The SERPV AL scale: a multi-item instrument for measuring service personal values

Luis Filipe Lagesa,*, Joana Cosme Fernandesb,1

aUniversidade Nova de Lisboa, Faculdade de Economia, Campus de Campolide, 1099-032 Lisboa, Portugal
bEricsson Telecommunications Portugal, Edifício D. Henrique, Quinta da Fonte, 2780-730 Paço de Arcos, Portugal

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Abstract

Personal values have long been considered an important variable in understanding consumer purchasing behaviors. Although research on values has been performed in a wide range of social disciplines, this variable has never been operationalized in the services marketing context. In this paper, we develop a scale that measures the personal values that are associated with using a service: the Service Personal Values (SERPV AL) scale. Insights from two empirical studies of service users indicate that this scale is multi-dimensional. It presents three dimensions of service value to (1) peaceful life, (2) social recognition and (3) social integration. Findings also reveal that all three of the SERPV AL dimensions are positively and significantly associated with satisfaction. Moreover, while service value to social integration (SVSI) is related only with loyalty, service value to peaceful life (SVPL) is associated with both loyalty and repurchase intent. Discussion centers on implications of this scale to theory and to managerial development of services strategies. Directions for future research in services marketing and personal values are also presented.

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1. Introduction

The shift towards a service-based economy has been globally evident since the 1970s. Since then growth has proceeded at double-digit rates. Today, services are a global business with the value of global trade representing one-fifth of all world trade. More firms than ever are selling services instead of selling goods (Szymanski, 2001). Even though services are growing at an ever-faster pace, literature has focused on a limited number of aspects, considering mainly the extent to which consumers recognize service quality (Parasuraman et al., 1985, 1988, 1991, 1994) or service value (Bolton and Drew, 1991; Cronin et al., 1994). However, there are unlimited avenues of interest in the service area to be explored.

Major advances in services marketing will only be made possible by means of a more integrated approach to conceptualizing and developing measurement scales for services. As a foundation for our research, we use Zeithaml (1988) means end chain approach, which suggests that before the final decision is taken, consumers analyze the information associated with a service using four different abstraction levels, ranging from simple attributes to quality, value and, finally, complex personal values. Surprisingly, and although the intermediate levels have been extensively explored in the services marketing literature, particularly through the SERVQUAL scale (Parasuraman et al., 1985, 1988, 1991), there is a clear research gap at the highest level, probably because this last level is more individual and
complex than all of the other three (Zeithaml, 1988). With this research, we expect to contribute to the services marketing literature by providing the SERPVAL scale, a new services scale at the personal value level.

Most recent research uses personal values to communicate the importance of products and services for consumers. More specifically, recent research focuses on finding key personal values behind different product contexts (Durgee, 1996). To do so, quantitative and qualitative measurement scales have been built, looking for a better consumer understanding and enhancing the knowledge of products’ usage. Despite the need for measurement scales in personal values within service contexts, to our knowledge, there is not one published study that looks into this phenomenon. Through the development of a broad personal values scale for services usage, we expect that this study will contribute to the furthering of knowledge on consumers’ values towards services.

In sum, in this study, we integrate the literature on services marketing with research on personal values. The SERPVAL scale presented here allows for the creation of a common ground for assessing service personal values, giving a clear understanding of the key value dimensions behind a service choice and usage. It will lead to a focus of future research in services marketing, extending knowledge in the field and stimulating further empirical research on service personal values. At the managerial level, as a tool the SERPVAL scale should allow practitioners to evaluate and improve the value of a service, and consequently, to define strategies and actions to address services for customers based on their fundamental personal values.

This article is organized into three sections. First, an overview of the current literature is offered. The conceptual framework is then tested via two field surveys of service users and the three dimensions of the SERPVAL scale are presented. Implications for theory and managerial practice, limitations of the research and future directions are also considered.

2. Theoretical background

2.1. Four levels to assess services

According to Zeithaml (1988) means end chain approach to understanding the cognitive structure of consumers, product/service information is retained in memory at four levels of abstraction (see Fig. 1).

This approach considers four different levels to assess a service. In the lowest level, we have the attribute level (simple service attributes). This level is followed by the quality level. Then, we have the third level, the value level and, finally, the personal value level. We will now briefly describe each one of these four levels.

At the first (lowest) level, service attributes refer to functional benefits (Young and Feigin, 1975) or concrete service attributes (Olson and Reynolds, 1983). At the second level, a significant contribution was already given to the field of services marketing through the development of SERVQUAL (Parasuraman et al., 1985, 1988, 1991). Service quality is defined as the discrepancy between consumers’ perceptions of services offered by a particular firm and their expectations about firms offering such services (Parasuraman et al., 1988). It is a long-term attitude (Cronin et al., 1994), believed to affect behavioral intentions, which is thought to impact the consumer’s individual behavior (Parasuraman et al., 1996).

