumers to switch. But in long term even the portable numbers did not helped the goal of legislation to moderate perceived switching costs of the consumers (Shin, 2007; Shin – Kim, 2008). But a later Spanish study found the possibility of portable numbers helped to reduce the perceived switching costs. Consumers who used this possibility felt less switching costs than those consumers who do not use the possibility of portable numbers and did not keep their phone numbers (Maicas et al, 2009).

Aydin et al (2005) found in Turkey that consumer satisfaction and trust have significant effect on consumer loyalty, but loyalty can be increased by switching costs too. Consumer satisfaction, trust and high perceived switching costs are antecedents of loyalty. The perceived switching costs have positive effect on consumer loyalty, satisfaction and trust. Switching costs have moderating effect between consumer satisfaction and loyalty, and between trust in the service provider and loyalty. The effect

of consumer satisfaction and consumer trust on loyalty is lower in case of high switching costs, so switching costs reduce the sensibility to satisfaction with service standards. But consumer trust has stronger effect on loyalty than consumer satisfaction, so the GSM providers should focus on achieving trust besides switching costs to keep their clients.

Aydin and Özer (2005) analysed the effects of different switching costs in this Turkish research. Except financial switching costs all the other switching costs have positive relation with loyalty. The financial switching costs had no effect on satisfaction, because of fierce competition and price competition among the mobile operators, but they have negative effect on trust and loyalty. As the perceived trust or perceived satisfaction with a certain operator increases, the perceived switching costs towards others also increase. As trust and satisfaction increases, the non financial switching costs become more important. Monetary loss costs have positive effect on the loyalty of post-purchase subscribers, but have no effect on the loyalty of pre-purchase subscribers. The benefit loss costs have effect on the loyalty of pre-purchase subscribers.

7. Preparations of final empirical research

The goal of this planned empirical research to find new unpublished links, additional information about the connexion of consumer satisfaction, consumer trust and consumer loyalty. This research is mainly based on quantitative methodology, because this methodology allows creating hypotheses, to make calculative and statistical analyses from the results (Bauer – Berács, 2006).

This quantitative research is based on a questionnaire, and the questions in this structured questionnaire are answered by a sample chosen from the Hungarian population. A formal questionnaire is used to formal data collection, so the questions have a sequence in the questionnaire. The question items are closed, the respondents only can choose an alternative to answer, which makes the later analyses easier (Malhotra, 2008).

The analyses of all variables and connexions in the theoretical framework are based on question adaptation from previous empirical researches. Those adapted questions are used the questionnaire, and the questions have been translated, adapted to this certain research and tested before the survey.

7.1. Results of the first previous empirical study

The first examination of the mediator role of consumer trust between consumer satisfaction and consumer loyalty in the Hungarian mobile telecommunication market was done by an online survey. Because of the arbitrary sampling, the results cannot be representative, but they can highlight some important features, which can be generally valid. The research took place between 31st October and 10th November 2010, and the sample size became 162 respondents. The result was published in Simay, 2012.

The age average of the sample is 24,43 years, with the range between 18 and 52 years. But only one fourth of the sample is older than 25 years, and another fourth is younger than 21. 109 women and 51 men participated in the research (2 records were empty). Most of the sample live in the capital city: Budapest: 124 members, while 15 members live in central country cities, and 14 members in other cities, so only 8 people live in villages in this sample. The respondents evaluated their financial status mainly as average: 65 people, or a little higher than average: 68 people, but 12 people considered their status much higher, other 15 people a little lower and 1 much lower than average level. The distributions of the sample among the service providers are very similar to the market shares of these companies. 75 respondents (46,3%) are a client of T-Mobile, 56 respondents (34,6%) uses Telenor, while 32 respondents (19,1%) are a subscriber of Vodafone. The market shares of these companies were 43,37% of T-Mobile, 34,6% of Telenor, and 22,02% of Vodafone in November 2010 in Hungary (NMIA, 2010).

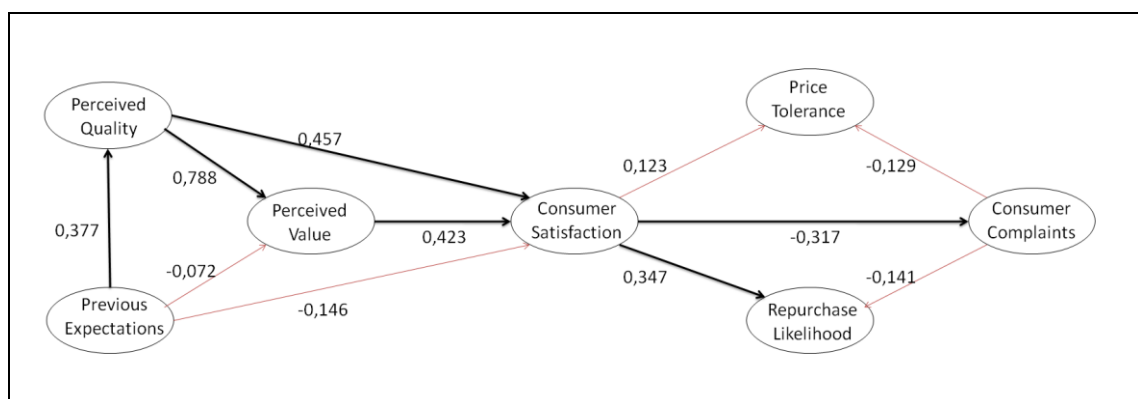
The research based on an online questionnaire in the context of the Hungarian mobile service providers, and mobile communication industry. The questionnaire was adapted from the research of Turel and Serenko (2006) and Kennedy et al (2001), and sometimes modified to fit to the Hungarian mobile services market. The adaptation involves consumer trust in the front-line employees too, so consumer trust was measured in two levels: the employees and the company.

The average of age in the sample is 24,43 years, with the range between 18 and 52 years. But only one fourth of the sample is older than 25 years, and another fourth is younger than 21. 109 women (68,1%) and 51 men (31,9%) participated in the research (2 records were empty). Most of the sample live in the capital city: Budapest: 124 members (77%), while 15 members (9,3%) live in central country cities, and 14

members (8,7%) in other cities, so only 8 people (5%) live in villages in this sample. The respondents evaluated their financial status mainly as average: 65 people (40,4%), or a little higher than average: 68 people (42,2%), but 12 people considered their status much higher, other 15 people a little lower and only 1 much lower than average level. The distributions of the sample among the service providers are very similar to the market shares of these companies. 75 respondents (46,3%) are a client of T-Mobile, 56 respondents (34,6%) uses Telenor, while 32 respondents (19,1%) are a subscriber of Vodafone. The market shares of these companies were 43,37% of T-Mobile, 34,6% of Telenor, and 22,02% of Vodafone in November 2010 in Hungary (NMHH, 2010). The average length of active subscriptions in the sample was 66 months, around 5 years. Half of the respondents at least 5 years the subscriber of their service provider, but one fourth is more than 99 months, which means around 8 years without switch.

The results were measured by the SmartPLS 2.0 (Ringle et al, 2005). First step I also used and tested the previous model, so 300 iterations were done to measure the correlations between the latent variables. The indicator variables shown strong and significant correlations with their latent variables. The results are illustrated in the Figure 5, the significant connections signed by black arrows, while red arrows means other hypothesized but insignificant connections within model. The significance test based on bootstrapping to test the connections between the model components, so 200 subsamples were generated, which tend to provide reasonable standard error estimates (Chin, 2001).

Figure 5: The test of the original Canadian model

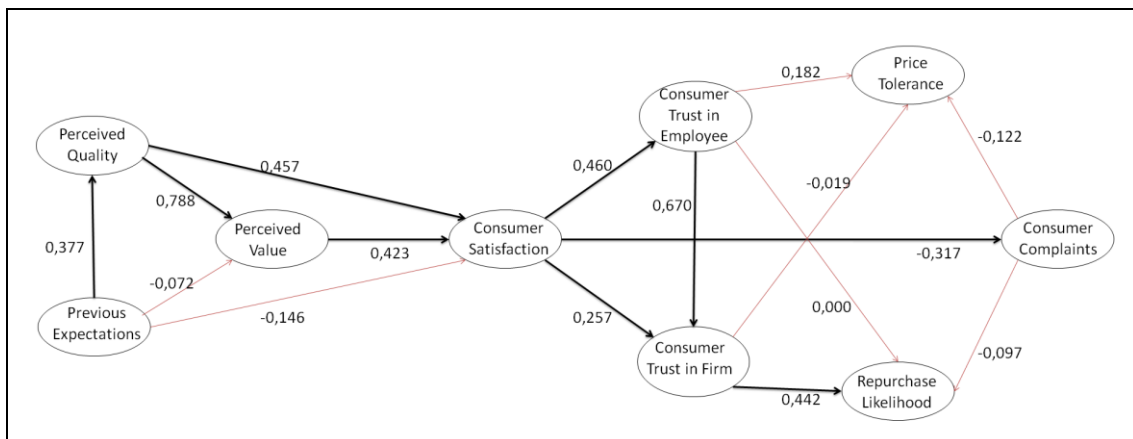


But one interesting difference was found between the Canadian and Hungarian results. While the previous research supported the connection between consumer

satisfaction and price tolerance, my data did not support this connection within this Hungarian sample. The explanation of this difference can be that these Hungarian consumers do not tolerate the price changes, and their consumer decision much more influenced by the prices, so they despite satisfaction probably will switch to another provider, if they perceive financial benefits as a result of the decision.

After the analysis of the original model, the extended model contains the two studied component of consumer trust (trust in employees and trust in firm), where consumer satisfaction is an antecedent of consumer trust, and the two component of trust are in direct connection of the two measured aspect of consumer loyalty. So trust was measured in employee and firm level. After the significance test, the results suggest the consumer satisfaction has a significant effect on both levels of consumer trust. But consumer trust in employees does not have a significant effect on price tolerance and repurchase likelihood, but it has a significant effect on consumer trust in firm. The trust in firm similarly to the consumer satisfaction in the test of the original model does not influence the price tolerance, but influences repurchase likelihood. So in this sample consumer trust neither results price tolerance, so the consumers do not tend to tolerate changes in prices and this result suggest that they tend to switch for financial benefits.

Figure 6: The test of the extended model with trust



The results show that the consumer satisfaction has a medium size (0,460) effect on consumer trust in employees, and it has a weaker (0,257) effect on consumer trust in firm. But the indirect effect of consumer satisfaction in trust in firm through the consumer trust in employees should be noted. The total effect of consumer satisfaction in consumer trust in firm is notable, because if we summarise the direct and indirect

effects, the total effect is higher than medium size (0,587). So in this research the satisfied consumers definitely have more trust in both the frontline employees, and the mobile operator itself, which increase the repurchase likelihood. The relevance of this extended model is based on the result, that consumer trust in firm has greater impact on repurchase likelihood, than consumer satisfaction has. Trust has 0,442, while satisfaction has only 0,347. So consumer trust is a better direct indicator of repurchase likelihood, than consumer satisfaction.

The sequence of satisfaction and trust was also studied with an alternative model. In that model perceived value affects consumer trust in employee and trust in firm, and these two aspects of trust affect consumer satisfaction. But in this alternative model neither aspects of trust affect significantly consumer satisfaction and the size of impacts were near zero. So according to this study it can be stated that consumer satisfaction results consumer trust, and do not inversely.

Because neither the satisfaction, not the trust does not influence significantly the price tolerance, so it emphasised to involve switching costs in the later studies as a possible indicator of this aspect of loyalty. But in the later studies the concept of loyalty has been extended, and several other aspects of the consumer loyalty have been examined beside price tolerance and repurchase likelihood.

7.2. Results of the second previous empirical study

The second empirical previous study to examine and analyse the connexions among consumer satisfaction, consumer trust, consumer loyalty and switching costs in the Hungarian mobile telecommunication market was based on an online survey. The second empirical study has already contained all the variables of the theoretical framework of doctoral dissertation, which allows testing and analysing the connexions among these variables. The testing of the questionnaire also took place in this research, before the adapted questions were used in the final research, so the experiences helped to make the questions more appropriate.

Because of the arbitrary sampling the result are not representative in this research too, but they can highlight some important features and trends, which can be generally valid in the mobile telecommunication services market. The research took place between 27th March and 11th April 2012, and the final sample size became 134 respondents.

The main demographic data shows that the majority in the sample was women with 95 respondents (70,9%), and the other 39 respondents (29,1%) were men. The majority of the sample live in Budapest with 110 respondents (82,1%). The range of age was 18 to 65 years, but the proportion of young respondents was high. The average age was 27,88 years, and only one fourth of the respondents were elder than 28,25 years. The perceived financial status the most frequent answer describe an average income situation with 59 respondents (44%). 46 respondents (34,3%) evaluated their situation a bit better than the average, while only 20 respondents evaluated their situation worse than the average. 9 respondents described their situation much better than the average.

