

Impact of Customer Satisfaction and Trust on Customer Loyalty Mediating Role of Commitment (Evidence from Petroleum Sector of Pakistan)

Dr. Rashid Saeed, Asad Ur Rehman, Naeem Akhtar, Muhammad Abbas

Department of Management Sciences, COMSATS Institute of Information Technology, Sahiwal

Received: October 17 2013

Accepted: November 13 2013

ABSTRACT

To determine the influence of customer satisfaction, trust and commitment over customer loyalty and empirical relationship of these variables on petroleum sector of Pakistan. Questionnaire techniques were used to collect data from 200 respondents and non probability convenience sampling technique is used to collect data. Descriptive statistics, correlation and regression techniques are used to analyze the data. Customer satisfaction, trust and commitment are the important tools to explain the customer loyalty. Study explore that if fuel provider want to do long term business with existing and potential customer and make them loyal one, these companies have to increase the quality of fuel, improve staff behavior and build trust over the quality of fuel and environment of outlet. These things make customers a loyal patron of fuel provider.

KEY WORDS: Customer satisfaction, Trust, Commitment, Customer loyalty.

INTRODUCTION

From identification of brand loyalty to till now it has been very debatable and researchable topic among marketers and researchers in a world. With the up gradation of research on that topic and the emerge of relationship marketing concept that emphasize to establish a long term relationship with customers. In market environment the competition become too huge to face with scarce resources and sustain profitable customers for a longer period of time. As a result customer loyalty becomes the heart of brand customer relationship. If marketer want long term attention of customer than they must make them a loyal patron of particular brand. Question that create irritation in marketers mind how to understand the significance relationship between the construct of brand equity and customer loyalty. Number of known factors and ideology about Customer loyalty in marketing literature (Taylor et al., 2004). Recently relationship marketing concept widely discuss in both academic and marketing environment. It is widely applied in antecedent industrial marketing to both services and commodity marketing. With the passage of time researchers discuss relationship marketing is a process of integrate marketing, sales promotion, public relationship and direct marketing and create and maintain valuable relationship. The focus is to attract the customer satisfaction, customer loyalty, and trust. (Shani and Chalasani, 1994) elaborated that relationship marketing able to increase customer loyalty. The relationship between customer and brand based on loyalty level is an extremely significance for marketers. (Duncan and Moriarty, 1998) explore that new marketing era based on customer focus relationship marketing and integrated market communication. A two way communication to build long term customer relationship before and after transactions would do. Customer perception is major determination of long term business and customer relationships.

The petroleum sector of Pakistan is highly competitive as it has opened for private companies. The existing national and multinational companies facing intense competition, it even more intense because companies are make value for customer to gain market share or retain the customer, which is only possible by satisfaction customer building the trust of customer and make them loyal to the brand. This emphasizes the petroleum companies to give more time to customer's orient marketing strategy to gain market share. One of the primary concerns in the petroleum sector of Pakistan is customer loyalty.

This research has been conducted in order to find the relationship of customer loyalty with customer satisfaction, trust and mediating effect of commitment in this relationship. On previous literature this research is conduct in various western countries in different sectors and customer contents, but in our knowledge no such study conduct in petroleum sector of Pakistan, though that was done in automobile sector of Pakistan but there is no mediating relationship of commitment has been checked. This study divided into various parts, first to evaluate the theoretical context, Secondly identification of hypothesis on the base of theoretical background of marketing and branding literature. In this study, we make an attempt to empirically prove validate our Adopted research model and

*Corresponding Author: Dr. Rashid Saeed, Department of Management Sciences, COMSATS Institute Of Information Technology, Sahiwal. Email: rashidsaeed@ciitsahiwal.edu.pk

findings of present study. Research on these variables are conducted in Pakistan but with one no mediating role in our knowledge this study has value in view that the research was not conduct in petroleum sector of Pakistan.

