

Mark Gabbott and  
Gillian Hogg

## Consumer Behaviour and Services: A Review

Department of  
Marketing, University of  
Stirling, Stirling FK9  
4LA, UK

*This article reviews the current literature in the fields of consumer behaviour and the marketing of services in order to examine the main issues facing the consumer in purchasing services, as opposed to goods. Five distinguishing characteristics of services are discussed and the implications of these for the consumers are placed within the information processing model of consumer behaviour theory. The article suggests that there are particular problems for consumers in acquiring effective information regarding services, making comparisons on the basis of that information and subsequently evaluating the service encounter. It is our contention that unless consumer responses to the particular problems associated with services are clarified, service marketing may be in danger of pursuing provider-orientated solutions rather than understanding the actual nature of the consumer decision process when purchasing services.*

---

### Introduction

Since the early work of Judd (1964), Rathwell (1966) and Levitt (1972) there has been increasing attention paid to the marketing of services. This interest has been motivated by a recognition of the importance of the "services sector" and a need to understand the problems of marketing services more explicitly. Early work by Sasser *et al.* (1978) provided a clear articulation of the characteristics of services which distinguished them from goods and these provided an agenda for considering how the nature of services marketing differed from that of goods, as well as highlighting some of the problems associated with adopting goods marketing terminology and concepts.

The dominant feature of the existing literature on the marketing of services is its implicit management orientation, a concentration on how services are, or should be, marketed. This approach makes a fundamental assumption which this article seeks to challenge, specifically that consumer behaviour is unaffected by the nature of the product. While research into the consumption of services is sparse, this literature has already established a number of areas where the characteristics of services make accepted forms of consumer behaviour problematic. This article reviews the current services and consumer behaviour literature in order to clarify the main issues for consumers in obtaining information about services, comparing alternative service provision and evaluating the service encounter. Until the mid-1980s the dominant theoretical paradigm in consumer behaviour was the information processing approach. More recently, experiential and behavioural perspectives have been recognized as providing realistic alternatives to the information processing approach. While these perspectives may provide a means to

amplify our understanding of consumer behaviour and services, the discussion in this article will take place using the information processing model in order to provide a means to synthesize service marketing and consumer behaviour literatures. This analysis highlights a number of aspects of consumer behaviour which need to be considered by service marketers.

### Products, Goods and Services

As a first stage it is necessary to make a distinction between products, goods and services. Marketing theory has been dominated by concepts and terminology derived from the marketing of goods. This orientation has endured despite a recognition that services have a number of unique characteristics. In as much as goods and services both provide benefits and customer satisfaction, they have both been described as products in the widest sense of the word (Cowell 1991; Enis and Reoring 1981) which has allowed services literature to develop based upon a sound marketing literature. However there has also been a tendency to use the terms "goods" and "products" interchangeably with little attention paid to the service dimension which may have far-reaching implications for marketers. If it is accepted that services do have distinguishing characteristics, such as those identified by Lovelock (1981) and Booms and Bitner (1981) for example, then it is necessary to restate and understand the differences between a product, which can include both a good and service element, and a good which is defined purely in terms of its physical properties.

Most definitions of services are still framed in terms of differences with goods. The distinction is provided on the basis of a comparison of the dominant characteristics of each (Schifman and Kanuk 1991; Regan 1963; and Blois 1974). However, as Foxall (1985) points out, if services are seen not as a separate entity but only as a different type of product, the differences identified between goods and services are not fundamental but merely classificatory. What is needed is an appreciation of the dimensions of services which place different demands on both the purchaser and the provider.

As a way of highlighting the inadequacy of discriminating between goods and services Levitt (1972) argues that there is no such thing as a service industry, only industries where service components are greater. The distinction is between suppliers where the core of what they are selling is a service and suppliers that use a service element associated with a goods element as a competitive advantage, a theme developed by Gronroos (1978). The corollary of this argument is that all purchases of goods involve an element of service. Shostack (1977) argues that there are very few "pure" products or services and describes a product continuum from tangible dominant goods to intangible dominant services. However even within this approach there is a service element which is still indistinct from the good. Kotler (1991) provides structure to the continuum by identifying four distinct categories of offer: purely tangible goods, tangible goods with accompanying services, a major service with accompanying goods and services and pure services. A common feature of these approaches is a recognition that services have a number of distinguishing characteristics. These characteristics have been identified as; intangibility, inseparability, heterogeneity, perishability and ownership (Sasser *et al.* 1978; Shostack 1977; Gronroos 1978).

