

A cross cultural perspective of the image satisfaction-loyalty relation on services

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Abstract.

The purpose of this paper is to explore the relation between corporate image, satisfaction, and loyalty in the service context through a cross cultural perspective. A survey was applied to higher education students in Mexico and Spain which includes image, cognitive satisfaction, affective satisfaction and loyalty scales relating to mobile phone service. A significant difference between cultures was found on the relation image-affective satisfaction-loyalty as well as in the magnitude of the influence that cognitive satisfaction has on loyalty. The trend towards globalization has enhanced the need for managers and researchers to further understand the between cultures receiving goods and services. This is particularly of interest if applied to certain service markets with rapid growth and investment opportunities like the telecommunications industry in Mexico. No other studies to our knowledge have assess the relation image-satisfaction-loyalty between young mobile service consumers from Mexico and Spain.

Keywords: corporate image, cognitive satisfaction, affective satisfaction, loyalty, culture, Spain, Mexico.

1. Introduction

Marketing across different cultures can be a challenging task. Markets globalization has increased business threads as well as opportunities for companies across the world. Cultural differences are a critical factor to consider when marketing abroad.

According to Hawkins, Mothersbaugh, & Best (2012), every culture has its own set of norms which provide a behavioral frame for the individual on how to act and the corresponding sanctions or penalties for violating the norms. The global marketer must be aware of this set of particular rules for each country and develop strategies accordingly.

The relation image-satisfaction-loyalty becomes extremely important in highly competitive business environments as it is the mobile telecommunication service (Gerpott, Rams, & Schindler, 2001). As markets get to be more saturated companies struggle to differentiate their offering. Now a days, technological breakouts are easier to copy and it is more difficult to maintain market advantages using quality or performance characteristics.

A positive image brings favorable attitudes towards the firm. Consumers are more willing to choose the firm over their competitors and to forgive of the firm's service failures (Grönroos, 1984). When the consumer has a good corporate image, overall satisfaction is higher.

Consumer satisfaction leads to loyalty, which is critical for the company's long-term financial success.

However, what is indispensable in a culture to develop a positive dynamic imagesatisfaction-loyalty, might provoke the opposite effect in a different cultural set (Aksoy, Buoye, Aksoy, Larivière, & Keiningham, 2013).

Globally, there is an explosion of the use of portable communication devices like mobile phones, digital music players, electronic tablets and other handheld devices for internet access. A large number of adopters of these devices use mobile services such as are mobile banking, mobile productivity tools, mobile commerce, hotel and transportation booking, to name a few.

As consumers' demand for mobile services continues to grow, a number of telecommunication firms respond to the opportunity by becoming global. Understanding cross-cultural differences in consumer behavior becomes extremely important to pursue the global arena.

This article seeks to add to the understanding of the effect of culture in consumer behavior by studying the relationship between image, satisfaction and loyalty in the mobile telecommunications context.

Several researchers have realized the importance of these relations and have established a positive relation between image, satisfaction and loyalty within multiple service contexts like: retailing (Abrudan, Plaias, & Dabija, 2015; Bigné, Mattila, & Andreu, 2008; Bloemer & Ko de, 1998; Dong-Mo, 2003; Martenson, 2007); banking (Bloemer, Ko de, & Peeters, 1998; Ladhari, Souiden, & Ladhari, 2011); health care (Wu, 2011); tourism (Faullant, Matzler, & Füller, 2008; Kandampully & Suhartanto, 2000; Prayag & Ryan, 2012; Tor & Lindestad, 1998) or telecommunications (Aksoy et al., 2013; Alireza, Ali, & Aram, 2011; Gures, Arslan, & Tun, 2014; Lai, Griffin, & Babin, 2009; H. S. P. Lee, 2010). Nonetheless, only a few have measured the cognitive and affective component of satisfaction and most studies are usually done in one culture.

The main purpose of this paper is to explore the relation between corporate image, satisfaction, and loyalty in the service context. As a whole, this paper intends to contribute to the growing literature on the cognitive and affective components of satisfaction through a cross cultural perspective.

The paper is organized as follows, first the theoretical background for the variables subject of the study is presented: image, cognitive and affective satisfaction, loyalty and culture, followed by the study's hypothesis and their corresponding empirical and conceptual support. Secondly, an explanation of the methodology and the scales of measurement is shown. Lastly the empirical study is referred using samples

of Mexican and Spanish services consumers and analyzing the influence of culture in their behavioral intentions.

2. Conceptual framework

2.1 Image

Image is considered to be a critical factor in the overall evaluation of any organization (Bitner, 1990, 1991; Grönroos, 1984; Gummesson and Grönroos, 1998; Andreassen and Lanseng, 1997; Andreassen and Lindestad, 1998; Kandampully and Hu, 2007; Sarstedt et al., 2012) because of the strength that lies in the customers' perception and mind when hearing the name of the organization (Fombrun, 1996; Hatch et al., 2003; Nguyen, 2006; Bravo et al., 2009).

