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Competitiveness Through Consumer Loyalty: The Influence of Switching Costs

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Abstract

Competitiveness depends on the relationship that a company has with its consumers. Consumer loyalty makes many benefits for companies like lower price elasticity, lower relationship costs, the possibility of increasing income over time, chance of achievement new customers because of loyal consumers' suggestions, lower sale and promotion efforts etc. The aim of the paper is to determine the effect of consumers' perception of quality, satisfaction and competitiveness on developing consumer loyalty in bank sector. Another aim is to investigate the influence of switching costs on the relationship between the key loyalty predictors and the consumer loyalty. For that purpose, the research is conducted among the consumers of the top five banks in Croatia. The results indicate that switching costs moderate relationship between quality, competitive infrastructure, innovations and competitive products.

Keywords: bank sector, competitiveness, consumer loyalty, switching costs

Track: *Management & Leadership*

Word count: 5.724

1. Introduction

Customer loyalty is a reliable source of sustained growth and guaranteed income. It provides a solid competitive advantage via company's market share and profitability from loyal customers who are cheaper to serve; less price sensitive, foster positive word-of-mouth promotion and challenge competitor's strategies (Lewis and Soureli, 2006). They demand less time and attention from the company they patronize (Yang and Peterson, 2004), and behave positively towards the company in a variety of ways such as forgiving product or service mistakes because they are emotionally committed (Srinivasan et al., 2002).

Loyal customers are a valuable asset because they provide a communication path to strengthen the company's image and make it difficult for competitors to attract customers and allow setting higher prices of goods and services.

Another benefit of stable customers is a decrease of marketing costs since such customers are already familiar with the company and the quality of its' products or services.

Loyalty development is a key strategic goal for companies in financial sector. Lower entry barriers and thus strong competition have forced bank managers to pay more attention to building long term relationships with consumers. The need for closer relations was also caused by recent global financial crisis that affected many banks and many individuals as well. Consequently, bank loyalty is threatened by the sense of insecurity and potential switching behavior. Switching between banks has negative effects for both consumers and banks (Kim et al. 2003.). It causes financial costs for customers while closing an account in

one bank and opening it in another. On the other hand, banks lose potential profit with every consumer lost.

In this paper two main questions are raised. The first, which elements of the competitiveness (competitive infrastructure, innovations and competitive products) influence consumer loyalty apart from typical predictors (quality and satisfaction). And the second, does switching costs moderate relationship between the consumer loyalty and its' predictors.

2. Literature review

2.1. Consumer loyalty

Loyalty is one of the variables most studied in the area of consumers' behaviour. Some authors reduce the concept of loyalty to repetitive purchase (Oliver, 1997; Buttle and Burton, 2002), but others improve the concept by adding an attitudinal component (Czepiel and Gilmore, 1987; Dick and Basu, 1994; Gremler and Brown, 1996; Srinivasan et al., 2002).

As stated by Oliver (1997), loyalty is defined as the commitment of repetition of the purchase of products and services consistently in the future, against all odds and at all costs despite strong marketing efforts of competitors. This concept of the loyalty from the behavioural point of view limits distinguishing loyal customers from those who buy on a regular basis.

Therefore, several researchers define loyalty not only from the behaviour, but from the attitude perspective, since the simple repetition of purchase may be due to inertia, indifference or switching costs. (Jacoby and Kyner, 1973; Reichheld, 2003; Chaudhuri and Leagues, 2009).

Hence, from an attitudinal approach, loyalty has been conceptualized as a favourable attitude towards the supplier that results in the behaviour of repetition of purchase (Dick and Basu, 1994; Srinivasan et al., 2002). In this context, various aspects have been considered when defining loyalty, such as: the desire for recommendation to third parties (Zeithaml et al., 1996, Butcher et al., 2001), the consideration of the supplier as the first choice (Mattila, 2001) or the feeling of attachment to the service or its provider (Fournier, 1998).