At the third level, service value is another construct found in the literature, defined as a cognitive tradeoff between perceptions of quality and sacrifice (Cronin et al., 1994), or, as Zeithaml (1988) states, between the perception of what is received and given. Within this perspective, Zeithaml (1988, p. 13) identifies four definitions of value: “low price”, “whatever I want in a product”, “the quality I get for the price I pay” and “what I get for what I give”.

Finally, at the fourth level, we have service personal values, our research focus. Personal values are beliefs or conceptions about end-goals or desirable end-states, classified by Rokeach (1973) as terminal values. They are key central elements in consumers’ cognitive structure, meaning that by understanding and acting on consumer personal values, it may be possible to better understand consumer behavior (Homer and Kahle, 1988). When analyzing the personal values literature specifically, one notices an increase of research in this field in recent years. The reason behind this increasing research interest might be the fact that personal values are a strong tool for understanding and reaching users and usages, as they can drive and explain consumer attitudes and behaviors (Madrigal and Kahle, 1994). Although a scale is missing to assess personal values,
these are considered to be better predictors of an individual’s behavior (Madrigal and Kahle, 1994) and more important than the influence of attitudes on behavior (Durgee, 1996). As suggested by Zeithaml (1988), they can be more reliable and consistent in understanding consumer behavior towards a service than all of the other “lower level” constructs (at the attribute, quality and value levels).

In sum, Zeithaml (1988) means end chain approach explains hierarchically how an individual cognitively runs through a consumption process. In a lower level, he/she pays attention to the product/service characteristics (e.g., mobile service functionalities). The quality level starts when the individual checks if all these perceptions are in accordance with the initial expectations he/she had about it (e.g., evaluation of service access speed). If this level is successfully overcome, the individual then compares all the product/service given advantages with the needed sacrifices to have it, that is, the benefits versus costs (e.g., content importance versus price). But overall, the purchasing decision will depend on the service’s capacity to meet or reflect the individual’s personal values. Personal values allow one to understand the personal inherent reason(s) that explain why the service is used. That is why it is so important to measure personal values.

2.2. Measurement of personal values

Values have been understood as intrinsic, lasting and relatively steady beliefs in an individual’s life, defined as mental representations of needs, and used by individuals as a general base for conflict and decision resolution, determining, regulating and modifying relationships between individuals, organizations and societies. “A value is an enduring belief that a specific mode of conduct or end-state of existence is personally or socially preferable to an opposite or converse mode of conduct or end-state of existence” (Rokeach, 1973, p. 5). According to Rokeach (1973), there are two types of values: the “object values” and the “individual values”. Object values are concerned with the value of an object, gained through a comparison with other objects, and translated into the amount paid when it is acquired. The second type has to do with the values owned by individuals. A deeper understanding of these values can lead to a better knowledge of object values (Zeithaml, 1988; Feather, 1995).

In this work, the focus is on individual values, also termed personal values. The impact of personal values on consumer behavior has been deeply explored (Beatty et al., 1985). One of the most powerful ways to understand and reach consumers is by understanding their values and systems of values (Durgee, 1996). Values are standards, from which beliefs, attitudes and, consequently, behaviors are formulated (Posner et al., 1987; Madrigal and Kahle, 1994; Carlson, 2000). In this sense, individuals show their values and life styles through the acquisition of services (Kahle, 1988).

Personal values’ selection and the way they are measured depend on the choice of model (Agle and Caldwell, 1999). Models exist where quantitative approaches are favored, springing from the principle that a specific set of personal values, established a priori, explains the individual’s behavior towards a determined problem. Along this line are included, in a general perspective, the Rokeach Value Scale (RVS) (1973) and the List of Schwartz and Bilsky (1990). From a consumer analysis perspective, we have the Vinson’s et al. (1977) means end chain model, Kahle’s (1983) list of values (LOV), Mitchell’s (1983) values and lifestyles (VALS) typology and Durgee’s (1996) list of values. If an advantage lies in the ease of problem approach and analysis, difficulties reside in two issues: first, choosing the suitable scale to use, and then assessing the inaccuracy resulting if the respondent is driven into a set of pre-determined values that cannot be perfectly related with the problem.