LITERATURE REVIEW

Many researches has been done in past on customer loyalty. Researchers found different results from those researches. Furthermore, Literatures were reviewed an based on these reviews, Hypothesis will develop. Research revealed that Customer satisfaction is an” evaluation of perceive discrepancy of superior expectation and actual performance of product” (Tse and Walton; 1998, Oliver; 1999).A research done by (Oliver 1981) Customer satisfaction is a positive response from customer after the use of product or services. According to research, company becomes competitive and successful if customers are satisfied with the performance of product or services. (Hennig and Klee, 1997).Results of the study revealed that product and service performance meet or exceed from customer expectation leads to customer satisfaction. (Blanchard and Gallow, 1994). Companies are now a day’s not just focus on achieving on customer satisfaction also focuses on customer delight because customer loyalty can be increase by giving more value. Customer satisfaction is the reaction of the state of satisfaction and judgment of satisfaction level by customer (Kim *et al.*, 2004).Positive relationship were found in customer satisfaction and brand loyalty, Satisfied customer become loyal and dissatisfied go to another brand or product (Kuuish, 2007). Many researches explore that customer satisfaction play a effective role in enhancing and maintaining long term profitable relationship among customers and organizations (Haq and Amin, 2009).One more study show that customer satisfaction and brand loyalty are positively related with each other this study also suggest that customer perception rate market share and profit can be improve by increasing the level of customer satisfaction. (Ponirin *et al.*, 2009) Study show that customer loyalty can be achieve by increasing customer trust, satisfaction and firms reputation, Customer satisfaction is achieved by delivering superior product and service quality, by maintaining and building reputation of firm leads towards customer loyalty (Zaman *et al.*, 2012). Customer satisfaction have a positive relationship with brand loyalty, companies have to more focus on comprehensive approach to relationship marketing that includes customer satisfaction and result will be retaining current customer and generation of positive word of mouth (Kiyani, M., 2012). Satisfied customer provide value to brand and spread positive word of mouth that will help out in good brand reputation, Satisfaction leads customers towards long term profitable relationship with brand (Hanif, 2010). In present research the relationship between customer satisfaction and customer loyalty is study to determine the relationship evaluate in past studies fit in our setting.

Brand trust is defined as the “Degree to which an individual is confident, eager to act on the basis of the word, actions and results of others” (McAllister; 1995). Trust is an emotional commitment of the customer with brand; now day’s marketers are interested in trust because it is observed that trust have positive relationship with brand loyalty (Reast; 2005). One study expressed that trust play a vital role in customer purchase decision and long term customer satisfaction (Ballester and Aleman; 2001). Trust development of brand is a long term process, trustworthy brands care the customer expectation, fulfill the actual promise of brand and value its customers finally leads to brand trust and reliability (Ballester and Aleman; 2005). Brand trust become more important antecedents of brand loyalty (Akbar and Parvez; 2009). Trust is significance important for construction and maintaining long term relationship (Akbar and Parvez; 2009). Trust of brand leading towards brand loyalty and trust create trade association that are extremely appreciated (Kussik; 2007). Brand trust has a direct relationship with purchase intention and attitudinal loyalty and loyalty is achieved through trust (Laurin & Lin; 2003). Another study explains that trust having positive impact towards customer loyalty (Price; 2008). This study has attempted to check out the strength of relationship between brand trust and loyalty

In general view customer loyalty means intention of a customer to repurchase the product or services now a day’s that is the goal of organizations if these organizations just focus on customer satisfaction, customer might be satisfied but no loyalty is there. In past loyalty towards a particular brand is customer repurchase and repeated purchase in its customer life cycle as indicators (Hackett *et al.*, 1994). Customer loyalty measurement are divided into three categories customer intention to purchase, primary behavior (information about the transaction) and secondary behavior (customer wiliness of recommend the product or services to public and to their reference group, positive praise of brand) (Jones and sasser 1995). One other research explain the customer loyalty through attitude or behavior, Attitude express as the intention of repurchase and purchase the other product of company and recommend to reference group in competitive environment, behavior include the repurchase and purchase of product of company and recommend it to other (Prus and Brandt 1995). In previous studies measurement of customer loyalty are attitude and behavior, in this study new measurement of customer loyalty are discuss, 1) Frequent repurchase on the basis of intention and behavior , 2) The intention and behavior of purchase other products of company, 3) customer intention and behavior to recommend to other, 4) The immunity of competitors promotional

