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The model for explaining the behavioral intention of consumers to buy more (Case: Insurance Industry)

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Abstract

Current research might be aimed to investigate the relationship between service quality, perceived value of, customer satisfaction and image on consumer behavior trends. By according to the data collection component this study is descriptive correlation survey on a sample of 517 people from Iranian insurance customers in Asia and North Khorasan. Among the limitations of this research can be named on expensive and be unavailable to all customers of insurance industry. This study investigated the 9 hypothesis that the results of correlation analysis and regression equations for all variables were positive and significant assumptions, but, in confirmatory factor analysis and structural equation modeling, The 2 hypothesis that examined the relationship between service quality and behavioral intention and also the relationship between perceived value and the company's image, were rejected. From the managerial implications of the study, it`s trying to examine the relationship between service quality and perceived value and its impact on customer satisfaction, Corporate image and consumer behavior trends which can be used in many industries and organizations. The innovative research is also the examining of present model with the size of variable which offers high quality service and value created for the customer which can be the high customer satisfaction. Thus, the mental images of the company have been affected and ultimately keep customers.

Keywords: service quality, perceived value of, customer satisfaction, image, behavioral tendencies

Introduction:

Due to the competitive nature of the insurance market, companies are constantly competing to seek to provide quality products, excellent service, increase market share and improve the value of your brand image in the customer's with the aim to achieve the most in loyalty and commitment. Results of previous studies indicated that service quality, perceived value and satisfaction are including the key competitive advantage in providing service providers (Hu & Juwaheer, 2009). These factors are included the first

priority of all work of circuit managers in customer markets today, especially in the insurance industry and thereby they can attract and retain their customers. Behavioral tendencies is the customer perception towards service users in terms of service and performance provided and it refers to whether customers are willing to buy more than a specific organization, or they reduce their orders(Lin, 2006). Behavioral tendencies are the result of customers' satisfaction process (Anderson & Mittal, 2000). Those of customer behavior that has an impact on the financial elements such as repeat purchase is the piece of behavior component of economic trends and has been reported the high correlation between customer satisfaction and repurchase (Lin, 2006).

Though researchers, are examined the service quality, satisfaction, business value, and the exact nature of the relationships between these structures, but the need to understand their impact on investors' behavior is the key issues that require the further investigation insurance. Zeithaml and colleagues (1996) provided a conceptual model which is demonstrate the impact of service quality on specific behaviors. Their study revealed that the quality of their services by paying more for the company's products are related customers are ready for getting the best quality services, pay additional amounts. In this paper it`s presents a model which describe the relationship between service quality, satisfaction and value gained by considering placing the image on customers' behavioral intention.

Theoretical framework and conceptual model

Quality of the services is a means from one hand which creates a competitive advantage in the company insurance services provider and from the other hand; it increases the market share and competition in companies. (Marshal & Murdoch, 2001). Thus improving the quality of services has become an essential factor for all organizations that are thought to survive and remaining in competitive field. Moreover, from the point of Transition insurance, the status of undeniably the main components of quality of service commitments is considered (Hu et al, 2009). Research results of Parasuraman and colleagues (1998) showed that customer evaluation of service quality is depended on the gap between expectations and their perception of actual performance levels. Customer perceptions of service quality, refers to assess of customers from the level of superiority or excellence services. Service quality not only isn`t a single-sided factor, but also is a factor in a multi-dimensional phenomenon (Hu et al, 2009). Parasuraman and colleagues (1998) developed an instrument 22 parameter that was named SERVQUAL and today it`s used as a comprehensive tool to assess and estimate the quality of service being used by enterprise companies. The five parameters of these tools are shown: tangibility, reliability, responsiveness accountability, trust and sympathy; Many researchers believe that with regard to the nature of the service quality (especially with respect to the number of dimensions), it is possible to greatly that Its dimensions are changed and are considered to be industry-specific. The main concern for many researchers which came up with the SERVQUAL instrument is associated with its structural dimension.

Thus, the universality of the five dimensions of SERVQUAL has been questioned and doubted (Hu et al, 2009). Fullerton (2003) noted on the importance of further studies on the relationship between service quality received and the commitment of the client One of the interesting and important points about the quality of service for both academics and marketing professionals have been the reason of positive relationship between service quality and behavioral intentions of customers. This fact has been confirmed by several studies. Bitner Studies (1990) showed that a high level of quality service will lead to loyalty.