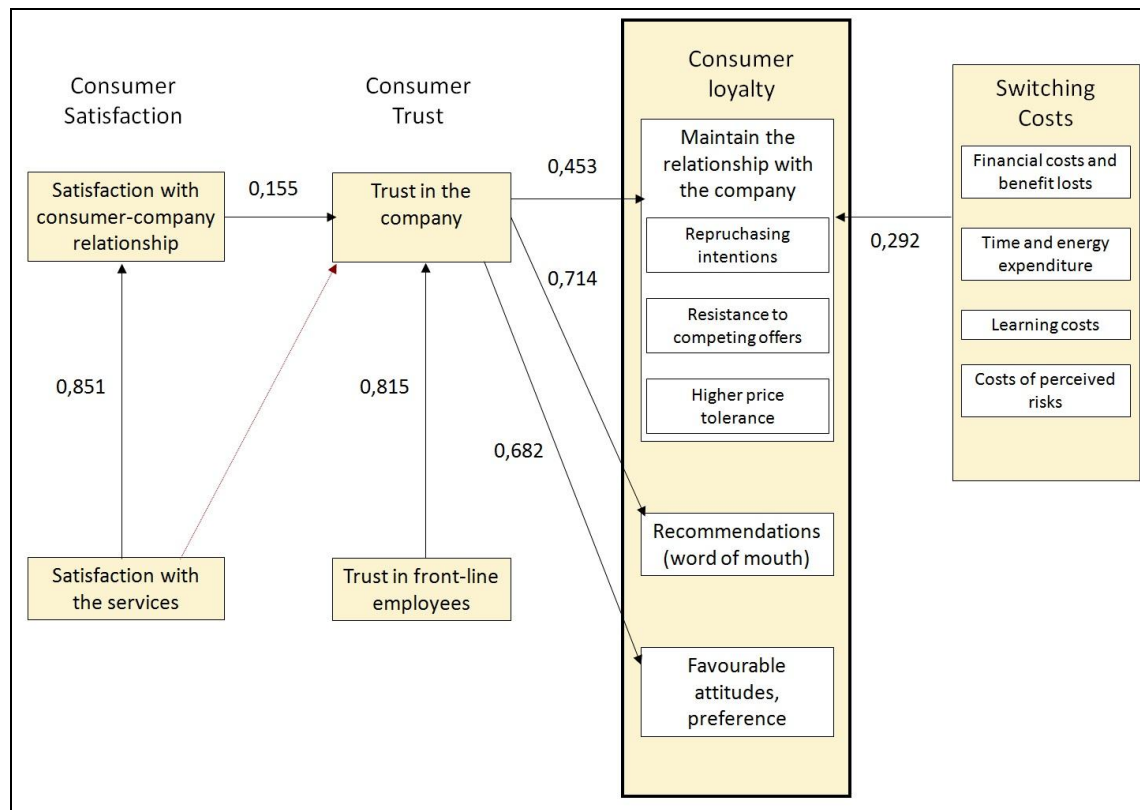
The sample shows difference from the market shares of the service providers, because the clients of T-Mobile were over-represented in the sample, while the other two service providers have been under-represented. 87 respondents (64,9%) were the subscriber of T-Mobile, 38 respondents (28,4%) belonged to Telenor and only 9 (6,7%) respondents were the client of Vodafone. The majority in the sample had post-paid subscription with 93 respondents (69,4%), the other 41 respondents (30,6%) had pre-paid subscription. The average age of mobile phones was 19,51 months with high standard deviation value. The 14,5 months median value shows, that half of the sample has younger device than this. The average time in the relationship with the service provider is much longer, half of the sample had at least 8 years relationship, the average length in the sample was 7,52 years. The average monthly bill was 5145 HUF, however only the half of the respondents paid more than 4000 HUF in a month for mobile services.

The results were measured by the SmartPLS 2.0 (Ringle et al, 2005). I also used and tested the previous model, so 300 iterations were done to measure the correlations between the latent variables. The significance test based on bootstrapping to test the connections between the model components, so 200 subsamples were generated, which tend to provide reasonable standard error estimates (Chin, 2001). The PLS method were successfully used in other researches (see Kang et al, 2009, Turel – Serenko, 2006) about mobile telecommunication services industry to examine the connexions among consumer loyalty and its antecedents.

In the first model satisfaction was considered the antecedent of trust, that consumer satisfaction contributes consumer trust in the company, and trust contributes consumer loyalty. The results suggest that consumer satisfaction with the services does not influence directly the consumer trust in the company. The effect of satisfaction with

the consumer-company relationship on consumer trust is weak (0,155), but significant. So consumer satisfaction has only a relatively little effect on consumer trust in the company.

Figure 7: Test of satisfaction-trust-loyalty link

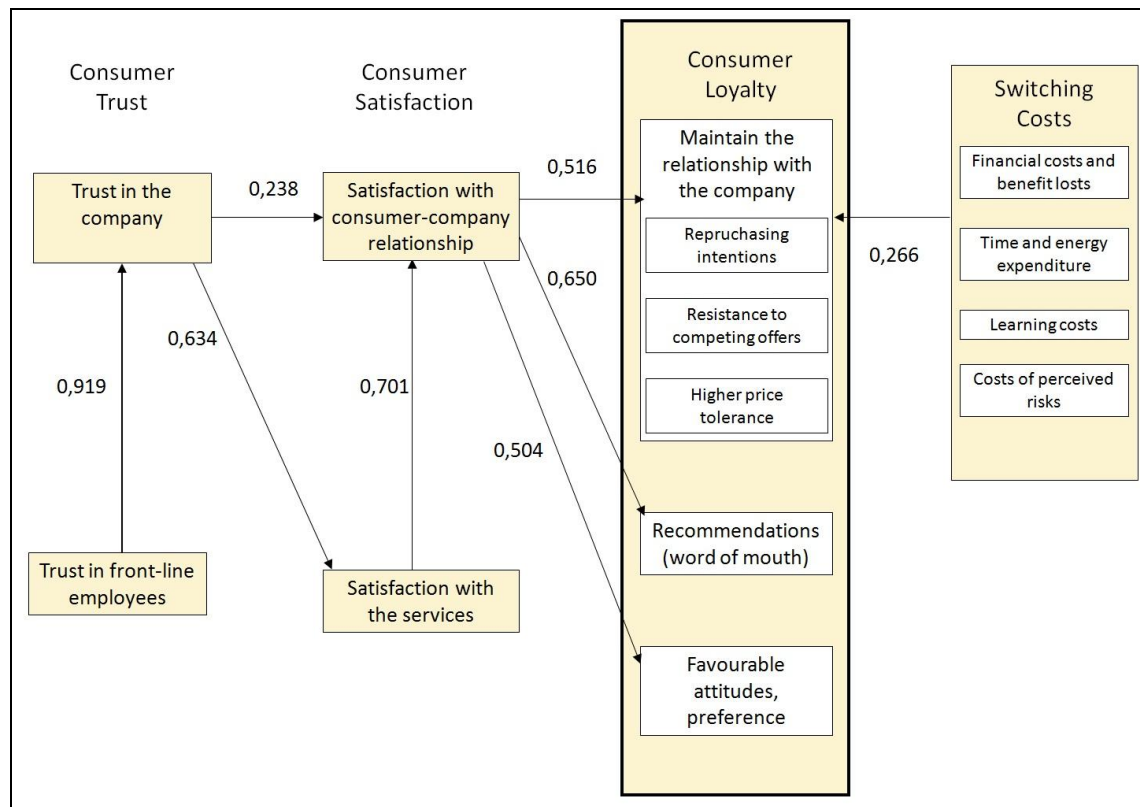


But consumer trust has stronger effect on consumer loyalty. Consumer trust shows a moderately strong effect on maintain the relationship with the company, and the effect on other dimensions of loyalty is even stronger. The correlations with word of mouth and favourable attitudes are stronger than intermediate. The strongest correlation was found between trust and consumer recommendations, as the positive word of mouth with 0,714 correlation value.

The importance of consumer trust as an emotional concept is significant, but in the model the relevance of switching costs as a more rational determinant of maintain the relationship is also tested. The analysis shows that consumer trust is a stronger indicator than switching costs. Switching costs has a moderately weak effect on consumer maintain the relationship with the service provider, so the respondents' decisions to maintain the relationship with the company is more depend on consumer trust than perceived switching costs.

Because in the first previous study the effect of satisfaction on trust was weak, so the opposite relationship also has been studied. The effect of satisfaction on trust seemed to be stronger than on the contrary, especially the effect of consumer trust in the company on the satisfaction with services is moderately strong (0,634), which influences the satisfaction with the consumer-company relationship too. The direct effect of trust on satisfaction with consumer-company relationship is weak, but significant. So in this sample the consumer trust contributes consumer satisfaction with the services, and both directly and indirectly contributes the satisfaction with the relationship. The higher level of trust makes more likely the higher level of satisfaction.

Figure 8: Test of trust- satisfaction-loyalty link

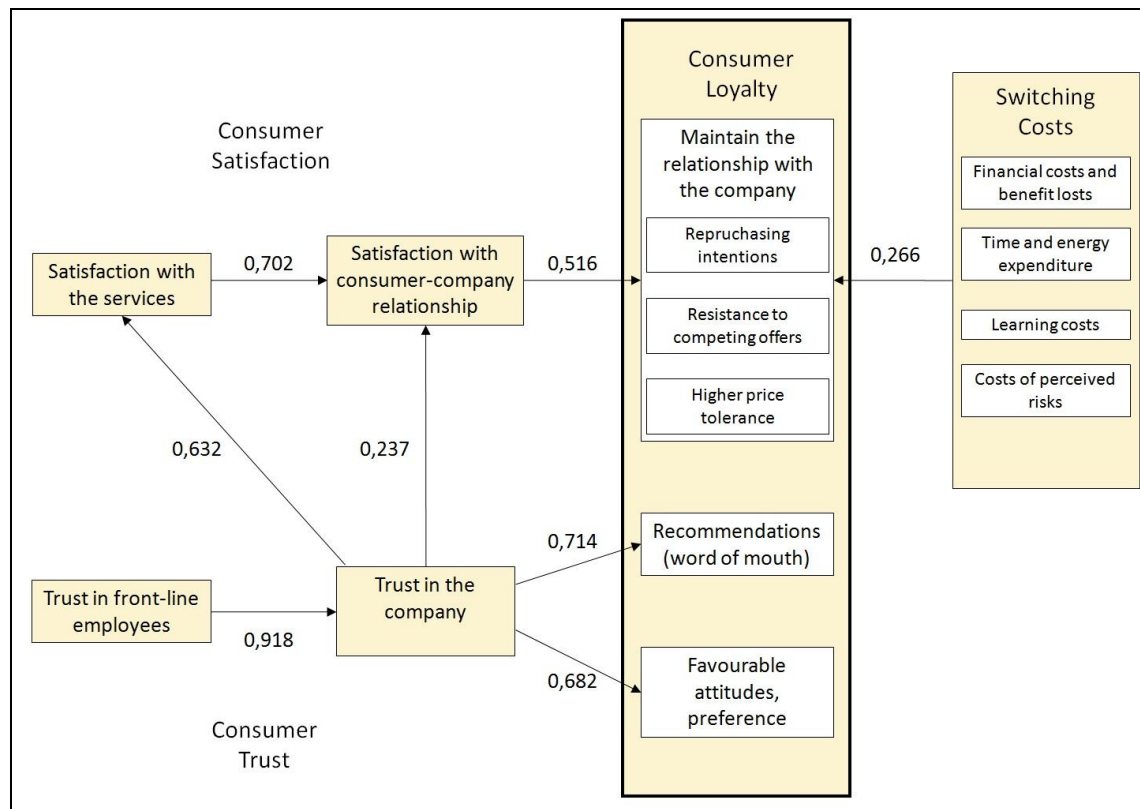


The examination of consumer satisfaction with the consumer-company relationship suggested that this kind of satisfaction has stronger direct effect on maintain the relationship with the company, than consumer trust in the company (the correlation was 0,516, while trust had 0,453), and the effect of switching costs also have been decreased to maintain the relationship (the correlation become 0,266 instead of 0,292). So in this second previous study the respondents were more influenced by consumer satisfaction with the relationship, than consumer trust in the company to

maintain their relationship with the company as a loyalty dimension. Satisfaction can be considered as a direct indicator, which predicts better this loyalty dimension.

Because the second model shows that the satisfaction is a stronger indicator of maintaining relationship with the company, so this direct link was kept to create for the best explanation model of consumer loyalty. Consumer trust is remained to be considered the direct indicator of the other two aspects of consumer loyalty to keep the strongest direct indicators. This model also minimises the effect of switching costs on maintaining the relationship with the company. This model is similar like a „relationship quality” model, in which the satisfaction and trust together form a relationship quality as a combined indicator of consumer loyalty. But in this model it is defined that satisfaction and trust are direct antecedents of which loyalty components. The effects are analysed separately.

Figure 9: Best explanation model of consumer loyalty



In this model every loyalty component has a moderately or relatively strong direct satisfaction or trust indicator, which means a good prediction about consumer loyalty. The effect of switching costs is the lowest on maintaining the relationship with the company. But this previous study suggested that in the H2 hypotheses group the H2(a)

hypothesis has problem, because consumer trust is not the stronger direct indicator of maintaining the relationship with the company than satisfaction.

