



International Journal of Applied Business and Economic Research

ISSN : 0972-7302

available at <http://www.serialsjournals.com>

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Volume 15 • Number 16 (Part - II) • 2017

The Consumer Perception Towards Loyalty Programmes Adopted By Selected Super Markets In Tamilnadu

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Abstract: The expanding rivalry between retailers has made the need of growing more refined exercises keeping in mind the end goal to pick up piece of the overall industry. Be that as it may, the methodologies managing the consumer loyalty, purchaser maintenance and Loyalty programmes are turned out to be more useful for the administration of the organizations. The basic vehicle of this sort of exercises is the dispatch of loyalty card program. Consequently the study was performed among 524 card holders in Tamilnadu. The examination of the outcomes originated from Descriptive Analysis, Factor Analysis. The discoveries affirm that there is solid connection between the recurrence of visits and utilization of loyalty cards despite the fact that loyalty cards are by all account not the only reason of picking an outlet.

INTRODUCTION

Client loyalty programs gather enormous measures of information that the organization ought to handle and break down. The expansive number of purchaser points of interest, the chance to the organizations to make a strong information about their clients separately and in total premise. (Byrom, 2001). Client loyalty is one of those tricky qualities that each organization endeavors to accomplish. Client loyalty plan is a decent situation where the bleeding edges amongst promoting and “standard” marketing, client database and correspondence have been broken (O’Malley, 1998).

A bland markdown or focuses remunerate framework is not really the most ideal approach to accomplish marketing goals since it doesn’t compensate the client for making the coveted move. As indicated by Uncles *et al*, (2003) there are two essential targets for any loyalty plot; right off the bat to build the volume of offers by expanding the utilization and buy level and furthermore to constructed solid connection amongst client and the brand. Hence, any brand needs to construct a solid association with the client; this is the major motivation behind any loyalty program. (Shoemaker *et al*, 1999).

The key in making powerful store loyalty programme is to find the most convincing loyalty drivers for every client. Loyalty drivers by and large fall into two classes: item characteristics (e.g., execution, quality, dependability) or value/advancement affectability. Clients whose brand repurchase is driven by characteristic item traits are by and large high-esteem clients since they display a high inclination to remain with the brand and have low cost versatility (e.g., their business volume is generally unaffected by an expansion in cost). Alternately, clients whose brand repurchase is driven basically by value/advancement affectability are for the most part low-esteem shoppers since they display low inclination to remain with the brand through value variances (e.g., high price elasticity). (Uncles *et al*, 1994). To get a reasonable picture of the drivers behind brand loyalty, the organization needs to fabricate a shopper driven systematic structure that endeavors to comprehend the buyer values and manners of thinking going before a buy choice by drawing from different wellsprings of information.

The loyalty programmes ought to perceive every client's uniqueness through reward frameworks that are worked around their individual needs, interests and inclinations. This client driven approach can be helpful in fortifying brand loyalty with pretty much any non ware based item: lodgings, pet sustenances, stores, eateries, apparel, managing an account, carriers, remote telephone benefit, even Web destinations or Internet specialist organizations. In this way, the retailer ought to comprehend the many-sided quality of shopper conduct and the connection between the factors that impact it. (Garton, 1995).

Loyalty behavior comprises of a strong association with development in extent of relationship, and proposals. (Hallowell, 1996). An other issue that is exceptionally important to be examined is the satisfaction and the association with the loyalty in light of the fact that the more satisfied client are, the more noteworthy is the maintenance. (Anderson *et al*, 1993). Particularly in the segment of retail store it will be an extraordinary support to the organizations work in this classification.

Along these lines, the point of this review is to decide the connection between the purchaser conduct in the field of picking an outlet and the instrument of staying steadfast. From this general reason various more particular destinations can be recognized:

- ❖ The comprehension of the fundamental criteria of shopper decisions
- ❖ The recognizable proof of the connection between shoppers decision and the loyalty card conspire.
- ❖ The assurance of the elements influencing the shopper decision
- ❖ The meaning of satisfaction level from the benefits of loyalty cards
- ❖ The examination of the connection between recurrence of visits and the utilization of loyalty cards.

