

# A Study on the Impact of Service Quality on Customer Satisfaction and Customer Loyalty With Reference To Service Marketing Context: Theoretical Approach

PRITAM CHATTOPADHYAY

*Research Scholar, Amity University Uttar Pradesh*

***Abstract-*** *The research paper explained the role and the importance of customer satisfaction and loyalty in detail. Customers are the link to an any level and type of business success. A business organization should focus on a large number of customers, for this customer satisfaction and loyalty should be incorporated along the long-term goals and other strategic dimensions without any failure. This paper is focusing on analysing the relationship between customer satisfaction and customer relationship with service quality measures. The objective of this research is to study the concept of customer satisfaction, customer loyalty and its relationship. Moreover, this paper studies the factors that influence customer satisfaction and loyalty at large scale. This paper also analyses the factors that have impact on customer satisfaction and result in customer loyalty in multiple contexts. Recommendations on improving the service quality and getting customer retention are ultimately proposed by the author to do the business in more effective and efficient way. Customer satisfaction index (CSI) provides an economic indicator of the quality of economic output; calculation of the net present value of the company's customer base as an asset over time; information for strategic business applications; a predictor of consumer spending & corporate earnings. In this paper the focus of research is customer satisfaction index as a base for new strategic marketing management implementation level to attain sustainability.*

***Indexed Terms-*** *Customer loyalty, Customer satisfaction, Customer satisfaction index, Service marketing, Service quality.*

## I. INTRODUCTION

At the end of selling era, marketing era start emphasizing on customer satisfaction and providing more superior value as compare to competitors to the target market. Every business organization's success depends on the satisfaction of the customers. Whenever a business is about to start, customers always come "first" and then the profit. Those companies that are succeeding to satisfy the customers fully will remain in the top position in a market. Today's business company has known that customer satisfaction is the key component for the success of the business and at the same time it plays a vital role to expand the market value. In general, customers are those people who buy goods and services from the market or business that meet their needs and wants. Customers purchase products to meet their expectations in terms of money. Therefore, companies should determine their pricing with the quality of the product that attracts the customer and maintains the long-term affiliation. The organization should make sure that they are providing full service, equivalent to their monetary value. This will increase the number of customers and holds the long-term relationship between the customer and the organization. And the existing customer will help to attract the new customers by providing or sharing the information about the products and services of the companies. Satisfaction means to feel content after what the person desired or wanted. It is difficult to know whether the customers are satisfied with the availability of the product or services. So, giving satisfaction to the customers is not an easy task, for this different factor is needed to be taken into consideration. Nowadays, competition can be noticed between the business organizations and marketplaces everywhere and has been one of the challenging tasks

for the competitors. Though it seems to be tough in the growing market, competitors are developing their marketing channels effectively. One of the important aspects to ensure the attention of the customers is to provide the best and the most favourable products at this competing market. If a customer's satisfaction is earned, then it is sure that customer loyalty will also come along with it. Moreover, in the absence of the customer, a business organization would not exist. In order to increase the number of the customers, development of customer's satisfaction is very important. In terms of achieving business goals, these two terms are very important. Hence, the relation of customers and the business organization or market is, therefore, the most important one. Later the concept of societal marketing involves society wellbeing and relations base offering. All over the world the issue of customer satisfaction is under consideration and for this satisfaction relation play a very vital role. Does for satisfaction only four p's are responsible only? One more important dimension is the relationship with consumers. Now it depends upon nature of business and offering that does relation base marketing needed in that business and if needed at what level that relation base marketing is required. The high involvement and service are the prominent example for the relation base marketing. Like insurance, telecoms and education institution are the major's examples in which relation base marketing is required. This study is also emphasizing the role of relation base marketing contribution towards customer value which leads customer satisfaction. Relation base marketing is social process between seller and buyer. Relations play a very vital role in making customer value. In the insurance industry relation base marketing play a major role. Insurance is a long-lasting service and the antecedents of relations contribute towards ultimate value of consumers. Customer value is the benefit and cost analysis of a consumer for a product or service. Antecedents of relations contribute in some way towards the customer value. Greater the customer value more customer satisfaction. Relation base marketing is even more then consumer expectations. This is the relations which company provide and its take consumers towards more satisfaction what they expect.