The second empirical study suggests that consumer loyalty is more influenced by such emotional concepts like consumer satisfaction and consumer trust than switching costs as the more rational concept. But switching costs influence maintaining the relationship with the company. The best explanation model shows that satisfaction with the relationship influences more maintaining the relationship with the company, while consumer trust in the company has stronger direct influence on positive word of mouth (recommendations) and favourable attitudes, preference. So consumer trust helps the companies achieve recommendation behaviour and favourable attitudes.

7.3. Scales

The final questionnaire was planned to use 7-point scale, because many previous researches successfully used 7-point scale (for example: Aydin et al, 2005; Deng et al, 2010; Goode et al, 2005; Kennedy et al, 2001; Van Doorn – Verhoef, 2008). One end of the scale refers to a rejecting answer or a negative evaluation, while the other end of the scale refers to an accepting or positive evaluation. It should be noted that studies can be found with different scales, higher range of scales like 10-point scales (for example: Gustafsson et al, 2005; Kang et al, 2009; Turel – Serenko, 2006), or lower range of scales like 5-point scales (for example: Rust – Zahorik, 1993) or 6-point scales (for example: Denize – Young, 2007). But in my empirical research the unified adaptation of the questions means that every question was asked in a 7-point scale. The adaptation of the questions from previous researches involves that the questions were adjusted into the mobile telecommunication industry context.

The 7-point scale corresponds to the traditional directive that the scale is better between 5 and 9 points, and there is a median value. The positive and negative values are balanced, and the odd number scale allows the respondents to choose a neutral answer possibility, if the respondents do not have any opinion in the question (Malhotra, 2008), or do not want to express it. The appropriate selection of scale points allows the respondents to specify their opinion, but too many scale points worsen the information content of the scale points (Bódi et al, 2010).

8. The results of the final empirical study

8.1. Online survey

The quantitative research was done by online survey, which aimed to do fast data collection and reach more numerous sample size within short time. Compared with other survey methods the costs are lower too. Some target group is easier available with online survey like active, urban, higher income or younger target groups, because their Internet access is higher than the average. Hungarian online panels are available (GfK-Hungária, downloaded 10.04.2011). The rapidity of online survey helped to reach higher sample size within short time.

The online survey was also suitable to ask mobile service users. Because according to previous surveys published in 2010, the proportion of Internet users in Hungary reached 55% in the end of 2009, and some sub-sample especially higher the penetration. The age group of 15-24 the proportion of users is 84%, while the age group of 25-34 it is 67%, so the younger generations mainly belongs to Internet users. The age group above 50 years have lower proportion, than the county average, only 25% of them are regular user. The proportion of Internet users is the highest in Budapest, and as the size of the living place decrease, the proportion of users also decrease. In Budapest 79% of people is a regular user, while in villages only 40% (NRC, 2010). The penetration of mobile phones shapes a very similar picture, because above 15 years only 23% of the citizens do not have mobile device, and 3% have more than one devices. The age group of 15-24 the penetration is practically full, the age group of 25-44 it is nearly 90%, while the age group above 70 years the proportion of mobile users is 31% (BellResearch, 2010). So the online survey makes it possible to reach the majority of mobile service subscribers.

The online survey has the advantage to achieve acceptable sample size within short time and with relatively low costs. An additional reason was to use online survey, that the time period of the research the author of this study do not live and present in Hungary because of a whole year scholarship in China, so he had no opportunity to participate or do a personal survey in Hungary to ask respondents.

The final empirical survey was done by NRC to collect answers from 300 people among the Hungarian Internet users, which sample is representative to sex, age, education background and living place. Corresponding with the topic of the research the

Hungarian mobile service providers proportions are very similar to in the sample to the current Hungarian situation. The data collection was done from 24th to 28th October 2012, the short period of data collection aimed to avoid distortions caused by time.

8.2. Sample of the survey

The sample has 153 men (51%) and 147 women (49%) participants, so the proportion of genders nearly the same. The age groups in the sample has the following distribution: group 15-29 year old has 108 (36%), group 30-49 has 125 (41,7%), group 50-69 has 67 (22,3%) respondents. The average age of the sample is 38,03 years, and the median score is very near to this value with 37 years. One fourth of the sample is younger than 27 years, and another fourth is elder than 47 years.

The residency proportion shows that 61 respondents (20,3%) live in the capital city, Budapest. The majority of the sample live in other cities, 155 respondents (52,7%), while 81 respondents (27%) live in towns and villages. The regional distribution shows that 99 respondents (33%) live in the Central Region, 36 respondents (12%) live in the Northern Region, 39 respondents (13%) live in the Northern Plain Region, 44 respondents (14,7%) live in the Southern Plain Region, 25 respondents (8,3%) live in the Southern Transdanubia Region, 32 respondents (10,7%) live in the Central Transdanubia Region, and 25 respondents (8,3%) live in the Western-Transdanubia Region.

The majority of the sample has elementary or high school as highest educational background. 111 respondents (37%) have elementary educational background, 113 respondents (37,7%) have high school educational background, while 76 have (25,3%) college or university educational background as highest one. The most numerous group of respondents consider his or her own financial situation belongs to the Hungarian average, they were 133 people (44,3%). More people consider his or her financial situation is lower or much lower than the average, than higher than the average. 65 people (21,7%) considered lower, 48 people (16%) considered much lower his or her own financial situation than the Hungarian average, while 40 people (13,3%) consider higher and only 5 people considered much higher to his or her own financial situation than the country average. 9 people cannot decide.

The data collection also asked question about the current mobile service usage beside demographical questions. The proportion of the service providers were near to

the service providers current market shares, so 133 respondents (44,3%) was the subscriber of T-Mobile, 96 respondents (32%) was the subscriber of Telenor and 71 respondents (23,7%) was the subscriber of Vodafone.

The significant majority of the sample have only one subscription with 214 respondents (71,3%), and the other 86 respondents (28,7%) have more than one subscriptions. For those, who had more than one subscription, the research questions asked the main subscription. The significant majority of the sample have post-paid subscription with 235 respondents (78,3%), and the other 65 respondents (21,7%) have pre-paid subscription.

The monthly cost paid for mobile services, practically the monthly bill has the average value of 6182 HUF, with the standard deviation of 6182 HUF. Probably because the range of monthly expenditure amounts is from nothing up to 50000 HUF. The median value is 5000 HUF, so half of the sample spend less, another half spend more than this amount of money for mobile services. One fourth of the sample spend less than 3000 HUF, another one fourth spend more than 7875 HUF in a month for mobile services. That 3000 HUF is also the mode value with 39 (13%) answers.

8.3. Consumer satisfaction in the sample

According to the theoretical framework the satisfaction was measured both the transactional level with the services and the overall satisfaction level with the company relationship. The respondents had the opportunity to give a neutral „do not know” answer, but these answers were not analysed in the detailed study.

Satisfaction was studied the two measured dimensions, as the transactional satisfaction, so the consumer satisfaction with the mobile services and the overall satisfaction, so the consumer satisfaction with relationship with the mobile service provider. The significance criterion was 1%, when the correlations were tested among the satisfaction and demography variables. In case of category questions, when the correlations cannot be used, the cross-tables were used and significance was measured by Chi-squares.

Table 1. Consumer satisfaction with mobile services and mobile operators (%).

	Very low	2	3	4	5	6	Very high
Quality of mobile services	1,4	1,4	4,1	11,9	20,1	37,5	23,5
Reliability of mobile services	1,7	2,4	4,1	9,2	21,7	36,6	24,4
	Absolutely disagree	2	3	4	5	6	Absolutely agree
Mobile services fit to my personal needs	0,7	2,7	5,1	9,9	19,9	28,4	33,2
My previous expectations were high about mobile services quality.	5,1	2,4	7,8	18,8	22,9	21,8	22,1
	Much worse						Much better
The mobile services you got is better or worse than your expectations?	0,7	3	9,7	32,3	27	20,3	7
	Very far from ideal						Very close to ideal
How close are the services offered by your provider to your ideal mobile services?	1	3,3	7	19,7	30,3	21,7	17
	Very dissatisfied						Very satisfied
Overall, how satisfied are you with mobile services? (all things considered)	1,7	2	5,5	11,6	22,2	32,8	24,2
The overall performance of the company	2,8	2,1	4,6	16,7	24,9	27,8	21
	Absolutely disagree	2	3	4	5	6	Absolutely agree
I am satisfied with how the company treat me.	7,4	4,9	9,5	16,1	20,7	19,3	22,1

The first two questions about transactional satisfaction were the quality and the reliability of mobile services. The majority respondents were satisfied with the quality and reliability of mobile services. Most of the people answered the value 6, 110 people (36,7%) in case of quality and 108 people (36%) in case of reliability. The proportion of 6 and 7 values answers is 61,1% in case of quality and 61% in case of reliability. The overall proportion of low satisfaction answers is 6,8% in case of quality and 8,1% in case of reliability of mobile services.

The correlation test found weak correlations between the length of relationship with both the quality of mobile services (0,185) and the reliability of mobile services (0,220). These results implicate that a subscribers has a longer relationship with the service provider, the more likely to perceive higher quality and reliability of mobile services.

The majority of the respondents consider that mobile services fit to their personal needs. The most frequent answer was the highest 7 score value with 97 (32,3%) response. The overall proportion the value 6 and 7 is 180 people (61,6%), while the overall dissatisfied (gave 1, 2, or 3 scores) respondents were 8,1%. Weak correlation was found with the length of the relationship, which suggest that the consumer has longer relationship with the service provider, he or she more likely to feel mobile services fit to personal needs.

The previous expectations about mobile services are generally high, the majority of the sample responded the value 5, 6 or the highest 7; respectively 67 (22,9%), 64 (21,8%) and 62 (21,2%) respondents. The respondents with high expectations are the 65,9% of the sample, while the proportion of respondents with low expectations is only 15,4%. On the other hand the many of the people in this sample cannot decide that the services offered by the provider are worse or better than the expected mobile services. 97 respondents (32,3%) answered a neutral value. However more respondents (54,3%) considered the delivered mobile services better than the expectations in total, than the respondents (13,3%) who considered the mobile services worse than expected. But only 21 respondents (7%) considered the services much better than expected, the value 5 and 6 were dominant in this research. Age of respondents shows weak correlation (0,207) with this question, so the elder consumers more likely to evaluate the services better than expected.

The majority consider the distance of offered services from ideal mobile services is closer to the ideal services, than far from ideal services. The most often answer is the

value 5, which refer a closer distance opinion. 91 respondents (30,3%) answered the value 5, while another 65 people (21,7%) considered the distance a close and 51 people (17%) considered the distance very close to ideal mobile services. On the contrary 34 people (11,3%) considered the mobile services more or less far away from ideal.

The overall satisfaction with the mobile services is generally high. The most often given answer with 96 respondents (32,8%) is the value 6, which refer to quite satisfied attitude. But also a lot of respondents show satisfied attitude, 71 respondents (24,2%) were very satisfied and 65 respondents (22,2%) is relatively satisfied with mobile services. Consumers with high satisfaction are 57% in the sample and the consumers with satisfied attitudes together are 79,2%, while only 9,2% of the sample show more or less dissatisfied attitudes. Weak correlation (0,154) was found between the overall satisfaction and the length of relationship with the company, which implies the consumers longer keep relationship with the service provider, the more likely to be satisfied with the services.

In the satisfaction with the company dimension the majority of the sample was satisfied with the overall performance of the company. The most often the value 5 and 6 answers were given with 70 (24,9%) and 78 respondents (27,8%), and many consumers were very satisfied with the overall performance too with 59 respondents (21%). These results show the very satisfied consumers are the 48,8% of the sample, while only 9,6% were more or less dissatisfied with the overall performance of the mobile service provider.

The majority of the sample is also very satisfied with how the company treat them. 63 people (22,1%) was quite satisfied with the treatment of the company, 59 people (19,3%) were very satisfied and another 55 people (20,7%) were rather satisfied, which means that the 62,1% of the sample is satisfied with the treatment of the mobile service provider and only 21,8% was dissatisfied. Age shows weak correlation (0,160) with this question, which suggests the elder consumers a bit more likely to be satisfied with how the mobile service provider treats them. The education background also shows relation with this question, and the lower education level increased the likelihood of consumer satisfaction with the treatment of the company.

8.4. Consumer trust in the front-line employees

Table 2. Trust in front-line employees of service provider (%)

	Absolutely disagree	2	3	4	5	6	Absolutely agree
Employees work quickly and efficiently.	5	6,4	11,4	13,6	18,2	21,4	23,9
Employees are an excellent source of accurate service information.	5,5	6,5	11,6	14,2	18,5	18,9	24,7
Employees can competently handle most customer request.	3,3	5,1	9,9	12,8	19,8	22,3	26,7
Employees know a lot about the services.	2,9	3,6	11,3	10,9	21,5	19,6	30,2
Employees can be trusted; they really look out for the customer.	4,7	4,4	9,8	15,3	20,7	18,9	26,2
Employees are mainly concerned with the customer's interests, rather than their own.	16,9	12	11,1	16,4	14,7	16,4	12,4
The employees would not tell a lie even if they could gain by it.	16	11,3	13,1	16,4	14,1	10,3	18,8
Employees are honest.	3,4	5,6	6,9	19,8	18,1	20,3	25,9
I am satisfied with the cooperation with the employees.	4,3	5	9,3	14,7	20,4	19	27,2
Employees don't hesitate to take care of any problems.	5,8	6,9	13,1	16,8	21,9	16,4	19
Employees are willing to bend company policies to help address customer needs.	29,8	14,2	12,4	12,8	9,2	12,4	9,2

Consumer trust is also measured in two different aspects based on the literature review. One aspect is the consumer trust in the employees of the company, and the other aspect is the consumer trust in the company itself. The measurement of consumer trust contains questions about all the three dimensions of consumer trust, so competency, benevolence and problem solving orientation was asked in the survey. Relations with demography and mobile usage variables were examined by correlation and cross-table methods.

