

A Literature Study on Positive Disconfirmation and Negative Disconfirmation Theories and Models

Dolorosa P. Jumawan, MPA

University of the Visayas, Cebu City, Philippines

Abstract: *The objective of this paper is to present a robust content literature review relating to satisfaction models and theories prior to the 21st century with regards to users' satisfaction. It addresses both the theoretical and measurement-related concerns involved in these areas of study. The study is conducted with reference to existing theoretical literature, published and unpublished research. The study is mainly a literature review on the trends and development on customer satisfaction study. One of the primary findings that emanated from the review revealed that a number of theoretical approaches have been developed to explain the relationship between satisfaction (positive disconfirmation) and dissatisfaction (negative disconfirmation). But all the approaches are all variants of the consistency theories and focus primarily on the nature of the user's post-usage evaluation process. The study explores the trends in users' satisfaction study and highlight's the theoretical and measurement- related concerns involved in much details than in previous studies. The study presents a strong background on the theories of customer satisfaction measurement and interpretation.*

Keywords: Customer satisfaction, customer disconfirmation, perception, discrepancy theory

1. Introduction

This paper presents a critical assessment of literature involving to satisfaction/dissatisfaction (CS/D) models and theories before the 21st century users satisfaction/dissatisfaction. The review of the literature discourses both the theoretical and measurement-related apprehensions pertinent to this group of literature. Additionally to presenting a review of the literature of the previous models and theories within the world of customer satisfaction, the paper also discourses the key elements of the foremost commonly accepted models of CS/D.

2. Theoretical Background

The foundation for satisfaction lies in "mankind's ability to learn" from previous experiences [1]. Likewise, user's preferences are constantly being updated by way of the training process. Learning theory posits that "... a given response is strengthened either positively or negatively to the extent that's followed by a reward. Reward, in turn, winds up in an evaluation that the acquisition or achievement was satisfactory... and hence it can exert a control on brand beliefs and attitude. The probability of engaging in an exceedingly similar buying act or continuance during a housing scheme are visiting be increased if there are positive consequences within the act of purchase", use of the unit and therefore the other way around [2].

The word satisfaction first appeared in English during the thirteenth century. The word itself comes from the Latin word *satis* (meaning enough) and so the Latin ending -*faction* (from the Latin *facere* - to do/ make). Early usage of the word satisfaction focused on satisfaction being some kind of release from wrong doing. Later citing's of the word emphasise satisfaction as a "release from uncertainty" [3]. Modern usage of the word has attended be much broader, and satisfaction is clearly related to other words like *satisfactory* (adequate), *satisfy* (make pleased or contented) and *satiation* (enough). The study on satisfaction grown

rapidly within the 1970's, with over 500 studies applied on the concept as informed by Hunt [4]. However, despite the overwhelming quantity of literature surrounding the concept even during this present [5] [6], noted that "certain key issues have either gone unresolved" or have recently been brought into question, with regards to a comprehensive understanding of the constructs that brings determine satisfaction during a typical consumer environment.

Satisfaction can be an idea that has appeared in many fields like in office evaluation by employee satisfaction, hospital evaluation by patient satisfaction, and site evaluation by visitor satisfaction amongst others. However, satisfaction has been fundamental to the marketing concept for over three decades; because the foremost extensive use of satisfaction has been in literature concerned with customer satisfaction. Wilton and Nicosia [7] informs that several models of satisfaction have emerged over time during this field and in others. Kim [8] argues that the models developed to the present point all view satisfaction as a "consumer's or user's attitude in relevancy the consumer's belief and evaluation about merchandise and buying behaviour". This broad use of behaviour demonstrates the "appealing validity of the concept" and its utility in explaining of phenomena [6]. Day [9] claims that "while everyone knows what satisfaction means, it clearly doesn't suggest the identical thing to everyone". Initial conceptualization of user's satisfaction views it as a "single variable which involves one evaluative reaction from users", which might or may not be related to pre-evaluation concepts [1]. Further conceptualization of satisfaction, notes that "... satisfaction might be a quite stepping faraway from an experience and evaluating it... One could have a nice experience that caused dissatisfaction because although it had been pleasurable, it had been not as pleasurable because it had been speculated to be; so satisfaction isn't an emotion, it is the evaluation of the emotion" [10]. However, the foremost generally acknowledged conceptualization of user satisfaction concept is that the expectation disconfirmation theory [11]. Expectancy disconfirmation theory was developed by Oliver [12], who proposed that a user's

satisfaction level may well be a results of the difference “between expected and perceived product performance, and expectations as predictions of future performance”. The inclusion of expectations proposes that products satisfying high expectations are predicted to induce greater customer satisfaction than products that meet low expectations. Another researchers employ perceived performance as an additional predictor of satisfaction [13] [14].