Customer satisfaction results can help to present the current standing of customer satisfaction. This utilization often goes beyond reporting statistical data such as mean, range, and standard deviation. These descriptive data can assist in identifying specific strengths and weaknesses in satisfaction dimensions, the specific items under each, as well as information about overall scores. However, different types of data analysis can be used to identify not only aggregate but also individual information. From here emerges the distinct patterns or gaps between different individuals, groups, or among items. Customer satisfaction results can help to identify important customer requirements. Identification of the specific customer requirements for achieving satisfaction is useful at a very fundamental level. An organization can clearly focus efforts in those areas that are most important to the customer. Customer satisfaction results can help to monitor customer satisfaction results over time. Quite simply, the same information gathered at different points in time can assist in identification of trends and patterns that develop as an organization evolves and changes. Furthermore, this can be helpful in demonstrating the levels of effectiveness of interventions, services and so forth at points in history. What may work during a certain point in time may not at another? This temporal collection and comparison of information allows for an organization to adapt and modify services and products to meet the changing requirements of its customers. Customer satisfaction results can help to determine the effectiveness of business practices. Data gathered from customer satisfaction studies can provide valuable and accurate information that can assist in evaluation of product/service components and delivery. Products/services can be altered to become more effective, and business practices can be altered to meet the standards of excellence within a certain business. This is the comparison of an item against a standard predetermined by the customer. Those scores above the standard are positive, while those below needs improvement. This enables more thoughtful and considered prioritization of any possible plans of action.

Services are usually produced and consumed simultaneously. Customer therefore often participate in service production process and interact directly with the firm's personnel - 'People.' Further, the

inability to hold inventory of service makes it critical for the service process to flow smoothly to match demands and supply (Process). Similarly, services being intangible, customer look out for tangible cues to evaluate the service experience (Physical Evidence). These facts have necessitated the incorporation of three additional P's - People, Process and Physical Evidence to the marketing mix of services. Further, the traditional approach to marketing is transaction based, focusing on bringing about exchange processes. Such an approach while being suitable for packaged goods is however, suicidal for services. Services require a relationship focus in their transactions. Relationship approach to marketing is all about building relationships with the customer than merely creating exchange processes. The approach suggests a strategy orientation that focuses on keeping and improving relationships with current customer rather than merely chasing new ones. The objective of Relationship Marketing is to build and maintain relationships with all the organizations' public- intermediaries, trade unions, and consumer groups, banks, etc., which have an impact on the overall satisfaction of the ultimate consumer. E.g. Package tour operators must have positive relationships with their suppliers (hotels and airlines) and with their distributors (travel agents) to be able to deliver superior services to their customer and ensure their satisfaction.

## II. OBJECTIVES

The objectives of the research paper are mentioned below:

- To review the concept of customer satisfaction and customer loyalty at multiple level.
- To understand the implementation challenges at company's level
- To study the impact of service quality on customer satisfaction and customer loyalty.

## III. RATIONALE

Customer satisfaction is extremely important because it is the way of getting feedback from the customers in a way that they can use it to manage and improve their business. Customer satisfaction is the best indicator of how the business looks like in the future.

Customer satisfaction helps in doing SWOT analysis that could help them to develop their business in an advance and in a systematic way. Besides this, it will also help in making the right decision to use the appropriate resources while manufacturing the products. Similarly, it maintains the relationship with the existing customers and also creates the possibility to acquire others. (SSRS research 2016.) When products are bought customers expect perfection instead of quantities. There are varieties of products that are similar in the market and sometimes it is difficult to distinguish which one is qualitative and durable. This is the great opportunity for the business organization doing marketing of their products and services to understand what exactly customers are seeking for. Customer satisfaction is a key indicator of the marketplace that evaluates the success of the organization. People have varieties of tastes and choices and therefore, satisfaction also differs from one person to another. It also may vary the expectation of the consumer depending on the option they may have, such as the national and international market (Kotler & Keller 2006.) A technique for assessing the customer satisfaction should also have to go through the international market procedure to meet the requirement internationally. In the process, granting the satisfaction to the customer in both physical and technological aspects has changed drastically. However, there is still no method of measuring customer satisfaction. But the feedback from the customer can be taken as a crucial tool for measuring customer satisfaction. (European Institute of Publication Administration 2017.) On the other hand, it's cheaper to retain customers than acquire new ones. To make a customer's cost lot of money. Marketing team spends lots of money and time in convincing their excellence.

## IV. LITERATURE REVIEW

Service quality has become a major area of attention during the past few decades for managers, researchers, practitioners because of its huge impact on business performance of firms. Customers often look for a value in the total service which requires internal collaboration among the department that is responsible for different elements of the offering, such as the core product (goods or services) delivering the product, product documentation, etc.

