

## **Consumers' Purchase Decisions and Employer Image**

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### **Abstract:**

A human capital perspective emphasises employer image as a powerful asset for a company's operations. It is also an intangible factor potentially influential for consumers' purchase decisions. This study answers the question whether there is any correlation between consumers' purchase decisions and the image of the company as an employer. Results of quantitative research with 896 respondents show that whilst employer image is not an explicitly stated priority for consumers' decision-making, it does moderate consumers' choice and satisfaction. With decreasing differentiation amongst offers in the retail and service sector, this is significant for competitive advantage and can be used by marketers. Our study widens understanding of brand equity by providing a new perspective on relevance and use of the company's image as an employer as a component of marketing activities.

**Keywords:** consumer behaviour, marketing, employer image, brand equity, purchase decision process, post-purchase satisfaction.

# Consumers' Purchase Decisions and Employer Image

## 1. Introduction

Employer image has been analysed widely, but calls for new perspectives remain (King & Grace, 2012; Lievens & Slaughter, 2016). This paper investigates employer image together with consumer purchase decisions, thus contributing a new perspective. The power of the image of the company as an employer has been identified in various sectors e.g. retail (Keeling, McGoldrick, & Sadhu, 2013), tourism (Bednarska & Olszewski, 2013), nursing (App, Merk, & Buttgen, 2012), and services (Knox & Freeman, 2006). Research shows its influence in recruitment (Carlini, Grace, France, & Lo Iacono, 2019; Wilden, Gudergan, & Lings, 2010), applicant attraction (Rampl, 2014; Russell & Brannan, 2016) and job satisfaction and engagement (Helm, 2013; Maxwell & Knox, 2009). Employer image is often connected with access to skilful employees and thus the quality of service provided to customers (App, Merk, & Buttgen, 2012). However, the relationship of employer image with consumer decision-making is intuitively credible and logically reasonable, it is under-researched and underexplored.

This study contributes to both the retail and service marketing and human resources literature by introducing a consumer-related marketing perspective on human resources aspects of image. It addresses a gap in the marketing, retail and consumer services literature as external employer image has been neglected in research on consumer decision-making (Diallo, 2012; Lin & Lu, 2010; Tang, Hsieh, & Chiu, 2017). Brand equity issues are not often placed in the context of human resources; a rare exception is Anselmsson, Bondesson, and Melin (2016) investigating whether retail customers care about HRM and employer brand. Our paper answers questions about purchase decision stimuli in the service sector, a gap in knowledge

identified by Anselmsson, Bondesson, and Melin (2016). Our research aims to bridge this gap, developing an understanding of the company's image as an employer and its role in consumers' decision-making and post-purchase behaviour. This research expands understanding of the relationship of employer image and consumers' decisions, providing consequences for retailing, service marketing and HRM practitioners and a contribution to conceptual development in this area.

This paper starts with our conceptual framework linking the fields of consumer purchase decisions and human resources through the lens of employer image. We refer to the factors influencing consumers' purchase behaviour (e.g. Prakash et al., 2019; Zhao, Huang, & Su, 2019) and identify employer image as a factor. Focusing on marketing aspects we describe the power of employer image for retail and service sector practitioners in the context of human resources field (e.g. Lin & Lu 2010; Tang, Hsieh, & Chiu, 2017) adding to it our core contribution and priority i.e. consumer-orientation. The next section then justifies the methods and approach used. It is followed by findings and then discussion of the results identifying the explicit and implicit associations between consumers' purchase decisions and employer image. Finally conclusions and implications for both retail marketing and human resources practitioners, contextualised within limitations, and future research are presented.

## **2. Conceptual framework**

In the context of increasing market competition, the significance of competitive advantage is growing (Liu, 2017; Ranjith, 2016). The dynamics of the market often generates a 'sameness' of available offers (low, often subjective, variety amongst offers), producing consumer difficulties with choice and the purchase decision process (Djarmiko & Pradana, 2016; Kotler & Armstrong, 2010). These circumstances underpin the need in retail and service

marketing to provide additional reasons convincing consumers to prefer one offer over another; therefore implicit impacts/associations are becoming increasingly important.

Intangible assets provide such reasons (Du, Bhattacharya, & Sen, 2011; Liu, 2007; Saeidi et al., 2015), both directly and indirectly (e.g. external image of the company as an employer among the choice or satisfaction stimuli). These assets are important from the perspective of the 'sameness' of the available offers and 'choice overload' (Scheibehenne, Greifeneder, & Todd, 2010; Tang, Hsieh, & Chiu, 2017). The image of the company as an employer might provide consumers with an additional and potentially useful piece of information to help make the purchase decision (Branco, Sun, & Villas-Boas, 2016). This is similar to consumers' growing awareness of their loyalty aspects (Filipe, Marques, & Salgueiro, 2017; Mimouni Chaabane & Pez, 2017) and corporate social responsibility claims, reputation and issues (Du, Bhattacharya, & Sen, 2011; Saeidi et al., 2015).

