The Impact of Perceived Quality on Customer Satisfaction, Loyalty and Complaint through Green Innovation in Hotel Industry, North Cyprus

Masoud Tajbakhsh

Submitted to the Institute of Graduate Studies and Research in Partial Fulfillment of the Requirement for the Degree of

Master of Arts in Marketing Management

Eastern Mediterranean University August, 2014 Gazimağusa, North Cyprus

	Approval of the Institute of Graduate Studies and Resea
--	---------------------------------------------------------

of. Dr. Elvan Yılmaz Director
Director
nts as a thesis for the degree of Master
Prof. Dr. Mustafa Tümer
nent of Business Administration
hat in our opinion; it is fully adequate gree of Master of Arts in Marketing
Prof. Dr. Mustafa Tümer Supervisor
Examining Committee

ABSTRACT

This study proposes a model that assess the effect of perceived quality, customer

satisfaction, and customer loyalty and complaint of the tourist who are selected and

accomedated in green hotels of North Cyprus. A survey conducted to examin

proposed conceptual model, which extracted from ACSI model. Cronbach alpha used

to check internal consitancy of the items of constructs. Mean, Standard deviation,

correlation, and regression tests performed to check hypotheses of the study. Results

shows that perceived quality enhances customer satisfaction and customer loyalty in

hotels with green production. perceived quality decreases customer complaint in

hotels with green production in hotels with green production. Customer satisfaction

raises the degree of customer loyalty and reduces customer complaints in hotels with

green production. There are useful implication about management of the hotel with

green production.

Key Word: ACSI model, customer satisfaction green production, North Cyprus.

iii

ÖZ

Bu çalışmada Kuzey Kıbrıs'taki yeşil uygulama yapan otelleri tercih eden turistlerin

(müşterilerin) algılanan kalite, müşteri memnuniyeti ve müşteri sadakatı

araştırılmıştır. Yukarıda bahsedilen değişkenlerin ilişkilerini inceleyen, literatür

taraması yardımı ile kavramsal model oluşturulmuştur. Değişkenlerin içsel tutarlığını

ölçebilmek amacı ile Cronbach alfa değeri hesaplanmış ve istatistiksel olarak da

geçerli bulunmuştur. Oluşturulan kavramsal model çerçevesinde boyutların

ortalaması, standard sapması, korelasyon kat sayısı ve regresyon test sonuçları

kullanılmıştır. Regresyon sonuçlarına göre art yönde algılanan kalite, müşteri

memnuniyetini ve markda sadakatını olumlu yönde etkilemektedir. Bunun yanında

algılanan kalitenin artması müşteri şikayetlerini azaltmakatdır.

Anahtar Kelimeler: Müşteri memnuniyeti, Yeşil üretim, Kuzey Kıbrıs

iv

DEDICATION

To My Islamic Believes & Lovely Family

ACKNOWLEDGEMENT

Life is the interconnected moments of love, love of God. Feeling this love will definitely change our life. I am so thankful to God because of this given opportunity to finish my Master Degree in EMU. I dedicate this success and all my happiness to my dear parents and my fellows.

Having Allah's help in every single moment of life, I graduate by using 100% scholarship in Master Degree. It was a big success in my life career, moreover I have no word to express my deep gratitude to the Vice-Rector of our university, Prof .Dr. Majid Hashemipour and the chair of my department, Prof. Dr. Mustafa Tumer. I had great experience of living in EMU campus since it is comfortable and stress-less.

One of my good memories is when I saw my photo next to the Rector of our university in a newspaper as a successful student in Eastern Mediterranean University. Sharing the knowledge is my ultimate goal which in my opinion is known as my responsibility in-return to God's gifts. finally, I should say thank to my big brother in my life who is Dr. Alireza Rastgar the president of IFIA in Iran.

TABLE OF CONTENTS

ABSTRACT	iii
ÖZ	iv
DEDICATION	v
ACKNOWLEDGEMENT	vi
LIST OF TABLES	ix
LIST OF FIGURES	x
1 INTRODUCTION	1
1.1 Hotel Industry in a Green Economy	2
1.2 Green innovation	4
2 LITERATURE REVIEW	6
2.1 Conceptualization	7
2.2 Perceived quality	8
2.3 Customer satisfaction	13
2.4 Customer loyalty	13
2.5 Customer Complaint	14
2.6 Model and hypotheses	17
3 METHODOLOGY	18
3.1 Sample and procedure	18
3.2 Measurment	18
3.2 Data analysis	20
4 RESULTS	21
4.1 Study findings	21
4.2 Demographic information	21

4.4 Correlation matrix	24
4.5 Model testing	25
5 CONCLUSION AND DISCUSSIONS	29
5.1 Main Findings	29
5.2 Managerial Implication	30
5.3 Future Research and Limitation	30
REFERENCES	31
APPENDIX	38
Appendix: Sample of questionnaire	39

LIST OF TABLES

Table 1: Item of measurement	19
Table 3 Results of means, standard deviations, correlation and reliability	25
Table 4: Impact of perceived quality on customer satisfaction	26
Table 5: Impact of perceived quality on customer complaint	26
Table 6: Impact of perceived quality on loyalty	27
Table 7: Impact of customer satisfaction on customer complaint	27
Table 8: Impact of customer satisfaction on loyalty	27
Table 9: Summary of regression results for test of seven hypotheses	28

LIST OF FIGURES

Figure 1: Green production in hotel industry	3
Figure 2: Proposed model	17
Figure 3: Percentage of respondents by gender	21
Figure 4: Percentage of respondents by Age	22
Figure 5: Percentage of respondents by educational level	23
Figure 6: Percentage of respondents by marital status	23

Chapter 1

INTRODUCTION

Nowadays, a majority of customers in hotel industry tend to select green facilities that are environmentally harmless, which shows the increasing importance of ecological degradation (Manaktola & Jauhari, 2007; Han, Hsu, & Sheu, 2010). In comply with these environmental concerns, many hotels try to consider customers' expectations in their decision making procedures regarding management and marketing plans (Mensah, 2006; Lee, Hsu, Han, & Kim, 2010; Bohdanowicz, 2006). In this situation, they attempt to change their operation to be green as it brings significant advantage and increase their competitiveness against others (Manaktola & Jauhari, 2007; Han, Hsu, & Lee, 2009). The increasing tendency of customers toward green products is a powerful indication of environmentally friendly customer (Laroche, Bergeron, & Barbaro-Forleo, 2001). Existing discoveries regarding this issue imply inconclusive and inconsistent findings (Laroche et al., 2001; Reinhardt, 1998 Lee et al., 2010; Dalton, Lockington, & Baldock, 2008; Manaktola & Jauhari, 2007). As of hotel industry, the price of hotels that operate with consideration of environmental facts do not meaningfully vary as of similar competitors who operate traditionally (or non-green) (Manaktola & Jauhari, 2007; Han et al., 2009). The main point is that whether customers are ready to pay meaningful rates for their staying and sacrifice a small portion of their convenience through environmentally consideration efforts such as limited use of disposable products, reusing towels, dispensers for soap/shampoo, recycling bins, buffet-style foods without garnishes, meeting tables without tablecloths, minimized decor, non-smoking areas, use of recycled products/furniture. A hot topic regarding green hotel industry is that how travelers make decisions when they about their choice of hotels.

