Product Awareness, Customer Retention and Loyalty: A Study of Wema Bank, Nigeria

Bowofola Ademola AWOSEMO and Dr. ilkay KARADUMAN
Istanbul Aydin University Institute Of Social Sciences Department Of Business Administration

ABSTRACT
The study examined the connection among product awareness, customer retention and loyalty in Nigeria where primary sources were used to gather information from the target participants through a questionnaire. Multistage sampling was used and descriptive analysis, reliability test, factor analysis, correlation test and regression analysis were used as the estimation techniques. The study found a positive connection between customer retention and customer satisfaction. Also, a positive and significant relationship exists between the positive word of mouth and customer retention, though product awareness showed a negative and insignificant connection with customer retention, while customer satisfaction showed a positive impact on customer retention with much significance. It was concluded that the more efficient a bank service is, the more its loyalty and retention of the customer and intention to open a bank account is based on the bank personality.
Keywords: Retention, Product Awareness, Loyalty, Customer, and Perceived Value

----

I. INTRODUCTION

The connection between product awareness, customer retention and loyalty has been separately discussed in the literature and further investigation is still ongoing due to the impacts they contribute across all sectors. Products are as important as the customers and the relationship between products and customers is indeed bi-directional, in the sense, product concept, awareness, branding, and packaging could stimulate customers while customers patronage, retention, loyalty, and satisfaction could also stimulate products buying behavior. For this reason, awareness of the product plays an immense contribution to its patronage. The awareness of product varies from product to product and sector to sector. Product awareness according to Khan (2012) are sale promotion, public relation and personal selling, and further listed some brand characteristics of a product which includes product quality, packaging, product price and brand image, that in one way or the other contributed to customer's loyalty and business performance. Customer retention and satisfaction refers to the main aspect of strategic marketing of any business and shows a prominent part in business performance. Customer satisfaction stimulates retention which resulted into loyalty. Customer retention is usually observed as a central element of long-term client reaction. When customers are satisfied, the more the retention, the positive impact created via the customers and the benefits to the firms who serve them (Ranaweera& Prabhu, 2003). More so, Mohsam, *et al.* (2011) opined that the satisfaction of client has been enticing growing focus among scholars as an essential instrument in the service industry for attractive efficiency in an organization.Often, satisfaction, service quality and product loyalty have been reported to have a positive connection among each other. Similarly, regarding customer loyalty, product awareness as well as customer satisfaction have been recognized as main instrument in banking and service industries (Lewis, 1991). Meanwhile, satisfaction and loyalty are not substituting for one another (Oliver 1999). That is, a customer must be satisfied before becoming a loyal customer and difficult for a buyer/consumer to be dependable and not be contented. The study of Bolton (1998); &Gronholdt*et al.* (2000) reported that a connection of positive impact exists between customer satisfaction and loyalty.

II. THEORETICAL REVIEW

Product awareness& Experience

The investigation of product awareness has been studied in the theories of customer behavior and most theories of behavior reasoned that awareness is the main and required phase for selecting a product. The product awareness is essential for building brand of all kinds of business or product. Product awareness separates the brand from its rivals and prompts buying decision. Brand/product awareness gives a client satisfactory aim to anticipate the product iswell-known (Aaker, 1991). Hence, product awareness is the dimensions of a client to recollect a product with certain brand's category in a varied circumstance.

Customer Satisfaction

Satisfaction is frequently referred to future repetition of a product by the end user. A satisfied customer has the chances of repeating consumptions and commending to others and becoming less interested to the competitor's products. The idea of client/customer satisfaction has been viewed from diverse perceptive by the previous writers. In the case of Oliver (1997), he viewed customer satisfaction as an emotive response ensuing from a precise transaction. Furthermore, customers' feeling about a business or product attract and influence their emotions and tiling their attitude towards the product. Nyadzayo(2010) discussed customer satisfaction as the fulfilment feedback from customers. That is, products feature, or services rendered pleasant degree of fulfilment. In the study of Barram and Khan (2012), they viewed satisfaction as the attributes that can occupied a need to a buyer in an improved way than the other products. Anderson (1994) viewed that customer satisfaction refers to the main aspect that measures the business's internal and external efficiency to the consumer. Also, Zethaml and Bitner (2000) looked at customer satisfaction in terms of customers assessment of goods whether it meet their needs and potentials. Further said that a satisfactory result implies the customer is satisfied while an unsatisfactory consequence implies discontentment.