In general image is considered an asset which gives the company a chance to differentiate itself and obtain the consumer's preference (Dowling, 2000). Thus, continuous research on corporate image is a must for those organizations that want to successfully differentiate their positioning in the market.

There are several definitions of corporate image in the literature. For Grönroos (1984) the corporate image is the result of how consumers see the firm. Keller (1993) defines corporate image as perceptions of an organization reflected in the associations held in consumers' memory. According to Rodríguez del Bosque et al., (2006) corporate image measures the firms' image and reputation as well as the consumers' opinion on the firm's performance. Dowling (1986) defines image as a set of beliefs, emotions, and feelings held by a consumer toward a corporation (which are based on the consumer's understanding, descriptions, and memories of the corporation).

In the service context, building a positive image is of utmost importance. In many cases the service firms cannot use brands or well-known retailers to influence consumers' expectations (Grönroos, 1984). The corporate image can be used as a signal for the firm's capabilities (Weigelt & Camerer, 1988) and therefore a source of information about the service performance that allows consumers to evaluate the service before the actual consumption experience (Rodríguez del Bosque et al., 2006). The consumer's perception on the company's image can be transfer towards the product or service (Simmons & Lynch 1991) which subsequently affects their preferences and product choice.

Image is believed to create a halo effect on customers' satisfaction judgment (Hsieh, Pan, & Setiono, 2004). The company's image creates an umbrella that can be attached to the service to form an overall perception and provides consumers with meaningful associations, thus they can affect consumer behavior.

Image can be an important factor influencing the perception of quality, customers' evaluation of satisfaction with the service, and customer loyalty. When customers are satisfied with the services rendered, their attitude towards the firm is improved (Abd-El-Salam, Shawky, & ElNahas, 2013; Boulding, Kalra, Staelin, & Zeithaml, 1993; Oliver, 1980). This attitude will then impact the consumers' satisfaction with the company. Corporate image is consequently assumed to have an impact on customers' choice of company when service attributes are difficult to evaluate.

2.2 Satisfaction.

Achieving and maintaining consumer satisfaction is one of the main company's objectives. A satisfied consumer purchases more products from the same company, is less sensitive to price changes, pay less attention to competitors advertising and spread positive messages to other potential consumers. Satisfaction also generates commitment and loyalty and plays an important role in the development of competitive advantages (Hutt & Speh, 2007; Schiffman & Kanuk, 2010).

Satisfaction can be defined as the global evaluation of the consumption experience over time (Fornell et al., 1996), as a feeling developed from an evaluation of the use experience (Cadotte, Woodruff, & Jenkins,

1987) , a judgement of whether a product or service fulfills the consumer in at a pleasurable level (Oliver, 2010) or simply the evaluation of an emotion (Hunt, 1977).

Traditionally, satisfaction has been accounted as cognitive response. An initial satisfaction measurement proposed by Oliver (1980) claims that satisfaction can be explained as the difference between the consumer's prior expectations and the actual experience. The so called disconfirmation paradigm claims that, if the perceived experience is better than the expected one, the consumer will have satisfaction. On the opposite case, the consumer will be unsatisfied when the expectations about the product or service raise above the perceived experience.

Oliver model is theoretically supported on the assimilation theory which proposes that consumers are exposed to a psychological conflict when they experience an important gap between expectations and perception. In response, consumers modify their perception searching for more consistency with their expectations and minimize the conflict (Festinger, 1962; Hovland, Harvey, & Sherif, 1957).

The cognitive measure of satisfaction is based on the assumption that the consumer is basically rational in their post purchase evaluation. As explained earlier, within the service context, consumers can use the company's image as a source of information about the service performance before the actual consumption experience (Helm, Garnefeld, & Tolsdorf, 2009; Rodríguez del Bosque et al., 2006; Weigelt & Camerer, 1988).

Some researchers sustain that the disconfirmation paradigm might not perform adequately in the service context to predict behavioral intentions (Bigné et al., 2008). The service rendering implies a process in which the consumer has a number of interactions with, in many cases, different personnel from the service company. As a result the whole service experience is not easily reduced to a concrete evaluation.

Moreover, Westbrook & Reilly (1983) propose that consumers pursue the attainment of their personal values, not their expectations confirmation. Products and services have attributes that are unknown for the consumer until they actually use them. As a consequence, satisfaction is not explained completely by the disconfirmation of expectations.