Satisfaction (positive disconfirmation) is known to occur when product or service is best than expected. On the alternative hand, a performance worse than the expected results is dissatisfaction (negative disconfirmation). During this theory, expectations originate from beliefs about the number of performance that a product/service will provide, which is that the predictive meaning of the expectations concept. As compared, Kotler [15] defined satisfaction as “a person’s feeling of enjoyment or disappointment resulting from comparing a product’s perceived performance (or outcome) in relation to his or her expectations”. Hoyer and MacInnis [16] promotes that satisfaction are going to be associated with “feelings of acceptance, happiness, relief, excitement, and delight”. Similarly, Hansemark and Albinsson [17], established that “satisfaction is an overall customer attitude towards a service provider, or an emotional reaction to the difference between what customers anticipate and what they receive, regarding the fulfilment of some need, goal or desire”. Churchill and Surprenant [13] said that “the overwhelming majority of satisfaction studies have used some variation of the disconfirmation model” (p. 491); Oliver [18] found that a spread of scholar’s definitions of satisfaction are in line with the expectation disconfirmation model” (p. 72); Tse and Wilton [14] reports that “it is typically agreed that satisfaction are defined because the evaluation of the perceived discrepancy between prior expectation ... and also the particular performance of the product” (p. 204). Thus concurring with the assertion by Iacobucci and Oston [19] that satisfaction is also a function of the discrepancy between a customers’ prior expectation, and thus the perception regarding the merchandise purchase. From the above, it’s clear that the study of satisfaction both in academic and within the planet is to understand determinants and process of customer’s evaluation.

Nonetheless, Parker and Mathews [6] also defined satisfaction as a process of evaluation between what was received and what was expected, which is that the foremost generally adopted description of satisfaction in most current literature. Satisfaction are often viewed as an outcome of a consumption activity or experience; which is additionally refers to as a process. Currently, there are two principal clarifications of satisfaction within the literatures: satisfaction as a process and satisfaction as an outcome. However, these are complementary classifications as; often one depends on the other. While, when satisfaction is viewed as an outcome, it is perceived as a consumption activity or experience, which is moderated by different variables. To further compound matters, Kourilsky and Murray [20], associated satisfaction with the experience of making a purchase decision. This classification falls outside the above categories. Consequently, much research effort has been directed at understanding the cognitive processes involved in satisfaction evaluations.

3. Approaches to the Study of Satisfaction

The theory of satisfaction has its origins within the discrepancy theory [21] and other scholars have over the years, used some “form of comparison” to model satisfaction [6]. Variety of theoretical approaches are developed to elucidate the connection between satisfaction or positive disconfirmation and dissatisfaction or negative disconfirmation. In keeping with Oliver [12], these approaches will be seen as variants of the consistency theories and focus totally on the character of the “consumer’s post-usage evaluation process”. Consistency theory conceptualizes that when expectations and therefore the actual product performance don’t match the buyer will feel a point of dissatisfaction [1]. so as to alleviate this dissatisfaction the user will make adjustments either in expectations or within the perceptions of the product’s actual performance. This theory informed the Morris and Winter [22] mobility theory of residential satisfaction.

