

THE ROLE OF CUSTOMER SATISFACTION IN RETAINING CUSTOMER LOYALTY IN SABADOU TRANSFER AGENCY IN KANKAN

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Abstract: *It is a well-known fact that customer satisfaction is the key to successful business organizations. The service quality is a major factor that contributes to both customer satisfaction and customer loyalty. This study examines the role of customer satisfaction in retaining customer loyalty in Sabadou Transfer Agency in Kankan. The rationale of this study was to carry out empirical testing to study the level of services quality and customer satisfaction in private money transfer companies. The aim was to identify the factors that influence the level of customer loyalty. The underlying SERVQUAL model with five dimensions was used to evaluate the impact of quality service on customer satisfaction and loyalty. The sample comprised 120 customers of Sabadou Transfer Agency, based on random sampling method. Data were collected through questionnaires from a random sample 120 customers of Sabadou in Kankan. In order to achieve the objectives of the study, these data were analyzed through simple statistics analysis. The decisive finding of this research was that there was a significant correlation between quality of service and customer satisfaction, and that both factors serve as indicator to customer loyalty. The finding shows that quality of service and customer satisfaction significantly correlate with customer loyalty. As a result, the study concludes that the intentions for a customer to switch to a new company depend on the service quality level and satisfaction. Hence, maintaining high quality services give satisfaction to customers whereas low quality services lead to a decline in customer satisfaction, which also may result to customer disloyalty.*

Key words: *Customer Satisfaction, Customer Loyalty, Service Quality, Sabadou*

I. Introduction to the Study

Service marketers have realized that competition can be well managed through quality. Thus, service quality is imperative to achieve a competitive advantage. Poor quality places a business at a competitive drawback. Service quality offers a way of attaining success among competing services, particularly in money transfer agencies that offer nearly identical services (Ali Dehghan, 2006)

The competition in today's market is the competition of service, which is based on the completion of customer satisfaction (wang, 2010). Customer satisfaction is regarded as an invisible asset. Invisible assets then, are valuable things that a company has, and cannot be seen or touched, such as good reputation. Customer care is therefore an art of getting and retaining customers in one's business.

Generally speaking, the aim of any business is to create a customer, and a customer is a business (Kotler et al (2012)). Customer concern measures how good an organization is delivering services to its customers and communities. Research has shown that the quality of services and the achievement of customer satisfaction and loyalty are fundamental for the survival of a business. According to Kay Ranade (2012), satisfaction and service quality are totally different in terms of their causes and outcomes. Although they have certain things in common, satisfaction is generally viewed as a broader concept, whereas service quality assessment focuses specifically on service dimensions. Service quality then is a component of customer satisfaction (Abdulrahman Millas, 2013) The quality of after sales services, in particular, can lead to very positive results through customer loyalty, positive word-of-mouth, repetitive results through sales and cross-selling. Cross-selling then is to sell related or complementary products to an existing customer. (Investopedia). However, many transfer agencies appear unwilling to take the necessary actions to improve their image, as the market is more and more competitive and continue to become so. (Roopa Raman, 2002)

Various alternative instruments have been used to test service quality; but for the Sabadou Transfer institution of Kankan, SERVQUAL will be used to test the service quality. SERVQUAL, which was presented in 1988 and refined in 1991 by Parasuraman, Zeithaml and Berry (PZB); they conceptualized service quality (SQ) as the difference between customers' satisfaction (CS) of services of a specific firm and their expectations (E) of service in a particular industry. The CP – CE, (customer perception minus customer expectation) was characterized as a "gap" or quality flaw.

II. Statement of the problem

Results of a customer not being satisfied include losing customer loyalty, a decrease in sales and also low profitability. Moreover, dissatisfaction has been seen as the first reason for a customer defection or discontinuation to purchase. Sabadou Transfer has taken various measures to improve the performance of its services such as having internet, having partnership with others like cash minute, and creating Sabadou Transfer outlets where customers can withdraw and deposit their money, to avoid long lines and huge crowds, which will be highly devastating and discouraging most times; especially at weekends and at feast periods. With a great choice and an increasing awareness, there is a continuous increase in the customers' expectations, and they demand better quality service. Therefore, to sustain in the market, service quality becomes the critical element among the competitor of money transfer agencies. With the increasing demand of customers, money transfer sectors have become competitive. Customers are increasingly aware of their expectations, and demand high standards of services, as technology is enabling them to make comparisons rapidly and accurately.

Considering that, there are few studies conducted regarding satisfaction in money transfer agencies in Guinea, particularly those in Kankan. As it is generally known, there are many factors that affect the choice of customer to engage in money transactions; cost, speed, security and as well as other things according to the clients' needs while transferring their funds. Knowing that, different customers have different needs which make the choice different. Nowadays, continual progress in service quality from the money transfer agencies is a crucial need for customers to be loyal, due to the increasing awareness of customers' rights and their changing demands. This research paper intends to test whether the customers of SABADOU transfer agencies are satisfied with the service provided to them or not, and if it is yes, that leads eventually to loyalty.

Aim of the study

This study is aimed at assessing the role of customer satisfaction in retaining customer loyalty in Sabadou Transfer by using the SERVQUAL.