## Service Characteristics

Intangibility is one of the most important characteristics of services, they do not have a physical dimension. Often services are described using tangible nouns but this obscures the fundamental nature of the service which remains intangible. Shostack (1987) for instance points out that "airline" means air transportation, "hotel" means lodging rental. Berry (1980) argues that even although the performance of most services is supported by tangibles the essence of what is purchased is a performance, therefore as McLuhan (1964) points out, it is the process of delivering a service which comprises the product. The implication of this argument is that consumers cannot see, touch, hear, taste or smell a service they can only experience the performance of it (Carman and Uhl 1973; Sasser *et al.* 1978). The second characteristic of services is the inseparability of the production and consumption aspects of the transaction. The service is a performance, in real time, in which the consumer cooperates with the provider, Bell (1981). According to Thomas (1978) the degree of this involvement is dependent upon the extent to which the service is people-based or equipment-based. The inference of this distinction is that people-based services tend to be less standardized than equipment-based services or goods producing activities. Goods are produced, sold and then consumed, whereas services are sold and then produced and consumed simultaneously (Regan 1963; Cowell 1984). The inseparability of the role of service provider and consumer also refers to the lack of standardization since the consumer can alter both the way in which the service is delivered, as well as what is delivered, which has important implications for the process of evaluation.

The heterogeneity of services is also a function of human involvement in the delivery and consumption process. It refers to the fact that services are delivered by individuals to individuals and therefore each service encounter will be different by virtue of the participants or time of performance. As a consequence each consumer is likely to receive a different service experience. The perishability of services describes the real time nature of the product. Services cannot be stored unlike goods and the absence of the ability to build and maintain stocks of the product means that fluctuations in demand cannot be accommodated in the same way as goods, i.e. in periods of excess demand more product cannot be utilized. For the consumer of services the time at which the consumer chooses to use the service may be critical to its performance and therefore the consumers experience. Kelley *et al.* (1990) make the observation that consumption is inextricably linked to the presence of other consumers and their presence can influence the service outcome.

To the above characteristics of services, Judd (1964), Wyckham *et al.* (1975) and Kotler (1982) have identified the concept of ownership as a distinguishing feature of services. With the sale of a good the purchaser generally obtains ownership of it. By contrast in the case of a service the purchaser only has temporary access or use of it: what is owned is the benefit of the service, not the service itself, i.e. in terms of a holiday the consumer has the benefit of the flight, hotel and beach but does not own them. The absence of ownership stresses the finite nature of services for consumers, there is no enduring involvement in the product only in the benefit.

These separate characteristics which distinguish a service from a good have formed the basis of most analyses of services marketing. However, very few attempts have been made to consider these characteristics together in order to investigate their joint effect upon consumers' behaviour. Simply, we know that

intangibility creates a problem for consumers in evaluation and choice, we also know that heterogeneity presents an impediment to learning and routinizing behaviour but the combined effect of service characteristics are still not clearly understood.

### Consumer Behaviour and Services

With the developing interest in services and services marketing it might be expected that the consumer behaviour literature would include references to the evaluation and consumption of intangibles. However there are very few examples of published work which refer explicitly to the consumption characteristics of services. There would appear to be an assumption, consistent with the interchangeability of terminology, that consumer behaviour related to goods is the same as that related to products, i.e. the difference between goods and services is insignificant. In the case of products where the "good" element is dominant this may be a valid assumption, but for products where the dominant characteristic is the service intangibility this assumption denies the significant impact upon consumption behaviour of the characteristics identified above.

As a vehicle for examining likely differences in consumer behaviour and services, a simple process model of consumer behaviour will be used, drawn from the dominant information processing perspective. This view implies that consumers first search for information about possible alternatives and attributes, selected alternatives are then compared on the basis of these attributes and once consumption has occurred the product is re-evaluated. Under each of these three process headings the services and consumer behaviour literature will be reviewed in order to provide some indication of the likely consumer responses to the problems presented by services.

#### *Information Search*

The literature on consumer information activity in relation to goods is large and concentrates upon classifying the various sources of information (e.g. Beales *et al.* 1981; Engel *et al.* 1986; Westbrook and Fornell 1979; Fletcher 1987), the ability to assimilate information from these sources (e.g. Jacoby *et al.* 1974; Miller 1956; Keller and Staelin 1987; Summers 1974; Wilkie 1974; Jacoby 1984; Muller 1984); the motivation for external search behaviour and the extent of that behaviour (e.g. Johnson and Russo 1984; Urbany *et al.* 1989; Bucklin 1966; Moore and Lehlann 1980). The characteristics of services which we believe place an additional information burden on consumers are associated with information sources used, the nature of information available from each source and the consumers response to that information.

