Full Length Research Paper

The relationship between customer focused service and customer satisfaction in the Nigerian insurance industry

Olowokudejo F. F.* and Adeleke I. A.

Department of Actuarial Science and Insurance, Faculty of Business Administration, University of Lagos, Nigeria.

The main objective of this study is to find out if there is any relationship between customer focused services and customer satisfaction in the Nigerian insurance industry. Relevant literature was reviewed and a model consisting of four variables was conceptualized and tested by means of empirical data collected through a questionnaire survey. A total of one hundred and eighty (180) copies of questionnaires were administered, one hundred and forty nine (149) copies were duly completed and returned. This represents a response rate of 82.78%. The research instruments were validated and a pilot study was also carried out to test the reliability of the measures. The Cronbach alpha level is above the required 0.70. Spearman rank correlation and partial correlation were used to test the hypotheses. Findings show that there is a positive relationship between customer focused and customer satisfaction in the Nigerian insurance industry. Findings also show that commitment to the use of customer focused services lead to customer satisfaction in the Nigerian insurance industry. The study recommended that insurance companies should pay more attention to designing product and services that are focused at the customer.

Key words: Customer focused services, customer satisfaction, organizational characteristics, insurance industry.

INTRODUCTION

The Nigerian insurance industry is undergoing a period of dynamic change. For a long time, financial service providers had presumed that their operations were customer-centric, simply because they had customers and were able to generate profits. However, in the current era of hyper competition, where only a very slight difference exists in the services provided by the major players in this industry, their services are homogenous and the boundaries between the offerings of different service providers are becoming increasingly blurred. As competitive activities increase, together with increasingly demanding customers, the financial service providers have to focus on certain critical issues related to their consumers in order to find differentiating factors for their products. More than ever before, the insurance industry

needs to understand the needs and demands of their customers (Eisingerich and Bell, 2006). They have to determine ways to successfully meet these needs and demands through an appropriate range of financial services offering and marketing strategies to prevent their customers from switching over to the other service providers. Insurance companies need to know their customers, understand their needs and provide services that fulfill these needs in order to win them and keep them away from competitors. Gan et al. (2006) discovered that retaining current customers is much less expensive than attracting new ones. The best way to retain customers is to keep them satisfied as customer satisfaction leads to brand loyalty, repurchase intention, repeat sales and customer retention (Dick and Basu, 1994; Gan et al., 2006) and ultimately, profitability. Customers' expectations regarding service and innovative products have risen (Ravichandran, 2003).
  The new rules of competition require recognition of the

---

*Corresponding author. E-mail: kudejomrs@yahoo.com.

importance of consumers and the necessity to address their needs through innovative products supported by new technology. In this environment, the managerial challenges include market segmentation, product positioning, innovative delivery channels etc (Kamath et al., 2003). There is an urgent need to introduce new products while existing products need to be delivered in an innovative and cost-effective way by taking full advantage of emerging technologies.

In the present scenario of falling interest rates and increasing number of players, the banking and insurance industries are finding it very difficult to meet the high growth rate expectations (Kamakodi and Basheer, 2008). They are constantly looking for newer ways to achieve organic growth. They are adopting strategies which enable them to acquire new customers and transform them into loyal customers. But the success of a firm's strategy depends upon its ability to develop customer insights and translate them into effective operating strategies (Teece et al., 1997). Also, customers of today have become more demanding, expecting more value and benefits from the services they buy (Achumba, 2006). To survive, these industries like all other organizations must adapt to the changing business environment including changing customer needs and wants. In order to effectively adapt to the changing environment, achieve set goals and objective as well as improve organizational performance, an organization needs to develop strategies that match the customers' changing needs. This can be achieved by having policies that is focused on understanding, the needs and desires of the customers. Customer satisfaction is enhanced by placing these needs at the heart of the business and by integrating them with the organization's strategy, people, technology and business processes (Croteau and Li, 2003). The whole concept of designing 'customer' focused services lays emphasis on understanding what customer want and anticipating their future requirements. This is achieved by planning based on what customer want rather than the firms goals and listening to the customer rather than forcing the customer to listen to the firm. This enables the firms to identify opportunities to establish and enhance value for customers thereby promoting continuous and long-term interchange between the customers and the organization because longer relationships are likely to translate into repeat purchases. Repeat purchase is of interest to organizations because research has shown that it is generally more profitable to service existing customers than to attract and serve new customers (Aggarwal, 2004; Dwyer et al., 1987; Tseng, 2005; Gruen et al., 2000).

