Abstract

This paper argues that, in services, the participation of the customer in service delivery means that the traditional resource utilisation/customer satisfaction dichotomy used by many operations managers is too simplistic. In particular, the paper uses qualitative data from customers of two call centres to suggest that operations objectives need to place greater emphasis on the role of coproduction, manifest in customers' expectations and experiences of quality in their service encounters with frontline employees. The paper highlights the different findings for end consumers of insurance when compared to business customers of a bank, and concludes with suggestions for future research and for practicing managers.
INTRODUCTION

The management of operations has traditionally emphasised efficiency in delivery, primarily reflected in measures to control costs, while marketing has emphasised customer satisfaction and effectiveness (Lovelock, 1992). However, both efficiency and effectiveness are evident in operations objectives in which simultaneous resource utilisation and customer satisfaction have been recognised as the “dual, often conflicting” aims of operations management (Carson et al., 1998; Wild, 1995). To a large extent this resource utilisation/customer satisfaction approach of operations resembles the traditional approach to profit, as revenue minus costs, which Grönroos (2000) challenges in the context of services. Grönroos (2000, p. 181) argues that costs and revenues are inseparable in services because the same resources, activities and processes drive both costs and revenues, and profits. Grönroos suggests that managing resources has to take account of coproduction in services, that is, the customer being in the system, and the interaction that takes place.

Similarly, theory in services management nominates three elements in a ‘service encounter triad’ that have to be taken into account in service delivery: the organisation, its employees and customers (Fitzsimmons & Fitzsimmons, 2001). These three elements reflect the interdisciplinary nature of services where considerations from operations, human resources and marketing need to be synthesized to produce results for customers (Lovelock, 1992). As van Looy et al. (1998, p. xi) stated:

“Services need to be approached in an integrated way: the operational delivery system, employees’ competencies, behaviour and feelings, and customer needs and preferences all need to be balanced, resulting in a configuration that eventually will lead to value creation and benefits for all stakeholders involved.”

The services profit concept outlined by Grönroos (2000) and the integrated approach suggested by van Looy et al. (1998) acknowledge the role of coproduction by provider and customer in service operations. Coproduction is a distinguishing feature of many services and means that the provider cannot deliver the service without the simultaneous participation of the customer, who consequently experiences operations via service encounters with frontline employees. However, the role of coproduction and service encounters often do not appear to be encapsulated in operations objectives.

Understanding customer service climate and its importance to managing service delivery is another approach developed by Schneider and his colleagues over a period of more than 20 years (e.g., Schneider et al., 1980; 1992; 1997). Service climate is defined as “employee perceptions of the practices, procedures, and behaviors that get rewarded, supported, and expected with regard to customer service and customer service quality” (Schneider et al., 1998, p. 151). Schneider et al. have demonstrated an empirical link between service climate and service quality as assessed by customers. Similarly, the dynamic approach to the service profit chain described in the cycles of failure and success illustrates the close connections between employees’ feelings, attitudes and behaviours, and customers’ perceptions of service delivery (Hallowell & Schlesinger, 2000). In his “Guru’s View” on quality service, Cronin (2003, p. 332) stated that one of his frequent comments when discussing service delivery is: I’ve never received great service from an unhappy employee”.

Other scholars, for example, van Dolen et al. (2004) and Svensson (2003), emphasise the important contribution of employee customer interactions to the success of service operations. Similarly, in their recent study of customer service in 14 organisations in the UK, Armistead and Kiely (2003) identified a major theme as the need to focus the roles and capabilities of their customer service staff on customer needs. To achieve such focus, customers’ expectations and
experiences must be known. As Fließ and Kleinaltenkamp (2004, p. 392) stated “Before the supplier can really start with the production and delivery of a service, the customer’s requirements, above all, need to be specified.”

Overall the services literature indicates that employees are likely to have a large influence on customers’ perceptions of service quality, and the outcomes of operations. This study therefore had the objective of identifying major issues in service delivery by frontline employees in the context of operations management. Subjects for the study were drawn from call centres, discussed next.