The majority of the respondents consider the employees work quickly and efficiently. The most often given answer was the absolutely agree value answered by 67 respondents (23,9%), and other 60 respondents (21,45) signed the value 6 and 51 respondents (18,2%) the value 5 agree categories. So while the majority (63,7%) consider the employees work quickly and efficiently, 64 people (22,9%) considered more or less the opposite. Cross tables suggest that the lower the education background of the respondent, the more likely to judge quick and efficient the work of the employees. 39 of 67 absolutely agree respondents had elementary education, and only 6 of them had university level education.

The majority also consider that the employees are an excellent source of accurate service information. The most often given answer was the absolutely agree value with 68 people (24,7%), and another 52 people (18,9%) partly, 51 people (18,5%) rather agree with this statement. On the other hand only 23,6% of the respondents considered the opposite about the question and gave different level of disagree answers. Cross tables suggest that lower level of education background increase the likelihood of agree with this statement. 39 of 68 absolutely agree answer were given by respondents with elementary education and only 5 of them had university level education.

The most often given answer was the absolutely agree with employees can competently handle most customer request. 73 respondents (26,7%) gave this answer, and additional 61 respondents (22,3%) partly, 54 respondents (19,8%) rather agreed with this statement. So altogether 68,9% of the sample consider the employees can competently handle requests, while 18,3% do not think. Weak correlation (0,179) was found with age, so the elder consumers more likely to consider the employees competent to handle request. The lower educational background also increases the likelihood to consider this. 44 of 73 absolutely agree answer were given by respondents with elementary education, and only 7 were given by respondents with university level education.

The last question about the competency of employees refers the employees know a lot about the services, and the majority (71,3%) consider this true. The most often given answer was the absolutely agree with 83 respondents (30,2%), but another 54 (19,6%) signed the value 6, and 59 respondents (21,5%) signed the value 5 agree level. On the other hand all disagree answers were given by 49 (17,8%) respondents in total. Educational background had significant effect on this question, and the lower level of educational background increased the likelihood to agree that employees know a lot about the services. 45 of 83 of absolutely agree answer were given by respondents with elementary educational background and only 7 were given respondents with university degree.

The results of the first question about the benevolence of the employees show that the majority of the respondents considered that the employees can be trusted, they really look out for the customer. The most often given answer was the absolutely agree value with 72 people (26,2%), while 52 people (18,9%) marked partly agree and 57 people (20,7%) rather agree answer values. The different levels of disagree answers were marked by 52 people (18,9%) in total. The lower level of education background increases the likelihood to agree with this statement. 43 of 72 absolutely agree answer were given by respondents with elementary education and 8 were given by respondents with university level education.

But the evaluation was not so clear about that employees are mainly concerned with the customer's interests, rather than their own. 38 respondents (16,9%) absolutely disagree, and another 27 respondents (12%) and 25 respondents (11,1%) answered the other disagree 2 and 3 values. On the contrary 33 respondents (14,7%) and 37 respondents (16,4%) signed the agree 5 and 6 values, moreover 28 respondents (12,4%) absolutely agree with this statement. The difficulty of judgement indicated by the 37 neutral answers in the sample, and a large group of the respondents cannot give any answer with 75 people.

The other questions about the benevolence of the employees also faced great hesitancy of the respondents. 87 respondents did not know to answer the question that employees would not tell a lie even if they could gain by it, and another 35 respondents gave neutral answer to this question. 68 respondents cannot judge that employees are honest or not, and another 46 respondents gave neutral answer. The rest of the answers show a relatively balanced situation between agree and disagree answers about these questions. 98 respondents (43,7%) agree that employees would not tell a lie even if they

could gain by it, while 90 (40%) disagreed. The absolutely disagree was higher than absolutely agree, respectively 38 versus 28 cases. 92 respondents (44,2%) agreed that employees are honest, but 86 respondents (40,4%) disagreed with it. The amount of absolutely agree and disagree respectively 40 versus 34 response.

The elder the consumer, the more likely to suppose employees would not tell a lie even if they could gain by it, because a weak correlation (0,203) was found in this question. Another weak correlation (0,163) suggests the elder consumers more likely to suppose the employees are honest too.

Among the problem solving orientation of the employees the majority in the research agreed with the statement that the employees don't hesitate to take care of any problems. The most often given answer was rather agree value 5 with 60 respondents (21,9%), but further 45 respondents (16,4%) partly and 52 respondents (19%) absolutely agreed. On contrast 71 respondents (25,9%) disagree with this more or less.

But the majority disagreed with the employees are willing to bend company policies to help address customer needs. The most often given answer was the absolutely disagree with 65 cases (29,8%). The total amount of answers express disagree was 123 people (56,4%), while 67 people (30,7%) agreed with this statement. A weak negative correlation (-0,215) was found with tariff switching, so a subscriber the less occasion switched his or her tariff at the service provider, the more likely to consider the employees are willing to bend company policies to help their needs.

The majority of the respondents were satisfied with the cooperation with the employees. The most often given answer was absolutely agree with 76 respondents (27,2%), and another 53 respondents (19%) partly, 57 respondents (20,4%) rather agreed. The proportion of agreeing answers was 168 respondents (66,75%), while the amount of disagreeing answers was 52 respondents (18,6%). The lower education level increases the likelihood to agree with satisfaction with the cooperation. 43 of 76 of absolutely agree answers were given by respondents with elementary education background, and only 6 were given by respondents with university degree.

If not 1%, but 5% significance level would be allowed in Chi-Square test, the education background also show relation with the question that employees would not tell a lie even if they could gain by it. So the lower level of education background most items of consumer trust in the employees significantly increase the likelihood to trust in the employees.

8.5. Consumer trust in service providers

Table 3. Consumer trust in service providers (%)

	Absolutely disagree	2	3	4	5	6	Absolutely agree
Service procedures are fast and efficient.	6,3	4,5	9,4	15,3	21,3	20,9	22,3
Service delivery is free of clutter.	5,2	5,2	7,3	14,5	19,4	25,6	22,8
My service provider really looks out for the customer	5,8	5,5	11,3	16,4	21,9	17,2	21,9
My service provider is reliable because it is mainly concerned with the customer's interests.	5,6	8,5	9,6	18,9	18,1	17,8	21,5
The company would not tell a lie, even if it could gain by it.	25,4	9,6	13,4	12,9	15,8	10,5	12,4
The company has standards regarding honesty.	8,3	8,3	15,2	14,8	17,8	17,8	17,8
The service provider goes out of the way to solve customer problems.	19,3	9,1	16,2	18,8	15,2	8,1	13,2
It shows as much concern for present customers as for possible new ones.	10,8	10,4	12,7	17,2	14,6	16	18,3

After the consumer trust in the employees, the questions of consumer trust in the company were examined. The first some questions refers to the consumer trust in competency. The majority considered the service procedures fast and efficient, more or less the same amount of respondents belong to the different level of agreeing answers, respectively 61 respondents (21,3%) marked value 5, 60 respondents (20,9%) marked value 6, and a the most often given answer become the absolutely agree with 64 respondents (22,3%). This means altogether 185 respondents (61,5%) in total, who

agree with the service procedures are fast and efficient, while 58 (20,2%) more or less did not agree with this. Age shows weak correlation (0,184) with this question, so the elder consumers more likely to agree with this statement.

Most of the respondents considered the service delivery is free of clutter. The most often answer was the value 6, which refer to agree with this statement. 74 respondents (25,6%) gave value 6, but another 66 respondents (22,8%) absolutely agreed and 56 respondents (19,4%) rather agreed. On the other hand 51 respondents (17,7%) considered that services more or less are not free of clutter.

The second examined dimension was the consumer trust in the benevolence, and the first question statement of this dimension was whether the service provider really looks out for the customer or not. The majority agree with this statement, the most typical answer categories were the rather and absolutely agree ones with 60-60 respondents (21,9% each). The proportion who agreed with this statement reached 167 respondents (61%), while 62 respondents (22,3%) more or less disagreed. Weak correlation was found education background, so the lower level of education increase the likelihood to agree with the service provider really looks out for the customer. 37 of 60 absolutely agree answers were given by respondents with elementary education, and only 5 were given by respondents with university level education.

The majority with 155 respondents (57,4%) agreed with their service provider is reliable because it is mainly concerned with the customer's interests. The most often given answer was the absolutely agree one, marked by 58 respondents (21,5%), while 48 respondents (17,8%) marked value 6, and 49 respondents (18,1%) marked value 5 level of agreeing. On contrast 64 respondents (23,7%) more or less answered disagree with this question statement. A weak correlation (0,164) suggests the elder subscribers more likely to consider their service provider is reliable because it is mainly concerned with the customer's interests. A significant relation with the type of residence place suggests the people in cities more likely to agree, and 87 of 155 agree answer came from people live in cities. Educational background also has effect on this statement, and the lower level of education more likely to agree, 38 of 58 respondents, who absolutely agreed, had elementary education background, while only 4 had university degree.

But there was not such an agreement about the company would not tell a lie, even if it could gain by it. 27 respondents marked neutral answer, and another 89 respondents did not know to answer to this question. Altogether more than one third of the respondents did not decide about the mobile service providers. Those who judged the

companies, more people disagreed with the statement. 101 respondents (48,3%) showed disagreeing, and among them 53 respondents (25,4%) absolutely disagreed. On the other hand 81 respondents (38,8%) agreed more or less.

Many respondents neither can decide that the company has standards regarding honesty. 34 respondents gave neutral answer, and another 69 respondents did not know, and 1 respondent did not give any answer. More than one third of respondents cannot judge this question. In this question those who can decide this question, more people agreed with the company has standards regarding honesty, altogether 123 people (53,5%) agreed and 73 people (31,7%) disagreed more or less. Many respondents had problem to judge the consumer trust in employees' and company's benevolence, so many consumers have difficulties to evaluate benevolence.

Evaluate the problem solving orientation of mobile service providers seems to be difficult to many respondents too. 37 respondents gave neutral answer to the service provider goes out of the way to solve customer problems, and another 103 did not know to answer. The majority of the rest of the sample disagree with this statement, so 88 (44,7%) respondents do not think the service provider goes out of the way to solve customer problems, while 72 respondents (36,6%) agreed. A weak negative correlation (-0,206) with the switching of tariffs suggests the subscribers switched tariffs the less, the more likely to agree with this statement. The lower level of education background also increases the likelihood to consider it true that the service provider goes out of the way to solve customer problems. 35 of 72 agreeing answers were given by respondents with elementary education background, and only 11 were given by respondents with university degree.

A bit less, but still significant proportion of the respondents neither can decide whether the company shows as much concern for present customers as for possible new ones or not. 46 respondents gave neutral answer, 30 respondents did not know, and another 2 respondents did not give any answer. The majority of the rest of the sample agree with this statement, the most often given answer with 49 respondents (18,3%) was the absolutely agree, and the total amount of respondents who agreed more or less reached 131 people (48,9%). On contrary 91 respondents (34%) disagreed more or less. The lower level of education increased the likelihood to agree with the statement. 30 of 49 absolutely agreeing answer were given by respondents with elementary education background, and only 6 were given by respondents with university level education. However it should be noted, the evaluation of the problem solving orientation of the

companies is problematic for many respondents, but the majority tend to trust in problem solving orientation.

Education background shows impact to agree with the service procedures are fast and efficient, if the significance level is 5% instead of 1%. The education background of consumers have significant effect on consumer trust in the company in most of the questions, and the lower level of education background increase the likelihood to trust in the company.

8.6. Consumer loyalty of mobile subscribers

After the review of the results about consumer satisfaction and consumer trust, the next chapter contains the results of consumer loyalty. The consumer loyalty of mobile subscribers was examined in three aspects based on literature review, to maintain the relationship with the company, the consumer recommendations as word of mouth, and favourable attitudes, preference toward the company.

The majority agreed with the first question of maintain relationship with the company was if they required a new mobile phone, how likely is it that they would choose their current provider for mobile services. The majority answered very likely to choose their current provider, 106 respondents (38,7%) answered this, and in total 168 respondents (63,1%) answered more or less likely to do. On contrast altogether 61 respondents (22,3%) gave different level of unlikely answer possibilities.

The majority also consider it likely if they plan to subscribe mobile services choose the same provider the very next time. The often given answer was the very likely score with 112 respondents (41%). Altogether 181 respondents (66,3%) gave different level of likely possibilities, while on the other hand only 53 respondents (19,4%) answered more or less unlikely to choose the same provider the very next time.