Further research demonstrates that the cognitive approach by itself does not explain consumer satisfaction as extensively as using affective and cognitive measurements altogether (Bagozzi, Gopinath, & Nyer, 1999; Trafimow et al., 2004). The role of emotions on the consumption process has been identified by several researchers (Bagozzi, 1997; Bagozzi et al., 1999; Bigné et al., 2008; Cohen & Areni, 1991; Cohen et al., 2006; Ruth et al., 2002). Bagozzi et al., (1999) propose that emotions are producers, mediators and moderators of the consumer responses and influence mental processes as well as the intensity of consumers' orientation towards tasks.

Bigné et al., (2008) recognize the impact of emotions on the consumer responses and its importance. Furthermore, culturally speaking emotionalism is a sensitive topic. According to a cross cultural study made by Salacuse (1998) with persons from 12 countries, Latin American and Spanish were the cultural groups that ranked themselves highest with respect to emotionalism.

Furthermore, studies in social fields like psychology and sociology suggest that affective responses processes may constitute not only a powerful source of human motivation, but also a major influence on the consumer decision making process (Cohen et al., 2006; Westbrook, 1987).

Consumers find more difficult to evaluate services than products due to the services' characteristics of intangibility, nonstandardization and inseparability of production and consumption. These characteristics bring up several challenges to the marketing of service in comparison to products (Berry, 1991; Grande Esteban, 2000; Grönroos, 1988; Lovelock & Wirtz, 2004).

As there is no tangible product to manipulate, service consumers rely more on personal sources like, for instance, word of mouth communication instead of advertising or personal selling when looking for

information to take a purchase decision. Also, service consumers use physical facilities and price as cues to develop suppositions on the service quality standards (Zeithaml, 1981).

The service rendition is, as a whole, a process which involves a number of interactions between the service employees and the consumer. Additionally, there is a high variability potential in the performance of services which depends largely, among other factors, on the attitudes and behavior of a large number of employees (Grönroos, 1998). As a result, the service process completion can bring out several opportunities to generate emotions for the consumer (Bigné & Andreu, 2004; Bigné et al., 2008).

Thus, in the service context, the affective component is especially important due to the number of interactions between the consumer and the service provider during the whole service delivery process which can have an effect on the consumer evaluation and following behavioral intentions (Grönroos, 1998).

2.3 Loyalty

Customer loyalty is considered the most important source of profits for companies and a critical factor for the firm's long-term survival and success (Agustin & Singh, 2005). Loyalty favors price premiums, consumer referrals, reduced operating costs and higher balances (Reichheld & Sasser, 1990). Especially in markets with intense competition like the mobile telephone market (Gerpott et al., 2001).

Loyalty is as a positive behavioral intention that can be manifested by purchasing repeatedly from the firm, by increasing business in the future or recommending the firm to others (Cadotte & Turgeon, 1988; Gounaris, Tzempelikos, & Chatzipanagiotou, 2007; Zeithaml, Berry, & Parasuraman, 1996). Oliver (2010) defines loyalty as a deeply held commitment to re-buy or re-patronize a preferred product. Chang & Fong (2010) build on the previous definitions and propose that loyalty is the intention to repurchase, the desire to recommend, show tolerance for a higher price, and purchase other products with (from) a company. (Zeithaml et al., 1996) proposes that loyalty is the decision to remain with the company despite dissatisfaction.

Customer loyalty involves an attitudinal and a behavioral perspective (Chaudhuri & Holbrook, 2001). Behavioral loyalty refers to the consumer's possibility and willingness to purchase and use the firm's products and services and recommend them. On the other side, the attitudinal loyalty is made up of the consumer's preference and favorable predispositions towards a brand or firm. Hawkins et al., (2012) argues that both perspectives are as important. The attitudinal component is key to achieve the consumer's commitment and overtime leads to a higher relative price. Behavioral loyalty is necessary to close the purchase transaction and leads to larger market share (Chaudhuri & Holbrook, 2001).

Moreover, loyalty also plays the role of an information channel that acts informally by recommending the product or service to family and friends (Reid and Reid, 1993). It generates positive word of mouth which are now a days considered more effective than advertising (File & Prince, 1992; Grönroos, 1984; Lee, 2003; Sweeney, Soutar, & Mazzarol, 2012) specially due to its implications for trust and credibility attached to word of mouth communications, positive and negative (Sweeney et al., 2012).

On the other hand, when loyalty is not achieved there is a high probability for defection. Consumers' exit will have a negative impact on the long-term revenue of the company. Lost customers have to be replaced by new ones at a high cost for the company. According to Zeithaml (1996) capturing new customers is relatively expensive as it requires advertising, promotion, sales costs and start up operating expenses.

Furthermore, effects caused from changes in the retention rate are exponential (not linear) with regards to effects on the long-term revenue. Even a marginal reduction/increase in retention rate has significant effects on future revenue (Andreassen, 1995; Reichel and Sasser, 1990).

