

DETERMINANTS OF CONSUMER LOYALTY AS A MARKETING STRATEGY IN TELECOMMUNICATION INDUSTRY (A CASE STUDY OF NIGERIAN MOBILE TELECOMMUNICATION NETWORK - MTN NIGERIA)

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ABSTRACT

This paper examines the effect of combining different marketing strategies on customer loyalty in the telecommunication industry, given the influencers/determinant of customer loyalty. In this study, the survey method was used in gathering information from the respondents. Simple random sampling was used to select a sample size of 240, and multiple regression is applied using SPSS software. The paper found that, there is positive relationship between integrated marketing strategies and customer loyalty ($p = 0.000$, at alpha 5% level of significance). The result indicate that five factors (marketing strategies, customer satisfaction, switching barrier, environmental dynamism and operational standard) influence customer loyalty while the sixth factor (facilities) has no significant influence on customer loyalty. The result has been able to provide adequate information on these six factors as they affect customers' loyalty. Consequently, telecommunication companies should include this information in their marketing strategies so as to improve patronage from customers.

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KEYWORDS: Customers' Loyalty, Marketing Strategy, Satisfaction, Determinants

INTRODUCTION

Today the telecom industry like many others face the combined difficulties of increasing national and international competition, slower growth rates, and mature markets. As a result, fewer new customers are being pursued by an increasing number of service providers. Under those circumstances, a large share of firm's resources must be devoted to the present customer base in order to make them satisfied and retain them.

One significance of customer loyalty is its close relationship in the company's continued survival, and to strong future growth. Hence, for a company to maintain a stable profit level when the subscription level has reached the saturation point, the market is mature, and competition is fierce, a defensive strategy which strives to retain existing customers is more important than an aggressive one. This expands the size of the overall market by inducing potential customers (Fomell,1992).

Over the past years, the telecommunication monopoly almost all around the world, such as Nigeria, has become an open and competitive market. Hence new players and service providers rapidly are entering this potential dynamic market. Telecommunication firm uses different types of strategies in their business unit hoping to achieve a

successful sale and attract customers (Thompson, 2000).

Ascertaining those factors that can promote customers' loyalty has continued to be at the front burner of every discourse since deregulation of telecommunication industry in 1999 by the then president of the Federal Republic of Nigeria, President Obasanjo. Consequently, competition started heating up the telecom atmosphere in Nigeria (Oyewole, 2001). Different efforts on the part of the telecom industry to cope with the intense competition appear to be having varying degrees of effects on their customers' base. However, it has been observed that within the telecom industry that a number of factors needs to be identified and their relationship with customers loyalty should be assessed so as to bring about a more vibrant marketing strategy that will bring about a positive impact on customer base of the companies (Oliver, 1999)

Due to the above mentioned facts and based on the reviewed literature, a model will be developed for studying the factors influencing customer loyalty. The criteria this paper is going to work on, is the way that the mobile operators are retaining their customers in the new competitive market that they are facing. More so, the effect of this integration of strategies on customer level of loyalty.

Consequently, this study main objective is to assess the determinants of consumer loyalty given the strategies adopted by the Nigeria mobile telecommunication network (MTN).

Significance of the Study

The significance for this study is brought about by the great concern in the types of strategies adopted by the mobile telecommunication networks in Nigeria. The discussion of customer satisfaction is gaining more relevance as companies/firms search for various ways of differentiating their products/services from their competitors. But it is rather unfortunate that most of them have failed to create value from customer relationship as they do not pay adequate attention to the broad context in which customers select, buy and use their products/services. The necessary feedbacks from service/product experience, thus, have routinely missed the chance to expand sales and deepen customer loyalty. Also, the level of customer satisfaction with respect to service delivery in the telecommunication industry is not so obvious, because there is barely adequate information regarding these issues. Also the goals set by the government to boost the telecommunication sector by delivering quality service and developing rural areas, have not been fully met.

Additionally, policy makers like government agencies such as the ministry of Information and Communications and the Nigeria Communications Commission (NCC), may consider the findings and results of this study as valuable insights and a reliable guide to monitoring the impact of the operations of GSM services on their customers.