The Call Centre Environment

In call centres, managers are endeavouring to cater to a mass market while achieving efficiency goals and simultaneously retaining high service levels (Frenkel et al., 1998). These concurrent aims lead to conflicts which have been described in terms of ‘tangible versus intangible outcomes’ (Gilmore & Moreland, 2000), ‘standardization versus customization’ (Frenkel et al., 1998) and ‘Taylorism versus tailoring’ (Korczynski, 2001). Similarly, scholars have identified a service quality-productivity nexus in call centres (Parasuraman, 2002) and empirical studies have shown that quality of service is compromised in favour of the more readily quantifiable and highly visible productivity goals (Batt, 1999; Singh, 2000). These previous studies have used an organisational perspective and overall they have suggested that efficiency is the dominating objective for operations managers in call centres. The phrase ‘an assembly line in the head’, developed by Taylor and Bain (1999) typifies the management approach identified in their research. Customer satisfaction is an espoused objective but in reality, intangible service delivery issues such as the role of coproduction and the importance of service encounters appear to have received little research attention (Gilmore, 2001; Wallace et al., 2000).

In comparison to the employee research cited above, evidence from customer studies in call centres is limited and inconclusive. For example, Feinberg et al. (2000) found that the operational factor that was most significantly related to caller satisfaction was the percentage of calls closed on first contact, but Feinberg et al. (2000) did not include aspects of the encounter such as service consultant behaviours. In another study, Feinberg et al. (2002) found differing results across industries, a very limited number of relationships in the studies and no significant relationships between operational measures and customer satisfaction for banks. Feinberg et al. (2002) concluded that, where customer satisfaction is concerned, maybe they weren’t asking the right questions. It seems likely that other measures, rather than operational hard data, will better explain customers’ feelings and responses. Such data might include customers’ experiences of the service encounter and, consequently, employees’ skills and competencies. Another possibility is that customers’ views of the overall customer orientation and service attitude of the service provider will affect their satisfaction (Kandampully, 1998). Such customer measures do not appear to have been investigated in the service operations management literature. Therefore, to achieve its aim of exploring issues related to service delivery, the study specifically sought customers’ perspectives on service quality from call centres.

Service quality is a cognitive evaluation of the performance of a service provider (Brady & Cronin, 2001) and was used rather than customer satisfaction for several reasons. First, customer satisfaction is broader than service quality and is affected by factors other than service delivery, for example, customers’ overall emotional responses (Roest & Pieters, 1997). Second, managers can be faced with dissatisfied customers in spite of excellent service quality ratings (Cronin, 2003) and, finally, measures of customer satisfaction may not capture the key elements that can be actioned by operations managers. Hence, to focus specifically on customers’ attitudes to service delivery rather than the totality of their cognitive and affective responses, service quality was used. The data in this paper reports on customer feedback in relation to three questions:

1. When you use XYZ call centre, what do you expect in relation to service quality?
2. What positive features have you found in using XYZ’s call centre?
3. What service quality problems have you had?

**METHOD**

**The Sample**

Data were collected in Australia from customers of two organisations which provide after-sales call centre services, an insurance company and a bank. The two call centres represent different service contexts and are located on opposite ends of the call centre quantity/quality continuum developed by Taylor et al. (2002). The insurance call centre manages a large volume of calls and employees are expected to complete them, including processing and any post-call work, within tight time schedules. Employees are highly monitored and can be considered to be relatively unskilled service workers. In contrast, in the bank call centre, all employees have university qualifications in information technology. They are expected to provide excellent service to business consumers and so they do not have a time limit on their calls and nor are they expected to adhere to tightly controlled scripts.

Respondents represented two different types of customers. The insurance customers \(n=289, 15\%\) were individual consumers, the majority of whom were calling for information (55\%) or to make a payment (32\%). The sample was comprised of slightly more females (51\%) than males, and the average age was 45 years. The bank respondents \(n=325, 16\%\) were business customers who use online services and who rang the call centre predominantly to get assistance with technology (61\%) or to make a complaint (20\%). The respondents were two-thirds female (66\%), of average age 42 years, and mostly employed in business services (20\%), construction and trade (15\%) and retail trade (14\%). The two groups of respondents meet the criteria of consumers (insurance sample) and customers (bank sample), as outlined by Parasuraman and Grewal (2002), and are subsequently referred to in this manner.