Similarly to image and satisfaction, loyalty in the service context also has some particularities. The company's personnel interacts several times with the consumers and this relation is a critical element in

service marketing (Grönroos, 1988). Additionally the influence of perceived risk is greater in the case of services, as customer loyalty may act as a barrier to customer switching behavior (Zeithaml, 1981). Also, it has been demonstrated that the consumer tends to be more loyal with services than with products (Cronin, Brady, & Hult, 2000).

3. Relation image-satisfaction-loyalty

3.1 Relation between image and satisfaction

Grönroos (1984) proposes that a positive image increases consumer's indulgence for some negative experiences with the service. As the image influence can go both ways, negative image might exacerbate perceived problematic issues during the service encounters.

The consumer behavior theory proposes that image affects consumer perception and therefore is a driver for satisfaction and loyalty. This theory has been proven extensively. The European Customer Satisfaction Index model (ECSI), for example, incorporates image as an antecedent of satisfaction. According to a research analysis done in multiple industries by Cassel & Eklöf (2001) and Eklöf (2000), including mobile phone services, the image variable sum up significant amount of explanation to the ECSI satisfaction model and it has a direct impact on satisfaction.

An empirical application of the ECSI in Thailand within the mobile service industry by Leelakulthanit & Hongcharu (2011) demonstrate that promotional value, quality of customer service at shops, and corporate image are the main factors for consumer satisfaction. They also find that hedonic benefits are the least significant contributors to satisfaction.

Vranakis, Chatzoglou, & Mpaloukas (2012) use a slight variation of the ECSI model to study factors affecting satisfaction and loyalty with Greek consumers of mobile services, they conclude that image is the most important satisfaction antecedent. Martensen, Gronholdt, & Kristensen (2000) use an adaptation of the ECSI model for eight different industries in Denmark. For mobile phone services specifically they find that, independently from the service vendor, the main drivers for customer satisfaction are, in decreasing order, image, product and service.

Empirical research with mobile telephone consumers has been done in several countries using various approaches. The results presented in studies by Abd-El-Salam et al., (2013); Mota et al., (2012); Ruiz, Barroso, & Armario, 2004; Saeed, Khan, & Hussain, 2009; Türkyilmaz & Coskun, 2007) show a positive relation between image and satisfaction.

There is empirical evidence on the influence of emotions on satisfaction that questions the merely cognitive nature of consumer satisfaction. The results from research by Westbrook (1987) with cable television service shows that satisfaction judgements are not determined only by cognitive processes, but also by other processes involving the retrieval and integration of affective experiences relevant to the consumer and related to the service experience. Westbrook & Oliver (1991) demonstrate that a number of qualitatively different affective responses, both positive and negative, coexists and are related to the unidimensional continuum of satisfaction. Rodriguez del Bosque & San Martín (2008) observed that satisfaction is influenced by the emotions experienced by visitors of a touristic destination during their stay.

Therefore, satisfaction is considered to have two components: cognitive and affective. Both components play a critical role on the satisfaction formation process and as suggested by Cronin et al., 2000; Fuentes-Blasco, Moliner-Velázquez, & Gil-Saura (2014) are taken as two independent variables.

Therefore the first hypothesis is presented as follows:

H1 a) Image is positively related to cognitive satisfaction and b) Image is positively related to affective satisfaction.

3.2 Relation between satisfaction and loyalty.

The relation between satisfaction and loyalty has been tested extensively and in different contexts. Empirical examples a positive relation between satisfaction and loyalty can be found in Christodoulides & Michaelidou (2011), Fuentes-Blasco et al., (2014), Gallarza & Gil (2013), Gures et al.,(2014), Kheiry, Rad, & Asgari (2012), Kuo et al., (2014).

Furthermore, some researchers have demonstrated the impact of the affective component of satisfaction on behavioral intentions such as loyalty. In an empirical study on museums and theme parks Bigné et al., (2008) find that pleasurable feelings are directly related to loyalty. Fuentes-Blasco et al., (2014) demonstrate that the affective satisfaction has a positive and significant influence on loyalty and word of mouth on shopping experiences at retail establishments.

Trafimow et al., (2004) observe in empirical study with college students that the prediction of intention improved when affect and cognition were considered together in multiple regression analyses. Also, empirical evidence on influence of the cognitive and affective components of consumer satisfaction has been found by several researchers in the service context (Bigné et al., 2008; Cronin et al., 2000; Fuentes-Blasco et al., 2014; Rodriguez del Bosque & San Martín, 2008).