Whilst corporate social responsibility aspects are well discussed in the literature (Aguinis & Glavas, 2012; Du, Bhattacharya, & Sen, 2010; Flammer, 2015) from the perspective of purchase intention (Lee & Lee, 2015; Lee & Shin, 2010; Rivera, Bigne, & Curras-Perez, 2016), employee aspects are not usually addressed, unless as a human resources issue. Consequently, little attention has been directed to the company's image as an employer, especially from the consumers' standpoint. The consumers' perspective has belonged predominantly to marketing, whereas employer image has belonged to human resources (e.g. Bodderas et al., 2011; Elving et al., 2013; Rampl & Kenning, 2014; Uggerslev, Fassina, & Kraichy, 2012).

This study contributes by cross-disciplinary perspective bringing these two approaches together and attempting to bridge this gap, i.e. by focusing concurrently on purchase decisions and employer image - two powerful constructs, previously considered within the separate fields of marketing and human resources. We contextualise the human resources character of a

company's image within the consumers' decision making processes. Employer image (e.g. Knox & Freeman, 2006; Mölk & Auer, 2018; Skokic & Coh, 2017):

- refers to the portrayal of the attitude of the organization to its human capital and the activities undertaken by the organization for actual and potential employees,
- concerns the factors distinguishing the company among other employers,
- influences not only the internal publics but also external ones.

We follow Martin (2007, p.19) in claiming that the employer image (EI) is: “what an organisation's senior managers want to communicate about its package of functional, economic and psychological benefits... It also aims to influence wider public perceptions of an organisation's reputation since both potential and existing employees also see their organisations in the light of what they believe significant others feel about it”. This corresponds with Jenner and Taylor (2007, p.7) who states that EI: “represents organisations' efforts to communicate to internal and external audiences what makes it both desirable and different as an employer”. Baruk (2006) also emphasized the significance of the information provided by actual employees to these other publics.

This paper thus defines employer image as the subjective internal and external portrayal of the company as an employer, and more precisely the perception by both internal and external publics of the company's policy, strategy and attitude towards the people working or cooperating with this company. This we argue can influence consumers' purchase behaviour; a core interest of both retail and service marketing.

Literature discusses the various tangible and intangible factors influencing consumers' behaviour and employee performance. Whilst this literature explains the relationships between the offer attributes or marketing campaigns and purchase intentions/decisions (e.g. Liu, 2017; Skawińska, 2010), we believe strongly that employer issues could contribute further to the understanding of consumers' behaviour. Employer image is analysed mainly through the lens

of human resources (e.g. Bodderas et al., 2011; Fulmer, Gerhart, & Scott, 2003). The relationship with consumers' behaviour may however appear either directly and/or indirectly as part of image perception. Our research tests the existence of shared goals for both these areas (i.e. human capital performance and consumers' purchase decisions).

Tangible factors (e.g. price, offer availability mentioned, among others, by Djatmiko and Pradana (2016); Kotler and Armstrong (2010); Skawińska (2010)) and intangible criteria (e.g. loyalty, marketing campaigns, image as a service/product provider mentioned, among others, by Du, Bhattacharya, & Sen, 2011; Liu, 2007; Saeidi et al., 2015) are seen to influence consumers' choice, satisfaction and recommendations. Analysing the human capital perspective, we can see the impact not only of tangible factors (e.g. incentives - particularly salary, location, paid holidays) as discussed by Bryson, Buraimo, and Simmons (2011); Fulmer, Gerhart, and Scott (2003) etc. but also intangible ones (particularly image of a company as an employer as shown by e.g. Bodderas et al., 2011; Uggerslev, Fassina, & Kraichy, 2012). Recognizing this, our research question is whether one of these intangible factors (more specifically employer image interacting with brand image) can influence consumers' purchase decisions. Our conceptual framework (figure 1) provides a representation of mutual interdependencies between tangible and intangible factors affecting employer image and brand image. Since the impact of overall brand image on consumers' behaviour (understood as purchase choice and satisfaction) is widely accepted, it is presented as a solid line, in contrast with the hypothesized relationships between the employer image and consumer behaviour, presented as a dotted line.

While the general image of the company or its image as a producer or service provider (Balmer & Greyser, 2006; Diallo, 2012) has been the main focus of prior research focus (East, Hammond, & Lomax, 2008; Lin & Lu, 2010), we concentrate on the company's image as an employer. Our study investigates not only the explicit declarations of the respondents but also

hidden, implicit correlations with employer image. Word-of-mouth marketing may play a role in changing the final purchase decision, especially when all product/service options seem to be equally available and attractive. Therefore, appreciating the potential power of employer image from the human capital perspective and brand image from the retail marketing standpoint, we hypothesize (figure 1):

H1: The image of a company as an employer stimulates consumers' choice.

H2: The image of a company as an employer stimulates consumers' satisfaction.