The very likely became the most often given answer to the subscribers will use most of their mobile services from the same provider, because 126 respondents (44,7%) answered this. The different answers refer to more or less likely possibility reached the amount of 204 respondents (72,3%), on contrast the unlikely answers count 48 respondents (17%).

If generally was asked if they current service provider were to raise the price of their subscription, they would still continue to be a customer of the service provider, the distribution of answers seemed to be balanced between likely or unlikely to continue the

relationship. 49 respondents (18,7%) considered very unlikely, but 46 respondents (18,6%) very likely to continue subscribe. The different level of unlikely answers count 104 respondents (39,7%), while 117 respondents (44,7%) gave answers about more or less likely to continue relationship.

Table 4. Consumer loyalty to service providers (%)

	Very unlikely	2	3	4	5	6	Very likely
Maintain relationship with the company							
If you required a new mobile phone, how likely is it that you would choose your current provider for mobile services.	12,4	3,3	6,6	16,4	12,4	10,2	38,7
If you plan to subscribe mobile services choose this provider the very next time.	9,2	3,7	6,6	14,3	13,6	11,7	41
You will use most of your mobile services from this provider.	5,5	5,3	6,7	10,6	14,9	12,8	44,7
If my current service provider were to raise the price of my subscription, I would still continue to be a customer of the service provider.	18,7	8,8	12,2	15,6	11,8	15,3	17,6
Consumer Recommendations (word of mouth)							
Recommend this service provider to friends, neighbours, and relatives.	8,1	4,9	9,5	13,1	15,5	15,9	32,9
<i>Table continues in the next page!</i>							

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	Absolutely disagree	2	3	4	5	6	Absolutely agree
I tell positive things to others about my service provide.	8,3	3,4	9,3	17,9	19,3	16,6	25,2
I would complain to others, if I experience problems with the services.	5	4,6	6,4	12,8	16,7	17,7	36,9
Favourable attitudes, preference							
It is important for me to choose a service provider that feels right.	2,4	1,4	2,7	11,9	18,8	16,4	46,4
There is a presence of reciprocity in my relationship with the company.	12,3	8,6	13,8	15,6	14,9	13	21,9
I take pleasure in being a customer of the company.	15,1	7,7	11,8	18,5	16,6	11,4	18,8
I am proud to tell others that I am subscriber of this service provider.	17,1	7,1	11,1	20,7	13,9	10,7	19,3

If a competitive provider offers the respondents the same range and quality of services as they currently receive, their prices should be lower 33,85% on average than those they are currently paying for the respondents to change their current provider. The median value was 30%, so one half of the subscribers would switch in case of 30% or higher price difference., and one fourth of the subscribers need 50% or higher price difference to switch. However, another one fourth of respondents would switch in case of 20% or lower price difference. So standard deviation was quite high with 20,34%.

If their current service provider increases prices given the same range and quality of services, they would have to increase 24,15% on average their prices for the respondents to consider switching to a competitor. The median value became 20%, so half of the respondents would consider switching in case of 20% or higher price difference. One fourth of the respondents would switch their service provider, if the

service provider increases prices 10% or less, while another one fourth needs 30% or more to switch service provider. The results suggest the subscribers more sensitive the changes in their present subscription, than the competing offers of other service providers.

The second examined aspect of consumer loyalty was the consumer recommendations, in other words the word of mouth. The majority considered it likely to recommend their service provider to friends, neighbours, and relatives. The most often given answer was the respondents very likely to recommend their provider marked by 93 respondents (32,9%). Other 45 and 44 respondents answered the other level of likely answer possibilities, so altogether 182 respondents (64,3%) gave positive answer. On the other hand only 64 respondents (22,6%) consider more or less unlikely to recommend their service provider to others.

The majority of the sample tell positive things to others about their service provide. The most often given answer in this research was the absolutely agreeing answer with 73 respondents (25,2%), and another 48 respondents (16,6%) partly agreed, 56 respondents (19,3%) rather agreed with the statement. Altogether 177 respondents (61%) agreed, and 61 respondents (21%) disagreed. Cross tables suggests the lower level of education increase the likelihood to agree. 41 of 73 respondents who absolutely agreed had elementary education background and only 6 had university level education background.

Because the word of mouth can be negative, not just positive, so respondents was asked they would complain to others, if they experience problems with the services. The majority would complain, so respondents would do negative word of mouth too, if they had reasons. The most often answer with 104 respondents (36,9%) was absolutely agree with complaining, and altogether 201 (71,3%) would complain if they experiences problems, while only 45 respondents (16%) considered do not complain.

The third examined aspect of consumer loyalty was the favourable attitudes, preference. The majority of the sample agreed with it is important for them to choose a service provider that feels right. The most often got answer was the absolutely agree, answered by 136 respondents (46,4%), and the total amount of more or less agreeing answers reached 239 people (81,6%). On contrary only 19 respondents (6,5%) gave any kind of disagreeing answer.

The majority also agreed with there is a presence of reciprocity in their relationship with the company. Altogether 144 respondents (51,6%) more or less agreed

with this statement, within 59 respondents (21,1%) absolutely agreed as most often given answer. On the other hand 93 respondents (33,3%) disagreed with reciprocity in relationship. The education background has significant effect on this question, and the lower level of education background increase the likelihood to agree. 35 of 59 absolutely agreed answers were given by respondents with elementary education background, while only 5 were given by respondents with university degree.

More respondents agreed with they take pleasure in being a customer of the company, than disagreed. But this does not mean an absolute majority, the positive answers counted 127 respondents (46,9%), and among them 51 respondents (18,8%) absolutely agreed. Other 94 respondents (34,7%) disagreed with this statement. The lower level of education background increases the likelihood to agree with taking pleasure in being a customer of the service provider. 32 of 51 absolutely agreeing answer were given by respondents with elementary education background, while only 4 were given by respondents with university level education.

In the last question about loyalty it was asked the subscribers are proud or not to tell others that they are subscribers of their service provider. However the emotional content was stronger, but the proportion of agreeing answers was similar to the previous question. 120 respondents (43,3%) agreed to be proud, while 99 respondents disagreed. The most often got answer was the neutral score with 58 respondents (20,9%), another 20 did not know to answer. The education background showed significant effect on this question too, and the respondents with lower level of education background more likely to be proud to tell other that they are subscribers of their service provider. Among the 120 agreeing answer 57 were given by respondents with elementary education background, and 19 were given by respondents with university level education.

The correlation analyses did not show relation between any research question and any demography variables or mobile usage variables in 1% significance level. The favourable attitudes, preference aspect of consumer loyalty showed significant relation with the education background of the respondents, and the lower level of education background increased the likelihood to have favourable attitudes, preference to the service provider.

8.7. Perceived switching costs

Switching costs have been put into the model based on literature review, because they can influence the consumer loyalty, especially because the switching barriers can foster to maintain the relationship with the service provider.

The majority of the subscribers in the research considered they would suffer economically if the relationship with their current service provider was broken, but a significant part of the sample disagreed too. 79 respondents (38,7%) absolutely agreed with the statement, while 80 respondents (29,1%) absolutely disagreed. Altogether 130 respondents (47,3%) agreed with economically losses of switching service provider, and 110 (40%) disagreed. A weak correlation (0,213) was found with monthly mobile expenditures, so more a subscriber pay in a month for mobile services the more he or she consider to suffer economically if the relationship with he or she current provider were broken. Cross tables suggest the post-paid subscribers beware more economically losses, so 119 of 130 agreeing answers were given by post-paid subscribers, and only 11 pre-paid subscribers agreed.

The majority of respondents would not perceive switching to other service provider to be too expensive, in other words the financial losses too much. The most often got answer was the absolutely disagree marked by 67 respondents (27,2%). 131 respondents answered more or less disagree, while 71 respondents (28,9%) more or less agreed with the statement. A significant part of the sample had problems to decide, because 44 respondents gave neutral answer, and another 54 did not know or did not give any answer. A weak, but significant correlation (0,212) suggests the more the subscriber pay for mobile services in a month, the more likely to perceive the switching to other service providers too expensive.

The switching costs as time and energy expenditures, the majority considered switching to other service provider would not cause too many problems. The most often given answer was the absolutely disagree because 80 respondents (30,1%) answered this. Altogether 137 respondents (51,5%) more or less disagreed with the statement. On contrast, 86 respondents (32,3%) more or less agreed. However, the proportion of hesitant respondents was significant too, because 43 respondents gave neutral answer, another 34 did not know or did not give any answer.

Table 5. Perceived switching costs of subscribers (%)

	Absolutely disagree	2	3	4	5	6	Absolutely agree
Financial costs							
I would suffer economically if the relationship with my current service provider was broken.	29,1	5,5	5,5	12,7	9,8	8,7	28,7
Switching to other service provider would be too expensive.	27,2	12,6	13,4	17,9	9,3	5,3	14,2
Time and energy expenditure							
Switching to other service provider would cause too many problems.	29	9,8	10,9	15,6	12,3	9,4	13
Comparing the operators with one another takes too much energy, time and effort.	31,5	11,5	12,5	15,4	12,9	6,5	9,7
Learning costs							
Switching to other service provider would require too much learning.	49,8	12,3	11,2	13,4	6,1	2,5	4,7
If I switched to a new operator, I couldn't use some services, until I learned to use them.	36,1	11,1	10	12,5	11,8	6,8	11,8
Costs of perceived risks							
If I switched to a new operator, the service offered by the new operator might not work as well as expected.	30,5	8	12,5	24	12	5	8
I would be concerned about the people who would dial my previous number couldn't reach me	47,5	7,9	7,2	11,2	6,8	5	14,4

Higher proportion of disagreement was found with the statement about comparing the operators with one another takes too much energy, time and effort. 88 respondents (31,5%) absolutely disagree with this statement, and 155 respondents (55,6%) disagreed more or less in total, while 81 respondents (29%) agreed more or less. So most of the respondents did not consider comparing the operators with one another takes too much energy, time and effort.

The majority neither perceived learning costs, as switching to other service provider would require too much learning as switching barrier. Nearly half of the sample, 138 respondents (49,8%) absolutely disagreed with the statement, and altogether 203 respondents (73,3%) gave disagreeing answer to switching requires too much learning. Only 37 respondents (13,4%) more or less agreed with this.

Respondents mainly did not consider if they switched to a new operator, they couldn't use some services, until they learned to use them. 101 respondents (36,1%) absolutely disagreed with they could not use the services without additional learning, and altogether 160 respondents (57,1%) showed different level of disagreement. On the other hand 85 respondents (30,4%) considered more or less they need to learn the some services to use them.

The analysis of cost of perceived risks as psychological costs, fears showed many respondents hesitate to decide if they switched to a new operator, the service offered by the new operator might not work as well as expected, because 48 respondents gave neutral answer and another 100 respondents did not know or did not give any answer. Nearly half of the sample cannot judge this statement. Those who made evaluation of the question, the majority of them, 102 respondents (51%) did not agree, 61 respondents (30,5%) absolutely disagreed. On contrast, 50 respondents (25%) agree more or less if they switched to a new operator, the service offered by the new operator might not work as well as expected.

The majority did not concerned about the people who would dial their previous number couldn't reach them, if they switch their service provider. The most often got answer was the absolutely disagree, answered by 132 respondents (47,5%). Altogether 174 respondents (62,6%) disagreed more or less with the possibility, while 73 respondents (26,3%) had fears the people who would dial their previous number couldn't reach them. A weak negative correlation (-0.186) was found with the perceived financial situation, which suggests the better perceived financial situation decrease the

fear about the people who would dial their previous number couldn't reach the subscriber. The education background also showed relation with this question, and the lower level of education background increased the likelihood to agree with this concern. Among the respondents, who agreed with this statement 37 of 73 respondents belonged to the elementary education background group, and only 11 belonged to the university education background group. The regional distribution had effect on this question too, and the people from Southern Plain Region more likely to had this fear.

The financial costs of switching service provider are influenced by the monthly expenditure of the subscriber, the more someone spend on mobile services in a month, the more likely to perceive financial switching costs. Post-paid subscribers more likely to perceive potential financial losses than pre-paid subscribers. The worse perceived financial situation, the lower education background and the Southern Plain Region living place increased the likelihood the subscriber would be concerned about the people who would dial his or her previous number couldn't reach him or her.

8.8. PLS, as analysing method

The research items are latent variables in the model, and they are measured by the directly measured manifest variables, practically by the research questions in the survey. The research questions help to measure the examined phenomena based on literature review. The strength of the link among the manifest variables and its latent variables, and the links among the different latent variables are measured by partial least square (PLS) methodology. In the mobile telecommunication services context we can found previous examples (like Kang et al, 2010; Turel – Serenko, 2006) successfully used this methodology to measure the links among research items and modelling the connexions among the variables.

Powerful feature of PLS path modelling is that it is suitable for prediction-oriented research. Thereby, the methodology assists researchers who focus on the explanation of endogenous constructs. PLS delivers latent variable scores, i.e. proxies of the constructs, which are measured by one or several indicators (manifest variables). PLS path modelling avoids small sample size problems and therefore can be applied in some situations when other methods cannot. PLS path modelling can estimate very complex models with many latent and manifest variables. PLS path modelling has less stringent assumptions about the distribution of variables and error terms. PLS can

handle both reflective and formative measurement models. But the PLS should be used carefully, because the requirements of representative sample is the same (Henseler et al, 2009).

