

KWAME NKRUMAH UNIVERSITY OF SCIENCE AND TECHNOLOGY,

KUMASI.

SCHOOL OF GRADUATE STUDIES

COLLEGE OF ARTS AND SOCIAL SCIENCES

KNUST SCHOOL OF BUSINESS

**TOPIC: THE IMPACT OF RELATIONSHIP MARKETING ON CUSTOMER
SATISFACTION IN THE OIL INDUSTRY**

CASE STUDY: TOTAL OIL GHANA LIMITED, KUMASI.

**A THESIS SUBMITTED TO THE DEPARTMENT OF MARKETING AND CORPORATE
STRATEGIES, KWAME NKRUMAH UNIVERSITY OF SCIENCE AND
TECHNOLOGY IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE
DEGREE OF
MASTER OF BUSINESS ADMINISTRATION**

BY

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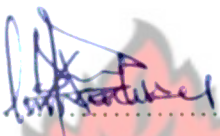
SEPTEMBER, 2008

DECLARATION

I hereby declare that, except for specific references which have been duly acknowledged, this work is the result of my own field research and it has not been submitted either in part or whole for any other degree elsewhere.

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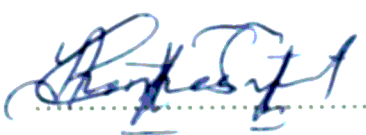
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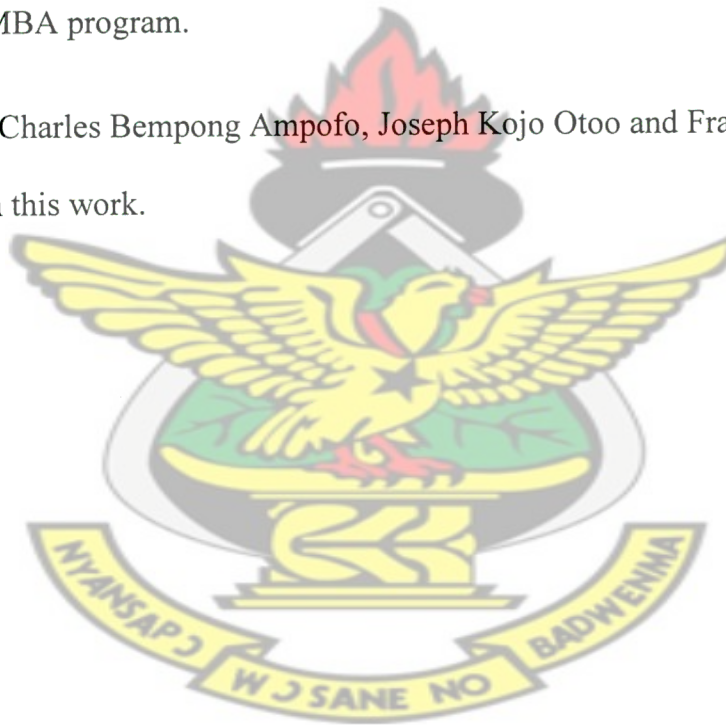
I wish to thank the Lord for his immense blessings and the strength he gave me throughout my MBA program.

I also express my sincere thanks and profound gratitude to my parents for their assistance and encouragement.

I am also grateful to my wife, Gladys Duah, my children, Oheneba and Nana Akwasi.

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ABSTRACT

Relationship marketing and customer satisfaction remain critical issues in most industries, and are even more important for oil marketing companies that offer generally undifferentiated products. These parity products which they provide create competition in the oil industry. In the pursuit of Oil Marketing Companies to maintain satisfied customer base, they tend to invest in areas that really do not have an impact on customer satisfaction. The main objective of this study was to examine the elements that constitute relationship marketing and determine customer satisfaction levels of customers of Total Oil Ghana Limited (retail outlets). A questionnaire was developed for customers of Total Oil Ghana Limited in Kumasi to ascertain whether some elements of relationship marketing which included trust, commitment, communication, promise and shared value had an impact on customer satisfaction. A hypothesis was developed to test whether each of the elements will have a positive relationship on customer satisfaction in the oil industry in Ghana. From the analysis it was observed that the main relationship marketing elements that determine customer satisfaction in the oil industry in Ghana include trust, commitment, communication, promises and shared values. It was also revealed that trust, commitment, communication and kept promises had a positive relationship on customer satisfaction in the oil industry in Ghana. However, shared values had a negative relationship with customer satisfaction. It was also observed from the analysis that Total Oil Ghana Limited had most of their customers to be more of males than females with age group of 29-38 years. It was recommended that Oil Marketing Companies in Ghana should channel their resources to the elements which include trust, commitment, communication and promise as these make their customers satisfied. However the element of shared values should not be ruled out completely since today's customer is much more dynamic.

DEDICATION

This work is dedicated to my late father, Oheneba Kwaku Duah

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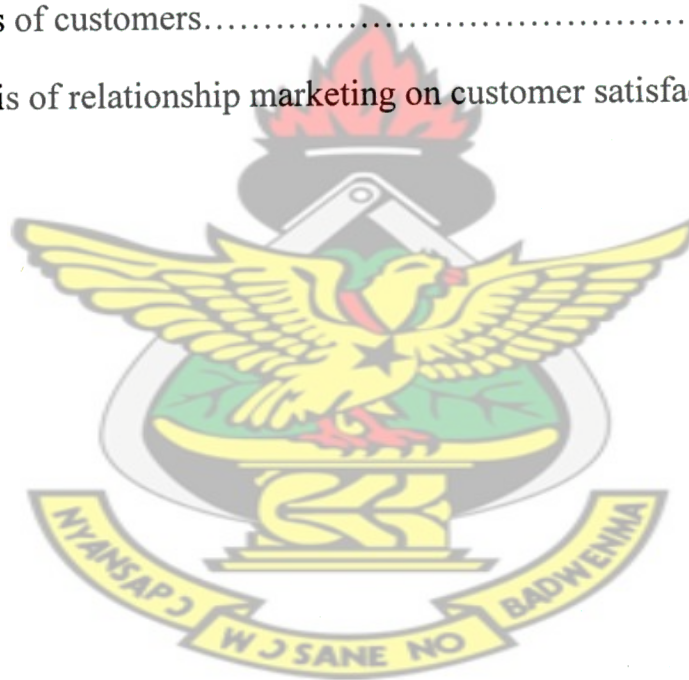
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CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

The oil industry in the world is seen as one of the sectors that brings a lot of profit to an organization that engages its operations or invest into them. The high demand for oil by industries, companies and individual consumers have contributed to people channeling their resources into this industry. This has resulted in intense competition in the oil industry.

In most developing countries, the oil industry has undergone tremendous changes. These changes have been in the area of prompt delivery of service to customers and also high quality products (i.e. petrol, diesel, kerosene and other lubricants). In Ghana, the government and governing agencies such as the Energy Commission and National Petroleum Authority have ensued strict rules and regulations in the operations and the criteria within which a company will follow in establishing a retail outlet in the oil industry.

