

## Impact of Customer Service Practices on Customer Satisfaction and Retention

<sup>1</sup> M. Kwamega, <sup>2\*</sup> E. Brako Ntiamoah, <sup>3</sup> P. Oforiwaa Egyiri, <sup>4</sup> D. Fiaklou

<sup>1,2,4</sup> School of Management and Economics, University of Electronic Science and Technology of China, Chengdu, China

<sup>3</sup> CIM-UK, Simon Page Business School, Accra, Ghana

Received 30 May 2014, Accepted 16 August 2014

---

### ABSTRACT:

In any business to customer (B2C) or business to business (B2B) type of environment, a customer is the ultimate goal and objective. More often than not, it can be quite an issue. This perhaps due to the fact that organizations sometimes do not really understand of what actually goes on in a customer's mind. As such, this predicament has provided as a challenge task to most business conglomerates that places strong emphasis on customer relations. Although many researches and studies were conducted on the actual working of the customer's mind, till today it is still a mystery. Therefore, this research is focused on the impact of customer service practices on customer satisfaction and retention in the regional medical stores (Koforidua). The study adopted both qualitative (case study) and quantitative methods respectively. The medical store in the eastern region was selected to gather data, which was acquired from answers obtained from our administered questionnaire. The population of the survey constituted the clients that the medical store supply drugs and other medical services to within the eastern region of Ghana. Hypotheses of the study were analyzed using correlation and regression. Results of the study showed that there are high positive correlation between the constructs of customer service practices, customer satisfaction and customer retention.

**Keywords:** *Customer service practices, Customer satisfaction, Customer retention and medical stores*

---

### INTRODUCTION

The focus of this study was to assess the impact of customer service practices on customer satisfaction and retention and to examine if clients are satisfied with these practices. This study was conducted among regional medical stores in the eastern region of Ghana. The evolving nature of the business environment in the past decade has contributed to changes in how business operations are carried out. Globalization and the advancement of technology have served as the basis for most firms to migrant into other market segments that

was not available to them initially while keeping their own customers. Since customers are essential commodity in the success of any firm, the ability of them to manage both existing and new clients is essential for a firm survive (Wilson et al., 2008). A well-satisfied customer base contributes to an increase in firm's revenue and reputation (David, 2009). In this marketing era of business customers hold the key to sales increase, brand image and a large consumer base for firms (Magi et al., 1996). Therefore the ability of firm's to manage these customers well

---

\*Corresponding Author, Email: [kwamebrako@yahoo.com](mailto:kwamebrako@yahoo.com)

is as important as the product they are offering. Customers demand value from firms in terms of product quality, sales support and after sales services. Due to this fact the customer is considered to play an important role in an organizational process (Lee et al., 2005).

When firms are developing strategies for their future survive and development, there arise the need to integrate the views of the customers that is what customers perceive as quality service and their expectation of satisfaction. By so doing the firm can gain the trust of the entire customer base and this would improve the reputation of the firm. In this competitive environment where business needs its customers to survive, firm can make their products and brands attractive through satisfying its customers. Therefore building a strong customer relationship is as important as any other business process such as product design and production (Kotler et al., 2002). Firms must strive to achieve customer satisfaction no matter what it takes (Kotler et al., 2009). On the other hand firms are giving out quality product since quality product is perceived to be associated with customer satisfaction. However, for the business it is best seen, not simply as a cost, but as an investment that can yield high returns, because it helps an organization to improve its competitive position by rising above its rivals.

When the performance of firms aligns with what customers perceived as satisfaction it serve as a motivation for them to be loyal to the firm's brand (Kotler et al., 2008). Service organizations should therefore strive at making sure that customers are satisfied and delighted (Clarke, 2000). When customers are satisfied organizations believe it maximizes customer retention probability so as to sustain the company's protection against inroads competition. Ramakrishnan (2006) defines customer retention as the marketing goal of preventing customers from going to the competitor. Customer retention is the way in which organizations focus their efforts on existing customers in an effort to continue doing business with them (Mostert et al., 2009). However, customer retention can also mean the number of customers who stay with the provider in the course of an established period, such as a year (Dawes, 2009). Customer retention is a key

factor in determining the success of businesses today.