Parasuraman et al (1991) have found the positive and significant relationship between awareness customer from the quality service and they recommended it to others. Other studies showed that quality of service is one of the most important motivations of behavioral intention (Olorunniwo et al, 2006). In addition, Bolton and Myers (2003) examined on the price elasticity of parameters and concluded that the

price elasticity affects on the quality of service. Results showed that clients who receive more answering services have less susceptible than the price of the customers who receive this service. Also, when the customers have perceived the services with in high reliability had been less sensitive to price changes and about the referral service to competing providers, has shown less likely to exhibit. Zeithaml and colleagues (1996) presented a conceptual model that demonstrates the Influence quality of services on specific behaviors.
Their study revealed that service quality is positively related to willingness to pay more. customers are ready for getting the best quality services, pay additional amounts. On this basis, the following hypothesis is offered:

H_1: There is a positive relationship between service quality and behavioral intention.

Several studies are done on the impact of service quality on perceived value (Moliner et al, 2007). Results showed that perceived service quality have been as one of the most important factors that influence on the perceived value (Shukla, 2010). In according the results of Hellier and colleagues (2003) the Perceived value has a positive impact on perceived quality. Several researchers have found into similar results that the assess customer from the perceived value of the services received is depends on to the customers' evaluation of perceived service quality directly. (Andreassen & Lindestad, 1998). The result research of McDougall and Luskyu (2000) showed that the earned value has a direct impact on customer satisfaction and is related up with the decision of how coming up. In order to predict behavior with fidelity, behavioral tendencies have been used by numerous scholars (Duman & Mattila, 2005). Value of services have been largely caused for the customer satisfaction and ultimately leading to loyalty services (Heskett, Sasser, & Schlesinger, 1997). Based on studies and with regard to the concepts of service quality, perceived value and customer satisfaction are offered on the following hypotheses:

H2: Between the service quality and perceived value is a significant of positive relationship.
H3: The perceived value and behavioral tendencies, there is a significant positive relationship.

The relationship between perceived quality and customer satisfaction is a controversial issue in the marketing literature (Ibanez et al, 2006). Many researchers believe that perceived quality is introduction on customer satisfaction (Hellier et al., 2003). In addition, Fornell and colleagues (1996) expressed that the quality of service, price and expectations are affect on customer satisfaction and claimed and claimed that customer satisfaction depends on prediction quality of service expected future and also to the ability of services in the needs of future customers. In contrast to this approach, other researchers insights such as that the customer satisfaction leads to perceived service quality (Bitner, 1990). Also, the results show that customers who feel they "paid for" value received are satisfied more than those customers who do not feel so satisfied. In other words, we can say that the sense of getting value has a positive impact on customer satisfaction and this satisfaction often depends on to assess of consumer from the quality and services value of received after its use (Hui, 2009). According to what is mentioned it can be proposed the under assumption:

H4: There is a significant positive relationship between service quality and customer satisfaction.
H5: Between the perceived value and customer satisfaction has a significant positive relationship.

Researchers have shown that there is a direct positive relationship between image and behavioral tendencies. Corporate image acts as an important factor influencing on customer loyalty, similarly, they are reviewed on the impact of customer satisfaction, quality service and value on company image and customer loyalty. The results showed that the customers who have received a high level of quality service

will make a good picture on him. It also found that customer satisfaction and received imagines have been effective on sense of services loyalty and satisfaction in comparison to image has been more effective on the sense of service loyalty (Hui, 2009). In addition to research of Menu and Oliver (1993) showed that consumers are willing to pay higher prices for better quality services, means brands with superior image can give the higher prices on their products. The researchers stressed high on the importance of brand image for the service companies like as the insurance company. Because when the customers use of services, the company and its resources, they are judged about the interaction between brand image and service providers (Malik, 2011). Many researchers (Gummesson and Grönroos, 1988) believe that brand image is the key factor in assessing the quality of service. Brand image is what currently exists in the minds of visitors and a positive experience over time, and ultimately leading to a positive image of the brand. Kim and Kim (2005) found that brand image and service quality have the common resulting in the most features. According to studies, the following hypotheses are offered:

H6: There is a significant positive relationship between service quality and corporate image.
H7: There is a significant positive relationship between the perceived value and corporate image.
H8: There is a significant positive relationship between customer satisfaction and company image.
H9: There is a significant positive relationship between corporate image and behavioral intention.

