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## RESEARCH ARTICLE

### EFFECTS OF SERVICES MARKETING MIX ON CUSTOMER SATISFACTION AND LOYALTY IN COMMERCIAL BANK OF ETHIOPIA: EVIDENCE FROM HAWASSA DISTRICT, ETHIOPIA

**\*Teshale Shode**

Lecturer, Department of Management, College of Business & Economics, Hawassa University, Ethiopia

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#### ABSTRACT

The main objective of the study was to examine the effect of service marketing mix on customer satisfaction and the effect of customer satisfaction on customers' loyalty at Commercial Bank of Ethiopia branches located in Hawassa District. The study was heavily dependent upon primary data collected from the sample customers. A sample of 400 customers from 10 randomly selected branches was contacted for the survey purpose. Nonetheless, 340 customers have responded completely on the questions. Survey questionnaire was used as tool for data collection. Both descriptive and inferential statistics were used for data analysis. The findings of the study show that although customers have positive perception towards service mixes of the Commercial Bank of Ethiopia, they were highly satisfied on the people and physical evidence attributes than other mixes. Further the result of regression analysis shows that people and physical evidence as independent variables have significant positive relationship with customer satisfaction. Product as major service mix of the bank doesn't satisfy the customers as per their expectations. Further, customer satisfaction as an independent variable does have strong effect on customer loyalty. This indicates that highly satisfied customers seem to be repeated customers of the Commercial Bank of Ethiopia. Generally it can be concluded that despite the banks effort to manage its services marketing mixes, it contributes moderately for customer satisfaction. Based on the findings, it is recommended that Commercial Bank of Ethiopia need to give due importance to new product development, promotional strategies and appropriate pricing for lending.

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## INTRODUCTION

In the current business environment due to liberalization of financial sectors, banking industry has become highly competitive. In this environment satisfying customers and gaining their loyalty determines short term as well as the long run existence of the business. This requires the employment of the effective competitive strategies to remain in the industry. One of the most commonly used strategies by business firms is product differentiation. But this strategy is not viable to the banking sector, where the products offered to the customers of the bank are more or less standardized in nature and easily imitated by the competitors. So banks are feeling on increasing need to differentiate themselves from the competitors by investing on services marketing (Gerpott et al., 2001). Many scholars agreed upon that marketing as only department that generates revenue while others involve cost (Kotler and Armstrong, 2012).

*\*Corresponding author:* Teshale Shode,  
Lecturer, Department of Management, College of Business & Economics, Hawassa University, Ethiopia.

Marketing if effectively utilized, improves income of the people, leads to prosperity through its aid in broader industrial expansion (Anjun Kumar, 2012). Marketing is managed through its mixes. Marketing mix deals with factors or tools that are essential under the control of organization and used to satisfy needs and wants of the customers ((Ekhilasi, 2011). Marketing mix can be also defined as set of factors that company can influence customer purchase by controlling them and by combination of these factors, promote the position of certain product in the market (Kotler, 2011, Hossein Azimi 2017). Marketing is applicable everywhere and among many concepts of it, services marketing wins greater emphasis in the financial sectors. Effective services marketing is being area of investment that demands greater attention for banking industry in which obtaining competitive advantage through product management is very difficult. To that end, for longer period of time scholars in the discipline of marketing had advised business organization to examine and implement the concept of services marketing mix. (Kotler and Armstrong, 2000). Traditionally, the term marketing mix is used with commonly called concept of four P's: product, price, promotion and place.