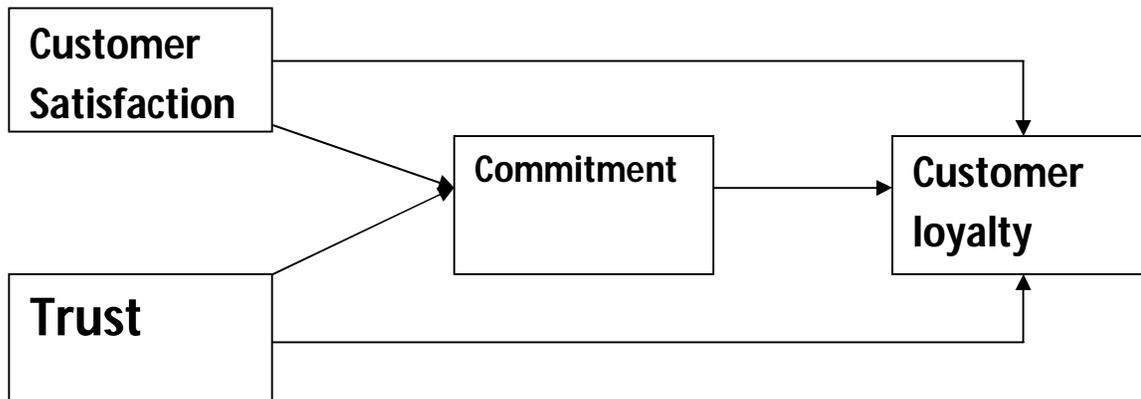
activities. According to Oliver (1997, 1999), customer loyalty continuum start from cognitive believes and back up by affective cognitive loyalty and finally actually purchase behavior. Customer loyalty is affective measure in relationship marketing step and strategic marketing plans (Kuma; 1999). Preference of customer to extract the one brand over other brand the exact need explain as customer loyalty (Chirico and Presti; 2008) the customer loyalty is observed with customer satisfaction (Ponirin et al., 2009). Trust is investigate with customer loyalty (Rosemary and Sohi; 1997).

Research Objectives

- To find the relationship of customer satisfaction and commitment in petroleum sector of Pakistan.
- To find the relationship between customer satisfaction and customer loyalty in petroleum sector of Pakistan.
- To find the relationship between brand trust and commitment in petroleum sector of Pakistan.
- To find the relationship of Brand trust and customer loyalty in petroleum sector of Pakistan.
- To find the relationship of commitment and customer loyalty in petroleum sector of Pakistan.

Theoretical Framework:

Figure 1. Schematic diagram:



This model express the four major variables customer satisfaction and trust are independent variables, commitment is intervening variable and customer loyalty is dependent variable. These independent and intervening variables change the level of customer loyalty that is dependent variable. If the customers are satisfied with the performance of fuel ten they become loyal to particular brand, with continues favorable performance develop customer trust over brand when the customer have a trust of brand then it became loyal to that brand. When customers are satisfied and have a trust on brand that will leads to their commitment with brand because the product/ service attribute match with customers’ needs and wants. When the customer is committed to brand it’s the loyal customer of that brand.

Hypotheses Development

Current study only has a one dependent variable that is customer loyalty and two independent variables that are customer satisfaction and customer trust and one mediating variable is commitment. Several studies show that customer satisfaction and customer satisfaction directly or indirectly link with customer loyalty, and commitment also intervene the relationship among these variable that is the new inclusion in current study.