The qualitative approach to measure values is the Means End Chain model (Reynolds and Gutman, 1984) and respective interview method, Laddering, where the purpose is to find the hierarchy attribute-consequence-value behind a product choice. There are two main advantages to this model: the first is the way values are acquired, because if they are mentioned by the consumer it means they are related with the subject of study; secondly, laddering prevents the quarrel surrounding rankings or ratings. However, Laddering has been challenged at two different levels: first, by questioning the way that values’ hierarchies function in consumer choice and, second, by questioning the theoretical foundation and validity of the measures (Bagozzi, 1999).

We have used the quantitative approach of pre-selected lists of values (i.e., RVS, list of Schwartz and Bilsky, and LOV) as a measurement approach for this study.

3. The service personal values construct

Although service personal values may be found in research that explores individual values and their consequences for consumer behavior, there is no established operationalization of a SERPV AL scale. The inexistence of an established scale, duly adapted in order to understand and analyze personal values behind services usage, exposes the need of a measurement scale with such a purpose. This need has to be rooted, however, in a conceptualization of the construct being scaled (Peter, 1981).

Service personal values can be defined as a customer’s overall assessment of the use of a service based on the perception of what is achieved in terms of his own personal values. As consumer behaviors serve to show an individual’s values (Kahle, 1988), the use of a service can also be a way to fulfill and demonstrate consumers’ personal values. In this sense, a service can provide more to the customer than its concrete and abstract attributes (Cohen, 1979; Gutman and Reynolds, 1979) at both the attribute and the
quality levels, and more than its functional consequences (Olson and Reynolds, 1983) at the value level. Both values and services literatures agree, that personal value is the highest-level concept, followed by instrumental values, attitudes (Parasuraman et al., 1988; Zeithaml, 1988) and finally by product attributes (Rokeach, 1973). Purchasing behaviors are agreed to be the end result of these concepts’ interaction, with personal values taking a major role in the final decision process (Durgée, 1996; Zeithaml, 1988).

From both consumers’ and practitioners’ perspectives, values are extremely relevant, as they are desirable goals that serve as guiding principles in people’s lives (Schwartz, 1992). While building on previous research (Rokeach, 1973; Kahle, 1983), we propose to assess service personal values through three broad groups of individual dimensions; at the self-oriented level, we use (1) service value to peaceful life (SVPL) and, at the social-oriented level, we use (2) service value to social recognition (SVSR), and (3) service value to social integration (SVSI).

Service value to peaceful life is our first dimension. This dimension emerged as a combination of values coming from the RVS scale (Rokeach, 1973), a scale built specifically to assess general individual values. If a service promotes a pleasurable life, brings or improves tranquility, safety and/or harmony, then its user recognizes the value of this service. Generally, this service can improve the user’s pleasure of life, since it protects or defends the consumer from threats to life or pressures on it.

While building upon both the LOV scale (Kahle, 1983), a scale built specifically to assess consumer values, and the RVS scale (Rokeach, 1973) for individual values, we develop the other two dimensions: SVSR and SVSI. The roles of social recognition and social integration to improve service personal value have been seriously neglected. Social recognition derives its outcome utility from its predictive utility (Bandura, 1986). When applying this underlying belief to our second dimension, SVSR, we assume that people use a service while taking into consideration the content of what is delivered (Stajkovic and Luthans, 2001). Individuals consider whether the service aids in gaining respect from others, social recognition and status, as well as whether it allows achieving a more fulfilled and stimulating life, which might then be revealed to others. People also tend to engage in behavior that receives social recognition and to avoid behavior that leads to social disapproval (Bandura, 1986; Luthans and Stajkovic, 2000), and this contributes to an individual’s social integration. This leads us to the third dimension, SVSI, which is based on the fact that if the consumer perceives that a service strengthens friendships, provides the possibility of becoming more integrated in the group, or promotes better relationships at the social, professional or family levels, then the service will contribute to social integration, and naturally the individual will recognize personal value in the service.

To sum up, since consumers will determine their future behavior on the basis of the degree of social recognition and social integration provided by a service (Bandura, 1986, 1997; Stajkovic and Luthans, 1988), in today’s highly dynamic markets, service firms will have to be aware of personal perceptions of both service dimensions in order to survive and gain competitive advantage.

4. Method

4.1. The research setting

The research setting was in a European country (Portugal) in the telecommunications service, more specifically, in the mobile services sector. The most recent data show that this country has increased its own mobile market exponentially. The mobile communications market enjoys over 80% penetration and people are becoming ever-greater users of mobile services, especially those related with messaging, location, information and entertainment. There are high expectations for the future, given that Portugal is now one of the leading countries in terms of conditions and potentialities in the mobile services market (International Telecommunications Union, 2002). In an era when communications are fundamental for a country’s development, research in this particular field is essential.

