The Relations among Dimensions of Service Quality, Satisfaction, Loyalty, and Willingness to pay more: Case of GSM Operators Service at Northern-Iraq

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Abstract
The objective of this research is to determine the factors of service quality that affect the satisfaction, loyalty, and willingness to pay more for this service of the customers. In this concept, researchers conducted a survey questionnaire that was adopted from the research of Parasuraman et al.'s ServQual. Regression analysis has been proposed in order to see the significance of each dimensions of service quality on satisfaction. Later on the same model has been applied to see the significance of satisfaction on loyalty. Furthermore, the effect of loyalty and satisfaction on willingness to pay more was also tested by regression analysis model. Analysis of variance model had been conducted to see if there is any significant difference between demographic information (monthly spending, GSM operators, and age of the customers) and evaluation of dimensions of the service quality. The results show that responsiveness, reliability, and tangibles have significant effect on the satisfaction of the customers. It also has been seen that satisfaction has significant effect on the customer loyalty and both (satisfaction and customer loyalty) have significant impact on the willingness to pay more for GSM operators.

Key words
Dimensions of Quality, Service Quality, Loyalty, Satisfaction, Willingness to Pay, ServQual

1. Introduction

Quality is one of the most important weapons at every sector on the real market. Because quality helps firms increase their market share and competitiveness while increasing the customer satisfaction. In this century, market competitiveness has increased and loyalty of a customer became a hard decision among many companies competing on the same market. Companies believe that they can increase their market share if they satisfy their customer fully and understand what they need and want. At this point, company needs to know what affects the customer satisfaction from the most to the least and what make them be loyal to that company. Moreover, finance also is an important factor for a company and the company surely wants to increase the value of their product which means the willingness to pay more for any product. In order to answer those questions company should make a market research and ask to the customers about some factors those may have impact on the satisfaction, loyalty, and willingness to pay.

1.1. Purpose of the Study

Purpose of this study is to investigate the relations among service quality, customer satisfaction, customer loyalty, and willingness to pay more of the concerning GSM operator in Northern-Iraq. There are three GSM operators such as Korek, Asiacell, and Zein. ServQual scale was used to measure the perceptions.

2. Literature Review

Service quality can be considered as the perception of customer(s) about meeting his/her expectations from the concerning service provision. If the service quality is the perception of the customers

(De Jong *et al*., 2005; Yee *et al.,* 2013, Grönroos 1998), a company must make market researches to understand customers' needs, expectations etc. in order to satisfy the needs of the customers. Companies' one of the basic goals is customer satisfaction (Drucker, 1954). Satisfaction is exceeding of service provision over customers' expectations (Kotler, 1997; Looy *et al.,* 2003; Su, Swanson, and Chen, 2015). Customer satisfaction depends on the service quality (Minazzi, 2008). On the other hand, "service quality" term includes various factors those may change from one culture to another. Some factors, those effect the satisfaction of the customers, may not effect in another culture. From this point, significance of those factors should be reanalyzed in every culture. In this paper these factors were determined to be tested such as Empathy, Responsiveness, Assurance, Reliability, and Tangibles.

In order to increase real service provision a head of the customers' expectations, a company should make a market research initially about the customers' expectations then whether what they are doing fulfills customers' demands or not. By this way a company attracts customers' loyalty. Loyalty can be considered as a consequent feeling of customers about satisfaction. From this point, loyalty can be defined as continues and repeatedly satisfaction of a customer about a service or product from the behavior, shape, worth-of-mouth etc. and repurchasing of concerning service or product (Oliver, 1999). When a customer feels loyal to a company, may will to pay more for this quality good or service rather than others companies'. Willingness to pay more is amount of money that customer would like to pay more for a better qualified good rather than giving less to a less qualified good.