Research Structure Model

Based on the review literature and proposed hypotheses, researcher suggests a conceptual framework. (Figure 1.) that has tried to review the relationship between service quality, perceived value, consumer satisfaction and image on users' behavioral tendencies in the insurance industry.

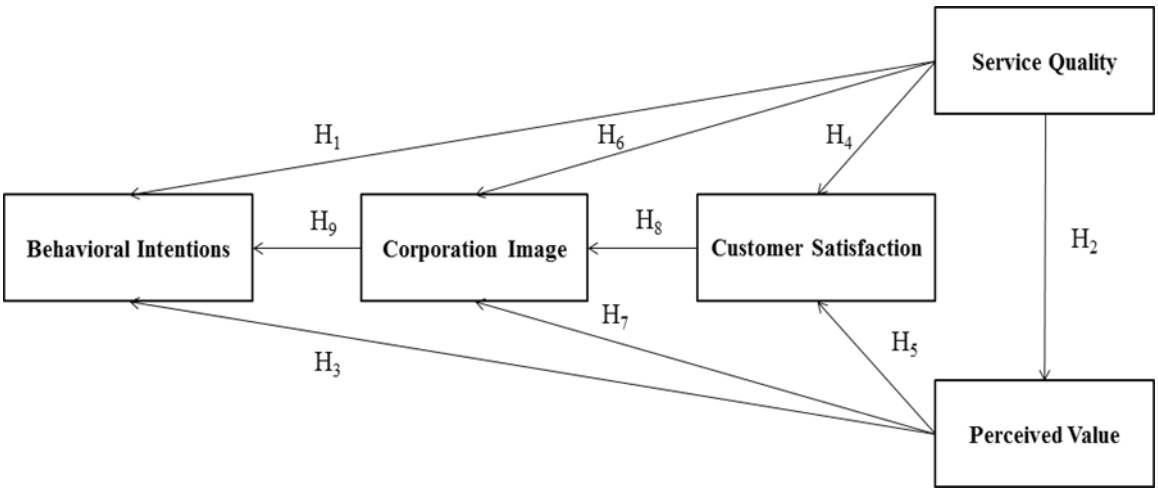


Figure 1. Conceptual model

Materials and Methods

Kind of Research Based on the purpose and method

Given that the purpose of research is provided on the development in the field of modeling the relationships among service quality, perceived value, customer satisfaction and image on customers' behavioral tendencies of the services and it will be on by an insurance company to other insurance

institutes and it`s practical application in all decision-making of specialists and managers is affected on the insurance industry, so in according to the goal, such research is applied research. Also, in terms of methods, this research would be a descriptive and survey research component - solidarity. Therefore, this study in terms of data collection, collected demographic and descriptive data collection hypotheses, and because it is a survey of the relationship, is a solidarity research. It`s also used from the cross-sectional survey method.

Tool for research and data collection, location and time of the research

To answer this research question, the hypothesis and collect information related to the literature, it`s used from the library method. Data from the questionnaires distributed among a number of insurance customers in Northern Khorasan province of Iran[*] and Asia[†] in 1390 and 1391[‡] were gathered together. The questionnaire contained 31 questions 7 choices based on Bugredus range and according to hypotheses were formulated which as shown in Table 1.

Table 1. items research

Scale	Number of items	researchist
Service Quality	13	)Jawahar & Maheswari, 2009(
Perceived Value	3	(Sweeney & Soutar, 2001)
Customer Satisfaction	5	(Fullerton, 2005)
Corporation Image	7	(Chang & Liu, 2009)
Behavioral Intentions	3	(Chang & Liu, 2009)

Population, number of sample and method of sampling

The population of the study was all customers of the insurance industry in North Khorasan Province. It was used from a multi-stage cluster random sampling method. According to the two companies, Insurance of Iran (Iran Insurance Company as the largest market share of over 60 per cent of the country's only state-owned insurance company) and Asia Insurance (as the second largest insurance company, with a share of 10%) were selected. Next, a number of agencies and branches of provinces were selected as clusters and questionnaires distribution was done among clients insured. The formula for determining the sample size of the study unlimited population, it`s used with the level error 4.

$$n = \frac{Z_{\frac{a}{2}}^{2} pq}{d^2} = \frac{(1/96)^2 (0/5)(0/5)}{(0/04)^2} = \frac{(3/84)(0/25)}{0/0016} = 600$$

Based on 600 questionnaires were distributed among the population and with setting aside questions corrupted, about 517 questionnaires were approved and the data analysis was performed on them.