Over the years, variety of authors have used some kind of comparison to model satisfaction. Some theoretical approaches which are advanced amongst others include: assimilation theory, contrast theory, assimilation-contrast theory, and negativity theory.

a) Assimilation theory

Kurt Lewin [23] originally formulated the idea of cognitive dissonance, which was later developed and refined by Festinger’s [24]. The dissonance theory forms the premise of the assimilation theory. The dissonance theory posits that the users of a selected product make some quite cognitive comparison between expectations about the merchandise and therefore the perceived product performance. If there’s a discrepancy between expectations and perceived product performance then dissonance or negative disconfirmation arises. This view of the buyer “post-usage evaluation” was introduced into the satisfaction literature within the style of assimilation theory by Anderson [25], in his work on consumer dissatisfaction; the effect of disconfirmed expectancy on perceived product performance. in step with Anderson [25] consumers seek to avoid dissatisfaction by “adjusting perceptions a couple of given product to bring it more in line with expectations”. Consumers may also reduce the dissatisfaction resulting from a discrepancy between expectations and products performance either by altering expectations so they coincide with perceived product performance or by raising the amount of satisfaction by minimizing the relative importance of the dissatisfaction experienced (Olson & Dover, 1979). However, the assimilation theory contains a number of weaknesses. First, the approach postulates that there’s a relationship between expectation and satisfaction but doesn’t specify how disconfirmation of an expectation results in either satisfaction or dissatisfaction. Next, the speculation also postulates that buyers are inspired enough to regulate either their expectations or their perceptions about the performance of the merchandise (Forman, 1986). in step with Peyton et al. [1] “if the buyer adjusts either expectations or perceptions about product performance then dissatisfaction wouldn’t be an outcome of the post-usage evaluation process”. variety of students like Olson and Dover [26] and Andrson [25] have found that controlling for actual product

performance can result in a positive relationship between expectation and satisfaction. Therefore, Bitner [27] argues that it might seem that dissatisfaction could never occur except the evaluative processes were to start with negative consumer's expectations.

b) Contrast theory

The Contrast theory was first introduced by Hovland, Harvey and Sherif [28] [1]. However, Cardozo [29] claims that the speculation presents another view of the patron "post- usage evaluation process" in contrast to the assimilation theory that hypothesized that post-usage evaluation results in outcomes in opposite predictions for the consequences of expectations on satisfaction. The contrast theory posits that customers would exaggerate any contrast between expectation and products evaluation. Dawes, Singer and Lemons [30] define contrast theory because the propensity to magnify the discrepancy between "one's own attitudes and also the attitudes represented by opinion statements" validated by persons with opposing views. Whereas assimilation theory suggests that users will seek to reduce the discrepancy between expectation and performance; contrast theory argues that a surprise effect arises resulting in the discrepancy being exaggerated [1]. This theory was further developed into the assimilation-contrast theory by Anderson [25].

c) Assimilation-contrast theory

The assimilation-contrast model has been proposed yet in our own way to clarify the relationships among the variables within the disconfirmation model [28] [1]. This model could be a combination of both the assimilation and also the contrast theories; the model postulates that satisfaction could be a function of the magnitude of the discrepancy between expected and perceived performance. Generally, consumers of any product have "zones or latitudes of acceptance or rejection with relevance their perceptions" [1]. like assimilation theory, the user will tend to regulate differences in perceptions about product performance to bring it in line with prior expectations, but providing the discrepancy is comparatively small. Peyton et al. [1] noted that when there's a "large discrepancy between expectations and perceived performance, contrast effects occur and also the consumer tends to magnify the perceived difference". However, it should be noted that the majority discrepancies with a given product don't seem to be just magnified or exaggerated, but they're simply actuality evaluation of the merchandise, supported what the consumers' have experienced. Some evaluation may be an emotional expression of the user judgement with regards to the functionality of the merchandise. On the opposite hand, Peyton et al. [1] posit that whether assimilation or contrast occurs depends upon the perceived disparity between expectations and actual product performance.

The assimilation-contrast theory also argues that Cardozo's [29] attempt within the assimilation theory at reconciling the 2 earlier theories was methodologically weak; Anderson [25] presented his adaptation of an earlier work. He asserted that customers possess a "noticeable difference disconfirmation threshold". Assimilation-contrast theory attempt demonstrate that both the assimilation and therefore the contrast theory models have applicability within the

study of consumer satisfaction. The approach makes it possible to "... hypothesize variables aside from the magnitude of the discrepancy that may also influence whether the assimilation effect or the contrast effect would be observed... when product performance is difficult to evaluate, expectations may dominate and assimilation effects would be observed... contrast effects would lead to high involvement circumstances. The strength of the expectations can also affect whether assimilation or contrast effects are observed" [27].

