EXAMINING AND EXPLORING THE RELATIONSHIPS BETWEEN CUSTOMER SATISFACTION AND CUSTOMER LOYALTY

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PURPOSE
THIS study aims to analyze how consumer satisfaction leads to loyalty and ultimately maximization of the business profit. It has become relatively common for corporate houses to understand their customers' behaviour in order to survive, grow and win this globally competitive market. A firm should be able to increase customer satisfaction by improving its product and service quality, ultimately leading to better performance.

Design/Methodology/Approach: The data were collected from the students of the University at VBS Purvanchal University, Jaunpur (U.P.). More than 150 students of different Post Graduate and Under Graduate courses of the University were contacted for the purpose. The hypotheses developed on the findings of the past studies and literatures. Regression analysis was employed to test the hypotheses.

Findings: The results indicate that the customer expectation, product performance and satisfaction are having a direct relationship with customer loyalty. Product performance and word of mouth communication behavior influences customer satisfaction and intention to reuse/repurchase the same product in future.

Research Limitations/Implications: The data collected for the purpose is only from the University students as they are techno savvy and more friendly to use the new technology and prone to adopt it. The future study can investigate the customer shopping behavior and their future intention during their shopping, which may enhance the validity of the study.

Practical Implications: The study concludes that the product attributes and services help to retain the customer. The continuous improvement in the quality of a product and services are required to satisfy and retain a customer.

Originality/Value: The research explores how consumer satisfaction leads customer loyalty and future intention, and empirically tests how product attributes influences the consumer satisfaction and future behavior.

Key Words: Customer Satisfaction, Customer Retention, Product Quality, Service Quality, Customer Expectation.

Introduction

Kotler & Keller, (2006) defined consumer satisfaction as a person's approval or disappointment when comparing their personal opinion of perceived quality with their original pre-purchase expectations.

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Walsh et al., (2006) reported that business firms need their customers to have positive experiences, be satisfied, and remain loyal resulting in consumer retention to have an intention of repurchasing the same brand in future this will help them to survive and grow in this globally competitive business environment.

Hagan, Konopaske, Bernardin, & Tyler, (2006) reported that customer satisfaction surveys have become a common source of performance evaluation and feedback for employees and organizations. The Mercer Consulting Group (2007) reported that customer satisfaction surveys were of primary source of strategic decision making for most of the companies and over two-thirds of organizations used such surveys to determine some aspect of employee compensation and predication of financial measures.

Aaker, (1997) reported that Customer loyalty can reduce the operating cost with higher market share of a company. Reichheld and Sasser (1990) suggested that 5 percent improvement in customer retention may lead to an increase of 25 percent to 75 percent in profit. Wills (2009) reported that it is five times costly to obtain a new customer in comparison to serve old one. Quality of product or service is important factors for consumer repurchase intention. Evaluation of the quality is based on pre-purchase expectations of the consumer. Dick & Basu, (1994) explained brand loyalty, service loyalty, and store loyalty as a component of customer loyalty. Day (1977) defined that customer loyalty is the continuous purchase decision and purchasing behaviour of a particular brand or services of a certain firm. Wang et al., (2004) reported that customer satisfaction is the overall evaluation based on consumer's overall experience. Howcroft et al., (2007) found that customer involvement has been the key indicator for customer retention; customer involvement will lead to customer purchasing behavior. Homburg, Koschate & Hoyer (2005) described that customer satisfaction is a cumulative, global evaluation of the organization derived from their experience with a product or an organization. Walsh et al., (2007) found that dissatisfaction decreases consumer loyalty. Ambler (2003) reported that majority of (68%) of corporate houses are using customer satisfaction measures and 64% firms are going for customer loyalty measurement.

Bloemer, Josée, & Ko de Ruyter (1998) explained satisfaction into two categories; manifest satisfaction and latent satisfaction. Manifest satisfaction is an explicit evaluation of the store, which may lead to store commitment if it is positive; the study confirms that the manifest satisfaction may have positive relationship with store loyalty. Latent satisfaction is the result of an implicit evaluation of the store choice, it means mere acceptance of the store which may not necessarily lead to store commitment. Nevertheless, latent satisfaction may also be positively related to store loyalty, but less strongly than manifest satisfaction.