[*] Name insurance company in Iran
[†] Name insurance company in Iran
[‡] Helical (Iranian Calendar) – 2011-2012

Reliability and validity of research

To ensure for reliability measurement tool in this study, they were used from the content validity and construct validity of the measure. Therefore, in this study by using from the comments supervisor, consultant, specialists and research experts and insurance, survey questionnaires similar articles, books and magazines as well as the initial distribution of the questionnaire and the number of managers and apply their revision ideas the ambiguity in question, the final question in terms of content validity, was confirmed. Also, in the validity of individual variables of study, it was conducted an exploratory and confirmatory factor analyzes.
Measurement modeling is shown the factor loadings of observed variables (factors) for each of the latent variables. Index measuring processing common in model-making for five latent variables in the study are presented in Table 2. As it can be seen, the main index of all latent variables is in fit and acceptable range. Thus, we can conclude that the research is a narrative structure.

Table 2. Indicators of latent variables measurement model of research

Fitting	CFI	NNFI	NFI	AGFI	GFI	RMSEA	χ^2/df	Latent variable
	0.9>	0.9>	0.9>	0.9>	0.9>	0.01<	5<	*Acceptable range*
Is	3.61	0.99	0.98	0.98	0.91	0.95	3.61	Service Quality
Is	1	1	1	1	1	0.00	0.00	Perceived Value
Is	1	0.99	1	0.96	0.99	0.068	3.395	Customer Satisfaction
Is	1	1	1	1	1	0.00	0.00	Corporation Image
Is	1	1	1	1	1	0.00	0.00	Behavioral Intentions

The reliability of the questionnaire, by Cranach's alpha coefficients was calculated by SPSS software which the summary of the results is presented in Table 3. So we can say the above questions have enough credits.

Table 3. Alpha variables

Cronbach's alpha	Latent variable
0.92	Service Quality
0.81	Perceived Value
0.93	Customer Satisfaction
0.90	Corporation Image
0.92	Behavioral Intentions
0.97	All the variables

Analysis of demographic variables

The distribution of research on demographic variables (gender, age, education, etc.), and the main research questions are summarized and shown in Table 4.

Table 4. Data describing the demographic sample survey

Perce	*Descriptive*	*Perc*	*Descriptive*	*Perc*	*Descriptive*	*Perce*	*Descriptive*
Monthly income		*Level of Education*		*Age group*		*gender*	
38	*Less than 500*	*16*	*Less than*	*1*	*Less than 20*	*84*	*male*
53	*Between 500*	*20*	*Diploma*	*30*	*21 to 30*	*16*	*female*
6	*Between 1 to 1,5*	*12*	*Resource*	*39*	*31 to 40*	*Marital status*	
1	*Between 1,5 to 2*	*42*	*Bachelor*	*23*	*41 to 50*	*88*	*Married*
2	*More than 2*	*10*	*Masters and*	*6*	*51 or more*	*12*	*Single*

Statistical description of the sample population cognitive research

The main research hypothesis testing by structural equation modeling In this research to confirm or deny this hypothesis and test of model research, it`s used and employed from the structural equation modeling, and in particular through Lisrel path analysis. Path analysis (structural model) is a technique that shows the relationships between variables research (independent and dependent mediator) simultaneously. To investigate the effect of independent variables (quality of service) on the dependent variable research (value, satisfaction, image and behavioral intention) it was designed a theoretical model based on the literature. Also, the assumptions described in the background of research are representation of causal relationships among variables model. In this study, simultaneous assumptions in the original model were made. To assess the theoretical model of this study, we discussed about the estimate of parameters using maximum likelihood method firstly. The estimated parameters are included the coefficients of influence.