On the bases of in-depth literature review following hypothesis have been develop:

H1: Customer satisfaction has positive effect on commitment.

Ping Pi & Hong Haung (2010) verified that higher the satisfaction of customer with the airline higher the commitment of customer with airline and willing to maintain long term profitable relationship. Mittal et al. (1998) argued that overall satisfaction of customer with particular goods / service has positive effect on commitment.

H2: Customer satisfaction has positive effect on customer loyalty.

Ping Pi & Hong Haung (2010) evaluated that customer satisfaction with airline services leads them to be a loyal patron of the airline. Fornell (1992) and Kotler (1991) found that customer attention to repurchase the product /services are one of the loyalty patron.

H3: Customer trust has positive effect on commitment.

Ping Pi & Hong Haung (2010) proved in their study if customer has trust on airline than they are more committed to do business with airline again and willing to maintain a long term relationship.

H4: Customer trust has positive effect on customer loyalty.

Ping Pi & Hong Haung (2010) confirmed that commitment has positive effect on customer loyalty that was also proved and found by Hsu (2002) this finding is also found in Singh & Sirdeshnukh (2000).

H5: Commitment has positive effect on customer loyalty.

Ping Pi & Hong Haung (2010) study done by providing evidence that more the committed customer more willing for long term relationship and recommend it other customer to use that airline. That relationship shows that commitment has positive effect on customer loyalty.

RESEARCH METHODOLOGY

Two most familiar type of research are qualitative and quantitative research, this study use the quantitative research because this research provide accuracy of data such as:

- Quantitative research are fairly in flexibility because this allows the meaningful comparison of response cross participants of its study sites.
- Participants are less formal so they have opportunities to provide the answer in more detail.
- The important reason of sue the quantitative method it eliminate the bias (Daniel, 2011).

This part of studies depicts the analytical approach and methods that are use to address and studied the research problem. This part elaborates the schematic diagram of the studies that clearly classify the observed variables and the relationship among these variables. Population, sampling and sampling described in this part of study. Instrument selected for measurement, data collection, data analysis of research problem also part of this section. The population of this study involves all the people of Pakistan that have a vehicles and direct link with the consumption of fuel in their vehicles, Although this study is limited to three major companies customers Total Pakistan, Shell Pakistan and Pakistan State oil. Besides that other companies outlet also their but the customers are limited and the user of these outlets are not representing the majority users of Pakistan. The sample of this study consists of 200 respondents using self administrative questionnaire. Convenience sampling technique is use to draw a sample. The research gathers data via survey with questionnaire. Survey research technique is used to gather information from sample of people because survey has an advantage of gathered the information is quick, in expenses and efficiency and accurate means of gather information about the population. Convince sampling technique is use to draw a sample and the purpose of using this sample design is to address customers from different sector of this industry.

Data Analysis

Present study choose the petroleum sector of Pakistan and adopted questionnaire use for data collection, however customer information is private would not disclose. Present study carefully uses sampling to control the representatives of sample. The sample used for study consists of 250 participants keep in mind the size of population. After deducting questionnaire from original 250 a total of 200 valid questionnaires were obtain. If the sample of study is to small then the data analysis show unrepresentative, if it is to big analysis become sensitive so Hair *et al.* (1992) recommend that study sample size is between 100 and 200.

The demographics of sample showed that 76.8% of the sample male and 23.8% female. This may indicate that women trend of driving a vehicles increasing in Pakistan. Demographics regarding age 10.4% customer age between 15 to 22, 29.4% customer age between 23 to 32, 32.7% age between 33 to 42 and 20.9% between 43 to 53 and 6.6% age between 53 to above. This shows the uniform need for fuel in every age of customer. About 52% of respondent income is less than 75000 per month so they are more concern with the performance of fuel and promotional activities.

