FOCAL BRAND EXPERIENCE AND PRODUCT-BASED NORMS AS MODERATORS IN THE SATISFACTION FORMATION PROCESS

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ABSTRACT

While the traditional disconfirmation of expectations paradigm is now well accepted as a general model for explaining consumer satisfaction/dissatisfaction (CS/D), various conflicting findings indicate that satisfaction processes may differ across product categories and buying situations. Accordingly, this longitudinal study of a business-to-business professional service examines the moderating effects of both focal brand and product norm experience on the causal relationships that precede CS/D evaluations. The results indicate that whilst some causal linkages are robust under all experience conditions, other relationships are moderated by the type and extent of prior experience. Theoretical as well as practical implications are discussed.

INTRODUCTION

Modelling the process of customer satisfaction/dissatisfaction (CS/D) formation has been the subject of numerous conceptual and empirical works since Cardozo's (1965) study with sometimes mixed and conflicting results. The dominant conceptual model, the disconfirmation of expectations paradigm posits that CS/D is related to the size and direction of the disconfirmation experience, where disconfirmation is defined as the difference between a consumer's pre-purchase expectations (or some other comparison standard) and post-purchase performance perceptions of the product. A consumer's expectations are thought to be (a) confirmed when product performance conforms to expectations; (b) negatively disconfirmed when performance is less than expected; and (c) positively disconfirmed when performance exceeds expectations (Anderson 1973, Oliver 1980, Oliver and DeSarbo 1988; Tse and Wilton 1988). Thus CS/D is thought to be primarily a function of these three variables. Hence:

CS/D = f(pre-purchase expectations, post-purchase performance, disconfirmation)

However, a review of the empirical literature indicates that while this basic paradigm is generally accepted, numerous variations have been suggested. For example, various pre-purchase comparison standards (e.g., expectations) (Cadotte, Woodruff and Jenkins 1987), causal attributions (Bitner 1990), equity judgements (Oliver and Swan 1989), and various disconfirmation standards (Oliver and Bearden 1985) have been shown to have an impact in the CS/D formation process. Furthermore, the exact causal roles of the expectations, disconfirmation and performance constructs have been the subject of sometimes conflicting findings prompting Churchill and Surprenant (1982) and Cadotte, Woodruff and Jenkins (1987) to suggest that satisfaction processes differ across product categories and may be contingent upon buying situations. Yi (1993) examined product ambiguity and its moderating effect on satisfaction processes. More recently, the Halstead, Hartman and Schmidt (1994) findings in a study of higher education services supported this contingency approach. These findings suggest that firstly, the range of antecedent variables is more comprehensive than merely expectations, performance and disconfirmation, and secondly, that the CS/D formation process may indeed be more complex than proposed in the original disconfirmation of expectations model.

The purpose of this article therefore is to adopt this contingency approach and examine the role of consumers prior experience and its moderating impact on the CS/D formation. In doing so we examine the respective roles of various antecedent variables in the CS/D formation process - this time in the context of business-to-business services. No satisfaction/dissatisfaction study (empirical or conceptual) could be located which specifically dealt with this category of service, despite the fact that business-to-business evaluation processes are considered to be different in a number of respects to consumer services (Webster 1974).