Empirical research has been done that relates satisfaction and loyalty within the mobile telephone industry. Deng et al., (2010) find a positive relation between trust, satisfaction, switching cost and loyalty in the mobile instant messages context in China, which is moderated by age, gender and usage time. Lee (2010) finds that service quality, perceived value and satisfaction are antecedents for loyalty in an empirical research done in Korea with mobile phone service consumers. Gustafsson, Johnson, & Roos (2005) results in telecommunications services show that the affective component is related to consumer retention.

More empirical evidence on the positive relation of satisfaction and loyalty on the mobile telephone service context has been found in research by Cassel & Eklöf (2001), Gerpott et al., (2001), Martensen et al., (2000) and Saeed et al., (2009) to name a few.

As it has been explain, the cognitive satisfaction as well as the affective satisfaction are related with loyalty. Accordingly we propose the following hypothesis:

H2 a) Cognitive satisfaction is positive related to loyalty and b) affective satisfaction is positively related to loyalty.

3.3 The moderating effect of culture.

Several studies demonstrate that culture has an effect on consumer behavior (De Mooij & Hofstede, 2002; Leo, Bennett, & Härtel, 2005; Murphy, Gordon, & Anderson, 2004). According to Hawkins et al., (2012), culture influences people's values in different ways. The relationships of individuals and groups within their society, people's individual objectives in life and the form in which groups interact with their economical, technical and physical environment are to some moderated by culture and have an effect on the consumers' perceptions and responses to marketing efforts. Therefore, it is important to analyze the cross culture differences and coincidences of the research variables. Expanding operations to countries with different cultural values than one's own, without adapting to these differences, can lead to serious losses (De Mooij & Hofstede, 2002).

Cultural values are widely held beliefs that affirm what is desirable. These values affect behavior through norms, which specify an acceptable range of responses to specific situations. Hawkins et al., (2012) propose three categories for values. The first category is other-oriented values, this set of values explains the society's view of the relationships within individuals and groups. The second category is environment-related values, these values reflect the relationship with the economical, technical and physical environment.

Finally, self-oriented values reflect the objectives and approaches to life that the individual members of society find desirable.

Hofstede (1984) and Hofstede & Hofstede (2001) propose a set of cross cultural dimensions that have been widely used for research: individualism/collectivism (the degree the society reinforces individual or collective accomplishments and interpersonal relationships), power distance (the degree of equality or inequality of people in the country), uncertainty avoidance (the level of tolerance for uncertainty and ambiguity within the country) and masculinity/femininity (the degree the society reinforces, or does not reinforce, the masculine work model of male achievement, control and power). In this research we will use the Individualism/Collectivism dimension as it has been particularly referred as an extremely important worldview that differentiates cultures (Triandis, Kitayama, & Markus, 1994) and used by researchers in variety of contexts (McNeill, Fam, & Chung, 2014; Nayeem, 2012; Sanz Blas, Ruiz Mafé, Pérez Pérez, & Hernández Ortega, 2014; Shaw-Ching, Furrer, & Sudharshan, 2001; Smith & Houston, 1983; Watanabe, 2014).

3.3.1 Cultural differences between Spain and Mexico.

As presented on Table 1, Mexico shows low level of individualism (30) in comparison with Spain (51). From the punctuation spread between both countries we can lay collective characteristics on the Mexican society and more individualistic attributes on the Spanish society. For the collective society the group welfare is most important. Individuals regard themselves as group members and considers them as part of their family. Relations are closer and the bonds between the society members are stronger (Hawkins et al., 2012; Hofstede, 1984). As a result, for these cultures loyalty is a very important value (Sanz Blas et al., 2014).

On the other side, within an individualistic society the source of identity is the self. Bonds between group members are weaker. People regard themselves as free agents and independent actors as a consequence they trust themselves more than the environment in regards to decision making and links their personal success with their own effort.

Table 1 . Cultural differences between Spain and Mexico

Country	Individualism/ Collectivism	Power distance	Uncertainty avoidance	Masculinity/ Femininity
Spain	51	57	86	42
Mexico	30	81	82	69

Source: Hofstede & Hofstede (2001)

3.3.2 The effect of culture on image.

Images and symbolic meaning attached to brands or companies are shaped by culture. For instance, collective societies have a tendency to express high social status by using certain brands which supposedly convey a status message to other society members. On the other hand, individualistic cultures use brand image to reduce time spent on decision-making as the attributes associated with the brands are already familiar (Manari et al., 2001).

In a field study done in Australia with Asian-born and Australian-born consumers, Nayeem (2012) reveals that collective consumers are more brand conscious and involve a number of family/friends in their decision making. In contrast individualistic consumers do not believe in group decision making and uses internet as the most important source of information. Watanabe's (2014) field study on supermarkets consumers

indicate that individualism influences negatively the evaluation of image held by consumers and collectivism positively affects this evaluation.