Therefore, customer retention has a direct impact on long term customer lifetime value, which is a more profitable avenue for firms that seek to pursue growth and sustainability or those that seek to protect themselves from market shrinkage resulting from a contracting economy (Gee et al., 2008). Supporting this argument, Lombard (2009) notes that today the pressure on companies to retain customers is fuelled by the market where customer acquisition is slow. Customer retention is important when loyalty is decreasing and sales cycles are aggravating the business environment. Under these circumstances, losing an important customer to a competitor would impact significantly on the organization's profitability and growth. Therefore measure should always be in place to support the development of an effective customer management system where the satisfaction of clients is placed at the top (Chambers, 2008).

The remainder of this paper is structured as follows. Section 2 will be present both the theoretical background and hypothesis to this study. Section 3 provides the research methodology of the study. In section 4, the researchers present the statistical results and discussions of finding. Finally, this study in section 5 discusses the conclusion of the study.

## Literature Review

### Customer Service and Customer Satisfaction

According to Zeithaml et al. (2006) satisfaction or dissatisfaction is a measure or evaluation of a product or service's ability to meet a customer's need or expectations. According to Kumra (2008), service quality is not only involved in the final product and service, but also involved in the production and delivery process, thus employee involvement in process redesign and commitment is important to produce final products or services. Customer service is one of the organizational processes which companies perform considering the growing competition and for attracting entrepreneurial opportunities for increasing profitability, better access to the market and increasing the customer satisfaction and loyalty level (Calif, 1987). According to Goofin and

Price (1996) customer service is essential for the attainment of competitive advantage among firms. Furthermore, it enables firms to gain access to new markets while increasing its shares in existing ones. Customer satisfaction has been defined as the difference between expectation and performance of organization is offering, but there are differences between quality and satisfaction. Satisfaction determined after experience that quality is the same or not (Parasuraman et al., 1991). According to Newby and McManus (2000) quality of customer services is based on not just the knowledge and skills of individuals but on the entire organization. It involves both top-middle-low level management to clearly define the firm's customer service strategy (Mittal and Kamakura, 2001). Furthermore, satisfied customers will probably share their good experiences with others especially in Middle Eastern cultures (Jamal and Naser, 2002). Prior studies have been done on the relation between service quality and satisfaction: findings of some of these researches show that service quality results in customer satisfaction (Parasuraman et al., 1988). According to (Vandermere and Rada, 1988; Dennett et al., 2000) value added service can be defined as the extended service in a product portfolio adds 'value' from the customers perspective. Ehrenberg (1990) also states that value added service and differentiation are ways in which companies and organizations can gain competitive advantage in the market. Escover (1994), also states that value added function contributes directly to customer satisfaction of the product or service. Therefore, it is doubtless that companies and organization in this decade are working hard to develop value added service in their product portfolio so as to achieve long run success in business.

H1: A firm ability to provide value added service to its customers is related to customer's satisfaction.

#### **Customer Satisfaction and Customer Retention**

Customers are retained when they are satisfied from the products and services provided by an organization. Customer retention management indicated that customer retained if three conditions are fulfilled (customer satisfied from the organizational products/services, customer had intention to continue relation with

organization and customer highly recommend your products/services to others) (Alshurideh et al., 2012). Zeithaml and Bitner (2003) also state that customer satisfaction has become a major contributor for enhancing a company such as long term profitability, customer loyalty, and customer retention. That means for example that it is important to encourage the staff to deliver the right service to the right people in reasonable time and showing good manner. Satisfied customers may also give positive word of mouth and for that reason attract new customers and create long term business profit. Customer satisfaction is the necessary foundation for the company to retain the existing customers (Guo et al., 2009). Therefore, customers who are unsatisfied with the received services would not be expected to have long run relationships with the company (Lin and Wu, 2011). Adversely, Variation in the quality and value of products and services provided to customer creates variation in customer satisfaction and that create variation in customer loyalty (Auh and Johnson, 2005).

According to Rust and Zahorik (1993) customer satisfaction has direct impact on loyalty. Auh and Johnson (2005) argued that there are strong relationships between satisfaction and loyalty. Similarly, Bodet (2008) confirmed the relationship between customer satisfaction and customer loyalty. Shankar et al. (2003) also provide evidence that there is positively relationship between satisfaction and loyalty. As Kim et al. (2007) stated that customer satisfaction has impact on customer loyalty. Vesel and Zabkar (2009) provide evidence that customer satisfaction is one of the significant determinants of customer loyalty. Hollowell (1996) also support that satisfaction and loyalty are related to one another. In customer retention, it is important for firm to know who to serve their customers. After-sales services are the important drivers for customer retentions (Saeed et al., 2005). It is important for product/service provider to emphasis on the quality of product and service. As it is stated (Lin and Wu, 2011) there is a statistical significant relationship between quality commitment, trust and satisfaction and customer retention and future use of product, as retention is influenced by future use of product. Consequently, we hypothesize that:

H2: The efficient and effective provision of quality service that leads to customer satisfaction will result in customer loyalty which is related to customer retention.