Limitation of the Study

The major challenge faced by the researcher in carrying out this research work is the availability of the target respondents as well as accessibility to them. Many telecom companies are found of retaining a good number of information that would have been necessary for this research work. However, the intense competition among the telecom providers in Nigeria has made extracting some important information difficult from them but notwithstanding the perseverance and the focus of the researcher made a good number of these problems surmountable.

LITERATURE REVIEW

Despite the widespread recognition attached to customer loyalty, researchers have not come to one conclusion as to what really determines loyalty in customers. As such, there are different empirical findings from different studies carried out by researchers on customer loyalty.

Customer Satisfaction

Customer loyalty indicates the behavior of customers in terms of the satisfaction derived from the use of a product or service, which is depicted in continuous purchase or patronage of a product or service, word of mouth recommendation and also increased relationship. Hallowell (1996), confirmed the link between customer loyalty (in the context of behavioral loyalty) and customer satisfaction. The relationship between satisfaction and loyalty is that satisfaction is transformed into loyalty with the assistance of a myriad of other factors. However, this relationship is complex and asymmetric (Oliver, 1999).

Yi (1990), stated the impact of customer satisfaction on customer loyalty because the purchase intentions as well as post purchase attitude is influenced by customer satisfaction. Customer satisfaction has a measurable impact on customer loyalty in that, when satisfaction reaches certain level on the high side, loyalty increases tremendously. But on the other hand, when satisfaction falls to a particular level, loyalty reduces as well (Coyne, 1989).

In their study of the German mobile telecommunication, Gerpott et al, (2001) ascertained that customer satisfaction is positively related to customer loyalty and that both factors are important parameters in the mobile telecommunications.

Customer Retention

Many researchers by their works have depicted the positive relationship between customer loyalty and customer retention. Anderson and Sullivan (1993), stated that to retain a customer, it is necessary to satisfy them because it is only when the customer is satisfied that he will continue to patronize a product or service, as such he is loyal and retained, but where otherwise, he leaves for alternative product or service.

Loyalty leads to retention and retention is not as a result of habit indifference or inertia (Deisai and Mahajan, 1998); Erikson and Vaghult, (2000) stated that customer retention is central to the development of business relationships and these relationship depends on loyalty. Customer loyalty is an antecedent of customer retention (Athanasopoulos, 2000). Customer loyalty is central determinant of customer retention. According to Gerpott et al., (2001), customer loyalty is positively related to customer retention and the effect varies by customer size and his current level of satisfaction (Niraj et al., 2003).

Customer Profitability

The volume of business conducted with a firm is directly related to customer loyalty, which in turns

affect profitability (Ittner and Lacker, 1998). According to Gale (1992) and Fornell (1992) research, higher customer loyalty translates into higher than normal market share growth, the ability to charge a higher price, lower transaction costs are a strong link to improved profitability. Other empirical research findings pointed that customers' loyalty has greater influence on pre-purchase intentions and profits for service companies. Edvardsson *et al.*, (2000), customer loyalty leads to increased profits. Fencikova, (2004) customer loyalty affects share of wallet (S.O.W) positively (Braun and Scope, 2003).

On the above premises of customer profitability, it has widened our understanding of customer loyalty as going a long way in affecting customer patronage which in turn may affect retention and profitability.

Demographics and Customer Loyalty

According to Leclere and Little, the term demographic refers to particular characteristics of a population. The word is derived from the Greek words for people (demos) and picture (graphy). Examples of demographic characteristics also known as social statistics includes age, gender, race, ethnicity, religion, income, education, family size, health and disability status. Lee & Schuele, further posit that demographic information provides data regarding research participants and is necessary for the determination of whether the individuals in a particular study are a representative sample of a target population for generalization purposes. For the purpose of this study, age, gender, ethnicity, religion, income, and education are the demographic variables that were used to find out the relationship with customer loyalty. According to the social identity theory by (Haslam *et al.*, 1993; Jackson *et al.*, 1996;) attitudes are fashioned by demographics situational, environmental and psychosocial factors.