The proliferation of Oil Marketing Companies (OMCs) have caused the need to adopt an effective marketing strategy to attract and retain customers, employees, suppliers and stakeholders of the firm so as to achieve the overall objectives of the company and to outwit its competitors.

The traditional concept of marketing refers to operations where the mass market is manipulated through a marketing programme applying the 4Ps; product, price, place and promotion. Researchers in Northern Europe and within the fields of industrial and service marketing found in the 1970's a new concept of marketing which stresses the relationship between the seller and

the customer. This new perspective was created as a counter reaction to the view of marketing as the manipulation of the so called 4Ps.

Relationship with the customer (i.e. relationship marketing) is a marketing concept which OMCs and its retail outlets should adopt and implement in this intense competition.

Relationship marketing is to identify and establish, maintain and enhance (usually, but not necessarily, long-term) relationships with customers and other partners at a profit, so that the objectives of the parties involved are met. This is achieved by a mutual exchange and fulfillment of promises (Gronroos, 1990). This concept will bring about high quality goods and services, responsiveness to customer suggestions, fair dealings in order to attract, retain customer and ensure customer loyalty overtime to outwit competitors.

Levitt (1983) noted “the sale merely consummates the courtship, how good the marriage is depends on how well the relationship is managed by the seller”. If the relationship is to remain successful the customer should be at the hub of it and so it is important to have the customers’ best interest at heart.

Attracting new customers is much more expensive than keeping old ones and this explains the corporate drive toward increased consumer satisfaction (Anton, 1997, Fornell and Wernerfelt, 1987; Macstravic, 1995; Winston, 1988).

1.2 Research Problem

Customers usually become satisfied with a service because they feel that they receive good value for their money and are being treated well (Kotler, 1992). Customers of oil companies have now been selective and conscious of the oil companies from which to purchase fuel and other lubricants.

With the proliferation of oil marketing companies in Ghana, customers have a choice to choose any oil company which they feel. All the oil marketing companies in Ghana cart products from the Tema Oil Refinery and its quantity per litre price is also monitored by the Ghana Standards Board. This means that oil marketing companies in Kumasi are selling parity products. This development has created an intense competition among the oil companies in Ghana. Oil Marketing Companies are finding ways of attracting new customers and also maintaining old customers to a larger customer base.

In the era of such competition, one of the main differentiation factor is customer satisfaction. In response, many oil marketing companies are directing their resources in areas that will improve customer satisfaction. The main problem is that they tend to channel resources in areas that really do not improve satisfaction or do not put resources at the right places where customer satisfaction will be improved.

1.3 Objectives of the Study

The main objective of the study is to evaluate the impact of relationship marketing on customer satisfaction.

The Specific Objectives of the study are to:

1. Examine how Total Oil Ghana Limited maintains relationships with its customers at their retail outlets in Kumasi.
2. Examine satisfaction levels of customers in the retailing of Total Oil Products in Kumasi.
3. Examine the impact of Relationship Marketing on Customer Satisfaction Level in the retailing of Total Oil Ghana Products in Kumasi.

4. Identify critical success factors in relationship marketing that affects customer satisfaction in Total Oil Ghana Retail Outlets in Kumasi.

1.4 Research Questions

The task facing these managers is to focus on those activities that result in meeting or exceeding customer expectations. The question is:

1. What are the major factors determining relationship marketing in Total Ghana Limited?
2. What are the customer satisfaction levels in patronizing products of Total Oil Ghana Limited?
3. What factors do customers value most as a determinant of their satisfaction in patronizing products of Total Oil Ghana Limited?

1.5 Justification for Study

This study would assist in the development and implementation of Relationship Marketing Concept for an efficient running of the marketing activities for all companies in the oil industry. An effective relationship marketing can assist in providing superior customer services and help oil industries to survive in the current competitive market environment. More companies entering into the oil business have made it possible for companies to adopt strategies to outwit their competitors and the sustenance of their businesses.

This study looks at providing useful information on Relationship Marketing to the various stakeholders in the Oil marketing companies in Ghana to retain its customers and build long lasting relationships with their customers. It also seeks to give an insight into how the scarce

resources of the company should be distributed to reap the expected results in the quest to improve and maintain satisfied customer base.

1.6 Scope of Study

The study was set up to cover Total Oil Ghana Limited Retail outlets in Kumasi. Some selected managers and employees were contacted and data was solicited from them. Also some selected customers were contacted and information solicited as the kind of relationship which exists between them and how this relationship affect their satisfaction level with Total Oil Ghana Ltd retail outlets in Kumasi.

Only customers in the Kumasi retail outlets of Total Oil Ghana Ltd were included in the study due to time constraints and accessibility of the other managers and customers elsewhere.

1.7 Overview of Research Methodology

Data was collected using a questionnaire. The target population was composed of customers of fifteen retail outlets of Total Oil Ghana Limited in Kumasi as in year 2008. The company had 3000 customers from these outlets and they constituted the population size. A simple random sampling method was used to select six retail outlets from the fifteen outlets. These randomly selected retail outlets were Tafo, Airport roundabout, Abrepo junction, Santasi, Manhyia and Krofrom. These retail outlets had a total of 1200 customers constituting about 40% of the total population size. Out of the 1200 customers, 180 comprising 75 from each retail outlet were given the questionnaire at random intervals to answer. Regression analysis was employed to analysis the data

1.8 Limitations of the Study

The study was limited to some selected managers and customers of Total Oil Ghana Ltd (retail outlets) in Kumasi.

Some problems encountered which served as limitations to the study are discussed below;

First among them was inadequate time period to successfully cover more of the senior managers within Total Oil Ghana Ltd to better inform the study.

The reluctance of some respondents was a major problem the researcher was faced with in the course of the research. This was coupled with changes in appointment dates which really affected the smooth progression of the study. Interviewees were making excuses in order to escape having time to honour the interview and others too were careful, thinking that the researcher was an investigator, looking into their activities. It is worth noting here that while some were running away from responding to the questionnaires, others were of much support and enthusiasm to help complete the study.

1.9 Organization of the Study

The study was organized into five chapters. The first chapter is the introductory chapter which includes; the background of the study, the problem statement, research questions, the objectives, justification of the study, scope of the study and limitations of the study. The second chapter, titled literature review involves the scrutiny of researches and literature around the subject matter to present a complimentary background of studies in the subject matter. The third chapter which is the methodology chapter looks at methods used in selecting the sample, how data was collected and how it was analyzed. The chapter four involves the data presentation, analysis and

discussions based on the stated methods in chapter three. The final chapter is chapter five which presents conclusions of the study and recommendations on the subject matter and suggests areas for further studies.