Attempt by researchers to empirically test the assimilation-contrast model have met with varied results. for example, Anderson [25] and Olson and Dover [26] found some evidence to support the assimilation theory approach. In debating both of those studies, Oliver [31] argues that Anderson [25] and Olson and Dover [26] findings can not be accepted because they only measured expectations and supposed that there have been perceptual differences between disconfirmation or satisfaction. This criticism is of some significance because researchers don't actually measure satisfaction or dissatisfaction; instead, researchers usually assumed that it's the perception of disconfirmation that ends up in satisfaction or dissatisfaction [28] [1]. In contradiction to the findings supporting the assimilation theory, Cadotte, Woodruff and Jenkins [32] reported correlational statistics between expectation and disconfirmation. They therefore resolved that satisfaction is really an "additive function of the 2 concepts". Further, Peyton et al. [1], asserts that uncertainty was created by results of studies from the works of Oliver [33] [34] [35], which found no relationship between expectation and disconfirmation. Moreover, Olshavsky and Miller [36] in "consumer expectations, product performance and perceived product quality" supported the assimilation-contrast theory. However, it's been found that if the discrepancy was overlarge to be assimilated, then the contrast effect occurs.

d) Negative theory

Similar to the three previous models, negativity theory also has its foundations within the disconfirmation process. This theory was first introduced into the patron satisfaction literature by Anderson [25]. The speculation postulates that when expectations are strongly held, users will respond negatively to any disconfirmation. Therefore, dissatisfaction will occur if perceived performance is a smaller amount than expectations or if perceived performance surpasses expectations [37] [25].

4. Further Approaches to the Study of Satisfaction

Aside the foregoing, the foremost well-known descendent of the discrepancy theory is that the expectancy disconfirmation paradigm [38]. This theory states that, if performance exceeds expectations, users are positively disconfirmed or satisfied. On the opposite hand, if performance fails to fulfill expectations, consumers are going to be negatively disconfirmed or dissatisfied. Hence, positive disconfirmation results in increased satisfaction, with negative disconfirmation having the alternative effect, while zero disconfirmation occurs when performance matches expectations (no effect on satisfaction). Kotler,

Siew, Swee and Chin [39] informs that this is often because user's expectations are formed on the idea of past experience, statements made by friends and associates. Oliver [18], proposed that expectations might be exceeded in two different ways: the amount of performance is within a traditional range (product was better than expected); the amount of performance is surprisingly positive (one wouldn't expect that the merchandise would have performed so well) and delight.

The expectancy disconfirmation model not only explains satisfaction with product performance, but also service satisfaction, as is that the case of the govt being accountable for the availability of low-income houses to the poor. There has been a robust support for the disconfirmation paradigm as a measurement of satisfaction, however, Churchill and Surprenant [13] found some inconsistencies within the model whereby neither disconfirmation nor expectations have any effect on user satisfaction with durable products. Satisfaction, consistent with Churchill and Surprenant [13] is set exclusively by the performance of the durable good. This puts the burden of a real evaluation result for instance, the evaluation of a typical low-income building or the other within the building within the hands of the user's; because they're those that may determine if the building is durable on how the various aspects of the building meet their needs. In their review, Poisz and Van Grumbkow [40] Parker and Matthews [6] view satisfaction as a discrepancy between the observed and also the desired. This was found to own been per the value-percept disparity theory which was developed in response to the matter that users may be satisfied by aspects that "expectations never existed" [41]. The value-percept theory views satisfaction as an emotional reaction caused by a "cognitive-evaluative process", which is that the comparison of the "object" to one's values instead of an expectation [6]. What consumers want could be a no disparity level between their values: needs, wants and desires, and therefore the object of their evaluations. Recent developments of this study include the concept of desire congruency [42].