There are many empirical findings that have depicted the relationship between demographic variables and loyalty. One of these is that conducted by Bryant *et al.*, (1996). A study on 400 companies using the American customer loyalty index (ACSI) which demonstrated the significant relationship that exist and the consistent differences in the levels of loyalty among demographic group thus:

Sex/gender: This is positively related to loyalty. It is realized that female customers of all ages are more loyal than male customers. That is because while women are more involved with the process of purchase and possibly use the mobile phone more for rational purposes (Social networks device), men use it for functional purposes (i.e. business, sales, appointments, meetings *e.t.c.*).

Age: positively relates to loyalty but do not exhibit a straight line relationship. The most significant

increase in loyalty is seen within the 50 years and above.

Income: The incomes of consumers affect their loyalty level because the higher the income of a consumer the higher the loyalty level the reverse is the case if the income is low.

Location: Customers living within metropolitan area *e.g.* Capital cities, towns are less loyal because of their level of exposure and critical analysis of things. While customers living in non-metropolitan areas like rural areas, small towns are more loyal as there is no much exposure to alternatives in their areas, and they tend to take life easy.

Oyewole (2001) in his research with airline services on customer loyalty reported that while age and household income had no significant influence on customer loyalty furthermore, Venn and Fone (2005), after conducting a study on patient loyalty with general practitioner services in the Wales using logistic regressions reported that loyalty varies with age, gender, employment status, and marital status. Following the result of his findings, higher satisfaction is significantly related with increasing age, female gender, the people at home and not working either as a result of retirement or they are physically challenged and married patients, even though unemployed job seekers and students reported lower loyalty.

Turel and Serenko (2006) in their study on customer loyalty with mobile services in Canada using ACSI reported that age has a significant influence on customer loyalty especially young adults.

The results of Homburg and Giering (2001) showed that gender has significant moderating effect on satisfaction loyalty relationship and that women are satisfied with sales process while men are satisfied with the impact of the product. Also age showed a positive moderating effect while income influence moderating, showing weaker effect and stronger effect following high income and low income respectively.

Homburg and Giering's research depicted the importance of the study of demographic variables as determinants of customer behavior.

Perceived Value

Perceived value is another antecedent to customer loyalty. Perceived value is defined by Zeithaml (1988), as the results or benefits that customer receive in relation to total cost (i.e. Price paid plus other costs associated with the purchase) or the consumer's overall assessment of what is received in relation to what is given. This implies that customers who perceived that they receive value for their money are more loyal than customers who do not.

Many studies indicated perceived value to be a significant determinant of customer loyalty. Turel and Sernko (2006) in their investigation of mobile services in Canada opined that the degree of perceived value is a key factor affecting customer loyalty.

Previous research work have shown four key driving features of customer value of cellular services to include network quality, price, customer care and personal benefits Gerpott, 1998; Gale, 1992).

- The network quality refers to excellent indoor and outdoor coverage, voice clarity and a network free from connection failure or breakdown.
- Price is referred to that amount or that thing that has been given up in order to obtain access to the use of network.
- Customers' care is referred to the quality of the information that is exchanged between the customer (subscriber) and supplier (network provider) in response to enquiries and other activities that is related, like presentation of an invoice.
- Personal benefits refer to the individual customer's level of perception about the benefit received from the services of mobile telecommunication. Thus, one of the factors used by customers to determine satisfaction level is the benefits received from the use of a product or service in comparison with the price.

In the research work done by Oyewole (2001) on the sales promotion and consumer loyalty, the research investigates the relationship and effect of sales promotion on customer loyalty. It was confirmed that there are positive relationships between sales promotion and customer loyalty. It can be concluded that as sales promotion expenditure increases so does the customer loyalty. It was also revealed that age and income are discovered to have separate impact on consumers' evaluation of sales promotion. Consumers of different age categories are influenced by sales promotions while different levels of income are equally affected. This is consistent with conclusions' from prior literature.