Commonly two types of consumer information sources are referred to; internal and external sources. The search of internal sources of information is characterized by Bettman (1979b) as a scan of memory. When faced with a purchase decision consumers first examine memory for information which may be relevant to the decision (Jacoby *et al.* 1978). This information may be the result of previous experi-

ences, which constitute a body of knowledge about, or an attitude toward, a product or a product class. If previous service experience is available this is an extremely credible source even if it is recognized that the experiences which comprise this information are event-specific and may not provide any clear indication as to future performance. The work carried out by Murray (1991) provided some support for this and pointed to a preference for internal sources of information in evaluating services.

Where information gained from previous experience is not available to consumers, or the information already held is considered insufficient to discriminate between different offerings, then the consumer may be motivated to search for information externally. This external information search implies a conscious recognition of the need for more decision-relevant information. The extent of external search is said to be dependent upon a number of factors, such as product category experience, product complexity or the degree of buyer uncertainty. On each of these dimensions, services are likely to prompt significant external search effort. In itself, this does not indicate any specific differences in the consumption behaviour related to services with that of goods. An alternative approach suggested by Murray (1991) is that in considering the degree of external information search it is inadequate to merely analyse the absolute number of sources used but more productive to assess source effectiveness.

The effectiveness of information available from external sources is related to the nature of services. Nelson (1970) identifies experience and search qualities of products where search qualities are those product attributes which can be almost completely determined and evaluated prior to purchase, for example, colour, size, price, etc. Experience qualities are those attributes which cannot be known or assessed prior to purchase but are determined during or after consumption. The more tangible the product the more dominant are the search qualities and the more intangible the less information is available before consumption. Services are therefore high in experience qualities and low in search qualities.

The implication for the consumer is that experiential information is perhaps the most difficult to obtain pre-purchase. The only sources of this type of information are pre-purchase trial, observation or reliance upon the experiences of others (Locander and Hermann 1979). Pre-purchase trial is not an option in the case of services since they are produced as they are consumed and they therefore have to be experienced in total before they can be assessed, for instance it is not possible to try a haircut before purchase. Observation is equally unreliable as a source of information since the service is intangible and the participation of any other individual gives no guarantee of a repeated performance. As a consequence a number of authors (e.g. Murray 1991) suggest that consumers look towards personal sources of information. This position is supported by Zeithaml (1981) who suggests that the need for experience information of the service prompts a reliance upon word-of-mouth sources as they are perceived to be more credible and less biased. This is also consistent with the work of Robertson (1970), Eiglier *et al.* (1977) and Urbany and Weilbacker (1987) who indicate that word-of-mouth sources are pivotal in relation to services. As a consequence we can say that where service is a dominant element of a product, consumers face a number of problems, primarily in acquiring and using their own knowledge and also that the external environment cannot provide appropriate objective information. The likely response is an increased reliance on personal sources of information.

### *Comparison*

The process of information search leads the consumer to an evoked set of alternatives that will form the basis of comparison and choice. The difficulties of obtaining effective pre-purchase information about services is likely to result in a smaller evoked set in services than goods. Zeithaml (1981) suggests that because of the nature of services and the difficulties in obtaining effective information consumers tend to be more loyal once they have found an acceptable alternative, for instance in the case of professional services like solicitors; indeed, if the consumer has previous experience of a service the evoked set may be as small as one (see Johnston and Bonama 1981). However if the internal information is negative or the consumer does not have experience on which to base the choice then the size of evoked set will be dependent upon the effectiveness of the external information that was available. There are various models of how consumers choose between available alternatives in different situations, such as Bettman (1979a), Grether and Wilde (1984), Wright (1975) and Fletcher and Hastings (1983). The common component of these models is a set of attributes. There are two identifiable problems for consumers in defining attribute sets in relation to services, problems of identifying attributes and problems of making comparisons on the basis of these attributes.