Client Loyalty

The cost of gaining clients is five times that of holding them and, consequently, guaranteeing reliability is financially imperative (Haywood, 1989, referred to in Reid and Reid, 1993) Naturally then, extensive time and cash is being spent in numerous associations to create systems to hold clients.

Organizations need to make moves to guarantee that they have a technique for the production of a faithful client base. loyal clients require less influence than clients who have no past involvement of an association. Likewise, faithful clients will probably prescribe an association or its items to other potential clients. (Rowley, 2000). Subsequently marks look toward loyalty programmes to remunerate steadfast clients and energize maintenance. In any case, there are a ton of vital issues that should be considered while choosing whether to utilize an loyalty program or not and the way of the program most appropriate for various brands. As indicated by McIlroy and Barnett (2000) “The effective usage of relationship advertising is managing the foundation and development of client loyalty in focused business condition . Prior to an association with a client can create, loyalty must be available. loyalty is an antiquated term that has generally been utilized to depict loyalty and fidelity to a nation, cause or person. In a business setting loyalty has come to depict a client’s loyalty to work with a specific association, buying their merchandise and enterprises over and over, and prescribing the administrations and items to companions and partners”.

Take note of the utilization of “pick” however; client loyalty ends up noticeably obvious when decisions are made and moves made by clients. Clients may express high satisfaction levels with an organization in an overview, yet satisfaction does not equivalent loyalty. Loyalty is shown by the activities of the client; clients can be extremely satisfied and still not be loyal. (Blormer *et al*, 1998).

All client relationship programs depend on (Lawrence, 2006) speaking with clients, giving them support to stay dynamic and working with an organization. Anybody needs to make a “loyalty” client who takes part in beneficial conduct. Then again as indicated by Uncles *et al* (2003) there is no concurred meaning of client loyalty, rather there are three well known conceptualizations:

1. Loyalty as basically a disposition that occasionally prompts an association with the brand
2. Loyalty for the most part communicated as far as uncovered conduct (i.e. the example of past buys)
3. Purchasing directed by the individual’s qualities, conditions, as well as the buy circumstance”

Moreover, when the clients feel that a firm can address their issues superior to anything the organization’s opposition then they purchase only from this firm. In this way they feel the firm and its item or administrations as their organization. (Shoemaker and Lewis, 1999). The organizations are continually confronting the hazard that the clients will abandon when he could locate a superior offer or a more appealing administration. (Dowling and Uncles, 1997). Client loyalty is a profoundly prized marketing result. It is related with diminished expenses, since client maintenance is typically a lower cost try than client advancement. It is related with higher edges since loyal clients will regularly have more grounded impression of relative favorable position toward the item, administration, brand, or provider than less loyal clients. (Bellizzi *et al*, 2004). As indicated by Bloemer *et al* (1998) the store loyalty characterized as “The one-sided (i.e. non arbitrary) behavioral reaction (i.e. return to), communicated after some time, by some basic leadership unit as for one store out of an arrangement of stores, which is an element of mental (basic leadership and evaluative) forms bringing about brand duty”.

Loyalty Programmes

A client loyalty plan is an “instrument for recognizing and remunerating loyal clients” (Rayers, 1996). And no more fundamental adaptation, clients gather indicates concurring the size of their buys. At that point

clients can gain a future markdown trading these focuses in the following visit. The protest of a loyalty program is to hold customary clients, to build responsibility from periodic clients and to secure new ones. Late gauges assert that around 75 percent of the family units have jointed for no less than one grocery store dedication conspire. (Perrotta, 2002).

Impetus programs go for animating the dissemination channel to “push” more items into the market however loyalty programmes depend on client “pull” impacts, expanding clients’ inspiration to purchase your items as an end-result of a persistent relationship in view of acknowledgment and reward. (Bowen *et al*, 2001).

As it has been alluded in the acquaintance concurring with Uncles *et al* (2003) two points of client loyalty programs emerge. One is to expand deals incomes by raising buy/use levels, as well as expanding the scope of items purchased from the provider. A moment point is more guarded - by building a nearer bond between the brand and current clients it would have liked to keep up the present client base.