It was seen on the literature review that there are many researches proposed on evaluation of the service quality. One of the most outstanding researches performed on this field is considered as Parasuraman *et al*.'s (Parasuraman, A. Zeithaml, VA. and Berry, LL., 1988) paper. They have performed a frame work about elaboration of the service quality and are one of the pioneer researchers on this issue. Many researchers (Aydinli and Demir, 2015; Kitapci, Akdogan, and Dortyol, 2014; Yang, Peterson, and Cai, 2003; Bezerra and Gomes, 2015; Cicek and Dogan, 2009; Meral and Bas, 2013) have used ServQual to analyze impact of five main factors on the service quality of various firms at different sectors. ServQual includes five main factors that may affect the customer satisfaction, loyalty and willingness to pay.

It was observed that there were many articles on evaluation of service quality at accommodation (Markovic and Raspor, 2010; Akbaba, 2006; Blesic *et al*., 2011), health (Butt and Run, 2010; Purcarea, Georghe, and Petrescu, 2013; Farid, 2008), finance (Zhou, Zhang, and Xu, 2002; Ilyas, *et al*., 2013; Markovic, Dorcic, and Katusic, 2015) etc. but not on telecommunication sector as many as other those were mentioned. However, such a research hasn't been performed at Northern-Iraq at all. From this point of view, this research will be first paper at this issue. There are significant relations among, service quality, customer satisfaction, customer loyalty (Anderson and Fornell, 1994; Anderson and Mittal, 2000). Furthermore, in this research we have proved that willingness to pay more is also place in that group in Northern-Iraq.

3. Methodology of research

Survey method was used to gather data in order to evaluate the service quality perception of the target population. Data, that has been observed, was evaluated by factor analysis and reliability analysis to prove the validity and reliability of the scale for this population. Moreover, regression analysis was performed to evaluate the significance of each factor on satisfaction. Parasuraman *et al*.'s (1994) ServQual scale was adapted to the GSM operator service field for the research.

Hypothesis of this research could be sorted as;

H1$_a$ Empathy has significant effect on satisfaction of customers on GSM operators' evaluation;

H1$_b$ Responsiveness has significant effect on satisfaction of customers on GSM operators' evaluation;

H1$_c$ Assurance has significant effect on satisfaction of customers on GSM operators' evaluation;

H1$_d$ Reliability has significant effect on satisfaction of customers on GSM operators' evaluation;

H1$_e$ Tangibles has significant effect on satisfaction of customers on GSM operators' evaluation;

H2 Satisfaction has significant effect on loyalty of customers on GSM operators' evaluation;

H3$_a$ Satisfaction has significant effect on willingness to pay more of customers on GSM operators' evaluation;

H3$_b$ Loyalty has significant effect on willingness to pay more of customers on GSM operators' evaluation;

H4 Monthly spending on GSM operators has significant effect on evaluation of service quality;

H5 Being customer of a GSM Operator has significant effect on evaluation of service quality.

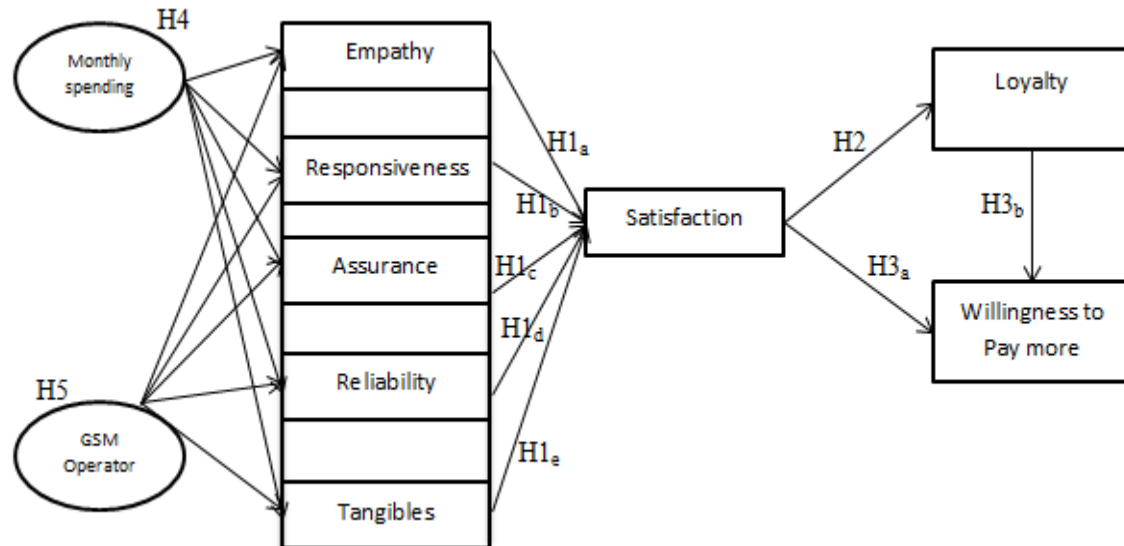However, the hypothesis could be graphed such as;