THE ANTECEDENTS OF CUSTOMER SATISFACTION

Disconfirmation

In the literature, disconfirmation typically occupies a key role as an independent, mediating variable. It is a comparison process and a primary integrating cognition which captures the expectation-performance evaluation process. It is the direction (positive/neutral/negative) and magnitude of this discrepancy that impacts on CS/D formation (Oliver and Bearden 1985). If CS/D were purely performance dependent, there would be no need for disconfirmation. However, the extent to which two consumers perceive identical performance, but express different levels of satisfaction/dissatisfaction, suggests "other factors appear to be operating" (Oliver and Bearden 1985, p.236). In all but one reported study where disconfirmation (measured either subjectively or inferred (subtractive)) has been included as an antecedent of CS/D, it has been shown to have a significant, positive effect on satisfaction (e.g., Oliver 1980; Oliver and Bearden 1985; Oliver and Swan 1989; Patterson 1993; Tse and Wilton 1988; Westbrook 1987; Yi 1993). The one exception was reported by Churchill and Surprenant (1982) for a high involvement good (new video disc player). However as the authors explained, their experiment ....."did not allow satisfaction as it is typically conceived to operate. Consumer satisfaction is a post-purchase phenomenon. It reflects how much the consumer likes or dislikes the product after using it. Respondents did not actually use the product in our experiment...." (p. 503).

Perceived Performance

Perceived performance is the (subjective) evaluation of the product's performance following the consumption experience. Early CS/D studies (e.g., Cadotte, Woodruff and Jenkins 1987; Oliver 1980) found disconfirmation to be the primary direct antecedent of CS/D (possibly because they did not test a direct performance CS/D linkage). Later studies (Churchill and Surprenant 1982; Patterson 1993; Tse and Wilton 1988) found direct performance CS/D linkages (in addition to direct

disconfirmation CS/D effects). Churchill and Surprenant (1982) simultaneously modelled CS/D for a low involvement (plant) and high involvement (new video disc player) product. They found that performance alone impacted on CS/D in the high involvement situation, but that both disconfirmation and performance were direct antecedents in the low involvement situation. Tse and Wilton (1988) found both performance and disconfirmation (for miniature record player) were both positively related to CS/D, with performance exceeding expectations and disconfirmation in explaining CS/D.

Finally, Patterson (1993) (high involvement product - combustion heaters) found the direct performance CS/D effect considerably more powerful than the disconfirmation CS/D linkage. In addition, performance had an indirect impact on CS/D via its effect on disconfirmation. One possible reason for this finding (and those of Churchill and Surprenant 1982; and Tse and Wilton 1988) might be that high involvement purchase situations decrease the consumer's sensitivity to pre-usage phenomena and increases their sensitivity to the outcome (Oliver and Bearden 1983). Notwithstanding, these conflicting results concerning the respective roles of product performance and disconfirmation seem to indicate that performance might have a direct impact under certain conditions but not others. Furthermore, while disconfirmation has been a significant predictor of CS/D in all but one study, in some reported results it has played a secondary role to performance in explaining satisfaction (e.g., Patterson 1993; Tse and Wilton 1988). This begs the question: under what conditions or circumstances is disconfirmation, as it is typically conceived, allowed to operate? Furthermore, in what situations does performance have a direct and/or dominant effect on CS/D?

Expectations

Early studies conceptualised expectations as *anticipated* product performance and this created a frame of reference about which one makes a comparative judgement (Oliver 1980). In more recent times however they have been conceptualized as experienced-based product norms (Cadotte, Woodruff and Jenkins 1987), as well as

normative standards (deserved and ideal expectations). An examination of the empirical literature also reveals conflicting results. In some situations there has been a direct expectations CS/D link (e.g., Bearden and Teel 1983) but not in others (e.g., Patterson 1993). Is this due to the fact that expectation was measured pre-purchase in some studies (e.g., Oliver and Bearden 1985) and post-purchase at the same time as performance, disconfirmation and CS/D in others? Or is it due to different expectation standards being employed? Or perhaps in some buying and consumption *situations* (such as continuously provided *services* like postal, telephone, municipal services) expectations play a more passive role in CS/D evaluation?