This research examines on the relationship and effect of integrated marketing strategy on customer loyalty. The study is more relevant as most previous study dealt with the impact of each of the marketing strategies (sales promotion, personal selling etc) on consumer loyalty. Firms nowadays operate in a complex and highly competitive environment which calls for strong strategy to survive in this dynamic environment. That is why, this study examines the effect of integrating marketing strategies on consumer level of loyalty.

METHODOLOGY

MODEL BUILDING AND SPECIFICATION

The need for having a model which determines the customer loyalty influencers in order to evaluate them is essential for any firm to succeed in the competitive market (Gupta, 2005). Earlier studies of factors affecting consumer loyalty usually set the focus on customer satisfaction and the switching barriers (e.g Dick and Basu, 1994; Gerpott, Rams and Schindler, 2001). Customers experiencing high level of satisfaction are likely to remain with their existing providers and maintain their subscription (Green, 2007). However according to some research, customer satisfaction, while positively influencing customer loyalty, is not always a sufficient condition and in some cases, fails to produce the expected effect and hence , these researchers suggest that it is necessary to analyse other potential influential factors. It is in the context of this, that the concept of the switching barrier was proposed (Jones, Mothersbough and Betty, 2002).

Furthermore, Kanuk (2004), demonstrated that the switching barrier plays the role of an adjustment variable on the inter-relationship between customer satisfaction and customer loyalty. In other words, when the level of customer satisfaction is identified, the level of customer loyalty can vary depending on the magnitude of switching barrier (Jones et al 2002).

There are many studies that have been conducted on the subject of customer loyalty and also about these issues in the mobile communication services industry. They develop the model in order to determine different factors influencing customer loyalty (Kanuk, 2004).

The main model that was developed in these studies is a result of an empirical causal model as shown in figure 1

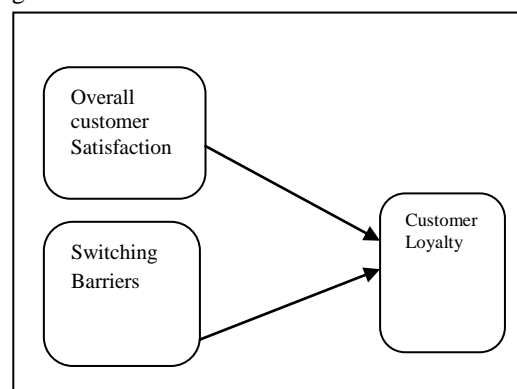


Figure 1: Determinants of customer loyalty(Kim, et al 2005)

By reviewing literature, it was figured out that, not only customer satisfaction and switching barriers, are the important determinant of customer retention.

Environment dynamism, which can be referred as market competitiveness for those new firms which are facing more competition as time passes, is one of determinant of customer retention. This high level of competition affect the strategy adopted by mobile firms which have a great effect on customer loyalty (Stanley *et al*, 2009) .

The mobile carriers must maximize customer satisfaction and the switching barriers in order to enhance customer loyalty (Gupta, 2005). In particular, according to Blundel (2005), mobile carriers must focus on service quality, offer customer oriented services to heighten customer satisfaction. At the same time, efforts to raise the switching barriers must build a long-term relationship. Also the higher the environmental dynamisms are, the harder the customer loyalty is. Hence customer satisfaction and switching barriers have direct effect on customer loyalty(if they become higher, the customer loyalty level will be more) but environmental dynamism is vice versa(if it goes higher, the customer loyalty will be reduced) (Green, 2007).

After studying a lot more articles, due to above mentioned facts and consulting with some experts, this thesis comes up with a new model for customer loyalty. It was figured out that customer loyalty in a market such as Nigeria can be influenced through the integration of different marketing strategies that can increase customer satisfaction and switching barriers and at same time reduce environmental dynamism.

Customer loyalty is critical in mobile phone market, since operators lose about 30 percent or more of their subscribers every year and have large customer acquisition expenditures. It is important for mobile operators to develop well-designed marketing strategy for increased customer loyalty.