**Procedure**

In order to reach a wide sample of customers from each organisation, a mail survey approach was adopted. Although mail surveys are known to be limited by poor response rates and the possibility of nonresponse error (Armstrong & Overton, 1977; Dillman, 1991), they were preferred to telephone interviews and online surveys. This preference arose because the research involved customers who had used a telephone call centre and, additionally, one group of respondents was being asked about a call centre to support online activity. Hence, in an endeavour to minimize bias, both telephone and online procedures were avoided.

Each organisation provided names and addresses of a random sample of 2000 customers who had accessed the call centre within the preceding week. The surveys were mailed to these customers. Since the research aims sought to investigate questions of ‘what’, rather than the more explanatory ‘why’, a qualitative approach was considered appropriate (Creswell, 1994) and open-ended questions were used. This paper reports on a section of the survey data, which specifically addressed customers’ expectations and experiences of service delivery by using the open-ended questions shown in the previous section.

**Method of Analysis**

The qualitative data was analysed using the procedures outlined by Tesch (1990) and Miles and Huberman (1994). In particular, data from the customers of the insurance company were first coded ‘blind’ by two independent researchers to ascertain what was talked about. Major themes were identified, definitions for the themes agreed, and then the data re-coded to check for consistency with the themes. Once the data had been reduced to themes, frequency counts were used to establish the number of times different themes were mentioned. This process was performed for service quality expectations and then repeated to identify themes for positive and
negative service delivery experiences. Percentages of written comments are reported in the tables to provide a guide to the strength of the themes. Overall, as Yin (1989) stated, the coding process was used to seek analytical insights and assist in interpreting the results rather than producing statistical generalizations.

RESULTS

Service Quality Expectations

Table 1 shows the major themes with respect to customers’ service quality expectations and the frequency of occurrence of the themes for the consumer and business samples. For the consumer sample (insurance services), 192 respondents wrote comments (67% of returned surveys) while 183 (56% of returned surveys) of online banking customers provided written comments. Because respondents could make more than one comment about their expectations, the total number of responses accounted for in Table 1 is slightly greater than these totals, viz., 217 for consumers and 310 for business customers.

Table 1: Expectations of Service Quality for Consumer and Business Samples

<table>
<thead>
<tr>
<th>Theme</th>
<th>Consumer sample</th>
<th>Business sample</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Freq*</td>
<td>Percent of written comments to question</td>
</tr>
<tr>
<td>1. Consultants’ general attitudes</td>
<td>95</td>
<td>44</td>
</tr>
<tr>
<td>2. Consultants’ knowledge</td>
<td>44</td>
<td>20</td>
</tr>
<tr>
<td>3. Responsiveness (queues)</td>
<td>36</td>
<td>17</td>
</tr>
<tr>
<td>4. “Expect nothing” (negative comments)</td>
<td>17</td>
<td>8</td>
</tr>
<tr>
<td>5. Reliability of service (accurate, relevant information)</td>
<td>15</td>
<td>7</td>
</tr>
<tr>
<td>6. Personalised attention</td>
<td>10</td>
<td>5</td>
</tr>
<tr>
<td>7. Problem resolution</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>217</td>
<td>101</td>
</tr>
</tbody>
</table>

* Number of times mentioned in written comments: out of total of 192 surveys (217 comments) for the consumer sample and 183 surveys (310 comments) for the business sample.

Note. Percentages for all survey replies do not add to 100 because some respondents did not comment at all and some made more than one comment.

Table 1 shows that the expectations of end consumers emphasized, first, service consultants’ attitudes and knowledge and, second, responsiveness (lack of queuing). These consumers appeared to focus on the process quality of the interaction with frontline workers during service delivery. In contrast to the consumer sample, business customers gave top priority to getting a resolution to their problem. That is, they were concerned with technical outcomes. However, they also emphasized consultants’ knowledge and attitudes, and the time spent in queues. Typical comments included:

“Friendly manner and willingness to help. Be knowledgeable in order to give correct information and advice. Always look after the interest of the customer.” “Consultants are polite, helpful, patient, empathetic and professional. A willingness to WANT to help.” (Consumers of insurance services)

Being able to have my query answered quickly and professionally. Being able to talk to someone with the ability to sort out my problem. People who know what they are talking about. (Business customer of online banking)
Overall, the analysis did not produce any unexpected results. When asked their expectations about quality of service, both types of call centre customers expressed views about frontline service workers’ competencies and attitudes, prompt and efficient service delivery, and achieving outcomes. However, the frequencies of the themes shown in Table 1 suggest that end consumers and business customers may emphasise different dimensions of the service encounter. Consumers appear to be seeking friendly, helpful staff while business customers gave precedence to problem resolution and efficient service.