Figure 1. Hypothesis representation

The survey conducted on 266 people and the demographic information of the population is given on the table below.

Table 1. Results of the survey

		Frequency	Percent	Valid Percent	Cumulative Percent
Age	18-25	137	51,5	51,5	51,5
	26-35	108	40,6	40,6	92,1
	36-45	21	7,9	7,9	100,0
Gender	Male	170	63,9	63,9	63,9
	Female	95	35,7	35,7	99,6
GSM Operator	Korek	189	71,1	71,1	71,1
	Asiacell	42	15,8	15,8	86,8
	Zein	31	11,7	11,7	98,5
Monthly Spending	20 000$^{- less}$ IQD	72	27,1	27,1	27,1
	20-30 000 IQD	94	35,3	35,3	62,4
	30-50 000 IQD	81	30,5	30,5	92,9
	50-100 000 IQD	13	4,9	4,9	97,7
	100 000$^{+ more}$ IQD	6	2,3	2,3	100,0
Total		266	100		

It can be seen on the table 1 that 51.5% of the population is between 18-25 years old, 40.6% is between 26-35 years old. 7.9% of the population is between 36-45 years old. Furthermore, 63% of the population is male and 35.7% of the population is female. 71% of the population uses Korek telecommunication service, 15.8% uses Asiacell, and 11.7% of the target population uses Zein. Monthly spending of the population shows that 27.1% spends less than 20 000 IQD for GSM operator. 35.3% of the population spends between 20 000 and 30 000 IQD monthly for their GSM operators. 30.5% of the population has expenditure between 30 000 and 50 000 IQD monthly and 4.9% of the population spends 50 000-100 000 IQD for GSM operator. Finally 2.3 percent of the population spends more than 100 000 IQD monthly for GSM operator.

Validity analysis was performed by using SPSS 22 package and the results are below;

Table 2. KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.777
Bartlett's Test of Sphericity	Approx. Chi-Square	854.632
	Sig.	.000

Above table 2 shows the initial criteria of the validity as KMO level. Minimum acceptable level of the KMO is considered as 0.50 and it is 0.777 in our case. This result supports to go further for the factor analysis. Significance of the Bartlett's Test of Sphericity (P≤0.05) means that the factors are not structured accidentally. Below table 3 shows mean, standard deviation, anti-image correlation, and extraction values of the questionnaire.

Table 3. Descriptive Statistics

	Mean	Std. Deviation	Anti-Image Correlation	Extraction
Q1	3.425	1.0882	0.713	0.620
Q2	3.638	.9710	0.550	0.699
Q3	3.450	1.0299	0.859	0.644
Q4	3.425	1.1226	0.841	0.724
Q5	3.375	1.1840	0.796	0.630
Q7	3.800	1.0361	0.500	0.792
Q9	3.713	.9304	0.610	0.710
Q10	3.563	1.0292	0.619	0.679
Q11	3.688	.9885	0.748	0.683
Q12	3.513	1.1362	0.680	0.620
Q13	3.425	1.0406	0.783	0.833
Q14	3.363	1.0936	0.811	0.654
Q15	3.463	1.0427	0.783	0.558
Q16	3.400	1.0262	0.713	0.584
Q17	3.438	1.0043	0.886	0.591
Q18	3.400	.9494	0.847	0.473
Q19	3.488	.9546	0.732	0.659
Q20	3.413	.9897	0.804	0.676
Q21	3.400	.9885	0.829	0.699
Q22	3.575	.9908	0.900	0.569
Q23	3.538	1.0427	0.874	0.631
Q24	3.475	1.0905	0.782	0.555

Values of anti-image correlation shouldn't be less than .50. In this paper minimum level is .500 and the maximum is 0.886. Furthermore, extraction values are between 0.473 and 0.833. Table 4 shows the rotated factor results of the questionnaire.