1.1 Hotel Industry in a Green Economy

In tourism, regular assets and the physical environment are viewed as paramount advantages for improving the item. Lodgings as a part of tourism are no exemption. Inns can act to lessen their natural effects and, altogether, make a significant commitment to enhancing the nature of the earth (Knowles et al., 1999). The tourism business confronts a huge number of noteworthy maintainability related difficulties. Challenges that need to be determined through the greening of the business incorporate vitality and GHG emanations, water utilization, waste administration, loss of biotic differing qualities, and powerful administration of social legacy (UNEP, 2011). During the most recent decades the ecologically cognizant commercial center is expanding and buyers have understood the effect of their acquiring practices, which are firmly connected with natural issues. Expanding amounts of clients who consider different ecological issues are beginning to look for and purchase eco- inviting items over options, now and then actually paying more for such items (Han et al, 2010). A hypothetical schema that offers an unmistakably characterized structure/model, which permits the examination of the impact that disposition, particular and social determinants and volitional control have on purchasers' propositions to purchase earth neighborly items, is the hypothesis of arranged conduct (Kalafatis et al, 1999). Hotels with full-benefit offices which have a wide show of vitality utilization: warming, ventilating and ventilation, boiling point water creation, lighting, power (lifts, and so on.), cooking, if embracing more proficient vitality practices and projects not just help the greening of the part making

less emanations additionally can pull in more clients. These days eco-accommodating voyagers are an expanding section of the tourism business and numerous lodgings are resolved to enhance ecological execution (Polyzou, 2010).the study discoveries of Han et al (2009) exploration inferred that clients who have ideal mentality to eco-accommodating practices' in their regular lives and positive pictures of green inns are eager to stay at a green lodging, to propose it, and to pay more. A sample of green product, which is a solar charger depicted in Figure 1.



Figure 1: Green production in hotel industry

1.2 Green innovation

Green innovation is ordered into technology, administration capacities, and item plan and generation process viewpoints. Green developments amid the item's life cycle appraisal incorporate the procedure of adjusting a current item plan keeping in mind the end goal to lessen the negative effect on nature's turf (Klassen and Whybark, 1999). Zhu and Sarkis (2004) found that getting a pledge from top or center level chiefs has a critical impact on the execution of effective interior natural administration. Characterizing green item advancement, green methodology development and green managerial advancement is critical to the Chinese fabricating industry. Fergusson and Langford (2006) exhibited that organizations are more inclined to receive an ecological advanced method if their chiefs put a high esteem and are concerned for the earth and its insurance. Past studies sort green advancements into managerial, item, transform and innovative and address the test of selecting green suppliers to enhance a company's intensity (Rao, 2002; Klassen and Vachon, 2003; Buysse and Verbeke, 2003; Tsenget al., 2009a; Yung et al., 2011).with respect to green advancement viewpoints, Sharma (2000) and Spangenberg et al. (2003) pointed out that the managerial impression of the significance of stakeholder weights are connected with a more proactive mentality towards ecological duty. The administrator's part in raising ecological mindfulness is critical when executing ISO 14001 in the industry and managerial natural concerns are absolutely identified with the degree and velocity of their organizations' reactions to ecological issues. Vachon and Klassen (2008) concentrated on how firms use their assembling techniques, engineering and abilities and how they incorporate ecological concerns further bolstering upgrade their good fortune. Senior administration backing is one of the key drivers for the effective usage of green developments. What's more, Qi et al. (2010) tended to green development polishes as one of the primary components of its direction. The imperatives for green development polishes, when achieving the destinations of value and security, incorporate six segments: development administration, environment assurance, material investment funds and use, water sparing and utilization, vitality sparing and use, area sparing and insurance. These offer a thorough schema for pushing green development and each of its parts characterizes some particular targets. In outline, the writing audit shows that greening the supplier has a positive impact on green advancement. Furthermore, green development has a positive effect on point of interest. Greening the supplier has a positive effect on ecological execution and point of interest. This study plans to assess the green development perspectives and the criteria of administration, methodology, and item and engineering advancement. The past studies structure a scientific skeleton and will be a diagnostic instrument for this study. A hypothetical system is planned and introduced. The hypothetical model presents the driving criteria of green development polishes. Keeping in mind the end goal to recognize what drives the green development polishes, it is important to first characterize what green advancement in generation speaks to.

Chapter 2

LITERATURE REVIEW

There are various studies which have focused on customers' opinion regarding paying more for green hotels, but, these researches have been qualitative and do not imply an obvious outcome (Han & Sheu, 2010). Furthermore, the decision making process of clients regarding paying similar prices for conventional and green hotels has not been investigated yet. There is a great lack of a theoretical framework that offers an extensive sight of such decision-making processes. This study applied the theory of planned behavior (TPB) in order to model clients' decision making process regarding paying similar prices for green hotels. With consideration of non-volitional and volitional components, TPB has a great reputation in academic environment in explaining a broad scope of individual behaviors (Han et al., 2010; Ajzen, 1991, 2001). In addition some authors have implied that through adding some critical variables TPB's predictive capability could be enhanced (Perugini & Bagozzi, 2001Conner & Abraham, 2001; Ajzen, 1991).

There are numerous research that have focused on the importance of attention to environmental consideration, environmental conscious and perceived customer impact on describing clients' ecological friendly buying behaviors (Paco&Rapose, 2009; Straughan & Roberts, 1999; Roberts, 1996; Laroche et al., 2001). Outcomes showed that such variables play a key role in formation of clients' ecological friendly decisions. Through consideration of the impacts of these components on the decision

making process of clients, this study tried to modify the TPB theory regarding customers behavior in paying for green hotels.