Objectives

1. To find out the extent to which Tangibility of services enhances customer loyalty
2. To examine the extent to which Responsiveness of services enhances customer loyalty
3. To investigate the extent to which Reliability of services enhances customer loyalty
4. To ascertain the extent to which Empathy of services enhances customer loyalty
5. To assess the extent to which Assurance of services enhances customer loyalty

III. Literature review

Related Literature Review

Literature on money transfer related with formal and informal money transfer services. According to Zayad Ezilon (2008), a study focused on the formal and informal ways of transferring fund, and the main focus was the informal value transfer system (IVTS) that is "funds and value transfers from place to place on behalf of the legal actors, terrorists and other criminal groups take place informally or without leaving exact traces". This process is referred to as an informal value transfer system (IVTS).

Another study was done by Mohammad M. R., Abdullah and Aatur R (2011), which introduced the ways of transferring money and the needs of money transfer. The flows of money from Diasporas or immigrants to their countries of origin have become more important source of funds for their families. So, the study stressed on the formal and the informal ways of money transfer and the reason to choose the best method among these to transfer funds, according to the study, customers tend to use informal ways to transfer their money due to its relatively low cost, convenience, and the fact that it is more fast and simple than the formal way to transfer funds. The study shows that, there is a difficulty in understanding the information with regards to formal money transfer in the banks and the limited time the first line employees in the bank have to explain to customers about the formal way of money transfer. According to Singh Suriya (1999), the policy on electronic money and electronic commerce would be more effective if there was a better understanding of the use of electronic money transfer.

Generally speaking, the literature focused mostly on two ways to transfer funds: Formal and informal channels, and the reasoning behind choosing these channels. It may be because of the different kind of the new innovations that the transfers adopt such as security, rapidity, the cost of transaction... etc

Customer satisfaction

A customer is a stakeholder of an organization who provides payment in exchange for services provided by the organization with the time of fulfilling their needs and to maximize satisfaction. Therefore, customers want the greatest value for their money. So they are working hard to select the greatest products and services. Satisfaction can also be a person's feeling for pleasure or disappointment that can result from comparing a product's perceived performance or the outcome with their own expectations (Kotler, 2012). Customer satisfaction is defined as the individual's perception of the performance of the products or services in relation to

his or her expectations (Schiffman and Kanuk, 2004). Customer satisfaction helps in measuring whether the products and services supplied by the company meet or exceed the expectations of customers. It is an indicator which shows whether the customers will make a repurchase decision or not, along with customer loyalty (BoonlertVanich, 2011). Nowadays, the money transfer sector also considers customer satisfaction as one of the factors for the smooth functioning of the organization. Therefore, money transfer sectors are implementing a new advanced tool and technique to satisfy their customers.

Customer loyalty

It is complicated to give an appropriate definition of loyalty. Loyalty means a customer prefers to choose a product or a service compared with its competitor. The definition of loyalty has been given in many relevant literatures; however, there is no unified view to its definition.

Goodman (2009) indicates that “Loyalty is best measured by continued buying behavior.” According to Reichheld (2001), “Loyalty is about earning people’s enthusiastic commitment to a relationship that will improve their lives over a long term period.” Hence, customer loyalty is about earning customers’ trust and improves the enterprise benefits. Great Book (2000), believes that customers loyalty means the repeating purchase behavior based on personal performance of a certain product or service. Loyal customers are the most competitive advantage of an enterprise. Thomas and Tobe (2013), emphasize that «loyal customers are more profitable». Furthermore, customer loyalty is mainly expressed through emotional and behavioral loyalty. Emotional loyalty assumes that, the customer is highly recognized and satisfied for the beliefs, behavior and vision impression of the enterprise, Le Thai Phong. (2017). Moreover, behavior loyalty is expressed through the repeating buying behavior for the product or service of the company.

Gremler and Brown (1999) divided customer loyalty into three categories: behavior loyalty, intentional loyalty and emotional loyalty.

Behavioral loyalty: It is a form of customer loyalty that consists in mere repetition of a purchasing behavior, without any mental or psychological considerations justifying such behavior, and no clear preference for the purchased object.

Intentional loyalty: It is the possible buying intention.

Emotional loyalty: It is the attitude of customers toward the enterprise and its product or service, such a customer may help the company advertising product or service in a positive way.

Factors influencing customer loyalty and satisfaction

Generally, customer loyalty is a behavior or conduct, while customer satisfaction is an attitude or a state of mind. Therefore, there are certain differences between the factors which influence satisfaction and customer loyalty (Great Book, 2000).

Factors influencing customer satisfaction

There are many components which may impact customer satisfaction. The variables are clarified by Hill et al, (2007) below:

- **Value of service quality or product quality**
The value of service quality or product quality plays a very important role in customer satisfaction. If the customer believes the value of service quality or product quality above his/her expectation, then the customer will be satisfied. On the other hand, if the customer feels the value of service quality or product quality below his/her expectation; then the customer will be dissatisfied.
- **Customer’s emotion**
The customer’s emotion can also influence the feeling of satisfaction. This emotion could be stable and exist before the buying behavior. For instance, the emotional state or the attitude of the customer while purchasing a product. According to Deng (2015), happy and healthy emotional state, and a positive attitude will make positive effects; otherwise, a negative attitude or emotional state may bring the customer into another position with which the customer will be disappointed easily.
- **Perception of the quality and fairness**
Sometimes the customer’s satisfaction may also be influenced by the perception of quality and fairness. Most of the customers really care about, if they have been treated the same as other customers. Hence, same price, same service or a fair deal is also very important.

