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# \*How Service Guarantee Induces Customer Opportunism Behavior in Online Environment

## —The Moderating Role of Customers' Personal Characteristics and Reference Group's Relationship Strength

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**Abstract:** On the internet, the enterprise provides service guarantee, such as "return without reason in seven days", to reduce the perceived risk of online customers effectively. Meanwhile, such service guarantee leads some customer opportunistic behavior. Taking the customers' personal characteristics and reference group's relationship strength as moderator variables, we conduct an empirical research to study the major factor and its effect paths on customer opportunistic behavior by using the scenario role-playing approach. The result shows that higher service guarantee is more likely to induce customer opportunism behavior. And customers' personality (Machiavellianism) has nothing to do with the relationship. On the contrary, the relationship strength has a significantly moderating role in the impact of service guarantee strength on customers' opportunistic behavior. Knowing friends of strong relationship have opportunistic behaviors, customer is more likely to choose the similar behavior when they face the higher service guarantee.

**Key words:** Service guarantee, customer opportunistic behavior, Machiavellianism, reference group's behavior

### 1. INTRODUCTION

At present, many online businesses are facing a dilemma that what strength of service guarantees should be provided: On the one hand, in order to effectively reduce the online consumers' perceived risks in the fierce competition to attract more new customers, many online marketers tend to provide higher intensity of service guarantees, like *seven days with no reason to return* has even become a basic condition to sell things in Tmall; These weak service guarantees, on the other hand, also offer opportunities for some opportunism behaviors that abuse service guarantees and then bring enormous damage to online merchants. Search in the BBS of "taobao" with the keyword of "insurance fraud", you will find more 700 records, most of which are about abusing the clause of *seven days with no reason to return*, cheating for deposit and freight insurance. The increase of return rate will reduce the search ranking of a business in Taobao, and affect its credibility. At the same time, sellers have to keep more inventories and more labor costs in order to maintain the normal turnover in the process of operation.

When considering it theoretically, we find that domestic and foreign scholars in the past mainly focused on the positive effects of service guarantee, including its influence on cognitive attitudes and customers' purchase intention<sup>[1]</sup>, the role it plays in service recovery<sup>[2][3]</sup> and its effects in the organization, etc.<sup>[4][5]</sup>. However, the negative influence of the service guarantee, for example, opportunistic behavior, had been paid little attention, and systematical empirical researches were especially lacked. Because many scholars believed that: consumer opportunistic behaviors would not affect the implement of service guarantee<sup>[6][7]</sup>, for the reason that most consumers would not abuse service guarantees to seek personal profit; Other scholars thought that in more

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developed regions or countries, the possibility of opportunism behaviors is very small, so there was no universality for such researches.

In recent years, however, there have been studies confirm that consumer's unethical behavior is a kind of common behavior<sup>[6]</sup>. Hart's study found that bus drivers would take advantage of Hampton hotel's service guarantee of "free for not satisfied" to enjoy free nights frequently; Wirtz also found that students often use Domino's Pizza's clause of 'reach in 30 minutes' to enjoy free lunches. Harris and Reynold's study expounded that consumers defrauded compensations in the form of letters of complaint intentionally<sup>[7]</sup>. FueZeng, a Chinese scholar who held the opinion that as the information asymmetry between consumers and businesses had been reduced since the information age came, as well as the change of the supply and demand and the enhancement of consumers' right-protection awareness, we had entered a time of "customers supremacy". Businesses had to provide far more services to please consumers to gain market share, this offered opportunities for consumers' opportunistic behaviors<sup>[8]</sup>.

Therefore, re-examining the relationship between the service guarantee and the consumers' opportunism behaviors online is particularly important and urgent. Among very few systematic studies of that relationship, Zun Lou's study based on the traditional environment had found that the compensation level of service guarantees and acceptance conditions effect consumer defraud attention significantly and this relationship was moderated by customer's characteristic and the relationship quality between the consumer and the enterprises<sup>[9]</sup>.

This article tries to test and verify whether high intensity of service guarantees will induce consumers' opportunism behaviors in online businesses, and whether the consumer's characteristic and the behavior of the reference group have moderation effect on the main effect.