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CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

The oil industry is highly competitive globally, with more Oil Marketing Companies (OMCs) not only competing among each other with regard to quality of product; but also with how to win more customers for their company and finally how to retain those customers. Most oil product developments are easy to duplicate because their raw materials are virtually taken from the same source and when these retail outlets provide nearly identical services, they can only distinguish themselves on the basis of quality of service which comes with the delivery of product and the kind of good supplier-buyer relationship. Therefore, customer relations and retention is potentially an effective tool that retail outlets can use to gain a strategic advantage and survive in today's ever-increasing competitive environment, where there are more exploration by other individuals on finding other alternatives to the products that these OMCs provide.

Relationship marketing (RM) has been put forth as a way for firms to develop mutually beneficial and valuable long-term relationships with customers (Ravald and Grönroos, 1996). RM is believed to work most effectively when customers are highly involved in the good or service, where there is an element of personal interaction and customers are willing to engage in relationship building activities (O'Malley and Tynan, 2000). Customer oriented RM programmes that enhance the flow of information between the company and customers increase customers' positive feelings towards their company, thereby also increasing satisfaction and relationship strength (Barnes and Howlett, 1998; Ennew and Binks, 1996). Although past studies provide knowledge regarding the nature and importance of relationships from a customer (O'Loughlin *et al.*, 2004), business (Madill *et al.*, 2002), and dyadic (Paulin *et al.*, 1998;

Åkerlund, 2004) viewpoint, some questions remain unanswered. For example, there is lack of information on the extent to which specific RM programmes have succeeded in strengthening relationships in different segments.

RM can, but need not be, directed towards all customers of the retail outlet. Most retail outlets are characterised by having both profitable and unprofitable customers, where the former subsidise the latter (Carson *et al.*, 2004; Zeithaml *et al.*, 2001). Retaining the profitable customers has become increasingly difficult in a competitive environment where other oil retail outlet companies specialise in offering attractive services and promotions to this lucrative segment. Since, investments across all customer segments will not yield similar returns (Zeithaml *et al.*, 2001), RM is often directed only at the most profitable segments defined by, for example, income and wealth (Abratt and Russell, 1999)

In an era of mature and intense competitive pressures, many firms are focusing their efforts on maintaining a loyal customer base. In response, many oil retail outlets are directing their strategies towards increasing customer satisfaction and loyalty through improved supplier-buyer relationship. Maintaining and enhancing relationships with personal customers is one way oil retail outlets have sought to use defensive marketing and increase customer retention.

2.2 Development of Relationship Marketing

Relationship marketing usually results in strong economic, technical and social ties among the stakeholder parties thereby reducing their transaction costs and increasing exchange efficiencies. Included in RM are not only buyer/seller exchanges but also business partnerships, strategic alliances, and cooperative marketing networks. Several aspects of the relationship marketing “concept” are unique. First, the relationship typically involves seller-customer exchange but it could involve any stakeholder relationship (Morgan and Hunt, 1994), i.e. it applies to supplier-

seller exchange, manufacturer-distributor exchange, etc. Second, the emphasis of the exchange is not only on healthy economic relationships but also on emotional ties that extend into the long-term. In relationship marketing, the value of future deliveries will always be greater than the value of any existing transaction (Davis and Mandrodt, 1996). Thus, the case can be made that due to its inclusiveness and long-term orientation, the RM paradigm is a unique construct for analyzing the marketing process.

Certainly, it must be recognized that the crafting and nurturing of such relationships has been discussed in the marketing literature in Europe and the US for some time. When relationship marketing involves customers, it closely resembles the effective application of the marketing concept (Varva, 1992). Marketing historian Stanley Hollander and his colleagues (Keep *et al.*, 1996) opine that academic interest in marketing and managing various channel relationships is a well-worn concern. They also report that Alderson's (1957) "systems" approach to marketing and Fisk's (1967) "consensus command systems" address relationship management. Similarly, the classic work of the late management guru Peter Drucker (1993) – "the business of business is getting and keeping customers" – establishes the longstanding managerial concern of overseeing relationships. Drucker (1993) also applies this thinking to the effective linkage of suppliers, subcontractors, and partners (e.g. the Japanese, for over a century, have been masters at creating relationships among independent networks).

The historical perspective of RM in Europe is tied closely with network analysis and the Industrial Marketing and Purchasing (IMP) group that began in the 1980s. One European observer remarked:

Basic IMP-related research on interaction, relationships and networks on industrial markets (the network approach) predates the contemporary research interest in RM by a decade or two (Mattson, 1997).

The network and relationship marketing topics are explored extensively in a volume that contains 26 papers written by leading European scholars (Gemünden *et al.*, 1997).

The upshot of the above commentary is that RM is not so much a new concept but rather a more relevant one in today's business environment with increased global competition and technological development leading to more effective and efficient business communication (Anton, 1996). While the elements of relationship marketing are historically rooted in past behavior and theoretical analysis, this paper contends that its practice today can be better executed if one recognizes the connection of relationship marketing to another theoretical framework with even deeper historical roots – virtue ethics (MacIntyre, 1984; Solomon, 1992). Consistent with the arguments advanced by Hosmer (1994), who sees the virtues of trust, commitment, and effort as instrumental to stakeholder management, we view such virtues as providing the theoretical and moral underpinnings for the successful practice of RM.

2.2.1 American Perspective on Relationship Marketing

Relationship marketing as a term first appeared in the US marketing literature in a 1983 paper by Berry (1995). Services marketing provided the context for introducing RM. The general notion (explored above) has been discussed by many marketing writers using different descriptors for a long time. However, as an identifiable subject within the overall domain of marketing in the US, RM is a relatively recent phenomenon. What makes RM so pervasive is that it has been shown to

be applicable to all sectors of marketing – consumer goods, services and business-to-business settings.

Many academic studies on relationship marketing have been conducted in the last 20 years. Several books with RM in the title have appeared in Europe (Buttle, 2004; Christopher *et al.*, 1991; Hougaard *et al.*, 2004) and North America (Barnes, 2001; Gordon, 1998; McKenna, 1991). Research on RM has mushroomed. The greatest stimuli to the growing literature probably were the conferences held on the topic at Emory University that produced 57 papers in the first volume (Sheth and Parvatiyar, 1994) and 54 in the second (Parvatiyar and Sheth, 1996). A second significant development was the publication of a special issue of *Journal of the Academy of Marketing Science* on RM in Fall 1995. Because of this substantial body of scholarly work, RM is now recognized as a significant paradigm shift within the marketing field.

The “values” that underpin RM began to be analyzed in the late 1990s. This research shows that confidence/trust is a primary reason customers maintain relationships (Gwinner *et al.*, 1998), loyalty is a key element in relationships (Oliver, 1999; Sirdeshmukh *et al.*, 2002) and satisfaction, trust and commitment play differing roles in customer relationships (Garbarino and Johnson, 1999). Fournier *et al.* (1998) called for more analysis of the value foundations of RM. Several articles have examined the notions of values and ethics in RM: the ethical and legal foundations of relational exchange (Gundlach and Murphy, 1993); relational norms can lead to both positive economic self interest as well as commitment and satisfaction outcomes (Joshi, 1994); trustworthiness (promise keeping) and justice are keys to understanding RM (Soellner, 1996); and “commitment” is central to RM (Gruen *et al.*, 2000). But writings connecting all these values or qualities are absent from the literature.