2.2. Competitiveness

Competitiveness could be defined as a company's possession of competitive advantage (Baumann et al., 2017). There are numerous scientific papers that deal with a competitiveness and competitive advantage in retail banks. Generally, Barney et al. (1989) define competitive advantage as the situation where a firm is implementing a strategy that creates value and is not being contemporaneously implemented by its current competitors. After reviewing academic literature about competitive advantage measurement, it is concluded that two approaches can be observed: financial and non-financial ones (Kasasbeh, Harada and Noor, 2017). In the papers that measured competitive advantage using financial measures, it is defined as the yearly turn-out profit of the company, measured by Return of Equity (ROE) or/and Return on Assets (ROA) (Sigalas, Economou and Georgopoulos, 2013; Al-Alak, and Tarabieh, 2011; Epetimehin, 2011; Barrett, Davidson, Prabhu and Vargo, 2015).

When considering non-financial approach, competitive advantage is measured through increased sale and business efficiency (Kekwaletswe and Mathebula, 2014; Wang et al., 2016). Furthermore, innovation is detected as a powerful source of competitive advantage (Guidice and Peruta, 2016). Barrett, Davidson, Prabhu and Vargo (2015) note that service organizations should perform innovations by developing information and communication technologies. Banks are ought to meet technological demands of their customers, especially

distribution channels. By building adequate technological infrastructure, banks ensure entry barriers for potential new rivals. Product or service innovations are also important factors of competitive advantage according to Armesh et al.(2010). New product launching may assure the first mover advantage, but product customization guarantee sustainable growth (Armesh et al., 2010).

The relationship between competitiveness and consumer loyalty has been neglected according to the relevant scientific studies. However, customers perceive and evaluate their service provider in comparison to other providers in the industry and, consequently, competitiveness as perceived by customers may contribute to the explanation of customer loyalty (Baumann et al., 2017).

Chen (2015) has proved that the level of competition (low, moderate, high) moderates the relationship between service quality and customer loyalty. Additionally, Kumar (2002) notes that customer repurchase intent is dependent on relative satisfaction compared with a previous supplier. Baumann et al. (2017) concluded that competitive products are strong driver of both behavioural loyalty and future intentions. Therefore, the following hypothesis could be stated:

H1: Competitive infrastructure has a positive effect on consumer loyalty.

H2: Innovations have a positive effect on consumer loyalty.

H3: Competitive products have a positive effect on consumer loyalty.

2.3. Consumer satisfaction

The existing literature indicates a wide variance in the definitions of satisfaction. Generally, two basic approaches could be identified: cognitive and emotional (Oliver, 1997). The cognitive perspective implies that satisfaction is the result of a process of evaluation of the perceived discrepancy between expectations and the actual result (Tse and Wilson, 1988, Oliver, 1980). On the other hand, emotional approach implies a pleasant fulfilment of a need, desire or goal (Oliver, 1997). In this way, satisfaction is considered as a global emotional response of the consumer to the experience completed at a time following to the purchase. This view seems to be more appropriate for the evaluation of services. Due to its intangible nature, the emotional response after consumption could be better evaluated (Ekinci et al., 2008).

Nowadays, a substantial sum of banks directs their strategies towards customer satisfaction (Arbore and Busacca, 2009). Researchers such as Winstanley (1997), Ehigie (2006) and Ndubisi (2006), have proven that customer satisfaction is a link between critical customer behaviours and the tendency of an individual to consider his bank as one that he has a relationship with. Liang et al. (2009) stated that loyalty is the most important factor in predicting customers' repetitive purchasing intentions. Therefore, the H4 could be stated:

H4: Consumer satisfaction has a positive effect on consumer loyalty.

2.4. Service Quality

The researchers have identified other factors that influence customer loyalty as well as satisfaction and competitiveness. For example, service quality has been viewed as a factor that has a strong link to satisfaction (Taylor and Baker, 1994; Levesque and McDougall, 1996; Johnston, 1997; Lassar et al., 2000; Oppewal and Vriens, 2000; Jamal and Naser, 2002;

Ndubisi, 2006; Arbore and Busacca, 2009; Culiberg and Rojšek, 2010). Parasuraman et al. (1985) claimed that service quality consists of five dimensions: reliability, tangibles, responsiveness, assurance and empathy.

Zeithaml (1988) defined perceived service quality as the customer's assessment of the overall excellence or superiority of the service. There is a general consensus among the researchers that quality performance leads to satisfaction (Anderson and Sullivan, 1993; Dabholkar et al., 2000; Olsen, 2002). According to Hurley and Estelami (1998) the perceptions of service quality cause feelings of satisfaction which, consequently, influence future purchase behaviour.