2.1 Conceptualization

In the context of hotel industry, the concept of "green" mainly is based on the waterand energy-intensive efforts (Bohdanowicz, 2005). As the principle aim of hotels is preparing convenience and comforts for clients such as lighting, cooling, heating, cleaning, ventilation and laundering non-green hotels require a great amount of water, energy and consumer goods (Han et al., 2009; Bohdanowicz, 2005). There are various negative side effects associated with the operation of conventional hotels including production of enormous wastes, consumption of a huge amount of nonrecyclable goods, wasting energy and increasing carbon dioxide and soil pollution a high amount of waste water (Chan, 2005; Bohdanowicz, 2005). Global concerns regarding ecological damages and clients' tendency toward environmental friendly products, motivate hotels to shift their operations to green hotels (Wolfe & Shanklin, 2001; Manaktola & Jauhari, 2007; Hanet al., 2009;). According to existing literature, green hotel operations involve in various aspects including confuting the supporters of conventional hotel practices, execution of the necessities of governmental regulations, satisfaction of customers' expectation of green products, and cost reduction through energy and water saving and waste reduction (Wolfe & Shanklin, 2001; Han et al., 2009; Chan, 2005). There are some substitution for the term "green" such as "environmentally responsible", "eco-friendly", "sustainable" and "environmentally oriented", "environmentally friendly" (Pizam, 2009; Han et al., 2009) and it relates to those efforts which reduces pernicious influences on the surroundings. Therefore, green hotels might be defined as those hotels which feel responsibility against environment and try to adjust their operations with

environmentally friendly guidelines, apply various eco-friendly activities and manage their hotels efficiently (Han et al., 2009, 2010).

2.2 Perceived quality

Perceived customer effectiveness, Environmental concerns and environmentally conscious behaviors play significant roles in the decision making procedure of customers (Paco &Raposo, 2009; Straughan & Roberts, 1999; Roberts, 1996; Laroche et al., 2001). According to various literature, environmental concerns are those apprehensions of people about the different facets of environmental difficulties (e.g. degradation of the environment, limited resources and pollution) (Paco & Raposo, 2009; Hanet al., 2009). Recently, the number of people who concern about ecological problems has been increased (Kalafatis et al., 1999; Han et al., 2009). These worries may be initiated from social or personal experiences or by social Medias (Paco & Raposo, 2009). Environmental concerns lead to a condition in which environmentally conscious behaviors are being considered in buying and everyday lives (Paco & Raposo, 2009). These components play significant roles in favorable clients' environment decision. For example, according to Kinnear and Taylor (1973), there is a strong relationship between the level of environmental concern and individuals' attitude and behavior. Similarly, according to Straughan and Roberts (1999), individuals with high levels of concern try to do favorable eco-friendly behavior whenever they think that their behavior might be influential in solving environmental issues. However, it should be noted that people with high level of environmental concerns do not always purchase eco-friendly goods, however there is a higher probability for them that act in favor of environment and make eco-friendly decisions (Suchard & Polonski, 1991; Schuhwerk & Lefkokk-Hagius, 1995; Paco & Raposo, 2009). Although there are some differences among researcher in defining perceived customer effectiveness, most of them describe it as individuals' perceptions about the effectiveness of their environmental friendly endeavors in reducing environmental issues (Roberts, 1996; Antil, 1978; Straughan & Roberts, 1999).

According to existing literature, perceived customer effectiveness plays a significant role in individuals' decision making process regarding purchasing (Straughan & Roberts, 1999; Roberts, 1996;). Roberts (1996) who studied about the green customers' profiles through the analysis of nationwide survey data, discovered a crucial position for customer effectiveness in describing ecological consumer behaviors. Particularly, he pointed out that it seems that individuals who think that their efforts are influential in solving environmental problems, are more likely to cooperate in eco-friendly activities and doing green purchases. Straughan and Roberts (1999) also have reported similar results. In addition, according to Han et al. (2009), customers' favorable attitude toward green behaviors is extracted from their assessment about their power in abating ecological problems. Therefore, it seems that there is a positive relationship between individuals' perception about the effectiveness of their efforts in solving environmental issues and the likelihood of performing eco-friendly behaviors and purchases.

According to Han et al. (2010) and Kalafatis et al. (1999), increasing numbers of individuals who concern about saving water, electricity and recycling, recognizing the danger of environmental issues and reducing in the use of single-use products are examples of environmentally conscious behaviors.

Many researchers have conducted surveys on customer's satisfaction in order to measure customer perceptions of quality attributes of restaurants and hospitality services. In comparison to other industries, in tourism industry it is so costly to motivate the customers for becoming a loyal customer (Emir and Kozak, 2012). There are a number of factors in the hospitality industry which differentiate it completely from the other sectors regarding the employees' significance which the most outstanding one is direct contact of the employees with the customers. In other words the satisfaction of the customers in the hospitality marketing and management has been tied up with each other. The term "satisfaction mirror" is what Noe et al (2010) proposed about the tight sensual relationship between the employee's emitted satisfaction and the customer's perceived satisfaction.

As it mentioned earlier the crowed and competitive restaurant industry, it is important for the manager or the employee to keep the customers satisfied when the customer is not satisfied with the service or the food this issue will negatively influence the whole business. Thus the importance service quality discussion comes to existence (Bowen & Chen, 2001; Gallarza & Saura, 2006; Kandampully & Suhartanto, 2000). In so many studies the positive relationship between the service quality and customer satisfaction have been metrically corroborated (Barber, Goodman & Goh, 2011; Ladhari, 2009).

Yousapronpaiboon (2014) defined the service quality as "a measure of the range to which the service delivered meets the customer's expectations". In other words it is the comparison of the expectation of an activity against the performance of that specific operation (Lewis and Booms, 1983). Functional quality and technical quality are two dimensions of service quality from the perspective of Gronroos (1984)

whereas the original SERVQUAL model is comprised of ten dimensions which later on was reduced to only five main dimensions (Yousapronpaiboon, 2014): reliability, responsiveness, assurance, empathy and tangibles.

In the globalized competitive environment it is a must for the hospitality industry to understand and meet the needs of customers from different cultures otherwise the service industry will not be able to survive (Wang eta al., 2008). On the opposite side it is clear that there is always the potential of customer dissatisfaction which in this case it is necessary for the customers to discuss and share their complaints with the mangers of the restaurant, because discussing this dissatisfaction will help the restaurant solve a serious problem and improve their features. On the other hand the owner of restaurants or hotel managers should make space so that customers feel comfortable to talk about their problem because when a customer is satisfied with his/her service he/she will be loyal to that restaurant. Dining in a restaurant include of several stage (Lemmink et al, 1998):

1) Greeting and seating, 2) order taking and delivery, 3) consumption, 4) payment and exiting. However loyal customers are necessary to a company maintenance and growth. Although some customer don't say about service complain, they prefer to keep quite even if the restaurant environment provide such opportunity. They prefer talk about their dissatisfied with friends and relatives. But some time customers have a problem with the type of answering; this means problem just not related to service stage.