Fairness - A Dimension of the Equity Construct

Whilst fairness has not been part of the traditional disconfirmation models, there are nonetheless cogent arguments for its inclusion. Bagozzi (1975) suggested that the exchange process is the most basic element of the marketing function, implying that CS/D with a given exchange is a crucial part of an on-going buyer-seller relationship. An important part of this exchange is equity/inequity, derived from equity theory (Adams 1963) and based on the notion that inputs and outcomes have equity interpretations that lead to CS/D judgements (Oliver and Swan 1989). Accordingly parties to an exchange will feel equitably treated if they believe the ratio of their outcomes to inputs is deemed "fair" (Oliver and DeSarbo 1988). Whether a customer feels equitably treated or not might depend upon numerous factors including the price paid, benefits received, and the time and search costs expended in the transaction. Such models may provide a richer description of CS/D in those situations where CS/D with the other party to the transaction is an important consideration. During qualitative interviews for this study, the notion of "fairness" was mentioned by respondents on more than one occasion in the context that they expected to (a) "be fairly treated by the consultant given the fees paid"; and (b) "receive an excellent assignment for the high cost".

Two common competing operationalisations of

the equity construct are *"fairness"* and *"preference"*. The former requires that both parties to a transaction receive what is "right" or "deserved" (Oliver 1989), while preference is based on the notion that a focal party in a transaction strives to maximise their outcome such that he/she has disproportionately or inequitably high benefits over the other party. The fairness dimension however was deemed more appropriate in the context of this study of business-to-business services.

This brief review suggests that the exact nature of the causal interactions between the various antecedents and CS/D are far from clear, and that the interrelationships are more complex than postulated by early researchers. As previously mentioned, it also suggests that the exact nature of the relationships may indeed be *product category and/or situation dependent*.

THE ROLE OF EXPERIENCE IN CS/D PROCESSES

"...consumer experience with an evoked set of brands are important determinants of CS/D processes" (Woodruff, Cadotte and Jenkins 1983).

The expectancy-disconfirmation paradigm by definition, assumes some level of product knowledge since familiarity is necessary to generate pre-purchase expectations. Without such expectations, the disconfirmation construct cannot operate (Halstead, Hartman and Schmidt 1994). New or first-time customers, without concrete experience are forced to rely on word-of-mouth, marketer communications, or assess various tangible cues (such as the orderliness of the accountant's office, or the cleanliness of the restaurant) to form weaker, less stable expectations. Day (1977) suggested that learning from previous experience results in more realistic and well formed expectations than customers with no such experience. LaTour and Peat's (1979) study examined the impact of experience in isolation from other key disconfirmation constructs and concluded that experience was significant in explaining variations in CS/D. They went on to state:

"Prior experience is probably the most important determinant of consumer satisfaction because personal experience is most vivid and salient" (p.588).

While LaTour and Peat's assertion suggests experience is a mediating variable is CS/D formation, we argue in this paper that experience acts as a **moderator** in the process. That is, the nature and strength of the causal linkages preceding CS/D will be contingent upon the degree of prior experience of the consumer. Prior experience may take two forms - one form derives from experience with, and hence knowledge of the tried brand (i.e., focal brand). The second form consists of experience that has been accumulated in the past from a number of brands other than the focal brand. The latter is referred to as "experienced - based norms" and represents an average performance a consumer believes is typical of a group of similar brands (Cadotte, Woodruff and Jenkins 1987; Mazursky and Geva 1989). The traditional view seems to limit expectations to experiences with a focal brand (i.e., the one actually purchased). However a consumer may have broader experiences within a product class. For example a consumer's experience may be with (a) a particular brand (e.g., a particular branch/s of Citibank or McDonalds restaurant), (b) other similar/competing brands (e.g., National Australia Bank or Burger King), or with a product class vying to meet the same needs and wants (e.g., credit unions, pizza restaurants). Breadth of experience beyond the focal brand may assist consumers to form **norms** or standards that indicate how a focal brand should or could perform, rather than might perform. These norms are limited by the width (variety of brands experienced) and depth of a consumer's experience (extent or number of times each brand was used) with a variety of products and brands. Moreover these norms may well differ significantly from focal brand expectations (Woodruff, Cadotte and Jenkins 1983). In a study of restaurant services employing both norms and focal brand expectations, Cadotte, Woodruff and Jenkins (1987) concluded " ..... that no one standard will always best explain satisfaction processes. Rather researchers need a typology of evaluation standards from which to draw" (p. 313).