Demographics		Frequency	Percentage
Gender	Male	162	76.8%
	Female	38	23.2%
Age	15 to 22	22	10.4%
	23 to 32	62	29.4%
	33 to 42	58	32.7%
	43 to 53	44	20.9%
	54 to Above	14	6.6%
Income	15000 to 30000	56	28%
	30000 to 50000	45	22.5%
	50000 to 75000	39	19.5%
	75000 to 150000	54	27%
	More than 150000	6	3%

Findings of Study

This study mainly uses a reliability analysis, Descriptive analysis, regression analysis in SPSS to analyze the data. Cronbach alpha is used to check the internal consistency of same variable. Cuie ford (1997) Cronbach alpha above 0.7 means highly reliable. On contrary the value below 0.35 has low reliability. In particular case researcher should refuse the date. The reliability analysis summarized in the table and analysis shows that reliability between 0.7 to 0.811 which all are above 0.7, Therefore study is in a highly reliable range and has highly reliable.

Variables	CronbachAlpha
Customer Satisfaction	0.811
Customer Trust	0.779
Commitment	0.706
Customer Loyalty	0.790

The measurement method of the research variables uses the mean of each variable in study. Table show the structure of sample variable, including the number of sample variable, mean and standard deviation. Correlation is used to measure the strength of association between variables. The change in the one Variable link with the other variable the variables said to be correlated. Correlation between 1 and -1 is recognizing as perfect relationship either positive or negative. When it becomes 0 there is no correlation between variables. The correlation analysis shows that there is no significant relationship between customer trust and customer satisfaction and the same the case with customer satisfaction and commitment. Furthermore, the rest of the variable has significant relationship shown in table.

Variable	Number of Sample	Mean	Standard Deviation
Trust	200	3.6842	0.66486
Satisfaction	200	4.2800	0.66620
Commitment	200	3.3400	0.64815
Loyalty	200	3.5338	0.77681

Variable	Customer Trust	Customer Satisfaction	Commitment	Customer Loyalty
Trust	1			
Satisfaction	0.167	1		
Commitment	0.208	0.124	1	
Loyalty	0.697	0.350	0.197	1

p< 0.05; p< 0.001

When we predict the value of dependent variable with the help of one or more variables it is known as a regression. Correlation measure the strength of relationship between variables built regression measure the degree of association between variables. Regression calculates how much variation in dependent variable occurs when it is influence by independent. However, multiple regressions are used to measure the influence of more than one independent variable on dependent variable. Present study uses the simple regression and multiple regressions to find if there is linear equation and to prescribe the relationship between independent and dependent variables. Further more independent variable use to predict the unknown dependent variable and the research hypothesis has been tested by these results.

Variable	Beta 1	R square	Adjusted R	T value	F value	P value
Satisfaction, trust and commitment variable						
Trust	0.208	0.043	0.038	2.987	8.921	0.000
Satisfaction	0.303	0.092	0.085	3.608	13.543	0.000
Satisfaction, trust, commitment and customer loyalty variable						
Trust	0.697	0.486	0.483	4.498	187.133	0.001
Satisfaction	0.310	0.492	0.484	3.113	63.208	0.000
Commitment	0.197	0.039	0.034	2.822	7.966	0.005
*means P<0.1; **means P<0.05; ***means P<0.01.						

In Regression table study found that the value of adjusted R explain that with one unit change in customer satisfaction and trust cause 48.6% variation in customer loyalty but commitment only cause 3.8% . ANOVA

statistics explain that over all model is fit statistically because the “F” > 5 and P < 0.01. Multiple regressions are significant statistical technique to understand the relationship of variables. Regression coefficient received on customer satisfaction, trust and commitment is (Beta=0.697, 0.310, 0.197 and P < 0.01) which is significant in statistical language and report that customer satisfaction 69.7%, trust 31% and commitment 19.7% cause variation in customer loyalty. Customer satisfaction and trust cause 2.08%, 3.03% variation in commitment. Which is statistically significant and proved that commitment play mediating role between customer satisfaction, trust and customer loyalty?