Table 4. Pattern Matrix

	Factor Loadings					Reliability
	Tangibles	Empathy	Assurance	Reliability	Responsiveness	
Q1		.686				
Q2		.863				
Q3		.753				0.819
Q4		.754				
Q5		.616				
Q7					.912	
Q9					.735	0.677
Q10					.542	

	Factor Loadings					Reliability
	Tangibles	Empathy	Assurance	Reliability	Responsiveness	
Q11					.816	
Q12			.624			0.776
Q13			.714			
Q14			.807			
Q15			.726			
Q16			.648			
Q17				.406		0.725
Q18				.678		
Q19				.790		
Q20	.842					0.822
Q21	.889					
Q22	.685					
Q23	.729					
Q24	.436					
Eigen Values	6.640	3.186	1.699	1.671	1.088	
Explained Variance	30.182	14.483	7.724	7.595	4.946	
Cumulative Variance	30.182	44.665	52.388	59.983	64.929	

It can be seen that everything is normal at the validity and the reliability tests. Table 4 shows the factor loadings, reliability test results, Eigen values, explained variance and cumulative explained variance. Those results are all meets the standards of the validity and the reliability analysis. Furthermore, we will discuss about the results of the hypothesis.

4. Results

$H1_{(a,b,c,d,e)}$ was whether Empathy, Responsiveness, Assurance, Reliability, and Tangibles have impact on the satisfaction of the customers. Table 5 shows the results of the hypothesis.

Table 5. Coefficients[a] of Empathy, Responsiveness, Assurance, Reliability, and Tangibles

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,455	,336		1,355	,014
	Empathy	,099	,072	,084	1,385	,167
	Responsiveness	,170	,081	,127	2,107	,036
	Assurance	,059	,087	,043	,679	,498
	Reliability	,221	,081	,187	2,739	,007
	Tangibles	,306	,086	,232	3,558	,000
a. Dependent Variable: Satisfaction						

It has been seen that Empathy, Responsiveness, Assurance, Reliability, and Tangibles explains 25% of the total variance. That means these variables have impact at 25% level. Remaining satisfaction parameters of the customers in Northern-Iraq must be reinvestigated. Furthermore, Responsiveness, Reliability, and Tangibles have significant impact on the satisfaction of the customers. In this case $H1_a$, and H1c hypothesis are rejected and $H1_b$, $H1_d$, and $H1_e$ hypothesis are accepted. Secondly, Table 6 shows the results of the H2;

Table 6. Coefficients[a] of Satisfaction

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,545	,219		2,484	,014
	Satisfaction	,765	,064	,593	11,953	,000
a. Dependent Variable: Loyalty						

Regression results show that satisfaction explains 35% of loyalty variance. This means that loyalty depends on satisfaction 25%. Coefficients table of regression analysis show that explained variance of loyalty is significant at P≤0.01. In this case, H2 is accepted and satisfaction has significant impact on loyalty of GSM operators' customers.

Table 7. Coefficients[a] of Satisfaction and Loyalty

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,712	,196		3,625	,000
	Satisfaction	,255	,070	,210	3,632	,000
	Loyalty	,478	,054	,508	8,767	,000
a. Dependent Variable: Willingness_to_Pay_More						

Satisfaction and loyalty explains 43% of variance of willingness to pay more for a GSM operator. Moreover, results of the Table 7 show that both satisfaction and loyalty has significant impact on willingness to pay more for a GSM operator. On the other hand, Loyalty has more impact on willingness to pay more rather than satisfaction. Results proved that H3$_a$ and H3$_b$ both accepted. In order to determine whether monthly spending and being a customer of a GSM operator have significant effect on evaluating the service quality, ANOVA test was performed. The results of the test are shown on Table 9. On the other hand, based on the results of homogeneity test results, for non-significant results (P≥0.005) Tukey test results will be enough but for those which has significant results of the homogeneity (P≤0.005) Tamhane test results will be considered.