THE CURRENT STUDY

The focus of this study is a broad range of **management consulting services** (marketing research, HRM, strategic planning, information technology, logistics) considered typical of many business-to-business professional services. As researchers are beginning to acknowledge that satisfaction processes may differ across both product categories and situations (e.g., based on degree of product familiarity) (see Halstead, Hartman and Schmidt 1994), an investigation of these processes in (a) a business-to-business service context, and (b) under different familiarity or experience conditions seems justified.

It is now well documented in the services literature the extent to which customer evaluation processes differ between goods and services (e.g., Zeithaml 1981). In particular, the evaluation process for services is considered more difficult (especially for services of the pure intangible end of the goods - services continuum). Furthermore, as services are intangible and hence often intrinsically difficult to evaluate prior to purchase/consumption (or even during purchase/consumption for some services) then prior experience is often essential to frame active and realistic expectations.

Hence, our study follows the approach adopted by Yi (1993) in asking "under what conditions" does a particular variable (e.g., performance) have a direct/indirect and strong/weak impact on CS/D? "In other words, a shift is proposed from the "Is" question to the "When" question" (Yi 1993, p.502). More specifically, two categories of prior experience (experience with (a) the focal brand and (b) product (service) norms) are examined for their moderating effects on the relationships that precede CS/D in a professional services context. Furthermore, the role of the fairness dimension of equity is examined to throw further light on the CS/D evaluation process.

Methodology

The methodology involved a two-stage longitudinal study, using self-administered questionnaires. Prior experience and expectations being pre-purchase constructs, were measured immediately prior to commencement of the

consulting assignment, while disconfirmation, performance, fairness and satisfaction were measured at completion of the assignment (i.e., post-purchase). The sampling frame for the study comprised private and public sector clients, large and smaller assignments, and covered a wide spectrum of consultancy engagements (e.g., marketing research, corporate planning, organizational reviews, information technology, human resource management, and operations management). Of the 207 client organisations approached to participate, 128 completed both the stage 1 and stage 2 questionnaires, representing a net response rate of 62%.

The study involved the key informant method. To increase the validity and reliability of the data collected via this method, only respondents who were involved in at least four of the six key decision stages were included in the sample. These decision stages were: (a) Identified existence of the problem; (b) Determined if problem to be handled internally or externally; (c) Identified possible consultants; (d) Involved in search for information about consultants; (e) Involved in short listing consultants; and (f) Involved in final selection of consultant.

Measures

Where appropriate, all constructs were measured using multi-item measures. The dependent variable, *satisfaction*, was operationalised by employing four of the items used by Oliver and Swan (1989), and Westbrook and Oliver (1991), relevant to this study. The items, measured with a 7-point bipolar adjective scale, were: very pleased-very displeased, very contented-disgusted, did a poor assignment-did a very good assignment, and very dissatisfied-very satisfied. The measure of reliability (coefficient alpha) was above acceptable limits (0.94).

Twenty two *expectation* and matching *performance* items were generated from qualitative interviews and secondary data sources. Respondents were asked to indicate their expectations (and performance perceptions) about the recently commissioned assignment. A 7-point Likert scale from "strongly agree" - "strongly disagree" was used. These items were factor analysed and then summed to create composite

expectations and performance indices for use in the path analysis. All displayed sound reliability with the Cronbach alpha coefficients ranging from 0.72 to 0.96.

Disconfirmation was measured separately from expectations in this study by including it in the post-purchase questionnaire, thus providing a more valid measure than is usually the case. Oliver's (1980) 3-item "better than expected/worse than expected" global scale was used for this purpose (coefficient alpha 0.79). For the *Fairness* construct, the measures used in a recent study (Oliver and Swan 1989) employing the equity construct in explaining CS/D and behavioural intentions were employed here (coefficient alpha 0.78).