Besides discrepancy theories, Equity theory has also been applied to model satisfaction [6]. Equity Theory holds that individuals compare their input/output ratios with those of others [41] which the buyer are satisfied if the web gain is looked as if it would be fair. More recently, in line with Parker and Mathews [6], renewed attention has been focused on the "nature of satisfaction". because of the wide variance within the nature and meaning of satisfaction, many associations and firms are using different reference points as a typical to check their own consumer satisfaction figures. To resolve this, variety of organizationally harmonized national customer satisfaction indices are developed [43]. for instance the American Consumer Satisfaction Index (ACSI) and also the European Customer Satisfaction Index (ECSI) represent the 2 major customer satisfaction indices for the us and also the European countries respectively; from which the South African Satisfaction Index relies (SAS Index). The American Customer Satisfaction Index (ACSI) in Fornell et al. [44] defines satisfaction as a "weighted average of three survey ratings; perceived quality, perceived value, and customer expectations". The ACSI index has been accustomed measure satisfaction within the

manufacturing / nondurables, manufacturing durables, transportation, communications and utilities, retails, finance and insurance, services, public administration, and even in government. Although the ACSI index has an accepted satisfaction evaluation methodology, it's not been found suitable for the development industry and it's very cheap with the rating of state and public agencies [45]. this can be because the evaluation result for customer satisfaction is highest for competitive products, lower for competitive services and retailers, and lowest for state and public agencies. Within the ACSI model, consumers' expectations influence the evaluation of quality and predicts how well the merchandise or service will perform. Perceived quality within the model is that the extent to which a product or service meets the buyer expectation and this normally have the best impact on consumer satisfaction. Lastly, satisfaction has an inverse relationship to customer complaints, which is measured because the percentage of respondents who reported an issue with the measured product or service within a specified time-frame.

Another theoretical description of satisfaction is that the GAP Analysis Model developed by Parasuraman et al. [46], which is additionally cited because the "disconfirmation paradigm" within the customer satisfaction literature. the most theme of the gap analysis is that the indisputable fact that gaps between user expectations and user experiences result in consumer dissatisfaction. Consequently, measuring gaps is that the beginning in enhancing consumer or service satisfaction, which ends up, in a very better understanding of consumers' perceptions; that's important to an institution and policy performances. Aziam [47] informs that the gap analysis model is employed as a tool to narrow the gap between perceptions and reality, thus enhancing consumer's satisfaction. Parasuraman et al. [46] posits that "quality could be a comparison between expectations and performance" (p. 42) and recently reiterated service quality as "the discrepancy between consumers' expectations and perceptions". They further developed a [service] quality model supported the gap analysis theory, which informs that the measurement of the merchandise quality gap is attained within the same manner as service quality gap.

5. Conclusion

From the critical literature review, it's evident that different scholars have used variety of various definitions for satisfaction. Also, there's an agreement that satisfaction involves a collection of inter-related variables instead of one variable. Also, despite variety of theoretical approaches that are developed to elucidate the connection between positive disconfirmation and dissatisfaction negative disconfirmation, the review of literature revealed that everyone theories are all variants of the consistency theories and have all been focused on the character of the users' post-usage evaluation process, while they need all viewed satisfaction as a responsive reaction to a product experience by the users.

References

- [1] Peyton, R.M., P.S. & Kamery, R.H. (2003). "Consumer Satisfaction/Dissatisfaction (CS/D): A