## RESEARCH METHOD

### Case Selection

A case study can involve either single or multiple cases, and various levels of analysis (Yin, 1984). For example, Harris and Sutton (1986) studied 8 dying organizations, Bettenhausen and Murningham (1986) concentrated on the emergence of norms in 19 laboratory groups, and Leonard-Barton (1988) tracked the progress of 10 innovation projects. The case study is a research approach which aims at understanding the dynamics present within single context. Examples of case study research includes Allison's (1971) study of the Cuban missile crises, Selznick's (1949) description of TVA, and Pettigrew's (1973) research on decision making at a British retailer.

The focus of this study is to assessing the impact of customer service practices on customer satisfaction and retention and to examine if clients are satisfied with these practices. The motivation for this is the nature and uniqueness of these stores and their customer base. Due to the monopolistic nature of the medical stores, various hospitals that purchase its medical products from the stores has resorted to exit, thereby seeking the supplies of health and medical products from the pharmaceutical companies out right. This is because there are instances where medicines and health commodities such as anti-retroviral drugs, immunization drugs, and malaria drugs are not available at the Central Medical Stores and the Regional Medical Stores. Consequently, there is no commodity security at the service delivery points. Therefore, because of the immense competition in health care delivery and the uniqueness of the customer, customer satisfaction and retention is becoming a terrain in which employees, customers and management all emerge as winners

### Data Collection

The population of the survey constituted the clients of the medical stores. The researchers used the simple random sampling. The study used a sample size of hundred (100) from a total

population of one hundred and fifty (120). In this case, a questionnaire was used to guide the researchers on the data to be collected. Self-administered questionnaires were issued to respondents following an initial visit to reach an agreement to participate in the research.

### Method

The researchers choose to use both quantitative and qualitative research method. Bryman and Bell (2005) describes that a quantitative method means that data is collected with the aim to try theories. The difference between making a qualitative or quantitative study is that the qualitative study goes to the heart of the problem and has an inductive approach. The quantitative research design reaches a broader part of the problem and has a more deductive approach. Quantitative research focuses on measurement, causality, generalization and replication. Quantitative research is rather a lot of interpretation. The case study seeks to investigate a contemporary phenomenon within its real-life context, especially when the boundaries between phenomenon and context are not clearly evident (Yin, 2003). Since the case study design is conducted in a natural setting with the intention to comprehend the nature of current processes in a previously area (Benbasat et al., 1987), it allows the researcher to grasp a holistic understanding of the phenomenon under investigation (Creswell, 1998; Eisenhardt, 1989). Instead of seeking answers to questions such as "how much" or "how many," case study design is useful for answering "how" and "why" questions (Benbasat et al., 1987; Yin, 2003). Orlikowski and Baroudi (1991) declare that case study demonstrates its appropriateness to generate a well-founded interpretive comprehension of human/technology interaction in the natural social setting. Consequently, from an interpretive perspective, the researcher can obtain sufficient material from the selected case(s) for subsequent analysis (Miles and Huberman, 1994).

### Measurement of Variables

#### Customer Satisfaction

Customer Satisfaction Questionnaire was designed to measure participant's level of satisfaction. All of these questions are measured

from “strongly disagree” to “strongly agree”. The respondents were asked to indicate their level of agreement with these statements in relation the level of satisfaction. Their responses were later summed up for generalization for the whole medical stores.

#### **Customer Retention**

For purpose of this research questions that relate to customer retention were asked and placed on a 5- point scale ranging from strongly agree (5), Agree (4), Undecided (3), Disagree (2), and strongly disagree (1) in form of statement. The respondents were asked to indicate their level of agreement with the statements in relation to the customer retention of their respective medical stores by circling the appropriate Likert scale.