DISCUSSION

The results of study verifies that higher the customer satisfaction with the fuel performance the higher commitment with the fuel provider and more willingness to maintain a long term relationship. (Ping Pi & Hong Haung, 2010) has proved that customer satisfaction has positive effect on commitment and present study provide that H 1 is accepted. (Kotler, 1991) Customer attention for repeated purchase is one of criteria of customer loyalty. So the result of study is the same as the result of (Ping Pi & Hong Haung, 2010). So study supports the H 2 hypothesis. Present study proves that more customers have trust over the fuel provider the more committed to the brand and ready to go for long relationship. Study also evaluate that customer trust has positive effect on customer loyalty. This is proved by multi regression results. So results support the H 3 and H 4. This study also found that commitment has positive effect on customer loyalty. When customer is loyal they recommend the particular fuel provider to other customer that will enhance the business of fuel provider. Fuel providers have to increase the satisfaction and trust level of customer so that they are committed and become loyal customer. For that they have to improve services, quality of fuel and location of fuel distribution point.

Hypothesis	Standard Coefficient	Decision
Customer Satisfaction has Positive effect on Commitment	0.303	Support
Customer Satisfaction has Positive effect on Customer Loyalty	0.346	Support
Customer Trust has Positive effect on Commitment	0.208	Support
Customer Trust has Positive effect on Customer Loyalty.	0.697	Support
Commitment has positive Effect on Customer Loyalty.	0.391	Support

Conclusion

Statistical results explain that independent variables customer satisfaction, trust and mediating variable commitment have significance positive relationship with customer loyalty. Study also evaluate that Trust has a greater impact on customer loyalty as compare to customer satisfaction and commitment on customer loyalty. Analysis revealed that trust is the main driver that causes the customer loyalty among the fuel user of the petroleum sector of Pakistan. This study has importance for both academic and marketer to reshape their marketing strategies to improve business of petroleum providers of Pakistan. Fuel providers of petroleum sector of Pakistan have to improve the level of customer trust that will leads to longer customer loyalty. Fuel providers of Pakistan have to improve the quality of fuel and staff behavior and outlet environment by understanding need and wants of customers to enhance loyalty. Fuel providers have to invest in trust developing program including complaints about fuel quality staff behavior and outlet environment. It will eventually lead to improve the loyalty level of customer to attain the future prospectus of companies. Result explores that customer with higher level of trust over fuel providers more will be motivated towards fuel providers. Customer with low level of trust over fuel providers will be low motivation to do repeated purchase of fuel. The result explains that more motivated customer will be more willing to remain with the present fuel providers. Innovation in technologies and complex competition in petroleum sector of Pakistan putting pressure over competition. It will be decrease by giving personal attention to each customers to build trust over fuel providers. This can be achieved by giving information about distinctive capabilities, services and innovation in fuel quality and agree them to accept the change related to fuel innovation. Petroleum industry should realize the importance of customer trust with other variables. Need is there to develop the strategies that remain the customer loyal with the industry.

Acknowledgment

The authors declare that they have no conflicts of interest in this research.