## **2. LITERATURE REVIEW AND HYPOTHESIS**

### **2.1 The intensity of service guarantee and the tendency of consumer opportunism behavior.**

The service guarantee can be traced back to 1855. In order to protect consumers against counterfeit and defective products, Cyrus McCormick who invented a machine gave a commitment to his customers in written form: "not to return", which was the earliest use of the service guarantee. Then, as an effective means of marketing, service guarantee has been used in the form of commitments about the quality of the product or service which are made by enterprises, such as refund unconditionally etc. Such commitments can be used not only to solve problems might existing among consumers before or after purchases, but also become a strategy to promote a company's brand and service quality.

In 1988, Hart first proposed the concept of service guarantee. he thought the service guarantee is a statement used to explain what remedies customer can get from enterprises in the service failure. Since then, scholars have been devoting to the study of the service guarantee, and from new definitions of service guarantee from different perspectives. Although these definitions are in different expression ways, they all define the service guarantee in two aspects including external (customer) aspect and internal (enterprises) aspect, and in a basic form that the service provider makes commitments to the customer, these commitments include that enterprise can provide certain standards of quality services to meet customer's demand, as well as compensation to customers once the service provided are not up to the level which the service provider has committed.

Opportunistic behavior has different definitions in different areas of research. From the perspective of economics, the opportunism is defined as that the economic man's behavior is not only the pursuit of the maximum of personal interests, but also through improper means<sup>[10]</sup>. Later scholars have simplified this definition, thinking that behaviors which seeking personal interests by fraud can be regarded as opportunistic behaviors. From the perspective of sociology, opportunism is not simply the sense of seeking opportunities, but a special reaction to chance. This reaction often refers to using other people for one's self-interest and even

immoral interests<sup>[11]</sup>.

There is no strict distinction between the opportunistic behavior and the tendency of opportunistic behavior in many past literatures. The former is a substantive act, but the latter is an attitude. However, during a research, especially a research using the questionnaire survey, the measurement scale of attitude is often adopted, representing the measurement of behavioral variables. This study also adopts this practice, focusing on the tendency of opportunistic behavior from the point of consumer attitudes, specifically referring to consumer's attitude of obtaining personal interests by unfair means in the face of different service guarantee clauses.

The validity of the service guarantee has been the focus of many studies, which mainly include three aspects: the coverage of service guarantee, the strength of compensation committed and the convenience to start-up<sup>[12]</sup>. Early researches mostly approved that, the fully satisfied service guarantee with a wider range could be more effective than the one referring to a single attribute and with a limited range, because the guaranteed coverage will affect consumers' perceived value and perceived risk of the service guarantee. Later research found that, the widest coverage is not necessarily the best design of service guarantee, which is also influenced by the degree of the compensation and the difficulty to execute - the higher the compensation is, the more effective the guarantee will be. But there are also studies that have found that too much compensation may also make the customer feel guilty or cause opportunistic behavior, therefore the service guarantee should not overemphasize on economic compensation. In addition, the design of start-up program for the service guarantees largely determines whether the implementation of the service guarantee will succeed or fail<sup>[12]</sup>.

In operation management, businessmen often design service guarantee in a comprehensive way around three aspects. Therefore, this research will not pay attention to the different influence of each single aspect of service guarantee on consumer's opportunistic behavior, but simulates consumer's perception experience, to verify the effect of the overall strength of service guarantee. The wider coverage the commitment refers, the greater compensation committed, the easier to start-up, will trigger the opportunistic behavior tendency easier. Therefore, this paper puts forward Hypothesis 1:

H1: Higher intensity of service guarantee leads to higher tendency of opportunistic behavior.

## **2.2 The effect of Customers' Personal Characteristics (Machiavellianism)**

Using service guarantee to fraud is a kind of consumer's unethical behavior<sup>[11]</sup>. According to the research of social psychology, people's unethical behavior is a joint result of personal individuality, situational factors and social interaction, not only determined by personal morality. This paper focuses on the microcosmic level, trying to find the effect of consumers' personal characteristics and reference group's relationship strength on the relationship between service guarantee and consumer opportunistic behavior.