All products have attributes or defining characteristics, in the case of goods these attributes are tangible, can be determined in advance of purchase and common to all consumers purchasing the product. By contrast in the case of services the attributes of provision are intangible, cannot be determined in advance of purchase and are not common to all consumers, i.e. the individual consumers' needs are accommodated by their involvement in the service delivery, for example, in the case of hairdressing where the consumer is involved in describing and modifying the service outcome. In the absence of any tangible indications of what the service will be like consumers must use other means of comparing services in the pre-purchase phase. Shostack (1977) and Berry (1980) point to the subsequent reliance upon peripheral tangible cues to predict quality. The more intangible dominant the service the fewer clues are likely to be available, Levitt (1981) suggests that in these circumstances it is necessary for consumers to establish metaphors for tangibility or cues that help them to "tangibilize the intangible", in order that they may create a credible expectation. Various authors have pointed to the role of the environment in which the consumption of the service takes place in providing these metaphors or cues such as Bitner (1992) or Lewis (1991). These would include corporate wear, decor, appearance of service providers, standard of equipment or furnishing and all may be used to approximate the missing tangible product information (Gabbott 1991). The key problem for the consumer is identifying the cues which will most accurately predict the nature of the service experience.

The second issue for consumers is in comparing service alternatives on the basis of common attributes. Services cannot be compared simultaneously, but can only be compared in series, not parallel, i.e. a consumer cannot put two services side by side at any one time. Added to this time dimension is the problem of heterogeneity. The absence of truly common attributes implies that services are non-comparable products. Johnson (1984) suggests that faced with non-comparable product alternatives the consumer will search for the basis of a comparison by moving to more abstract product attributes, e.g. necessity, social status or entertainment value. In the case of services non-comparability is likely to evoke a reverse form of

abstraction where services are compared on increasingly material or tangible criteria until there is little left to compare other than the service provider as the ultimate physical embodiment of the service.

Another characteristic of service dominant products is that some attributes are bargainable in the sense that they are determined between provider and consumer. Brucks and Shurr (1990) define bargaining as a process whereby two or more parties mutually define one or more attribute values for a product. For instance, in the case of insurance services the terms of the offering are negotiated before delivery. The bargainable nature of some service attributes serves to emphasize the uncertainty of the comparison process. This factor also has implication for the number of alternatives compared where bargainability reduces the number of alternatives as well as significantly reducing the number of attributes used in the comparison process.

### *Evaluation*

A critical stage in the consumption process is the evaluation of the product after consumption as a means of building experience and knowledge as well as learning about the product class. Any product is evaluated on the basis of whether it fulfils the pre-determined need and whether the outcome meets the consumer's expectations about how the need should have been fulfilled. In this sense there is a pre-determined standard against which to compare the outcome. Several researchers have made a distinction between objective and perceived quality in evaluating products, e.g. Zeithaml (1988). Objective quality refers to the technical superiority or excellence of a product against measurable and verifiable standards. Garvin (1983) describes this as evaluation based upon amounts of specific attributes or ingredients, for example, weight, colour or size. Perceived quality can be defined as the consumers' judgement about a product's overall excellence or superiority. Quality is defined solely in terms of the consumer's perception which is a much more use-orientated approach to evaluation and is closer to the definition of service quality proposed by Zeithaml *et al.* (1990) as "meeting or exceeding customer expectations". The determination of satisfaction or dissatisfaction is therefore on the basis of a comparison between perceived quality and expected quality of the service experience.

Parasuraman *et al.* (1991) suggest that there is a fundamental expectation of a service; which is that it provides what it promises, i.e. accountants produce accurate accounts and dry cleaners produce clean clothes. This fundamental expectation has been described as a reliability dimension of service by Parasuraman *et al.* (1991) and by Gronroos (1991) as the technical quality dimension. This basic expectation generally relates to the more tangible elements of a product and as such it can be measured by the consumer in a reasonably objective manner. Swan and Comb (1976) make a similar point using the term instrumental performance to describe a minimum level of quality.

In the case of goods, what has been received is evident before its performance is evaluated. By comparison services are produced as they are consumed therefore the difference between goods and service elements of a product is that the consumer of a service evaluates how a service is received before it is clear what has been received. Once the service performance is complete it is conceivable that

satisfaction with how the service was delivered will be reviewed. This makes the process of evaluating performance, i.e. determining satisfaction or dissatisfaction much more complex in the case of services.