However, it is believed that such strategies should be accompanied by switching cost management for early detection and prevention of switching behavior. Environmental dynamisms must be studied as the third factor of the influencers in customer loyalty.

Finally, multiple regression was used to ascertain the implication of the six (6) factors loading (independent variable) on customer loyalty (dependent variable). The regression formula is given as:

$$Y = \beta_0 + \beta_1NA + \beta_1B+ \beta_1CCS+ \beta_1SQ+ \beta_1OP+ \beta_1F + \epsilon(1)$$

Where, Y = Customer loyalty
 SC = Customer satisfaction
 SB = Switching barriers
 ED = Environmental dynamism
 MS = Marketing strategy
 OP = Operational Standard

F = Facilities
 E = Error

Method of Analysis

The estimating technique adopted for this research work is the Ordinary Least Square Estimating technique, precisely the multiple regression versions. The ordinary least square (OLS) method of multiple regressions is adopted because the OLS appears appropriate as it yields estimator which are best linear, um-biased and efficient. The following are the reasons for employing the OLS method.

1. The mechanisms of OLS are easy to understand
2. The OLS interpretation procedure is fairly simple.
3. The OLS has been used in a wide range of economic relationship with fairly satisfactory results and
4. The OLS is an essential component of most other econometric techniques.

Following the model in equation 3.3 where all the variables are as previously defined, a number of standard assumptions are made about the error term or the stochastic variable, some of which are stated thus:

- (i) The error term is a random variable whose summation equal to Zero i.e. $U_i = 0$, that is to say that the value which it may assume in any one period depends on chance, this could be normality: thus implies that the error term (U_i) is normally and systematically distributed around its mean.
- (ii) Hanosk elasticity: this implies that the variances of the error term are a constant with an unknown value, i.e. the parameter estimates which is β_1 to β_7 are estimated using the SPSS . The standard error R square value and the t statistics value and their P values are also computed. The R square shows the variation in exchange rate that is explained by the identified determinants. The R^2 which is the square of correlation co-efficient or as it popularly known as the co-efficient of determination will show the percentage of the total variation of the dependant various being explained by the changes of the explanatory variables. It measures the goodness of fit of the model i.e., it measures the extent to which the explanatory variables are responsible for the changes in the dependent variable. The standard error test which is a measure of the dispersion of the estimates around the true parameter is carried out, this judges the reliability or significance of the estimates, of the regression co-efficient i.e. the parameter estimates. The standard “t” ration performs the same function with the standard error test but given due consideration to the level of significance which are traditionally 95% and 99% level.

Again the validity of the model used in this study can be tested by conducting the 'F' test, which describes the overall significance of the model; it would also be used in this study. Tests shall basically be econometric in nature, which also extends to the test for presence of multicollinearity. This is the consideration of the co-efficient of determination "R" and correlation co-efficient 'r' if $r > R^2$, it means there is problem of multicollinearity which means that the explanatory variables are correlated.

RESULTS AND DISCUSSION

Multiple Regression Analysis

(Customers' loyalty with service quality variables)

Hypothesis

Null hypothesis (H_0): The regression model is not a good fit

Alternative hypothesis (H_1): The regression model is a good fit for the data

Statistical Significance of Customer Loyalty with (MTN)

Hypothesis

Null hypothesis (H_0): The regression model is not a good fit

Alternative hypothesis (H_1): The regression model is a good fit for the data

T a b l e 2		A N O V A ^b			
M o d e l	Sum of Squares	D f	Mean Square	F	S i g .
1 Regression	2 2 6 . 6 8 8	6	3 7 . 7 8 1	5 1 0 . 2 2 0	. 0 0 0 ^a
Residual	1 5 . 1 8 0	2 0 5	. 0 7 4		
T o t a l	2 4 1 . 8 6 8	2 1 1			

a. Predictors: (Constant), marketing strategies, customer satisfaction, switching barriers, environmental dynamism, operational standard, facilities

b. Dependent Variable: customer loyalty

The *F*-ratio in the ANOVA table (see table 4.21 above) tests whether the overall regression model is a good fit for the data. The table shows that statistically, the independent variables has significantly predict the dependent variable, *F* (6, 205) = 510.220, $p < .001$. Since P-Value ($p < 0.001$) is less than $\alpha = 0.05$, we therefore reject the null hypothesis and accept the alternative hypotheses. Thus, the regression model is a good fit for the data.