Factors influencing customer loyalty

The variables which impact customer loyalty according to Kaplan (2009) incorporate inherent esteem, customer satisfaction, customer experience and corporate image. These components are originating from the organization itself, as well as from its rivals, customer and social condition. When all is said and done, the variables can be split into three categories.

- **Corporate brand awareness**
Brand is used to identify a certain product or service with others. It usually consists of words, marks, symbols, pictures and color. Brand represents the commitment of the enterprise and the characteristic of the product. A recognized brand is the proof of good quality. So the brand is very helpful for the selling of the

product. For the customers, the brand is used to easily identify and recognize the product. As indicated by Deng (2015), recognized brand has a great attention on its commitment for the customers, so, a well-known brand product or service becomes the first choice for the customers. Therefore, corporate brand can influence customer loyalty.

- **Service quality**

Service quality has more direct influence on customer loyalty. It is one of the key elements which may influence customer's behavior. Service quality decides whether the customer is loyal or not. Deng et al (2015) says, enhancing and improving service quality can build and increase customer loyalty.

- **Customer satisfaction**

Wilton (1988), characterizes customer satisfaction as a judgment for the difference between the qualities of the products or services and the customer's own particular desire. According to this judgment, satisfaction is an appraisal for the products or services. The customer loyalty and devotion will be expanded with the increase of customer satisfaction. This is additionally essential to enhance customer loyalty.

Relationship between customer satisfaction and customer loyalty

According to Great Book (2000), "satisfaction is a good indicator of the commitment and repeating buying behavior." Customer satisfaction is a standard to identify the actual feeling of a customer about the quality of service or product. It is not only about the direct impression nor about the product or the service quality; but also shows how the product or service meets customers' expectation or demand. Customer loyalty is influenced by the quality of products or services and many other factors. It can make the customer emotionally involved with the products or services. Especially, money transfer services, where each and every employee has to make an effort on attracting customers. Generally speaking, "customer satisfaction does not equal to customer loyalty."

The study of customer satisfaction demonstrates the assessments and sentiments about past acquiring background, that is, it can just reflect to the past conduct. It cannot be used as a dependable forecast for future conduct. The study of customer loyalty can foresee what the most loved and favorite products or services are. Thomas and Tobe (2013), emphasizes that "customer satisfaction has no value if a satisfied customer still buy the other company's product or service." Moreover, sometimes even the customer is not totally satisfied with the product or service; however, he/she still chooses it, because of a low price or the location. There is no doubt that customer satisfaction is the key element which can cause repurchasing behavior. However, customer satisfaction is not the most important aspect of customer loyalty. From the view point of Rust and Zahorik (1995), "customer satisfaction can influence customer loyalty." Cronin and Taylor (1992), show that customer satisfaction can influence customer loyalty. Hence, it is understood that the relationship between customer satisfaction and customer loyalty is

Service quality

Service quality in the management and marketing literature is the extent to which customer's perception of service meet and/or exceed their expectations. Zeithaml et al (1990), service quality can intend to be the way in which customers are served in an organization which could be good or poor. According to Venetis and Ghauri (2004), service quality is regarded as one of the few means of services differentiation, attracting new customers and increasing market share. It is also viewed as an important means of customer retention. Caruana et al (2002), say that service quality can be seen as "a global judgment or attitude relating to a particular service; the customer's overall impression of the relative inferiority or superiority of the organization and its services. Service quality is a cognitive judgment. Danaher and Mattson (1994), conclude that service quality is based on five service quality dimensions namely: Tangibles, Reliability, Responsiveness, Assurance, and Empathy. Service quality is the result of human interaction between the service provider and the customer (Liu, 2005)

Customer satisfaction and service quality

Since customer satisfaction has been considered to be based on the customer's experience on a particular service encounter, Cronin and Taylor (1992), it is in line with the fact that service quality comes from the outcome of the services from the service providers in organizations. Another author states in his theory that "definition of customer satisfaction relate to a specific transaction (the difference between predicted service and perceived service) in contrast with 'attitudes', which are more enduring and less situationally-oriented." Lewis et al (2006). This is in line with the idea of Zeithaml et al (2006). This regards the relationship between customer satisfaction and service quality. Oliver (1993), suggested that, service quality would be an antecedent to customer satisfaction regardless of whether these constructs were cumulative or a specific transaction. Some researchers have found empirical support for the view of the point mentioned above (Anderson and Sullivan 1993; Fornell et al 1996. Spreng and Mackoy (1996); where customer satisfaction came as a result of service quality.