REFERENCES

- Abdullah, M., A, Al-Nasser. and N, Hussian. (2000), "Evaluating Functional Relationship between Image, Customer Satisfaction and Customer Loyalty using general maximum Entropy", *Total Quality Management*, Vol. No. 6, pp. 4-8.
- Anderson, James, C., Dipak, C. Jain and Pradeep K. Chintagunta (1993), "Customer value assessment in Business Market: A state of practice study", *Journal of Business to Business Marketing*, Vol.1 No.1, pp. 3-30.
- Akbar, M. M. & Parvez, N. (2009). Impact of service quality, trust & customer satisfaction on customer loyalty. *ABAC Journal*, 29(1), 24-38.
- Blanchard, R. F. & Galloway, R. L. (1994). Quality in Retail Banking. *International Journal of Service Industry Management*, 5 (4), 5 – 23.
- Back, K. (2001), "The Effects of Image congruence on Customer Satisfaction and Brand Loyalty in the lodging industry. Unpublished Ph.D. Dissertation, The Pennsylvania State University.
- Ballester, D.E. and Aleman, M.L. (2001), "Brand trust in context of customer loyalty", *European Journal of Marketing*, Vol. 35 No. 11/12, pp. 1238-1258.
- Ballester, D.E. and Aleman, ML. (2005), "Does Brand Trust matter to Brand Equity?" *Journal of Product & Brand Management*, Vol.14 No.3 vvg, pp.187-196
- Baldnger, A.L. and Rubinson, J. (1996), "Brand loyalty: the link between attitude and behavior", *Journal of Advertising Research*, Vol. 36 No. 6, pp. 22-34.
- Daniel, H. (2011). *Benefits Of Quantitative Research*.
- Ehrenberg A, Hammond K, Goodhardt G (1994). The after-effects of price relate consumer promotions. *J. Advert. Res.*, 34(4): 11-21.
- Fornell, C. (1992), "A National Customer Satisfaction Barometer: The Swedish Experience. *J. Mark.*, Vol. 56 No. 1, pp. 6-21.
- Hanif, M., Hafeez, S. and A. Riaz, 2010. Factors Affecting Customer Satisfaction. *International Research Journal of Finance and Economics* 60: 44-52.
- Haq, Z. M. & Amin, M. (2009). The Role of Customer Satisfaction to Enhance Customer Loyalty. *Eurasian Journal of Business & Economics*, 2 (4), 139-154.
- Hennig-Thurau, T., and Klee, A. (1997), "The Impact of Customer Satisfaction and Relationship Quality on Customer Retention: A Critical Reassessment and Model Development", *Psychology & Marketing*, Vol. 14, Issue 8, Page 737-764
- Kuusik, A. (2007). Affecting customer loyalty: Do different factor have various influences in different loyalty levels? *Journal of Business & Economic*, 12, 59-72.
- Lasser, W., Mittal, B. and Sharma, A. (1995), "Measuring customer-based brand equity", *Journal of Consumer Marketing*, Vol. 12 No. 4, pp. 11-19.
- Luarn, P. & Lin, H. (2003). A customer loyalty model for E-service context. *Journal of Electronic Commerce Research*, 4 (4), 156-167.
- McAllister, D.J. (1995), "Affect and cognition based trust as foundations for interpersonal cooperation in organizations", *Academy of Management Journal*, Vol. 38 February, pp. 24-59.
- Mittal, B. and Kamakura, W.A. (2001), "Satisfaction, repurchase intent, and repurchase behavior: investigating the moderating effect of customer characteristics", *Journal of Marketing Research*, Vol. XXXVIII No. 1, pp. 131-42.
- Oliver, R.L. (1997), *Satisfaction: A Behavioral Perspective on the Consumer*, the McGraw-Hill Company, Inc, New York, NY.
- Hsu CH (2002). In view of the relationship marketing here below is the research for finding the factors affecting customer's future intension for credit card as example. Master Thesis, Fu Jen Catholic University. Taiwan: Taipei.
- Oliver, R.L. (1999), "Value as Excellence in the Consumption Experience", In Holbrook, M.B. (Ed.) *Consumer Value: A Framework for analysis and research*, Route ledge, New York, NY.
- Kiani, T.M., Niazi, M.R.K., Rizvi, R.A. and I. Khan, 2012. THE RELATIONSHIP BETWEEN BRAND TRUST, CUSTOMER SATISFACTION AND CUSTOMER LOYALTY. (EVIDENCE FROM AUTOMOBILE

SECTOR OF PAKISTAN). INTERDISCIPLINARY JOURNAL OF CONTEMPORARY RESEARCH IN BUSINESS 4(1): 489-202.