The thought of “loyalty plans” is not a progressive thought. As indicated by Uncles (1994), the basis behind the present day loyalty program is the same to that of its antecedents. The essential target is to “construct enduring associations with clients, and to do as such by compensating loyalty and overwhelming or revisit purchasers” (Uncles, 1994). This is conversely, say, to a value advancement, which aimlessly compensates any purchaser who happens to see the advancement and who follows up on it. Loyalty plans can likewise “separate equality brands” includes Uncles (1994).

The advantage of a loyalty program, for faithful clients as indicated by Uncles (1994), is “to feel that the retailer is set up to tune in, will enhance for the benefit of clients, and is minding, concerned and thoughtful”. A client loyalty program is an arrangement of research methods and activity programs intended to evaluate clients’ states of mind towards our association or organization and to make a move to enhance their supposition. Both quantitative and subjective research endeavors are expected to catch the full broadness of data expected to evaluate and move forward. Organizations that can screen buy recurrence, since measuring and changing buying conduct, they have an upper hand with a specific end goal to give an effective loyalty program.

Consumer Loyalty

Shopper satisfaction subsequently of a buying choice is the perfect, however because of the many-sided quality of the build and the eccentrics of buyer conduct this is a troublesome perfect to figure it out. As indicated by Jobber (2004) “Once an item has been purchased, consumer loyalty relies on its apparent execution contrasted with the purchaser’s desires. Consumer loyalty happens when seen execution coordinates or surpasses desires. Subsequent to buying the item, the buyer will encounter some level of satisfaction or disappointment. On the off chance that the item coordinates desires, the shopper is fulfilled; on the off chance that it surpasses them, the customer is exceptionally fulfilled; on the off chance that it misses the mark, the purchaser is disappointed. (Kotler, 1987). Satisfaction is not exclusively a cognizant, sound, and importance lacking marvel, as it commonly is measured in one-shot, post buy studies composed under the consumer loyalty umbrella. Directors must perceive that satisfaction may have essential no cognizant, emotional, and significant viewpoints as well. (Ranaweera *et al*, 2003).

Satisfaction is understood not as far as a mental coordinating of elements and advantages against from the earlier examination guidelines, however therefore of customers’ progressing endeavors to deal

with the restricting characteristics of mechanical items in post-current life. Top management must be cognizant that different satisfaction models and standards may exist together and that these may develop after some time. (White *et al*, 2005). Consumer loyalty is being utilized as the real model to judge the achievement or disappointment of all parts of the listening device administering process. The basic issue is to discover the connection between the consumer loyalty and the behavioral reactions. In which degree the consumer loyalty can lead or increment loyalty and store loyalty. (Bowen, *et al*, 2001).

As indicated by Taher *et al* (1996) being alright with a store, satisfaction is insufficient to guarantee rehash support. As Miranda *et al* (2005) abridge a few components impact store satisfaction while shopping, for example, Location of store, nature and nature of variety supplied, estimating system, in-store advancements, deals, work force, physical qualities, “atmospherics”, and loyalty cards. Reynolds *et al* (1995) demonstrated that loyal clients have a more intricate and more grounded system of means-end fasten linkages contrasted with loyalty clients of a contending item. Be that as it may, Mitchell *et al* (1998) did not discover solid relationship to bolster that loyal clients have better information of their store’ quality than the clients that are not loyal. As per Bloemer *et al* (1998) “there are two sorts of store satisfaction: show satisfaction and inert satisfaction as precursors to store loyalty. It was demonstrated that the connection between store satisfaction and store loyalty does in fact rely on upon the sort of satisfaction. The positive effect of show satisfaction on store loyalty is more grounded than the positive effect of idle satisfaction on store loyalty. Show satisfaction depends on a positive assessment of a store which is very much explained on. What’s more we found that the measure of satisfaction positively affects store loyalty, though both contribution and pondering negatively affect store loyalty. It ought to be seen that the immediate negative impact of thought is significantly more articulated than the immediate negative impact of contribution. Miranda *et al* (2005) evaluated two models, one anticipating store satisfaction and the other store loyalty when customers are given a unique buy opportunity by a retailer that is not their ordinary favored decision. The store qualities and shopping conduct designs that impact store satisfaction in their essential store were not quite the same as those that impact them to remain faithful to their present store, aside from deals help. (Oliver, 1980) contends that client loyalty (e.g. repurchase goals, ability to give positive verbal) is a component of consumer loyalty, which again is an element of an intellectual correlation of desires preceding utilization and genuine encounter. Consumer loyalty/disappointment requires involvement with the administration, and is impacted by the apparent quality and the estimation of the administration (Anderson *et al.*, 1993). Moreover as Andreassen *et al* (1998) infer that clients might be faithful because of high exchanging boundaries or absence of genuine options. Furthermore There is currently confirm proposing that organizations receive far more noteworthy financial benefits from profoundly fulfilled clients than they do from the just fulfilled (Carr 1999).