In the end, it was reported about the fitness evaluation model and the fitted model parameters. What is needed to be answered before the study, the model is how our model or in other words, the model is a good model or not? Generally there are two types of criteria to test the model. 1 - Indicators of Well-Being and 2 Indicators of being bad. Indicators of well-being are such as GFI, AGFI, NFI, etc. that no matter how much higher it is the better. Suggested values for these parameters are 9/0. Also indicates of being-bad are included df/2 χ and the RMSEA which is less than, no matter how much it a better model is fit. Limit df / 2χ is number 5 and the limit RMSEA is 1/0. The research model in Figure 2 is shown to estimate the standard model and in Table 5 shows the index modeling. According to the results from Lisrel output it has been 5 = df / 2χ and 093/0 = RMSEA. The indices of GFI, AGFI, NFI, all above 90%. , so we can conclude that the proposed model is an appropriate model.

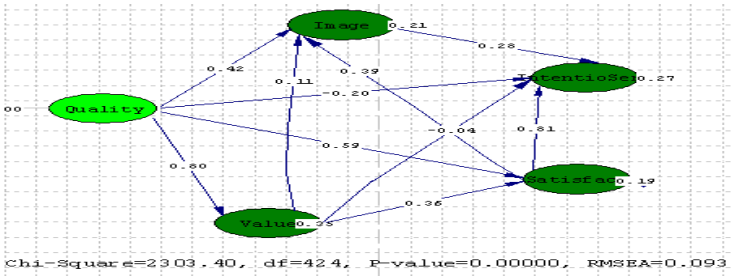


Figure 2: Model for estimating the state of research on standards

Table 5: Indicators of model

Result	Criterion	Index	Model parameters
Goodness of fit	Smaller than 0.1	0.093	RMSEA
Goodness of fit	Less than 5	5.00	χ^2/df
Goodness of fit	Greater than 0.90	1.00	GFI
Goodness of fit	Greater than 0.90	1.00	AGFI
Goodness of fit	Greater than 0.90	1.00	NFI
Goodness of fit	Greater than 0.90	1.00	NNFI
Goodness of fit	Greater than 0.90	1.00	CFI

Significant ties testing

In order to demonstrate the significant relationships between the variables it is used from T-Value Index. This index is calculated from the ratio of the standard deviation coefficient of every parameter error parameter. So that its absolute value should be 1.96 be larger than until it can indicate these estimates is significant in terms of statistical. Table 6 (Table findings of research) shows the results of study in a significant coefficient and standard estimates. Also, Figure 3 displays the structural model of research. In examining significance of the numbers in Figure 3 shows all the hypotheses except Hypothesis 1 R and 7 were confirmed for its significant numbers is higher than 1.96, respectively.

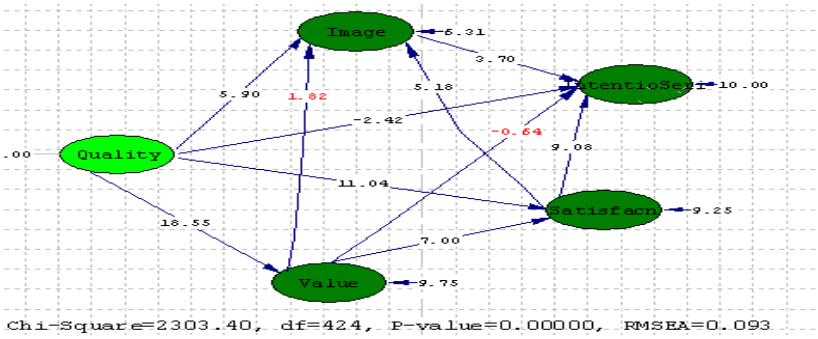


Figure 3: Structural Model R

Table 6: Table of Findings

Accept or reject the hypothesis	A significant factor	The path coefficient	path	
Accept	5.90	0.42	Corporation Image	Service Quality
Accept	18.55	0.80	Perceived Value	Service Quality
Accept	11.04	0.59	Customer Satisfaction	Service Quality
Accept	-2.42	-0.20	Behavioral Intentions	Service Quality
reject	1.82	0.11	Corporation Image	Perceived Value
Accept	7.00	0.35	Customer Satisfaction	Perceived Value
reject	-0.64	-0.04	Behavioral Intentions	Perceived Value
Accept	5.18	0.39	Corporation Image	Customer Satisfaction
Accept	9.08	0.81	Behavioral Intentions	Customer Satisfaction
Accept	3.70	0.28	Behavioral Intentions	Corporation Image