Customer Loyalty

Loyalty must be accomplished subsequently and constantly to attaining consumer satisfaction. Businesses are creating propelled strategies to stay informed concerning loyalty and how it influences the business services. Loyalty is accomplished after predictable record of meeting with customer's needs for some time period and surpassing client expectations. In 1999, Kotler *et al* states the cost of pulling in a new customer may be double expensive in various occasions the cost of keeping a present customer satisfied. In the study of Bloemer and Kasper (1995), they emphasized that a real loyalty repeated purchasing conduct that is the actual re-buying of a company, giving no attention to the obligation. Loyalty is a multifaceted creation that includes both positive reactions and negative ones. Furthermore, a committed company may not always be a happy customer. Consumer loyalty is defined by any random customer's eagerness to buy the goods of the company over targeted items widely available at the commercial center (Singh & Khan, 2012). Clients can establish loyalty to brand, product, price, company, and other clients. Though, the service and quality of product rendered by some companies make customer to further purchase and patronize their product, and at the point when the clients are happy with the item, they remain loyal to the company.

Empirical Review

Haque, Bappy and Arifuzzaman (2018) carried out an investigation on brand awareness impact on customer loyalty in Dhaka. They employed factor and regression methods, and the results discovered that marketing program most affect brand loyalty and further showed that brand awareness have a strong connection with customer loyalty. Polas, *et al.,* (2018) examined the connection brand loyalty and customer retention in Malaysia using qualitative analysis. The result revealed that promotional and service quality contribute significantly to brand loyalty. Kamar (2018) wrote about customer satisfaction and the loyalty of customers in India using content analysis. The findings showed a long-run relationship customer and firm performance. Anupama (2018) wrote on product image, loyalty and commitment in India using Laptop as a case study. The result of the study revealed that buyers' decisions are inclined by the awareness, association, and quality of brand while buying intention and trust revealed no significant influence on loyalty and commitment. Veerakumar (2016) studied customer satisfaction impact on brand loyalty in Pollachi using simple percentage analysis. The reports showed that product efficiency is the key influence on client satisfaction. Nazir *et al.,* (2016) carried out brand image impact on customer retention in Pakistan. They used descriptive, correlation and regression methods, and showed that product awareness, loyalty and client fulfillment have a weak correlation but significant to one another. Khan, Jadoon, and Tareen (2016) conducted a survey on advertising effect on brand awareness and commitment in Pakistan employing regression analysis. The result displayed that advertisement and customer commitment affect customer awareness.

Akhtar, Ahmed, Jafar, Rizwan, and Nawaz (2016) studied the connection between the packaging, awareness, price and loyalty in Pakistan employing convenience sampling technique for gathering information where correlation test and regression method were used as estimation techniques. It was revealed that packaging and brand awareness had strong positive significant connection with loyalty while price exhibited a weak connection with loyalty of brand and further showed that a significant connection exist between the packaging, price, awareness and loyalty. Ibojo (2015) wrote on the client satisfaction impact on customer retention in Nigeria using banks as the case study. The study employed Anova, t-statistics and regression method, and the result indicated that satisfaction will enhance customer retention. Ibojo and Asabi (2015) examined satisfaction impact on customer loyalty in Nigeria using regression method. The result showed that the connection between client satisfaction and loyalty is significant.