Cöner & Güngör (2002) reported that quality of a product/service and a store image significantly affects customer loyalty. They also found that quality of a product/service is directly related with customer satisfaction and satisfaction leads to loyalty. Kuang-Wen Wu (2011) explored that customer satisfaction affects customer repurchase intention of the same product in future or recommending the product for use/purchase to their relatives, colleagues or relatives. Baumann et al., (2006) found that consumer attitude; firm empathy and customer satisfaction leads the future intention of the consumer towards purchasing or recommending the product to other consumers. Tu et al., (2012) indicated that the brand image of a corporate affects the customer satisfaction.

Oliver & Swan (1989) and Yi (1991) discussed that customer satisfaction is delineated as their evaluation of performance of products or services meet or fail to meet the customer's pre-purchase expectations. Churchill and Surprenant (1982) defined that satisfaction is an outcome of purchase and use resulting from consumer's comparison of the value and cost of the purchased product in relation to the anticipated consequences. Cronin and Morris (1989), Innis & La Londe (1994) explained that a satisfied customer is more likely to repurchase, which increases sales of the firm and leads to high market share.

Cadotte et al., (1987) reported that the customer satisfaction is based on the confirmation/disconfirmation-of-expectations paradigm, i.e. comparison of customer pre-purchase expectations and post purchase perceived performance.

Chiang & Jang (2007) found that brand image has significant relationship with the product quality and trust perceived by consumers. Biel (1992) suggested that the brand image includes the factors like; manufacturer image, product image, and competitor brand image. These three factors may affect the customer's perception regarding the brand image cognition, and the brand image may influence the user's image. In order to fulfilling their needs, consumers will buy such quantities of selected goods at a certain income to cause them the greatest satisfaction. The degree of satisfaction as a measure of the rationality of consumer behavior is closely related to the identified characteristics of rational behavior: the desirability of actions, calculations (not just economic). While analyzing the market behavior of consumers, that can be seen in everyday life, they often do not calculate exactly their actions. Consumers are not thinking about the benefits and losses stemming from the individual decisions to purchase goods, especially for everyday uses. Such behavior is the result of the learning process, through which thinking and acting are shortening, leading to routine behavior (Matysik-Pejas & SzafraÒska, 2011).

Atalik & Arslan (2009) found that offering quality product/services creates customer loyalty. Omachanu et al., (2008) reported that quality of a product/service had significant impact on consumer satisfaction. Andreassen & Lindestad (1998) found that customer loyalty depends on the brand image or reputation of a corporate house.

Boulding et al., (1993) defined customer satisfaction is an evaluation based on the recent purchase experiences. Lin and Wang (2006) revealed that customer satisfaction is the total consumption perception of consumers, it is total response of the consumer's to the purchase experiences.

Howcroft et al., (2007) reported that customer involvement had significant impact on customer purchasing behavior, it which means customer involvement is the key indicator for customer retention Santouridis and Trivellas (2010) explained that the customer loyalty can be referred to the customer's attitude towards purchase of the same brand products/services in future and it may be enhanced by customer satisfaction.

Objectives: The objectives of the study are as follows:

- 1. To evaluate the performance of two-wheeler products.
- 2. To measure satisfaction level of the customer with the performance of their two-wheeler products.
- 3. To examine the relationship of customer satisfaction and customer future intention.

Hypotheses: Hypotheses of the study are as follows:

- H1: There is a significant relationship between the performance of product attributes and customer satisfaction.
- H2: There is a significant relationship between customer expectation and satisfaction.
- H3: There is a significant relationship between customer satisfaction and repurchase intention.
- H4: There is a significant relationship between customer satisfaction and word of mouth communication (WOM).