4.2. Survey instrument development

We developed a measurement scale to capture service personal values. No previous scale existed with such a purpose. Nevertheless, most scales developed to access consumer behavior values derive from the RVS or from the LOV scale. Also, some references exist about using the List of Schwartz and Bilsky to understand consumer values (see Agle and Caldwell, 1999 for an extensive literature review). Hence, in an early stage, in order to develop our survey instrument, we selected previous scales (Rokeach, 1973; Kahle, 1983; Schwartz and Bilsky, 1990) as they were already established in the consumer behavior literature and were the most suitable to guide our research in a services context. The initial scales were translated into Portuguese. As suggested by Churchill (1979), the measures were then refined through interviews with people capable of understanding the nature of the concept being measured. Based on this feedback, these measures became adjusted to mobile services’ users’ reality.

Two academic judges, one with knowledge of the method employed in this study and another one with extensive knowledge of the literatures in values and services, assessed the final survey instrument’s content and face validity. After revisions, we used a pretest sample of 30 mobile service users in order to test the reliability of the scales (through Cronbach α). In order to avoid translation errors, the items were back-translated into English by a different researcher (cf. Douglas and Craig, 1983). Respondents were asked to assess all the items (see Appendices A and B) using a 7-point Likert scale.
ranging from “1—strongly disagree” to “7—strongly agree”) (controversy exists in the literature regarding existing scales, and advantages and disadvantages are attributed to both rankings and ratings, or to combined solutions (Becker, 1998; Hicks, 1970; Meglino and Ravlin, 1998). Our final choice of the 7-point Likert scale was made: (1) to obtain differences (instead of orders) between values, as the dimensions are not mutually exclusive, and (2) to obtain reliable results, which could be compromised if users were asked to rank all the options), while taking in consideration their experience with their own mobile service provider (i.e., TMN, Vodafone or Optimus).

4.3. Assessment of non-response bias and data profile

The final data collection was conducted in 2001 in Lisbon (Portugal) (mobile users in Lisbon represent 24% of the total Portuguese mobile services users) with a questionnaire. We used a convenience sample of mobile services users with ages between 15 and 35 years old. Users with ages between 15 and 35 years represent 90% of European usage (Strategy Analytics, 2000) and 55% of the total mobile phone usage in Portugal (Marktest, 2000). Individuals were selected in loco across different high schools and universities. Out of the 398 potential mobile services users contacted, a final sample of 386 users was obtained. Our sample uses as a reference the age and gender strata provided by the Marktest (2000) data, as well as selection criteria, the facts of having a mobile phone and being a mobile services user. This allowed us to ensure that respondents had significant experience about the topic being researched. Non-response bias was tested by assessing the differences between early and late respondents of filled-in questionnaires with regard to the means of all the variables (Armstrong and Overton, 1977). No significant differences between the two groups of questionnaires were found, suggesting that response bias was not a significant problem in the study.

Mobile telephone users from both genders (54% male and 46% female) and from all three of the Portuguese operators participated in the survey (55% from TMN, 27% from Vodafone and 18% from Optimus). The average monthly household income in Euros of these mobile users ranged from 1000 to 1750, with 8% of the respondents having a household income below 500 and 24% having more than 2500. (the average monthly household income in Portugal is 1350 and in the Lisbon region area is 1516 (National Statistics Institute, 2000).) The average respondent’s age was 24 years, with 24% less than 20 years old and 10% more than 30. While 36% of the respondents reported that they had already completed the university, 50% indicated that they had completed only high school.

4.4. Measurement analysis

After exploratory factor analysis (EFA), the items were subjected to a confirmatory factor analysis (CFA) using full-information maximum likelihood (FIML) estimation procedures in LISREL 8.3 (Jöreskog and Sörbom, 1993). In this model, each item is restricted to load on its pre-specified factor, with the three first-order factors allowed to correlate freely. After CFA purification, the initial list of 28 items was reduced to a final list of 12 items. A full listing of the 12 final items and their scale reliabilities is included in Appendix A (see also Appendix B for excluded items).

The chi-square for this model is significant (χ²=196.46, df=51, p<0.00). Since the chi-square statistic is sensitive to sample size, we also assessed additional fit indices: the Normed Fit Index (NFI), the Comparative Fit Index (CFI), the Incremental Fit Index (IFI) and the Tucker-Lewis Fit Index (TLI). The NFI, CFI, IFI and TLI of this model are 0.92, 0.94, 0.94 and 0.93, respectively. Fig. 2 provides an overview of the standardized estimates of each item on its intended construct.