The problem with this approach comes when consumers do not have the knowledge or experience to evaluate what they have received or that their expectations of what they wanted from the service are not clear. Darby and Karni (1973) refer to these as the credence qualities, these are characteristics of a product that the consumer finds difficult to evaluate even after purchase and consumption. In these circumstances how a service was delivered may be used to evaluate what was delivered, this is referred to by Gronroos as the functional quality, or by Swan and Comb (1976) as expressive performance. Parasuraman *et al.* (1991) refer to both as process dimensions and argue that these dimensions are usually evaluated as the service is delivered. Process dimensions have been described as service responsiveness (willingness to help), assurance (knowledge and courtesy of providers), and empathy (the caring individualized relationship between provider and consumer) and the signs symbols and artifacts of delivery (signposting, decor, personal presentation) (Zeithaml 1981; Bitner 1992). These dimensions added to the reliability of the delivered service and form five dimensions of service quality identified by Zeithaml *et al.* (1990). This research suggests that although reliability ("the what") is important in meeting customer expectations the process dimensions ("the how") are the most important in exceeding customer expectations. The "how" dimensions are almost invariably associated with the individual service provider.

In terms of satisfaction, the way in which the consumer participates in the service will influence his evaluation of the service received. Customers may be required to participate in the definition and production of the service and may therefore feel personally involved in the success or failure of the outcome (Zeithaml 1981). If a consumer cannot or does not clearly articulate or understand their own requirements, or has formed unrealistic expectations of the service then they may feel that some responsibility for the failure was their own. Therefore the process of evaluating services in terms of satisfaction and dissatisfaction is a shared responsibility between provider and consumer.

## Discussion

This article has suggested that acquiring information, choice and the evaluation of services present a number of problems for consumers. These problems are derived from the nature of services in particular their intangibility and their heterogeneity. In the first stage of the simple process model, information is difficult to obtain since the service is intangible and there is no objective information that the consumer can obtain other than relying upon personal experience. However, since service experiences vary across consumers and across time so experience information either from self or others can only be a guide to future performance rather than a predictor. Other information gained from search has to be tempered by the evaluation of the source of the information. As such information effectiveness for the consumer of services is questionable.

The second problem for consumers is in comparing service alternatives. Again intangibility and heterogeneity present the main impediments to the effective assessment of future performance. What is being assessed in the case of a service is



the perceived benefit from the service rather than the service itself. The consumer is choosing between their own subjective assessments of the likely service outcome. Comparison is hampered further by the heterogeneity of service provision and the difficulties in identifying or generating attributes upon which to base a choice. Finally, once the service has been initiated either by purchase, by acceptance or instruction there are problems in evaluating what is being, or what has been provided. In this context the role of expectations are pivotal. It has been argued that failure to achieve satisfaction from a service is as much the responsibility of the consumer as the provider in not identifying precise needs, yet it must also be recognized that consumers may not have a precise set of needs to communicate and this is central to the delivery of satisfaction and benefit.

The description of services as problematic for consumers is a theme which is common across a broad range of literature. Most suggestions propose marketing responses tackling some of the fundamental characteristics of services. These include making services appear less intangible by focusing upon physical dimensions, or less heterogeneous through standardized delivery or by recognizing the importance of word-of-mouth information sources using such techniques as personal endorsement. However little attention has been paid to the likely consumer responses to the problems presented by services.

### *Responses*

It is generally accepted that consumers are ultimately seeking to simplify or routinize their purchase decisions at the same time as minimizing the level of risk attached to the outcome. In relation to goods two key responses have been identified: first, the reliance upon product cues which are used to approximate missing information or predict likely outcomes and second, the reliance upon inertia or loyalty built upon satisfaction in order to routinize the consumption decision. However, both these responses need to be examined in the light of the characteristics of services.

Existing work on product cues associated with goods has tended to concentrate upon the identification of cues used by the consumer. A number of studies have identified brand name, origin or price as active cues. The basis of this analysis is that goods have a finite number of available attributes which can serve as pre-purchase clues for the consumer. In the case of services the range of cues is much wider since they are present in all tangible accompaniments to the service, i.e. provider, artifacts, premises or goods components. If the range of cues available pre-purchase is wider than that associated with goods and the cues are also uniquely associated with each service. The presence of variable cues both within service products and across service products do not provide support for the simplification function of cues for the consumer. A second implicit assumption associated with product cues is the ability to justify or prove their worth. Since tangible cues vary from provider to provider and form a small part of the service experience, the effectiveness of individual cues is likely to vary from provider to provider. Finally, product cues in relation to goods are used pre-purchase and their value assessed post-purchase. Where services are concerned the delivery may take place at a different time, with a different provider, with different tangibles or in a different place to the purchase transaction. As a result cues used to evaluate a service pre-

purchase may be different to those used to evaluate during delivery or even after delivery has taken place.