Magaef and Tomalieh (2015) examined the effect of customer loyalty on customer retention in Jordan using primary source of data with the use of correlation and regression method. The result revealed that loyalty program exhibited significant influence on retention. Abdulla and Nizam (2015) conducted a survey on the factors that determine customer retention in Maldives company, Malaysia. Descriptive analysis and regression analysis were used, and the results showed that corporate image have significant impact with customer retention. Garmsiri (2015) studied marketing relationship with customer loyalty in Iran. Questionnaire was used for data gathering and employed descriptive and correlation analysis. The findings indicated that marketing exhibited a significant connection with loyalty. Naeini*et al.,* (2015) examine the effect of brand equity on customer ability to pay in Iran using linear structural relations. The findings revealed that brand equity have substantial influence on purchase intention.
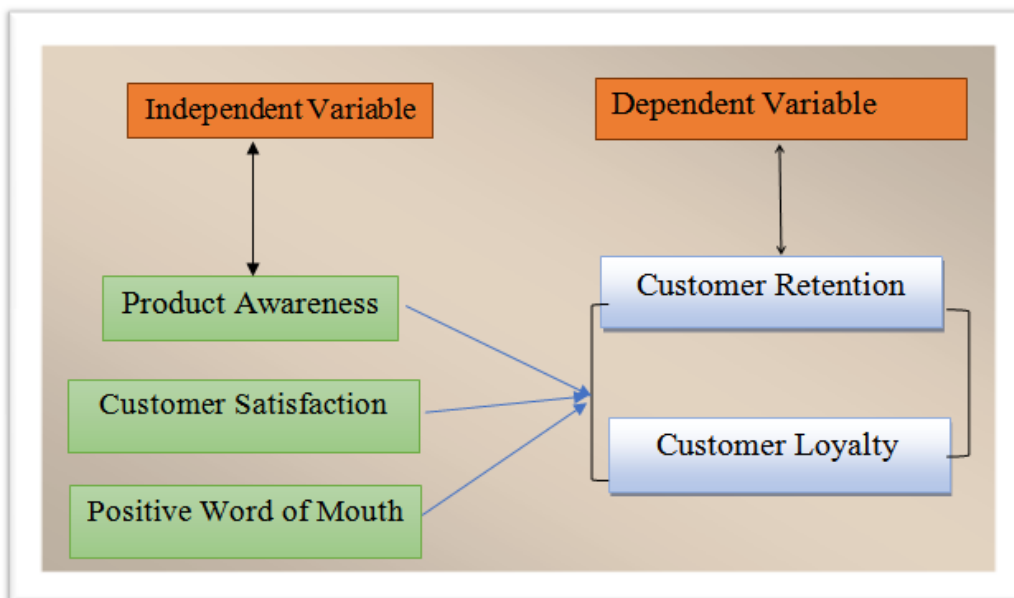
Framework

Figure 1*: Conceptual fEramework shows the linkage between the dependent variable and independent variable. Source: Writer's design (2020)*

The figure above shows two reliant variables and two control variables, the dependent variables are customer retention and customer loyalty while the independent variables are product awareness and customer satisfaction.

Study Method

Primary data was employed in this study using descriptive research design. The descriptive research describes the data and characteristics about what is being studied. In this study, the target population was 200 from the employees and the customer of WEMA in Lagos state, Nigeria though 184 questionnaires were successfully filled. The questionnaire was built on Likert's rating scale of 5 (five) points that is strongly agree, agree, undecided, strongly disagree, &disagree. This questionnaire was segmented into two parts: A consists of the demographic characteristics of the respondents while B contains information on the view of the participants relating to determine the connection among product awareness, customer retention and loyalty.

Regression Model

In order to achieve the stated objective in this study, two functionality model was used where customer retention was a function of product awareness, customer satisfaction, and positive word of mouth, and customer loyalty as a function of product awareness, customer satisfaction, and positive word of mouth respectively. However, the functional model is specified below:

CR = f(PA, CS, PWM)
CL = f(PA, CS, PWM)
Where
CR = Customer Retention
CL = Customer Loyalty
PA = Product Awareness

CS = Customer Satisfaction
PWM = Positive Word of Mouth
The econometric model is presented as follows:
$$CR = a_0 + a_1PA + a_2CS + a_3PWM + et\text{--------------------------eq1}$$
$$CL = b_0 + b_1PA + b_2CS + a_3PWM + et\text{--------------------------eq2}$$

III. ANALYSIS AND RESULT DISCUSSION

Frequency Analysis

Table 1: Gender

		%	Valid %	Collective %
Male	103	56.0	56.0	56.0
Female	81	44.0	44.0	100.0
Total	184	100.0	100.0	

Source: Author's computation (2020)

The report of population of the participants shows that males are 103 with percentage of 56.0 while the females are 81 with percentage of 44.0 indicating that the males most partake during the survey.