Moreover, from profitability and productivity perspectives only activities that produce value for customers should be carried out. Hence, firms have to get to know their customers much better than has normally been. However, the company should be able to build trust with the customer so it is easy to get the feedback from the customer. This is how customer oriented product or service could be developed (Hill, Brierley & MacDougall 2003.) Customer satisfaction is dynamic and relative. Only the idea “customer-centric” can help companies improve satisfaction and keep customer truly, conversely, if competitors improve customer satisfaction, then it may lose corporate customers. While improving customer satisfaction, customer expectations should be noticed. Service quality, product quality and value for money have a direct positive impact on customer satisfaction. Employee satisfaction is equally important before achieving the customer satisfaction. If employees have a positive influence, then they can play a big role to increase customer satisfaction level. Satisfaction is a dynamic, moving target that may evolve overtime, influenced by a variety of factors. Particularly when product usage or the service experience takes place over time, satisfaction may be highly variable depending on which point in the usage or experience cycle one is focusing. (Lovell, C & Wright, L.2007,86-87.) Customer satisfaction is influenced by specific product or service features and perceptions of quality. Satisfaction is also influenced by customer’s emotional responses, their attributions to their perception of equity (Zeithal & Bitner. 2003, 87-89.) Increased customer satisfaction can provide company benefits like customer loyalty, extending the life cycle of a customer expanding the life of merchandise the customer purchase and increases customers positive word of mouth communication. When the customer is satisfied with the product or service of the company, it can make the customer to purchase frequently and to recommend products or services to potential customers. It is impossible for a business organization to grow up in case the company ignores or disregards the needs of customers (Tao 2014.) According to Brown and Swartz (1989) think that customers prefer and value companies that provide high service quality. Thus, the attainment of quality in products and services has become a drive concern of the 1980s. Customers judge service quality relative

to what they want by comparing their perceptions of service experiences with their expectations of what the service performance should be. Marketers described and measured only quality with tangible goods, whereas quality in services was largely undefined and un-researched (Parasuraman, et.al. 1985). Quality in a service business has become a measure of the extent to which the service provided meets the customer’s expectations. Companies have found that in order to increase profits and market share, they should pay much attention to service quality. Service quality has become a key strategic factor for companies to differentiate their products and services from other competitors by using service quality as a process that customers evaluate. Many researchers suggest that customers assess service quality by comparing what they feel a seller should offer and compare it against the seller’s actual service performance. The importance of quality to firms and customers is unequivocal because of its benefits contributing to market share and return on investment. The search for service quality is with no doubt the most important consumer trend of the new era, as consumers now are demanding higher quality in products and services than ever before. The fierce and intensifying competition and rapid deregulation have made many businesses in the service sector to seek profitable ways and becoming competitive. Delivering high service quality is a good strategy for businesses to succeed in their businesses. Quality has been recognized as a strategic tool for attaining efficiency and business performance. With service assurance companies not even retain their existing customers but increase chances of getting and attracting new customers. Quality has been defined differently by authors, Crosby defined it as „conformance to requirements (Crosby, 1984), Eaglier and Langeard (1987) defined it as „one that satisfies the customer“. Service quality presents „the consumer’s overall impression of the relative inferiority / superiority of the organization and its services“. Therefore, service quality is a key of survival to all servicing companies. Customer expectations are the belief about service delivery that serves as standard or reference points against which performance is judged. Customer expectation is difficult to know in service delivery, wrong actions and failure which could cause of losing a customer, waste of investment, time and eventually business.

Customer expects some level of service quality from a service provider during the transaction, therefore customer's opinion about the quality standards and also what kind of standard customer expect are essential to know. (Zeithaml et al. 2009,75.) Knowing what the customer expects is one of the most critical factors in delivering good and service quality (Zeithaml et al. 2009). Customer expectations are the standards of performance against which service experiences are compared. The difference between what a customer expects and perceives in the service delivery formed customer gap. Which leads to customer dissatisfaction with the product or service. To close this gap, the gap model (gap 1, 2, 3,4 and the not knowing what customer expects, not selecting the right service designs and standards, not delivering to service standards, not matching performance to promise respectively) of service quality suggests that four gaps called provider gaps from one to four needs to be closed. It is important for companies to close the gap between customer expectations and perceptions in order to satisfy their customers and build long-term relationships with them. (Zeithaml&Bitner 2000, 481 – 482.) Service quality is viewed as a form of attitude representing a longrun overall evaluation. Maintaining service quality at certain level and improving service quality must be life-time efforts to those companies who desire life-time prosperity in customers' heart. Gronroos (1992) in this line of propositions defined service quality as a difference between customer expectations of „what they want“ and their perceptions of „what they get“. Several authors have argued about the importance of quality to service firms, and have demonstrated its relationship with profits, increased markets share, return on investment, customer satisfaction, and future purchasing intention. Thus, service quality has become a significant differentiator and the most powerful competitive weapon that organizations want to possess (Berry et al. 1988). Therefore, companies try to get another advantage by assuring quality in their services in order to be more competitive in the marketplace. Customer satisfaction has been one of the top tools for a successful business. Customer satisfaction is defined as an overall evaluation based on the total purchase and consumption experience with the good or service over time (Fornell, Johnson, Anderson, Cha & Bryant 1996). With marketing,