PLS is similar to regression, but simultaneously models the structural paths (theoretical relationships among latent variables) and measurement paths (relationships between a latent variable and its indicators) (Chin et al, 1996). The PLS model is usually analyzed and interpreted sequentially in two stages. The first stage is the assessment of the reliability and validity of the measurement model, followed by the assessment of the structural model. This sequence ensures that the researcher has reliable and valid measures of constructs before attempting to draw conclusions about the nature of the construct relationships. In PLS, individual item reliability is assessed by examining the loadings (or simple correlations) of the measures with their respective construct. In practice, it is common to find that at least several measurement items in an estimated model have loadings below the 0.7 threshold, particularly when new items or newly developed scales are employed. In general, items with loadings of less than 0.4 or 0.5 should be dropped. PLS has as its primary objective the minimization of error (or, equivalently, the maximization of variance explained) in all endogenous constructs. (Hulland, 1999).

PLS is lack of a global optimization function and consequently measures of global goodness of model fit. The traditional criterion for internal consistency is Cronbach's Alpha, which provides an estimate for their liability based on the indicator inter-correlations. While Cronbach's Alpha assumes that all indicators are equally reliable, PLS prioritizes indicators according to their reliability, resulting in a more reliable composite. The composite reliability takes into account that indicators have different loadings, and can be interpreted in the same way as Cronbach's Alpha. (Henseler et al, 2009).

The results were measured by the SmartPLS 2.0 (Ringle et al, 2005). In the first step 300 iterations were done to measure the correlations between the latent variables. The significance test based on bootstrapping to test the connections between the model components, so 200 subsamples were generated, which tend to provide reasonable standard error estimates (Chin, 2001).

After the previous tests and adjustment in the final empirical research the questions in Table 6 were used. The analyses of connexions with PLS method the loadings of each question (manifest variables) were measured to the latent variables.

The loadings of eliminated manifest variables are underlined, because these loadings were too low (lower than 0,6) to keep in further analyses. The loadings without underlined were considered to be valid and used in further analyses.

Table 6. Research items and their loading in the PLS analyses

Research items	Sources	Loadings
Consumer Satisfaction		
Perceived quality		
Please evaluate your mobile service provider in a 1 to 7 scale, where 1 means very low and 7 means very high! / Quality of mobile services	Turel and Serenko, 2006	0.859
How much do you agree with the following statement? Please evaluate your mobile service provider in a 1 to 7 scale! / Mobile services fit to my personal needs.	Turel and Serenko, 2006	0.849
Please evaluate your mobile service provider in a 1 to 7 scale, where 1 means very low and 7 means very high! / Reliability of mobile services	Turel and Serenko, 2006	0.869
Previous expectations		
How much do you agree with the following statement? Please evaluate your mobile service provider in a 1 to 7 scale! / My previous expectations were high about mobile services quality.	Turel and Serenko, 2006	<u>0.303</u>
Satisfaction with the services		
Please evaluate in a 1 to 7 scale how much are you satisfied with your mobile service provider! 1 means very dissatisfied and 7 means very satisfied. / Overall, how satisfied are you with mobile services? (all things considered)	Turel and Serenko, 2006	0.850
The mobile services you got is better or worse than your expectations? Much worse → Much better	Turel and Serenko, 2006	0.818
How close are the services offered by your provider to your ideal mobile services?	Turel and Serenko,	0.843

Very far from ideal → Very close to ideal	2006	
Consumer satisfaction with the consumer-company relationship		
Please evaluate in a 1 to 7 scale how much are you satisfied with your mobile service provider! 1 means very dissatisfied and 7 means very satisfied. / The overall performance of the company.	Van Doorn and Verhoef, 2008	0.881
How much do you agree with the following statement? Please evaluate your mobile service provider in a 1 to 7 scale! / I am satisfied with how the company treat me. Absolutely disagree → Absolutely agree	Van Doorn and Verhoef, 2008	0.907
Consumer Trust		
Consumer trust in employees' competence		
Please evaluate in a 1 to 7 scale the following statements about the employees of your mobile service provider! / Employees work quickly and efficiently. Absolutely disagree → Absolutely agree	Sirdeshmukh et al, 2002	0.920
Please evaluate in a 1 to 7 scale the following statements about the employees of your mobile service provider! / Employees are an excellent source of accurate service information Absolutely disagree → Absolutely agree	Kennedy et al, 2001	0.900
Please evaluate in a 1 to 7 scale the following statements about the employees of your mobile service provider! / Employees can competently handle most customer request. Absolutely disagree → Absolutely agree	Sirdeshmukh et al, 2002	0.904
Please evaluate in a 1 to 7 scale the following statements about the employees of your mobile service provider! / Employees know a lot about the services. Absolutely disagree → Absolutely agree	Kennedy et al, 2001	0.852
Consumer trust in employees' benevolence		
Please evaluate in a 1 to 7 scale the following statements	Kennedy et	0.918

about the employees of your mobile service provider! / Employees can be trusted; they really look out for the customer. Absolutely disagree → Absolutely agree	al, 2001	
Please evaluate in a 1 to 7 scale the following statements about the employees of your mobile service provider! / Employees are mainly concerned with the customer's interests, rather than their own. Absolutely disagree → Absolutely agree	Kennedy et al, 2001	0.821
Please evaluate in a 1 to 7 scale the following statements about the employees of your mobile service provider! / The employees would not tell a lie even if they could gain by it. Absolutely disagree → Absolutely agree	Kennedy et al, 2001	0.751
Please evaluate in a 1 to 7 scale the following statements about the employees of your mobile service provider! / Employees are and honest. Absolutely disagree → Absolutely agree	Kennedy et al, 2001	0.869
Consumer trust in employees' problem solving orientation		
Please evaluate in a 1 to 7 scale the following statements about the employees of your mobile service provider! / I am satisfied with the cooperation with the employees. Absolutely disagree → Absolutely agree	Van Doorn and Verhoef, 2008	0.905
Please evaluate in a 1 to 7 scale the following statements about the employees of your mobile service provider! / Employees don't hesitate to take care of any problems. Absolutely disagree → Absolutely agree	Sirdeshmukh et al, 2002	0.901
Please evaluate in a 1 to 7 scale the following statements about the employees of your mobile service provider! / Employees are willing to bend company policies to help address customer needs. Absolutely disagree → Absolutely agree	Sirdeshmukh et al, 2002	0.641

Consumer trust in company's competence		
Please evaluate in a 1 to 7 scale the following statements about your mobile service provider! / Service procedures are fast and efficient. Absolutely disagree → Absolutely agree	Sirdeshmukh et al, 2002	0.869
Please evaluate in a 1 to 7 scale the following statements about your mobile service provider! / Service delivery is free of clutter. Absolutely disagree → Absolutely agree	Sirdeshmukh et al, 2002	0.655
Consumer trust in company's benevolence		
Please evaluate in a 1 to 7 scale the following statements about your mobile service provider! / My service provider really looks out for the customer. Absolutely disagree → Absolutely agree	Kennedy et al, 2001	0.922
Please evaluate in a 1 to 7 scale the following statements about your mobile service provider! / My service provider is reliable because it is mainly concerned with the customer's interests. Absolutely disagree → Absolutely agree	Kennedy et al, 2001	0.921
Please evaluate in a 1 to 7 scale the following statements about your mobile service provider! / The company would not tell a lie, even if it could gain by it. Absolutely disagree → Absolutely agree	Kennedy et al, 2001	0.788
Please evaluate in a 1 to 7 scale the following statements about your mobile service provider! / The company has standards regarding honesty. Absolutely disagree → Absolutely agree	Kennedy et al, 2001	0.900
Consumer trust in company's problem solving orientation		
Please evaluate in a 1 to 7 scale the following statements about your mobile service provider! / The service provider goes out of the way to solve customer problems.	Sirdeshmukh et al, 2002	0.814

Absolutely disagree → Absolutely agree		
Please evaluate in a 1 to 7 scale the following statements about your mobile service provider! / It shows as much concern for present customers as for possible new ones. Absolutely disagree → Absolutely agree	Sirdeshmukh et al, 2002	0.860
Consumer Loyalty		
Maintain relationship with the company: Repurchasing intentions		
Please evaluate in a 1 to 7 scale the following statements about your mobile service provider! / If you required a new mobile phone, how likely is it that you would choose your current provider for mobile services. Very unlikely → Very likely	Turel and Serenko, 2006	0.952
Please evaluate in a 1 to 7 scale the following statements about your mobile service provider! / If you plan to subscribe mobile services choose this provider the very next time. Very unlikely → Very likely	Sirdeshmukh et al, 2002	0.950
Please evaluate in a 1 to 7 scale the following statements about your mobile service provider! / You will use most of your mobile services from this provider. Very unlikely → Very likely	Sirdeshmukh et al, 2002	0.906
Maintain relationship with the company: Resistance to competing offers		
If a competitive provider offers you the same range and quality of services as you currently receive, by how much should their prices be lower than those you are currently paying for you to change your current provider?	Turel and Serenko, 2006	<u>0.415</u>
Maintain relationship with the company: Price tolerance		
Please evaluate in a 1 to 7 scale the following statements	Ganesh et al,	0.813

about your mobile service provider! / If my current service provider were to raise the price of my subscription, I would still continue to be a customer of the service provider. Very unlikely → Very likely	2000	
If your current service provider increases prices given the same range and quality of services, how much would they have to increase their prices for you to consider switching to a competitor?	Turel and Serenko, 2006	<u>-0.020</u>
Consumer Recommendations (word of mouth)		
Please evaluate in a 1 to 7 scale the following statements about your mobile service provider! / I tell positive things to others about my service provide. Very unlikely → Very likely	Bloemer et al, 1998	0.938
Please evaluate in a 1 to 7 scale the following statements about your mobile service provider! / Recommend this service provider to friends, neighbours, and relatives. Very unlikely → Very likely	Sirdeshmukh et al, 2002 positive word of mouth	0.940
Please evaluate in a 1 to 7 scale the following statements about your mobile service provider! / I would complain to others, if I experience problems with the services. Very unlikely → Very likely	Bloemer et al, 1998 negative word of mouth	<u>0.391</u>
Favourable attitudes, preference		
Please evaluate in a 1 to 7 scale the following statements about your mobile service provider! / It is important for me to choose a service provider that feels right. Absolutely disagree → Absolutely agree	Ganesh et al, 2000	<u>0.518</u>
Please evaluate in a 1 to 7 scale the following statements about your mobile service provider! / There is a presence of reciprocity in my relationship with the company.	Gustaffson et al, 2005	0.898

Absolutely disagree → Absolutely agree		
Please evaluate in a 1 to 7 scale the following statements about your mobile service provider! / I take pleasure in being a customer of the company. Absolutely disagree → Absolutely agree	Gustaffson et al, 2005	0.929
Please evaluate in a 1 to 7 scale the following statements about your mobile service provider! / I am proud to tell others that I am subscriber of this service provider. Absolutely disagree → Absolutely agree	Carpenter, 2008	0.937
Switching Costs		
Financial costs		
Please evaluate in a 1 to 7 scale the following statements about a possible switch the mobile service provider! / I would suffer economically if the relationship with my current service provider was broken. Absolutely disagree → Absolutely agree	Gustaffson et al, 2005	<u>0.495</u>
Please evaluate in a 1 to 7 scale the following statements about a possible switch the mobile service provider! / Switching to other service provider would be too expensive. Absolutely disagree → Absolutely agree	Deng et al, 2010	0.796
Time and energy expenditure		
Please evaluate in a 1 to 7 scale the following statements about a possible switch the mobile service provider! / Switching to other service provider would cause too many problems. Absolutely disagree → Absolutely agree	Deng et al, 2010	0.774
Please evaluate in a 1 to 7 scale the following statements about a possible switch the mobile service provider! / Comparing the operators with one another takes too much energy, time and effort. Absolutely disagree → Absolutely agree	Aydin et al, 2005	0.694
Learning costs		

Please evaluate in a 1 to 7 scale the following statements about a possible switch the mobile service provider! / Switching to other service provider would require too much learning. Absolutely disagree → Absolutely agree	Deng et al, 2010	0.797
Please evaluate in a 1 to 7 scale the following statements about a possible switch the mobile service provider! / If I switched to a new operator, I couldn't use some services, until I learned to use them. Absolutely disagree → Absolutely agree	Aydin et al, 2005	0.727
Costs of perceived risks		
Please evaluate in a 1 to 7 scale the following statements about a possible switch the mobile service provider! / If I switched to a new operator, the service offered by the new operator might not work as well as expected. Absolutely disagree → Absolutely agree	Aydin et al, 2005	0.807
Please evaluate in a 1 to 7 scale the following statements about a possible switch the mobile service provider! / I would be concerned about the people who would dial my previous number couldn't reach me. Absolutely disagree → Absolutely agree	Aydin et al, 2005	<u>0.575</u>