2.2.2 European Perspective on Relationship Marketing

RM also has a longstanding tradition within the European academic marketing field. Baker (1994) observed that just as relationship marketing was beginning to preoccupy theorists in the US, work had been in progress for over twenty years in Europe. This statement was not meant as a boast, but to indicate that the antecedents of relationship marketing can be traced back to the 1950s and 1960s in the work of the “Copenhagen School” (Grönroos, 1994). Before the marketing mix (or four-Ps) paradigm became dominant, Europeans were arguing for a wider view of marketing. Grönroos (1994) asserts that the eventual hegemony of the four-Ps paradigm could be “characterized as a step back to the level of, in a sense equally simplistic, microeconomics theory of the 1930s” (p. 351). In other papers, Grönroos (1989, 1991, 1994) has linked the subsequent development of marketing theory in Europe to its basis in the interaction/network approach and to industrial marketing perspectives. These insights led Gummesson (1999) to coin the term “part-time marketers” for those non-marketing personnel involved in these transactions. Marketing was no longer the preserve of specialists, but involved a wider group from other functions or departments. “Buyers” could now come from a number of areas rather than only the purchasing function (Nooteboom, 1992).

As already noted, this revised perspective was disseminated throughout Europe partly through the IMP Group (Ford, 1990; Hakansson, 1982). The work demonstrated that especially within industrial marketing these interactions lead to the development of social relationships and relationship building. This contrasts with the classic American four-Ps paradigm where the seller is active but the buyer is passive and no personalized relationships are supposed to exist, at least initially.

This change in theoretical perspective mirrored an evolution in marketing practice. Consumer marketing began to emphasize customer retention and loyalty rather than customer acquisition, while in industrial marketing a fundamental shift occurred in the make/buy decision with the result that outsourcing grew rapidly. Both these trends led to a desire to build more stable and lasting relationships. Key concepts evolved such as reciprocity, ensuring both parties benefit from the relationship, and the need for a sense of social solidarity – equitable partnership for all (Nooteboom, 1992).

Engaging in co-operative relationships inevitably increases the vulnerability of the parties and leads directly to the central argument of this paper, that relationship marketing also must be ethical marketing. Where relationships are marked by reciprocity or solidarity, there is concern for reputation, trustworthiness and mutual advantage (Gherardi and Masiero, 1990).

2.3 Relationship Marketing Within the Context of Retailing

RM emerged in the 1980s as an alternative to the prevailing view of marketing as a series of transactions, because it was recognised that many exchanges, particularly in the service industry, were relational by nature (Berry, 1983; Dwyer *et al.*, 1987; Grönroos, 1994; Gummesson, 1994; Sheth and Parvatiyar, 2000).

Within the retail context, Consumer Relationship Marketing seeks to establish long-term, committed, trusting and co-operative relationships with customers, characterized by openness, genuine concern for the delivery of high-quality goods and services, responsiveness to customer suggestions, fair dealing, and (crucially) the willingness to sacrifice short-term advantage for long-term gain. Suppliers attempt to create and strengthen lasting bonds with their customers; they shift from attempting to maximize profits on each individual transaction towards the

establishment of solid, dependable and, above all, permanent relationships with the people they serve (Bennett, 2004).

RM thus aims at increasing customer profitability while providing better services for customers. Several studies have empirically demonstrated a positive association between RM strategies and business performance (Naidu *et al.*, 1999; Palmatier and Gopalakrishna, 2005). RM will not automatically lead to stronger customer relationships; rather, customers will exhibit different levels of relationship closeness and strength (Berry, 1995; Liljander and Strandvik, 1995). In order to be attractive, RM strategies should enhance customers' perceived benefits of engaging in relationships (O'Malley and Tynan, 2000). However, all customers do not want to engage in relationships and, in fact, it has been suggested that close customer relationships in retailing are rare, and that they are being further weakened by the increase in self-service technologies (O'Loughlin *et al.*, 2004). An alternative is to look upon new technologies as relationship facilitators (Sweeney and Morrison, 2004) and to use them strategically in customer relationship management (Payne and Frow, 2005).

One of the basic tenets of RM is customer orientation. Already the selling orientation-customer orientation (SOCO) scale, developed by Saxe and Weitz (1982), was based on the premise that customer oriented sales people strive to increase customers' long-term satisfaction. Selling oriented sales people were considered to prioritise the achievement of an immediate sale at the expense of customer needs. Subsequent research has shown that the degree of customer orientation indeed has an effect on a firm's relationships with its customers (Clark, 1997; Yavas *et al.*, 2004). In a study of financial services, Bejou *et al.* (1998) found that customer oriented employees had a positive impact, while sales oriented employees had a negative impact, on customers' relationship satisfaction.

2.4 The Nature of Relationship Marketing

At both operational and theoretical levels, attempting to define relationships is challenging and is often avoided, constituting “a glaring omission” according to Bagozzi (1995). Operationally, Liljander and Strandvik (1995) argue, a relationship consists of a number of episodes and that buying a service twice is a minimum requirement for relationships. Storbacka (1994) similarly argues that a relationship exists when a series of interactions between customer and company occur. Importantly, Barnes (1997) also puts it that for an exchange situation to exist, two characteristics must exist. First, the relationship has to be mutually perceived to exist. Second, and more obscurely, the relationship is characterised by having a special status that goes beyond customer contact – a “relationship is difficult to define but the partners will know when one exists”. Barnes (1997) argues that relationships consist of more than these two characteristics but their absence implies that a true relationship does not exist. Under this definition, oil retail outlets clearly have relationships with some customers, but not all. Other criteria for relationships can be found in social psychology literature (Duck, 1991, 1992). These criteria include:

- commitment on both sides;
- accommodation of the other party;
- mutual trust;
- mutual respect;
- affection;
- good communications;
- prioritising interests of the other party;
- support; and
- assistance of the other party's long-term goals.

Relationship processes are also essential to marketing relationships. The available marketing research shows that successful, continuing relationships are characterised by trust and commitment (Morgan and Hunt, 1994; Shemwell *et al.*, 1994; Strandvik and Liljander, 1994). Commitment is promoted by satisfaction, lower quality alternatives and greater investment size and can be developed by the provision of benefits superior to the alternatives, shared values, communication and goodwill. These findings echo those in social psychology research into close personal relationships, (Rusbult and Buunk, 1993). Importantly, this suggests that relationships are perhaps easier between individuals than between corporate bodies and individuals.

Pressey and Mathews (2000) suggest that, there are many additional prerequisites that should be present before a relationship can be said to exist and these include the following factors listed below.