Customers’ Positive and Negative Experiences

Table 2 provides a summary of positive experiences reported by respondents, coded from their comments to the second question about the service delivered by the call centre. The responses highlight the themes shown in Table 1. For example, for consumers of insurance services, the first three categories of comments related to operators’ attitudes and knowledge, and achieving problem resolution. The process elements of the service encounter were again the most dominant theme. Similarly, the positive experiences of business consumers were fairly evenly distributed across the technical and process dimensions of service quality. Their experiences included achieving outcomes (technical quality) and efficient service delivered politely by competent staff (process quality). The major difference between the end consumers of insurance and the business customers of the bank appears to be the business customers’ emphasis on rapid outcomes.

Table 2: Positive Features of the Call Centres

<table>
<thead>
<tr>
<th>Theme</th>
<th>Consumer sample</th>
<th>Business sample</th>
</tr>
</thead>
<tbody>
<tr>
<td>Consultants’ general attitudes</td>
<td>118</td>
<td>16</td>
</tr>
<tr>
<td>Problem resolution</td>
<td>44</td>
<td>28</td>
</tr>
<tr>
<td>Consultants’ knowledge</td>
<td>22</td>
<td>13</td>
</tr>
<tr>
<td>Responsiveness (queues)</td>
<td>13</td>
<td>13</td>
</tr>
<tr>
<td>Reliability of service (accurate, relevant information)</td>
<td>12</td>
<td>7</td>
</tr>
<tr>
<td>Efficient solution to problem</td>
<td>0</td>
<td>2</td>
</tr>
<tr>
<td>No positive features</td>
<td>17</td>
<td>2</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>226</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

* Number of times mentioned in written comments: out of total of 192 surveys (226 comments) for the consumer sample and 183 surveys (279 comments) for the business sample.

Note. Percentages for all survey replies do not add to 100 because some respondents did not comment at all and some made more than one comment.

The service quality problems that respondents to the survey had experienced are summarized in Table 3. In general, the problems and negative experiences tended to be the opposite to the positive features of the call centres. For example, the consumers of insurance services reported problems with responsiveness (queues) and the reliability of the service received. This makes sense because Table 2 shows that they were positive about consultants’ attitudes and knowledge, and problem resolution. Similarly, for the business customers, Table 3 highlights problems with service consultants’ knowledge and attitudes, and responsiveness of the service whereas Table 2 showed them positive in relation to problem resolution in an efficient manner. Typical comments to illustrate service quality problems included:

"Just answer the phone – my bet is you have had 1000 meetings on how to improve customer service – in my case and I know others everything is fine if you can get through – just ANSWER the bloody phone."
“Consultants are knowledgeable enough so that callers do not need to be transferred and have authority to resolve issues.”

“Making several calls and getting different answers to the same question.” (Consumers of insurance)

“Staff may be polite, friendly and knowledgeable however there needs to be more emphasis on the main problems. These are putting customers on hold and having to speak to more than one operator to get something solved... we are a business and we have paid for a service.”

“When trying to increase weekly withdrawal limit I was transferred to approximately 10 different people and ended up back with the first person. I need a speedy answer when I call for help not to be left on hold hearing messages about other services which I’m not interested in at that time. I call for help not to waste time.” (Customers of online banking)

Table 3: Service Quality Problems in using the Call Centres

<table>
<thead>
<tr>
<th>Theme</th>
<th>Consumer sample</th>
<th>Business sample</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Freq*</td>
<td>Percent of written comments to question</td>
</tr>
<tr>
<td>None (positive experiences)</td>
<td>54</td>
<td>33</td>
</tr>
<tr>
<td>Responsiveness (queues)</td>
<td>49</td>
<td>30</td>
</tr>
<tr>
<td>Reliability of service (accurate, relevant information)</td>
<td>31</td>
<td>19</td>
</tr>
<tr>
<td>Consultants’ knowledge</td>
<td>12</td>
<td>7</td>
</tr>
<tr>
<td>Consultants’ attitudes</td>
<td>9</td>
<td>6</td>
</tr>
<tr>
<td>Other</td>
<td>8</td>
<td>5</td>
</tr>
<tr>
<td>Total</td>
<td>163</td>
<td>100</td>
</tr>
</tbody>
</table>

* Number of times mentioned in written comments: out of total of 192 surveys (163 comments) for the consumer sample and 183 surveys (161 comments) for the business sample.