As it is possible to observe in Fig. 2, convergent validity is evidenced by large and significant standardized loadings (average loading size was 0.75). As shown in Appendix A, coefficients α for the variables in the model are good (0.77 or greater) and all three constructs present the desirable levels of composite reliability (over 0.70) (cf. Bagozzi, 1980). The Fornell and Larcker (1981) test also indicates that the level of average variance extracted compares well to accepted levels in the field (e.g. Lusch and Brown, 1996; Johnson, 1999; Lages and Lages, 2003). Discriminant validity among the constructs is also evidenced by the correlation estimates between any two constructs (Jöreskog and Sörbom, 1993). No correlation includes a value of 1 and none of the correlations is sufficiently high to jeopardize discriminant validity (Anderson and Gerbing, 1988). Overall, these results suggest unidimensionality, internal consistency and adequate reliability for these measures.
4.5. Second-order factor

Fig. 3 presents the estimation results for the final measurement model of SERPVAL. Specifically, a higher order SERPVAL factor that includes the three first-order factors, observable indicators and measurement errors is estimated.

The SVPL factor has a factor loading on the higher order factor of 1.00, SVSR has a factor loading of 0.70 and finally SVSI has a loading of 0.85 on the higher order factor. Although the chi-square of 196.46 is significant (df=51, \(p<0.00\)), the fit indices suggest a good fit of the model to the data (NFI=0.92, CFI=0.94, IFI=0.94, TLI=0.93). These fits are the same as the measurement model with three factors correlated. Thus, our proposed second-order model is supported, as it is equivalent to the first-order model. What this means is that consumers assess services according to three basic dimensions of personal values and, in addition, supports the view that SERPV AL has a high order factor and that SERPV AL has three basic dimensions with subdimensions associated with them in the consumer’s mind (Dabholkar et al., 1996).

4.6. Reassurance of discriminant and nomological validity

We are now presented with a “dilemma”. The second-order model reveals that the various dimensions are related to a higher-order construct, labeled SERPVAL. As suggested by an anonymous reviewer, in order “to eliminate the possibility of a discriminant validity problem”, it is now necessary to relate the SERPV AL subdimensions “to a behavioral or attitudinal outcome of interest to show that each dimension operates somewhat independently on that outcome (and) the dimensions are not actually the same construct measured with three different scales.” (we acknowledge an anonymous reviewer for this insight.)

In order to address this issue, a new survey was conducted in 2004. Similarly to the survey conduct three years early, we have used a convenience sample of mobile services users from Lisbon (Portugal). Moreover, similarly to what was done in 2001, the 2004 sample also uses as a reference the age and gender strata provided by Marktest data, as well as for selection criteria the conditions of having a mobile phone and being a mobile services user. (more details from the 2004 sample may be obtained directly from the authors upon request) The questionnaire used in the 2004 survey includes the purified SERPV AL scale as well as additional possible outcomes of interest that will be used to test both discriminant and nomological validity. Out of the 218 potential mobile services users that filled in the questionnaire in 2004, a final valid sample of 204 users was obtained.

The fit indices for the 2004 first-order SERPV AL model suggest a good fit to the data (NFI=0.90, CFI=0.92, IFI=0.92, TLI=0.90). (convergent validity is also evidenced by large and significant standardized loadings (average loading size was 0.84). Similarly to the 2001 model, coefficients alphas for the variables in the 2004 model are also good (SVPL=0.90, SVSR=0.92, SVSI=0.88) and all three constructs present the desirable levels of composite reliability and acceptable levels of average variance extracted). The NFI, CFI, IFI and TLI for the 2004

![Fig. 3. The SERPV AL scale-CFA standardized coefficients for higher-order model.](image-url)
second-order SERPVAL model also present a good fit: 0.90, 0.92, 0.92 and 0.90, respectively (the SVPL factor has a factor loading on the higher order factor of 0.86, SVSR has a factor loading of 0.60 and finally SVSI has a loading of 0.87 on the higher order factor). Since the fits are the same as for the measurement model with three factors correlated, this reveals that, once again, the proposed 2004 second-order SERPVAL model is supported, as it is equivalent to the first-order model.