Focal brand experience was measured by asking respondents whether or not they had used the current consultant (i.e., brand) previously. *Product norm experience* was assessed by a single item measure of subjective experience in dealing with management consultants in general. A 7-point scale from inexperienced to very experienced was used. Responses in the range 1-3 were then reclassified as inexperienced, while 4-7 were classified as experienced for the purposes of treating it as a dummy variable in the regression models and subsequent path analysis.
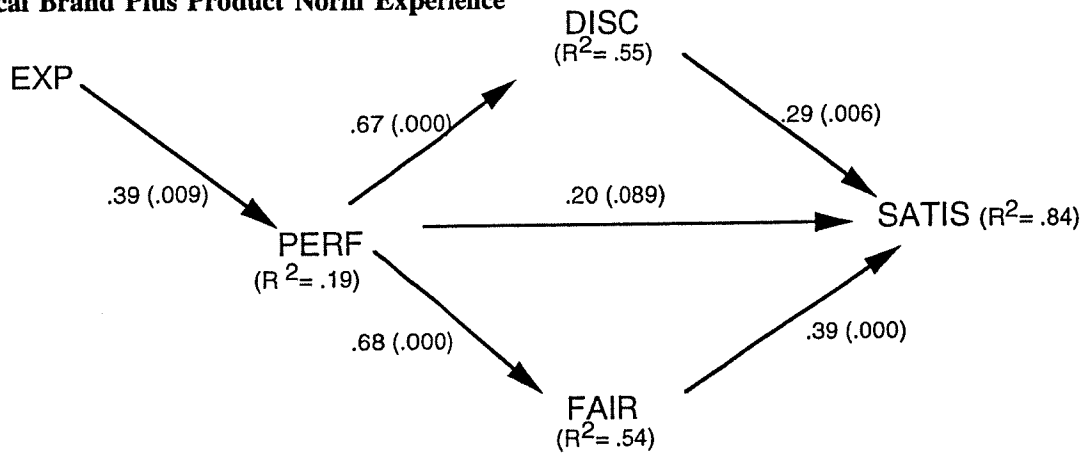
Data Analysis

Given the potential existence of a set of direct and indirect relationships in the disconfirmation model, recursive path analysis was used to examine the process of CS/D formation. Path analysis facilitates the interpretation of a set of linear relationships among a structured set of variables. By postulating a causal ordering of the various antecedent variables in the model, it is possible to empirically test this causal ordering. The number and magnitude of the statistically significant relationships (termed "path coefficients") determine whether the a priori causal ordering is justified (Deshpande and Zaltman 1982). The path model derived is shown in Figure 1.
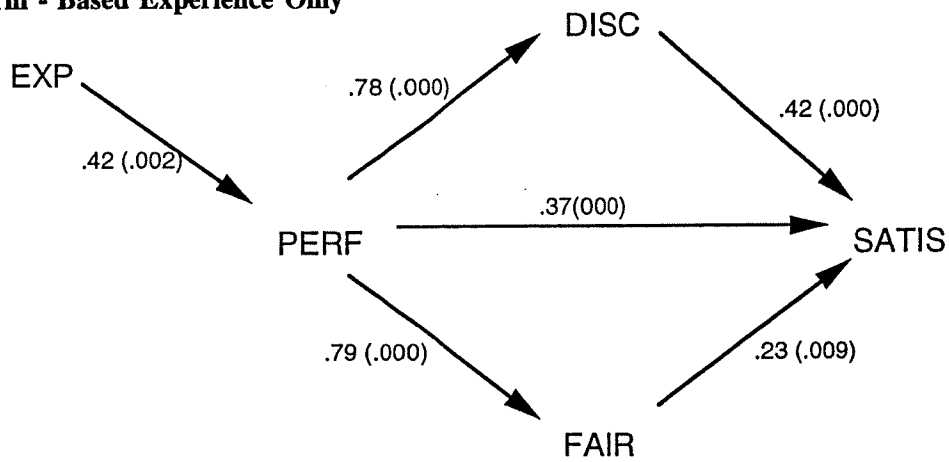
In order to test for the moderating effects of both focal brand experience and product based norms on the CS/D process, the multiple regressions were estimated with the levels of these