Table 8. Test of Homogeneity of Variances for Monthly Spending

	Levene Statistic	df1	df2	Sig.
Empathy	1,754	4	261	,139
Responsiveness	,193	4	261	,942
Assurance	3,865	4	261	,005
Reliability	1,542	4	261	,190
Tangibles	,604	4	261	,660

Table 9. ANOVA Results

		Sum of Squares	df	Mean Square	F	Sig.
Empathy	Between Groups	3,601	4	,900	1,479	,209
	Within Groups	158,826	261	,609		
	Total	162,427	265			
Responsiveness	Between Groups	15,243	4	3,811	8,753	,000
	Within Groups	113,635	261	,435		
	Total	128,878	265			
Assurance	Between Groups	3,551	4	,888	1,931	,106
	Within Groups	119,964	261	,460		
	Total	123,515	265			
Reliability	Between Groups	3,781	4	,945	1,535	,192
	Within Groups	160,741	261	,616		
	Total	164,522	265			
Tangibles	Between Groups	5,298	4	1,324	2,709	,031
	Within Groups	127,628	261	,489		
	Total	132,926	265			

It can be seen on Table 9 that responsiveness and tangibles were evaluated differently based on monthly spending. As of responsiveness and tangibles values are non-significant (P≥0.05), Tukey test results will be sufficient for the evaluation.

Table 10. Responsiveness

| | Spending | N | Subset for alpha = 0.05 | |
			1	2
Tukey B[a,b]	20 000 or less	72	3,1701	
	100 000 or more	6	3,2083	3,2083
	20-30 000 IQD	94	3,4016	3,4016
	50-100 000 IQD	13	3,6154	3,6154
	30-50 000 IQD	81		3,7778
Means for groups in homogeneous subsets are displayed.				
a. Uses Harmonic Mean Sample Size = 17,828.				
b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.				

Table 11. Tangibles

| | Spending | N | Subset for alpha = 0.05 | |
			1	2
Tukey B[a,b]	100 000 IQD or more	6	2,7667	
	20 000 or less	72	3,1333	3,1333
	20-30 000 IQD	94	3,2915	3,2915
	50-100 000 IQD	13	3,3692	3,3692
	30-50 000 IQD	81		3,4395
Means for groups in homogeneous subsets are displayed.				
a. Uses Harmonic Mean Sample Size = 17,828.				
b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.				

Responsiveness factor of the service quality was evaluated differently by customers that spend more than 20 000 IQD or less and customers that spend 30-50 000 IQD per month. Moreover, Tangibles factor was evaluated differently by customers that spend 100 000 IQD or more and 30-50 000 IQD monthly.

Table 12. Test of Homogeneity of Variances for GSM Operators

	Levene Statistic	df1	df2	Sig.
Empathy	,877	3	262	,454
Responsiveness	,051	3	262	,985
Assurance	1,229	3	262	,300
Reliability	,794	3	262	,498
Tangibles	3,850	3	262	,010

Table 13. ANOVA results for GSM Operators

		Sum of Squares	df	Mean Square	F	Sig.
Empathy	Between Groups	3,645	3	1,215	2,005	,114
	Within Groups	158,782	262	,606		
	Total	162,427	265			
Responsiveness	Between Groups	3,257	3	1,086	2,264	,081
	Within Groups	125,621	262	,479		
	Total	128,878	265			
Assurance	Between Groups	,799	3	,266	,569	,636
	Within Groups	122,716	262	,468		
	Total	123,515	265			
Reliability	Between Groups	4,717	3	1,572	2,578	,056
	Within Groups	159,805	262	,610		

		Sum of Squares	df	Mean Square	F	Sig.
	Total	164,522	265			
Tangibles	Between Groups	4,236	3	1,412	2,875	,060
	Within Groups	128,689	262	,491		
	Total	132,926	265			

Table 13 shows that no tangibles are differently evaluated by owners of different GSM operators' customers. In this case, H4 has been accepted and H5 has been rejected.