However, in recent times, the 'four Ps' have been expanded to the 'seven Ps' with the addition of process, physical evidence' and people. Seven Ps' concept has been winning greater importance for services marketing company like banking industry (Pawan Kumar and Kamal, 2013). Marketing mixes are used to satisfy customers and make them loyal to the organization so that their life time value can be utilized (Zeithaml and Bitner, 2003, Shankar & Chin, 2011). Customer satisfaction is an evaluation by the customer after buying their goods and services. It is obtained by comparing values generated from consumption of product with cost incurred to do so (Oliver, 1981). Customer satisfaction can be also defined as individuals' perception of the performance of the product or service in relation to his/her expectations (Schiffman, 2005). It is evidence based that satisfied customers are loyal to the organization and easily retained for longer period of time. Loyalty has greater importance for banking industry where losing of customer is easy as a result of lower brand switching cost. Defining the term loyalty is not simple task as it has much to do with consumer behavior (Duffy, 1998). The term loyalty imagines concepts like interest or love, honesty or commitment. From this loyalty can be defined as continuously using company's product irrespective of some situational factors and recommending it for others (Hossein Azimi, 2017). Despite increasing awareness about the importance of services marketing mix management in satisfying customers and building long lasting relationship, services delivering organizations in Ethiopia are facing greater challenges in practical implementation. As a result customers are dissatisfied and complaining against organizational performances (Potluri, and Mangal, 2011). Thus, it is on the root of aforementioned backgrounds, that this study is aimed to find out the effects of services marketing mix on customer satisfaction and loyalty at Commercial bank of Ethiopia by taking evidence from Hawassa district.

**Statement of the Problem:** Service sector is one of the key economic sectors of any country. Banks as service delivering organization play an important role in the economic growth and development of countries (Ashrafi, 2007). Banks to deliver desirable level of services should understand the role of marketing mix management. Services marketing are getting increasing importance in the marketing literature. Many services delivering organizations' have understood it and trying to implement in their daily operation. Despite that as a result of unique characteristics of services, they are facing many problems. Reports of banking ombudsmen has shown that increasing number of complaints resulting from services failure which emanated from lack of enough knowledge concerning effective marketing of services (Wilinson, A. et al., 1995). In the past years, banking industry in Ethiopia was less competitive making commercial bank of Ethiopia monopolistic operator. But now situation has changed following financial sector liberalization of Ethiopian government as of 1994 of Ethiopian calendar with proclamation No 88/1994. Accordingly a number of private banks are allowed to join industry and this has intensified competition among them. Understanding this fact, Commercial bank of Ethiopia has introduced service delivery reform programs. Despite the effort, it is facing with staff resistance to the change (Annual report, 2018). The recent evidence shows that almost half of customers were dissatisfied by services provided by services sectors including banking industry in Ethiopia (Potluri and Mangnale, 2011). Dissatisfied customers are in turn less loyal and switchers (Zeithaml and Bitner, 2003).

It is therefore, on the bases of this back ground, this study is aimed to examine the effects of services marketing mix on customer satisfaction and loyalty at Commercial bank of Ethiopia by taking evidence from Hawassa district which aid to answer the following research questions: How services marketing mix elements affect customer satisfaction at commercial bank of Ethiopia, Hawassa district and What are the relationship between customer satisfaction and loyalty at commercial bank of Ethiopia, Hawassa district

## Objectives of the Study

### The main objectives of this study were

- To assess the perception of customers towards services marketing mix of Commercial Bank of Ethiopia;
- To examine the effects of services marketing mix on customer satisfaction; and
- To analyze the effects of customer satisfaction on customer loyalty in Commercial bank of Ethiopia.

## Hypotheses of the study

In line with the reviewed literature, the following null hypotheses were developed.

- There is no significant relationship between service marketing mixes and customer satisfaction at commercial bank of Ethiopia.
- There is no significant relationship between customer satisfaction and customer loyalty in commercial bank of Ethiopia.

## MATERIALS AND METHODS

**Type of research:** Research type employed in this study were descriptive in nature. Because the intention of the was to describe the current satisfaction level of the customers regarding services marketing mix management of the organization and at the mean time how significantly customer satisfaction is related with customer loyalty.

**Population of the study:** The target population to this study was customers who are at legal age to use any banking services except ATM (Automatic Teller Machine) at commercial bank of Ethiopia, Hawassa district. ATM service is excluded in this study as it demands technological dimensions which are not under the scope of this study.