In relating customer satisfaction and service quality, researchers have been more precise about the meaning and measurements of satisfaction and service quality. Satisfaction and service quality have certain things in common, but satisfaction generally is the broader concept; whereas, service quality focuses specially on

dimensions of service Wilson et al (2012). Although it is stated that other factors such as price and product quality can also affect customer satisfaction; perceived service quality is an element of customer satisfaction, Zeithaml et al (2006)

IV. SERVQUAL Model

One of the most important ways of measuring service quality is the SERVQUAL model dimensions. When this model was created, (Parasuraman et al, 1985); showed 97 elements which were summarized into ten dimensions; they were discovered to have an influence on service quality and were considered as the criteria that were important to access customer’s expectations and perceptions on service delivered (Kumar et al,2009).

The SERVQUAL scale which is also known as the gap model by Parasuraman et al (1988), has been confirmed to be among the ways to measure the quality of services provided to customers. This service assessment method has been proven consistent and reliable by some authors, (Brown et al, 1993). Said that, when perceived or experienced service is less than expected service; it implies less than satisfactory service quality; and when perceived is more than expected service, the obvious deduction is that, service quality is more than satisfactory. Hair et al (2003), according to the way this theory is presented, it seems that the idea of SERVQUAL is best fits the assessment of service quality from the customer perspective; because, the word “Perceived”and “Expected” concern only the person who is consuming the service – consumer or customer.

Table 1: The second original study presented by Parasuraman et al, (1988), showed ten (10) dimensions of service quality:

N ^o	DIMENSION	MEANING	EXAMPLE
1	Tangibles	The appearance of physical artefacts and staff members connected with the service (accommodation, equipment, staff uniform...)	-How clean are the premises? -Does the equipment appear modern?
2	Reliability	The ability to deliver the promised service	-How is the ability or speed of the employees to deliver service?
3	Responsiveness	The readiness of staff members to help in a pleasant and effective way	-How do employees react towards customers needs?
4	Competence	The ability of staff members in executing the service	-How qualified are the employees executing the service?
5	Courtesy	The respect, thoughtfulness, and politeness exhibited by staff members who are in contact with the customers	-How are the employees behaving towards the customers?
6	Credibility	Trust worthiness and honesty of the service provider	-How honest are the employees?
7	Security	The absence of doubt, economic risk, and physical danger	-How secure is the premises?
8	Access	The accessibility of the service provider	-How courtesy are the employees?
9	Communication	An understandable manner and use of language by the service provider	-How good do employees communicate with customers?
10	Understanding the customer	Effort by the service provider to know and understand the customer	-What do employees do in order to be understood by customers?

Source:Field Data, 2019

By the early 1990s the authors had downsized the model to five factors, because of some correlations between the ten (10) models; which appeared to be relatively stable and strong. These five (5) dimensions of the SERVQUAL research instruments (questionnaire), are known by the acronym RATER: Reliability, Assurance, Tangibility, Empathy and Responsiveness.

Table 2: These five (5) dimensions of the SERVQUAL research instruments (questionnaire), are shown in the table below.

N ^o	MODELS	MEANING	EXAMPLE
1	Reliability	Ability to perform the promised service dependably and accurately	-How is the ability or speed of the employees to deliver service?
2	Assurance	Knowledge and courtesy of employees and their ability to inspire trust and confidence	-How secure is the premises? -How honest are the employees?
3	Tangibility	Physical facilities, equipment,	-How clean is the premises?

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		and appearance of personnel	-Does the equipment appear modern?
4	Empathy	Caring and individualized attention that the firm provides to its customers.	-How courtesy are the employees?
5	Responsiveness	Willingness to help customers and provide prompt service.	-How do employees react towards customers' needs?

Source: Field Data, 2019

Table 3: The original 10 dimensions have been downsized as follows:

The original 10 dimensions		The adapted final 5 dimensions
1	Tangibility	Tangibility
2	Reliability	Reliability
3	Responsiveness	Responsiveness
4	Communication Credibility Security Competence Courtesy	Assurance
5	Understanding Access	Empathy

Source: Jorge Manuel, 1993

SERVQUAL represents service quality as the discrepancy between a customer's expectations for a service offering and customer's perceptions of the service received, demanding respondents to answer questions about both their expectations and their perception, Parasuraman et al, (1988). The use of perceived service as opposed received service makes the SERVQUAL measure an attitude that is related to, but not the same as satisfaction, Parasuraman et al, (1988). The difference between expectations and perceptions is called the "gap" which is the determinant of customers' perception of service quality. These gaps are:

GAP1: THE CUSTOMER GAP

The gap between customer expectations and customer perceptions;

Customer expectation is what the customer expects according to available resources from the service. This judgment of high and low service quality depends on how customers perceive the actual performance in the context of what they expected.

GAP2: THE KNOWLEDGE GAP

The gap between customer expectation and management perception;

The knowledge gap is the difference between the customer's expectations of the service provided and the company's provision of the service. This result affects the way customers evaluate service quality.

GAP3: THE DELIVERY GAP

The gap between service quality specification and service delivery;

The gap talks about the weakness in employee performance. Companies could have guidelines for performing service well and treating customers correctly, and put good process in action; but if it fails, employees will be ill equipped to manage consumers' needs.