Figure 1
Alternative Models of Experience as a Moderator in the Satisfaction Process

Model 1: Focal Brand Plus Product Norm Experience

DISC
$(R^2 = .55)$

EXP

.67 (.000)

.29 (.006)

.39 (.009)

.20 (.089)

SATIS $(R^2 = .84)$

PERF
$(R^2 = .19)$

.68 (.000)

.39 (.000)

FAIR
$(R^2 = .54)$

Model 2: Norm - Based Experience Only

DISC

EXP

.78 (.000)

.42 (.000)

.42 (.002)

.37 (000)

SATIS

PERF

.79 (.000)

.23 (.009)

FAIR

Model 3: Focal Brand Experience Only

DISC

EXP

.42 (.090)

.92 (.096)

.40 (073)

SATIS

PERF

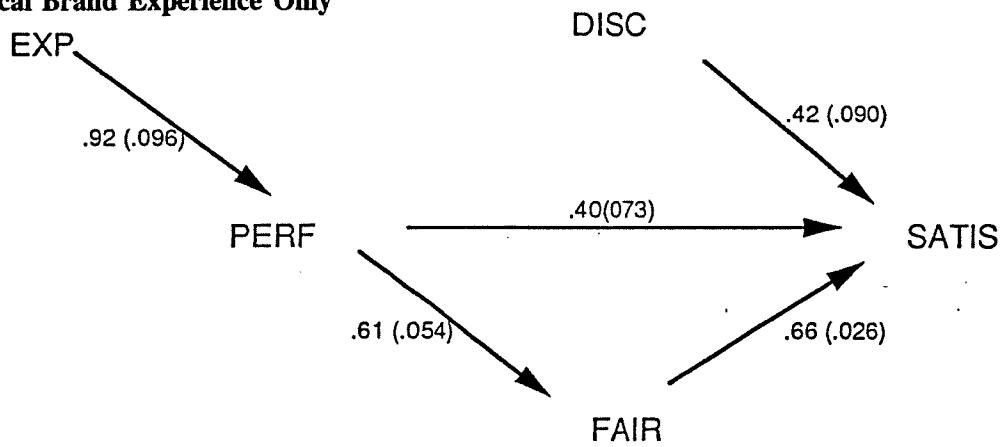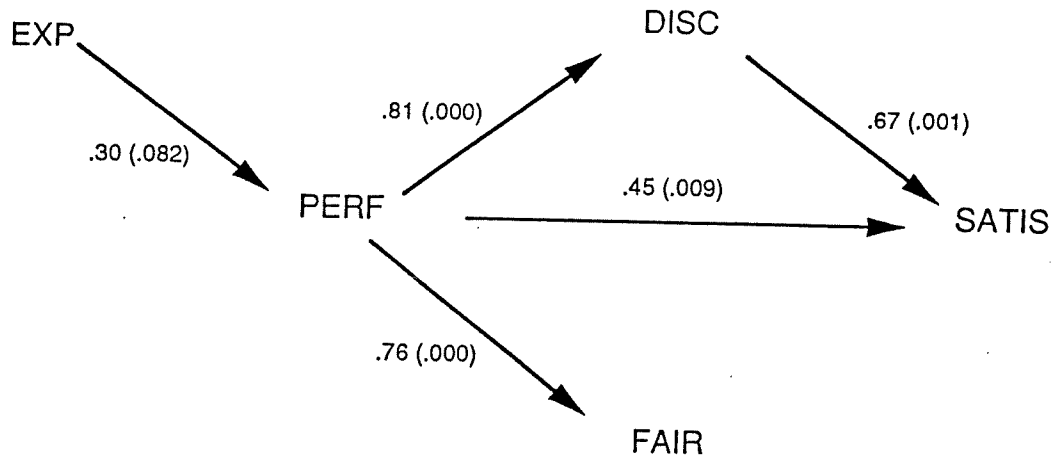.61 (.054)

.66 (.026)

FAIR

Figure 1 (cont.)