**Data Sources:** The study depended on both primary and secondary data sources. The source of primary data were respondents who fill questionnaire whereas secondary data were obtained from published sources such as books, articles, journals and other sources like reports of the organization.

**Sampling procedure and techniques:** Two stage sampling procedure was used. First branches of the bank at Hawassa district were identified. At Hawassa district, currently there are 77 actively operating branches of commercial bank. Among them 10 branches namely Hawassa branch, Yirgalem Branch, Aleta wondo branch, Aleta Chuko branch, Hula branch, Bensa branch, Lekku branch, Arbegona branch, Yirba branch and Bona branch were selected randomly. Second convenience sampling technique was used to select the sample respondents

from the selected branches. Regarding sample size determination, total number of loyal population to the district is currently about 1,100,000. Sample size to this study was computed using the following statistical formula (Yamane, Taro. 1967). It was computed as follows:

$$n = \frac{N}{1 + N(e)^2}$$

where N= totla population, n= sample size and e denotes for probability of error level which were assumed to be 5% .

$$n = 1,100,000/1+1,100,000(0.05)^2 = 400$$

As such 40 customers from each sampled branch totalling 400 customers were contacted for the study purpose. Although questionnaire were distributed to 400 sample customers only 340 filled in questionnaires were found complete and considered for the purpose of analysis.

**Tools and method of data collection:** Self-administered structured questionnaire was used to collect data from the sample customers. All the questionnaires were translated in to local language (Amharic) to help those respondents who can't understand English. Translation was made with the help of language experts and its validity was checked using translation-retranslation technique. Questionnaire has three parts. First part deals with data pertaining to the demographic variables of the respondents. Second part of the questionnaire was designed to rate customers' perception of services marketing mix of the Commercial Bank of Ethiopia. Third part of the questionnaire dealt with the overall satisfaction level of customers towards service marketing mix. Five point liker scale type questionnaire were used starting with 1 as strongly disagree and ending with 5 which represents strongly agree.

**Data Analysis:** Before analysis data were sorted, checked for the error and coded. SPSS version 20 was used to analyze data. To summarize data, simple descriptive statistics like: percentage, frequency, mean and standards deviation were used. To test hypotheses inferential statistical tools such as correlation and regression were used.

## RESULTS AND DISCUSSION

**Customers' perception towards services marketing mix of Commercial bank of Ethiopia:** This part of analysis deals with customers' perception towards services marketing mixes element which include: product, price, promotion, place (distribution), people, process and physical evidence. Data was analyzed using descriptive statistics like mean and standard deviation. As all the items were measured using five point Likert's scale starting from "strongly disagree" to "strongly agree", the mean value greater than 3.00 for all variables is showing positive perception. Mean value between 2 and 3 depicts neither positive nor negative perception and mean values of less than 2 show negative perception. Product is the first and the most important marketing mix through which service delivering organization strives to make tangible its intangible services. In service organization specifically in the banking sector, customer perception of product management is measured by: product varieties, brands, differentiation and new product development (Al-Dmour et al., 2013). Perusal of the table 1 reveals that customers of Commercial Bank of Ethiopia in Hawassa District have positive perception towards product

mix in terms of offering varieties of products (Mean= 3.02), product has reputable brand name and image (Mean=3.24) and new product development (Mean= 3.56). Nonetheless, customers' showed neither positive nor negative perception towards product differentiation. Thus it can be concluded that the bank is in a good position regarding new product development whereas it paid lesser attention for product differentiation. A cursory look at the table 2 shows that customers do have positive perception towards service charges of the bank (Mean=3.34), reasonable interest on deposits (Mean=3.17) and bank's timely interest earning in the respective accounts of customers (Mean=3.13). However, customers do have neutral perception towards the interest rate on loan charged by the Commercial Bank of Ethiopia. Generally, customers' perception regarding the pricing decision of the bank showed service charge as fair and interest rate for the loan not fair. So it is advisable to the bank to re-evaluate its policy concerning interest rate charged for loan. Another integral element of services marketing mix is promotion. In the banking business where product differentiation is very difficult due to its standardized nature, it is believed that promotion brings about competitive advantage. The survey result shows that the customers have positive perception towards usage of appropriate media for communication (Mean = 3.26) by the Commercial Bank of Ethiopia in promoting its products. Customers' do have neutral perception towards integration of all elements of marketing communication, reward for repeat users, usage of appropriate language for local users and public relation program since the mean score value for all the above attributes were between 2 and 3. Sales promotion has been gaining increasing importance in the banking sector because of its ability to generate immediate response. Some world class banks are using consumer oriented sales promotion tools to incentivize their very important customers.