Singh (1990) express kind of consumer complain behavior: 1.voice: reflection action directly toward a manager 2.private: customer talk about bad experience in the

restaurant with Friend's 3.thrid party: relating to action directed toward external agencies or taking legal action. In one research in the American (TARP 1986) show that 50% of customers don't try for express dissatisfied because they believe that the anticipated cost is greater than the anticipated gain. Although (Gursoy 2003) tried to the divide customers in to groups that are based on style of answering to complain and he divided them in to two groups:

- 1. Talkers: customers that their want to show a reaction because they are dissatisfied while set of answers, complaining to the manger or discussing a bad experience with their friends and family.
- 2. voicer: customers that they don't like to talk directly to the manager of their bad experience. They prefer to discuss it with friends and relatives.

Customers feel is always one of the most important goals, in this industries old investigation focus on explaining the behavior but these days investigations are based on mixture of the behavior of loyalty. Zeithal (1993) found a connection between customer feeling and the level of their loyalty in this form that the customers were more emotionally had more loyalty rather than less emotionally customer, this show customers commitment have important role in the level of loyalty.

High service quality increases customer satisfaction and produces measurable long-term benefits in market share and profitability (Anderson, Fornell, & Lehmann, 1994). From a manager's viewpoint, the definitive goal is to attract and retain customers. Hospitality operations have learned that attracting new clients takes four to five times as much money as maintaining existing ones (Bowen & Basch, 1994).

Therefore, keeping the current customers satisfied is a most important factor in tourism industry.

2.3 Customer satisfaction

Oliver (1981) defined customer satisfaction as the "summary psychological state resulting when the emotion surrounding confirmed or disconfirmed expectation is coupled with the consumer's prior feelings about the consumption experience" (p. 27). Disconfirmation in this context relates to the fulfillment of expectation when product performance exceeds expectations ,it would be positive, and when product performance falls below expectations ,it would be negative, and also when product performance equals expectation, it would be zero.

2.4 Customer loyalty

Customer loyalty is defined as "the feeling of attachment to or affection for a company's people, products or services" (T. O. Jones & Sasser, 1995, p. 94). Although customer loyalty and repeat purchase behaviors are closely associated, there is criticism of the exclusive use of behavioral scales as a loyalty measure (Jacoby, Chestnut, & Fisher 1978).

Service oriented behaviors that related to frontline employees and dining customers provided their perceptions of service quality, satisfaction, and loyalty to the service organization. Also it shows that the employees with a high degree of service orientation impact on restaurant's customers' perception of service quality, and finally makes customer satisfaction and loyalty. Another important thing in this study refers to relationships between service quality, customer satisfaction and customer loyalty and it indicates that, customer's decision remain related directly their satisfaction (Cronin & Taylor, 1992) and confirm that customers' perceptions of

service quality have an indirect influence on customer loyalty by customer satisfaction.

The American Customer Satisfaction Index (ACSI) is a satisfaction measure which has three major specifications of being cross-industry applicability, nationally authorized and unified available for the American's households to assess the quality of goods and services that was established in 1994 (Aaor, 2004).

ACSI measures total numbers of ten different economic segments in the United States of America which manufacture the products and services sold directly to household customers: "1) Utilities, 2) Manufacturing/Nondurable Goods, 3) Manufacturing/ Durable Goods, 4) Retail Trade, 5) Transportation and Warehousing, 6) Information, 7) Finance and Insurance, 8) Health Care and Social Assistance, 9) Accommodation and Food Services, and 10) Public Administration".

2.5 Customer Complaint

A consumer complaint or customer complaint is "an expression of dissatisfaction on a consumer's behalf to a responsible party" (Landon, 1980). It can also be described in a positive sense as a report from a consumer providing documentation about a problem with a product or service. In fact, some modern business consultants urge businesses to view customer complaints as a gift.

Consumer complaints are usually informal complaints directly addressed to a company or public service provider, and most consumers manage to resolve problems with products and services in this way, but it sometimes requires persistence.

If the grievance is not addressed in a way that satisfies the consumer, the consumer sometimes registers the complaint with a third party such as the Better Business Bureau and Federal Trade Commission (in the United States). These and similar organizations in other countries except for consumer complaints and assist people with customer service issues, as do government representatives like attorneys general. Consumers, however rarely file complaints in the more formal legal sense, which consists of a formal legal process (see the article on complaint).

Theoretical Framework

According to Ajzen (1991), the TPB has been introduced to describe human behavior in a particular context. The main component of the TPB is based on the nature of behavior-specific factors. According to various authors, there is a higher probability that people execute a particular behavior when they think that behavior will lead to valuable outcomes, and other people including their friends, family, relatives and coworkers esteem the behavior and also they have the capabilities of conducting this specific behavior (Lam & Hsu, 2006; Ajzen, 1985, 1991). The key point of the TPB is the behavioral intention. Behavioral intention could be referred as the possibility of undertaking a specific behavior which is an instantaneous preceding of behavior. As there isn't a straightforward connection between intention and actual behavior, the best predictor of the behavior is the intention (Lam & Hsu, 2004; Ajzen, 1985, 1991). Generally, there is a positive relationship between intention and the probability of behavior execution. In other words, the more powerful and intention be, the higher the probability that the related behavior being executed. According to the TPB, the related intention of a behavior is shaped according to general norms and perceived behavioral patterns and the attitude toward the behavior which is an individual's general estimation of the specific behavior (Ajzen, 1991, 2009). It seems that beliefs about the outcomes of behavior and related unfavorable or favorable judgments of the consequences construct the attitude (outcome evaluation) (Ajzen & Fishbein, 1980; Ajzen, 1991).

In the TPB, subjective norms are the second determinant of intention. Subjective norms allude to those social reactions of individuals regarding executing or not executing a specific behavior (Ajzen, 1991, 2009). There are two components associated with the subjective norms; first individual's faith about the tendency of other people (who are important) toward how he/she behave and second, the incentive available for the actor to obey the existing norms (Ajzen & Fishbein, 1980; Ajzen, 1991). According to TPB, perceived behavioral control is also another predictor of intention. It retain to peoples' perception of the difficulty or ease of executing of the behavior (Huchting, Lac, & LaBrie, 2008; Ajzen, 1991). There are two aspects of this process: firs, peoples' personal evaluation about inhibitors and facilitators of a behavior (such as skills, money, and time) which is named control beliefs and second, peoples' assessment of the effect of these factors in impeding or facilitating the specific behavior (Ajzen, 1991; Lam & Hsu, 2006; Huchting et al., 2008). The existence of this non-volitional aspect of the existing theory, notably increase the predictive power of human behaviors in diverse contexts (Oh & Hsu, 2001; Han et al. 2010; Ajzen & Driver, 1991). According to the TPB, in this study it is supposed that the negative or positive assessment regarding paying conventionalhotel prices for a green hotel, perceived level of social pressure to pay or not to pay and perceived ease or difficulty to pay are influential factors in decreasing or increasing the intention of customers to pay standard-hotel prices for a green hotel. In this study, the TPB has been developed through adding new components such as

environmentally conscious behaviors, environmental concerns and perceived customer effectiveness, which according to the previous literature are supposed to play important roles in the decision making process of customers regarding environment (Kalafatis, Pollard, East, & Tsogas, 1999; Han et al., 2010; Vlosky, Ozanne, & Fontenot, 1999; Paco & Raposo, 2009; Laroche et al., 2001; Straughan & Roberts, 1999; Roberts, 1996). Environmentally conscious behaviors and perceived customer effectiveness provide significant information that is not reflected in the TPB, regarding eco-friendly facets of hotel client's behaviors.