- A high level of trust between both parties
- A high level of commitment between both parties
- Communication between both parties
- Keeping promises by both parties
- Shared values

2.4.1 The Role of Trust in Relationship Marketing

Trust is defined as a belief or conviction about the other party's intentions within the relationship. In the context of relationship marketing, trust is defined as the dimension of a business relationship that determines the level to which each party feels they can rely on the integrity of the promise offered by the other (Callaghan *et al.*, 1995). It is a widely accepted basis for relationships (Sullivan and Peterson, 1982; Crosby *et al.*, 1990; Grönroos, 1990). Wilson (1995) considers trust as a fundamental relationship model building block and as such is included

in most relationship models. Morgan and Hunt (1994) in their commitment-trust theory of relationship marketing, establish trust as a key-mediating variable that is central to relational exchanges. Most definitions involve a belief that the exchange partner will act in the best interest of the other partner. Anderson and Weitz (1992) define trust as “one party’s belief that its needs will be fulfilled in the future by actions taken by the other party.” According to Moorman et al. (1993), trust is “a willingness to rely on an exchange partner in whom it has confidence. Morgan and Hunt (1994) also conceptualise trust as existing “when one party has confidence in an exchange partner's reliability and integrity.”

These definitions draw on Rotter’s (1967) classic view that trust is “a generalized expectancy held by an individual that the word of another can be relied on.” All these definitions highlight the importance of confidence. The literature on trust suggests that confidence on the part of the trusting party results from the firm belief that the trustworthy party is reliable and has high integrity, which are associated with such qualities as consistent, competent, honest, fair, responsible, helpful, and benevolent (Dwyer and LaGace 1986; Larzelere and Huston 1980; Rotter 1971).

Trust has also been linked to components of the other three dimensions (bonding, reciprocity and empathy) leading to cooperation (Anderson and Narus, 1990; Morgan and Hunt, 1994), communication (Bialaszewski and Giallourakis, 1985; Anderson and Narus, 1990; Mohr and Nevin, 1990) and bargaining (Schurr and Ozanne, 1999).

Clearly, trustworthiness, or integrity, is a considerable source of power in relationships, where parties share the belief that each will act in a fair manner, indicated by flexibility in reaching a mutually satisfactory agreement.

Generally it appears that the higher the level of trust between customer and supplier, the greater the probability of continuance or long-term existence of the relationship which will lead to customer satisfaction. (Martin and Sohi, 1993).

2.4.2 The Role of Commitment in Relationship Marketing

Drawing on the conceptualizations of commitment in social exchange (Cook and Emerson 1978), marriage (Thompson and Spanier 1983), and organizations (Meyer and Allen 1984), Morgan and Hunt (1994) define relationship commitment as an exchange partner believing that an ongoing relationship with another is so important as to warrant maximum efforts at maintaining it; that is, the committed party believes the relationship is worth working on to ensure that it endures indefinitely.

Morgan and Hunt (1994) definition corresponds almost exactly with that developed by (Moorman, Zaltman, and Deshpande (1992): "Commitment to the relationship is defined as an enduring desire to maintain a valued relationship." Their "valued relationship" corresponds with Morgan and Hunt (1994) belief that relationship commitment exists only when the relationship is considered important. Similarly, their "enduring desire to maintain" corresponds with Morgan and Hunt (1994) view that a committed partner wants the relationship to endure indefinitely and is willing to work at maintaining it.

Morgan and Hunt (1994) further propose that relationship commitment is central to relationship marketing. Though fairly new in discussions of inter-organizational relationships, commitment long has been central in the social exchange literature (Blau 1964; Thibaut and Kelley 1959). Cook and Emerson (1978) characterize commitment as "a variable we believe to be central in distinguishing social from economic exchange

More specifically, in the marriage literature, McDonald (1981) concludes, "Clearly, the major differentiation of these exchange relationship types is the mutual social trust and the resultant commitment on the part of the individuals to establish and maintain exchange relationships."

Commitment also is viewed as critical in the literatures of organizational and buyer behavior. These definitions mirror those in the organizational behavior literature where commitment is viewed as a construct that links the employee to the employing organization (Allen and Meyer, 1990; Mathieu and Zajac, 1990; O'Reilly and Chatman, 1986).

The dominant position in the organizational behavior literature is that commitment contains at least two components. These components are affective component and a continuance component (Allen and Meyer, 1990; O'Reilly and Chatman, 1986). For the most part, commitment in marketing scholarship has been operationalized as affective commitment (Fullerton 2003). Morgan and Hunt (1994) substantially operationalized commitment as affective commitment by adapting their measure of commitment from the Allen and Meyer (1990) affective commitment scale. Affective commitment in marketing relationships has its base in shared values, trust, benevolence, and relationalism (Fullerton, 2003; Gruen et al; Morgan and Hunt, 1994).

Affective commitment exists when the individual consumer identifies with and is attached to their relational partner (Fullerton, 2003; Gruen et al, 2000; Morgan and Hunt, 1994). Overall, consumers should be viewed as being affectively committed to a service provider when they like their service provider, regardless of the type of the service that is being consumed.

Continuance commitment in marketing relationships is rooted in switching costs, sacrifice, lack of choice and dependence (Fullerton, 2003; Gilliland and Bello, 2002). In part, continuance commitment has its base in Becker's (1960) theory of side-bets where the consumer is bound to a

relational partner because of the potential that extra-relational benefits would be lost in the event of a switch. At the same time, scarcity of alternatives is also an important causal antecedent of the psychological state of continuance commitment (McGee and Ford, 1987).

The nature of continuance commitment is that customers can be committed to the relationship because they feel that ending the relationship involves an economic or social sacrifice or because they have no choice but to maintain the current relationship. The psychological state of continuance commitment represents what has been termed by some as the dark-side of relationship marketing (Fournier et al, 1998).

In the services relationship marketing area, Berry and Parasuraman (1991) maintain that "Relationships are built on the foundation of mutual commitment." Similarly, the process through which consumers become loyal to specific brands has been widely discussed. Initially, loyalty was viewed as simply repeat buying. However, as the field of consumer behavior matured, researchers came to realize that "repurchase is not sufficient evidence of brand loyalty" (Newman and Werbel 1973) and that such measures as purchase patterns included much "spurious loyalty" (Day 1970). As brand attitude becomes central to the repurchase decision in relational exchange, brand loyalty becomes increasingly similar to our conceptualization of commitment. In fact, Assael (1987) defines brand loyalty as "commitment to a certain brand" arising from certain positive attitudes. Manufacturers see brand loyalty as key to superior performance and make efforts to build it through providing superior benefits, promoting the firm's values (e.g, "green marketing," corporate philanthropy), and establishing an image as a trustworthy manufacturer.

A common theme emerges from the various literatures on relationships: Parties identify commitment among exchange partners as key to achieving valuable outcomes for themselves,

and they endeavor to develop and maintain this precious attribute in their relationships. Therefore, commitment should be considered as central to all the relational exchanges between the firm and its various partners.