The belief that customer focused services investments build stronger, more trusting customer relationships (Morgan and Hunt, 1994) and improve financial performance (Ryals and Knox, 2001; Reicheld, 1996) has led to a wide acceptance of customer focused services

as a tool to improve customer satisfaction. Although, customer satisfaction in the service industry has attracted considerable research, there is paucity of research into customer satisfaction in the financial service industry much less in the Nigerian insurance industry. In order to fill this gap, the aim of this study is to find out if there is any relationship between customer focused services and customer satisfaction in the Nigerian insurance industry. The paper is been modified as follows: After this introduction, the subsequent study is on conceptual clarifications; then it deals with methodology, after which it presents the data gathered and discussed the findings while it further gives the conclusions and recommendations respectively.

CONCEPTUAL CLARIFICATIONS

Providing a positive service experience for the customer can be a challenging task. Unlike physical goods, service is often based primarily on personal interaction or information processing, both of which promote the creation of customer focused services as the service provider can now adjust to the perceived needs of the customer. Rust and Chung (2006) noted that a service based primarily on information gathered from the customer has a higher potential of satisfying customers' needs better. Customers' needs are also satisfied by adjusting an existing service to suit the customers' purpose and designing new services that are tailored to the consumers need, to solve a particular problem of the customer. According to Fagbemi (2006), customer-centered service incorporates customer's concerns at every stage of the service design and delivery process. Rust and Chung (2006) indicate that the satisfaction that results from creating customer focused services often results in profitability, productivity and improve organizational performance. According to Gan et al. (2006) and Varki and Colgate (2005), customer focused services is a variable that has proven to aid and promote good relationship between organizations and their customers. In this light, Varki and Colgate (2005) argued that nothing can replace customer focused service because service as perceived by the customer has an effect on the value of the service rendered by a service provider from the customer viewpoint. In other words, the value of the service is enhanced by the extent to which the service can be personalized to meet the customers' needs. According to Armstrong and Kotler (2005), no matter the quality of the product, if it is not what consumers desire, it will not meet the desired expectations on sales. Levitt (1983) argues that firms exist to fulfill needs, not to sell products. Wayland and Cole (1997) claim that most businesses suffer from a glut of products that blur the organization's focus. This is because they primarily create products for sale and not necessarily to fill a need/gap which had been identified.

Offering customer focused services is about finding out what the customers need and creating a product to satisfy that need. A deep understanding of customer needs provides a new lever for customer satisfaction (Gupta and Lehmann, 2005). Customer satisfaction is the state of mind that customer have about a company when their expectations have been met or exceeded over the lifetime of the product or service (Fagbemi, 2006). The achievement of customer satisfaction leads to company loyalty and product repurchase.