### **3. Methodology**

In order to investigate these hypotheses, an appropriate sector and method have to be chosen. Mobile telecommunications markets experience high, continuously increasing competition and increasing 'sameness' (low, often subjective, variety amongst available offers) connected with general obligations/laws/rules (thus producing the 'sameness' of the offers available on the market). The mobile telecommunications market is perceived as modern, dynamic and active in terms of marketing and CSR campaigns (Dornisch 2001; Sánchez & Asimakopoulos, 2012). Laws and regulations produce similarities among prices and conditions of services. It is therefore a suitable context. The Polish situation, a transformed economy after the transition process, additionally encourages consumers' sensitivity to marketing stimuli (especially in terms of commonly used mobile telecommunications services i.e. relatively new and highly desired technologies).

In Poland the telecommunications sector comprises four main mobile network operators (P4, Polkomtel, T-Mobile Poland and Orange Poland) and various mobile virtual network operators connected with these four main ones (e.g. Plush connected with Polkomtel or Heyah connected with T-Mobile Poland). Whilst the research investigated the users of the



four main mobile network operators, the names of four main networks are used (T-Mobile instead of T-Mobile Poland, Plus as a replacement for Polkomtel, Orange as a substitute of Orange Poland and Play instead of P4) as marketing campaigns use these names.

Quantitative methods were used here as best suited to the objectives of the study (Bryman & Bell, 2015; Vargas-Hernandez, 2014; Woodside, 2016). The primary research was preceded by a pilot study conducted in 2013 on a group of 100 respondents studying in Lodz. This contributed to the structure and the final form of the questionnaire. The full survey was conducted from July to December 2013 with 896 respondents living in various Polish voivodships/administrative areas (lodzkie, mazowieckie and kujawsko-pomorskie) using the mobile telecommunications services in Poland and not working for any of the providers (a high response rate 92% i.e. 824 survey questionnaire resulted from face-to-face interviews and a paper-and-pencil instrument applied by trained pollsters). Respondents were chosen according to simple random sampling and data was tested for representativeness against census data. The data obtained has been analysed previously to investigate relationships between: a) being a user of a service provider and perception of the service provider, and b) image of a company as the service provider and its employer image (Reference suppressed for anonymity 2017). Here we use the same data set but focus on an entirely different research question: Does a company's image as an employer stimulate purchase decisions?

The survey questionnaire provided data concerning the respondents' perception of the mobile telecommunications service providers as employers, stimuli for the choice and satisfaction with the chosen product/service. A five-stage purchase decision-making process model was used (Zhang & Zhang, 2007), as we believe it is complex enough to address component decision-making issues separately whenever needed.

In order to test hypothesis H1 (Image of a company as an employer stimulates consumers' choice) data referring to respondents' assessments of stimuli of particular purchase

decision phases: the offer choice and post-purchase satisfaction, using a 5-point Likert scale (5 stood for very important, 4 - important, 3 - neutral, 2 - unimportant and 1 - completely unimportant) was obtained (e.g. Barua, 2013; Croasmun & Ostrom, 2011).

Post-purchase satisfaction affects consumers' behaviour. Therefore, the respondents were asked to describe their opinion of the significance of satisfaction stimuli (they could widen the proposed list) according to a 5-point Likert scale (the same order as in the case of the choice of the offer). This tested the hypothesis H2: The image of a company as an employer stimulates consumers' satisfaction.

## **4. Findings and Discussion**

### **4.1. Consumers' choice**

The first stage of analysis focused on the average importance of consumers' choice criteria reported by the respondents. This revealed that price of the services (4.26) and range (4.02) were the priorities when choosing the network (table 1). Other tangible criteria: price promotions (including discounts), attractive joint offers (SMS, voice calls minutes, data etc.) and transparency of the offer were also important. Employer image, originality of the marketing activities and media campaigns were less important stimuli.

These observations do not fully correspond with the marketing literature, which states that various intangible assets (including brand, image and media campaigns) strengthened by marketing activities have a powerful positive impact on purchase decisions. Among other authors, Macdonald and Sharp (2000) emphasize brand awareness, Lee and Shin (2010) corporate social contribution and Lin and Lu (2010) corporate image, trust and relationship marketing as powerful factors. This literature is inconsistent with our results.

To provide more in-depth analysis, the hypothesis test was widened by conducting an exploratory factor analysis (EFA) to reveal hidden correlations (principal component method was applied). The procedure used the Varimax rotation and Kaiser Normalization. The analysis revealed that data matched the model:  $KMO = 0.86$ . A test for the homogeneity of variance, Barlett's test ( $p < 0.05$ ) shows that there are mutual relations between the input variables. Table 2, presenting the eigenvalues and the percentage of the variance accounted for the particular factor before and after the Varimax rotation, shows the solution. Four factors accounted for 61.6% of total variance. The first factor with eigenvalue 4.37 accounts for 25.7% of the total variance, the second factor (eigenvalue 2.51), explains 14.8% of the total variance, the third (eigenvalue 2.15) accounts for 12.7% of the total variance and the fourth factor (eigenvalue 1.43) explains 8.4% of the total variance.