Place deals with services distribution. In the banking sector it is about the intensity to which services are made convenient to the users. To examine the customers' perception about their bank effort to make services convenient to them, some questions were raised. Firstly, they were asked to rate their agreement or disagreement level concerning sufficiency of the branches that their bank have currently in operation. The responses generated showed that medium level of agreement for this factor (Mean=2.82). Secondly they were asked about convenience of branch location. Results obtained showed that significant number of the respondents were agreed with this item (Mean=3.56). Thirdly, they were asked if it is possible to get all desired banking services at branch level. Responses obtained showed that good level of satisfaction with this factor (Mean=3.27). Finally they were asked about the convenience of operating hours of their bank. Significant number of the respondents showed positive response regarding this item (Mean=3.72). Generally, concerning distribution channel management of the bank, it can be deduced that it is in better position regarding operating hours management, convenience of branch location and availability of all desired service package and it is better if it consider expanding its branches. Another service marketing mix element is people. It is one of the expanded forms of mixes. It deals with internal marketing aspects of the organization. To examine how much has been the employees of the bank contributing for customer satisfaction, some questions were asked. Firstly, they were asked if employees are well equipped with the knowledge of banking procedure.

**Table 1. Customers' perception towards Product mix**

Product mix attributes	Mean	Std. Deviation
Product mix (Overall)	3.02	1.109
My bank offers varieties of products	3.02	1.222
My bank has reputable brand name and image	3.24	1.147
My bank has differentiated products of competitors	2.26	.982
My bank has trends of substituting older product by newer one	3.56	1.102

Source: Field Survey, 2019

**Table 2. Customers' perception towards Price mix**

Price Mix attributes	Mean	Std. Deviation
Price mix (Overall)	3.02	1.370
Service charge of my bank is fair	3.34	1.267
My bank provides reasonable interest rate for deposit	3.17	1.400
Interest earning of my bank is timely	3.13	1.371
My bank provides fair interest rate for loan	2.51	1.266

Source: Field Survey, 2019

**Table 3. Customers' perception towards Promotion mix**

Promotion mix attributes	Mean	Std. Deviation
Promotion mix (Overall)	2.62	1.333
My bank integrates all elements of marketing communication	2.62	1.433
My bank uses appropriate media for communication	3.26	1.264
My bank rewards repeat use	2.02	1.007
My bank communicates using appropriate language for local users	2.74	1.282
My bank has public relation program at branch level	2.80	1.296

Source: Field Survey, 2019

**Table 4. Customers' perception towards Place mix**

Place mix attributes	Mean	Std. Deviation
Place mix (Overall)	3.29	1.160
The bank has sufficient branches	2.82	1.331
The branches are located at convenient place	3.56	1.214
It is possible to use all services at my branch	3.27	1.253
The operating hours of the bank is convenient	3.72	.891

Source: Field Survey, 2019

**Table 5. Customers' perception towards the People**

People Mix Attributes	Mean	Std. Deviation
People Mix (Overall)	3.05	1.295
Employees are well equipped with the knowledge of banking procedure	3.56	1.113
The employees are courteous, polite and respect full to customers.	3.02	1.430
Employees give special attention to handle peak customer traffic	2.71	1.373
Employees are authorized to decide over customer problem on the spot	3.26	1.266