#### **Validity and Reliability of Data**

The reliability of data used for empirical analysis and hypothesis testing was measured. The reliability of the data was assured by the use of Cronbach’s alpha (numerical value of 0.5 is considered appropriate to show consistency). For this research data, the alpha value for customer satisfaction is 0.65, and customer retention at 0.74 respectively. The hypothesis formulated for the study was tested by cross-sectional data with the use of statistical software SPSS 20.0. Descriptive statistics and Pearson correlation were generated between variables. Interviews carried out among top managers and employees of regional medical stores served as a base to explain the quantitative findings and its validity.

### **RESULTS AND ANALYSIS**

#### **Statistical Population and Statistical Samples**

Statistical population of the study consists of clients which purchase medical drugs from the eastern regional medical stores in Ghana. 120 questionnaires were administered and 100 of them were used for the analysis. As we can observe from following figures, from 100 respondents, 9 people were with basic education, 32 people were high school graduates, 48 people had completed tertiary education, 11 people had other educational certificates, And this is while the age of 4 of these people were 18-24, 26

people between 25-34, 34 between 35-44, 22 people between 45-54 and 14 people were more than 55 years old. Also, among the respondents, 64 people who represent 64 percent were male and 36 who represent 36 percent were female.

#### **Customer Satisfaction**

This section reports the statistical analysis of our data on customer satisfaction. Table 4-1 reports a summary of descriptive statistics and Pearson correlation between all variable used. The dependent variable used is customers meet their expectations (CE). The independent variables include customer service representatives (CSR), convenient to use our company (CC), firm provide timely service (TS), prices are reasonable (PR).

#### **Descriptive Statistics**

Table 1 shows that prices are reasonable (PR) had the highest correlation coefficient with the dependent variable at 0.88 at  $p < 0.01$  (2-tailed). Convenient to use our company (CC) at 0.883 at  $p < 0.001$ (2-tailed) and firm provides timely service (TS) at 0.69 at  $p < 0.001$ (2 tailed). Correspondingly, variables such as customer service representative (CSR) had a correlation coefficient of 0.57 at  $p < 0.01$ (2-tailed). Inferences that can be made from these statistical figures above, in spite most independent variables had a substantial correlation with the dependent variable, the medical stores provides reasonable prices for their products and also it is very convenient to use the medical store.

Although the regional medical stores had customer service policies the researcher explored further to know the extent to which customers meet their expectations. In the study the researcher found out that the respondents most of the time meets their expectation. Since the focus was on the impact of these outlined policies, the findings showed that the regional medical stores in most cases gives their client value for the money they spend. This finding attest to the hypothesis (H1) which states that a firm’s ability to provide value added service to its customers is related to customer’s satisfaction.

**Table 1: Descriptive statistics and Pearson correlation of customer satisfaction variable**

Variable	N	Mean	SD	2	3	4	5
1. CE	100	2.70	1.193	0.570*	0.883**	0.697**	0.885**
2. CSR	100	3.39	1.072		0.581**	0.762**	0.849**
3. CC	100	3.55	.925			0.613**	0.908**
4. TS	100	3.40	1.110				0.677**
5. PR	100	3.30	1.425				

\*\* Correlation is significant at 0.01 levels (2-tailed).

**Table 2: Regression analysis for customer satisfaction variables**

Models	R-square	Unstandardized coefficients.		Standardized coefficient	t-value	Sig.
		Beta	Standard Error	Beta		
1. CSR	0.540	0.320	0.042	0.041	1.089	0.000
2.CSR, CC	0.623	0.555	0.115	0.431	4.817	0.000
3.CSR, CC, TS	0.802	0.000	0.039	0.022	0.004	0.001
4.CSR, CC, TS, PR	0.831	-0.111	0.086	-0.132	-1.283	0.009

The regression model was established using the equation:  $Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \dots + \beta_n X_n$  where: Y is the dependent variable, “ $\alpha$ ” is a regression constant;  $\beta_1, \beta_2, \beta_3$  and  $\beta_n$  are the beta coefficients; and  $X_1, X_2, X_3$  and  $X_n$  are the independent (predicator) variables. Standardized beta coefficients were put in the regression equation. Table 2 reveals that customer satisfaction can be predicated as:  $Y = \alpha + .04 X_1 + .43 X_2 + .02 X_3 + \dots + \beta_n X_n$  where: Y is (CE);  $X_1$  is (CSR);  $X_2$  is (CC);  $X_3$  is (TS), and  $X_n$  is the nth predicator.