Unlike the average importance analysis, the eigenvalues over 0.7 in the context of the first factor, explaining the greatest percent of the total variance, comprise intangible items: 'the network brand' (A315 (0.79)) and 'originality of the marketing activities' (A316 (0.75)). Factor 1 also comprises items with eigenvalues 0.72 i.e. 'the image of the network as a service provider' (A307), 'employer image of the network' (A310) and 'media campaigns' (A317), as shows table 3. Consequently, factor 1 can be identified as the marketing factor.

Factor 2, accounting for 10.9% less total variance than the marketing factor, includes 'attractive telephones offered' (A312 (0.75 eigenvalue)). Factor 3, explaining 12.7% of the total variance, includes 'price of the services' (A302 (0.72 eigenvalue)), 'transparency of the offer' (A303 (0.71 eigenvalue)) and 'range' (A301 (0.70 eigenvalue)). Therefore, factor 3 can be identified as the offer range factor. Factor 4 includes 'using services provided by the network by family and friends' (A304 (0.84 eigenvalue)), so is labelled as a relationship factor.

The EFA reveals different results to the study of the average significance. According to the hidden correlations, intangible stimuli play a key role, since the marketing factor and the

relationship factor together account for 34.1% of total variance. The tangible stimuli account together for only 27.4% of the total variance. The EFA results in the context of a standard five-stage purchase decision making process model are presented in figure 2.

#### 4.2. Consumers' satisfaction

The same 2-stage procedure was applied in the context of hypothesis H2. The first stage of this was the analysis of consumers' satisfaction average importance reported by respondents (table 4). This revealed that the most important stimuli are tangible ones comprising price of the offer (4.36) and range (4.16). They are followed by price promotions, including discounts and transparency of the offer. The least important stimuli for the respondents included employer image of the network, originality of the marketing activities and media campaigns.

These results are similar to those earlier referring to the average importance of the choice of the offer stimuli. A comparison is presented in table 5. Whilst, in most cases the stimuli are ordered in similar positions, the biggest differences appear in the quality of the helpline and customer service (in the context of satisfaction it is tenth whereas it is twelfth in the case of choosing the network). This suggests that criteria significant for the potential buyer before the purchase (while choosing the offer), also stimulate the post-purchase satisfaction with the chosen services.

These findings again are not fully consistent with others authors who suggest high importance for intangible stimuli/factors in the purchase decision process (Davvetas & Diamantopoulos, 2017; Djatmiko & Pradana, 2016; East, Hammond, & Lomax, 2008). This raises the need for more in-depth investigation.

Therefore, hypothesis (H2) was also tested in terms of the hidden correlations i.e. an exploratory factor analysis (EFA) with the application of the principal component method was

conducted. The procedure incorporated the Varimax rotation and Kaiser Normalization. The analysis revealed that data matched the model: KMO = 0.84. A test for the homogeneity of variance, Barlett's test ( $p < 0.05$ ) shows that there are mutual relations between the input variables. Table 6, presenting the eigenvalues and the percentage of the accounted variance by the particular factors before and after the Varimax rotation, shows the solution with four factors accounting for 62.5% of total variance. The first factor with eigenvalue 4.39 accounts for 25.8% of the total variance, the second factor (eigenvalue 2.70) explains 15.9% of the total variance, the third (eigenvalue 2.00) accounts for 11.7% of the total variance and the fourth factor (eigenvalue 1.54) explains 9.1% of the total variance.

Table 7 shows that the first factor, explaining the largest percent of the total variance, includes the brand of the network (A2015) with 0.80 eigenvalue, the originality of the marketing activities (A2016 with 0.80 eigenvalue), media campaigns (A2017 with eigenvalue 0.75), image of the network as a service provider (A2007 with eigenvalue 0.74) and employer image of the network (A2010 with eigenvalue 0.71). Consequently, this factor is labelled the marketing factor. Factor 2 includes attractive telephones offered - A2012 item (eigenvalue 0.75), additional free electronic equipment availability (A2013 with 0.73 eigenvalue) and possibility of multi purchase including several services - A2011 item (eigenvalue 0.72). Therefore the factor is named offer attributes. Factor 3, accounting for only 4.12% less total variance than the offer attributes factor, includes range - A2001 item (0.80 eigenvalue) and price of the services (A2002 with eigenvalue 0.72). Factor 4 contains items A2004 (using services provided by the network by family and friends) and A2009 (family and friends recommendations). Consequently, it is named the relationship factor.

Differences with the results of the average importance analysis (observed already in the case of the choice of the offer) are confirmed in the context of satisfaction. Moreover, the analysis confirms the corresponding perception of the choice and satisfaction stimuli not only

in the context of the explicit declarations but also implicit, hidden correlations. Figure 2 illustrates the EFA results from the perspective of a standard five-stage purchase decision-making process (Zhang & Zhang, 2007).

## **5. Conclusions and Practical Implications**

The research concludes that joining the human resources aspects of company's image (employer image) and core interest of retail and service marketing (buyers' choice and satisfaction), widens our understanding of consumers' purchase decisions. Such an approach contributes towards exploration of the shared benefits and goals for marketing and human resources practitioners, which are often focused on different or singular perspectives. This study shows not only the existence of the shared interests, but presents a way to encourage the beneficial interaction.