Relationship Marketing

The premise of relationship Marketing is client loyalty on the grounds that holding clients over their life will add to improved gainfulness. This suggests organizations need to learn persistently about their clients’ needs and desires which are constantly changing and regularly eccentric. McIlroy *et al* (2000). The birthplaces of present day relationship marketing can be followed back to an entry by Schneider (1980) in which he watches: “is shocking that analysts and agents have focused much more on the best way to draw in clients to items and administrations than on the best way to hold clients”. As per Morris *et al* (1999) client connections

can then be expanded by offering included esteem that organization can get from its experience and learning. Interestingly with the past the efficient organizations endeavor to hold existing clients and increment the spending that current clients go through with them rather to pull in new clients. The expenses of pulling in new clients incorporate publicizing and advancement, however faithful clients likewise go about as verbal promoters and will for the most part spend more. All things considered it costs a firm five to six fold the amount of to pull in another client as it does to actualize relationship techniques to hold a current one (Lovell and Wright, 1999). Practically speaking, relationship Marketing started in mechanical and B2B markets where long haul contracts have been very normal for a long time.

As per Len Berry (1983), relationship marketing can be connected: when there are other options to look over; when the client settles on the determination choice; and when there is a progressing and occasional yearning for the item or administration.

Fornell *et al* (1987) utilized the expression “defensive marketing” to depict endeavors to lessen client turnover and increment client loyalty. This client relationship approach was appeared differently in relation to “offensive marketing” which included getting new clients and expanding clients’ buy recurrence. Cautious Marketing concentrated on lessening or dealing with the disappointment of your clients, while hostile Marketing concentrated on “liberating” disappointed clients from your opposition and producing new clients. There are two segments to guarded Marketing: expanding consumer loyalty and expanding exchanging hindrances.

Throughout the decades, endeavors have been made to expand the extent of Marketing, relationship marketing being one of these endeavors. Marketing has been extraordinarily enhanced by these commitments. (Noordhoff *et al*, 2004). At the center of relationship marketing is the idea of client relationship. As indicated by Gordon (1999), relationship Marketing includes the production of new and shared an incentive between a provider and individual client. Oddity and commonality develop, expand and delay connections, making yet more open doors for client and provider to profit each other.

It is guaranteed by Reichheld *et al* (1990) that a 5% change in client relationship can bring about an expansion in benefit of in the vicinity of 25 and 85 percent (as far as net present esteem) contingent upon the business. Be that as it may, Carrol *et al* (1992) debate these counts, guaranteeing they result from defective cross-sectional investigation.

As per Buchanan and Gilles (1990), the expanded productivity related with client relationship endeavors happens on the grounds that:

The cost of procurement happen just toward the start of a relationship, so the more drawn out the relationship, the lower the amortized cost. Normal clients have a tendency to be more affordable to benefit since they know about the procedure, require less training, and are predictable in their request arrangement. (Ranaweera *et al*, 2003).