As a result of an investigation to assess the cross-cultural generalizability of the consumer dissatisfaction process, Laufer (2002) suggest that individualistic cultures have a tendency to experience feelings like anger and distrust, which are link to dissatisfaction, with more intensity than collective cultures. Therefore the level of consumer dissatisfaction is likely to differ cross culturally.

3.3.3 The effect of culture on cognitive and affective satisfaction.

Triandis (1994) suggests a number of contexts where collectivists can be expected to experience more positive or negative emotions. These include situations when participants lose or save face, when social behavior is inappropriate or when working with unfriendly people. These perceptions can readily be transposed to the service environment. Service encounters often involve social interaction (Abelson, 1981) between actors (usually the consumer and the service employee) and thus offer potential for conflict, loss of face, and/or perceived inappropriate behaviors. Mattila (1999) found that expressed emotions, as an indicator of how the customer feels about the service, might be restricted in individualistic cultures.

A key question addressed in this paper is whether researchers should adopt cognitive and affective measures of satisfaction to assess service evaluation of consumers from different cultures.

Therefore the following hypothesis is presented:

H3 a) The relation between image and cognitive satisfaction is moderated by culture and, b) The relation between image and affective satisfaction is moderated by culture.

3.3.4 The effect of culture on loyalty.

Empirical studies done in collective societies like Egypt proof that Egyptian organizations' customers often stayed with the same organization that they had been doing business with for many years, rarely defecting to competitors, even when competing organizations offered similar services. This may be due to the nature of the Egyptian culture and society, which is classified as "collectivist" rather than "individualist", where loyalty overrides most other social rules and regulations (Abd-El-Salam et al., 2013). Other studies in the telecommunications mobile context done in China (Liang, Ma, & Qi, 2013), Pakistan (Saeed et al., 2009), Turkey (Mohammad, 2012; Türkyilmaz & Coskun, 2007), and Jordanian (Mohammad, 2012) show similar results.

Additionally, in a cross cultural research Shaw-Ching et al., (2001) demonstrate that consumers from individualistic cultures have a lower intention to praise the service provider, even when they experience positive service quality, yet they exhibit a higher intention to switch to another service provider or to give a negative word-of-mouth if they experience negative service quality.

H4 a) The relation between cognitive satisfaction and loyalty is moderated by culture and, b) The relation between affective satisfaction and loyalty is moderated by culture.

4. Methodology

4.1 Questionnaire design and field work.

The quantitative research was carried out within the mobile phone service context. Data for the present study was collected through a structured questionnaire applied to college students of universities in Mexico and Spain during August and September 2015. Table 2 shows the sample details.

The measurements are taken from a set of scales selected from the literature. Each item is reviewed and adapted to both countries. A handful of modifications were done to the questionnaire after a panel of experts reviewed and a pilot applied. Except for the affective satisfaction scale, 7 point-likert scales were used. Image is defined as the consumer's image, opinion and reputation about the service provider and is measured with a three item scale developed by Rodriguez del Bosque et al., (2006) based on the work done by Zeithaml (1993).

Satisfaction is defined as the measurement of an emotion (Cronin et al., 2000; Hunt, 1977) and it is measured through a cognitive and affective dimension used by Cronin et al., (2000). The cognitive satisfaction is operationalized with four items. As for the affective satisfaction three items are used with a 7 point-scale that ranges from “not at all” to “very much”. Finally, loyalty is defined as the manifestation of the consumer’s preference for a company over others, the intention to continue purchasing or increase business with the company in the future and measured with a 3 item scale adapted from Zeithaml (1996). Table 3 with the items used in the questionnaire is shown below.

Table 2. Sample profile summary.

	Mexico		Spain		Total	
Country	150	68%	70	32%	220	100%
Gender						
Female	67	45%	39	56%	106	48%
Male	83	55%	31	44%	114	52%
Age (years old)						
25 or older	14	9%	16	23%	30	14%
24	10	7%	4	6%	14	6%
23	18	12%	9	13%	27	12%
22	35	23%	9	13%	44	20%
21	26	17%	6	9%	32	15%
20	22	15%	6	9%	28	13%
19	8	5%	7	10%	15	7%
18 and less	17	11%	13	19%	30	14%
Who's paying for the service?						
Myself	117	78%	26	37%	143	65%
My parents	30	20%	41	59%	71	32%
Work	3	2%	3	4%	6	3%

Table 3. Measurement scales

Image Adapted from Rodriguez de Bosque <i>et al.</i> , (2006)	IMA1	I think my mobile operator has a good image
	IMA2	The reputation of my mobile operator is excellent.
	IMA3	Many people have a high opinion of this travel agency.
Cognitive satisfaction Adapted from Cronin <i>et al.</i> , (2000)	SCO1	My choice to purchase this service was a wise one.
	SCO2	I think that I did the right thing when I purchased this service.
	SCO4	If I could do it again, I would renew mi contract with the same service provider.
Affective satisfaction Adapted from Cronin <i>et al.</i> , (2000);	SEM1	Interested - Enthusiastic
	SEM2	Delighted - Joy
	SEM3	Surprised - Astonished
Loyalty Adapted from Zeithaml <i>et al.</i> , (1996)	LEA1	Say positive things about mi service provider to other people.
	LEA2	Recommend the service provider to someone who seeks your advice.
	LEA3	Encourage friends and relatives to do contract this service company.