Arasli et al. (2005) found that service quality has a positive effect on customer satisfaction in the Greek-Cypriot banking sector. Ehigie (2006) carried out a research in Nigeria and found that service quality and satisfaction were strongly related to customer loyalty. Bloemer et al. (1998) found that service quality had both a direct and an indirect effect, through customer satisfaction, on customer loyalty. Consequently, the H5 and H6 are suggested as follows:

H5: Service quality has a positive effect on consumer loyalty.

H6: Service quality has a positive effect on consumer satisfaction.

2.5. Switching costs

Satisfaction or dissatisfaction with the services is not the only factor that affects loyalty behaviour of customers. Their decision could be affected by a number of switching barriers such as availability of the alternatives, the switching costs involved and the eventual loss of the switching (Neto et al., 2011; Stewart, 1998).

From bank's perspective, such switching barriers are important because customer switching behaviour is high in the banking industry due to the relative homogeneity of banking products and services offered by competitive banks (Beckett et al., 2000; Chakravarty et al., 2004).

Switching barriers can be either positive or negative (Julander and Soderberg, 2003). Considering a positive type of switching barriers, companies could reinforce the interpersonal relationship with the customers in order to keep their patronage (Berry and Parasuraman, 1991; Tumball and Willson, 1989). This can be a very worthwhile approach to banks because usually long relationships are formed between banks and customers (Leverin and Liljander, 2006; Santonen, 2007). Such a relationship offers many benefits to the customer including social benefits (e.g. personal acknowledgment), psychological benefits (e.g. reducing anxiety), economic benefits (e.g. discounts), and customization (e.g. personalized service) (Berry, 1995; Peterson, 1995). In other words, the customers who have a sense of belongingness to the bank and feeling emotionally attached to the bank tend to be more loyal in a form of positive word-of-mouth, enlarged purchase intention and enlarged price insensitivity (Bloemer and Odekerken-Schröder, 2007). Colgate and Lang (2001) conclude that 'relationship investment' is a major positive switching barrier for banking consumers. Consequently, the longer is the client's time of relationship in the bank (longer account time), the smaller is the chance to end the relationship (Neto et al., 2011).

Julander and Soderberg (2003) when dealing with switching barriers mention switching costs as an important switching barrier. Switching costs refer to various types of costly difficulties of changing supplier. High switching costs tend to lock customers to suppliers and for that reason they are classified as negative switching barriers. Klemperer (1987) classifies

switching costs by transaction costs, learning costs, and artificial costs based on transaction stages. The transaction costs are incurred at the time of transaction, learning costs are incurred with the initial time of use it takes to be familiar with the products, and artificial costs are incurred while using the products due to firm strategies such as saving points or mileage.

In another, more deepened study, Klemperer (1995) added two new categories of the switching costs. One of the added factors is incompatibility causing additional costs when purchasing a new product that is not compatible with a previously used product. The other factor is uncertainty indicating additional cost when a consumer is uncertain to the quality of a new product. The last factor is psychological costs such as brand loyalty.

Moreover, switching barriers depend on the degree of monopoly on the market and supplier power, which, when high, may lock the customer to the supplier. Additionally, a negative switching barrier may occur if the customer has made physical investments in equipment. Jones, Mothersbaugh, and Beatty (2002) mention post-switching behavioral and cognitive costs that are incurred when becoming familiar with a new service or product, set up costs that are needed to inform companies about consumer preferences, and sunk costs that have already been invested in a relationship with previous companies.

In his survey of Chilean Banks Valenzuela (2014) grouped switching barriers into five categories or factors. Three of these factors could be associated with positive or more reward-based switching barriers (organizational credibility, value congruency and relational value) with the other two factors associated with negative or punitive switching barriers (difficulties of switching and lack of attractive alternatives) (Valenzuela, 2014). Different papers proved that the switching costs have direct influence on consumer loyalty (Venezuela, 2014) and also the indirect or moderating influence (Lam et al. 2004; Yang and Peterson, 2004; Wang, 2010; Stan, Caemmerer and Cattan-Jallet, 2013). In this study, the both roles of the switching cost will be examined. Consequently, these hypothesis are suggested as follows:

H7: Switching costs have a positive effect on consumer loyalty.

H8: Switching costs moderate relationship between competitive infrastructures and consumer loyalty.