- review of the literature prior to the 1990s, Proceedings of the Academy of Organizational Culture, Communications and Conflicts," 7(2). Allied Academies International Conference. Las Vegas. (pp. 41-46).
- [2] Engel, J., K.D. & Blackwell, R. (1968), "Consumer behavior".
- [3] Oxford Library of Words and Phrases (1993), "Oxford University Press".
- [4] Hunt, H. (1982), A 10 based on expectations, but normatively a 3.6371, in Day, R.L. and Hunt, H.K. (Eds), Proceedings of the 7th Annual Conference on Consumer Satisfaction, Dissatisfaction and Complaining Behaviour, University of Tennessee, Knoxville, TN, October, pp. 130- 31.
- [5] Anderson, R. (1973), Consumer dissatisfaction: The effect of dipformance, Journal of Marketing Research, Vol. 10(2), pp. 38-44.
- [6] Parker, C. & Matthews, B.P. (2001), Customer satisfaction: contrasting academic and consumers' interpretations Marketing Intelligence and Planning. Vol. 19(1), pp. 38-44
- [7] Wilton, P. & Nicosia, I. (1986), "Emerging paradigms for the Study of consumer satisfaction," European Research. Vol. 14(1), pp. 4-11
- [8] Kim, S.-H. (1997), Modeling Residents satisfaction: Comparison of the Franciscato and Fishbein-Ajzen Model Department of Urban and Regional Planning, University of Illinois at Urbana-Champaign. An unpublished doctoral dissertation
- [9] Day, R. (1980), How satisfactory is research on consumer satisfaction? Advances in Consumer Research, In J. Olson (Ed.). Ann Arbor:
- [10] Association for Consumer Research, Vol. 7, pp. 593-597 Proceedings of the 2nd Annual Consumer satisfaction/dissatisfaction and complaining behavior conference. April 20-22, 1977.
- [11] McQuitty, S., F.A. & Wiley, J.B. (2000), Systematically Varying Customer Satisfaction and its Implications for Product Choice, Academy of Marketing Science Review
- [12] Oliver, R.L. (1980a), A Cognitive Model of the Antecedents and Consequences of Satisfaction Decisions, Journal of Marketing Research, Vol. 17(11), pp. 460-469
- [13] Churchill, G.A.J. & Surprenant, C. (1982), An investifation into the determinants of customer satisfaction, Journal of Marketing Research, Vol. 19(4), pp. 491-504
- [14] Tse, D.K. & Wilton, P.C. (1988), Models of consumer satisfaction formation: An extension, Journal of Marketing Research, Vol. 25(2), pp. 204-212
- [15] Kotler, P. (2000), Marketing Management 10th ed., New Jersey, Prentice-Hall.
- [16] Hoyer, W.D. & MacInnis, D.J. (2001). Consumer Behaviour, 2nd ed., Boston. Houghton Mifflin Company.
- [17] Hansemark, O.C. & Albinson, M. (2004). Customer Satisfaction and Retention: The Experiences of Individual Employees, Managing Service Quality, Vol. 14(1), pp. 40- 57
- [18] Oliver, R.L. (1993), A conceptual model of service quality and service satisfaction: compactible goals, different concepts, In Swartz, T. A., B. D. E., Brown, S. W. (Eds), A. i. s. m. & management (Vol. 2, p. 65.-85). (ed.) Greenwich. CT: JAI
- [19] Iacobucci, D. & Oston, A. (1995), Distinguishing service quality and customer satisfaction: The voice of the customer, Journal of consumer psychology, Vol. 4(3), pp. 277-303
- [20] Kourilsky, M. & Murray, T. (1981), The use of economic reasoning to increase satisfaction with family decision making, Journal of consumer research, Vol. 8, pp. 183-8.
- [21] Porter, L. (1961), A study of perceived need satisfaction in bottom and middle management jobs, Journal of Applied Psychology, Vol. 45, pp. 1-10
- [22] Morris, E. & Winter, M. (1975), "A Theory of Family Housing Adjustment," Journal of Marriage and the Family, Vol. 37, pp. 79-88
- [23] Kurt, L. Groups, experiential learning and action research The Encyclopedia of Informal Education. <http://www.infed.org/thinkers/et-lewin.htm>. (Accessed 23 December 2010).
- [24] Festinger, L. (1957), A theory of cognitive dissonance, Stanford: Stanford Press.
- [25] Anderson, E.W. & Fornell, C. (1994), "A customer satisfaction research prospectus" in Rust, R. T., Oliver, R. L (eds), S. q. N. d. i. t. & practice (ed.) CA. Sage. pp. 241-68
- [26] Olson, J.C. & Dover, P. (1979), Disconfirmation of consumer expectation through product trial, Journal of Applied Psychology, Vol. 64, pp. 179-89
- [27] Bitner, M. (1987), Contextual cues and consumer satisfaction: The role of physical surroundings and employee behaviors in service settings, Unpublished Doctoral Dissertation, University of Washington
- [28] Hovland, C., Harvey.O. & Sherif, M. (1957), Assimilation and contrast effects in reaction to communication and attitude change, Journal of Abnormal and Social Psychology, Vol. 55(7), pp. 244-252
- [29] Forman, A. (1986), The impact of purchase decision confidence on the process of consumer satisfaction/dissatisfaction, Unpublished Ph.D. Dissertation, Knoxville: The University of Tennessee
- [30] Cardozo, R. (1965), An experimental study of customer effort, expectation, and satisfaction, Journal of Marketing Research, Vol. 2(8), pp. 244-249.
- [31] Dawes, R., S.D. & Lemons, P. (1972), An experimental analysis of the contrast effect and its implications for intergroup communication and indirect assessment of attitude, Journal of Personality and Social Psychology, Vol. 21(3), pp. 281-295.
- [32] Oliver, R.L. (1980b), Theoretical bases of consumer satisfaction research: Review, critique, and future direction, In C.Lamb & P. Dunne (Eds.), T. D. i. M. (p. 206.-210). (ed.) Chicago: American Marketing Association.
- [33] Cadotte, E., Woodruff.R. & Jenkins, R. (1983), Expectations and norms in models of consumer satisfaction, Journal of Marketing Research, Vol. 8 (3), pp. 305-314.
- [34] Oliver, R.L. (1977a), Effect of expectation and disconfirmation on post- exposure product evaluations:

- An alternative interpretation, *Journal of Applied Psychology*, Vol. 62(8), pp. 480-486.
- [35] Oliver, R.L. (1977b), A theoretical reinterpretation of expectation and disconfirmation effects on post-exposure product evaluations: Experience in the field. In R. Day (Ed.), *Consumer Satisfaction/Dissatisfaction and Complaining Behavior* (pp. 2-9). Proceedings of the 2nd Annual Consumer Satisfaction/Dissatisfaction and Complaining Behavior Conference, April 20-22, 1977.
- [36] Oliver, R.L. (1979), Product satisfaction as a function of prior expectation and subsequent disconfirmation: New evidence. In R. Day & H. Hunt (Eds.), *N. D. o. C. S. & (pp. 66-71).*, C. B. (ed.) Bloomington: Indiana University.
- [37] Olshavsky, R.W. & Miller, J.A. (1972), Consumer expectation, product performance and perceived product quality, *Journal of Marketing Research*, Vol. 9, February, pp. 19-21
- [38] Carlsmith, J. & Aronson, E. (1963), "Some hedonic consequences of the confirmation and disconfirmation of expectations, *Journal of Abnormal and Social Psychology*, Vol. 66(2), pp. 151-156
- [39] Oliver, R.L. (1981), Measurement and evaluation of satisfaction process in retail setting, *Journal of Retailing*, Vol. 57, pp. 25-48.
- [40] Kotler, P., Siew M., Swee H., & Chin, T. (1996), *Marketing Management: An Asian Perspective Singapore*: Prentice Hall.
- [41] Poisz, T.B.C. & Van Grumbkow, J. (1988), Economic wellbeing, job satisfaction, income evaluation and consumer satisfaction: an integrative attempt, in Raaij, W. F., V. G. M. & Eds). *Handbook of Economics Psychology*, Kluwer Academic Publishers, The Netherlands.
- [42] Yi, Y. (1990), A critical review of consumer satisfaction, Zeithaml, V. (E. R. o. M. 1990. ed.) *American Marketing Association*, Chicago, IL.
- [43] Spreng, R.A., M.S.B. & Olshavsky, R.W. (1996), A reexamination of the determinants of consumer satisfaction, *Journal of Marketing*, Vol. 60, July, pp. 15-32
- [44] Hackl, P. & Westlund, A. (2000), On Structural Equation Modelling For Customer Satisfaction Measurement, *Total Quality Management*, Vol. 11(4-6), pp. 820-826.
- [45] Fornell, C., et. al. (1996), "The American customer satisfaction index: nature, purpose, and findings," *Journal of Marketing*, Vol. 60(4), pp. 7- 18
- [46] Jyh-Bin, Y. & Sheng-Chi, P. (2006), Development of a customer satisfaction evaluation model for construction project management *Building and Environment*, Vol. 43, pp. 458-468
- [47] Aziam, M. (2009), A Conceptual Framework on House Buyers' Satisfaction of Housing Projects, Maznah Ghazali Universiti Teknologi MARA, Malaysia. www.duplication.net.au/ANZMAC09/papers/ANZMAC2009-694.pdf. (Accessed 26 October 2010).
- [48] Parasuraman, A., et. al. (1985), A conceptual model of service quality and its implications for future research, *Journal of Marketing*, Vol. 49(4), pp. 41-50