The conceptual model is compared with the results of previous research

The research of M.C Dogol and Los Qiu (2000) also showed that perceived value has an effect on customer satisfaction and in turn directly is concerned on the making-decision of person in their future. Funnel et al (1996) have also confirmed the feeling that this value has a positive impact on customer satisfaction. Corporate image acts as an important factor that affects on customer loyalty and an optimum picture can affect on the continued support (Andreassen & Lindestad, 1998; Dick & Basu, 1994). Negvin and Lablank (1998) are examined the effects of customer satisfaction, quality service and value formed on the image of the company and customer loyalty . Their study also showed that the customers who have received the high levels of service quality to customers will create a suitable image.

Hsin - Hui (Sunny), Hu et al (2009) did a conceptual model researching on the sample 1,500 people. This study was performed in the hotel industry in Mauritius Island (the East of Madagascar). The conceptual model was tested by using LISREL 8 correlation assumptions on which the CFI and NFI 0.99 and RMSEA 0.04 was estimated and all the research hypotheses has been approved except hypothesis that examined the relationship between service quality and behavioral intention and the present study, also estimated the CFI and NFI 1 and RMSEA 0.095, respectively.
The first hypothesis, as well as research Hsin - Hui (Sunny), Hu and colleagues that it is the relationship between service quality and orientation was not confirmed and seventh hypothesis that is the relationship between perceived value and corporate image was rejected.

Resulting and Managerial applications

This study was tested a conceptual model of the impact of service quality and perceived value as a pre grounds on customer satisfaction, corporate image and behavioral intention in providing enterprise and insurance providers.

The results imply that the high quality of service has led to the perception value, customer satisfaction and more favorable perception of the company's image. As a result, it can be said that the investors who have a positive perception from the quality of services provided by insurance companies will cause until their brand image, which certainly by remaining it`s memories, are the beliefs, and behaviors that insurance policyholders have in regarding to insurance are strengthened in mind and are willing to pay a higher price for their services by the insurance company. Also, according to the method of influencing the choice of insurers, it may be advised by friends, acquaintances and ... So the satisfaction of insurer from the quality of service transition Insurance benefit received can cause the tongue advertising and company recommends to others will increase for their services. So, in today's world of intense competition, it may not be enough satisfy customers. Management must not focus only on improving satisfaction insurance, but should improve the perceptions Insurance from the overall quality of service and should put an aim for increasing of the perceived value. In addition, the results show that customer satisfaction has a positive impact on the company's image. In addition, the analysis suggests that behavioral intention not only through perceived value, but the image of the company are determined. a favorable image can be replicated a positive impact on service loyalty (repeat purchase). More competitive is linked with higher levels of quality. Better perceived value and customer satisfaction built a successful image and will improve the customer retention. Therefore, service providers need to continually improve service quality and perceived value. Managers should develop the quality standards that guarantee quality of service. The process through which services will be offered to the customers should be controlled continually until can estimate the monitoring customers to services in every time. It also offers recommendations for differentiating competitors, management should ensure that the benefits which is related to the use of services as continually being offered to customers. Convince customers for that they receive the many values from companies, should be the primary purpose of advertising. From a management perspective, the perceived value should be known as factors influencing on satisfaction and loyalty. Customers are aware of acquisition costs to services and costs are important in associated with satisfying. In competitive environment, managers must not only focus on quality of service; (quality, satisfaction is only one equation) but must carefully assess on the competitive price because it is reflected in assessing the value perceived by the customer. They must be aware that it maybe exist the exchanges between the quality of transactions rising and rising prices. In addition, a favorable attitude depicted in Figure assess should give a motivation that customers need to resist on the overtures of competitors. Image is intended as a source of competitive advantage. When the company has an attractive relevant in their image, company image is different perfectly with other companies in the same industry. A positive image not only helps to the companies to attract customers, but also have a positive impact on trust in other groups of interest. Element the price and other costs, is the most influential factor encouraging and the tendency of individuals to purchase insurance. Therefore, in the pricing of insurance products, all the economic issues, including inflation must be considered. Although insurance like life are only insurance policies which preserved in its capital and don`t be fuel. Despite high inflation in the country, the capital commitment value is reduced by insurance in the time ended of insurance brokers. The offering special discounts for sale Insurance Group is another approach which can be considered. The insurance company can have a flexible pricing for selling of insurance group, so that when a member of family, or an organization are willing to buy the insurance as a group, they are entitled to special discounts. On the other hand, the selling of specials Insurance in different national religion that is worthy of special discounts can reduce the applicants costs. Should be noted that all potential customers of the insurance industry have not reacted equal from the financial power of the social and cultural conditions and the situation, so designing types of insurance that is suit for the needs of different people, along with the improvement of conditions