#### Customer Retention

This point reports the statistical analysis of our data on customer retention. Table 4.3 reports a summary of descriptive statistics and Pearson correlation between all variable used. The

dependent variable used is repeat purchase (RP). The independent variables include after purchase service (APS), Overall quality (OQ), Product value (PV), Trust (T), Firm sincerity (FS).

Table 3 shows that trust (T) had the highest correlation coefficient with the dependent variable at 0.82 at  $p < 0.01$  (2-tailed) and firm sincerity (FS) at 0.72 at  $p < 0.001$  (2-tailed). Also variable such as overall quality (OQ) had a correlation coefficient of 0.638 at  $p < 0.01$  (2-tailed) and product value (PV) had a correlation coefficient of 0.516 at  $p < 0.01$  (2-tailed). Inferences that can be made from this statistical figures above despite all had a significant correlation with the dependent variable is that after purchase service showed a small correlation.

**Table 3: Descriptive statistics and Pearson correlation of customer retention variable**

Variables	N	Mean	SD	2	3	4	5	6
1.RP	100	3.51	1.133	0.435**	0.638**	0.516**	0.818**	0.718*
2.APS	100	2.96	0.840		0.314**	0.069	0.639**	0.639**
3.OQ	100	3.90	1.049			0.023	0.695**	0.695**
4.PV	100	3.65	0.626				0.029	0.529**
5.T	100	3.51	1.040					0.330**
6.FS	100	3.51	1.040					

\*\* Correlation is significant at 0.01 level (2-tailed).

**Table 4: Regression analysis for customer retention variables**

Models	R-square	Unstandardized coefficients		Standardized coefficient	t-value	Sig.
		Beta	Standard Error	Beta		
1. APS	0.584	0.854	0.363	0.041	1.089	0.001
2. APS, OQ	0.606	-0.008	0.054	0.431	4.817	0.000
3. APS, OQ, PV	0.618	-0.165	0.068	0.000	0.004	0.000
4. APS, OQ, PV, T	0.757	-0.121	0.073	-0.132	-1.283	0.003
5. APS, OQ, PV, T, FS	0.787	0.763	0.094	0.010	0.311	0.000

Despite the medical stores had customer service policies the researcher investigated further to know what motivates the clients to do a repeat purchase. In the study the researcher found out that clients most of the times do repeat purchases because of trust, firm sincerity, that exist between them and the medical stores, and overall quality they get from purchasing the products. This finding satisfies the hypothesis (H2) which states that the efficient and effective provision of quality service that leads to customer satisfaction will result in customer loyalty which is related to customer retention.

The regression model was established using the equation:  $Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \dots +$

$\beta_n X_n$  where: Y is the dependent variable, “ $\alpha$ ” is a regression constant;  $\beta_1, \beta_2, \beta_3$  and  $\beta_n$  are the beta coefficients; and  $X_1, X_2, X_3$  and  $X_n$  are the independent (predicator) variables. Standardized beta coefficients were put in the regression equation. Table 4 reveals that customer retention can be predicated as:  $Y = \alpha + 0.04 X_1 + .43 X_2 + .00 X_3 + \dots + \beta_n X_n$  where: Y is (RP) ;  $X_1$ , is (APS) ;  $X_2$ , is (OQ);  $X_3$  is (PV) and  $X_n$  is the nth predicator.

## DISCUSSION

The focus of this research was to assess the form and extent to which customer service activities are practiced, its impact on customer

satisfaction and retention. The paper went further to examine the relationship between service quality, customer satisfaction and customer retention. Consequently, the concept of customer service is a priority in many developing countries like Ghana and remains so in some countries even today. Therefore, the issue of customer service has become a serious matter for both government and the private sector and something is been done about it collectively as a nation in order to achieve the best of economic growth. Ghana as a country and an emerging economy has embraced the concept of customer service practices, it can evidenced that firms and organizations are finding new ways to run their business activities or do business. To have an effective way of achieving its targets there is the need to render quality of service and also meet the expectations of the customer in other to remain in business. In spite of the introduction of these customer service practices, companies and organizations are trying to get their share of the market, this service has its own form of challenges and uncertainties that disrupts the easy rendering of these customer service practices.