Source: Field Survey, 2019

**Table 6. Customers' perception towards the Process**

Process Mix Attributes	Mean	Std. Deviation
Process Mix (Overall)	3.10	1.085
My bank uses simple and clear service delivery procedure	3.30	1.061
Waiting time at my bank is short and entertaining	2.57	1.298
It is easy to complain and get feedback if mistake happens	3.02	1.312
Foreign exchange resources are easy to get in the bank	3.77	.872

Source: Field Survey, 2019

**Table 7. Customers perception towards the Physical Evidence**

Physical evidence Mix Attributes	Mean	Std. Deviation
Physical evidence mix (Overall)	2.86	1.323
My bank has attractive interior design	2.81	1.335
There are visually appealing materials to support service delivery	3.12	1.214
The appearances of the employees are neat and professional	3.22	1.317
Parking space of the my bank is adequate and appealing	2.69	1.464

Source: Field Survey, 2019

**Table 8. Effect of service marketing mix on customer satisfaction**

Dependent Variable	Independent Variables	R <sup>2</sup>	VIF	Beta	t-stat	Sign
Customer satisfaction	Product	.950	4.475	.789	3.351	.000
	Price		5.535	.833	2.143	.000
	Promotion		4.899	.833	4.252	.000
	Place		7.778	.849	3.651	.000
	People		10.646	.904	5.351	.000
	Process		6.612	.845	4.1322	.000
	Physical evidence		8.161	.895	5.288	.000

Dependent variable	Independent variable	R <sup>2</sup>	VIF	Beta	t-stat	sign
Customer Loyalty	Customer satisfaction	.915	1	0.903	38.592	.000

Significant number of respondents agreed up on that employees have sufficient knowledge about banking procedure (Mean=3.56). Secondly, they were asked if employees are courteous, polite and respect full to customers. The result obtained showed that most of the respondents agreed with the question (Mean=3.02). Peak customer traffic management is one of the issues that demands special attention of service delivering organization. This demands coordinated efforts of the all concerned bodies. The lions share to do so is on the hands of employees. To know the position of bank in this regard, customers were asked if employees are giving special attention to handle customers' peak time. Responses generated showed that medium level of customers satisfaction (Mean=2.71). Ample of evidences supported that authorizing employees to solve customers' problem on the spot adds value for their satisfaction as it reduces complexity of bureaucracy. On top of that, customers were asked whether employees are authorized to decide over their problem that may arise during banking transactions. Most of the respondents agreed up on that their bank is in a good position in terms employees authorization to solve customer problem on the spot (Mean=3.26). Generally, from the response it can be concluded that internal marketing of the bank is moderately contributing for customers' satisfaction.

Process to contribute positively for services quality it should be kept very simple and easily understandable for users ((Kotler et al., 2008). To examine the prevalence of such fact with the bank under investigation some questions were raised for customers. Firstly, they were asked if their bank uses simple and clear procedure to undertake transaction. Most of the respondents agreed up on with this factor (Mean=3.30). Customers were also asked about waiting time management of the organization. It is obvious that customers wait for services. Organization which makes customers waiting time short and funny adds value towards its competitive advantage. In line with this fact, customers were asked if their waiting time is short and entertaining. The response obtained showed that medium level of customer satisfaction with this factor (Mean=2.57). Well-designed complaining procedure and providing feedback for customer claim against the mistakes that might happen during transaction adds value for customer satisfaction. Evidence shows that, customers who complain and got positive response from the organization will be more loyal. Consequently, they were asked to rate their agreement level with easiness of the complaining system and if their bank is in a position of responding for their complaints. Most of the respondents agreed up on with factor (Mean=3.02). Finally, they were asked about the easiness of the procedure followed to obtain foreign remittances. Highly significant number of the respondents agreed that their bank has easy procedure of obtaining foreign exchanges and as well as remittances (Mean =3.77). Generally, from the response it can be said that services delivery process management of the bank had positively contributing for customer satisfaction (Mean= 3.1). Physical evidence is clue that shows organization's commitment and inclination to serve its customers. It is measured by attractiveness of interior design, presence of visually appealing materials and appearance of employees. To examine the prevalence of this fact in the bank under investigation and how customers perceive it, some questions were raised.