H9: Switching costs moderate relationship between innovations and consumer loyalty.

H10: Switching costs moderate relationship between competitive products and consumer loyalty.

H11: Switching costs moderate relationship between service quality and consumer loyalty.

H12: Switching costs moderate relationship between consumer satisfaction and consumer loyalty.

3. Methodology

In order to test the hypothesis, a questionnaire study was conducted. The variables and measurements are formed according to the literature analysed previously. To assure the adequate measurements and reliability of data, a preliminary research has been performed.

The sample was generated from the population of clients of major banks in Croatia. The variables and measurements are presented in Table 1.

Table 1: Variables measurements		
Variables	Measurement	Source
Dependent		
Loyalty (4 items) (L1) I would recommend my bank to others. (L2) My bank offers me many benefits. (L3) Services of my bank are superior in comparison to competitors. (L4) Number of banks	1 – 5 1-strongly disagree 5- strongly agree 1 bank-5 or more	Oliver, 1997
Independent		
Competitive infrastructure (CI1) My bank continuously upgrades internet banking infrastructure. (CI2) My bank continuously upgrades mobile banking applications.	1 – 5 1-strongly disagree 5- strongly agree	Baumann et al., 2017
Innovations (IN1) The speed of launching new products of my bank is higher than competitors'. (IN2) The speed of innovations of my bank is higher than competitors'.	1 – 5 1-strongly disagree 5- strongly agree	Baumann et al., 2017
Competitive products (CP1) The saving exchange rate of my bank is more favourable in comparison to other banks. (CP2) The loan exchange rate of my bank is more favourable in comparison to other banks.	1 – 5 1-strongly disagree 5- strongly agree	Baumann et al., 2017
Satisfaction (2 items) (SA1) Total satisfaction with the bank. (SA2) Fulfilled expectations	1 – 5 1-strongly disagree 5- strongly agree	Oliver, 1997
Quality (4 items) (Q1) Staff (Q2) Reliability (Q3) Accessibility (Q4) Product adaptation	1 – 5 1-strongly disagree 5- strongly agree	Zeithaml 1988
Control		

(SW) Switching costs Suppose that your bank raises the costs (interests on loans, commissions and other charges) but other banks stay on the same level as today. How much (in per cent) can your bank raise the costs before you would definitively choose another bank for your personal needs?	Number	Stan, Caemmerer and Cattan-Jallet, 2013
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A total of 550 questionnaires had been prepared for the study. Banks purposively selected were those ranked as top five by Croatian Central Bank (www.hnb.hr, 12. 6. 2016) and had their offices in cities in which the research took place; Dubrovnik, Split and Zagreb. Thus, following five banks were qualified for the study: Zagrebačka banka, Privredna banka Zagreb, Erste Bank, Raiffeisen Bank Austria and Splitska banka. A total of 110 questionnaires were assigned to each bank in each city (30 questionnaires per bank in Dubrovnik, 40 questionnaires per bank in Split, and 40 questionnaires per bank in Zagreb). A total of 9 research assistants were trained for the study. The research was conducted the same day and time, to prevent users of more than one bank from repeated participation. The questionnaires were left with bank officials on their individual desks and offered to the customers. The research was conducted during September and October in 2016. A total of 183 respondents participated in the study. The return rate was 34%.

4. Results

In this survey 183 valid questionnaires were received. Gender structure is as follows: 81 male and 102 female respondents. Only one respondent had primary education, 111 respondents had secondary and 72 high education. Approximately one third of respondents were of age 25-34, 40 respondents 35-44 years old, 41 respondents 45-54 years old, 14 older than 65, 10 respondents 16-24 years old and eight respondents aged 55-64. Twenty respondents stated that had under average income, 77 respondents had average income and 86 respondents had above average income.

The first step in statistical analysis is to check for reliability (Table 2). For this purpose the Chrombach alpha was calculated. As it can be seen, all alpha values are above 0.6 which could be considered satisfying.