Hypotheses H1 (The image of a company as an employer stimulates consumers' choice) and H2 (The image of a company as an employer stimulates consumers' satisfaction) were positively verified only in terms of the implicit correlations. In both cases, whilst the respondents' declarations emphasized tangible stimuli, the factor analysis provided the intangible solutions (including employer image), which explained the larger percentage of the total variance. Employer image was considered as similarly or even equally meaningful as the network brand, originality of the marketing activities, media campaigns and image of the network as a service provider. Whilst network brand or media campaigns and image of the network as a service provider are not unexpected here, as they are widely explored in the literature, the image of a company as an employer in that context has been undervalued. This study emphasizes the importance of the image of a company as an employer on multiple aspects of the businesses. Both steps of the hypothesis testing procedure (average significance analysis

and EFA) revealed the same similarities and dissimilarities in the context of the choice of the offer and satisfaction with the chosen service provider. This suggests the need for future analysis to understand if and how these interact with each other.

Both core issues for marketers i.e. pre-purchase choice of the offer and post-purchase satisfaction with the chosen network are described by the respondents as tangible-related. This is probably connected with perceiving their decision making process as highly rational i.e. cost and quality oriented. All marketing stimuli might be perceived by them as less rational and emotional oriented, leading to respondents' desire to perceive and present their feelings, behaviour and activities as purely reasonable and totally unbiased. Therefore, respondents' explicit declarations do not support hypotheses H1 and H2, whilst respondents' implicit, hidden correlations (EFA results) do. This in itself is an interesting finding.

Our research revealed that combining human resources aspects of company's image (employer image) and the core interests of retail and service marketing (consumers' decision making) can contribute to differentiation amongst competitors in the market and play a role as a significant factor during the purchase decision process. Its added value for marketing and HRM practitioners is associated also with encouragement for information sharing with consumers. This study provides, therefore, new insights on investments connected with intangible asset development i.e. image building and strengthening activities. Such conclusions are increasingly important at times of uncertainty and exceptional dynamics in the market.

Findings of this study correspond also with Lee and Shin (2010) who claim that corporate social contribution and local community contribution affect consumers' purchase intention, since the treatment of employees may be included in both of these contributions. It confirms the practical implication of stimulating consumers' choice and satisfaction by building and strengthening the positive image of the company as an employer (especially in the context of the local job market).

The practical implications of the research for retailers and service marketers lie in the encouragement to be more explicit with consumers about what is often a hidden aspect of the company's practices. Consumers make decisions on a range of intangible or hidden factors and where companies have a strong track of record of these, they can benefit from a more open and compelling story that consumers can recognise. Too often perhaps marketing in the retail arena focuses on explicit product dimensions when consumers are making decisions on a wider brand-related factors.

In terms of managerial practice, we suggest there is insufficient cooperation between marketers focused on relationships with customers and human resources managers focused on employer - employee relationships. Our results justify investments in the company's image as an employer from the perspective of not only the job market but also current and prospective customers. We reinforce the claims of Anselmsson, Bondesson, & Melin (2016) about mutual interdependences between brand equity and human resource management. Our findings confirm also the statements of Knox and Freeman (2006) addressing services, that marketing and HR managers should put a lot of effort and emphasis on working together within the organizations. The company's perception as an employer should correspond with all marketing activities, leading to the development of the overall reputation, brand and image influencing final brand equity.

## **6. Future Research and Limitations**

Discussion in the literature about the image of a company as an employer from the perspective of brand equity, connected with purchase decisions is still limited. We show that image as an employer belongs to purchase decisions stimuli in the context of services. Further questions though remain unanswered i.e. how important is the treatment of employees for



customers? Would the customers be willing to pay more because of privileged (i.e. more expensive) treatment of employees e.g. if an employer pays a premium above the ‘living wage’? Only more in-depth investigation could provide answers for such questions and this remains a task for the future.

This research was conducted in the specific context of the Polish mobile telecommunications market. There is a need to test the hypotheses in countries with different consumers’ sensitivity to marketing stimuli. Cross-country and cross-sector analyses remain future opportunities, though the alignment of our findings with the work of Anselmsson, Bondesson, & Melin (2016) leads us to propose that our findings may be generalizable across sectors. This does though need to be tested. The results also suggest the potential for a longitudinal study to identify the trends and tendencies over time (considering the potential managed development of the image of a company as an employer) and their impact on purchase decision process stimuli.

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Figure 1. Conceptual framework model.