2.4.3 The Role of Communication in Relationship Marketing

In transaction marketing, marketing communication including sales is a central component. Marketing communication is predominantly mass marketing, however with a growing element of direct marketing. Sales are a directly interactive element of the communication process. In the field of marketing communication a new trend towards integrating communication elements such as advertising, direct marketing, sales promotion and public relation into a two-way integrated marketing communications perspective has emerged in North America during the 1990s (Schultz et al, 1992; Stewart, 1996). Integrated marketing communications is clearly influenced by the relationship perspective in marketing. As we are committed to two-way communication, there is the intention to get some response from those persons to whom the integrated marketing communications program has been directed. This is truly relationship marketing at its best (Schultz et al, 1992).

Sometimes, communications researchers seem to treat integrated marketing communications using various means of communications in an integrated manner almost or totally as a synonym for relationship marketing. However, in transaction marketing effective marketing communication about a bad or inappropriate product does not lead to a good result. By the same token, if the customers' interactions with products and services and other elements in the contacts between buyers and sellers are bad and create a negative communication effect, effective integrated marketing communications as a purely communications program does not develop lasting relationships. Hence, integrated marketing communications is not the same as

relationship marketing, but clearly, it is an important part of a relationship marketing strategy (Duncan and Moriarty, 1999). If relationship marketing is to be successful, an integration of all marketing communications messages is needed to support the establishment, maintenance and enhancement of relationships with customers (and other stakeholders). Consequently, the integrated management of marketing communications activities, regardless of the source of communication messages, is required in relationship marketing.

2.4.4 The Role of Keeping Promises in Relationship Marketing

Grönroos (1994) proposes that there are two essential elements in relationship marketing, which is promise and trust. These two elements determine how a relationship is established, maintained and enhanced. A firm may attract customers by giving promises, thus persuading them to behave in some desired way. These promises may be explicit or implicit in the image of a brand. A new customer may be attracted to a company based on promises and a new relationship is built. Long-term profitability requires that the relationship be maintained and enhanced in order to retain the customer base. The fulfillment of the promises given is essential to achieving customer satisfaction.

The promises exchanged in a marketing relationship are of an economic nature concerning goods, services, systems of goods and services, financial solutions, material administration, transfer of information, social contacts and a number of future commitments (Grönroos, 1991). As such, it is possible (albeit often difficult) to measure customers' expectations and levels of satisfaction for most of the promises given. Marketing promises usually have a well defined deadline when they must be fulfilled. They are certainly meant to extend profitably over a long period of time, but the relationship is evaluated over discrete periods.

2.4.5 The Role of Shared Values in Relationship Marketing

Morgan and Hunt (1994) proposes Shared Values as being a direct precursor of both relationship commitment and trust, and said to be the extent to which partners have beliefs in common about what behaviors, goals, and policies are important or unimportant, appropriate or inappropriate, and right or wrong. For example, Heide and John's (1992) "norms," because they refer to "appropriate actions," are shared values. Similarly, Dwyer, Schurr, and Oh (1987) theorize that shared values contribute to the development of commitment and trust.

Values are fundamental to definitions of organizational culture (Enz 1988; Weiner 1988). Schein (1990) holds that we can "distinguish three fundamental levels at which culture manifests itself: (a) observable artifacts, (b) values, and (c) basic underlying assumptions." Values reflect culture when they are widely and strongly held (Schein 1990; Weiner 1988). Because it provides what many believe to be the best measure of person-organization fit in employment settings (Caldwell and O'Reilly 1990; Chatman 1991), shared values has become a variable of great interest to organizational researchers, especially in the organizational commitment literature (Chatman 1991).

2.5 Factors that Shape the Nature of Relationship

Pressey and Mathews (2000) identifies the potential difficulties in implementing a relationship marketing strategy within a retail context. They therefore suggest that a number of attributes characterise the nature of the service and market structure are influential in an organisation's ability to implement relationship marketing. Specifically, these are

- Level of personal contact
- Balance of power

- Professionalism of the service provider
- Level of involvement with the purchase

2.5.1 Level of Personal Contact

The more personal the service, the greater the inclination towards increased communication, thus, giving a higher potential for the use of relationship marketing. Gummesson (1994) compiled a list of some 30 relationship types, his sixteenth relationship type “personal and social networks” he claims “often determine the business networks. In some cultures, even, business is solely conducted between friends and friends-of-friends.” Personal involvement can be seen as being of great importance in services marketing (and Relationship Marketing in general) allowing interaction between both parties to take place in the service delivery process (see, for example, Gronhaug, 1998; Wilson, 1995; Woodruffe, 1995). A further perspective is provided by Perrien *et al.* (1995), they maintain that “the role of front-line people is a major issue” that should be taken into account to prevent losing an existing (good) customer. Thus, personal service also facilitates customer retention.

It can be inferred therefore that high level of personal contact in service delivery facilitates the conditions for relationship marketing.

2.5.2 Balance of Power

“Successful marketing relationships involve co-operative partners, not power-conscious adversaries”, (Hunt and Morgan, 1994). One antecedent of relationship marketing is the theory on buyer-seller relationships, often in industrial markets. In some instances, one organisation uses a significant coercive power over the other party to force the partner into compliance (Wilson, 1995; Hunt and Morgan, 1994). Relationships typically require mutual co-operation or

partnership rather than just acquiescence. Such co-operation is not encouraged where one party (particularly the seller) dominates.

2.5.3 Professionalism of the Service Provider

Professionalism is drawn from relationships between professional buyers and sellers in organisations and is difficult to draw a parallel between, for example, a member of the public and a front-line member of staff at a supermarket. Therefore, a service provider that has professionalism, in the sense that they are able to provide expert advice, or effectively handle complaints, for example, will serve to engender trust (see, for example, Cumby and Barnes, 1998; Montenegro and Costa, 1998). Further, reciprocal information transfer and other relationship facilitators will be essential to the conduct of business (Dwyer *et al.*, 1987; Gronhaug *et al.*, 1998).

2.5.4 Level of Involvement with the Purchase

An increase in customer involvement (psychological, rather than just activity based) can be seen as an axiom for relationship marketing. Gummesson (1994) maintained for his seventh relationship type “interaction between the customer and front-line personnel”, he further observed, “Production and delivery of services involve the customer in an interactive relationship with the service provider’s personnel”. The level of contact between the customer and organisation is key. Lamming (1992) identified that information will very often need to be transferred between both parties in order to facilitate relationship marketing. An increased level of involvement can also lead to mutual relationship commitment, and without a high level of involvement by both parties it is hard to give high commitment and ‘forsake others’. Christy *et al.* (1996) claim that “a retailer of do-it-yourself supplies operates in a product-market where

marketing relationships are less likely to emerge natural”, as “the products themselves often command only low involvement from buyers.”