Table 2: Marital Status

		%	Valid %	Collective Percent
Single	84	45.7	45.7	45.7
Married	47	25.5	25.5	71.2
Divorce	26	14.1	14.1	85.3
Widow	27	14.7	14.7	100.0
Total	184	100.0	100.0	

Source: Author's computation (2020)

Table 2 and its figure show that the single participants are 84 with the percentage of 45.7, the married participants are 47 representing with the percentage of 25.5, the divorce participants are 26 with the percentage of 14.1, while the widow participants are 27 with the percentage of 14.7, indicating that the single participants have the higher percentage followed by married, widow and divorce respectively.

Table 3: Participant Age

		%	Valid %	Collective %
18-29years	63	34.2	34.2	34.2
30-49years	79	42.9	42.9	77.2
50-59years	29	15.8	15.8	92.9
More than 60years	13	7.1	7.1	100.0
Total	184	100.0	100.0	

Source: Author's computation (2020)

The age of the participants presented in Table 3 shows that 63 of them fall between age group 18-29yrs with the percentage of 34.2, age group 30-49yrs are 79 with 42.9%, age group 50-59yrs are 29 representing 15.8% while more than 60yrs has 13 participants with 7.1%. This implies that age group 30-49yrs has the highest percentage followed by 18-29yrs, 50-59yrs and more than 60yrs respectively.

Table 4: Educational Level

		%	Valid %	Collective %
Secondary Level	1	.5	.5	.5
Tertiary Level	49	26.6	26.6	27.2
Postgraduate Level	100	54.3	54.3	81.5
Others	34	18.5	18.5	100.0
Total	184	100.0	100.0	

Source: Author's computation (2020)

The participants education level presented in Table 4 shows that 1 respondent with 0.5% own secondary level certificate, 49 participants with the percentage of 26.6 own tertiary level certificate, 100 of the

participants with 54.3% while 34 participants representing 18.5% own other certificate, which indicate that many of the partakers own postgraduate certificate, followed by tertiary certificate, others and secondary certificate respectively.

Table 5: Occupation

		%	Valid %	Collective %
Self-employed	71	38.6	38.6	38.6
Civil Servant	32	17.4	17.4	56.0
Student	48	26.1	26.1	82.1
Others	33	17.9	17.9	100.0
Total	184	100.0	100.0	

Source: Author's computation (2020)

The participants occupation as shown in the above Table reveals that 71 of the participants with the percentage of 38.6 are self-employed, 32 participants with 17.4% are civil servant, 48 participants with 26.1% are students while 33 participants representing 17.9 percent are others, indicating that self-employed has the higher percentage, followed with students, others and civil servant respectively.

Reliability Test

Table 6: Reliability Output

Cronbach's Alpha	Objects
.837	16

Source: Author's computation (2020)

Cronbach's Alpha test was used to conduct the reliability of the objects in the questionnaire. The report shows the value of 0.837 that is 83.7percent indicating that the objects/items have above 80percent reliable to achieve the stated study objectives.

Correlation Test

Table 7: Correlations

	Customer Retention	Customer Satisfaction	Product Awareness	Customer Loyalty	Positive word of mouth
Customer Retention	1	.324**	.089	.069	.328**
		.000	.230	.352	.000
	184	184	184	184	184
Customer Satisfaction	.324**	1	.286**	-.047	.562**
	.000		.000	.529	.000
	184	184	184	184	184
Product Awareness	.089	.286**	1	.422**	.211**
	.230	.000		.000	.004
	184	184	184	184	184
Customer Loyalty	.069	-.047	.422**	1	.088
	.352	.529	.000		.234
	184	184	184	184	184
Positive word of mouth	.328**	.562**	.211**	.088	1
	.000	.000	.004	.234	
	184	184	184	184	184