Methodology

Sample: The data were collected from the students of the University at VBS Purvanchal University, Jaunpur (U.P.), students are aware and friendly with the latest technology. More than 150 students of different Post Graduate and Under Graduate courses of the University were contacted personally for the purpose, but 122 questionnaires found suitable for analysis, rest were rejected due to incomplete information. The students who were present on the survey day were given a structured questionnaire and their responses were recorded, simple random sampling technique was applied to obtain the data.

Instrument: Structured questionnaire was designed to measure the satisfaction level of the consumer on a 7-point Likert type scale ranging from 'Very Satisfied to Very Dissatisfied' (Oliver & Bearden,

1983) and product performance on 28 attributes (Purohit, 2004) was evaluated on a 7-point scale ranging from 'Better than expected to Worst than expected'. Consumer expectations were measured on a 7-point Likert type scale ranging from "Too High" to "Too Low" (Oliver, 1977). Besides these scales demographical information of the respondents like; age, income, occupation, education, etc. were also recorded.

Reliability of the Scale: Performance of two-wheeler products were evaluated with the help of a structured questionnaire on 28 attributed and reliability of the scale is 0.850 (Table No. 1). Customer satisfaction/dissatisfaction, word of mouth (wom) communication, repurchase intention and expectations were also measured on 7-point Likert type scale and the reliability of the scale is 0.778 (Table No. 2).

Table No. 1: Reliability of Performance Evaluation Scale

Cronbach's Alpha	Number of Items
0.850	28

Table No. 2: Reliability of CS/DS Scale

Cronbach's Alpha	Number of Items		
0.778	4		

Sample Profile: The majority of the respondents (61%) were from younger age group (21 to 25 years age), while around one third (33%) of the respondents were belonging to teen age group (up to 20 years of age). All (100%) the respondents were highly educated with one third (34%) post graduate education. Less than one third (31%) of the respondents were belonging to middle income group (Rs. 20000 to Rs. 40000), more than one fifth (23%) of the respondents were coming from middle higher income families (Rs. 40001 to Rs. 50000) and more than one third (34%) of the respondents were from lower income group (less than Rs. 20000), only 12% respondents were from higher income group (more than Rs. 50001). Half (50%) of the respondents were having service occupation and working with Government/ Semi government or private organizations, while less than one fourth (23%) of the respondents were having business occupation and more than one fourth (26%) of the respondents were from agriculture occupation. Almost all (93%) of the respondents were unmarried (Table No. 3).

Table No. 3: Sample Profile

Demography Factors	Category	Percentage
Age	Up to 20 years 21 to 25 years 25 and above	33 61 6
Education	Under graduate Post graduate	66 34
Gender	Male Female	69 31
Income	Upto Rs. 10000 Rs. 10001 - 20000 Rs. 20001 - 40000 Rs. 40001 - 50000 Rs. 50001 and above	19 15 31 23 12
Occupation	Service Business Agriculture Professional	50 23 26 1
Marital Status	Married Unmarried	7 93

Market of Two-Wheeler Products: A great majority (75%) of the respondents were using Motor cycle two-wheelers, while 16% of the respondents were using scooters and rest 9% of the respondents were having other two-wheelers including scooty, etc. (Table No. 4).

Table No. 4: Market of Two-Wheeler Products

Brands	No. of Respondents (%)
Motor Cycle	75
Scooter	16
Scooty	9

Brand Popularity: The Hero Honda brand of two-wheeler is popular followed by Bajaj and TVS as the majority (63%) of the respondents were having Hero and Honda brand of two wheelers, followed by Bajaj 23% and TVS two-wheelers 11% and rest 3% includes Yamaha, Mahindra, Royal Enfield, etc. (Table No. 5).

Table No. 5: Brands Popularity

Brands	No. of Respondents (%)
Bajaj	23
Hero & Honda	63
TVS	11
Others	3

Results: Performance of two-wheeler products were evaluated on 28 attributes and it is found that all the attributes were evaluated better than expected by the respondents as the mean value of almost all the items is < 5 except the attributes like fuel efficiency, spare parts availability, resale value, price, foot brake life and maintenance expenses (Table No. 6 - see overleaf).