In this regard, they were asked if their bank has attractive interior design. The response obtained showed that medium level of agreement for this factor (Mean=2.81). They were also asked about if there are visually appealing materials in the bank to support service delivery. Significant number of the respondents agreed up on with this factor (Mean=3.12). The appearance of employees is one of the variables used to measure services quality of the bank. In this regard, customers were asked to rate their agreement and disagreement about neatness and professionalism of employees of their bank. A good number of respondents agreed up on that, the appearances of the employees are net and professional (Mean=3.22). Finally, they were asked about the parking space of the bank. The response obtained showed that medium level of satisfaction with this attribute (Mean=2.69). Generally, from the analysis of the customers response regarding physical evidence of the bank, we can conclude that it has moderate and positive contribution towards customers satisfaction (Mean=2.86).

As outputs of regression analysis showed, 95 percent change of dependent variable is captured by the model ( $R^2 = .950$ ). Variance Inflating factors (VIF) for all independent variables are less than 10 indicating that, the absence of multi-collinearity problem in the model. Beta values show the relative contribution of independent variables for dependent variable. Accordingly, people has greater contribution (Beta=.904) followed by physical evidence (Beta=.895). The least contribution for customer satisfaction was obtained from product (Beta=.789). The absolute value of all t-statistics are greater than two portraying that all independent variables significant enough to be explained individually. However, people has greater significance ( $t=5.351$ ) followed by physical evidence ( $t=5.288$ ) in this regard. Table 9: Effect of customer satisfaction on customer loyalty. About 92 percent of the customer loyalty change is depends on their satisfaction ( $R^2 = .915$ ). Variance inflating factor is 1 indicating that the model is 99 percent free from multi-collinearity problem. Beta value 0.903 indicates customer satisfaction contributes 90 percent for their loyalty. T-value on the model is 38.592 indicating customer satisfaction is significant to explained lonely which supports the hypothesis of the study.

## Conclusion and Recommendation

### Conclusion

It can be concluded from the analysis that statistically significant and positive relationship was obtained between services marketing mixes and customer satisfaction in the bank. The study found that customer satisfaction is affected extended services marketing mixes like: product, price, promotion, place, people, process and physical evidence. Internal marketing efforts of the bank is playing leading role in customer satisfaction followed by physical evidence. Because people is found as the most determinant factor of customer satisfaction followed by its physical evidence. Services delivery process of the bank is found as highly bureaucratic and disgusting for customers. Services distribution channel of the bank is good except that insufficiency of branches. Most customers were unhappy regarding the product management of the bank. This study found that products of the bank have least contribution for customer satisfaction. Generally it can be concluded that despite the banks effort to manage its services marketing mixes, it contributes moderately for customer satisfaction.

Positive and highly significant relationship was found between customer satisfaction and loyalty. More than 90 percent of customer could be loyal if their expectation meets actual perception. Customer satisfaction plays indirect mediatory role between extended services marketing mixes and loyalty of the customers.

### Recommendation

- The bank needs to give strong attention for its services marketing mixes management. The lion's share of customer satisfaction can be generated from investing on its employees' management and physical evidence of the bank. So special attention need to be given for employees requirement related to career growth and development.
- Gaining competitive advantage through product differentiation is difficult in the sector as the products of all banks are standardized and easily imitated. So it is advisable to the bank to focus on promotion by integrating all elements of marketing communication together. In this regard, the bank should work on advertising creativity and dealing with media specialists.
- Complicated bureaucracy in the services delivery process should be simplified and should communicate to the users with help of customer education. The bank is also advised to emphasize on long lasting relationship with customers rather than striving on short term profit maximization. To build loyal customer base the bank should segment its market and develop a policy of satisfying all of them as per their requirement.

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