The second response of consumers in relation to goods is brand or product loyalty which is one form of routinizing purchase behaviour. In the case of services loyalty can only be placed with the provider of the service rather than the service itself, i.e. it is theoretically impossible to obtain the same service from a different provider. Loyalty is built up from a series of successful service encounters with the same provider and the number of consumers with successful encounters builds reputation. An aspect of loyalty in relation to services which is different to that of goods is the potential to cement a relationship between customer and provider. We have identified above the inability in some circumstances of the consumer to accurately vocalize or identify needs and expectations. Subsequent service encounters allow needs and expectations of the consumer to be synchronized with the abilities and performance of the provider. This process of repeat purchasing is likely to result in the continued and increment strengthening of service relationships where the consumer is able to take full advantage of the potential benefits offered. In the case of goods the relationship is likely to plateau once all benefits have been experienced and may in some circumstances start to decline. It is evident that this continued relationship also produces a sense of ownership over the service with consumers referring to "my accountant", "my hairdresser", or "my mechanic". Equally this may have an impact upon attribution in the case of failure. The amount of investment in the relationship may lead consumers to rationalize failures on the basis of "just a bad day", since they have experienced better or that it is their own fault in not correctly communicating needs. Either way relationships are likely to be more stable in the case of services than goods.

### **Conclusion**

This article has investigated the implications for consumer behaviour presented by services as opposed to goods. It has concluded that services present a number of problems for consumers and also that suggested consumer responses in relation to goods may not be applicable to services. Specifically that there is a body of knowledge which explains consumer behaviour in relation to goods and that this body of knowledge suggest problems for consumers in choosing and evaluating services. It also suggests a number of responses to these problems which are again derived from this goods perspective. The final consideration is that the whole argument is being framed within the rational information processing perspective of consumer behaviour. Either consumer problems in relation to services need to be more fully explored within this framework or research will need to move outside this perspective perhaps towards examining the personal relationship between provider and consumer such as the degree of empathy or sympathy or explore the alternative behavioural perspectives. These may provide a means to integrate service design, service encounter and service consumption which emerge as crucial to service marketing. This article has endeavoured to concentrate upon consumer behaviour rather than re-iterate the managerial implications of service characteristics which form the basis of a substantial part of the services literature. It is our contention that unless consumer behaviour and in particular consumer responses to the problems associated with service are clarified, service marketing may be in danger of pursu-

ing provider-orientated solutions to the problems perceived to be faced by consumers rather than truly understanding the nature of consumer decision processes or the reality of consumer behaviour.

### References

- Beales, H., Mazis, M. Salop, S. and Staelin, R. (1981), "Consumer Search and Public Policy", *Journal of Consumer Research*, 8, June, pp. 11-22.
- Bell, M. L. (1981), "A Matrix Approach to the Classification of Marketing Goods and Services". In: *Marketing of Services* (Eds) Donnelly, J. H., and George, W. R. (Chicago), AMA.
- Berry, L. L. (1980), "Services Marketing is Different", *Business*, May-June, pp. 24-29.
- Bettman, J. R. (1979a), *An Information Processing Theory of Consumer Choice*, Massachusetts, Addison Wesley.
- Bettman, J. R. (1979b), "Memory Factors in Consumer Choice: A Review", *Journal of Marketing*, 43, pp. 37-53.
- Bitner, M. J. (1992), "Serviceapes: The Impact of Physical Surroundings on Customers and Employees", *Journal of Marketing*, 56, pp. 57-71.
- Blois, K. J. (1974), "The Marketing of Services: An Approach", *European Journal of Marketing*, 8, Summer, pp. 137-145.
- Booms, B. H. and Bitner, M. J. (1981), "Marketing Strategies and Organizational Structures for Service Firms". In: *Marketing of Services* (Eds) Donnelly, J. H. and George, W. R. (Chicago), AMA.
- Brucks, M. and Schurr, P. (1990), "The Effects of Bargainable Attributes and Attribute Range Knowledge on Consumer Choice Processes", *Journal of Consumer Research*, 16, March, pp. 409-419.
- Bucklin, L. (1966), "Testing Propensities to Shop", *Journal of Marketing*, 30, January, pp. 22-27.
- Carman, J. and Uhl, K. (1973), "Marketing: Principles and Methods", Homewood, IL, Irwin.
- Cowell, D. (1984), *The Marketing of Services*, London, Heinemann.
- Cowell, D. W. (1991), "Marketing Services". In: *The Marketing Book*, (Ed) Baker, M. J., Oxford, Butterworth Heinemann.
- Darby, M. R. and Karni, E. (1973), "Free Competition and the Optimal Amount of Fraud", *Journal of Law and Economics*, 16, April, pp. 67-86.
- Eiglier, P., Langeard, E., Lovelock, C., Bateson, J. and Young, R. (1977), *Marketing Consumer Services: New Insights*, Cambridge, MA, Marketing Science Institute.
- Engel, J., Blackwell, R. and Miniard, P. (1986), *Consumer Behaviour*, New York, Dryden.
- Enis, B. M. and Roering, K. (1981), "Services Marketing: Different Products, Similar Strategies". In: *Marketing of Services* (Eds) Donnelly, J. H. and George, W. R. (Chicago), AMA.
- Fletcher, K. and Hastings, W. (1983), "The Relevance of the Fishbein Model to Insurance Buying", *Service Industries Journal*, 3, No. 3, pp. 296-307.
- Fletcher, K. (1987), "Consumers Use and Perceptions of Retailer Controlled Information Sources", *International Journal of Retailing*, 2, No. 3, pp. 59-66.