Machiavellianism is a characteristic that influences the consumer's decision of unethical behavior most. Machiavelli is a famous Italian politician, historian. He put forward the policy of "be unscrupulous to achieving the aim", which was known as the Machiavellianism, and then became the pronoun of this policy. As early as in 1960, Christie and Florence had designed the MACH-IV scale, which was used to measure the degree of Machiavellianism on consumers' behavior, and made a conclusion: the one who scored higher in this scale often performs more calmly, has deeper understanding of social darkness, and is easier to manipulate others rather than swim to imitate others' behaviors at the same time. And anti-social behaviors are common among this crowd.

Foreign scholars also started the research on Machiavellianism's influence on consumers' opportunistic behavior, and found that service guarantee offered customers the opportunity to claim compensation, but not every dissatisfied customer would use service guarantee to claim compensation, and not every satisfied customer was not using the service guarantee to claim compensation<sup>[5]</sup>. Such as Rawwas' empirical research on Lebanon consumers found, consumers scored higher in Machiavellianism, would commit opportunistic behaviors more easily. Since then, Erffimcyer and other scholars' researches on Japanese consumers had

reached similar conclusions.

But all these conclusions are only proved that consumers' characteristics of Machiavellianism can directly influence the tendency of opportunistic behavior. This research thinks that consumers' personal characteristics can also moderate the impact of service guarantee strength on the tendency consumers' opportunistic behavior. Facing higher strength of service guarantee clauses, consumers scored higher in Machiavellianism will be more likely to use unscrupulous tactics in pursuit of personal goals because of the lack of moral sense, and therefore more prone to opportunistic behaviors. Zun Lou's research offline in 2012 has verified this view. Because both the seller and the buyer are spatial separated on the Internet, consumers do not have to meet the seller face to face, and can behave relatively more independently, thus the moderating effect of consumer's personal characteristic of Machiavellianism will be stronger. Therefore, we proposes the second hypothesis:

H2: Consumer's personal characteristic of Machiavellianism plays a moderating role in the impact of service guarantee strength on customer's opportunism behavior. For consumers scored higher in Machiavellianism, higher service guarantee strength can easier trigger the tendency of consumer's opportunistic behavior.

### **2.3 The effect of the reference group's behavior reference group's relationship strength**

Granovetter's weak tie theory divided social relations into two kind according four dimensions, which includes interaction frequency, emotional degree, association degree and the reciprocal exchange. The strong social relationship refers to more interaction, deeper emotion and, intimate relationship, and more mutual exchange, and vice versa for the weak social relation. Bansal and Voyer thinks that the stronger relationship between WOM communicators, can narrow their psychological distance, so that the word of mouth can cause greater influence. JidongBi's study of negative word of mouth, found that the strength of reference group's relationship had positive effect on consumers' purchase intention and re purchase intention. ShixinLuo, Beilei Chen, MaoqunLuo, Wirtz and Chew and other domestic and foreign scholars have studied on word-of-mouth in different offline fields, and have demonstrated that word-of-mouth has a obviously higher effect on the strong relationship group than the weak relationship group. According to this, we propose the third hypothesis:

H3: the reference group's relationship strength has a moderating role in the impact of service guarantee strength on customers' opportunistic behavior. Knowing friends of strong relationship have opportunistic behaviors, customer is more likely to choose the similar behavior when they face the higher service guarantee.

## **3. METHOD**

### **3.1 Participants and design**

This study collected data by using the scenario role-playing approach, by which participants were assigned in different and specific scenarios, and asked to respond a series of required judgment in the questionnaire as the role they were assigned.

Participants were asked to imagine that they bought a costume, and finished the performance wearing this costume in the next day you received it. Then they needed to consider whether to use the service guarantee to get refunded. The reason for choosing this scenario is that the study subjects are all college students, who are familiar with this scenario in their daily lives. And costumes used in special occasions are usually useless in normal times, bringing about more possibility of opportunism. At last, Taobao was chosen as a contextual platform for it is one of the optimum platforms for college students, and clothing is one of the most mature categories in it. At the same time, the service guarantee strength provided differs in businesses in Taobao.