2.6 Benefits of Relationship to the Customer

Pressey and Mathews (2000) identify four main benefits that the customer gets when relationship is established with the supplier. These benefits include;

- Commitment-Trust theory
- Efficiency in Decision-Making
- Fulfillment of Goals
- Customizing offerings

2.6.1 Commitment-Trust theory

Morgan and Hunt (1994) in their commitment-trust theory of relationship marketing identify “relationship benefits” as a key antecedent for the kind of relationship commitment that characterizes consumers who engage in relational exchange. Furthermore, consumers desire relationship partners that they can trust. They do so because a trusted partner reduces the risks associated with relational exchange, because trust is associated with a partner's reliability, integrity, and competence. Finally, Morgan and Hunt propose that consumers are motivated to engage in relational exchanges with partners with whom they share values. That is, they seek firms that agree with them as to what is important vs. unimportant, right vs. wrong, appropriate vs. inappropriate, proper vs. improper, and significant vs. insignificant.

2.6.2 Efficiency in Decision-Making

Sheth and Parvatiyar (1995) propose that consumers engage relational market behavior to achieve greater efficiency in their decision making, to reduce the task of information processing, to achieve more cognitive consistency in their decisions, and to reduce the perceived risks associated with future choices.

Sheth and Parbvatiyar focus on relational exchange as achieving greater efficiency. Consistent with the Howard and Sheth (1969) theory of buyer behavior, relational exchanges reduce the costs involved in consumer search, as in routinized response behavior.

2.6.3 Fulfillment of Goals

Bagozzi (1995) maintains that, the most common and determinative motive for entering a marketing relationship is that consumers see the relationship as a means for fulfillment of a goal to which one had earlier, and perhaps tentatively, committed. That is, people have goals to acquire a product or use a service, and a relationship then becomes instrumental in goal achievement.

In his view, relationship marketing should more thoroughly investigate consumers' goals. In particular, Bagozzi stresses that, for many consumers, "moral obligation" and "moral virtues" play an important part in motivating relational exchange. That is, similar to the view that "shared values" (Morgan and Hunt, 1994) are important considerations, consumers' sense of morality informs choices of relational exchange.

2.6.4 Customising Offering

Vargo and Lusch (2004) evaluate marketing's evolving "dominant logic." In this logic, the focus is shifting away from tangibles and toward intangibles, such as skills, information, and

knowledge, and toward interactivity and connectivity and ongoing relationships. As to why consumers engage in relational exchanges with firms, the evolving, dominant logic implies that, the goal is to customize offerings, to recognize that the consumer is always a co-producer, and to strive to maximize consumer involvement in the customization to better fit his or her needs (Vargo and Lusch, 2004). Therefore, the answer of Vargo and Lusch, as to why consumers engage in relational exchange, is that relational exchange contributes to the production of goods and services that are customized to consumers' individual needs, wants, tastes, and preferences.

2.7 Benefits of Relationship to the Firm

Firms enter into relationships that involve relational exchanges with other firms and consumers. Because competition is so central to market-based economies, the answer to this question is that firms enter into relational exchanges with other firms and with consumers when such relationships enable firms to better compete. That is, relationship marketing involves a strategic choice. Specifically, the fundamental imperative of relationship marketing strategy is that, to achieve competitive advantage and, thereby, superior financial performance, firms should identify, develop, and nurture a relationship portfolio (Gummesson, 2002; Hunt and Derozier, 2004).

2.8 Concept of Customer Satisfaction

The word satisfaction has been fundamental to the marketing concept for over three decades. Keith (1960) viewed marketing as “satisfying the needs and desires of the consumer”. By the 1970s interest in satisfaction had grown to such an extent that over 500 studies were published on the topic (Hunt, 1982). This trend has continued; a recent estimate places the amount of consumer satisfaction (CS) articles at over 15,000 (Peterson and Wilson, 1992). Despite the

overwhelming quantity of literature surrounding the concept, Anderson and Fornell (1994) note that certain “key issues have either gone unresolved or have recently been brought into question”. One such issue is the question of what satisfaction actually is. This paper attempts to bring light to this elusive yet fundamental question by examining the meaning of CS to both academics and “ordinary” consumers.

2.9 Alternate Views on Customer Satisfaction

Pressey and Mathews (2000) proposes two basic approaches adopted in attempting to define the concept of Customer Satisfaction. They view Satisfaction as;

- A process and
- An outcome

2.9.1 Satisfaction as a process

Currently, the most widely adopted description of Customer Satisfaction is that of a process; an evaluation between what was received and what was expected (Oliver, 1997, 1989; Olson and Dover, 1999; Tse and Wilton, 1998). By looking at satisfaction as a process, these definitions concentrate on the antecedents to satisfaction rather than satisfaction itself. Consequently, much research effort has been directed at understanding the cognitive processes involved in satisfaction evaluations.

This strand of theory appears to have origins in discrepancy theory (Porter, 1961) and a number of authors have, over the years, used some form of comparison to model satisfaction. Early contributions include Contrast Theory (Howard and Sheth, 1969), which supposed that consumers would exaggerate any contrasts between expectations and product evaluations. This

was developed into assimilation-contrast theory (Anderson, 1994). Many studies support the occurrence of assimilation (Olshavsky and Miller, 1972; Olson and Dover, 1999). Nevertheless, if the discrepancy is too large to be assimilated then the contrast effect occurs.

The most “well-known” descendent of the discrepancy theories is the expectation-disconfirmation paradigm (Oliver, 1989). According to this paradigm consumers’ satisfaction judgements are the result of consumers’ perceptions of the difference between their perceptions of performance and their predictions (or expectations) of performance. Positive disconfirmation leads to increased satisfaction, with negative disconfirmation having the opposite effect. Many studies support the disconfirmation paradigm but others do not; for example, Churchill and Surprenant (1982) found that neither disconfirmation nor expectations had any effect on CS with durable products.

In their review, Poisz and Von Grumbkow (1988) view satisfaction as a discrepancy between the observed and the desired. This is consistent with value-percept disparity theory (Westbrook and Reilly, 1993) which was developed in response to the problem that consumers could be satisfied by aspects for which expectations never existed (Yi, 1990). The value-percept theory views satisfaction as an emotional response triggered by a cognitive-evaluative process (which is the comparison of the “object” to one’s values rather than an expectation). Consumers want consonance (or no disparity) between their values (needs, wants and desires) and the object of their evaluations. Recent developments of this study include the concept of desire congruency (Spreng *et al.*, 1996).

Equity theory has also been applied to Customer Satisfaction (e.g. Fisk and Young, 1985; Swan and Oliver, 1985). According to this theory, individuals compare their input/output ratios with those of others (Yi, 1990). In a transaction relationship, therefore, a consumer could compare

their net gain to the marketer's or any other reference group (Merton and Lazarsfeld, 1950). If this was perceived to be "fair" then the consumer would be satisfied. Thus, in these cases, satisfaction is an outcome of inter-personal rather than intra-personal comparisons.