8.9. Modelling consumer loyalty and its indicators in the mobile services market

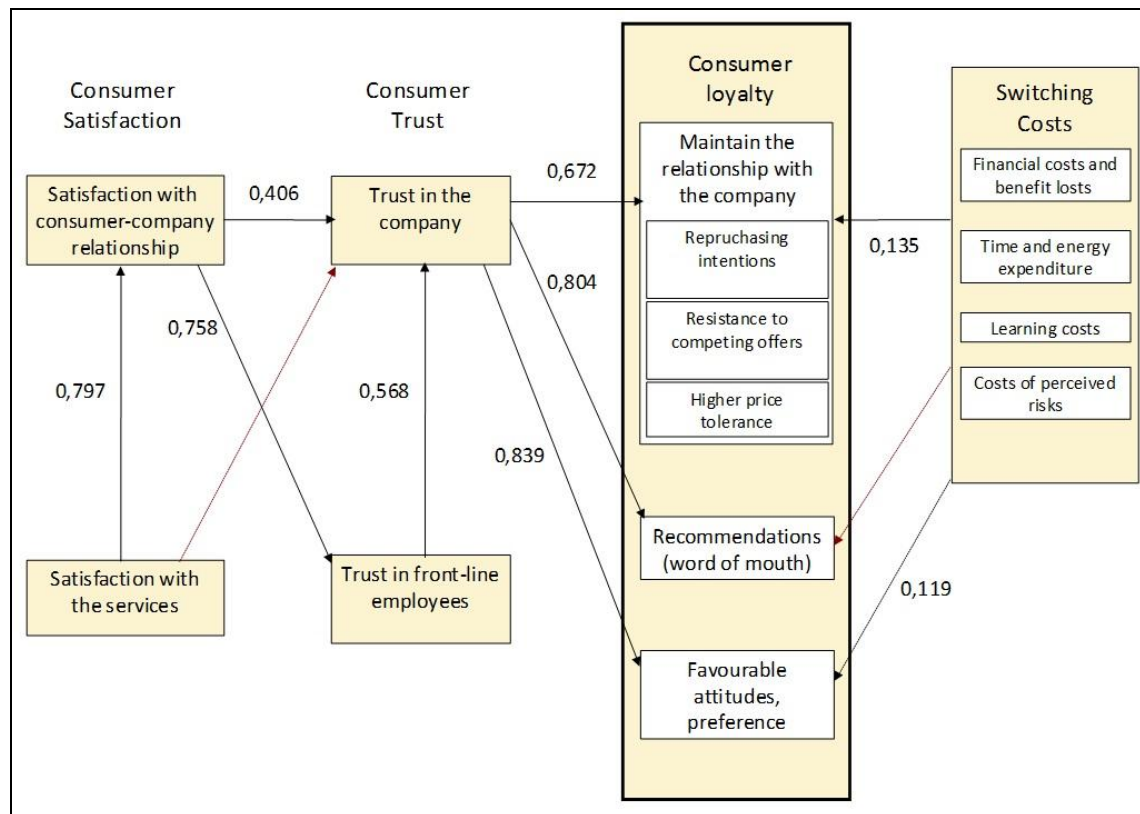
The model based on literature review was tested by PLS methodology, how consumer satisfaction contributes consumer trust, which contributes consumer loyalty and its different aspects. The model on the other side contains the direct effect of switching costs on consumer loyalty. The model testing was used to evaluate the hypotheses set up based on the literature overview.

The results suggest that consumer satisfaction with the services has no direct effect on consumer trust in the company, which implies that the direct relation between these two variable supposed in H1(a) hypothesis is incorrect. As the theoretical

framework and previous studies suggested the switching costs have no significant effect on consumer recommendations as a dimension of loyalty.

The satisfaction with the services shows strong relationship (0,797) with the satisfaction with the company, so if a consumer is satisfied with the services, very likely to be satisfied with the whole relationship with the company. But the satisfaction with the services has no significant effect on consumer trust in the front-line employees or consumer trust in the company. So the effect supposed in the first hypothesis is not significant. No direct significant effect on any trust variable in the model, so the analyses suggest to consumer satisfaction with the services do not influence significantly consumer trust.

Figure 10: The test of satisfaction-trust-loyalty connexion



The satisfaction with the consumer-company relationship has a bit weaker than intermediate (0,406) influence to consumer trust in company, which suggest to accept the H1(b) hypothesis. However the satisfaction with the consumer-company relationship has strong influence (0,758) to the consumer trust in front-line employees, which indicates an additional indirect effect on consumer trust in service provider. Because the consumer trust in front-line employees has a bit stronger than intermediate

(0,568) effect on consumer trust in the company. So the satisfaction with the consumer-company relationship has direct and via consumer trust in front-line employees also has an indirect effect on consumer trust in the company, which corresponds with the H1(b) hypothesis.

The model testing shows that consumer trust in the company is a very important indicator of consumer loyalty, because it has stronger than intermediate effect on each and every dimension of consumer loyalty. The effect on consumer retention in the relationship is stronger than intermediate (0,672), but the effect on consumer recommendations and preference are strong (with 0,804 and 0,839). These results correspond with the H2 hypothesis, and its sub-hypotheses, that the consumer trusts contributes to consumer loyalty.

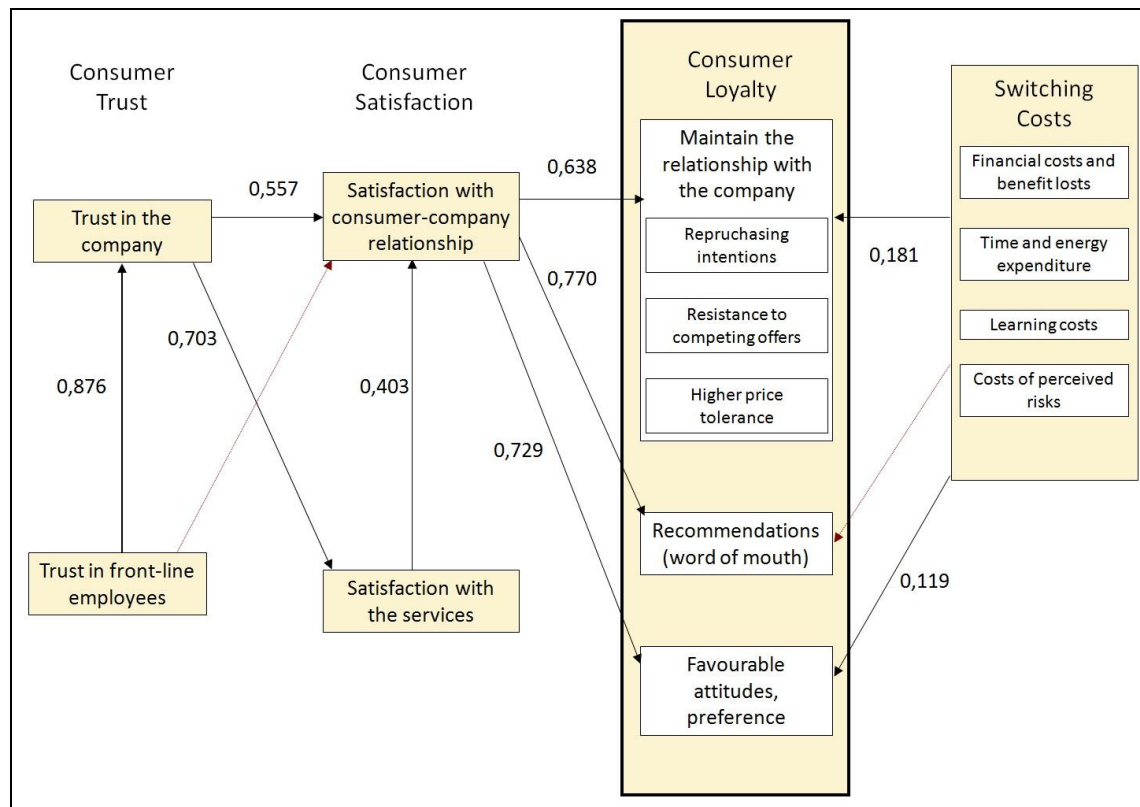
Similarly the previous studies the effect of front-line employees of service providers on consumer loyalty was also tested, but the result shows this effects on the different dimensions of loyalty are weak and insignificant, these connexions even reduce the direct effect of trust in the company. So the effect of front-line employees on loyalty are indirect, through the consumer trust in the company can influence the consumer loyalty to mobile service providers.

The importance of trust is significant, because on the other hand the switching costs direct effect on consumer retention, to maintain the relationship with the company, is weak (0,135). However unexpectedly the switching costs also shows a weak (0,119), but significant relationship with favourable attitudes, preference as a dimension of consumer loyalty. The switching costs also influence the strength of trust-loyalty link in this dimension from 0,839 to 0,800. The H3 hypothesis also considered to be true, because the switching costs and consumer retention has significant connexion, however the switching costs effect on other loyalty dimension is weaker or even does not exist.

According to the third hypothesis also suggest, that switching costs also reduce the strength of trust influence on loyalty, so the model was tested without switching costs. As it was supposed, if the model does not contain the switching costs, the consumer trust in the company has stronger effect on to maintain the relationship with the company as a dimension of loyalty, the strength increase from 0,672 correlation value to 0,716. This result corresponds with the H3 hypothesis, which suggests that switching costs have not only effect on to maintain the relationship with the company, but they reduce the effect of trust into this loyalty dimension too.

In the second step, the model was changed, and the consumer satisfaction was considered to be an antecedent of consumer trust to test the H2 hypothesis, that whether the consumer trust is a better indicator of consumer loyalty compared with consumer satisfaction or not. So in this second model the satisfaction was considered as a direct indicator of consumer loyalty dimensions.

Figure 11: The test of trust-satisfaction-loyalty connexion.



The results suggest that the consumer trust in front-line employees has no direct connexion with the satisfaction with the consumer-company relationship. The bootstrapping shows insignificant link. But the role of trust in front-line employees has stronger effect on consumer trust in the company, than the original model and the connexion become strong (0,876) in this alternative model. The consumer trust in company has stronger effect on satisfaction with the consumer-company relationship, than inversely in the original model. This effect is intermediately strong (0,557). Moreover the trust in company have strong effect on (0,703) consumer satisfaction with the services, although in this alternative model the satisfaction with the services have weaker effect on the satisfaction in company level, than it was in the original model. The effect is bit weaker than intermediate (0,403).

But when the satisfaction was considered the direct indicator of loyalty dimensions, the satisfaction with the consumer-company relationship has weaker effect on every loyalty dimensions, than consumer trust in the service provider has as a direct indicator. This result is a major difference from the second previous studies, that satisfaction has weaker indirect effect on every loyalty dimension than trust. The significant effect of satisfaction on maintenance the relationship with the company is stronger than intermediate (0,638), the effect on consumer recommendations and the effect on preference are strong (respectively 0,770 and 0,729).

Another important difference from the second previous study, that when the satisfaction as the direct indicator of loyalty, the effect of switching costs on consumer loyalty also increased, however those effects remain weak. In the previous study this effect was weaker in case of satisfaction, than trust. The switching costs effect on to maintain the relationship remains weak, but increased (0,181) compared with trust as direct indicator, while the effect on preference remains the same (0,119).

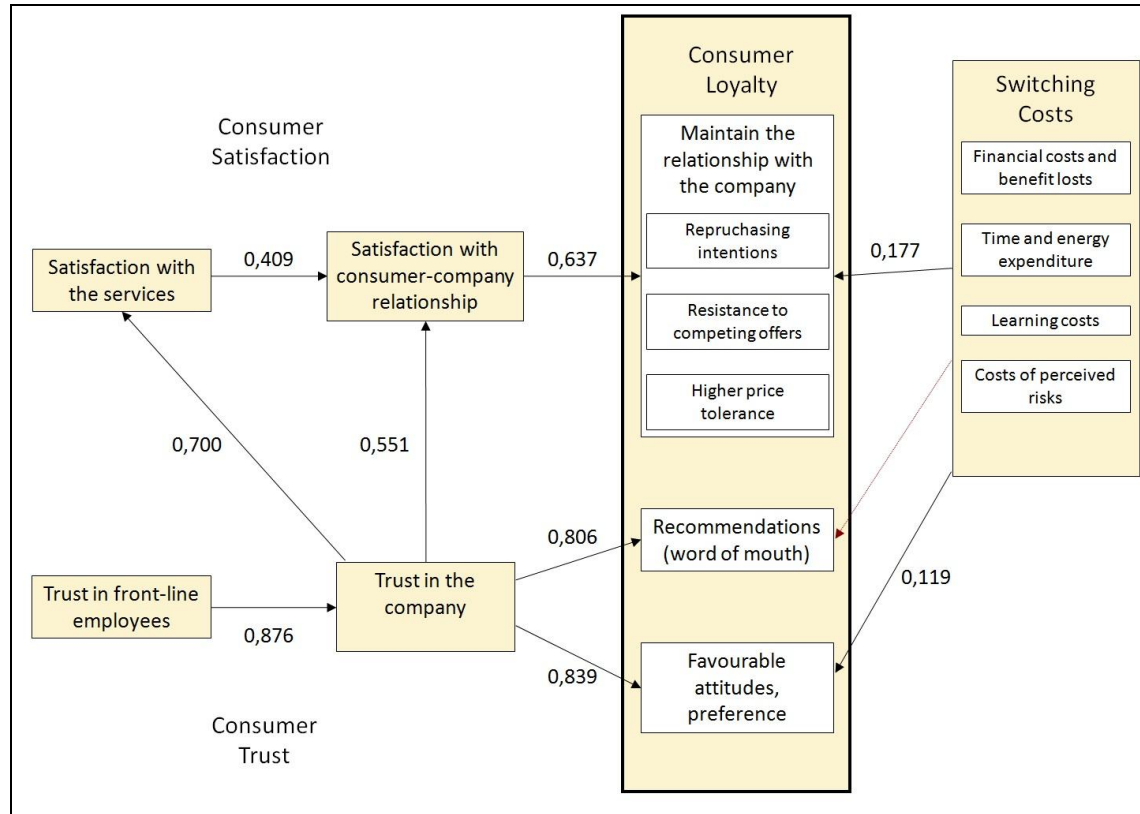
So the satisfaction and the trust mutually influence each other, and the effect of trust on satisfaction is stronger, than inversely the effect of satisfaction on trust. But if the consumer trust is considered to be the direct indicator of consumer loyalty dimensions, the effect of trust on loyalty is stronger in every dimension than the effect of satisfaction on loyalty. Consumer trust also decrease the effect of switching costs on consumer loyalty, compared with satisfaction. Therefore the consumer trust is a better direct indicator of consumer loyalty, than consumer satisfaction, which result corresponds with the H2 hypothesis.