There are 2 studies in this research. The first study follows a 2 (service guarantee strength: high vs. low) x 2 (Machiavellianism: high vs. low) design. And the second study follows a 2 (service guarantee strength: high vs. low) x 2 (reference group's relationship strength: strong vs. weak) between-subjects design.

### 3.2 The control and measurement of variables

This experiment involves four variables, among which service guarantee strength and reference group's relationship strength can be directly controlled in the scenario. The Machiavellianism and opportunistic behavior tendency will be measured by scales.

According to the definitions of service guarantee, this research manipulated the high service guarantee strength by promising "return without reason in seven days", emphasizing that "return with no reason", "full refund" and "freight paid by the seller". Low service guarantee strength was manipulated by narrowing the coverage ("only returns for qualitative flaws or the seller's fault like delivering wrong goods accepted"), setting more return restrictions and time limit ("the returned goods are required to keep the trademark, waterproof logo intact, no traces of use", "must contact with the seller in twenty-four hours since the goods be received"), and reducing the compensation degree ("the freight of return goods should be paid by the buyer, and the refund will not include the postage part"). The results of T test in pretest showed that the intensity of service guarantee was manipulation successfully.

We simplified and rewrote a description of "Zu Yi Ke" on the Internet, as the expression of reference group's similar behaviors. The reference group's relationship strength was manipulated in the experiment. The Social Network Theory holds that the relationship strength between people is relative. People who are closer geographically, and closer linked in life are more likely to share a strong relationship. After interviews of more than 20 students, this research finally use "good friend and roommate" to refer to a strong relationship of the reference group, "the anonymous role in a reprinted post in school forums" to refer to a weak relationship of the reference group.

The measurement of Machiavellianism is based on Mach Scale IV developed by Christie and Geis<sup>[13]</sup>. We consulted other Chinese literature which reference to this scale to get it properly translated and make some adjustment on the expression habits. And based on the pre-test, the scale of 20 items in preliminary questionnaire was downsized to 15 items (the finally Cronbach's  $\alpha$  of the scale in pre-test was 0.78).

For the measurement of the dependent variable of consumer opportunistic behavior tendency, we draw lessons from the scale designed by Jochen Wirtz and Doreen Kum<sup>[11]</sup>, and the translation and the adjustment by Zun Lou. And based on the results of pre-test, we downsized the scale of 3 items in preliminary questionnaire to 2 items, which including "I will request the return of the costumes" and "a lot of people in this situation would request a return". (Cronbach's  $\alpha = 0.728$ )

## 4. RESULTS

Formal experiments took place in college students. Due to the questionnaire involving consumer's unethical behavior and personality measurement, questionnaires were asked to fill out anonymously. The guidance of researchers and the instruction of the questionnaire had emphasized the anonymity of the survey. Each experiment lasted about 20 minutes. The total number of return was 110 in the first study, including 108 valid ones after subjects with no online shopping experiences eliminated. 75% of the valid subjects were females. The second study collected 84 valid samples, of women accounted for 69%. All participants in two experiments had an online shopping experience of 2-3 years', and their majors and grade are similar.

### 4.1 Manipulation checks

Draw lessons from the practice of predecessors, this article Checked the manipulation of service guarantee strength through four items: "this seller provides good after-sales service", "this seller provide consumers with high benefit guarantee", "it should be easy to success if I apply for a refund" and "if apply for a refund, the procedures should be relatively easy"(Cronbach's  $\alpha = 0.72$ ). In the first study, the group of high service guarantee strength and low strength group got a mean score of 4.86 and 3.36 respectively ( $F = 1.186$ ,  $p = 1.186$ ),

and the number were 5.20 and 4.18 respectively ( $F = 1.281, p = 1.281$ ) in the second study. These results showed that the manipulation of service guarantee strength in the two experiments were very good.