Studies of Smith and Bolton (2002), Smith et al. (1999) and Sparks and Callan (1996) have shown that customers are satisfied with different aspects of a business transaction. For example, the customer satisfaction may be linked with an on going business relationship, the price or rate charges of a product or service, satisfaction because a product or service met or exceeded the customers' expectations, e.t.c. Customer satisfaction is a key valued outcome of good marketing practice. According to Drucker (1954), the principal purpose of a business is to create satisfied customers. Increasing customer satisfaction have been found to lead to higher future profitability (Anderson et al., 1994) this is due to various reasons such as increased customer willingness to pay premiums, provide referrals, increase patronage (Reichheld, 1996; Morgan et al., 2005) and higher levels of customer retention and loyalty (Fornell, 1992; Bolton, 1998). Increasing loyalty in turn has been found to lead to increase in future revenue (Anderson et al., 1994) and reductions in the cost of future transactions (Strivasta et al., 1998). All of this empirical evidence suggests that customer satisfaction is important both from the perspective of customer good will and organisation's financial. A firm's future profitability depends on satisfying the present-retained customers which should be viewed as revenue producing assets for firms (Anderson and Sullivan, 1993; Morgan et al., 2005). Empirical studies (Smith et al., 1999) have found evidence that improved customer satisfaction may lower costs due to a reduction in defective products and service etc. However, the key to building long-term customer satisfaction and retention, and reaping the benefits is to focus on the development of high quality products and services. Customer satisfaction and retention that are brought through price promotions, rebates, switching barriers, and other such means are unlikely to have the same long-run impact on profitability as when such attitudes and behaviors are won through superior products and services (Morgan et al., 2005). This means that squeezing additional reliability out of a service delivery process may not increase perceived quality and customer satisfaction as tailoring goods and services to meet customers needs (Fornell et al., 1996).

Clearly defining and understanding customer satisfaction can help any company identify opportunities for product or service innovation, and serve as the basis for performance appraisal and reward systems. It can also serve as the basis for a customer satisfaction surveying program that can ensure that quality improvements are properly focused on issues that are most important to the customers. On the other hand, insurance companies who do not pay attention to delivery of customer focused services cannot achieve efficient and effective delivery of their services. This could result in overworked employees, an increasing percentage of dissatisfied customers, high cost of transaction and high rate of claims payment.

Variables in the model

The variables of this study are customer focused services; customer satisfaction; companies' image and branch network (organizational characteristics variables). These variables were all selected from previous marketing and management studies. A structured questionnaire was designed for this study. These variables were scored on a 5-point Likert scale of 1 to 5 from strongly agree to strongly disagree respectively. The average of all the answers to the questions that relate to any particular variable are summed up and averaged to determine the rating of that variable.

METHODOLOGY

This research study could be classified as a survey study. The sampling frame of this research consists of all the customers of the entire forty seven (47) recapitalized insurance companies in Nigeria. A sample of one hundred and eighty respondents was drawn from the insurance industry in Lagos state. They were made to respond to an instrument measuring the relationship between customer focused service and customer satisfaction in their organization. Out of these, one hundred and forty- nine (149) copies were returned. This represents a response rate of 82.78%. The descriptive statistics of the mean, standard deviations, percentages and frequencies were employed in examining each of the variables in the study. As the scale of the instrument used in this research is ordinal, the appropriate statistics for the data generated are the nonparametric statistics (Cooper and Schindler, 2001).

DATA ANALYSIS AND DISCUSSION OF FINDINGS

Seventy eight (52.7%) respondents are male and 47.3% are female. Two percent (2.0%) are less than 20 years old, over forty seven percent (47.6%) are more than twenty but less than thirty years old. About thirty three percent (33.3%) are more than forty but les than fifty years old while less than three percent (2.7%) are over fifty years old. While 46.6% of the customers are single, another 46.6% are married. Less than five percent (4.7%) are divorced and over one percent (1.4%) are separated. Responses show that 63.5% of the respondents hold a B.Sc certificate or its equivalent, 20.9% possesses a master's degree, 8.1% have MBA, 3.4% has a Ph.D and

Table 1. Demographic characteristics of respondents.

	Responses in percentage (%)
Sex	
Male	78 (52.7)
Female	70 (47.3)
Age	
Below 20	3 (2)
20 – 30	70 (47.6)
30 – 40	49 (33.3)
40 -50	21 (14.3)
Marital status	
Single	69 (46.6)
Married	69 (46.6)
Separated	7 (4.7)
Widower	2 (1.4)
Highest educational qualification	
B.Sc or equivalent	94 (63.5)
M.sc	31 (20.9)
MBA	12 (8.1)
Phd	5 (3.4)
Others	6 (4.1)
Length of time with the organization	
less than a year	35 (23.6)
1 but less than 5 years	76 (51.4)
5 but less than 10 years	31 (20.9)
10 but less than 15 years	5 (3.4)
15 and above	1 (0.7)

Source: Field survey (2010).