With the objective of demonstrating predictive validity, we have included two outcomes of interest in our model: “loyalty to service provider” (LOYAL) (loyalty to service provider (α=0.79) was adapted from Yoo et al. (2000, p. 203) work. This construct was measured using three items: “I consider myself to be loyal to my mobile service provider”, “My mobile service provider is my first choice” and “I will not buy the services of other mobile service providers if mine is available at the store”. All items used to assess this scale are 7-point Likert scales anchored by “strongly disagree” and “strongly agree.”) and “repurchase intent of provider’s service” (RINT) (repurchase intent of service provider was adapted from Mittal and Kamajura (2001, p. 135) work and was measured on a 7-point scale (1=very unlikely and 7=very likely) to answer the question, “Based on your experience with your own mobile service provider, how likely are you to select the same provider’s service at your next purchase occasion?”). We found that while there is a significant positive correlation between two of the SERPVAL dimensions (SVPL and SVSI) and loyalty to service provider (r(SVPL*LOYAL)=0.276, p<0.01; r(SVSI*LOYAL)=0.324, p<0.01), there is a non-significant relationship between SVSR and loyalty to service provider. Moreover, we found that, while there is a significant positive correlation between SVPL and repurchase intent (r(SVPL*RINT)=0.159, p<0.05), there is a marginally significant relationship between SVSI and repurchase intention (r(SVSI*RINT)=0.133, p<0.10) and a non-significant relationship between SVSR and repurchase intention (r(SVSR*RINT)=0.108, p>0.10). This might suggest that while social recognition appears not to be linked with loyalty or repurchase intents, customers looking for a peaceful life when using mobile services seem to be loyal and willing to repurchase, when the operator fulfills these expectations. If a mobile service allows reaching tranquility, security and stability, as expected, customers are not eager to lose it and so, do not want to take risks by changing the operator. While service personal values to social integration may generate operator loyalty, it has only a marginal effect over repurchase intents. Hence, those reaching social integration through the usage of mobile services are more likely to become loyal to the service provider, but not necessarily fully indebted to repurchase their services.

Overall, we may conclude that the SERPVAL dimensions present discriminant validity as the three dimensions operate somewhat independently on the different outcomes.

In order to assess nomological validity, we tested our measures with respect to another measure to which our construct is presumed to be theoretically related (cf. Churchill, 1995). To do so, “satisfaction with the service provider” (SAT) (satisfaction with the service provider was adapted from Mittal and Kamajura (2001, p. 135) work, and was measured on a 7-point scale (1=very dissatisfied and 7=very satisfied) to answer the question, “Based on your experience with your own mobile service provider, how would you rate your satisfaction with this provider?”) was selected as an outcome. In recent years a better understanding of the determinants of customer satisfaction have become a topic of both managerial and research interest (Mittal and Kamajura, 2001). Several research studies provide support for a relationship between lower level attributes (cf. Zeithaml, 1988) and satisfaction. More specifically, previous empirical studies reveal a link between service quality and satisfaction (e.g. Cronin and Taylor, 1992, 1994) as well as between service value and satisfaction (e.g. Caruana et al., 2000). Hence, there are theoretical reasons to expect also a positive relationship between service personal values and satisfaction with the service provider.

Hence, nomological validity would be demonstrated if the scores of the three measures of services personal values were positively and significantly correlated with satisfaction with the service provider. We found a positive significant relationship between the three dimensions of service personal values and satisfaction (r(SVPL*SAT)=0.194, p<0.01; r(SVSR*SAT)=0.196, p<0.01; r(SVSI*SAT)=0.163, p<0.05). Given that all of the coefficients are positive and significant (at p<0.05 or better)—a much greater proportion than would be anticipated by chance—we may conclude that service personal values has a positive impact on satisfaction and, hence, the nomological validity of the three proposed measures is supported (Cadogan et al., 1999; Cross and Chaffin, 1982).

5. Research implications

Most of the research in business values deals with individual values (Agle and Caldwell, 1999). However, to our knowledge, not one study has dealt with assessing overall personal values as well as their dimensions in a service context. Our final results show that the scales adapted from the Schwartz list (1990) were excluded. A possible explanation is that although Schwartz builds on Rokeach (1973) work in order to explore individual values (Steekamp et al., 1999), its dimensions might be especially focused on analyzing societal values (Agle and Caldwell, 1999). As we are looking for individual dimensions, this might explain why the values inspired by the Schwartz list were excluded from the model. The hierarchical structure of the final scale presented in this paper also presents theoretical implications. Although we cannot claim to definitively capture the dimensions of service personal values, we believe that we come close to capturing these
overall evaluations because the second-order factor extracts the underlying commonality among dimensions. In addition to obtaining respondents’ evaluations of the dimensions, the second-order factor model captures the common variance among these dimensions, reflecting the respondents’ overall assessment of service personal values. Towards this fact, we expect that the service personal values conceptualization and measurement scale presented here contributes to both business values literature and the service marketing field, allowing for the delineation of strategies for adding value to services.

This new scale also presents managerial implications. The SERPV AL dimensions give some guidance on how to better pursue a highly service-oriented business strategy. Indeed, the SERPV AL scale can be used for benchmarking purposes, as this scale can be used to identify whether or not a firms’ marketing strategies are consistent with consumers’ expectations. Managerial assessment of the personal values of a service might be extremely important because it allows managers to better understand what customers want or value. Thus, this scale allows us to identify what services are really valuable to the final consumer; providing knowledge for making choices regarding which services to include.