For the measurement of relationship strength, the theoretical studies of social network generally use the mature scale designed by Burt (1985), which measures the relationship strength in three dimension: interaction frequency, acquaintance duration and intimacy. Because this study manipulated relationship strength the role of a "good friend and roommate" and a "anonymous role in a reprinted post in school forums", what made participants can hardly judge the interaction frequency and how long the acquaintance had lasted between them, we focused on the dimension of intimacy, and measure the relationship strength by these three items: "I am familiar with A", "I am close with A", and "I trust on A" (Cronbach's  $\alpha = 0.92$ ). The group of strong relationship strength and the group of weak relationship strength got a mean score of 5.02 and 1.84 respectively ( $F=306.748, p=0.000$ ), means that the reference group's relationship strength was successfully manipulated.

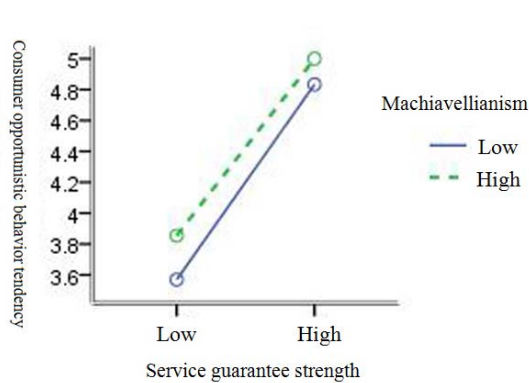
**4.2 Hypothesis test**

We analyzed the experimental data of study 1 by SPSS 17.0. The results of a 2 (service guarantee strength: high vs. low) x 2 (Machiavellianism: high vs. low) ANOVA on the opportunistic behavior tendency are shown in table 1. And the results of a 2 (service guarantee strength: high vs. low) x 2(reference group's relationship strength: strong vs. weak) ANOVA on the opportunistic behavior tendency are shown in table 2.

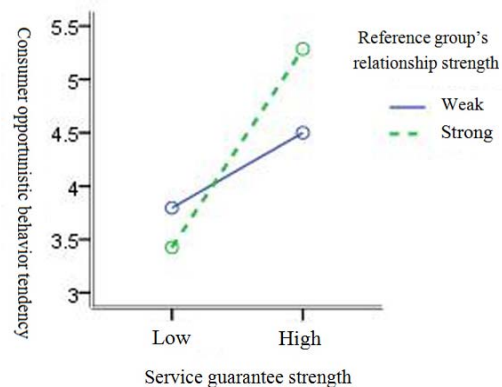
**Table 1. Information system level result of ANOVA in study 1**

Independent variables	df	Mean Square	F	Sig.
Service guarantee strength	1	1.318	14.777	.000
Machiavellianism	1	37.493	0.519	.473
Service guarantee strength×Machiavellianism	1	0.091	0.036	.850

a. R Squared = .134 (Adjusted R Squared = .108)



**Figure 1. Mean value figure in study 1**



**Figure 1. Mean value figure in study 2**

The results indicated that the strength of service guarantee effected on the consumer's opportunistic behavior tendency significantly. The mean opportunistic behavior tendency of the high service guarantee strength group and the low group were 4.9 and 4.9 respectively ( $F = 14.777, p = 0.000$ ), and the difference between groups was significant, namely, facing the higher service guarantee, consumers were more likely to do opportunistic behavior. Thus Hypothesis 1 was supported.

Four groups' mean scores of opportunistic behavior tendency in study 1 were 3.57 (low guarantee, low Machiavellianism), 4.83 (high guarantee, low Machiavellianism), 3.85 (low guarantee, high Machiavellianism), 5.0 (high guarantee, high Machiavellianism) respectively, as figure 1 shows.

According to table 1, the interaction between service guarantee strength and consumer's personal characteristic has no significant influence on consumers' opportunistic behavior tendency. From figure 1, consumers scored higher or lower in Machiavellianism both had the same effect paths of service guarantee strength on customer opportunistic behavior tendency, once again proved that customers' personality (Machiavellianism) has nothing to do with the main effect. Hypothesis 2 is not proved.