Variables	N	Mean	Std. deviation	Cronbach alpha
Loyalty	183			0.646
<i>L1</i>		4.404	0.734	
<i>L2</i>		3.923	0.917	
<i>L3</i>		3.705	0.889	
<i>L4</i>		3.656	1.087	
Competitive infrastructure	183			0.951
<i>CI1</i>				
<i>CI2</i>		3.071	0.784	
		3.032	0.653	
Innovations				0.948

<i>IN1</i>		2.694	0.766	
<i>IN2</i>		2.650	0.709	
Competitive products	183			0.920
CP1				
CP2		2.939	0.920	
		2.836	0.737	
Satisfaction	183			0.631
<i>SA1</i>		4.153	0.797	
<i>SA2</i>		3.803	0.722	
Quality	183			0.616
<i>Q1</i>		4.186	0.644	
<i>Q2</i>		4.230	0.712	
<i>Q3</i>		4.337	0.707	
<i>Q4</i>		3.754	0.748	
SW	183	4.986	3.575	-

Before proceeding to regression analysis, it is necessary to provide construct validity evidence through confirmatory factor analysis. The sample adequacy was tested by KMO and Bartlett's Test (Table 3). The KMO ranges from 0 to 1 and acceptable value should be above 0.6. In this case KMO accounts for 0.701 and it may be considered as satisfactory. The Bartlett's Test of Sphericity presents the significance of the model. In this case the value is 0.000 (less than 0.05). That means that the model is significant and suitable for further analysis (Table 4).

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.			0.701
Bartlett's Test of Sphericity	Approx. Chi-Square	360.786	
	df	36	
	Sig.	0.000	

Source: Author's calculation

The results of the factor analysis confirm that independent variables belong to five groups: competitive infrastructure, innovation, competitive products, service quality and consumer satisfaction. The criteria was that factor loadings should be above 0.6 and eigenvalues above 1.

Rotated Component Matrix ^a					
	Component				
	1	2	3	4	5
CI1	0.157	0.026	-0.484	0.247	0.769
CI2	-0.181	0.056	0.212	-0.331	0.826
IN1	0.151	-0.005	0.813	0.120	-0.331
IN2	0.027	2.323	0.797	0.104	0.268
CP1	0.042	-0.085	0.017	0.806	0.176
CP2	0.103	-0.312	-0.147	0.743	0.484
Q1	0.772	0.421	0.084	0.434	0.161
Q2	0.832	0.035	0.244	0.211	0.075
Q3	0.696	0.177	-0.307	-0.051	-0.032
Q4	0.602	0.240	0.114	0.031	0.416

SA1	0.011	0.800	-0.008	0,004	0.131
SA2	0.131	0.831	0.065	0,062	-0.151
Eigenvalues	2.928	2.469	1.840	1.401	1.091
% of variance	18.87	14,48	12.12	10.12	8.24
Cumulative %	18.87	33.35	45.47	55.59	63.83
Extraction Method: Principal Component Analysis.					
Rotation Method: Varimax with Kaiser Normalization.					
a. Rotation converged in 6 iterations.					

In order to estimate the relationship between independent variables (competitive infrastructure, innovation, competitive products quality, satisfaction and switching costs) and loyalty as the dependent variable, and the possible influence of control variables on the relationship, the hierarchical multiple regressions are conducted (Table 5). This procedure allows specifying a fixed order of entry for variables in order to control for the effects of the switching costs. The regression analysis consists of two models. The first model measures the relationship between independent and dependent variables without any other influence. The second model introduces the switching costs.

Table 5: Regression analysis		
	Model 1	Model 2
Competitive infrastructure → Loyalty	0.697	-0.496
R ²	0.051	0.200
R ² change	0.051	0.149
Sig. F change	0.023	0.000
Innovation → Loyalty	0.425	-0.386
R ²	0.062	0.150
R ² change	0.062	0.129
Sig. F change	0.017	0.000
Competitive products → Loyalty	0.704	0.396
R ²	0.070	0.240
R ² change	0.070	0.229
Sig. F change	0.023	0.000
Quality → Loyalty	0.612	0.136
R ²	0.076	0.084
R ² change	0.076	0.007
Sig. F change	0.001	0.432
Satisfaction → Loyalty	0.553	-0.442
R ²	0.087	0.092
R ² change	0.087	0.005
Sig. F change	0.000	0.336
Satisfaction → Quality	0.090	-0.196
R ²	0.024	0.055
R ² change	0.024	0.032
Sig. F change	0.118	0.015

Switching costs → Loyalty	0.827	-
R ²	0.051	-
R ² change	0.051	-
Sig. F change	0.023	-

In table 5 beta coefficients could be observed. If the significance is lower than 0.05 than beta represents statistically significant unique contribution of the model. Value R² is a percentage of variance explained by the variable. On the other hand, R² change measures the contribution of the variance explained by the control variable included in the model.