Traditional approaches have focused their attention on service attributes (as quality) and service consequences (as service value), but personal values may be an important set of variables to be considered in understanding what attracts consumers to a certain service. By using the SERPV AL scale to assess the personal values associated with a services usage, managers may better understand the reasons behind services’ usage, so that they may handle them more efficiently. While testing nomological validity, our empirical findings demonstrate that the three SERPV AL dimensions are positively and significantly associated with satisfaction. Additionally, while service value to social integration is related only with loyalty, service value to peaceful life is associated with both loyalty and repurchase intent. It is also interesting and surprising that service value to social recognition appears not to be significantly linked with loyalty and repurchase intent. A possible explanation is that no mobile service provider has yet emerged in the market as a luxury provider (see the Japanese case as an example). All of the Portuguese providers are still trying to capture market share by means of low-end pricing.

This research has implications for consumers as well. As more companies seek to build relationships with their customers, consumers are easily able to examine whether these relationships provide real value or not to their own lives. The selection of a strategy for a particular service depends on its customers’ personal values. Being highly customer-oriented means having a strong commitment to customers, trying to create customer value and understanding customer needs (Narver and Slater, 1990). Enhancing service distinctiveness in order to provide a peaceful life, increase social recognition and gain a better social integration are all possible strategies that companies may pursue, but the one(s) to pursue depends on the outstanding personal values held by the service customers.

In sum, by knowing the dimensions a consumer takes into account when choosing a service, a better understanding of purchasing behaviors may be realized, guiding managers toward customers’ expectations. By defining strategies and actions that address potential problems with the service personal values, managers might ultimately influence their firm’s performance.

### 6. Limitations and directions for future research

A research instrument was developed in this paper. Instead of treating SERPV AL as a unidimensional construct, various measurement units for each of the three constructs were presented. SERPV AL is presented as a higher model with three first-order constructs: SVPL, SVSR and SVSI.

There are some limitations of the research to be considered. The first limitation is that the final instrument (i.e. the questionnaire) may have created common method variance that could have inflated construct relationships. This could be particularly threatening if the respondents were aware of the conceptual framework of interest. However, they were not told the specific purpose of the study, and all of the construct items were separated and mixed so that respondents should not have been able to detect which items were affecting which factors (Lages and Jap, 2003; Lages and Lages, 2004; Lages et al., in press). Additionally, if common method bias exists, a CFA containing all constructs should produce a single method factor (Podsakoff and Organ, 1986). The goodness-of-fit indices (NFI=0.77, CFI=0.79, IFI=0.79, TLI=0.74) indicate a poor fit, which suggests that biasing from common method variance is unlikely. Hence, the biasing possibilities of common method variance were, it is expected, minimized.

Second, while the reported research investigates a specific service, care should be taken in extending the study beyond this specific research set. For example, some studies that have tested the SERVQUAL scale in pure service settings (Carman, 1990), banking (Spreng and Singh, 1983) and different types of retail stores (Finn and Lamb, 1991), suggest that the SERVQUAL scale should be modified to different settings. Hence, although the fit indices suggest a good fit of the model to the data, future research is encouraged to test our instrument across different services settings. To do so, we encourage researchers to add new items and factors applicable to the research setting. Continued refinement of the SERPV AL scale proposed and supported in this study is certainly possible based on further qualitative research.
Even though personal values are relatively stable, value systems of individuals may be subject to change (Bرانgule-Vlagsma et al., 2002). The SERPVAL scale might be used to anticipate what customers will value next and help firms to react faster than competitors to these changes.

Third, due to the lack of financial and human resources, a limitation of this study is associated with the fact of having respondents of a single service and a single country, which may limit the generalizability of the results to some degree. Future research is encouraged to apply the SERPVAL scale to other types of service users across different countries. To establish its generalizability, multiple samples in other market contexts is also desirable. It is worth studying an e-mail service, for example; would the same scale items hold together with e-mail service users from another EU country as well as they do in the current research?

Further research is also needed to explore the linkages among attribute level, quality level, value level and personal value level, as well as their impact on the way these constructs have been measured. Indeed, future research may test the reliability of the scale by considering the discriminant validity vis-à-vis other constructs, such as the SERVQUAL scale. Furthermore, research is required when analyzing the antecedents and consequences of service personal values. For example, it is suggested to investigate the impact, or how the service personal values construct is related to other constructs in this field, such as services performance, brand equity, brand awareness or brand commitment.