Estimated Model Coefficients

The general form of the equation to predict customer' loyalty from marketing strategy, customer satisfaction, switching barriers, environmental dynamism, operational standard and facilities is:

$$\text{Predicted customer loyalty} = 0.381 + (0.662 \times \text{marketing strategy}) - (0.373 \times \text{environmental dynamism}) + (0.239 \times \text{customer satisfaction}) + (0.221 \times \text{switching barriers}) + (0.288 \times \text{operational standards}) + (0.096 \times \text{facilities}) \quad (2)$$

Table 3 labeled the regression coefficients which compare the contribution of each independent variable, by analyzing the beta values of standardized coefficients. Thus, the largest beta coefficient is .662 which represents Marketing strategy, makes the

T a b l e 1 M o d e l S u m m a r y

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	. 9 6 8 ^a	. 9 3 7	. 9 3 5	. 2 7 2 1 2

a. Predictors: (Constant), marketing strategies, customer satisfaction, switching barriers, environmental dynamism, operational standard, facilities.

From table 1, R Square value is 0.937 indicating that the independent variables explain 93.7% of the variance is the overall customer loyalty with mobile telecommunication network (MTN) with an Adjusted R-Square of 0.935 which indicates 93.5%

strongest contribution for explaining the dependent variable. However, from the result indicated in the table, Marketing strategy, Customer satisfaction, Switching barriers, and operational standards are statistically significant to the prediction given that $p < .05$. That is, value added services, advertisement, call clarity, call rate charged, network coverage as well as the commitment to work of customers service centre staffs have a positive effect on MTN customer loyalty.

Environmental dynamism indicates significance, but with a negative relationship, that is, increase in environmental dynamism leads to decrease in customer loyalty. Meaning, an increase in the strategies adopted by other service providers will have a negative effect on customer patronage of MTN as customers would always want to exploit any opportunity to maximize their satisfaction drive from services bought at any point in time. Facilities is the only variable that did not indicate any level of significance to the prediction completely, that is, adequacy of electricity at friendship centers of MTN as no effect on the level of customer loyalty.

TABLE 3 Statistical significance of the independent variables

M o d e l	Un standardized Coefficients		Standardized Coefficients		S i g .
	B	Std. Error	B e t a	T	
1 (Constant)	3 8 1	0 9 9		3 . 8 5 7	. 0 0 0
Marketing strategies	6 6 2	0 7 8	. 6 8 5	8 . 4 3 3	. 0 0 0
Environmental dynamism	. 3 7 3	0 9 0	. 3 6 5	- 4 . 1 6 0	. 0 0 0
Customer satisfaction	2 3 9	0 8 8	. 2 5 0	2 . 7 0 8	. 0 0 7
Switching barriers	2 2 1	0 8 4	. 2 0 2	2 . 6 3 6	. 0 0 9
operational standards	2 8 8	0 8 1	. 2 1 3	2 . 6 7 5	. 0 0 5
F a c i l i t i e s	0 9 6	1 0 6	. 1 0 4	. 9 0 1	. 3 6 9

Dependent Variable: customer loy

CONCLUSIONS

The study examined the influencers and determinants of customer loyalty and there level of importance. In the following the conclusions reached on the hypotheses are summarized. It was verified that Demographic variables are not determinants of customer loyalty. Any negative perception about the factors influencing customer loyalty by customers, poses a great indicator of dissatisfaction and vice versa if the perception is positive. It was also revealed that, the more dynamic the environment, the harder it is to make customers stay with the company. More so, customers attach great importance to their feeling of pleasure or disappointment resulting from comparing a service's perceived performance in relation to his or her expectation. As such, satisfaction generate higher rate of customer loyalty.

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