GAP 4: THE POLICY GAP

The gap between management perception and service quality expectation;

According to Kasper et al, this gap reflects management's incorrect translation of the service policy into rules and guidelines for employees, which could affect service quality perception of the customer.

GAP 5: THE COMMUNICATION GAP

The communication gap concerns the gap between service delivery and external communication. External communication can affect not only customer's expectation of service; but also, customer perception of the delivered service. If the premises made by companies through advertising media, and communication raise customer's expectations; when it does not match the actual service delivered, it creates a communication gap.

Theoretical frameworks

Customer satisfaction is considered as a customer's positive, neutral or negative feeling about the value customer received from the use of a given product or service; Robert, B.W. and Sarah, F.G. (1996). It is very important nowadays for organizations to conduct all aspects of their business to satisfy customers. Favorable satisfaction can enhance not only sales but also has positive effects on company performance.

Concerning these perspectives, SERVQUAL model is appropriate for measuring service quality and customer satisfaction in money transferring services. The SERVQUAL approach combines these two notions and proposes that, perceived service quality is a precursor to satisfaction. Negi (2009).

Consequently, in this thesis, the initial 22 questions of SERVQUAL model will be adapted to the present work to measure the perceived service quality in the SABADOU transfer agency in order to understand the role of customer satisfaction in the enhancement of customer loyalty

V. METHODOLOGY

Introduction

The methodology of the study explains the study area, the data collection methods, and data analysis and interpretation techniques.

The study area

Sabadou Transfer

SABADOU Transfer is one of the largest money transfer agencies in Kankan. Started as a sole proprietorship in 1999 with two employees, SABADOU Transfer now almost exists in all of the regions of Guinea, as well as in other African countries, and SABADOU Transfer has nowadays about 500 employees in all over Guinea

Population

The target population for this study was limited to the SABADOU Transfer agency customers of Kankan, which are approximately two hundred (200) customers. These nearly two hundred (200) customers; are those who are visiting Sabadou Transfer Agency a day. Generally speaking, this number can increase or decrease according to the daily activities of the customers.

Sampling and sample technique

Sampling is one of the most important factors which determine the accuracy of a given research. The sample size of this study is one hundred and twenty (120) which 60% of the targeted population are; therefore, there are many techniques which may aid the researcher to gather samples depending upon the need and the situation.

Sample technique used in this study

In order to give equal opportunity to every element to be part of the sample, the researcher used simple sampling. This is used when there is no prior information concerning the target population. Moreover, after the identification of the target population, a relevant sampling design was established to determine a convenient sample size (Samura S. 2019).

This is an essential factor to determine the results of the study. Thus, the determination of sample size must consider statistical accuracy. That is why, for this present research, a sample size of one hundred and twenty (120) was considered appropriate for the customers transferring their funds in this agency.

It is also important to note that all the questionnaires were administered face-to-face. This was judged difficult but appropriate for this research; because, 50% of the customers were traders and nearly 50% of them did not attend school. Using this face-to-face survey, the researcher was able to clarify the questions to the respondents, and also told them about the benefit of the study for both the customers and the agency.

Data collection methods

In order to reach the objective of this study, data was collected from different sources. Generally speaking, there are two main sources which are popularly used to gather information about a situation, person, and problem. They are called primary and secondary sources of data collection. For this study, a questionnaire survey method was used as a source of collecting the primary data. Secondary data was collected through the literature review. Bryman and Bell (2007)

Primary data

Primary data is the information gathered directly from the respondents by the researcher (Kothari, 2004). Structured questionnaires were used to collect primary data from the field through interviews. According to Hair et al, (2003) primary data was collected through observation, interviews, and or questionnaires. This method enables the researcher to obtain specific data needed. For better understanding, three (3) languages were used namely; English, French and Mandingo. The questionnaire survey was conducted by the researcher to the customers of the case company, since most of the clients can neither read nor write. The questionnaires were divided into four (4) parts. The first part of the questionnaire was the demographic factor of the target population. The second part of the questionnaire was about the situational factors of the respondents. The third part of the questionnaire was about the image and customer loyalty to Sabadou Transfer. This demanded the respondents to rate the loyalty, satisfaction and the service quality level of the Sabadou Transfer agency by using the five pre-defined level scale (strongly disagree, disagree, neutral, agree, strongly agree). The third part of the questionnaire consisted of open-ended questions addressed to the managers of the case company. They were asked to give their opinions concerning the topic.

Secondary data

Secondary data in the literature review was used as secondary information collected from primary data. Gathering data that has been collected by someone else; it aims to improve the understanding, validity, and

establish reliability of the topic (Kitchenham et al, 2009). Various documents and other available writings were read in order to obtain secondary data for the purpose of having authorized information about the money transfer services.

Data analysis technique

The questionnaires were divided into four parts:

Part one: Personal Information.

Part two: Situational factors “ Expectations and Perceptions” of customers.

Part three: The image of Sabadou transfer.

Customers were asked the overall judgment of service quality and satisfaction based on a five- scale interval.