**Table 2.Result ofANOVA in study 2**

Independent variables	df	Mean Square	F	Sig.
Service guarantee strength	1	34.509	14.285	.000
Reference group's relationship strength	1	0.904	0.374	.542
Service guarantee strength × reference group's relationship	1	7.010	2.902	.092

a. R Squared = .179 (Adjusted R Squared = .148)

Data in Table 2 showed that, the interaction between service guarantee strength and reference group's relationship strength had significant effect on consumers' opportunistic behavior tendency at the 0.1 level. According to figure 2, in the face of similar opportunistic behaviors from reference groups of different relationship strength, the intensity of service guarantees had significantly different effect paths on the customer opportunistic behavior tendency, once again proved the H3.

## 5. CONCLUSIONS

The main conclusions of this study is reflected in the following three points:

1. Service guarantee strength significantly influences consumer's tendency of opportunistic behavior. Service guarantee of higher intensity of is more likely to induce customer opportunistic behavior. The conclusion of this study once again confirms the views of the scholars like Wirtz and Kennedy and Zun Lou.

2. Customers' personality (Machiavellianism) has nothing to do with the relationship between the service guarantee and the opportunistic behavior. This means that for groups get different scores of Machiavellianism, improving the intensity of service guarantee induces the higher opportunistic behavior tendency by the same mechanism. This conclusion seems to be contrary to previous scholars' conclusions, but in fact there is no obvious contradiction in the nature of them. One of the reasons maybe that: the processing of experimental manipulation. Zun Lou studied the service guarantee in two aspects—the strength of compensation and the convenience to start-up, and found that the profitability's effect on consumers' fraudulent behaviors was clearly moderated by customers' personality (Machiavellianism), but the effect of the convenience to start-up was not affected by it. The manipulation for the service guarantee strength in this study mainly in three aspects of the coverage, the compensation strength and the convenience to start-up. However, from the perspective of the consumer's perception, the biggest difference is mainly reflected in the convenience to start-up. From this perspective, the research conclusions are consistent.

3. Thereference group's relationship strength has a moderating role in the impact of service guarantee strength on customers' opportunistic behavior. Knowing friends of strong relationship have opportunistic behaviors, customer is more likely to choose the similar behavior when they face the higher service guarantee.

## 6. CONTRIBUTIONS

The theoretical contribution of this study is reflected in the supplement to that the service guarantee has negative effect on the consumer opportunistic behavior. At the same time, the attention to relationship strength was more linked with the word-of-mouth in previous marketing field, the majority of those studies demonstrated the strong relationship is more beneficial to the spread of the word of mouth than the weak relationship<sup>[21][26]</sup>. This study confirms that, in addition to WOM, a related reference group also has an effect on unethical



behaviors, which is a kind of negative behaviors.

Previous studies on the effect of service guarantee mainly include the effect on consumers and on the internal enterprise. But all the above research is concerned about the positive effects of service guarantee. The research about service guarantee's influence on consumers' opportunistic behavior is very few at present. Which concluded as follows: the design of service guarantee itself does cause consumers' opportunistic behavior. They had also noticed that the enterprises' characteristics, consumers' personality and relationship between enterprises will have moderating effect on the relationship. This study not only verifies that the design's strength of service guarantee does have impacts to consumer opportunistic behavior tendency, but also verifies that the consumer is not an individual, but in the social network relations when he treat the services guarantee. Therefore, consumers' behaviors are also influenced by the similar behavior of reference groups facing different intensity of service guarantee.

According to the conclusions above, we offer the following suggestions for practitioners:

Firstly, the online businessman should design reasonable service guarantee policy, making the service guarantee conditions more standardized and rigorous. McDougall's research also shows that, for complex services, conditional guarantee is more credible and operational than the unconditional guarantee. This remind some online businessman to give up the pursuit of high service guarantee blindly. When proposing restrictive clause of service guarantee, the businessman can attach a reasonable explanation to express the sincerity and obtain consumers' understandings.

Secondly, all the forces should unite to control the spread of consumer's opportunistic behavior. Online businessman must control the spread of information about consumer opportunistic behavior on all the platforms. Never introduce the information about implementation means in media, but to emphasize the tough plan for supervising and controlling opportunistic behavior, when they expose consumers abusing service guarantee.

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