Note. Percentages for all survey replies do not add to 100 because some respondents did not comment at all and some made more than one comment.

Overall, when the responses to the research questions are considered, three main areas emerged as critical to high quality service encounters: the attitude and knowledge of service consultants (employee attributes), achieving a resolution to problems or an answer to questions (value creation) and the extent of queuing and transferring between operators (service delivery). Both types of customers desired an outcome or problem resolution, that is, they were seeking technical quality. However, end consumers appeared to place more emphasis on consultants’ attitudes (process quality) when compared to business customers. The latter group emphasized knowledgeable consultants and efficient processes as a means of achieving the desired outcome. These findings are interpreted in the next section.

DISCUSSION

Overall, the results from the study suggest two key changes that are useful in thinking about service operations. First, more emphasis on the service interface is required to account for coproduction in service delivery. Second, the type of customer needs to be considered when setting priorities. These are discussed in turn.

Tables 1, 2 and 3 all illustrate the importance of employees’ attitudes and skills in service delivery through call centres. Employees have a critical role in facilitating customers’ participation in production of the service and in forming the connection between the organisation and its
customers. That is, employees’ attitudes and skills are fundamental to both the process elements and technical outcome of the service encounter, and constitute the essential link between using resources and ensuring customer satisfaction in a call centre context. Consequently, this study seems to suggest, first, that the traditional resource utilisation/customer satisfaction view of operations management is over simplistic in services. Rather, service operations objectives need to incorporate the service delivery interface where the ‘service climate’, as developed by Schneider et al. (1998), is experienced by both customers and employees. To do so, operations managers need to listen to their customers and confront the issues associated with service delivery, for example, the employee attitudes and behaviours that are expected, supported and rewarded (Schneider et al., 1998). This shift in emphasis can be conceptualized as three major operations objectives, shown in Figure 1.

**Figure 1: Operations Management Objectives in a Service Environment**

<table>
<thead>
<tr>
<th>Resource utilization</th>
<th>Service interface</th>
<th>Customer satisfaction</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Attention to queues and efficiency</td>
<td>• Customer needs and expectations</td>
<td>• Process quality of encounters</td>
</tr>
<tr>
<td>• Employee support needs to ensure efficiency</td>
<td>• Employee attitudes and knowledge</td>
<td>• Technical quality of outcomes</td>
</tr>
</tbody>
</table>

An important implication of Figure 1 is the shift to thinking about service delivery as a revenue opportunity (Grönroos, 2000). Customers want knowledgeable, courteous consultants and speedy service (process quality). They also want an answer to their question or resolution to their problem, that is, positive outcomes (technical quality). By focusing on employees’ roles in coproduction during the service encounter, managers can use the service delivery as a means of achieving positive customer responses and future patronage, rather than an organisational cost.

The second contribution from the study concerns operations objectives and the type of customer being served. In the current project, all participants wanted outcomes but end consumers of call centre services appeared more concerned with elements of process quality such as being served by ‘friendly, helpful, empathetic operators’ than were business customers. Business customers appeared to be preoccupied with achieving resolution to their problems and other factors were relevant only to the extent that they supported such resolution. It seems logical that businesses may exhibit a different emphasis to end consumers. While both groups dislike queues, business customers may be more ruthless in their service assessments because time pressures may be more significant to them. As Cronin (2003) noted, the impact of poor performance may carry a greater consequence than the benefit of performance excellence. In this study, the impact of a lack of efficiency that business customers have emphasized appears likely to dominate their assessments of the process of service delivery.