Purchasing choices depend on more than item determinations and cost. Seen mark connections now assume a noteworthy part in the purchasing procedure. This brand relationship holds particularly valid in the generic universe of intelligent marketing.(Beerli *et al*, 2004).

The worldview for fruitful intuitive marketing is evolving quickly. The past deals reasoning was to pitch one item to whatever number of individuals as could be expected under the circumstances. The

outlook change is advancing towards a long haul coordinated brand relationship; offering whatever number of items as could reasonably be expected to one client. Advertisers can now concentrate on the life-time estimation of a client rather than an individual exchange. (Lawrence *et al*, 2006).

Client Retention

Organizations today promptly share their involvement in enhancing client relation. Most arrangements indicate business culture, staff preparing, and deals system, alongside following and reacting to client socioeconomics. In basic terms, client relation is about the client - and the client's experience (Jamienson, 1994). Loyalty is about recognizing and profiling clients, improving benefits from them and after that holding them, not about compensating gross spends.(Ranaweera *et al*, 2003).

The need is to perceive both clients' esteem and potential incentive as the reason for allotting assets to them. (Bowen *et al*, 2001). One long standing customer program, for instance, directed its individuals that fly consistently. Despite the fact that client relation was dealt with as imperative more often than not it was been seen as an aftereffect of marketing technique. Client relation can without much of a stretch help the advertisers to expand the power and the gainfulness of the organization. The increments of organization's pieces of the pie could be proof to the previously mentioned relationship. Be that as it may, the expansion of pieces of the overall industry can conceal the level of client absconding. (Gronroos, 1994).

Truth be told, many organizations limit speculation on those clients who spend slightest when, actually, portions of this gathering may give the best chance to future benefits. As indicated by O' Malley (1998) the organization's point is to decrease marketing 'scrap pile' (clients who deformity) and therefore, upgrade productivity. This restored concentrate on client relation is for the most part alluded to as loyalty marketing. A standout amongst the most capable points of interest must be picked up from client knowledge, utilizing both dynamic and static data to perceive clients' present and potential incentive as the reason for distributing assets to them. Such understanding can be assembled from item marketing, which is predominantly behavioral information and relationship marketing, which can likewise give attitudinal knowledge. Also, this is the place compensate plans can assume such an essential part. (White *et al*, 2005). "The main way one can manage a fruitful relation technique is using compelling estimation and after that advancing the resultant data as the key driver in accomplishing and supporting client situated quality" (Jamieson, 1994). Conferred clients, who are faithful to the brand, don't react to the bait of contenders (McIlroy, *et al*, 2000).

At long last, as Lawrence *et al* (2006) close, "loyal clients may pay higher costs than recently procured clients, and are more averse to get marked down offers that are regularly made to get new clients. These conditions consolidate to build the net present estimation of loyal clients". Lindgreen *et al*, (2000), for instance, process that "it can be (doing) ten times more costly to win a client than to hold a client – and the cost of conveying another client to an indistinguishable level of benefit from the lost one is up to 16 times more."

RESEARCH METHODOLOGY

Research Methodology used for research is ordinarily administered by the objective of the study, the resources accessible and the imperatives inside which the exploration was led. These oversee the philosophy as well

as the sampling technique adopted in the review too. The target of the review is to discover the drivers, which affect on buyers obtaining choice intensely. The convenience sampling technique was utilized to gather the responses from the customers. Samples are drawn from store across four emerging cities of Tamilnadu namely Chennai, Trichy, Madurai and Coimbatore. The respondents were met outside the stores personally and obtained the responses. An organized survey was conducted to gather data under this study. Suitable instruments were recognized in view of the factors, to outline the survey for the study. Absolutely 775 respondents were come to gather the samples.

RESULTS AND DISCUSSIONS

Respondents Profile

The existing customers of selected 50 supermarkets across Chennai were forming the population of the study. The database was obtained from the 50 selected supermarkets for distributing questionnaires. Totally 775 questionnaires were distributed for fetching response from the customers out of which 650 usable questionnaires were obtained from the respondents. There are 125 questionnaires were rejected due to non response, improper entries or multiple entries in the choices, etc., Reasons for non-response were “it is not our policy to participate in surveys” or “we are too busy at this time.”