As stated earlier, the researchers tested the relationship between customer service and customer retention. The findings of the study were able to satisfy the hypothesis developed for our study. During the study, the researchers found out that customer service practices have a significant impact on customer satisfaction and retention. Furthermore the regional medical stores have a streamlined customer service practices and procedures to achieve the set targets and lastly the departments prepare quarterly and annual reports for both stakeholders and board members of the stores.

Despite the efforts of the regional medical stores to deal with the uncertainties they face, the survey revealed that, clients do complain about the services provided by the Koforidua Regional Medical Stores. Some complains are untimely supply of drugs due to many facilities and limited staffs to serve clients and also equipment to facilitate drugs movement in the stores. Relating this to the research, the researchers went a step further to find out the reason behind this delay. It was found out that the medical do not have enough employees to work in the various departments of the stores. In

addition, the employees of the regional medical stores are not consistent with how they treat their customers in the aspect of render quality of service.

#### **RECOMMENDATION**

Considering the direct relationship between customer service and its ability to retain customers, the regional medical stores should deepen the commitment of the company towards customer service by making customer service one of the core values of the medical stores. Though the regional medical stores performs customer service on the basis of trying to satisfy their clients, managements must be mindful of the existence of customer service advocacy groups and government societal legislations in their delivery. The Regional Medical Stores should train their staff in handling clients in terms of customer service. Also the regional medical stores should send thank you gifts to lifetime clients. The stores should also email their clients online greetings cards on holidays and birthdays. The medical stores should create secured and accessible website for easy navigation by their clients. This will help clients to post their suggestions and problems to the frequently asked questions (FAQ) page on the web site pertaining to any challenges they might face as clients to the stores. The regional medical stores should also offer quantity discounts to clients who make big purchases. There should be improvement in the technological base of Koforidua Regional Medical Stores, in terms of the use of more sophisticated technologies like the use electronic Data Interchange (EDI), Economic Order quantity (EOQ) which will ensure adequate stock available to serve their clients at all times. Koforidua Regional Medical Stores should motivate their staffs yearly for handling clients well and must be time bound in their service delivery. The regional medical stores should also invite their clients to the company's product launch, workshops and seminars. The regional medical stores should also organize special events for their customers like awards and dinner night and barbecue party, this will make them feel recognized when these clients are included in the business operations and special events. Furthermore, the use of Mechanical Handling Equipment (MHE) like trolleys, forklift, conveyers in loading of goods



unto Vehicles should be introduced to protect the workers from being injured. Finally, Koforidua Regional Medical Stores should draw customer service strategies through which feedback can be ascertained from their clients about their level of satisfaction of the services that is rendered to them.

## CONCLUSION

The focus of this paper was to assess the process and magnitude to which customer service activities are practiced, its impact on customer satisfaction and retention. The researchers went an extra mile to examine the relationship between service quality and customer retention. Similarly to examine the relationship between service quality and customer satisfaction. The research approach adopted was both a qualitative (case study) and quantitative methods respectively. Data was gathered from the eastern regional medical store through the administration of questionnaires. The statistical results showed significantly that the regional medical store performs customer service practices on the basis of satisfying their clients. Also there was a significant relationship between customer service, customer satisfaction and retention. The hypothesis established for this study was supported by the researcher findings.