2.6 Model and hypotheses

The proposed model depicted in Figure 1

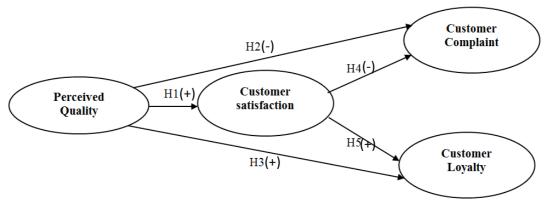


Figure 2: Proposed model

Based on the above literature review, the following hypotheses have been developed:

- H1: Perceived Quality enhance customer satisfaction in hotels with green production.
- H2: Perceived Quality decrease customer complaint in hotels with green production.
- H3: Perceived Quality boosts customer loyalty in hotels with green production.
- H4:Customer satisfaction reduces customer complaint in hotels with green production.
- H5: Customer satisfaction raises the degree of customer loyalty in hotels with green production. In next chapter, sample, procedure and data analaysis will presented.

Chapter 3

METHODOLOGY

Sample and procedure, measurement, and data analysis are elaborated in this chapter.

A quantitative approach has been applied to test study objective. Because in this thesis, we develop a conceptual model based on the theory and statistical analysis used to check hypothesis.

3.1 Sample and procedure

To identify the effect of Perceived quality on customer satisfaction, customer complaint and customer loyalty, a survey has conducted with 165 questionnaires that distributed among tourist who accommodated in Green Hotels in North Cyprus. A permission letter prepared to took permission from managers of the Hotels in North Cyprus that have Eco-Lable. Out of 165 questionnaires, 101 questionnaires are useable and accurately completed by respondents. Hence, the response rate was 61%. Which is within adequate limits (Baruch, 1999). There is no any ambiguity and misunderstanding about the content of the questions that checked through a pilot study with 10 samples. All process of data collection during two weeks in May 2014.

3.2 Measurment

To measure these variables, seven items are adapted from pre-determined questionnaire of American Customer Satisfaction Index (ACSI) guideline (Fornell et al., 1996). To measure perceived quality, five items considered and three items account for measuring customer satisfaction, one item for customer complaints and

three items for customer loyalty. All items are outlined in Table 1. Consonant with other studies, Five Likert scale has been selected to measure these three variables ranged from 1 "strongly disagree" to 5 "strongly agree".

The first section of the questionnaire is allocated to measuring perceived quality, customer satisfaction, loyalty, and customer complaint.

The second part of the questionnaire related to demographic information including age, gender, educational level, and marital status (See Appendix).

Table 1: Item of measurement

No	Variable	Item
1		My overall perception of service quality is satisfactory in this green hotel
2	D . 1	Hotel's offering is customized to meet customer needs
3	Perceived Quality	Hotel's offering is same as its promise
4	Quanty	Hotel has good price under given quality
5		Hotel has good quality under given price
6 7 8	Customer satisfaction	I feel satisfactory of hotel's overall performance The hotel performance has met your expectation as a green hotel The satisfaction level of hotel is quite close to your ideal green hotel
9 10 11	Customer Loyalty	I will revisit the hotel in the future I will recommend this hotel to others Even if hotel price is increased, I will still revisit this hotel
11 12	Customer Complaint	I had complained about hotel's product/service by either formal or informal way

Note: Items measured using five Likert scale; ranged from "0" disagree to "1" agree. Source: Items adapted from Fornell et al. (1996).

3.2 Data analysis

Cronbach's alpha was used to check internal consistency of the study variables.

Means, standard deviations, and correlation matrix of the variables calculated. Correlation test shows the relationship between two variables. If there is a significant relationship between two variables, then we can check effects of one variable (independent variables) on the second variable (dependent variable). Hence, firstly correlation of the variable calculated and then regression analysis performed to test hypotheses of the study. In other word, Model and hypotheses have been checked through regression analysis using SPSS. Regression test demonstrates the strength and direction of effect of the independent variable on the dependent variables. It is useful for checking hypothesis that explore the effect of the one variable on the other variable. In quantitative approach that the results used for generalization, regression results show the direction and strength of the effect of the variables. Demographic information is depicted by this software to demonstrate the percentage of respondents in terms of age, gender, education, and marital status.

Results of all aforstated analyses are presented in the following chapter.

Chapter 4

RESULTS

4.1 Study findings

The results of statistical analysis, including correlation and regression tests are presented in this chapter. Results of mean, standard deviations, and Cronbach's alpha for each construct that estimated using SPSS v20, are provided in this part.

4.2 Demographic information

As shown in Figure 2, about 60 percent of the respondents are men and less than 40 percent are women (Figure 2).

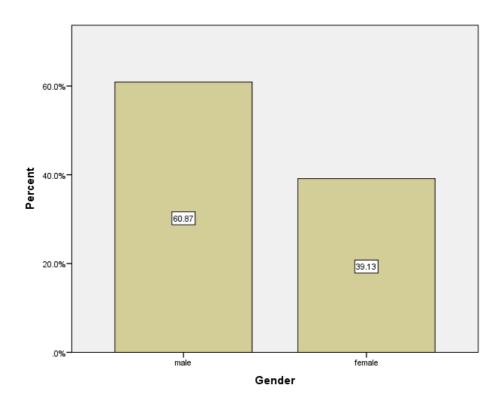


Figure 3: Percentage of respondents by gender

More than 30 percent of tourists are aged between 36 and 45. About 28 % of the respondents are below about 26 years old. More than 22 percent are 26-35 years old and 12 percent are aged 56 or above (Figure 3).

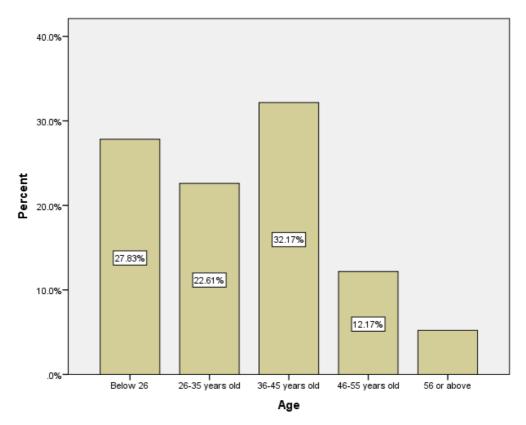


Figure 4: Percentage of respondents by Age

The majority of the respondents (57%) has diploma degree and approximately 24 percent are doctor. About 9 percent is bachelor and the rest have a master and high school (Figure 4).