5. Discussion and conclusion

This study offers empirical evidence to support arguments put forward in the literature review for the inclusion of perceptions of competitiveness along with service quality and satisfaction as drivers in loyalty modelling. Further, the study also supports the proposition that switching costs play incremental role in loyalty development. They have direct influence on loyalty and also mediate the relationship between drivers of customer loyalty and loyalty itself in the banking industry (Table 6).

H1: Competitive infrastructure has a positive effect on consumer loyalty.	Supported
H2: Innovations have a positive effect on consumer loyalty.	Supported
H3: Competitive products have a positive effect on consumer loyalty.	Supported
H4: Consumer satisfaction has a positive effect on consumer loyalty.	Supported
H5: Service quality has a positive effect on consumer loyalty.	Supported
H6: Service quality has a positive effect on consumer satisfaction.	Not supported
H7: Switching costs have a positive effect on consumer loyalty.	Supported
H8: Switching costs moderate relationship between competitive infrastructures and consumer loyalty.	Supported
H9: Switching costs moderate relationship between innovations and consumer loyalty.	Supported
H10: Switching costs moderate relationship between competitive products and consumer loyalty.	Supported
H11: Switching costs moderate relationship between service quality and consumer loyalty.	Not supported
H12: Switching costs moderate relationship between consumer satisfaction and consumer loyalty.	Supported

The relationship between competitiveness elements and consumer loyalty is an important result of this research. It is well known that company's competitiveness is vital to the survival of the company (Schumpeter, 2013), and given consumers' increasing power to compare retail banking service providers through the medium of the internet (Gray, 2011), it is ever more important for retail banks to understand competitiveness as a driver of customer loyalty.

As expected, both consumer satisfaction and service quality have positive effect on consumer loyalty. These findings correlate with many previous studies (Ndubisi, 2006; Arbore and Busacca, 2009). Satisfaction and quality are recognized as powerful drivers of customer loyalty. The respondents appreciate accessibility factor of the quality variable. Contemporary

way of life imposes resolving problems in fast manner. So banks near the place of work or near home have more chance to achieve loyalty. Additionally, accessibility of cash machines and parking spots is also essential tool for gaining loyalty. Reliability is another component of the quality. Some customers like to delegate bank transactions to personal banker. In such circumstances it is very important to assure security of personal data as well as mutual confidence. Surprisingly, this study revealed no relationship between satisfaction and quality.

It can be noted that switching costs do not influence the link between service quality and consumer loyalty. This finding is in accordance to Wang (2010) and Stan, Caemmerer and Cattan-Jallet (2013). It should be noted that the beta values are negative in Model 2. For example, regarding H8, the relationship between competitive infrastructures and consumer loyalty, negative beta (-0.496) supports the hypothesis that as switching costs increase, the association between competitive infrastructures and customer loyalty diminishes (and also that as competitive infrastructures increases, the effect of switching costs on customer loyalty decreases).

The results of the research show that banks may avoid customers switching by improving the competitive infrastructure, implementing different innovation strategies and offering competitive products. Banks could achieve this by focusing on their interpersonal relationships with customers. Building adequate internet and mobile banking infrastructure, the banks are going along with the contemporary lifestyle of their customers. Moreover, investment in the infrastructure enables banks to manage waiting lines effectively. The rivalry in retail banking sector impose the necessity of speed innovations of new products and services. Today, the consumers are able to easily compare the offers of the competitive banks and choose the one that offers more adapted products. Individualization of bank services is a key competitive advantage (Baumann et al., 2017).

On the other hand, banks may try to increase the level of difficulty for customers to switch banks. For instance, banks could increase the time customers would need to exit the bank by making the process more complex and requiring customers to go to the bank on more than one occasion (Valenzuela, 2014).

The implications for managers in the retail banking industry support the findings of Stan, Caemmerer and Cattan-Jallet (2013) who state that businesses should implement strategies to retain their customers by creating switching barriers that add value to their services. To do so, banks should make sure they are in constant communication with customers to improve the quality and accessibility of their services.

This study is not without limitations. The sample of 183 is relatively small and a wider survey should be considered in the future.

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