customer satisfaction also comes along with it which means it ascertains the expectation of the customer on how the goods and services are being facilitated by the companies. Actionable information on how to make customers further satisfied is therefore, a crucial outcome (Oliver 1999.) At a glance, customer satisfaction is a crucial component of a business strategy as well as customer retention and product repurchase. To maximize the customer satisfaction companies should sell ideas and methods after the completion with all the necessary documents. As for example, customers will buy a car after taking a closer look at it such as how is the engine, what is its model, how many kilometers it has been traveling, and is there any cracks or not. Therefore, they do not feel disappointed after purchasing it. Otherwise, if the company uses only their sell and build method customers might expect that the car is exactly the same as what they see in the pictures or during the exhibition and later on the company might receive complaint if anything is wrong. Customer satisfaction is a barometer that predicts the future customer behavior (Hill, Roche & Allen 2007.) However, the product and its features, functions, reliability, sales activity and customer support are the most important topics required to meet or exceed the satisfaction of the customers. Satisfied customers usually rebound and buy more. Besides buying more they also work as a network to reach other potential customers by sharing experiences (Hague & Hague 2016). Measuring goods quality is easier because it can be measured objectively with indicators like durability and number of defects, but service quality is an abstract item. According to Parasuraman et al., (1988) service quality has three features which are unique to services: intangibility, heterogeneity, and inseparability of production and consumption. Therefore, they suggest that in the absence of objective measures, an appropriate assessment of the service quality of a firm is to measure consumers' perceptions of quality. Production and consumption of many services are inseparable; as a consequence, quality is not designed at manufacturing plants. Quality of services occurs during service delivery, during an interaction between a client and the service firm.

Oliver (1999) defines loyalty as "a deeply held commitment to rebuild and re-patronize a preferred

product or service in the future despite situational influences and marketing efforts having the potential to cause switching behaviors. "Customer loyalty is viewed as the strength of the relationship between an individual's relative attitude and re-patronage. Although customer satisfaction is a crucial part of a business, satisfaction alone cannot take a business to a top level. Customer satisfaction produces a positive financial result, especially in regular purchases. Today's unforgiving market where creating and maintaining customer loyalty is more complex than it used to be in the past years. This is because of technological breakthrough and widespread of the internet uses. Loyalty building requires the company to focus the value of its product and services and to show that it is interested to fulfill the desire or build the relationship with customers (Griffin 2002.) Thomas and Tobe (2013) emphasize that "loyalty is more profitable." The expenses to gain a new customer is much more than retaining existing one. Loyal customers will encourage others to buy from you and think more than twice before changing their mind to buy other services. Customer loyalty is not gained by an accident, they are constructed through the sourcing and design decisions. Designing for customer loyalty requires customer-centered approaches that recognize the want and interest of service receiver. Customer loyalty is built over time across multiple transactions. A relationship with a customer is equally important in customer loyalty and this requires that company work in a broader context that extends beyond itself, as no company can be world class at everything (McDonlad& Keen 2000). Gremler and Brown (1999) divided customer loyalty into three different categories that include behavior loyalty, intentional loyalty, and emotional loyalty. Behavior loyalty is repeating purchasing behavior while intentional loyalty is the possible buying intention. Emotional loyalty, however, is achieved when a customer feels that a brand corresponds with their value, ideas, and passion.