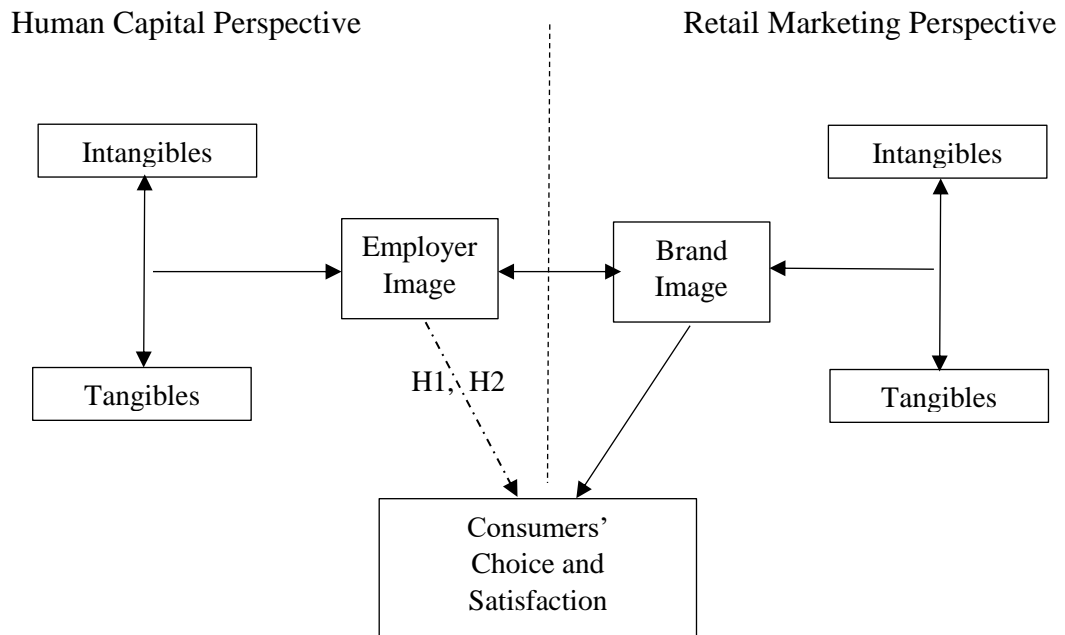


Table 1. The average importance of the given stimuli while choosing the network according to the respondents' opinion.

<b>Item</b>	<b>Name of the stimulus</b>	<b>Average importance</b>
A301	range	4.02
A302	price of the services	4.26
A303	transparency of the offer	3.73
A304	using services provided by the network by family and friends	3.67
A305	price promotions, including discounts	3.82
A306	attractive joint offers (SMS, voice calls minutes, data etc.)	3.81
A307	image of the network as a service provider	3.03
A308	quality of the helpline and customer service	3.05
A309	family and friends recommendations	3.36
A310	employer image of the network	2.63
A311	possibility of multi purchase including several services	3.34
A312	attractive telephones offered	3.71
A313	additional free electronic equipment availability	3.12
A314	prices of the roaming offer	2.93
A315	brand of the network	3.13
A316	originality of the marketing activities	2.70
A317	media campaigns	2.81

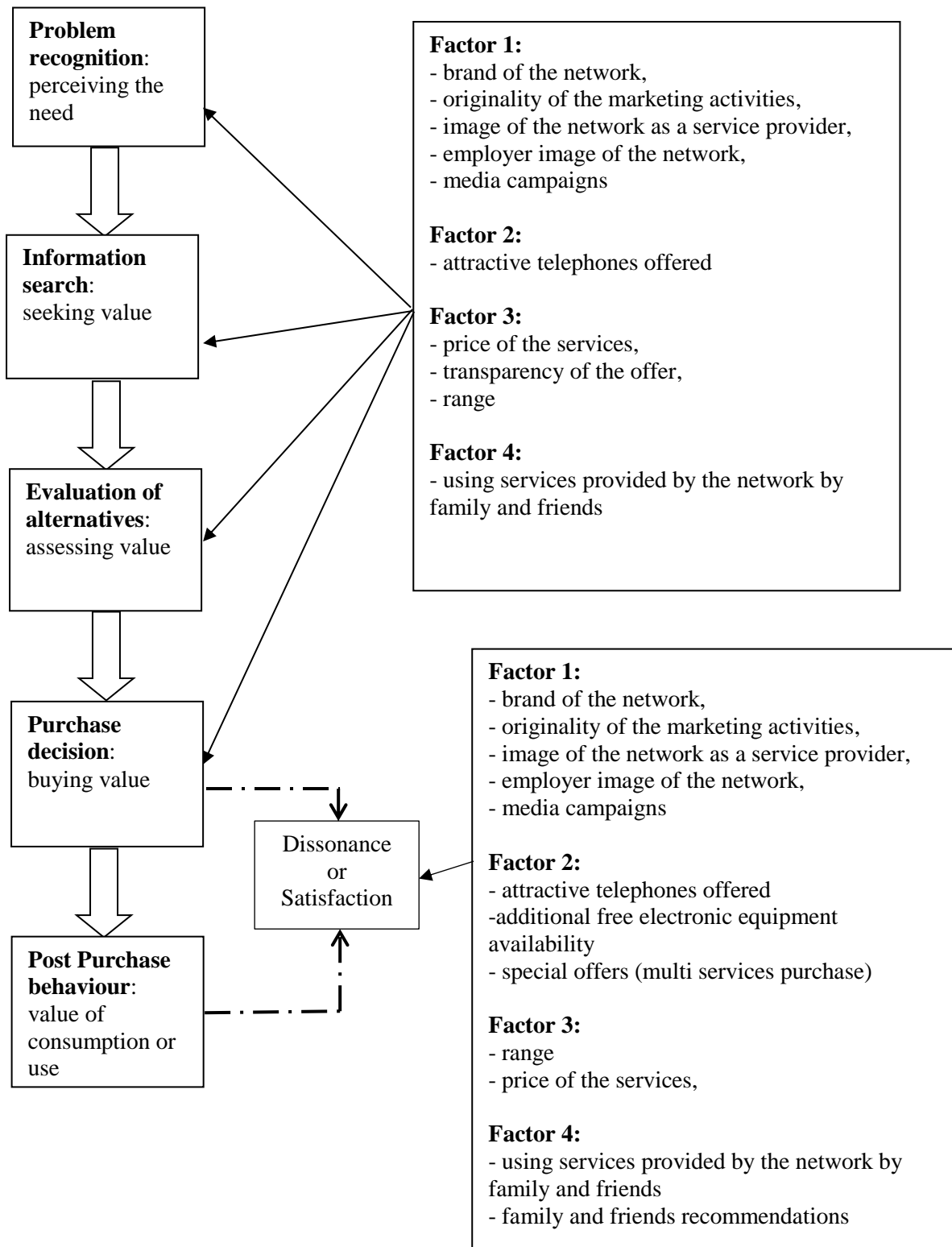
Table 2. The eigenvalues and the percentage of the accounted variance by the particular factor while choosing the network before and after the Varimax rotation.