## REFERENCES

- Bahia, K. and Nantel, J. (2000). A Reliable and Valid Measurement Scale for the Perceived Service Quality of Banks. *The International Journal of Bank Marketing*, 18 (2), pp. 84-91.
- Balaji, M. (2009). Customer Satisfaction with Indian Mobile Services. *IUP Journal of Management Research*, 8 (10), pp. 52-62.
- Bedi, M. (2010). An Integrated Framework for Service Quality, Customer Satisfaction and Behavioral Responses in Indian Banking Industry: A Comparison of Public and Private Sector Banks. *Journal of Services Research*, 10 (1), pp. 157-172.
- Benbasat, I., Goldstein, D. K. and Mead, M. (1987). The Case Research Strategy in Studies of Information Systems. *Management Information Systems Quarterly*, 11 (3), pp. 369-388.
- Bodet, G. (2008). Customer Satisfaction and Loyalty in Service: Two Concepts, Four Construct Several Relationships. *Journal of Retailing and Consumer Services*, 15 (3), pp. 156-162.
- Bryman, A. and Bell, E. (2005). *Företagsekonomiska forskningsmetoder*, Malmö, Liber AB.
- Calif, D. H. S. (1987). Waste Audit Study: Automotive Repairs. Prepared by Wesley M. Toy, P. E. Saratoga, Calif., for the California Department of Health Services, Toxic Substances Control Division, Alternative Technology Section. May 1987, pp. 131-142.
- Clark, P. The Loyalty Guide 2. *The Loyalty Guide Report Series*, Available: <http://www.theloyaltyguide.com>
- Creswell, J. W. (1998). *Qualitative Inquiry and Research Design: Choosing among Five Traditions*, Thousand Oaks, CA: Sage.
- Dawes, J. (2009). The Effects of Service Price Increases on Customer Retention: The Moderating Role of Customer Tenure and Relationship Breadth. *Journal of Services Research*, 11 (3), pp. 232-245.
- Fogli, L. (2006). *Customer Service Delivery*, San Francisco: Jossey-Bass.
- Gee, R., Coates, G. and Nicholson, M. (2008). Understanding and Profitably Managing Customer Loyalty. *Journal of Marketing Intelligence and Planning*, 26 (4), pp. 359-374.
- Goffin, K. and Price, D. (1996). Service Documentation and the Biomedical Engineer: Results of a Survey. *Biomedical Instrumentation and Technology*, 30 (3), pp. 223-235.
- Grönroos, C. (1983). *Strategic Management and Marketing in the Service Sector*, Marketing Science Institute, Boston: USA.
- Guo, L., Xiao, J. J. and Tang, C. (2009). Understanding the Psychological Process Underlying Customer Satisfaction and Retention in a Relational Service. *Journal of Business Research*, 62 (11), pp. 1152-1159.
- Hallowell, R. (1996). The Relationships of Customer Satisfaction, Customer Loyalty and Profitability. *International Journal of Service Industry Management*, 7 (4), pp. 27-42.
- Jamal, A. and Naser, K. (2003). Factors Influencing Customer Satisfaction in the Retail Banking Sector in Pakistan. *International Journal of Commerce and Management*, 13 (2), pp. 29-53.
- Jamier, L. S. (2002). Customer Service. Available: [goodcustomerservice.com](http://goodcustomerservice.com)
- Julie, M. (2008). *A Winning Customer Service Strategy*, California: Sacramento
- Kassim, N. and Abdullah, N. A. (2010). The Effect of Perceived Service Quality Dimensions on Customer Satisfaction, Trust, and Loyalty in E-Commerce Settings: A Cross Cultural Analysis. *Asia Pacific Journal of Marketing and Logistics*, 22 (3), pp. 351-371.
- Kotler, P., Armstrong, G., Saunders, J. and Wong, V. (2002). *Principle of Marketing*, 3rd ed. Prentice Hall.
- Kotler, P. (2003). *Marketing Management*, 11th ed. New Jersey: Prentice Hall.