Customer loyalty is another important factor in customer satisfaction. The impact of the satisfaction in loyalty has been the most popular subject in study of the marketing theory. Therefore, several studies have proved that satisfaction and loyalty have the direct connection between one another. As satisfied customers are loyal and dissatisfied customers are a vendor (Heskett 2011.) Finding the loyal customer is

not accessible even the customers seem to be satisfied with the products and the services. In fact, the behavior and attitude of the customers towards the particular goods and services matters the most. If the behavior of the customers is positive to the service holder, then those customers are said as a loyal customer (Abdullah 2012.) There are two types of customer loyalty based on behavioral and emotional loyalty on the goods and services. Behavioral loyalty refers to frequent shopping in a particular retailer and emotional loyalty refers to the customers' concern towards certain retailer on the basis of past buying experience and attitude. In this both behavioral and emotional loyalty model, increased satisfaction should increase customer loyalty. When customers are not satisfied, customers have the option to express the complaints going to the competitor. But, the study has shown that 60-80% of the customers are satisfied and very satisfied on the survey just prior to the defection. Therefore, there should also be other factors besides satisfaction that have a certain impact on customer loyalty (Reichheld& Schefter 2000.) At the time of 1980 product durability and service quality used to be evaluated by customer loyalty. But, there has been dramatic changing in the late 1980 and in 1990, when the needs and wants of the customers were identified by the retailers in the market. Nowadays, in this modern era, the companies have changed this concept towards the initial target consumers by manufacturing ordinary product benefits in order to persuade customers' satisfaction and loyalty (Abdullah 2012.) Service quality, product quality, price strategy, store attributes are the four major variables that influence customer loyalty. Service is one of the most complex factors which do not exist before they are consumed. In order, to develop the service management it is important to understand what customers are really looking for and what the customers evaluate. Customers expect the quality of service through retailers, so, the service marketers have to assess how customers perceive the quality of the "services feature" implied by the perceived service quality framework.

Based on Coyne (1986), there are two critical thresholds affecting the link between customer satisfaction and customer loyalty. On the high side, when satisfaction reaches a certain level, loyalty

increases dramatically, at the same time satisfaction declined to a certain point, loyalty dropped equally dramatically (Oliva, Oliver & MacMillan 1992.) The customer is link to a business success. Customer satisfaction and loyalty should be incorporated into the long-term goal of a business. Customer satisfaction is a key element for every organization wishing to increase customer loyalty and create a better business achievement. The role of satisfaction in loyalty largely indicates that the former is a key determinant of the latter (Dick & Basu 1994.) "Satisfaction" is an attitude, whereas loyalty is described as a behavior. Chen and Wang (2009) suggest a view of customer satisfaction as a kind of consistency evaluation between prior expectations and perceived service performance. Accordingly, the positive evaluation of the product or service that the customer acquires is a major reason to continue a relationship with a company's service or products, and an important pillar that upholds loyalty. Satisfied customers are thus more likely to repurchase, lower their price sensitivity, engage in positive word-of-mouth recommendation, and become loyal customers (Chen & Wang 2009.) Customer satisfaction and loyalty represent a top priority of the company's success and profit. Satisfaction does not automatically lead to loyalty it needs a step by step process. Steps are described as customers going through different phases such as awareness, exploration, expansion, commitment, and dissolution. (Arantola 2000.) Customer loyalty can be considered to be a byproduct of customer satisfaction. The satisfaction of business customer leads to customer loyalty (Fornell 1992.) Customer loyalty will increase significantly when satisfaction accomplishes at a certain level and at the same time customer loyalty will decline automatically if the satisfaction level drops to a certain point. Moreover, highly satisfied customers are tending to be more loyal than the customers who are merely satisfied. Overall, it is clear that there is a significant positive relationship between customer satisfaction and customer loyalty. Customer loyalty leads to an increase in both sales and profitability (Chi 2005.)

#### CONCLUSION

Every company aim is to maintain the long-term relationship with the customers and the business

organization. In order to acquire the potential customers, needs and demands should be acknowledged also customer satisfaction has a great impact on the entire business operations. Therefore, it is very important to the organization to understand what exactly the customers need and how to gain loyalty for the successful business. As it is discussed in chapter two, the customer plays a crucial role in the market chain process. To make it clearer, satisfied customers are the ones who creates the possibility of the new customers. If the existing customers are satisfied with the product and service, then there are the chances of recommendation to the new ones. This will lead to the increasing number of customers and could maintain the level of the relationship with the customers. For measuring the satisfaction of the customers, various methods needed to be applied to analyze the consequences. Customers predict the value of the products before purchasing, at the point of purchase and after purchasing. That means their satisfaction may vary accordingly. Hence, a survey should be carried out to figure out the metrics of satisfaction. Overall this study has highlighted that satisfaction and loyalty are core element of a business. Understanding these two terms can help the case company to build a reputation in a market and increase in demand of customers.