4.1% have other qualifications not specified by the researcher. Most of the respondents (51.4%) had spent over one year but less than five years with the organization, 23.6% had spent less than one year, 20.9% had spent more than five years but less than ten years, 3.4% had spent over ten years but less than fifteen years and 0.7% had spent over fifteen years with their insurance company (Table 1).

The respondents were asked for their occupation. The occupation indicated cut across various industries such as accounting, banking, aviation, engineering, education, civil service, law, self employed, health e.t.c. Out of a total of one hundred and forty nine people, responses show that there were 4 teachers, 3 accountants, 7 bankers, 1 biochemists, 3 caterers, 20 civil servants, 2 youth corpers, 3 day care attendants, 7 doctors, 4 engineers, 8 lawyers, 5 computer technologists, 1 soldier, 17 lecturers, 1 farmers, 4 journalists, 22 students, 20 traders, 2 pilots, 5 nurses, 5 underwriters and 5 security personnel. Seventy five (50.7%) respondents claim that their insurance companies always tailor its services to meet their needs; 45.3% chose 'sometimes', 2.7% chose 'uncertain', 0.7% chose 'seldom' and another 0.7% chose 'never'. While 31.0% claim that their insurance companies always anticipate their changing needs, 51.0% chose 'sometimes', 13.8% chose 'uncertain', another 2.8% chose 'never', 1.4% chose 'seldom' (Table 2). The respondents were asked to rate the extent to which their organizations employ the use of customer focused services in their organization. Their responses are analyzed in Table 4. A good number of the respondents (64.2%) says that their organizations use customer focused services to a large or very large extent while 12.9% claim that their organizations use customer focused services to a small or very small extent (Table 3).

Hypotheses testing

Two hypotheses were proposed for the study.

Table 2. Responses on customer focused services.

	Responses in percentage (%)
Tailoring services to meet needs	
Never	1 (0.7)
Seldom	1 (0.7)
Uncertain	4 (2.7)
Sometimes	67 (45.3)
Always	75 (50.5)
Anticipating customer changing needs	
Never	2 (1.4)
Seldom	4 (2.8)
Uncertain	20 (13.8)
Sometimes	74 (51)
Always	45 (31)

Source: Field survey (2010).

Table 3. Responses on the extent to which organizations use customer focused services.

Rating	Responses in percentage (%)
Very large extent (5)	32.40
Large extent (4)	31.80
Undecided (3)	23.00
Small extent (2)	6.10
Very small extent (1)	6.80

Source: Field survey (2010).

Table 4. Test for the relationship between customer focused services and customer satisfaction.

	Customer satisfaction	
customer focused services	Correlation	0.232*
	P-value	0.005

*Correlation is significant at the 0.05 level. Source: Field survey (2010).

H$_1$: There is no relationship between customer focused service strategies and customer satisfaction.
H$_2$: Organizational characteristics do not intervene in the relationship between customer focused services and customer satisfaction.

Hypothesis 1 is tested using the Spearman's correlation coefficient. The Spearman's correlation coefficient (ρ) is given by:

$$\rho = 1 - \frac{6 \sum_{i=1}^{n} d_i^2}{n(n^2 - 1)}$$

Where:

$d_i = x_i - y_i$ = the difference between the ranks of corresponding values of X_i and Y_i, and,
n = the number of pairs of values in each data set (same for both sets).

Hypothesis 2 is tested using the partial correlation.

Reliability and validity of the study

The research instruments were validated using theoretical validity and content validity. The theoretical validity of this study is established by developing the measures of the variables under study from well-

Table 5. Test for the intervention of organizational characteristics between customers focused services and customer satisfaction.