In order to compare the results with the second previous study, the hybrid model with satisfaction and trust was used in the final sample. This model is based on the second previous study consider the consumer satisfaction as a direct indicator to maintain the relationship with the company, while consumer trust is the direct indicator of the consumer recommendations and preference aspects of the loyalty. In the second previous study this model explained consumer loyalty the best.

However in the final empirical study this model cannot be considered the best explanation model of consumer loyalty, because the consumer satisfaction has weaker direct effect on maintain the relationship with the company, than consumer trust has. The final empirical study suggests that consumer trust is a stronger direct indicator of every consumer loyalty aspect, and the effect of switching costs is lower if consumer trust is the direct indicator of consumer loyalty. In this combined model the effect of

switching costs is intermediate, lower than in case of consumer trust and higher than in case consumer satisfaction is the direct indicator of consumer loyalty.

Figure 12: The combined model of satisfaction and trust



The results of the representative research suggest that consumer satisfaction contributes to consumer trust, and consumer trust also contributes consumer satisfaction. But the direct effect of consumer trust on consumer loyalty is stronger than consumer satisfaction, so consumer trust is a better predictor of every aspect of consumer loyalty. The higher level of trust contributes the subscribers maintain the relationship with the company, recommend the service provider and have favourable attitudes, preference towards the company.

Consumer trust is a better direct predictor of consumer loyalty than consumer satisfaction, and the effect of switching costs on consumer loyalty are weaker in this case. So consumer trust can reduce the effect of perceived switching barriers, when consumers seem to be loyal to the service provider.

8.10. Analysis of hypotheses

Three hypotheses, hypotheses groups were set up based on the literature review, and they were tested in the final empirical research. The H1(a) and H1(b) defined the role of consumer satisfaction, the H2 and H2(a), H2(b), H2(c) defined the role consumer trust and the H3 defined the role of switching costs in the consumer loyalty model and framework.

H1(a): There is a positive relationship between consumer satisfaction with the services and consumer trust in the company.

→ Rejected

H1(b): There is a positive relationship between consumer satisfaction with the consumer -company relationship and consumer trust in the company.

→ Accepted

The first group of hypotheses suggests that the consumer satisfaction have positive relationship with consumer trust in the company. But the results shows, that the H1(a) hypothesis is rejected, because the satisfaction with the services has insignificant effect on consumer trust in the company, on the contrary the trust in the company has significant effect on the satisfaction with the services.

The connexion supposed by H1(b) hypothesis is significant, a bit weaker than intermediate, so this hypothesis is accepted. The satisfaction with the consumer-company relationship contributes to the trust in the company. This company level satisfaction also has significant effect on the trust in the front-line employees, so beside the direct effect, the company level satisfaction through the trust in the front-line employees also has an indirect effect on consumer trust in the company. But it is necessary to note, that the trust in the company also contributes to the company level satisfaction, so it is not a one-way connexion.

Therefore the satisfaction with the relationship has direct and indirect effect on consumer trust in the company, but the consumer trust in the company has direct and through the satisfaction with the services has indirect effect on consumer satisfaction with the consumer-company relationship. The results suggest the relation is mutual between consumer satisfaction and consumer trust. So the connexions supposed in the

H2 hypotheses group are more important in order to know which is the better direct indicator of consumer loyalty. The sequence of consumer satisfaction and consumer trust cannot be decided without considering other variables in this framework, because the sequence can be decided by the strength of the direct effect on consumer loyalty. The strength of these connexions help to decide which can be considered a direct and which one is an indirect indicator of the aspects of consumer loyalty.

H2: Consumer trust has positive relationships with every aspects of consumer loyalty, and these relationships are stronger, than the direct effects of consumer satisfaction on consumer loyalty.

→ Accepted

H2(a): Consumer trust has positive relationships with the maintenance of consumer-company relationship, and this relationships are stronger, than the direct effects of consumer satisfaction on maintain this relationship.

→ Accepted

H2(b): Consumer trust has positive relationships with consumer recommendations, and this relationships are stronger, than the direct effects of consumer satisfaction on consumer recommendations.

→ Accepted

H2(c): Consumer trust has positive relationships with consumer preference, favourable attitudes, and this relationships are stronger, than the direct effects of consumer satisfaction on consumer preference, favourable attitudes.

→ Accepted

The second group of hypotheses H2(a), H2(b), H2(c) are considered to be true, and accepted, because positive significant connexions were found among the consumer trust in the company and the three examined dimensions of consumer loyalty. These connexions are not just significant, but also strong, so the consumer trust in the company have serious effect on consumer loyalty. The subscribers, who trust in the mobile service provider, are very likely to be loyal to the company.

Moreover the consumer trust in the company is a stronger indicator of consumer loyalty in all three dimensions, than consumer satisfaction with the consumer-company relationship, so the direct connexion between trust and loyalty is stronger than the direct connexion between satisfaction and loyalty. The results suggest that the consumer trust in the company have strong effect on the maintenance of the relationship, through consumer recommendations create positive word of mouth and feel favourable attitudes, preference towards the service provider company. The consumer trust in the company is a better direct indicator of consumer loyalty, so the consumer satisfaction is more reasonable to be considered as an antecedent of consumer trust, and through consumer trust has effect on consumer loyalty.

The other aspect of consumer trust, which was measured in the model, is the consumer trust in front-line employees, but it has no significant effect on any loyalty dimension in the empirical research. Meanwhile the trust in front-line employees has stronger than intermediate effect on the consumer trust in the company, so the consumers trust in the front-line employees effect on consumer loyalty is indirect, through the consumer trust in the company can enhance consumer loyalty.

H3: Perceived switching costs have positive relationship with maintenance of consumer-company relationship, and perceived switching costs can reduce the role of trust to support the maintenance of consumer-company relationship.

→ Accepted

The PLS analysis of connexion suggests to accept the H3 hypothesis, because the perceived switching costs can significantly influence the maintenance of consumer-company relationship to continuously use the mobile services of a single provider. However it has to note, that this connexion is weak, much weaker than the effect of consumer trust.

On the other hand the switching costs can reduce the importance of consumer trust a little to maintain the relationship with the company, because consumer trust has stronger effect on loyalty if switching costs are missing from the model. Therefore the switching costs, as perceived barriers can influence the subscribers to maintain the relationship with the company, and these perceived barriers reduce the effect of trust on loyalty.

Unexpected result of the empirical research, that the switching costs do not only influence the maintenance of relationship loyalty dimension, but they also influence the favourable attitudes, preference dimension of loyalty, and influence the effect of consumer trust in this loyalty dimension. Although the relationship is very weak, but switching costs, as perceived switching barriers can influence the mobile service users to have favourable attitudes, prefer their service providers, and influence the effect of consumer trust on their attitudes.

9. Conclusions

The analysis of the data shows that satisfaction and demography variables only have casual correlations or relations. But the educational background has relation with many consumer trust variables. The low the educational background has significant effect on many questions of consumer trust, and the lower level of education implies higher level of consumer trust in the employees and the higher level of consumer trust in the company. The educational background has significant effect on favourable attitudes, preference aspect of consumer loyalty questions, when the lower level of educational background implies the consumer more likely to have favourable attitudes, preference toward the service provider.

The results suggest the lower level of education increases the likelihood the subscriber has higher level of consumer trust in the employees and in the company, and preference of the service provider. But other demography variables and mobile usage features have only casual relations with some questions about consumer satisfaction, trust, loyalty or switching costs. No other tendency was found.

The structural analysis in the Hungarian mobile telecommunication service market was done by PLS path modelling, and it suggests that the consumer trust is a better indicator variable of consumer loyalty than consumer satisfaction. If the consumer trust has direct link with loyalty, the relationships are stronger in every dimension of loyalty, than the direct relationships between satisfaction and loyalty. Another important fact is that the trust also a better indicator of loyalty, because it reduce the effect of switching costs on the dimensions of loyalty. So consumer trust also reduces more the effect of perceived switching barriers on consumer loyalty, than satisfaction does.

Only focusing on significant correlations the order of consumer satisfaction with consumer-company relationship and consumer trust in company cannot be judged, because these two items mutually influence each other. The interpretation of the results rather based on the strength of connexion with consumer loyalty, and the strength of effect of switching costs on loyalty dimensions. Those results suggest that **the consumer satisfaction rather through consumer trust contributes to consumer loyalty, than directly. So consumer trust in the company is the direct antecedent of loyalty.** The trust in front-line employees neither has direct contribution to consumer loyalty, it also through the trust in company enhance loyalty.

The effects of switching costs on consumer loyalty are much weaker than the effect of consumer trust, but the effect is significant on two of three loyalty dimensions examined in the research. The switching costs also reduce the strength of trust-loyalty link. Therefore the perceived barriers also contribute to maintain consumer relationships with the service provider, and facilitate favourable attitudes, preference towards the company.

An important message of this study to the mobile service providers, that the consumer trust plays key role to maintain consumer loyalty, enhance loyalty to the company. Of course the good service quality should be provided in order to receive consumer satisfaction with the company, which has major effect on to enhance consumer trust.

Another an important message of this study that companies should take care about the front-line employees and their performance, because the consumer trust in the front-line employees directly contributes to the trust in the company. The consumers, who trust in the service providers, more likely to maintain the relationship with the company, which aim to maintain the market share. The maintenance of the relationship also contains the price tolerance, so retention can be caused by not only financial reasons. If a new company enter the market, the present companies can keep their positions thanks to consumer trust in them.

Beside to keep market share, to enhance consumer trust is also give an opportunity for mobile service providers to acquire market share, because the subscribers, who trust in them, more likely to recommend the operator to others. Consumer recommendations can pave the way to acquire new subscribers, which also means financial benefit to the service providers. The subscribers, who trust in the company, more likely to prefer it and have favourable attitudes towards it too.

Meanwhile the switching costs also have a role to facilitate loyalty beside the consumer trust, however their effect on loyalty much weaker. Financially can be reasonable create financial punishment to make switching behaviour more expensive to subscribers, and create other perceived barriers in order to enhance consumer retention and influence consumer preference and favourable attitudes towards the company.

The marketing activities of the service providers should have special care about get and keep consumer trust of their subscribers in order to consumer retention. Important to emphasise in the marketing communication messages should be capable to enhance and maintain consumer trust, the company should show a trustworthy image of the company to the consumers. During the consumer-company interactions let the subscribers feel trust in the company, include the front-line employees, with competent, helpful image, who are able to and willing to deal with the problems and questions of the consumers. This enhances to give the consumers a competent and helpful image of the whole company, which is needed to get consumer trust.

The appropriate quality of services is needed, and let the consumers acknowledge it, so the communication messages the technology proficiency and perfect quality of services also should be emphasised. The company should handle with care consumer complaints, makes the possible critical incidents as a positive episode, rather than a negative one. The consumers who are satisfied with the whole relationship with the company more likely to feel trust in the company and remain the subscribers of the same company.

9.1. Limitations of the study

About the interpretations of the results of the present research some limitations should be noted. The results of this research come from the Hungarian mobile telecommunication services industry, which indicates that results are valid on this industry context. The extension of the results to other service provider industries, or especially non-services industries needs further studies and tests of the results. The present results and conclusions cannot be considered valid in other industrial contexts without further empirical tests.

The sample of the research was the Hungarian Internet user society, the results are representative to this sample. But in order to the extension of the present results implies that further researches would be necessary to other national and international

comparisons of the connexions found in this study. These further studies would help to make clear that these connexions are valid only in this population or more general tendencies in various populations.

The interpretation of the results is also restricted by the cross sectional research methodology, which means that the connexions and correlations among the variables can change in time. Later cross sectional researches can possibly find different results in this topic. Understanding the dynamic of these connexions needs longitudinal research methodology.

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10.1. Publications of the author related with this topic

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