#### REFERENCES

- [1] Abdullah, R.B. 2012. The relationship between store brand and customer loyalty in relating in Malaysia. *Asian Social Science*, Volume 8, Issue 2, pp 117-185.
- [2] Arantola, H. 2000. *Buying loyalty or building commitment: An empirical study of customer loyalty programs*. Helsinki. Swedish School of Economics and Business Administration.
- [3] Barker, M., Baker, D., Bormann, N., Roberts, M. & Zahay, D. 2008. *Social media marketing, A strategic approach*, 2nd edition. USA.
- [4] Beaumont & Leland, R. 1996. "Metrics: A practical example" in *The PDMA handbook of new product development*. New York, pp 463 – 488
- [5] Belás J. & Gabčová, L. 2016. The relationship among customer satisfaction, Loyalty and financial performance of commercial banks. *E &*

- M Economic and Management, Volume 2, Issue 1, pp 132-144
- [6] Berry, L.L. & Parasuraman, A.Q. 1991. *Marketing Services*, New York, The Free Press.
- [7] Brunner, T. A., Stöcklin, M. & Opwis, K. 2008. Satisfaction, image and loyalty: New versus experienced customers. *European Journal of Marketing*, Volume 42, pp 1095-1105.
- [8] Chen, M. F. & Wang, L. H. 2009. The moderating role of switching barriers on customer loyalty in the life insurance industry. *The Service Industries Journal*, Volume 29, pp 1105-1123.
- [9] Chu, Y. S. & Fang, C.W. 2006. Exploring the relationship of trust and commitment in supply chain management. *Journal of American Academy of Business*, Cambridge; 2006; 9,1.
- [10] Gajjar, B. N. 2013. Factors Affecting Consumer Behavior. *International Journal of Research in Humanities and Social Sciences*, Volume 1, Issue 2.
- [11] Ghauri, G & Gronhaug, K. 2005. *Research methods in business studies*. Fourth Edition.
- [12] Godson, M. 2009. *Relationship marketing*. Oxford: Oxford University Press.
- [13] Grigoroudis, E & Siskos, Y. 2010. *Customer Satisfaction Evaluation: Methods for measuring and implementing service quality*. Technical University of Crete.
- [14] Grönroos, C. 2007. *Service management and marketing*. Third edition. John Wiley. & Sons, Ltd. England.
- [15] Gupta, S., Lehmann, R. D. & Stuart, A. J. 2004. Valuing Customers. *Journal of Marketing Research*, Vol 41, Issue 1, pp 7-18.
- [16] Hague, P & Hague, N. 2016. *Customer Satisfaction Survey: The customer experience through the customer's eyes*. London: Cogent Publication
- [17] Jobber, D. & Chadwick, F. 2012. *Principles and practice of marketing*. 7th edition. UK: McGrawHill Education
- [18] Kothari, R. C. 2004. *Research Methodology: Methods and Techniques*. New Delhi: New Age International (P) Limited Publishers.
- [19] Kotler, P. & Armstrong, G. 2001. *Principles of marketing*. 4th edition. England: Pearson Education Ltd
- [20] Lovelock, C. & Wright, L. 2007. *Principles of Service Marketing and Management*. 5th edition. New Jersey: Prentice Hall.
- [21] Malhotra, K. N. 2005. *Review of Marketing Research: Special issue marketing legends*. UK: Emerald Group Publishing Limited.
- [22] Oliva, T.A., Oliver, R.L. & MacMillan, I.C. 1992. A catastrophe model for developing service satisfaction strategies. *Journal of Marketing*, Volume 56, pp 83-95.
- [23] Oliver, R.L. 1999. Whence consumer loyalty. *Journal of Marketing*. Volume 63, pp 33-44.
- [24] Reichheld, F.F. & Scheffer, P. 2000. *E-Loyalty: Your secret weapon on the web*. Harvard Business Review, Volume 78, Issue 4, pp 105-113.
- [25] Tao, F. 2014. Customer Relationship management based on Increasing Customer Satisfaction. *International Journal of Business and Social Science*, Volume. 5, Issue. 5, pp. 256-263.
- [26] Taylor, B., Sinha, G. & Ghoshal, T. 2006. *Research Methodology: A guide for researchers in management & social sciences*. New Delhi: Prentice-Hall.