Finally, could personal values be related to advertising messages or could advertising messages seek to position specific personal values as a way to differentiate the provider in the marketplace? In other words, the service personal values construct may give better knowledge to further position and communicate services.

In sum, we expect to contribute to both business values and service marketing literatures through the development of the SERPVAL scale. At a time when marketing researchers are challenged to provide research with practical implications, it is also believed that this framework may be used by managers to pursue service-oriented business strategies while taking into consideration what customers value.

Acknowledgements

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Appendix A. The SERPVAL scale—constructs, scale items and reliabilities

<table>
<thead>
<tr>
<th>Constructs, scale items and reliabilities</th>
<th>Adapted from</th>
</tr>
</thead>
<tbody>
<tr>
<td>svpfl (z=0.77, ρw=0.54, ρ=0.79)</td>
<td>Rokeach (1973)</td>
</tr>
<tr>
<td>V1 more tranquility</td>
<td></td>
</tr>
<tr>
<td>V2 more family security</td>
<td></td>
</tr>
<tr>
<td>V3 more harmony and stability in life</td>
<td></td>
</tr>
<tr>
<td>V4 more pleasurable life</td>
<td></td>
</tr>
<tr>
<td>SVS (z=0.92, ρw=0.65, ρ=0.90)</td>
<td>Kahle (1983)</td>
</tr>
<tr>
<td>V5 more respect from others</td>
<td></td>
</tr>
<tr>
<td>V6 the feeling that the world is more agreeable</td>
<td>Kahle (1983)</td>
</tr>
<tr>
<td>V7 more social recognition</td>
<td>Rokeach (1973)</td>
</tr>
<tr>
<td>V8 more status</td>
<td>Rokeach (1973)</td>
</tr>
<tr>
<td>V9 more stimulating and adventurous life</td>
<td>Rokeach (1973)</td>
</tr>
<tr>
<td>SVS (z=0.79, ρw=0.54, ρ=0.78)</td>
<td>Kahle (1983)</td>
</tr>
<tr>
<td>V10 a higher integration in my group</td>
<td></td>
</tr>
<tr>
<td>V11 better relationships</td>
<td>Kahle (1983)</td>
</tr>
<tr>
<td>(e.g. social, professional and family)</td>
<td></td>
</tr>
<tr>
<td>V12 to strengthen my friendship relationships</td>
<td>Rokeach (1973)</td>
</tr>
</tbody>
</table>

Appendix B. Items excluded from the SERPVAL scale after confirmatory factor analysis

The items below were excluded: Adapted from

<table>
<thead>
<tr>
<th>Items</th>
<th>Adapted from</th>
</tr>
</thead>
<tbody>
<tr>
<td>...the use of mobile services allows me to achieve:</td>
<td></td>
</tr>
<tr>
<td>(1—strongly disagree to 7—strongly agree)</td>
<td></td>
</tr>
<tr>
<td>• more fun</td>
<td>Kahle (1983)</td>
</tr>
<tr>
<td>• more freedom to act</td>
<td>Rokeach (1973)</td>
</tr>
<tr>
<td>• a better communication with others</td>
<td>Rokeach (1973)</td>
</tr>
<tr>
<td>• more enthusiasm in daily life</td>
<td>Rokeach (1973)</td>
</tr>
<tr>
<td>• the feeling that the world is more pleasing</td>
<td>Rokeach (1973)</td>
</tr>
<tr>
<td>• the feeling that more equality exists</td>
<td>Schwartz and Bilsky (1990)</td>
</tr>
<tr>
<td>• more success</td>
<td>Schwartz and Bilsky (1990)</td>
</tr>
<tr>
<td>• more power to influence others</td>
<td>Schwartz and Bilsky (1990)</td>
</tr>
<tr>
<td>• more self-esteem</td>
<td>Rokeach (1973)</td>
</tr>
<tr>
<td>• more knowledge</td>
<td>Rokeach (1973)</td>
</tr>
<tr>
<td>• more personal and professional fulfillment</td>
<td>Rokeach (1973)</td>
</tr>
<tr>
<td>• more national security</td>
<td>Rokeach (1973)</td>
</tr>
<tr>
<td>• more comfort in my life</td>
<td>Rokeach (1973)</td>
</tr>
<tr>
<td>• more conditions to help others</td>
<td>Schwartz and Bilsky (1990)</td>
</tr>
<tr>
<td>• more balance in my emotional life</td>
<td>Rokeach (1973)</td>
</tr>
<tr>
<td>• more latitude in decision-making</td>
<td>Schwartz and Bilsky (1990)</td>
</tr>
</tbody>
</table>

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