Item	Name of the stimulus	Before the rotation			After the rotation		
		Eigenvalues	% of variance	Cumulative %	Eigenvalues	% of variance	Cumulative %
A301	range	5.69	33.50	33.50	4.37	25.71	25.71
A302	price of the services	2.20	12.94	46.44	2.51	14.78	40.49
A303	transparency of the offer	1.44	8.46	54.90	2.15	12.66	53.15
A304	using services provided by the network by family and friends	1.13	6.67	61.57	1.43	8.42	61.57
A305	price promotions, including discounts	0.91	5.35	66.92	-	-	-
A306	attractive joint offers (SMS, voice calls minutes, data etc.)	0.81	4.79	71.72	-	-	-
A307	image of the network as a service provider	0.64	3.79	75.50	-	-	-
A308	quality of the helpline and customer service	0.62	3.63	79.14	-	-	-
A309	family and friends recommendations	0.52	3.06	82.20	-	-	-
A310	employer image of the network	0.50	2.92	85.12	-	-	-
A311	possibility of multi purchase including several services	0.47	2.79	87.91	-	-	-
A312	attractive telephones offered	0.44	2.57	90.48	-	-	-
A313	additional free electronic equipment availability	0.42	2.45	92.94	-	-	-
A314	prices of the roaming offer	0.35	2.07	95.00	-	-	-
A315	brand of the network	0.32	1.87	96.88	-	-	-
A316	originality of the marketing activities	0.30	1.74	98.61	-	-	-
A317	media campaigns	0.24	1.39	100.00	-	-	-

Table 3. Eigenvalues of the items within the four factor solution concerning the choice of the network.

Item	Name of the stimulus	Factor 1	Factor 2	Factor 3	Factor 4
A301	range	0.09	0.03	<b>0.70</b>	-0.01
A302	price of the services	-0.28	0.23	<b>0.72</b>	0.22
A303	transparency of the offer	0.32	0.05	<b>0.71</b>	-0.04
A304	using services provided by the network by family and friends	0.11	-0.05	0.22	<b>0.84</b>
A305	price promotions, including discounts	0.03	0.59	0.47	0.12
A306	attractive joint offers (SMS, voice calls minutes, data etc.)	0.08	0.65	0.39	0.03
A307	image of the network as a service provider	<b>0.72</b>	0.14	0.09	0.08
A308	quality of the helpline and customer service	0.62	0.00	0.39	0.10
A309	family and friends recommendations	0.42	0.22	-0.17	0.67
A310	employer image of the network	<b>0.72</b>	0.11	0.01	0.21
A311	possibility of multi purchase including several services	0.29	0.69	0.02	0.26
A312	attractive telephones offered	0.25	<b>0.75</b>	-0.06	-0.09
A313	additional free electronic equipment availability	0.53	0.63	0.03	-0.07
A314	prices of the roaming offer	0.65	0.26	0.00	-0.01
A315	brand of the network	<b>0.79</b>	0.15	0.00	-0.01
A316	originality of the marketing activities	<b>0.75</b>	0.15	0.16	0.15
A317	media campaigns	<b>0.72</b>	0.23	-0.04	0.22

Figure 2. Results of the EFA in the context of the five-stage purchase decision-making process model.



Source: Authors' own following Zhang and Zhang (2007).

Table 4. The average importance of the given stimuli of the respondents' satisfaction with the services of the chosen network.