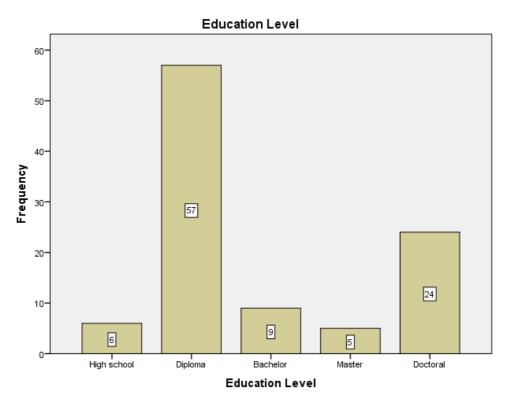


Figure 5: Percentage of respondents by educational level

The majority of the respondents (60.8%) got married and 40 percent are single or divorced (Figure 5)

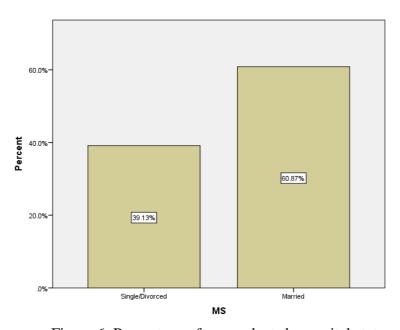


Figure 6: Percentage of respondents by marital status

4.4 Correlation matrix

Results of reliability test (alpha) correlation between variables of the study, namely, customer satisfaction, customer complaints, and customer loyalty has been shown in Table 2. According to the results, age has a significant and positive relationship with income level (r=0. 4, p<0.01) and marital Status (r=0.7, p<0.01). Marital status coded as 1: Married and 2: Single/divorced and gender coded as 0: male and 1: female. Gender has a significant and positive relationship with customer loyalty (r=0.26, p<0.01) and significant relationship with income level (r=-0.22, p<0.05). It means, women are more loyal and also at low levels of income.

Income level has a significant and positive association with marital status (r=0. 35, p< 0.01). That is respondents who have single or divorced more income.

Educational level and income level have not any significant relationship with perceived quality, customer satisfaction, loyalty, and complaint (Table 2).

Perceived quality positively correlated with customer satisfaction (r=0. 81, p< 0.01) and loyalty (r=0. 78, p< 0.01) and negatively associated with customer complaint (r=-0. 57, p< 0.01).

There is a significant and positive linkage between customer satisfaction (r=0. 81, p< 0.01) and negative relationship between customer loyalty and complaint (r=-0. 53, p< 0.01).

According to correlation results, customer loyalty significantly and negatively related to the complaint level (r=-0. 59, p< 0.01). Further since no correlation coefficient is

above 0.90, the results indicate that variables represent different constructs (Amick & Walberg, 1975).

Alpha coefficients for perceived quality was.87, customer satisfaction was 0.91 and for customer complaint was 0.77. According to Cortina (1993), all study variable are reliable.

Table 2 Results of means, standard deviations, correlation and reliability

Variables	Alpha	Mean	SD	1	2	3	4
1. Perceived Quality	0.87	2.141	0.612	032	1		
2. Customer satisfaction	0.91	2.112	0.534	079	.817**	1	
3. Loyalty	0.77	2.228	0.568	075	.781**	.817**	1
4. Customer Complaint	-	3.802	1.030	155	571**	535**	595**

Note: The study variables are measured using five Likert scale ranged from 1 "strongly disagree" to 5 "strongly agree". **. Correlation is significant at the 0.01 level (2-tailed), *. Correlation is significant at the 0.05 level (2-tailed).

4.5 Model testing

Results of regression analysis for hypothesis testing presented in following Tables.

Regression results supported our first hypothesis that suggested perceived quality, enhance customer satisfaction with hotels with green production (Beta<. 81, p<. 01). It means a high level of perceived quality in the green hotels industry result in a high degree of customer satisfaction (Table 3). Thus, **Hypothesis 1** supported.

Table 3: Impact of perceived quality on customer satisfaction

	Dependent variable: Customer satisfaction		
Independent variable	β	t-value	
Perceived Quality	.81**	14.09	

$$F$$
 198.54** R^2 .66

Note: *** significant at the 0.01 level (2-tailed), β is Standardized Regression Coefficient

As outlined in Table 4, perceived quality has a significant and negative impact on customer complaint (Beta < -... 57, p < ... 01). In other word, perceived quality decrease customer complaint in hotels with green production Therfore, **Hypothesis 2** is supported (Table 4).

Table 4: Impact of perceived quality on customer complaint

	Dependent variable: Customer Complaint			
Independent variable	β	t-value		
Perceived Quality	57**	-6.92		
F	48.00**			
R ²	.32			

Note: ** significant at the 0.01 level (2-tailed)

Perceived quality has a significant and positive effect on customer loyalty (Beta < .78, p < .01). As we hypothesized perceived quality boosts customer loyalty in hotels with green production (Table 5). Hence, **Hypothesis 3** is supported. Then, customers who are perceived quality of gren hotel are more satisfied and loyal.

Table 5: Impact of perceived quality on loyalty

Dependent vari	iable: Loyalty
Beta	t-value
. 78**	12.43
154.6	50**
.6	1
	Beta . 78** 154.6

Note: *** significant at the 0.01 level (2-tailed)

As shown in Table 6, customer satisfaction has a adverse effect on custome compliant (Beta<-...53, p<...01). That is customer satisfaction reduces customer complaint in hotels with green production. Hence, **Hypothesis 4** is supported

Table 6: Impact of customer satisfaction on customer complaint

•	Dependent variable: Customer Complaint				
Independent variable	Beta	t-value			
Customer Satisfaction	53**	-6.03			
F	39.73	**			
R^2	.27				

Note: *** significant at the 0.01 level (2-tailed)

According to the results of regression analysis, customer loyalty significantly and positively influenceed by customer satisfaction (Beta<. 81, p<. 01). Then, **Hypothesis 5** is supported, which is customer satisfaction raises the degree of customer loyalty in hotels with green production (Table 7).

Table 7: Impact of customer satisfaction on loyalty

	Dependent variable: Loyalty			
Independent variable	Beta	t-value		
Customer Satisfaction	.81**	14.09		
F	198.6	50**		
\mathbb{R}^2	.2	7		
Note: ** significan	t at the 0.01 level (2)	toiled)		

Note: ** significant at the 0.01 level (2-tailed)

Based on the rehression relsutls, all hypotheses are supported and summarized in Table 7.