- Foxall, G. (1985), "Marketing is Service Marketing". In: *Marketing in the Service Industries*, London, Frank Cass.
- Gabbott, M. (1991), "The Role of Product Cues in Assessing Risk in Second Hand Markets", *European Journal of Marketing*, 25, No. 9, pp. 38-50.
- Garvin, D. (1983), "Quality on the Line", *Harvard Business Review*, 61, Sept-Oct, pp. 65-73.
- Grether, D. and Wilde, L. (1984), "An Analysis of Conjunctive Choice: Theory and Experiments", *Journal of Consumer Research*, 10, March, pp. 373-385.
- Gronroos, C. (1978), "A Service Orientated Approach to Marketing Services", *European Journal of Marketing*, 12, No. 8, p. 589.
- Gronroos, C. (1991), *Strategic Management and Marketing in the Services Sector*, Studentlitteratur, Lund, Sweden.
- Jacoby, J. (1984), "Perspectives on Information Overload", *Journal of Consumer Research*, 10, March.
- Jacoby, J., Chestnut, R. and Fisher, W. (1978), "A Behavioural Process Approach to Information Acquisition in Nondurable Purchasing", *Journal of Marketing Research*, 15, No. 3, August, pp. 532-544.
- Jacoby, J., Speller, D. and Berning, C. (1974), "Brand Choice Behaviour as a Function of Information Load: Replication and Extension", *Journal of Consumer Research*, 1, pp. 33-42.
- Johnson, E. and Russo, J. E. (1984), "Product Familiarity and Learning New Information", *Journal of Consumer Research*, 11, June, pp. 542-550.
- Johnson, M. (1984), "Consumer Choice Strategies for Comparing Noncomparable Alternatives", *Journal of Consumer Research*, 11, December, pp. 741-753.
- Johnston, W. and Bonoma, T. (1981), "Purchase Process for Capital Equipment and Services", *Industrial Marketing*, 4, pp. 253-264.
- Judd, R. C. (1964), "The Case for Redefining Services", *Journal of Marketing*, 28, pp. 59-73.
- Keller, K. and Staelin, R. (1987), "Effects of Quality and Quantity of Information on Decision Effectiveness", *Journal of Consumer Research*, 14, September, pp. 200-213.
- Kelley, S. W., Donnelly, J. H. and Skinner, S. J. (1990), "Customer Participation in Service production and Delivery", *Journal of Retailing*, 66, No. 3, pp. 315-335.
- Kotler, P. (1982), *Principles of Marketing*, New Jersey, Prentice-Hall.
- Kotler, P. (1991), *Marketing Management*, New Jersey, Prentice-Hall.
- Levitt, T. (1972), "Production-line Approach to Service", *Harvard Business Review*, Sept-Oct, pp. 41-52.
- Levitt, T. (1981), "Marketing Intangible Products and Product Intangibles", *Harvard Business Review*, 59, May-June, pp. 94-102.
- Lewis, B. (1991), "Service Quality: An International Comparison of Bank Customers' Expectations and Perceptions", *Journal of Marketing Management*, 7, pp. 47-62.
- Locander, W. and Hermann, P. (1979), "The Effect of Self-confidence and Anxiety on Information Seeking in Consumer Risk Reduction", *Journal of Marketing Research*, 19, pp. 268-274.
- Lovelock, C. (1981), "Why Marketing Management Needs to be Different for Services". In: *Marketing of Services* (Eds) Donnelly, J. H. and George, W. R. (Chicago), AMA.
- McLuhan, M. (1964), *Understanding Media*, New York, McGraw-Hill.