Finally, renewed graph for the significant results are shown on the graph below;
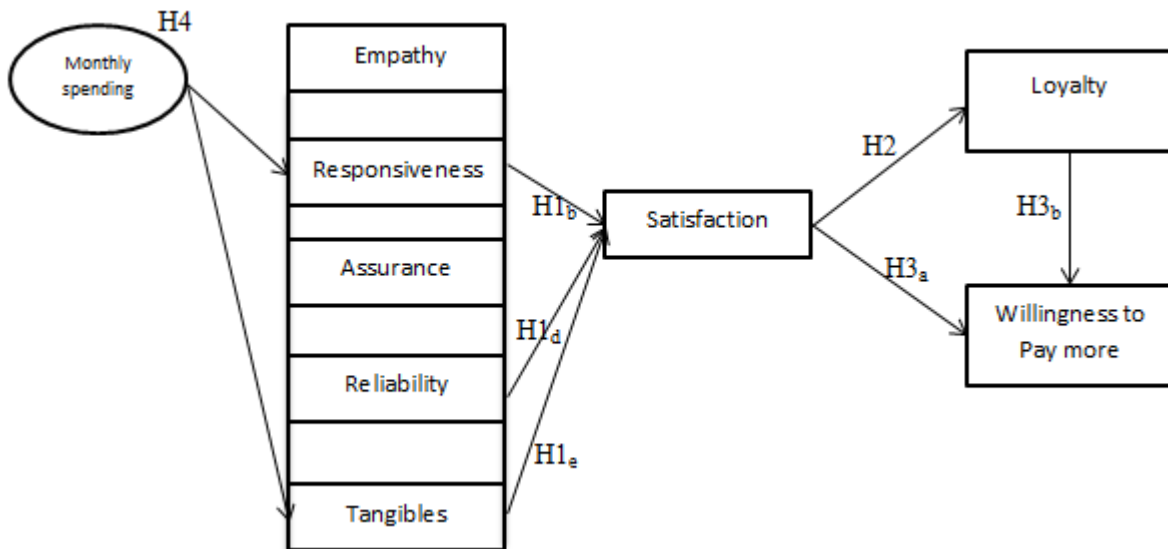
Figure 2. Accepted Hypothesis

5. Conclusions and Discussions

As conclusion, it could be said that customers of GSM operators in Northern-Iraq are satisfied by 5 dimensions of the service quality only 25%. Remaining factors of the variance must be investigated at different researches.

The reason for this result might be that Asiacell doesn't make sufficient investment in Erbil as much as Korek does. However, Korek service doesn't make sufficient investment in Sulaimani as much as Asiacell does. Finally, Zein service makes sufficient investment neither on Suleimani nor on Erbil and makes investment on only Southern part of Iraq. This situation breaks the competition rule. As a result, customers might not be using services with satisfaction but under minimum standards.

Moreover, as observation researchers say that none of the companies performs campaigns to attract more customers because they don't need. This situation must change for the good of the customers and more companies must invest on everywhere in order to increase the competition and customer satisfaction.

On the other hand, the results show that five factors (empathy, responsiveness, assurance, reliability, and tangibles) only responsiveness, reliability, and tangibles have significant impact on customer satisfaction and remaining two factors (empathy and assurance) don't have significant effect. It means that GSM service providing companies should consider significantly effecting factors either in order to satisfy customers or while they are making marketing, advertisement, strategic planning…etc. because this research is a pioneer research in Iraq on GSM service providing sector.

Secondly, it was seen that in order to satisfy customers, companies must be carefully investing on Tangibles, Reliability, and Responsiveness respectively. Furthermore, in order to keep the loyalty of the customers, companies must continually keep the satisfaction of the customers.

Finally, willingness to pay more for a GSM operator significantly depend on loyalty and satisfaction respectively.

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