Part four: Service quality

Part one of the questionnaire was used for statistical purpose only. The first part consisted of questions to find out the demographic features of the respondents such as gender, age, marital status, academic qualification, and so on. The SERVQUAL instrument was selected to measure service quality. SERVQUAL developed by Parasuraman et al. (1998) focuses on the service attributes.

VI. DATA ANALYSIS AND DISCUSSION OF THE RESULT

Data analysis for this study was done in two steps: the preliminary analysis and the main analysis. For the preliminary analysis which involves mainly descriptive statistics to summarize data, the demographic characteristics of the respondents were outlined in order to simplify the understanding of the data. The main analysis involved the gap score analysis whereby descriptive statistics were applied to summarize means of perceptions and expectations of customers. We calculate the perception minus expectation scores for each item and dimension in order to identify the service quality gaps.

Gender of the respondents

Table 4: Respondents’ Gender

Gender	Frequency	Percentage
Male	77	64.16
Female	43	35.83
Total	120	100

Source: Study data, 2019

Table 5: Marital status of Respondents

Marital Status	Frequency	Percentage
Married	70	58.33
Single	42	35
Divorced	2	1.66
Widows	3	2.5
Separated	3	2.5
TOTAL	120	100

Source: Study data, 2019

Table 6: Age of Respondents

Age of Respondents	Frequency	Percentage
Less than 20	19	15.83
20 to 29	43	35.83
30 to 39	31	25.83
40 to 49	17	14.16
50 above	10	8.33
TOTAL	120	100

Source: Study data, 2019

Occupation of the respondents

Table 7: Respondents’occupation

Respondents’ occupation	Frequency	Percentage
Trader	64	53.33
Civil Servant	8	6.66
Student	24	20
Farmer	8	6.66
Craftsman	10	8.33
Other	6	5
TOTAL	120	100

Source: Study data, 2019

Figure 4: Respondents' occupation

Table 8: Respondents' Educational Level

Educational Level	Frequency	Percentage
Never attend school	37	30.83
Primary level	24	20
Junior Secondary level	22	18.33
Senior secondary level	16	13.33
University level	14	11.66
other, specify	7	5.83
TOTAL	120	100

Table 9: Reason for Transacting with Sabadou Transfer

What pushes you to choose Sabadou for your transaction?		
Reason for Transacting with Sabadou Transfer	Frequency	Percentage
Good service	83	69.16
Good image	12	10
Sincere greeting	7	5.83
Good advertisement	4	3.33
Good atmosphere	3	2.5
strong relation with an employee	6	5
Other, specify	5	4.16
TOTAL	120	100

Source: Study data, 2019

Table 10: Visiting frequency analysis

Visiting frequency analysis	Frequency	Percentage
More than one times per week	54	45.0
Once a week	30	25.0
Once a month	9	7.5
Seldom	16	13.3
other, specify	11	9.2
TOTAL	120	100

Source: Study data, 2019

Table 11: Length of time of being customer to Sabadou Transfer

Length of time of being customer to Sabadou Transfer	Frequency	Percentage
Less than one year	31	25.8
One to two years	25	20.8
Three to five years	33	27.5
More than five years	31	25.8
TOTAL	120	100

Source: Study data, 2019

Table 12: The image and Customer loyalty analysis

I speak positive things about Sabadou		
Scale of preference	Frequency	Percentage
Strongly agree	90	75
Agree	27	22.5
Disagree	3	2.5
I would suggest Sabadou to those who are seeking my advice		
Strongly agree	86	71.66
Agree	31	25.83
Neutral	3	2.5
I will continue to use Sabadou transfer for transaction		
Strongly agree	80	66.66
Agree	36	30
Neutral	4	3.33
I will only pay attention to Sabadou transfer		
Strongly agree	80	66.66
Agree	37	30.83

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Neutral	3	2.5
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Source: Study data, 2019

Table 13: Customer loyalty analysis

I am very satisfied with service offered by Sabadou transfer		
Scale of Preference	Frequency	Percentage
Strongly agree	90	75
Agree	29	24.16
Disagree	1	0.83
Sabadou transfer comes up my beliefs of a good place		
Strongly agree	80	66.66
Agree	36	30
Neutral	4	3.33
Overall, I have a good and positive impression towards Sabadou		
Strongly agree	67	55.83
Agree	49	40.83
Neutral	2	1.66
Disagree	2	1.66
Employees are highly motivated to solve customer problems		
Strongly agree	83	69.16
Agree	33	27.5
Neutral	2	1.66
Disagree	2	1.66

Source: Study data, 2019

Table 14: Tangibility and Customer Satisfaction

Sabadou Transfer has modern service equipment		
Scale of Preference	Frequency	Percentage
Strongly agree	78	65
Agree	42	35
The facilities and equipment of Sabadou Transfer are attractive for you		
Strongly agree	59	49.16
Agree	57	47.5
Neutral	4	3.33
The facilities and equipment of Sabadou Transfer are properly and safety		
Strongly agree	78	65
Agree	36	30
Neutral	6	5