Model 4: No Experience (Neither Focal Nor Product Norm)

Note 1:	EXP = expectations	PERF = perceived performance
	DISC = disconfirmation	FAIR = fairness
	SATIS = satisfaction	

| Note 2: | Path coefficients are standardized (beta) coefficients. |
| | Figures in parenthesis indicate the significance level. |

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two types of experience for each respondent included as interaction terms with other explanatory variables. More specifically, some (n = 44) respondents had both focal brand and product norm experience (D1), some (n = 48) had only norm based experience (D2), some (n = 10) had only focal brand experience (D3), and the remainder (n = 26) had neither (D4).

RESULTS

Using the CS/D process framework outlined earlier, a series of multiple regressions were estimated. These had the form:

SATIS = f(DISC, PERF, FAIR)
DISC = f(PERF, EXP)
FAIR = f(PERF)
PERF = f(EXP)

where SATIS, DISC, PERF, FAIR and EXP are satisfaction, disconfirmation, perceived performance, fairness and expectations, respectively. In order to examine the moderating effects of experience type, each of the explanatory

variables in each of the above equations was multiplied by three of the four (D2 to D4) dummy variables defined immediately above. The resulting linear equations were estimated using ordinary least squares. For example, the DISC equation took the form:

$$DISC = \beta_0 + \beta_1 PERF + \beta_2 EXP + \beta_3 D2 + \beta_4 D3 + \beta_5 D4 + \beta_6 D2*PERF + \beta_7 D3*PERF + \beta_8 D4*PERF + \beta_9 D2*EXP + \beta_{10} D3*EXP + \beta_{11} D4*EXP + \epsilon$$

In this case the coefficients β_3 through β_{11} indicate the effects of the various categories of experience types *compared to* having both types of experience. In other words, if say the estimate of β_6 is statistically significant, it would indicate that having only norm brand experience leads to a different effect of PERF on DISC than if the respondent had both types of experience.

Once these four equations are estimated, it is a simple task to calculate the actual paths and their standard errors for each of the four experience types. These results are depicted in Figure 1 for each of the four experience conditions. Firstly,

note that only one set of R^2 values are shown (in Model 1) since the other three models are derived from the same equations. Secondly, only statistically significant paths are shown in the figures. The numbers along each path shown are the estimated path coefficients with significance levels shown in parentheses.

Table 1
Effects of Antecedents on CS/D

MODEL 1 (Both types of experience)

	Indirect	Direct	Total Effect
EXP	.26	-	.26
PERF	.46	.20	.66
DISC	-	.29	.29
FAIR	-	.39	.39

MODEL 2 (Norm Based experience)

	Indirect	Direct	Total Effect
EXP	.37	-	.37
PERF	.51	.37	.88
DISC	-	.42	.42
FAIR	-	.23	.23

MODEL 3 (Focal Brand experience)

	Indirect	Direct	Total Effect
EXP	.74	-	.74
PERF	.40	.40	.80
DISC	-	.42	.42
FAIR	-	.66	.66

MODEL 4 (Neither type of experience)

	Indirect	Direct	Total Effect
EXP	.30	-	.30
PERF	.54	.45	.99
DISC	-	.67	.67
FAIR	-	-	-

Table 1 contains a summary of the decomposition of the zero order correlations of the antecedent variables in path models 1 to 4 (Figure 1) into their indirect, direct and total effects on CS/D (SATIS). The indirect effects in Table 1 were derived by multiplying the sequential beta coefficients along any given path. This method (known as the Simon-Blalock technique) is typically used in path analysis (Asher 1976). To illustrate, in Model 1 the indirect paths from PERF to SATIS is: $(.67 \times .29) + (.68 \times .39) = 0.46$

because it is mediated through firstly, DISC and then FAIR. Total effects are simply the sum of direct and indirect effects. An examination of Table 1 shows that in general, one can broadly conclude that the types of experience do have a moderating effect on the CS/D process.