Control variables	Correlation	P-value
Companies image	0.281*	0.001
Branch network	0.347*	0

*Correlation is significant at the 0.05 level. Source: Field survey (2010).

grounded theory and literature from other studies. The content validity is established by giving a set of the draft questionnaire to ten companies' executives and ten professors and senior lecturers of management. These experts reviewed the content of the items in each of the instruments and confirmed that the items were within the linguistic capabilities and understanding of the respondents. A pilot study was also carried out to test the reliability of the measures. The Cronbach alpha was measured to be 0.946 for 52 items on the questionnaire. This alpha level is above the required 0.70 therefore the instrument can be said to be reliable. Therefore, one can conclude that the instrument will adequately measure the effects of customer focused services on customer satisfaction in Nigerian Insurance Industry.

Relationship between customer focused services and customer satisfaction in Nigerian insurance industry

Hypothesis 1 is used to test if there is any relationship between customer focused services and customer satisfaction and the correlation coefficient and the p value noted. It is worthy to explain that the 'p-value' is the probability of obtaining a test statistic at least as extreme as the one that was actually observed, assuming that the null hypothesis is true. This leads to the rejection the "null hypothesis" when the p-value is less than the significance level (0.05 in this case). The hypothesis, 'H$_1$' is stated as follows:

H$_1$: There is no relationship between customer focused services and customer satisfaction

The responses of the two categories of respondents are tested using the spearman rank correlation coefficient. The result from the analysis is presented in Table 4. There is a correlation between customer focused services and customer satisfaction. Therefore, the hypothesis that "there is no relationship between customer focused services and customer satisfaction" is rejected.

Intervention of organizational characteristics in the relationship between customer focused services and customer satisfaction

Hypothesis 2 was used to test whether organizational

characteristics intervene in the relationship between customer focused services and customer satisfaction. The Hypothesis, H$_2$ is stated as follows:

H$_2$: Organizational characteristics do not intervene in the relationship between customer focused services and customer satisfaction.

The partial correlation was used to test this hypothesis. The two variables of organizational characteristics selected are branch network and companies' image. Using each of these variables as the control variable, the results from the analysis are presented in Table 5.

**Holding companies' image as the intervening variable**

The computed partial correlation between customer focused service and customer satisfaction is calculated to be 0.281 with a p values of 0.001. Since the p value is less than 0.05, companies' image intervenes in the relationship between customer focused service and customer satisfaction in the insurance industry.

Holding branch network as an intervening variable

The computed partial correlation between customer focused service and customer satisfaction is calculated to be 0.347 with a p values of 0.000. Since the p value is less than 0.05, branch network intervenes in the relationship between customer focused service and customer satisfaction in the insurance industry.

CONCLUSIONS

The main objective of this study is to find out if there is any relationship between customer focused services and customer satisfaction in the Nigerian insurance industry. Findings show that there is a positive relationship between the variables of the study. This agrees with the findings of Oyeniyi and Abiodun (2008), Zineldin (2006), Schwepker (2003) and Varki and Colgate (2001) that a successful implementation of customer focused services leads to customer satisfaction. The study also examined if organizational characteristics (companies' image and

• **Customer focused services**	→	• **Customer satisfaction**

Organizational Characteristics

- Company's image
- Branch network
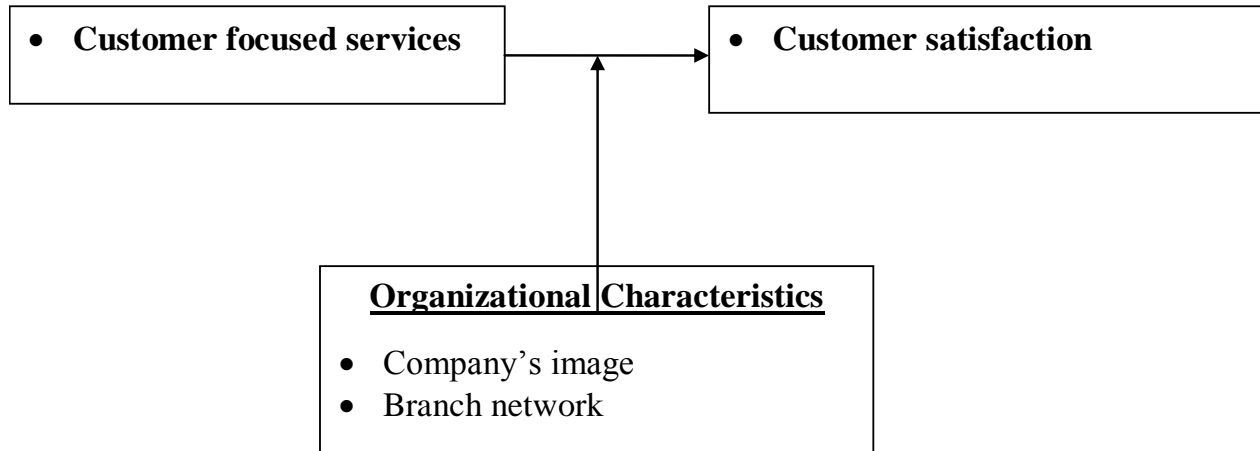
Figure 1. A model of the relationship between customer focused services and customer satisfaction. Source: Researcher (2009).