Satisfaction: An overwhelming majority (83%) of the respondents reported that they are satisfied with the performance of their two-wheeler products and a very nominal number of respondents (7%) are dissatisfied with their two-wheeler. The mean value of the item is 5.94 and 1.65 SD with 0.150 SE (Table No. 7).

Table No. 7: Satisfaction

ĺ	Satisfaction	Satisfied (%)	Undecided (%)	Undecided (%) Dissatisfied (%)		SD	SE
		83	10	7	5.94	1.65	0.150

Word of Mouth Communication: An overwhelming majority (83%) of the respondents reported that they praise the performance of their two-wheeler amongst their friends, relatives, neighbors and colleagues or co-workers. The mean of the item is 5.77 and SD is 1.75 with 0.158 SE (Table No. 8).

Table No. 8: Word of Mouth Communication

Word of Mouth Communication	Agree (%)	Undecided (%)	Disagree (%)	Mean	SD	SE
	83	9	8	5.77	1.75	0.158

Table No. 6: Performance Evaluation of Two-wheeler Product

S.N.	Attributes	Mean	SD	SE
1	Durability	5.73	1.45	0.131
2	Riding comfort	5.46	1.01	0.092
3	Colour choice	5.59	1.02	0.092
4	Pick up	5.41	1.04	0.094
5	Fuel efficiency	4.93	1.35	0.122
6	Height	5.11	0.97	0.088
7	Spare parts availability	4.80	1.37	0.124
8	Resale value	4.81	1.47	0.133
9	Look	5.66	1.00	0.091
10	Price	4.89	1.32	0.119
11	New model changes	5.10	1.33	0.120
12	Load capacity	5.34	1.16	0.105
13	Engine (horse) power	5.09	1.23	0.111
14	Gearnumber	5.13	1.30	0.118
15	Brand popularity	5.39	1.31	0.119
16	Tyre size	5.12	1.35	0.122
17	Social Status	5.07	1.40	0.127
18	Travel convenience	5.32	1.21	0.110
19	Head light power	5.25	1.25	0.113
20	Head light life	5.10	1.28	0.115
21	Foot brake power	5.21	1.08	0.098
22	Foot brake life	4.98	1.16	0.109
23	Maintenance expenses	4.89	1.16	0.105
24	Maintenance ease	5.11	1.17	0.106
25	Body design	5.33	1.29	0.117
26	Body strength	5.54	1.18	0.107
27	Body weight	5.30	1.14	0.103
28	Overall performance	5.55	1.24	0.112

Repurchase: A great majority (82%) of the respondents reported that they do intend to repurchase the same two-wheeler product in future, while 11% of the respondents reported they do not wish to purchase the same two-wheeler again in future. The mean value of the item is 5.67; SD is 1.89 with 0.171 SE (Table No. 9).

Table No. 9: Repurchase

Repurchase	Agree(%)	(%) Undecided(%) Disagree(%)		Mean	SD	SE
	82	7	11	5.67	1.89	0.171

Expectation: A great majority (80%) of the respondents reported that their expectations are high with respect to two-wheeler products, while a nominal number (4%) of the respondents reported that their expectations are low. The mean value of the item is 5.88 SD is 1.41 with 0.128 SE (Table No. 10).

Table No. 10: Expectation

Expectation High(%) Aver		Average (%)	Low(%)	Mean	SD	SE
	80	16	4	5.88	1.41	0.128

Relationship between Product Attributes and Satisfaction: The performance of a two wheeler product was measured on 28 attributes (Purohit 2004) and it is found that only 11 product attributes are having a significant relationship with customer satisfaction. These attributes are height, spare parts availability, resale value, new model changes, engine (horse) power, social status, travel convenience, head light power, maintenance ease, body strength and body weight and these attribute contribute 32% to the satisfaction of a two-wheeler customer, customer satisfaction of two-wheeler customers depends on the performance of the product attributes, hence the null hypothesis is rejected and alternative H1 is accepted (Table No. 11).