- Kotler P (1991). *Marketing Management: Analysis, Planning, Implementation and Control*. New Jersey: Prentice-Hall Inc.
- Kotler P, Leong SM, Ang SH, Tan ET (1996). In *Marketing Management- An Asia Perspection*. Simon & Schuster.
- Kim, M.K., Park, M.C., and Jeong, D.H. (2004) "The effects of customer satisfaction and switching barrier on customer loyalty in Korean mobile telecommunication services", *Electronics and Telecommunications Research Institute, School of Business, Information and Communications University, Yusong-gu, Hwaam-dong, Taejon 305-348, South Korea*.
- Mittal, B. and Lassar, W.M. (1998), "Why do customers switch? The dynamics of satisfaction versus loyalty", *The Journal of Services Marketing*, Vol. 12 No. 3, pp. 177-94.
- Mittal, V. Ross, WT, Baldas are, PM. (1998),"The asymmetric impact of negative and positive attribute-level performance on overall satisfaction and repurchase intentions" *J. Mark*, Vol. 62 No. 1, pp. 33-47.
- McAllister, D.J. (1995), "Affect and cognition based trust as foundations for interpersonal cooperation in organizations", *Academy of Management Journal*, Vol. 38 February, pp. 24-59.
- Mittal, B. and Kamakura, W.A. (2001), "Satisfaction, repurchase intent, and repurchase behavior: investigating the moderating effect of customer characteristics", *Journal of Marketing Research*, Vol. XXXVIII No. 1, pp. 131-42.
- Morais, D. B., M. J. Dorsch, and S. J. Backman (2004). "Can Tourism Providers Buy Their Customers' Loyalty? Examining the Influence of Customer-Provider Investments on Loyalty." *Journal of Travel Research*, 42 (3): 235-43.
- Oliver, R.L. (1997), *Satisfaction: A Behavioral Perspective on the Consumer*, The McGraw-Hill Company, Inc., New York, NY.
- Oliver, R.L. (1999), "Value as Excellence in the Consumption Experience, "In Holbrook, M.B. (Ed.) *Consumer Value: A Framework for analysis and research*, Route ledge, New York, NY.
- Pi, P. and H. Huang, 2011. Effects of promotion on relationship quality and customer loyalty in the airline industry: The relationship marketing approach. *African Journal of Business Management* 5(11): 4403-4414.
- Poniriri, P., Scott, D. &Heidt, T. (2009). Does E-store Service Quality Affect Customer Loyalty? *Journal of Electronic Commerce Research*, 12, 49-66.
- Pirc, M. (2008).Determinants, contexts, and measurements of customer loyalty. *Economics and Business*, 46, 127-152.
- Reast, D.F. (2005), "Does trust and brand extension acceptance: the relationship", *Journal of Product & Brand Management*, Vol. 14 No. 1, pp. 4-13.
- Ramsey, R. R. &Sohi, R. S. (1997).Listening to your customers: the impact of perceived salesperson listening behavior on the relationship outcomes. *Journal of Academy of Marketing Science*, 25(2), 127-137.
- Sirdeshmukh D, Singh J, Sabol B (2002). Consumer trust, value, andloyalty in relational exchanges. *J. Mark.*, 66(1): 15-37.
- Taylor, A. S., Celuch, K. and Goodwin, S. (2004), "The importance of brand equity to customer loyalty" *Journal of Product & Brand Management*, Vol. 13 No. 4, pp. 217-227.
- Tse, D. K., and Wilton, P. C. (1988), "Models of Consumer Satisfaction Formation: An Extension," *Journal of Marketing Research*, 25 (May), 204-12.
- Zaman, K.,Bibi, S., Arshad, A. and A.Shahzad, 2012.Customer Loyalty in FMCG Sector of Pakistan. *Information Management and Business Review* 4(1): 41-48.