Source: Study data, 2019

Table 15: Reliability and Customer Satisfaction

Sabadou Transfer's staff perform the service directly when they see a customer		
Scale of Preference	Frequency	Percentage
Strongly agree	81	67.5
Agree	37	30.83
Neutral	1	0.83
Disagree	1	0.83
Sabadou Transfer's staff show a sincere interest to solving customers' problems		
Strongly agree	73	60.83
Agree	46	38.33
Neutral	1	0.83
Sabadou Transfer's staff are able to give a service to you on time		
Strongly agree	79	65.83
Agree	39	32.5

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Neutral	1	0.83
Disagree	1	0.83

Source: Study data, 2019

Table 16: Responsiveness and Customer Satisfaction

Sabadou Transfer's staff is willing to help customers at all the times		
Scale of Preference	Frequency	Percentage
Strongly agree	80	66.66
Agree	37	30.83
Neutral	2	1.66
Disagree	1	0.83
Sabadou Transfer's staff is able to tell customers exactly when to come, in case of problem		
Strongly agree	69	57.5
Agree	38	31.66
Neutral	12	10
Disagree	1	0.83
Sabadou Transfer's staff is able to provide prompt services		
Strongly agree	80	66.66
Agree	37	30.83
Neutral	3	2.5

Source: Study data, 2019

Table 17: Assurance and Customer Satisfaction

Sabadou Transfer's staff is able to make trust		
Scale of Preference	Frequency	Percentage
Strongly agree	80	66.66
Agree	40	33.33
Sabadou Transfer makes you feel safe and comfortable		
Strongly agree	77	64.16
Agree	42	35
Neutral	1	0.83
Sabadou Transfer's staff is consistently courteous with customers.		
Strongly agree	84	70
Agree	33	27.5
Neutral	1	0.83
Disagree	2	1.16
Sabadou Transfer's staff respects their customers		
Strongly agree	93	77.5
Agree	25	20.83
Neutral	1	0.83
Disagree	1	0.83

Source: Study data, 2019

Table 18: Empathy and Customer Satisfaction

Sabadou Transfer's staff is always able to serve you		
Scale of preference	Frequency	Percentage
Strongly agree	80	66.7
Agree	35	29.2
Neutral	2	1.2
Disagree	3	2.5
Strongly disagree	1	0.8
Sabadou Transfer's staff has the customers' best interest at heart		
Strongly agree	83	69.2
Agree	35	29.2
Neutral	1	0.8
Disagree	1	0.8
Sabadou Transfer's staff understands the specific needs of their customers.		
Strongly agree	69	57.5
Agree	42	35.0

Neutral	7	5.8
Disagree	2	1.2
Sabadou Transfer opening hours is appropriate to customers		
Strongly agree	67	55.8
Agree	47	39.2
Neutral	4	3.3
Disagree	2	1.2

Source: Study data, 2019

VII. DISCUSSION OF THE FINDINGS

Summary of the findings

The general aim of this study is to examine the role of customer satisfaction in enhancing customer loyalty in Sabadou Transfer Agency as a case study. As it is commonly known that, people needs and wants to transfer money to their relatives and partners have skyrocketed in these two (2) lastdecades, which gives opportunities to financial institutions andbusiness people to think of creating the best ways of transferring money to the different corners of the world, either with the local or international ways of transferring money. Sabadou Transfer Agency is one of the local ones existing in the town of Kankan; thus, these findings show the reasons why some customers are loyal to Sabadou Transfer Agency despite of the numerous existing agencies in Kankan town.

The role of tangibility in customer loyalty in Sabadou transfer of Kankan

Tangibility as one of the research questions,it shows a strong relationship with customer loyalty in Sabadou Transfer. More than the half of the respondents strongly agreed or satisfied with the physical facilities, equipment, and appearance of personnel of SabadouTransfer;So this tangibility is a factor which can create customer loyalty as a result of customer satisfaction.

This can be summed up by saying that, customers perception concerning the tangibility in Sabadou Transfer agency is more than their expectation (CP > CE), which means that customers were more satisfy with this tangibility in Sabadou Transfer Agency.

The same study was done by Omar Z. EnizanAlsaqre in Al-ladhiqiyah, Syria 2011; where he confirmed that tangible factors in hotels industry have their direct effects on both customers’ perceptions of service quality and customers’ loyalty.

The role of reliability in customer loyalty in Sabadou Transfer of Kankan

The investigation shows that reliability of services is among the factors enhancing customer loyalty in Sabadou Transfer of Kankan. The Agency invests lot money in training its personnel in order to perform well the assign job, with these trainings, the employees have now the ability to serve the customers dependably and accurately; with this satisfaction, 80 customers within the total respondents said that, they are strongly satisfied with the reliability of Sabadou Transfer Agency, hence the cause of the their loyalty.

The results are in line with the research carried byMacrothinkInstitute™(2015). Where the Journal confirmed that E-Commerce customers in Libya argued that reliability dimension has a direct positive effect on perceived service quality and their satisfaction on E-Commerce business within the country.