Source: Author's computation (2020)

Table 7 shows the output of the correlation test among the variables and the report revealed that customer retention (CR) and customer satisfaction (CS) has the correlation value of 0.324 with sig value of 0.000, indicating a positive and significant connection between CR & CS. The relationship between customer retention (CR) and product awareness (PA) has the value of 0.089 with the sig value of 0.230, signifying that CR &PA has a positive correlation but no significant relationship. The report of customer retention and customer loyalty has the correlation value of 0.069 with sig value of 0.352, implying that positive connection exist between the two variables with low significance. The report of customer retention and positive word of

mouth shows the correlation value of 0.328 with sig value of 0.000, indicating that there is a positive and significant connection between customer retention and positive word of mouth. However, the connection between customer loyalty and customer retention has the value of -0.043 with sig value of 0.529, indicating that customer loyalty has a negative connection with customer satisfaction during the survey.

Regression Analysis- CR =f(PA, WM, CS)

Table 81: Analysis of Variance

	Squares Sum	Degree of freedom	Mean	F	Sig.
Regression	22.970	3	7.657	9.463	.000
Residual	145.639	180	.809		
Overall	168.609	183			
a. Reliant Variable: Customer Retention					
b. Control: (Constant), Customer Satisfaction, Product Awareness, Positive word of mouth					

Source: Author's computation (2020)

The analysis of variance of the regression presented in Table 8 shows that the regression sum of squares value is 22.970, residual value is 145.639, with the mean value of 7.657 and 0.809. more so, the F-value is 9.463 with the sig value of 0.000, which signifies that the joints control variables could impact on the reliant variable.

Table 9: Variable Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	2.191	.344		6.369	.000
Positive word of mouth	.204	.080	.214	2.556	.011
Product Awareness	-.018	.082	-.016	-.215	.830
Customer Satisfaction	.213	.088	.208	2.428	.016

Source: Author's computation (2020)

The coefficient of the control variables presented in Table 9 shows the constant unstandardized coefficient value of 2.191 with sig/p-value of 0.000, meaning that if all the control variables are constant, there will be a positive impact to reliant variable (customer retention). Positive word of mouth coefficient value is 0.204 with sig value of 0.011, that is, there is positive and significance relationship between positive word of mouth and customer retention. Product awareness as a control variable to customer retention shows the coefficient value of -0.018 with sig value of 0.830, indicating that negative and insignificance connection exist between product awareness and customer retention. The coefficient value of customer satisfaction shows 0.213 with sig value of 0.016, signifying that a positive impact reveals between customer satisfaction and customer retention with much significance.

Regression Analysis II - CL =f(PA, WM, CS)

Table 10: Analysis of Variance

	Squares Sum	Degree of freedom	Mean	F-value	Sig.
Regression	38.680	3	12.893	17.020	.000
Residual	136.358	180	.758		
Total	175.038	183			
a. Reliant Variable: Customer Loyalty					
b. Control: (Constant), Customer Satisfaction, Product Awareness, Positive word of mouth					

Source: Author's computation (2020)

The analysis of variance of the regression is presented in Table 10 shows the regression sum of squares value is 38.680, residual value is 136.358, with the mean value of 12.893 and 0.758. More so, the F-value is 17.020 with the sig value of 0.000, which signifies that the joints control variables could influence on the reliant variable.

Table 11: Variable Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.762	.333		5.293	.000
Positive word of mouth	.129	.077	.133	1.669	.097
Product Awareness	.540	.080	.467	6.792	.000
Customer Satisfaction	-.266	.085	-.255	-3.136	.002
Reliant Variable: Customer Loyalty					

Source: Author's computation (2020)

Table 11 shows the constant unstandardized coefficient value of 1.762 with sig/p-value of 0.000, indicating that when all the control variables are constant, there will be a positive impact on the reliant variable (customer loyalty). Positive word of mouth coefficient value is 0.129 with sig value of 0.097, that is, there is positive but insignificance to impact on customer loyalty. Product awareness shows the coefficient value of 0.540 with sig value of 0.000, indicating a positive and significance influence exist between product awareness and customer loyalty. The coefficient value of customer satisfaction shows -0.266 with sig value of 0.002, signifying that a negative impact reveals between customer satisfaction and customer loyalty with much significance.