branch network) affect the relationship between customer focused services and customer satisfaction (Figure 1) and it was found out that organizational characteristics affect the relationship. Though it may not be conspicuous, the insurance industry adopts the use of customer focused services as a tool to enhance customer satisfaction in their organization but in spite of this, the industry has not achieved a high level of customer satisfaction. This is probably because of the peculiar nature of insurance business and other factors in the external business environment of the Nigerian insurance industry. Both companies image and branch network intervene in the relationship between customer focused services and customer satisfaction, though branch network can be said to intervene more than companies image (Figure 1). This means that customers are more satisfied when they do not have to travel any considerable distance before making transactions; in other words they like to have branches located near them.

RECOMMENDATIONS

This study has provided evidence that there is a relationship between customer focused services and customer satisfaction in the Nigerian Insurance Industry. The profit maximization objective of business concerns can be achieved only if the customers are kept satisfied hence, Nigerian Insurance Industry should continue to design product and services that is focused at the customer. Though, it has been established that insurance companies have customer focused services, there is room for them to improve on it as findings have shown that commitment to the use of customer focused services lead to customer satisfaction which leads to customer retention, increase in profit and increase in number of

customers for the organization. Since it is only customers that can confirm that the organization's effort at satisfying them is achieving its purpose, organizations should regularly organize stakeholders' forum where they will enlighten their customers on issues of common interest such as the development and implementation of new marketing strategies that are customer focused. This will also afford them the opportunity to have input from these customers and synchronize all the opinions expressed so that organizations can actually put the expectations of the customers in mind when designing their products and services. Both companies' image and branch network are found to intervene in the relationship between customer focused services and organizational performance hence, insurance companies should therefore recognize the importance of the image they build for themselves and the spread of their branch network to the satisfaction of their customers and survival, growth and enhanced performance of their organization on the long run.

REFERENCES

Achumba IC (2006). The Dynamics of Consumer Behavior; New Ed., (Lagos: Mac – Williams)

Aggarwal P (2004). The Effects of Brand Relationship Norms on Consumer Attitudes and Behaviour; J. Consumer Res., 31(1): 87-101.

Anderson EW, Claes F, Donald RL (1994). Customer Satisfaction, Market Share, and Profitability: Findings from Sweden; J. Mark., 1(58): 53–66.

Anderson EW, Sullivan MW (1993). The Antecedents and Consequences of Customer Satisfaction for Firms, Mark. Sci., 12(Spring): 125–143.

Armstrong G, Kotler P (2005). Principles of Marketing; 12th Edition; (U.K., London: Prentice Hall)

Cooper DR, Schindler PS (2001). Business Research Methods (7th edition); (New York: McGraw Hill companies).

Croteau AM, Li P (2003). Critical Success Factors of CRM Technological Initiatives"; Can. J. Administrative Sci., 20(1): 21-34.

Dick AS, Basu K (1994). Customer Loyalty: Toward an Integrated

Conceptual Framework. J. Academy Mark. Sci., 22: 99-113.

Drucker PF (1954). The Practice of Management; (New York: Harper & Row).