From the samples collected it is clear that there was a 48% responses were received from Housewives constituting about 312 respondents, 26% of the respondents are employed (169 respondents), and 22% of them are from business owners and 4% of the respondents are others (students, unemployed) (26 respondents). Results for respondents’ education showed that 68% of the respondents had graduate education and above (442 respondents), and 20% were high school graduates (130 respondents), which together constituted the majority of the sample. Of the remaining, 12% had primary education (78 respondents) and only 10% had not done any education (65 respondents). Female respondents constituted a great majority (78.6%). When the ages of the females were examined, the largest group was 25- 40 years old.

EFFECTS OF GENDER, LOYALTY PROGRAMME, GENDER AND LOYALTY PROGRAMME TOGETHER IN STORE PATRONAGE

Source	df	Mean Square	F	Sig.
Gender	1	16.954	3.309	0.026
Loyalty Programme	3	41.258	2.026	0.019
Gender & Loyalty Programme	2	21.908	0.908	0.004

Table above depicts the result of the ANCOVA test between Store Patronage and Gender, Loyalty Programme and Gender and Loyalty Programme together. Store Patronage being the dependent variable, Gender, Loyalty Programme, Gender and Loyalty Programme together are being independent variable. The figures arrived in the above table shows that there is significance in Store Patronage with regard to Gender, Loyalty Programme and Gender with Loyalty Programme together at 5% level.

‘T’ TEST FOR SIGNIFICANCE OF DIFFERENCE BETWEEN MALE & FEMALE WITH RESPECT TO EMPLOYEE ENGAGEMENT FACTORS

The below table shows significance between male and female respondents with respect to Loyalty Programmes such as Membership Cards, Discounts & Rebates, Gifts & Gift Vouchers and Overall Loyalty Programmes. From the above table it is clear that since the p value is less than 0.05, Discounts & Rebates, Gifts & Gift Vouchers and Overall Loyalty Programmes are significant at 5% level. Hence it can be concluded that there is a significant difference between male and female respondents with respect to Discounts & Rebates, Gifts & Gift Vouchers and Overall Loyalty Programmes.

Loyalty Programmes	Gender						t value	p value
	Male			Female				
	Mean	SD	SD Err. Mean	Mean	SD	SD Err. Mean		
Membership Cards	8.33	2.567	0.094	8.05	2.074	0.153	1.574	0.167
Discounts and Rebates	6.23	2.196	0.080	5.84	1.826	0.135	2.496	0.026*
Gifts and Gift vouchers	6.22	2.179	0.080	5.84	1.715	0.127	2.592	0.025*
Overall Loyalty Programmes	24.83	7.323	0.267	23.54	5.924	0.438	2.508	0.028*

Note * Denotes p value is significance at 5% level; ** Denotes at 1% level

Whereas p value of Membership Cards is more than 5 % level, it can be concluded that there is no significant difference between male and female respondents with respect to Loyalty Programmes.

CONCLUSION

This review endeavors to examine the connection between client loyalty programs and their store patronage. Also we inspected the relationship of the benefits and their decision. loyalty programs have picked up in fame monstrously in the previous fifteen years, in no little part because of the advancement of a culture of privilege, in which shoppers feel that they merit exceptional treatment. Organizations have exploited this when planning their loyalty programs, frequently offering benefits that cost pretty much nothing, however convey with them an expected notoriety. Eventually, the achievement of loyalty programmes relies on upon how well the business utilizes the information it accumulates to additionally refine its approaches and loyalty programs. loyalty Programs help the retail stores recognize those huge spenders and keep the stores all around loaded with the items they get a kick out of the chance to purchase. The impetuses in a loyalty program, ought to be sufficient for the client to not stop re-buy conduct, but rather in the meantime, ought not be apparently lucrative. This is the reason impetus administration turns into a workmanship. Where loyal clients are being roused by hard and delicate prizes, a bigger bit ought to be delicate and to a specific degree elusive or non-quantifiable by the purchaser.

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