IV. CONCLUSION

Advertisement is one of the means of product awareness for every product and service contentment encourages customers to stick with a brand product/service and for this reason, customers do not plan to switch to another bank.Based on the findings revealed in this study, it was concluded that the more efficient a bank service is, the more its loyalty and retention, and regular visitation of bank staff contributes to customer retention and avoid switching. The positive word of mouth and service reliability are the main factors of customer retention and product awareness does not affect the quality of bank service. Nevertheless, intention to open a bank account is based on the bank personality and perceived value.It was further concluded that the connection between customer retention and customer satisfaction was positive and significant, customer retention and product awareness was positive but no significant, customer retention and customer loyalty was positive with low significance, while customer retention and positive word of mouth was positive and significant. Finally, it was concluded that there is positive and significant relationship between positive word of mouth and customer retention, product awareness showed a negative and insignificance connection with customer retention, customer satisfaction showed a positive impact on customer retention with much significance.

5.3   Key Recommendations
From the findings of this study, the following are recommended
1.   The banks should ensure prompt service delivery and respond to customers' complaint regularly in order to stimulate customer retention and loyalty.
2.   The more efficient a bank service is, the more its loyalty and retention therefore, financial institutions and non-financial should encourage quality efficiency of service.
3.   It is suggested that regular visitation of bank staff should be encouraged to stimulate customer retention and avoid switching from one bank to the other.
4.   Advertisement is one of the means of product awareness which could encourage customers to have knowledge of different services rendered by the bank, for this reason, the banks should emulate quality product awareness.

REFERENCES
[1].   Anderson, E.W. (1994). Variation in Customer Satisfaction and Retention. *Marketing letters. 5* (1).19-30.
[2].   Aaker*, D. A. (1991). *Managing brand equity*: New York, The free press.
[3].   Abdulla, A. & Nizam*, I. (2015). The Determinants of Customer Retention in the Construction Industry of the Maldives*, *International Journal of Accounting & Business Management, 3*(2), 62-86. www.ftms.edu.my/journals/index.php/journals/ijabm
[4].   Akhtar, N., Ahmed, I., Jafar, H. Y., Rizwan, A., & Nawaz, J. M. (2016). The Impact of Packaging, Price and Brand Awareness on Brand Loyalty: A Reseller Perspective in Mobile Sector of Pakistan. International Review of Management and Business Research, 5(3), 790-807.

[5].   Anupama, S. D. (2018). The Impact of Brand Image on Customer Loyalty and Commitment. *International Journal of Latest Technology in Engineering, Management & Applied Science (IJLTEMAS), VII*(VIII), 46-63.

[6].   Barram, M. M. & Khan, S. (2012). Attining consumer loyalty. The role of consumer attitude and consumer behavior. *International review of management and business research, 1*(1), 1-8.

[7].   Bloemer, J. M., & Kasper, H. D. (1995). The complex relationship between consumer satisfaction and brand loyalty. *Journal of Economic Psychology, 16*, 311-329

[8].   Garmsiri*, S. (2015). Investigation of Impact of Relationship Marketing on Customer Loyalty (Joint Stock Company of Mobile Communication of Iran "Hamrahe Aval"). *Indian Journal of Fundamental and Applied Life Sciences, 5*(S3), 1055-1063

[9].   Grönholdt, L., Martensen, A., & Kristensen, K. (2000). The relationship between customer satisfaction and loyalty: Cross-industry differences. *Total quality. Management,11(*4/5-6): 509–514.

[10].   Haque, M. S., Bappy*, T. A., &Arifuzzaman, M. D. (2018). The Impact of Brand Awareness on Customer Loyalty towards Igloo Ice Cream: A Study on Dhaka University Students. *International Journal of Science and Business, 2*(1), 1-21*.