4.2 Dimensionality and reliability of the measurement scales

Confirmatory factor analysis was performed using AMOS SPSS (Version 23) and applied to the entire sample. The resulting fit indices indicate that the general model provides an acceptable fit for the data.

The cronbach's alpha is used as a measure of internal consistency, that is, how closely related a set of items are as a group. Table XX showed that all the alpha coefficients were over the cut-off point of 0.7 (Nunnally, 1978), suggesting a high level of internal consistency for each construct. These results were corroborated using the composite reliability index which is a measure for internal consistency comparable to cronbach's alpha (Fornell & Larcker, 1981).

Convergent validity was demonstrated in two ways, first by confirming that the factor loading of each variable was significant and the loading average exceeded the .7 level (Anderson & Gerbing, 1988). Second, the average variance extracted (AVE) for the constructs exceeded the recommended level of .50 (Fornell & Larcker, 1981).

Discriminant validity, which examines whether the constructs are unidimensional (Hair et al., 2010), was assessed by comparing the AVE of each pair of constructs with the squared inter-construct correlations (shown in the diagonal at Table 5), as suggested by Fornell & Larcker (1981). The AVE of each pair of constructs was larger than the corresponding squared interconstruct correlations, establishing discriminant validity (Bagozzi, Yi, & Phillips, 1991). Estimations and results

As for the general model, Table 6 shows that the proposed hypothesis are accepted. Image's influence on cognitive and affective satisfaction is significant, positive and relatively strong for both variables (.656 and .569). Loyalty is influenced by both cognitive and affective satisfaction, though the cognitive satisfaction effect is stronger than affective satisfaction (.663 vs .355).

After demonstrating the general model reliability, a multigroup analysis was made to test the second set of hypotheses referring to the influence of culture on the image-satisfactionloyalty relation. To test moderation a Chi-square difference test was performed on each relation path. Table 7 shows the standardized regression weights of the model structural relations related to each group and its significance, the Chi-square difference associated to each restriction and its significance as well as the model fit measures.

Since the Chi-squared test showed no significant difference on the path image - cognitive satisfaction between the groups, the moderation hypothesis on this path was not accepted and we can suggest that the relation between image and cognitive satisfaction is to some extent similar for both cultures.

Never the less, a significant difference between Mexico and Spain was found in the path image - affective satisfaction – loyalty. Whereas there was statistical evidence of such relation in Mexico, no evidence of this relation was found from the Spanish consumers.

Finally, our results reveal that Mexican consumers show a higher relation between cognitive satisfaction and loyalty than Spanish consumers (.716 vs .502), showing a Chi-square difference of 2.996, $df = 1$ and $p = .083$. Research conclusions

This investigation enhances the importance of studying consumer behavior in services, and accentuate cross culture analysis as key variable to help explain differences and similarities between consumers of different countries which is particularly important for growing global industries such as telecommunications. Specifically this work contributes to the literature due to the comparison made between two countries: Mexico and Spain, which have important differences in the development of the telecommunications market. As our results indicate, the company's image influences consumer satisfaction on the telecommunications industry for both groups. As for collective societies the company's image reflects status and convey messages. For individualistic cultures image is source of information and helps to reduce time and effort in the purchase decision process. Image also has a positive impact on the affective satisfaction for Mexican consumers, this is how the customer feels about the service rendered. This findings are aligned with Grönroos (1984) proposal that image is an important source of information especially for services due to their intangible nature and that a positive image increases consumer's indulgence for some negative experiences with the service.

The lack of evidence about the effect of loyalty on affective satisfaction, and the effect of affective satisfaction on loyalty in Spanish consumers might be explain by previous research by Mattila (1999) which suggests that expressed emotions, as an indicator of how the customer feels about the service, might be restricted in individualistic cultures.

This research has also shown that the satisfaction-loyalty relation in collective countries like Mexico is stronger than in individualistic societies. Other researchers have arrived to the same conclusion like Abd-El-Salam et al., (2013) in Egypt and Liang et al., (2013) in China.