of insurance, with considering of opportunities in the rural sector, can be an effective step in extending the insurance cover in the country. Also by offering this insurance as a combine can be considered as an alternative approach. One of the problems in insurance sales in the country is the absence of accurate information about the types of insurance and their benefits and advantages for the potential customers. Implementation of training seminars in schools and universities, editing and publishing books, pamphlets and brochures related to the types of insurance can be facilitate the information seeking for the purchase of this insurance. On the other hand, one of the most important ways of teaching and encourage people in the community, is the use of advertisements. In this case, apart from media ads, the advertisements must be directed towards training until during familiarizing of people with benefit variety of insurance, the information is correct and useful in this regard.

Because some types of insurance, is considered as a luxury item, so indicators related to quality have played a critical role in sales, a quick export insurance and obligations without delay, can be led to the most important conclusions of the quality of services means customer`s trust. Database consists of customers, in order to make available in the needs time, will lead to increase of efficiencies in insurance companies. On the other hand, the use of special telephone lines to provide tips and advice on this insurance can be effective to increase the efficiency and quality of services provided by Insurance Company. Insurance satisfying investors as foreign customers greatly depends on to the satisfaction of staff, as internal customers. Attention to the personal's needs particularly to marketing staff, as the most important factor in the development of the insurance company will be ultimately lead to increase of Insurance policyholders satisfaction; Therefore, selecting and hiring people based on their knowledge and education on insurance, holding on the in-service training courses for staff to increase their level of ability and skills and dispatched of personnel to the internal and external educational and training seminars can be effective in offerings and the transfer of insurance concepts and information to applicants and thus forming interested in making them. Presentation and delivery of any product or service to customers needs to design and implement of effective processes. This question about any type of business, including insurance is true. Insurance payments by insurance policyholders through the banking system, including telephone banking and ATM terminals, and also sales person-seeing of insurance through marketers to their work or residence of persons can be facilitate the process of services providing. Considering that, by given insurance services in the right time and place, is one of the most important requested of insurance company clients, Increasing the number of branches of companies offering insurance in the places such as airports, stations road and train, subway and terminals that are present the potential customers , Also by use of advantage of the telephone and internet method in the sales of insurance, will be led to the reduce of customers costs, especially in the costs of time.

Suggestions for future research

In this research, is presented an integrated framework for understanding the relation of comprehensive dynamic among the factors related to service provider, Service quality, perceived value, customer satisfaction and customer behavioral intentions and any initial effort will be includes a number of restrictions that despite of them can be suggested for other researchers that, Firstly, the scale of perceived value and behavioral intention need to be developed and modified more. In addition, this research is needed to conducted in the fine-tune instrument to measure perceived customer and be considered the multi-criteria for the design related which should be used in the increased number of cases of individual desires. Secondly, this research is focused on dynamic relationships among the elements associated with the service in the insurance industry. Despite the great variety of industries, these results should be tested in various service industries.

Thirdly, this results which was also examined in Iran, still needs to confirmation by further evidence from other countries by considering of different values and cultures.
Fourth, the relationship between behavioral intentions and actual behavior in the future is trimmed.
Despite the empirical evidence is limited, so further research should involve the reports in regarding to the actual actions of customers. Finally, future research should be on the further explore in the relation subsequent impact on service quality, perceived value, customer satisfaction and behavioral intentions on the performance measures such as profitability, and so. In fact, one must consider other variables and shall extend the integration framework to provide useful suggestions for how managers can attract new customers and retain existing customers.

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