Table No. 11: Product Attributes and Satisfaction

Product Attributes	Beta	t	Sig.	F	R square
				4.680***	0.319
(Constant)		5.458	0.000		
Height	-0.149	-1.676	0.097		
Spare parts availability	-0.270	-2.738	0.007		
Resale value	0.287	2.813	0.006		
New model changes	0.210	2.240	0.027		
Engine (horse) power	0.229	2.369	0.020		
Social Status	-0.286	-3.007	0.003		
Travel convenience	0.341	3.159	0.002		
Head light power	-0.227	-2.256	0.026		
Maintenance ease	-0.269	-2.787	0.006		
Body strength	-0.335	-3.418	0.001		
Body weight	0.387	4.349	0.000		

Dependent variable: Satisfaction

Relationship between Consumer Expectation and Satisfaction: Customer expectation were measured on a 7-point scale "Too High" to Too Low" (Oliver 1977). It is found that customer prepurchase expectation is an important component of customer satisfaction as the 't' value and 'F' value is significant which confirms the significant relationship between customer expectation and satisfaction, hence the null hypothesis is rejected and alternative hypotheses H2 is accepted (Table No. 12).

Table No. 12: Consumer Expectation and Satisfaction

Model	Beta	Т	Sig.	F	R Square
(Constant)		6.474	0.000	10.231***	0.079
Expectation	0.280	3.199	0.002		

Dependent Variable: Satisfaction

Relationship between Customer Satisfaction and Repurchase Intention: Customer repurchase intention is based on their past experience, if it is positive or satisfying then they do intend to purchase the same product again in the future. Consumer satisfaction is an important component for customer retention; the 't' value and 'F' value of the model is significant and it contributes 40% to the future repurchase intention of a consumer. Hence the null hypothesis is rejected and alternative hypothesis H3 is accepted (Table No. 13).

Table No. 13: Consumer Satisfaction and Repurchase Intention

Model	Beta	T	Sig.	F	R Square
(Constant)		2.803	0.006	78.892***	0.397
Satisfaction	0.630	8.882	0.000		

Dependent Variable: Repurchase Intention

Relationship between Customer Satisfaction and Word of Mouth Communication: Customer word of mouth communication (wom) behaviour is based on customer satisfaction. It is found that satisfaction contributes more than half (51%) to the word of mouth communication. A satisfied customer will appreciate the performance of his/her two-wheeler product amongst his/her society if it surpasses their expectations, and may criticize if it falls below. The word of mouth communication is an important component of brand equity. Customer satisfaction leads to brand loyalty as the finding indicates significant relationship between satisfaction and repurchase intention of the customer, the null hypothesis is rejected and alternative H4 is accepted (Table No. 14).

Table No. 14: Customer Satisfaction and Word of Mouth Communication

Model	Beta	T	Sig.	F	R Square
(Constant)		3.088	0.003	124.429***	0.509
Satisfaction	0.713	11.155	0.000		

Dependent Variable: Word of Mouth communication

Conclusion

It is clear from the study that customer satisfaction depends on the performance of the product attributes of a two-wheeler product and evaluation of the performance of a two-wheeler is based on customer pre-purchase expectations. Customer pre-purchase expectation and perceived product performance were found to be a determinant of customer satisfaction. It is also clear that satisfied customers appreciates and makes positive word of mouth communication (wom) about the performance of their two-wheeler products.

A satisfied customer do intend to buy the same two-wheeler product in future, and if the level of satisfaction is low or the customers are not satisfied with the performance of their two-wheeler products then they can criticize and make negative word of mouth communication (wom) for its performance, customer dissatisfaction can lead to shifting of the customers to other brands and switch off its use.

The marketers should design/modify the products only after knowing expectations of their target customers and focus on those attributes which are preferred and demanded by the target customer, managing/meeting the expectations of the customer may lead to satisfaction and positive word of mouth communication as well as repurchase intention, then only the ongoing globally competitive market of two-wheeler market can be excelled by the players.

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