[11].   Ibojo*, B. O. (2015). Impact of Customer Satisfaction on Customer Retention: A Case Study of a Reputable Bank in Oyo, Oyo State. Nigeria. *International Journal of Managerial Studies and Research (IJMSR), 3*(2), 42-53.

[12].   Ibojo*, B. O. & Asabi, O. M. (2015). Impact of Customer Satisfaction on Customer Loyalty: A Case Study of a Reputable Bank in Oyo, Oyo State, Nigeria. *International Journal of Managerial Studies and Research (IJMSR), 3*(2), 59-69.

[13].   Kamar*, V. S. (2018). The Relationship Between Customers Satisfaction and Customer Loyalty in Commercial Vehicle Industry in India. *International Journal of Management and International Business Studies, 8*(1), 11-22.

[14].   Keller*, K. L. (1993). Conceptualizing, measuring, and managing customer-based brand equity. *The Journal of Marketing, 57(*1), 1-22.

[15].   Khan, S. (2012). Contribution of Brand Awareness and Brand Characteristics towards Customer Loyalty (A Study of Milk Industry of Peshawar Pakistan). *Journal of Asian Business Strategy, 2*(8), 170-176.

[16].   Khan, A. A. *& Tareen, N. A. (2016). Impact of Advertising on Brand Awareness and Commitment in Female Apparel Industry. International Journal of Academic Research in Business and Social Sciences, 6(3) *,

[17].   Lewis, B. R. (1991). Service quality: An International comparison of bank customers' expectations and perceptions. *J. Mark. Manage., 7*(1): 47-62

[18].   Magaef*, S. G., &Tomalieh, E. F. (2015). The Impact of Customer Loyalty Programs on Customer Retention. *International Journal of Business and Social Science, 6*(8), 78-93.

[19].   Mohsam, F., Nawaz, M. M., Khan, M. S., Shaukat, Z., & Aslam, N. (2011). Impact of Customer Satisfaction on Customer Loyalty and Intentions to Switch: Evidence from Banking Sector of Pakistan. *International Journal of Business and Social Science, 2*(16), 263-270.

[20].   Naeini*, A. B., Azali, P. R., &Tamaddoni, K. S. (2015). Impact of Brand Equity on Purchase Intention and *Development, Brand Preference and Customer Willingness to Pay Higher Prices. *Management and Administrative Sciences Review, 4*(3), 616-626.

[21].   Nazir*, B., Ali, M., & Jamil, M. (2016). The Impact of Brand Image on the Customer Retention: A Mediating Role of *Customer Satisfaction in Pakistan. *International Journal of Business and Management Invention, 5*(3), 56-61.

[22].   Nyadzayo, M. (2010). The mediating of customer relationship management on customer retention at selected motor vehicle dealership in the buffalo city municipality, university of fort Hare, South Africa.

[23].   Oliver, R. L. (1999). Whence consumer loyalty?, *Journal of Marketing, 63*, 33-44

[24].   Polas, M. R., Majumder, S., Reza, M. M., & Miah, M. A. (2018). Impact of Brand Loyalty on Improving Customer Retention – A Case Study on Tesco Malaysia. *IOSR Journal of Business and Management, 20(*1), 40-48.

[25].   Ranaweera, C. & Prabhu, J. (2003). The influence of satisfaction, trust and switching barriers on customer retention in a continuous purchasing setting. *International Journal of Service Industry Management, 14*, 37-95.

[26].   Singh*, R., & Khan, I. (2012). An Approach to Increase Customer Retention and Loyalty in B2C World. *International Journal of Scientific and Research Publications, 2*(6).

[27].   Veerakumar, K. (2016). A Study on Impact of Customer Satisfaction on Brand Loyalty. *International Journal of Scientific Research and Modern Education (IJSRME), 1*(1), 661-663.

[28].   Zeithami, A. A. & Bitner, M. J. (2000). *Service Marketing Customer Focus cross the firm* (2nd Edition).Nw York, Mc Graw-Hill