- Kotler, P. and Keller, K. L. (2009). *Marketing Management*, 13th ed. New Jersey: Pearson Education Inc., Upper Saddle River.
- Kumar, S. A., Mani, B. T., Mahalingam, S. and Vanjikovan, M. (2010). Influence of Service Quality on Attitudinal Loyalty in Private Retail Banking: An Empirical Study. *IUP Journal of Management Research*, 9 (4), pp. 21-38.
- Kumra, R.. (2008). Service Quality in Rural Tourism: A Perspective Approach, Conference on Tourism in India-Challenges Ahead, India, pp. 424-431.
- Lee, J. K. and Ritzman, L. P. (2005). *Operations Management: Process and Value Chains*, 7th ed. New Jersey: Person Education.
- Lee, M. C. and Hwan, I. S. (2005). Relationships among Service Quality, Customer Satisfaction and Profitability in the Taiwanese Banking Industry. *International Journal of Management*, 22 (4), pp. 635-648.
- Lin, J. S. C. and Wu, C. Y. (2011). The Role of Expected Future Use in Relationship-Based Service Retention. *Managing Service Quality*, 21 (5), pp. 535-551.
- Lombard, M. R. (2009). Customer Retention Strategies Implemented by Fast Food Outlets in the Gauteng, Western Cape, and Kwazulu-Natal Provinces of South Africa-A Focus on Something Fishy, Nandos and Steers. *African Journal of Marketing Management*, (1) 2, pp. 70-80.
- Looy, B. V., Gemmel, P. and Van Dierdonck, R. (2003). *Services Management: An Integrated Approach*, 2nd ed. Great Britain: Pearson Education Limited.
- Lucas, R. W. (2005). *Customer Service: Skills for Success*, 4th ed. New York: McGraw Hill.
- Magi, A. and Julander, C. R. (1996). Perceived Service Quality and Customer Satisfaction in a Store Performance Framework: An Empirical Study of Swedish Grocery Retailers. *Journal of Retailing and Consumer Services*, 3 (1), pp. 33-41.
- McManus, G. (2000). *The Hotel Industry*, In Jordaan, M. J. S. ed. *Career Guide: Tourism in South Africa*. Bloemfontein: Tekskor, pp. 130-138.
- Miles, M. B. and Huberman, M. A. (1994). *Qualitative Data Analysis*, 2nd ed. CA: Sage, Thousand Oaks.
- Mittal, V. and Kamakura, W. A. (2001). Satisfaction, Repurchase Intent, and Repurchase Behavior: Investigating the Moderating Effect of Customer Characteristics. *Journal of Marketing Research*, 38 (1), pp. 131-142.
- Mostert, P. G., Meyer, D. and Rensburg, L. R. J. (2009). The Influence of Service Failure and Service Recovery on Airline Passenger's Relationships with Domestic Airline: An Exploratory Study. *South African Business Review*, 13 (2), pp. 118-140.
- Naeem, H. and Saif, I. (2009). Service Quality and Its Impact on Customer Satisfaction: An Empirical Evidence from the Pakistani Banking Sector. *The International Business and Economics Research Journal*, 8 (12), 99-104.
- Philip, K. (2002). *Marketing Management – Analysis, Planning, Implementation and Control*, 6th ed, UK: Prentice Hall.
- Orlikowski, W. J. and Baroudi, J. J. (1991). Studying Information Technology in Organizations: Research Approaches and Assumptions. *Information Systems Research*, 2 (1), pp. 1-28.
- Parasuraman, A., Berry, L. and Zeithaml, V. (1991). Refinement and Reassessment of the SERVQUAL Scale. *Journal of Retailing*, 67 (4), pp. 420-450.
- Parasuraman, A., Zeithaml, V. A. and Berry, L. L. (1988). SERVQUAL, A Multiple Item Scale for Measuring Consumer Perception of Service Quality. *Journal of Retailing*, 64 (1), pp. 12-40.
- Pettigrew, T. F. (1998). Intergroup Contact Theory. *Annual Review Psychology*, pp. 65-85.
- Philip, K., Armstrong, G. and John, S. (2008). *Principles of Marketing*, 4th European ed. UK: Prentice.
- Ramakrishnan, K. (2006). Customer Retention: The Key to Business Performance. Available:<http://www.estrategicmarketing.com/smf eb-Mar/art11.html> (15 March, 2014).
- Rust, R. T. and Zahorik, A. J. (1993). Customer Satisfaction, Customer Retention and Market Share. *Journal of Retailing*, 69 (2), pp. 193-215.
- Saeed, K. A., Grover, V. and Hwang, Y. (2005). The Relationship of E-Commerce Competence to Customer Value and Firm Performance: An Empirical Investigation. *Journal of Management Information System*, 22 (1), pp. 223-256.
- Shankar, V., Amy, K. Smith, A. K. and Rangaswamy, A. (2003). Customer Satisfaction and Loyalty in Online and Offline Environments. *International Journal of Research in Marketing*, 20 (2), pp. 153-175.
- Vesel, P. and Zabkar, V. (2009). Managing Customer Loyalty through the Mediating Role of Satisfaction in the DIY Retail Loyalty Program. *Journal of Retailing and Customer Services*, 16 (5), pp. 396-406.
- Wilson A., Zeithaml V. A., Bitner M. J. and Gremler D. D. (2008). *Services Marketing*, McGraw-Hill Education.
- Yin, R. K. (2003). *Case Study Research: Design and Methods*, Vol.: 5, 3rd ed. CA: Sage, Thousand Oaks.
- Zeithaml, V. A. and Bitner, M. J. (2003). *Service Marketing: Integrating Customer Focus across the Firm*, 3rd ed. Boston: MA: McGraw-Hill/Irwin.
- Zeithaml, V. A., Bitner, M. and Gremler, D. D. (2006). *Services Marketing: Integrating Customer Focus across the Firm*, 4 th ed. Singapore: McGraw-Hill.