Dwyer FR, Schurr PH, Oh S (1987). Developing Buyer-Seller Relationships; J. Mark., 51: 11-27.

Eisingerich AB, Bell SJ (2006). Relationship Marketing in the Financial Services Industry: The Importance of Customer Education, Participation and Problem Management for Customer Loyalty, J. Financial Services Mark., 10(4): 86-97.

Fagbemi AO (2006). Customer Service Delivery in Public Sector Management; Concept Publications Limited, Lagos Nigeria

Fornell C (1992). A National Customer Satisfaction Barometer; J. Mark., 56(January): 6–21.

Fornell C, Michael DJ, Eugene WA, Jaesung C, Barbara EB (1996). The American Customer Satisfaction Index: Nature, Purpose, and Findings; J. Mark., 60(4): 7-18.

Gan C, Cohen D, Clemes M, Chong E (2006). A Survey of Customer Retention in the New Zealand Banking Industry: Banks and Bank Systems; J. Bus. Res., 1(4): 83-99

Gruen TW, Summers JO, Acito F (2000). Relationship Marketing Activities, Commitment and Membership Behaviors in Professional Associations. J. Mark., 64(3): 34-49

Gupta S, Lehmann DR (2005). Customers as Assets; J. Interactive Mark., 17(1): 9-24

Kamakodi NM, Basheer AK (2008). Customer Expectations and Service Level in E-Banking Era: An Empirical Study, the ICFAI University. J. Bank Manage., 7(4): 50-70

Kamath KV, Kohli SS, Shenoy PS, Ranjana K, Nayak RM, Kuppuswamy PT, Ravichandran N (2003). Indian Banking Sector: Challenges and Opportunities, Vikalpa,. 28(3): 78

Levitt T (1983). After the Sale is Over; Harvard Bus. Rev., pp. 87-93.

Morgan NA, Eugene WA, Vikas M (2005). Understanding Firms, Customer Satisfaction Information Usage; J. Mark., 69: 131-151.

Morgan RM, Hunt SD (1994). The Commitment-Trust Theory of Relationship Marketing; J. Mark., 58(3): 20-38.

Oyeniyi O, Abiodun A (2008). Customer service in the retention of mobile phone users in Nigeria; Afri. J. Bus. Manage., 2(2): 026-031

Ravichandran N (2003). Indian Banking Sector: Challenges and Opportunities, Vikalpa, 28(3): 83-99.

Reichheld FF (1993). The Loyalty Effect; (Boston, MA: Harvard Business School Press)

Rust RT, Chung T (2006). Marketing Models of Service and Relationships; Mark. Sci. (provide page numbers)

Schwepker CH (2003). Customer-oriented selling: a review, extension, and directions for future research; J. Personal Selling Sales Manage., 23(2): 51-171.

Smith AK, Bolton RN (2002). The Effect of Customers' Emotional Responses to Service

Failures on Their Recovery Effort Evaluations and Satisfaction Judgments; J. Academy Mark. Sci., 30(1): 5-23.

Smith AK, Bolton RN, Wagner J (1999). A Model of Customer Satisfaction with Service Encounters Involving Failure and Recovery; J Mark. Res., 36(3): 356-372.

Sparks BA, Callan VJ (1996). Service Breakdowns and Service Evaluations: The Role of Customer Attributions; J. Hospitality Leisure Mark., 4(2): 3-24.

Teece DJ, Pisano G, Shuen A (1997). Dynamic Capabilities and Strategic Management; Strategic Manage. J., 18(7): 509-533.

Tseng YM (2005). How Can Marketing Tactics Build Behavioral Loyalty?; The Business Review; (3)2: 298-302

Wayland RE, Cole PM (1997). Customer Connections: New Strategies for Growth; (Boston: Harvard Business School Press).

Varki S, Colgate M (2001). The Role of Price Perceptions In An Integrated Model of Behavior Intentions;" J. Service Res., 3(3): 232-240

Zineldin M (2006). The Royalty of Loyalty: CRM, Quality and Retention.; J. Consum. Mark., 23(7): 430-437.