Table 8: Summary of regression results for test of seven hypotheses

Hypothesis	Description	β	Status
H 1	Perceived Quality enhances customer satisfaction in hotels with green production	.81**	Supported
H ₂	Perceived Quality decreases customer complaint in hotels with green production	57**	Supported
H ₃	Perceived Quality boosts customer loyalty in hotels with green production	.78**	Supported
H ₄	Customer satisfaction reduces customer complaints in hotels with green production	53**	Supported
H 5	Customer satisfaction raises the degree of customer loyalty in hotels with green production	.81**	Supported

Note: ** significant at the 0.01 level

Next chapter (conclusion and discussion) allocated to presenting main findings, discussion, limitation, and research future direction.

Chapter 5

CONCLUSION AND DISCUSSIONS

This chapter includes main findings, manegerial implication for green hotels, limitation, and suggestion for further study.

5.1 Main Findings

In green hotels of North Cyprus, tourists with high level of perceived quality are more satisfied and loyal. According to emepirical results, level of tourist complaint is mitigated by high degree of perceived quality. Kim et al. (2011) found that perceived quality significantly increases level of customer satisfaction. They also found that perceived quality positively influence the behavioral intention of the customer.

Such results are matched with Hyun (2010) and Park and Jang's (2014) findigs. They revealed high level of customer loyalty caused by high degree of perceived quality in food and beverage industry.

Similarly, customer satisfaction increase level of loyalty and reduce tourist complaint in green hotels of North Cyprus. These results are found by Erdis and du Toit (2014) and Ryu et al. (2012).

We conclude that high level of perceived value in green hotels raise the level of tourist satisfaction and loyalty and reduce customer complaint. Tourist who are more satisfied about service provided by green hotels are more satisfied and loyal.

Commonly, level of complaint decrease when tourist are satisfied.

This conclusion is consonant with theory of planned bahvior (Ajzen, 1988), which noted attitude and perception of the people affected their behavior In the case of green hotels in North Cyprus, perceived quality and satisfaction positively associated with loyalty of tourist and negatively linked to complaint level.

5.2 Managerial Implication

There are useful managerial implications for hotel industry in terms of be respectful and responsible to environmental issues. In fact, tourists are aware about importance of environment and prefer to have contribution in environmental protection and conservation. Then, If managers of the hotel consider environmental issues in providing good and service, tourist perceived high level of quality in their hotel that boost their satisfaction and loyalty. On the other hand, tourists who perceived quality of green hotels, are less encouraged to complain.

5.3 Future Research and Limitation

Collection data at one time and one place is limitation of the study. It is suggested to perform this study during the several sections of time and different countries to be able to generalize the findings of the study.

This study focus on the hotel industry in North Cyprus. Future studies can assess other business sectors that can work eco-friendly and investigate the level of customer satisfaction affected by perceive quality of green production.

REFERENCES

Ajzen, I. (1991). The theory of planned behavior. *Organizational behavior and human decision processes*, 50(2), 179-211.

Amick, D. J., & Walberg, H. J. (1975). *Introductory multivariate analysis: for educational, psychological, and social research*. McCutchan Pub. Corp.

Ayuso, S. (2007). Comparing voluntary policy instruments for sustainable tourism: the experience of the Spanish hotel sector. *Journal of Sustainable Tourism*, 15(2), 144-159.

Babakus, E., & Boller, G. W. (1992). An empirical assessment of the SERVQUAL scale. *Journal of Business research*, 24(3), 253-268.

Baruch, Y. (1999). Response rate in academic studies-A comparative analysis. *Human relations*, 52(4), 421-438.

Bohdanowicz, P. (2006). Environmental awareness and initiatives in the Swedish and Polish hotel industries—survey results. *International Journal of Hospitality Management*, 25(4), 662-682.

Chan, E. S. (2011). Implementing environmental management systems in small-and medium-sized hotels: Obstacles. *Journal of Hospitality & Tourism Research*, *35*(1), 3-23.

Cortina, J. M. (1993). What is coefficient alpha? An examination of theory and applications. *Journal of applied psychology*, 78(1), 98.

Cronin Jr, J. J., & Taylor, S. A. (1994). SERVPERF versus SERVQUAL: reconciling performance-based and perceptions-minus-expectations measurement of service quality. *The Journal of Marketing*, 125-131.

Davidow, M., & Dacin, P. A. (1997). Understanding and influencing consumer complaint behavior: improving organizational complaint management. *Advances in Consumer Research*, 24(1), 450-456.

Do Paço, A., & Raposo, M. (2009). "Green" segmentation: an application to the Portuguese consumer market. *Marketing Intelligence & Planning*, 27(3), 364-379.

East, R. (1993). Investment decisions and the theory of planned behavior. *Journal of Economic Psychology*, *14*(2), 337-375.

Emir, O., & Saraçli, S. (2014). Determination of the thermal hotel location: application of analytic hierarchy process. *Tourism and Hospitality Management*, 20(1), 71-83.

Erdis, C., & du Toit, M. (2014). Household Life Cycle: The Case Of Customer Satisfaction In Restaurants. *International Business & Economics Research Journal* (*IBER*), 13(2), 335-344.

Emir, O., & Kozak, M. (2011). Perceived importance of attributes on hotel guests' repeat visit intentions. *Turizam: znanstveno-stručni časopis*, 59(2), 131-143.

Fornell, C., Johnson, M. D., Anderson, E. W., Cha, J., & Bryant, B. E. (1996). The American customer satisfaction index: Nature, purpose, and findings. *Journal of marketing*, 60(4), 7-18.

Futrell, C. (2009). Fundamentals of selling: customers for life through service (9. ed.). Boston: McGraw-Hill Irwin.

Gill, J. D., Crosby, L. A., & Taylor, J. R. (1986). Ecological concern, attitudes, and social norms in voting behavior. *Public Opinion Quarterly*, *50*(4), 537-554.

GRA. Green Restaurant Certification 4.0 Standards; 2013. Cited March 21, 2013. Available athttp://dinegreen.com/standards/GRACompleteStandards.pdf.

GHA. What Are "Green" Hotels?; 2013. Cited March 21, 2013. Available at http://greenhotels.com/index.php.

Gursoy, D., & McCleary, K. W. (2004). An Integrative Model Of Tourists'information Search Behavior. *Annals of tourism research*, *31*(2), 353-373.

Gilg A, Barr S, Ford N. Green consumption or sustainable lifestyles? Identifying the sustainable consumer. *Futures* 2005; **37** (6): 481-504.

Hyun, S. S. (2010). Predictors of relationship quality and loyalty in the chain restaurant industry. *Cornell Hospitality Quarterly*, 51(2), 251-267.