- Miller, G. (1956), "The Magical Number Seven Plus or Minus Two, Some limitations on our Capacity for Processing Information", *Psychological Review*, **63**, No. 2.
- Moore, W. L. and Lehmann, D. (1980), "Individual Differences in Search Behaviour for a Nondurable", *Journal of Consumer Research*, **7**, December, pp. 296-307.
- Muller, T. (1984), "Buyer Response to Variation in Product Information load", *Journal of Applied Psychology*, **69**, No. 2, May.
- Murray, K. (1991), "A Test of Services Marketing Theory: Consumer Information Acquisition Activities", *Journal of Marketing*, **55**, January, pp. 10-25.
- Nelson, P. (1974), "Advertising as Information", *Journal of Political Economy*, **81**, July-August, pp. 729-754.
- Parasuraman, A., Berry, L. and Zeithaml, V. (1991), "Understanding Customer Expectations of Service", *Sloan Management Review*, Spring, pp. 39-48.
- Rathwell, J. M. (1966), "What is Meant by Services?" *Journal of Marketing*, **30**, pp. 32-36.
- Rathwell, John M. (1974), *Marketing in the Services Sector*, Cambridge, MA, Winthrop.
- Regan, W. J. (1963), "The Service Revolution", *Journal of Marketing*, **27**, July, pp. 57-62.
- Robertson, T. S. (1970), *Innovative Behaviour and Communication*, New York, Holt, Reinhart and Winston.
- Sasser, W. E., Olsen, R. P. and Wyckoff, D. D. (1978), "The Management of Service Operations", Boston, MA, Allyn & Bacon.
- Schiffman, L. and Kanuk, L. (1991), *Consumer Behaviour*, 4th Edition, New Jersey, Prentice-Hall.
- Shostack, G. L. (1977), "Breaking Free From Product Marketing", *Journal of Marketing*, **41**, pp. 73-80.
- Shostack, G. L. (1987), "Service Positioning Through Structural Change", *Journal of Marketing*, **51**, pp. 34-43.
- Summers, J. (1974), "Less Information is Better", *Journal of Marketing Research*, **XI**, November, pp. 467-468.
- Swan, J. and Comb, L. (1976), "Product Performance and Consumer Satisfaction: A New Concept", *Journal of Marketing*, **40**, April, pp. 25-33.
- Thomas, D. R. E. (1978), "Strategy is Different in Service Businesses", *Harvard Business Review*, July-August, pp. 158-165.
- Urbany, J. and Weilbacker, D. (1987), "A Critical Examination of Nelson's Theory of Information and Consumer Behaviour". In: *AMA Educators Conference Proceedings* (Eds) Douglas S. et al. (Chicago), AMA.
- Urbany, J., Dickson, P. and Wilkie, W. (1989), "Buyer Uncertainty and Information Search", *Journal of Consumer Research*, **16**, September, pp. 208-215.
- Westbrook, R. A. and Fornell, C. (1979), "Patterns of Information Source Usage Among Durable Goods Buyers", *Journal of Marketing Research*, **16**, August, pp. 303-312.
- Wilkie, W. L. (1974), "Analysis of Effects of Information Load", *Journal of Marketing Research*, **XI**, November, pp. 462-466.
- Wright, P. (1975), "Consumer Choice Strategies: Simplifying or Optimising", *Journal of Marketing Research*, **12**, February, pp. 60-67.
- Wyckham, R., Fitzroy, P. and Mandry, G. (1975), "Marketing of Services: An Evaluation of Theory", *European Journal of Marketing*, **9**, No. 1, pp. 59-67.

- Zeithaml, V. (1988), "Consumer Perceptions of Price, Quality and Value: A Means-End Model and Synthesis", *Journal of Marketing*, 52, July, pp. 2-22.
- Zeithaml, V. (1981), "How Consumer Evaluation Processes Differ Between Goods and Services". In: *Marketing of Services* (Eds) Donnelly, J. H. and George, W. R. (Chicago), AMA.
- Zeithaml, V., Parasuraman, A. and Berry, L. (1990), *Delivering Quality Service*, New York, Collier Macmillan.

© of *Journal of Marketing Management* is the property of *Westburn Publishers Ltd* or its licensors and its content may not be copied or e-mailed to multiple sites or posted to a listserv without first obtaining the copyright holder's express written permission. However, users may print, download, or e-mail articles for individual, non-commercial use only. This article has been reproduced by EBSCO under license from *Westburn Publishers Ltd*.