<b>Item</b>	<b>Name of the stimulus</b>	<b>Average importance</b>
A2001	range	4.16
A2002	price of the services	4.36
A2003	transparency of the offer	3.76
A2004	using services provided by the network by family and friends	3.54
A2005	price promotions, including discounts	4.00
A2006	attractive joint offers (SMS, voice calls minutes, data etc.)	3.72
A2007	image of the network as a service provider	3.12
A2008	quality of the helpline and customer service	3.22
A2009	family and friends recommendations	3.29
A2010	employer image of the network	2.69
A2011	possibility of multi purchase including several services	3.44
A2012	attractive telephones offered	3.68
A2013	additional free electronic equipment availability	3.14
A2014	prices of the roaming offer	3.00
A2015	brand of the network	3.17
A2016	originality of the marketing activities	2.82
A2017	media campaigns	2.95

Table 5. Comparative analysis of the average importance of the stimuli of the purchase decision process concerning the choice of the network and the satisfaction level with the services.

Number of the determinant	Name of the stimulus	Place of the stimuli in terms of its relevance	
		in the context of the satisfaction level	in the context of the choice of the offer
1	range	2	2
2	price of the services	1	1
3	transparency of the offer	4	5
4	using services provided by the network by family and friends	7	7
5	price promotions, including discounts	3	3
6	attractive joint offers (SMS, voice calls minutes, data etc.)	5	4
7	image of the network as a service provider	13	13
8	quality of the helpline and customer service	10	12
9	family and friends recommendations	9	8
10	employer image of the network	17	17
11	possibility of multi purchase including several services	8	9
12	attractive telephones offered	6	6
13	additional free electronic equipment availability	12	11
14	prices of the roaming offer	14	14
15	brand of the network	11	10
16	originality of the marketing activities	16	16
17	media campaigns	15	15

Table 6. The eigenvalues and the percentage of the accounted variance by the particular factor concerning the satisfaction with the services of the chosen network before and after the Varimax rotation.

Item	Name of the stimulus	Before the rotation			After the rotation		
		Eigenvalues	% of variance	Cumulative %	Eigenvalues	% of variance	Cumulative %
A2001	range	5.84	34.34	34.34	4.39	25.84	25.84
A2002	price of the services	2.30	13.52	47.85	2.70	15.86	41.70
A2003	transparency of the offer	1.43	8.44	56.29	2.00	11.74	53.44
A2004	using services provided by the network by family and friends	1.05	6.19	62.49	1.54	9.05	62.49
A2005	price promotions, including discounts	0.89	5.23	67.72	-	-	-
A2006	attractive joint offers (SMS, voice calls minutes, data etc.)	0.77	4.55	72.26	-	-	-
A2007	image of the network as a service provider	0.73	4.31	76.58	-	-	-
A2008	quality of the helpline and customer service	0.68	4.01	80.59	-	-	-
A2009	family and friends recommendations	0.58	3.41	84.00	-	-	-
A2010	employer image of the network	0.49	2.89	86.89	-	-	-
A2011	possibility of multi purchase including several services	0.45	2.63	89.52	-	-	-
A2012	attractive telephones offered	0.40	2.33	91.84	-	-	-
A2013	additional free electronic equipment availability	0.36	2.11	93.95	-	-	-
A2014	prices of the roaming offer	0.31	1.85	95.80	-	-	-
A2015	brand of the network	0.30	1.77	97.57	-	-	-
A2016	originality of the marketing activities	0.24	1.41	98.98	-	-	-
A2017	media campaigns	0.17	1.02	100.00	-	-	-



Table 7. Eigenvalues of the particular item in the context of four factors concerning the satisfaction with the services of the chosen network.

Item	Name of the stimulus	Factor 1	Factor 2	Factor 3	Factor 4
A2001	range	0.01	0.02	<b>0.80</b>	0.00
A2002	price of the services	-0.19	0.24	<b>0.72</b>	0.18
A2003	transparency of the offer	0.37	0.08	0.63	0.01
A2004	using services provided by the network by family and friends	0.13	0.07	0.19	<b>0.82</b>
A2005	price promotions, including discounts	0.04	0.52	0.42	0.35
A2006	attractive joint offers (SMS, voice calls minutes, data etc.)	0.00	0.69	0.24	0.24
A2007	image of the network as a service provider	<b>0.74</b>	0.29	-0.02	0.07
A2008	quality of the helpline and customer service	0.61	0.12	0.12	0.25
A2009	family and friends recommendations	0.47	0.09	-0.07	<b>0.70</b>
A2010	employer image of the network	<b>0.71</b>	0.24	-0.19	0.10
A2011	possibility of multi purchase including several services	0.33	<b>0.72</b>	0.15	0.12
A2012	attractive telephones offered	0.23	<b>0.75</b>	-0.04	-0.05
A2013	additional free electronic equipment availability	0.43	<b>0.73</b>	0.03	-0.12
A2014	prices of the roaming offer	0.60	0.05	0.26	0.10
A2015	brand of the network	<b>0.80</b>	0.05	0.09	-0.04
A2016	originality of the marketing activities	<b>0.80</b>	0.20	0.00	0.18
A2017	media campaigns	<b>0.75</b>	0.23	-0.06	0.15