The role of responsiveness in customer loyalty in Sabadou Transfer of Kankan

Responsiveness; as the readiness of staff members to help customers in a pleasant and effective way. Therefore, the researcher found out that, most of the customers are loyal to Sabadou; because of this responsiveness. With the same perspective, the researcher found out again that, the employees have the willingness to help clients in their difficult situations once they are in Sabadou Transfer Agency, and also the researcher discovered that, the employees provide prompt services when a customer is in need of it, he discovered also that the employees can inform the customers exactly in case of problem; and this problem includes inter alia: lack of network and lack of money mainly during the feasts(Ramadan and Tabaski) and at some weekends. That is why more than 65 customers within the respondents strongly agreed with this responsiveness.

This result is consistent with the findings of KaniatYousuf 2017; where he said that the banking customers in Karachi (Pakistan) give importance to responsiveness, followed by reliability, tangibility and assurance, which means that the responsiveness plays vital role in customers’ satisfaction and their loyalty in any service.

The role of assurance in customer loyalty in Sabadou Transfer of Kankan

This study revealed that, more than 70% of the interviewed customers strongly agreed with the assurance of the services render by the staff of Sabadou Transfer;which is the knowledge and courtesy of employees and the ability of staff to inspire trust and confidence to customers. With the same assurance, 25% of the same customers agreed with it. It is very important to note that, two (2) customers from the total respondents disagreed with this assurance; although, it is not easy to have hundred percent (100%) of acceptance in any given

situation, but service providers have to make sure to maintain customers by reducing the percentage of customers' frustration, which can give rise to customers satisfaction, through which the customer may be loyal to the service. The researcher assesses that, with these two unhappy customers, Sabadou may have a very bad image through the negative words of mouth of these clients.

This result is consistent with the findings of Omar Z. EnizanAlsaqre (2011), where his study revealed that assurance and empathy dimensions of service quality in hotel industry are significant explanatory variables of dimensions on customers' loyalty of hotel guests in Al-Ladhiqiyah, Syria; he reinforced his statements saying that these assurance and empathy dimensions can also increase customer loyalty in terms of repeat patronage.

The role of empathy in customer loyalty in Sabadou transfer of Kankan

The researcher discovered from the data that, the majority of the respondents strongly agreed with the empathy of services; which means the individualized attention that the personnel provide to the customers. This majority is about 66.66% of the total respondents. It is also good to note that, the second majority of the respondents 29.16% agreed with the empathy of services rendered by the staff of Sabadou Transfer to their clients. Moreover, beyond these huge percentages of strongly agreed and agreed customers to the empathy of services rendered; the researcher assessed from the empathy of services again that, two customers from the total population disagreed with this empathy of services rendered. That is to say, these customers have been somewhat frustrated by the employees which maybe sooner or longer be a negative impact for the service, through the words of mouths of these frustrated clients.

VIII. Conclusions

The main purpose of conducting this research was to identify the role of customer satisfaction in enhancing customer loyalty in the context of a case study: Sabadou Transfer service in Kankan town. Furthermore, money transfer services are developing in Kankan. It plays vital role in the economic development of Kankan; and creating a huge relationship between relatives within and outside of the border.

This research glanced at literature reviewed and established a base for examining customer loyalty and customer satisfaction. The hypotheses presented in this study are tested, and the findings are presented. The presented findings discovered that service quality dimensions such as tangibility, reliability, responsiveness, empathy and assurance have a significant impact on customer satisfaction in enhancing customer loyalty. Moreover, this study also shows that, situational factors have an impact on customer satisfaction. Customer satisfaction then can be considered as an invisible asset which is the intermediary between service quality dimensions, situational factors and customer loyalty.

The objective of this research was to identify the major role that has an impact on customer satisfactions in enhancing customer loyalty in Sabadou Transfer Service. In this regard, Profit strategy is always linked with excellent services as it results in more business with existing and new customers. With this perspective, the findings revealed that service quality dimensions such as tangibility, reliability, responsiveness, empathy and assurance are the most important factors that have an impact on customer satisfaction in enhancing customer loyalty respectively. So Sabadou Transfer Agency in order to be ahead of competition in this open market, it has to consider with power, these service quality dimensions.

This conclusion is backed by the study grounded by Abdulrahman Millas 2013 in Tanzania, where he said "in order to improve customer retention, Tanzanian Banks have to improve customers' satisfaction through the quality service attributes namely: Reliability, Tangibility, Responsiveness, Empathy and Assurance which have direct positive relationship with customer satisfaction. He added that, these may cause customers dissatisfaction if they are not carefully handled".

Recommendations

From the findings of this study, a number of recommendations are provided.

Recommendations from the Study

- ✓ The findings presented on customer satisfaction showed that the respondents are generally satisfied, but Sabadou Transfer needs to do researches in order to know why some customers are still unsatisfied with the service rendered, through which the customer will be at ease, receiving his/her money at home.
- ✓ In order to maintain the loyalty of the new and existing customers of Sabadou Transfer; the researcher suggests the reinforcement of home delivery service.
- ✓ The employees play a vital role in enhancing customers' loyalty through customer satisfaction. To maintain this, the manager has to organize a cyclical training to boost the employees' performance.
- ✓ Sabadou Transfer should apply the SWOT analysis; by analyze the strengths and weaknesses of its competitors, as well as focusing on its opportunities and threats in order to be ahead of competition.

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