Finally, it will be noted that the path between pre-purchase expectations and disconfirmation in all four models was non-significant. By definition, there should be a non-zero path between these constructs. The only explanation is that expectations (measured prior to commissioning of the consulting assignment), are dynamic and have in fact been modified during the extended period prior to assignment completion - i.e., during the "consumption period" (disconfirmation being measured after assignment completion).

IMPLICATIONS

Firstly it will be noted from Model 4 (Figure 1) that fairness (FAIR) does not seem to operate as an antecedent when there is no prior experience of either type, presumably because there is no benchmark to use in judging the intangible service performance with respect to value for money. On the other hand, FAIR has a significant direct effect on CS/D in all of the other experience conditions.

Perceived performance (PERF) has the largest total impact on CS/D in Model 4 (no experience) and in Model 2 (norm based experience only). Hence, when there is focal brand experience (either by itself or in combination with norm based experience) the total effect of PERF is smaller. This perhaps reflects a less intense (than might otherwise be the case) post-purchase evaluation and scrutiny of the chosen consultant because a degree of trust and commitment has already been established as a result of past assignments. However, when the client has little if any experience in dealing with consultants in general, and the chosen one (i.e., brand) in particular, then performance is evaluated more intensely and thus becomes a powerful determinant of CS/D.

Expectations (EXP) have an indirect effect on CS/D in all four experience conditions but its effect is at least twice as large when there is only focal brand experience (Model 3). Indeed, in this case the total effect of EXP on CS/D is about as large as the effect of PERF (refer Table 1). This is

presumably due to the relatively well developed expectations of the focal brand *and* the lack of significant norm brand experience. Not surprisingly, the direct impact of EXP on PERF is lowest in Model 4 (no experience condition) presumably because expectations are weaker and less well formed.

An interesting comparison is with Models 1 and 2. From Figure 1 and Table 1 it is clear that the addition of focal brand experience to product norm experience does not really impact a great deal on the CS/D process, since the paths in Figure 1 and total effects on CS/D in Table 1 for the two models are quite similar.

Finally, it is worth noting that PERF has a direct (as well as an indirect) impact on CS/D under all experience conditions. This has not been the case in most previous studies, especially those involving low-involvement goods (e.g., Churchill and Surprenant 1982 for the plant; Cadotte, Woodruff and Jenkins 1987 for restaurants services). It may well be that as suggested by Halstead, Hartman and Schmidt (1994), CS/D processes depend on the product category (in this case a high-involvement, business-to-business professional service). We feel that the importance of the service is crucial to this result. Hence, one would expect to find the same relatively large impact of PERF in CS/D in other situations when the service required a high involvement decision such as in the business-to-business professional service examined here.

Overall, these results indicate that experience does in fact act as a moderator in the CS/D evaluation process. Specifically, we set out to examine whether the pattern and strength of the causal linkages preceding CS/D would be contingent upon the type and degree of prior experience. Our results conclusively show that this is the case.

In particular, when there is no experience of either type, CS/D is driven chiefly by perceived performance (PERF) whereas fairness (FAIR) has no statistically significant effect, probably because of ill-formed expectations resulting from lack of experience. On the other hand, with <u>both</u> types of experience, PERF has a relatively less important role to play in the CS/D process (although still having a large selective total effect as discussed above). With only norm-based experience, EXP

and FAIR have relatively small effects on CS/D whereas with only focal brand experience, the effects of EXP and FAIR are relatively large. These results have major implications in the managing of business-to-business professional service clients. It will be interesting to see if these results hold up more generally in other service settings.

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