Han, H., Hsu, L. T. J., & Sheu, C. (2010). Application of the theory of planned behavior to green hotel choice: Testing the effect of environmental friendly activities. *Tourism Management*, 31(3), 325-334.

Han, H., Hsu, L. T. J., Lee, J. S., & Sheu, C. (2011). Are lodging customers ready to go green? An examination of attitudes, demographics, and eco-friendly intentions. *International Journal of Hospitality Management*, 30(2), 345-355.

Han, H., Hsu, L. T. J., & Lee, J. S. (2009). Empirical investigation of the roles of attitudes toward green behaviors, overall image, gender, and age in hotel customers' eco-friendly decision-making process. *International Journal of Hospitality Management*, 28(4), 519-528.

Han, H., & Kim, Y. (2010). An investigation of green hotel customers' decision formation: Developing an extended model of the theory of planned behavior. *International Journal of Hospitality Management*, 29(4), 659-668.

Hagger, M. S., & Chatzisarantis, N. L. (2006). Self-identity and the theory of planned behavior: Between-and within-participants analyses. *British Journal of Social Psychology*, 45(4), 731-757.

ITP. Going Green, Minimum standards towards a sustainable hotel; 2013. Cited March21.2013. Availableathttp://www.tourismpartnership.org/images/co

ntent/downloads/pdf/going_green_english_final.pdf?phpMyAdmin=Zd1KntrIWrp5n aH36prpqkf%2Cai0&phpMyAdmin=cpubnqEvF6EtPsurLpUs99ncVv3.

Johnson, M. D., & Fornell, C. (1991). A framework for comparing customer satisfaction across individuals and product categories. *Journal of Economic Psychology*, 12(2), 267-286.

Kasim, A. (2004). Socio-environmentally responsible hotel business: do tourists to Penang Island, Malaysia care?. *Journal of Hospitality & Leisure Marketing*, 11(4), 5-28.

Kim, H. J. (2011). Service orientation, service quality, customer satisfaction, and customer loyalty: testing a structural model. *Journal of Hospitality Marketing & Management*, 20(6), 619-637.

Kim, Y., & Han, H. (2010). Intention to pay conventional-hotel prices at a green hotel—a modification of the theory of planned behavior. *Journal of Sustainable Tourism*, 18(8), 997-1014.

Lam, T., & Hsu, C. H. (2006). Predicting behavioral intention of choosing a travel destination. *Tourism Management*, 27(4), 589-599.

Laroche, M., Bergeron, J., & Barbaro-Forleo, G. (2001). Targeting consumers who are willing to pay more for environmentally friendly products. *Journal of consumer marketing*, 18(6), 503-520.

Lee, S. Y. (2008). Drivers for the participation of small and medium-sized suppliers in green supply chain initiatives. *Supply Chain Management: An International Journal*, *13*(3), 185-198.

Le, Y., Hollenhorst, S., Harris, C., McLaughlin, W., & Shook, S. (2006). Environmental management: a study of Vietnamese hotels. *Annals of Tourism Research*, 33(2), 545-567.

Lorenzini B. (1994). The Green Restaurant, Part II: Systems and Service. *Restaurant and Institutions*; 104 (11), 119-136.

Millar M, Baloglu S. Hotel Guests' Preferences for Green Hotel Attributes 2010;

Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1985). A conceptual model of service quality and its implications for future research. *The Journal of Marketing*, 41-50.

Park, J. Y., & Jang, S. S. (2014). Revisit and satiation patterns: Are your restaurant customers satiated?. *International Journal of Hospitality Management*, 38, 20-29.

Rowlands, I. H., Scott, D., & Parker, P. (2003). Consumers and green electricity: profiling potential purchasers. *Business Strategy and the Environment*, *12*(1), 36-48.

Ryu, K., Lee, H. R., & Kim, W. G. (2012). The influence of the quality of the physical environment, food, and service on restaurant image, customer perceived

value, customer satisfaction, and behavioral intentions. *International Journal of Contemporary Hospitality Management*, 24(2), 200-223.

Stauss, B., & Neuhaus, P. (1997). The qualitative satisfaction model. *International Journal of Service Industry Management*, 8(3), 236-249.

Webb, D. J., Mohr, L. A., & Harris, K. E. (2008). A re-examination of socially responsible consumption and its measurement. *Journal of Business Research*, 61(2), 91-98.

William F. Harrah. College of Hotel Administration University of Nevada, Las Vegas Las Vegas, Nevada, United States.

Wilson, T. D. (1997). Information behaviour: an interdisciplinary perspective. *Information processing & management*, 33(4), 551-572.

Yousapronpaiboon, K. (2014). SERVQUAL: Measuring Higher Education Service Quality in Thailand. *Procedia-Social and Behavioral Sciences*, 116, 1088-1095.

APPENDIX

Appendix: Sample of questionnaire

Dear Respondent;

You are being asked to participate in a study examine impact of perceived quality and customer satisfaction on customer loyalty and complaint in green hotels that provided eco-friendly production/service. All information that you provide will be confidential and in no way will you be identified when the results of this study are reported.

Thank you for taking the time to complete this survey and being a part of this study.

Section 1: For each of the statements below, please indicate the extent of your agreement or disagreement by placing a tick in the appropriate box. The response scale is as follows:

- 1. Strongly agree
- 2. Agree
- 3. Undecided or Neutral
- 4. Disagree
- 5. Strongly disagree

No	Perceived Quality	1	2	3	4	5
1	My overall perception of service quality is satisfactory in this green					
	hotel					
2	Hotel's offering is customized to meet customer needs					
3	Hotel's offering is same as its promise					
4	Hotel has good price under given quality					
5	Hotel has good quality under given price					

No	Customer satisfaction	1	2	3	4	5
6	I feel satisfactory of hotel's overall performance					
7	The hotel performance has met your expectation as a green hotel					
8	The satisfaction level of hotel is quite close to your ideal green hotel					

No	Customer Loyalty	1	2	3	4	5
9	I will revisit the hotel in the future					
10	I will recommend this hotel to others					
11	Even if hotel price is increased, I will still revisit this hotel					

No	Customer Complaint	1	2	3	4	5
12	I had complained about hotel's product/service by either formal or informal way					

Section 2: Demogra	phic information			
Age:	Gender:		Education Level:	
18-27 ()	Male	()	High School	()
28-37 ()	Female	()	Bachelor	()
38-47 ()	Marital Status :		Master	()
48-57 ()	Single or widowed	1()	Doctorate	()
58-67 ()	Married	()		
Annual income in U	JS dollars:			
Less than \$30,000 (\$60,000-5	89,999 ()	
\$120,000 or more () \$30,000-5	59,999 (\$90,000-\$119,99	9()

Thanks for your particiation