The findings from this research stress the importance of investing in the development of a positive company image, which involves the company's reputation and publics' opinion besides the company's image per se. As well as the value of loyalty and the impact that keeping the customer satisfied has by rendering a fair service especially for collective societies.

Table 4. Reliability and convergent validity of the measurement scale.

Factor	Item	Factor loading	t-value		Laoding average	Cronbach α	CFI	AVE
Image	IMA3	0.820			0.790	0.829	0.834	0.628
	IMA2	0.851	12.456	***				
	IMA1	0.699	10.499	***				
Cognitive satisfaction	SCO1	0.872			0.855	0.882	0.891	0.732
	SCO2	0.887	17.241	***				
	SCO4	0.805	14.774	***				
Affective satisfaction	SEM3	0.625			0.811	0.842	0.859	0.677
	SEM2	0.953	10.558	***				
	SEM1	0.855	10.211	***				
Loyalty	LEA1	0.879			0.885	0.916	0.916	0.784
	LEA2	0.891	18.443	***				
	LEA3	0.886	18.239	***				

Notes: model fit measures for the general model: χ^2 ($df = 48$): 97.621 ($p = 0.000$); RMSEA= 0.069; NFI=0.932; IFI=0.956; CFI=0.956.

Table 5. Discriminant validity

	Image	Cognitive satisfaction	Affective satisfaction	Loyalty
Image	0.628			
Cognitive satisfaction	0.365	0.732		
Affective satisfaction	0.265	0.394	0.677	
Loyalty	0.350	0.702	0.504	0.784

Table 6. General model hypothesis test.

Hypothesis	Relation		Total sample β (t)	p
H1a	Image	→ Cognitive satisfaction	0.656 (8.753)	***
H1b	Image	→ Affective satisfaction	0.569 (6.515)	***
H2a	Cognitive satisfaction	→ Loyalty	0.663 (11.084)	***
H2b	Affective satisfaction	→ Loyalty	0.355 (6.026)	***

Notes: Model fit measures for the general model: χ^2 (df = 50): 132.853 ($p = 0.000$); RMSEA= 0.087; NFI=0.950; IFI=0.974; CFI=0.974.

Table 7. Subgroups hypothesis test

			Mexico		Spain			
Relation			β (t)	p	β (t)	p	$\Delta\chi^2(1)$	
H3a	Image	→ Cognitive satisfaction	0.647 (7.684)	***	0.555 (3.228)	***	0.909	
H3b	Image	→ Affective satisfaction	0.576 (6.449)	***	0.370 (0.636)		6.728	**
H4a	Cognitive satisfaction	→ Loyalty	0.716 (9.972)	***	0.502 (4.766)	***	2.996	*
H4b	Affective satisfaction	→ Loyalty	0.287 (4.659)	***	0.632 (0.656)		23.64	***

Notes: Model fit measures for the subgroup model: χ^2 (df = 50): 132.853 ($p = 0.000$); RMSEA= 0.087; NFI=0.950; IFI=0.974; CFI=0.974. Significance values: * = $p < 0.1$; ** = $p < 0.05$; *** = $p < 0.001$

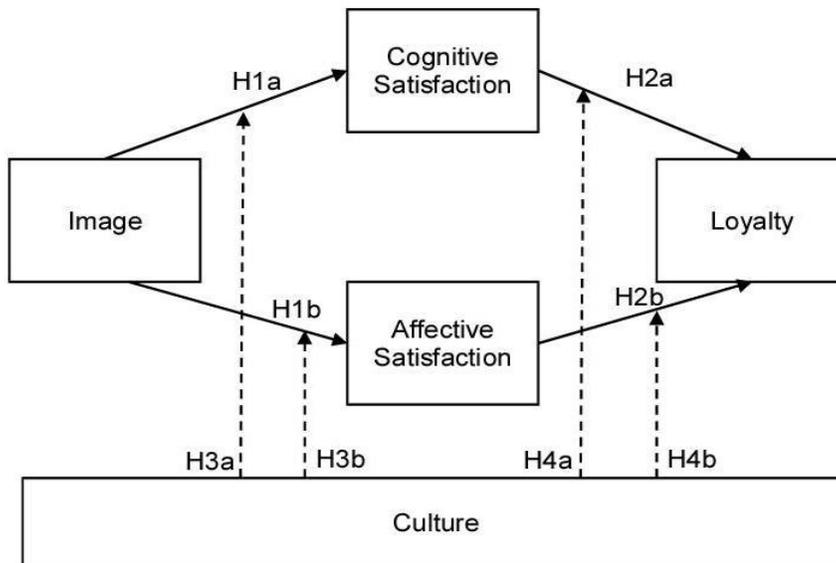
Proposed model

Figure 1. Summary of the research hypothesis.

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