**LIMITATIONS AND FUTURE RESEARCH**

The study reported here was intended to provide an initial understanding of customers’ expectations and experiences of service delivery from call centres. Consequently, it is based on qualitative data from call centres in only two industries. However, the samples provided a relatively large volume of responses (n=289 and n=325) from two different types of call centre customers, end consumers of insurance and business customers of online banking. Differences in findings for the two samples have been identified but require verification for other call centre services.

During the analysis, the relative importance of different themes was assumed from frequency counts of coded data. Such counts are a rough estimate of the strength of themes and a
comparative analysis using psychometric measures would be useful to establish the unidimensionality of the themes, their relative strength and relationships to one another. Addressing specific aspects of operational efficiency was outside the scope of this analysis because it pursued the customer perspective. However, understanding the resource utilization implications of specific elements of operations would provide a more complete overview. For example, there is scope for further work in establishing the relative importance of aspects of queuing, such as initial response times, waiting for transfers, service times and the extent of automation.

The comments made by respondents about queuing indicated that the companies in the present study are not customer oriented with respect to time. Interesting questions emerge about the meaning of customer orientation in call centre service encounters and whether it is likely to affect on-going customer commitment and service loyalty to the organisations. Additionally, it would be useful to test the relative effects of time and efficiency factors against the quality of service interactions, particularly for other consumer and business samples.

Finally, this study has highlighted the importance of coproduction but the next stage may be to incorporate specific elements of the encounter, and their implications, into a more detailed model. The recent work by van Dolen et al. (2004) on employee-specific and interaction-induced behaviours, and Fließ and Kleinaltenkamp (2004) on customer-induced and customer-independent activities suggests that this is an important area for future research.

IMPLICATIONS FOR MANAGERS

It appears that service operations objectives from management and customer perspectives are not necessarily in conflict. Operations managers emphasise throughput of customers in encounters. This study shows that customers, especially business customers, are concerned with speedy service as well. However, the paper argues that the current conception of operations objectives is too narrow for call centres and possibly for other service environments. Figure 1 also includes a service interface that needs to be managed. Two major areas arise in terms of suggestions for practitioners.

First, the importance of employees' attitudes, knowledge and skills in providing value for customers cannot be challenged. In managing the service interface, call centre leaders need to recruit carefully and develop the appropriate employee skills. Training may not be the primary driver here, although it is certainly one of the factors. Many respondents described employee attitudes that reflect a predisposition to service and then access to operational support, especially for the consumer sample. For the business sample, respondents wanted knowledgeable employees who were skilled in problem solving. Hence, a number of factors are important in assisting employees with service delivery, for example, decision-making authority, access to help, and having the necessary time.

The second major issue concerns time. It emerged in relation to queues as well as during service encounters. Customers' experiences of queues indicate that the call centres in the study likely emphasise cost control in their service delivery. Time is a cost for everyone. It appears that consumers may be relatively accommodating if attended to by friendly, courteous consultants. In contrast, business customers are primarily seeking outcomes and efficiency, and are less likely to be tolerant of time based problems. Managers need to understand their customers' expectations and adjust their approach to resource utilization accordingly. Services scholars, such as Grönroos (2000), point out the need to accentuate both internal and external efficiencies in service delivery. Consequently, managers should view the service interface as an opportunity for interactive marketing and long term revenue generation.
CONCLUSION

This study aimed to identify issues in service delivery from the perspective of call centre customers. It used qualitative data from end consumers of insurance and business customers of online banking to establish customers’ expectations and experiences of quality. Key findings were that customers’ seek specific employee attributes and competencies, value creation by achieving a positive outcome and efficient service delivery by minimal queuing and transfers. Differences were apparent in that end consumers emphasized process elements of service delivery while business customers were preoccupied with process elements only in that they contributed to the more important technical outcomes.

Services management texts emphasise the simultaneity, coproduction and heterogeneity of service delivery. However, few operations management studies embrace these differences. The present study highlights the importance of the service encounter, or more specifically the role of frontline employees when discussing operations objectives. That is, as well as resource utilization and customer satisfaction, the study suggests that service operations managers need to gauge the service climate, which determines what is expected, supported and rewarded with respect to customer service and service quality. Similarly, academics need to incorporate the service interface into future conceptualisations. Customer relationship management and interactive marketing have been developing for nearly two decades as areas of research and study in marketing. When will those of us in operations confront the issues associated with the different nature of delivery in services?
REFERENCES