2.9.2 Satisfaction as an outcome

More recently, renewed attention has been focused on the nature (not cause) of satisfaction:

- **Emotion** – prompted by Oliver's (1989) view that satisfaction is the surprise element of product acquisition and/or consumption experiences, other researchers have seen satisfaction as an effective response to a specific consumption experience (Westbrook and Reilly, 1993). This viewpoint acknowledges the input of comparative cognitive processes but goes further by stating that these may be just one of the determinants of the affective "state" satisfaction.
- **Fulfillment** – motivation theories state that either people are driven by the desire to satisfy their needs (for example, Maslow, 1943) or their behaviour is directed at the achievement of relevant goals (Vroom, 1964). Either way, satisfaction can be viewed as the end-point in the motivational process. Thus "consumer satisfaction can be seen as the consumer's fulfillment response" (Rust and Oliver, 1994).
- **State** – Oliver's (1989) framework of four satisfaction states relates satisfaction to reinforcement and arousal. Low arousal fulfillment is described as "satisfaction-as-contentment", a result of the product/service performing adequately "in an on-going passive sense" (Rust and Oliver, 1994), such as a regular bus journey. High arousal satisfaction is termed "satisfaction as surprise" which could be either positive (delight) or negative (shock). In relation to reinforcement, "satisfaction-as-pleasure" results from positive reinforcement, where the product/service is adding to an aroused resting state,

and “satisfaction-as-relief” results from negative reinforcement to such a state as, for example, analgesics do.

2.10 Customer Satisfaction within the Context of Retail Business

Retailing of which the oil industry is not an exception, characterized by high customer contact with individually customized product with service solutions, where customer satisfaction has been an increasing focus of research. Levesque and McDougall (1996) point out that customer satisfaction and retention are critical for this industry. They investigate the major determinants of customer satisfaction (service quality, service features, customer complaints handling and situational factors) in this retail industry. Armstrong and Seng (2000) analyze the determinants of customer satisfaction in this industry (transactional paradigm, purchase intentions and fairness). Jamal and Naser (2002) suggest that customer satisfaction is based not only on the judgement of customers towards the reliability of the desired service, but also on customers' experiences with the service delivery process. Hence, they report demographic differences (education and income levels) in the degree of customer satisfaction. Therefore, customer satisfaction in the retail business is composed of a wide variety of dimensions.

Overall customer satisfaction thus reveals the general evaluation of the actions carried out by a given business in relation to expectations accumulated after various contact between the consumer and business (Bitner and Hubber, 1994). If customers perceived that they are obtaining additional benefits from their relationship with establishment employees, their satisfaction level with the service provider will increase (Beatty et al, 1996). Relational benefits can then be considered as an important factor for satisfaction with retail businesses. Therefore, relational benefits meaning special treatment, confidence and social benefits, which were

identified by Gwinner et al. (1998), would have a great influence on customer satisfaction with their habitual establishment.

Likewise, research literature has considered trust as a factor with a great influence on the degree of satisfaction at the level of the relationship between producers and consumers through distribution channels (Anderson and Narus, 1990). Besides this, the analysis of the role played by expectations in satisfaction evaluation leads to the declaration that there is a positive relationship between the confidence relational benefit and satisfaction (Szymanski and Henard, 2001). Whereas Henning-Thurau et al. (2002) found a non-significant relationship between relational benefit and satisfaction, it is logical to expect that relational benefit will have a great influence on satisfaction within the retail industry.

2.11 The impact of Relationship Marketing on Customer Satisfaction

The marketing literature generally makes us believe that relationship marketing in fact leads to customer satisfaction. The importance of relationship marketing is being recognized to a growing extent. Kotler (1992) has concluded that companies must move from short-term transaction-oriented goal to long-term relationship-building goal. Many marketing literature has looked at the various elements which have an influence on customer satisfaction but I do wish to establish the same position with Pressey and Mathews (2000) that relationship marketing somehow affect the customer satisfaction levels of which the oil industry is not an exception.

Spekman et al, (2000) maintain that trust and commitment "are the sine qua non of alliances, for without trust and commitment, there can be no alliance". Furthermore, relationships characterized by effective communication, shared values, and keeping promises generate inter-

firm trust, which promotes cooperation (Gronroos, 1994, Morgan and Hunt, 1994) and overall affect customer satisfaction levels.

2.12 Consequences of Consumer Satisfaction

Research examining the effects of customer satisfaction on behavioural responses has received very limited attention in the marketing literature (Athanasopoulos et al, 2000).

Two basic consequences of consumer (dis)satisfaction have been revealed: exit/switch and voice (Andreassen, 2000; Zeithaml et al, 1996). That is, when dissatisfied, consumers have the options of exiting/switching (i.e. stopping buying the company's products or switching to a competitor) and/or voicing their complaints. Conversely, increased consumer satisfaction should decrease consumer complaints as well as increase consumer loyalty that is staying with the company.

Dissatisfied consumers may complain formally to the producer or informally to service personnel or the retailer (Fornell et al, 1996). They may also complain to a third party (e.g. a public agency, a TV program) and tell others about the unsatisfactory product (i.e. negative word-of-mouth) (Yi, 1990).

Similarly, satisfied consumers may express their appraisals to various parties and have positive word-of-mouth (Swanson and Kelley, 2001). Furthermore, "a consumer can be both satisfied and dissatisfied with different aspects of the same product" (Mittal et al, 1998) and thus can have complaints and appraisals for the same product. Complaints are normally captured in three ways or directions which may be:

- To the company (including the firm's management, service personnel, and retailer)
- To the public (including the media, government or public agencies); and

- To acquaintances (including family members, friends, colleagues, and neighbours).

Customer dissatisfaction may force the customer to either exit the company or to switch completely to another company that may provide the same service or product.

KNUST



CHAPTER THREE

METHODOLOGY

3.1 Introduction

A good research involves a proper data collection and data analysis methods that best represents the scope and elements under study. Such careful selection provides a platform for an appreciable analysis of the importance of the research and the recommendation being considered for the area under study.

3.2 Data Collection

Data was collected using a questionnaire. The questionnaire comprised of 28-item, and a 5 point likert proposed by Babakus and Mangold (1992) on the grounds that it would reduce the “frustration level” of client respondents, increase response rate and response quality, demographics, and an overall customer satisfaction. Pressey and Matthews (2000) measure customer satisfaction as five dimensions; trust, commitment, communication, promise and shared values. These dimensions are defined as follows:

- *Trust: A generalized expectancy held by an individual that the word of another can be relied on.*
- *Commitment: Enduring desire to maintain a valued relationship.*
- *Communication: Advertising, direct marketing, sales promotion and public relation that the firm provides its customers.*
- *Promise: Assurance that something will be done at a time given to the customer.*

- *Shared values: The extent to which partners have beliefs in common about behaviours, goals and policies.*

From the above discussions it can be concluded that customer satisfaction (Cs) can be mathematically represented as:

$Cs = f(T, Ct, Cm, P, Sv)$, where;

Cs= Customer Satisfaction

T = Trust

Ct= Commitment

Cm= Communication

P = Promise

Sv= Shared Values

3.3 Target Population

The target population was composed of customers of the fifteen retail outlets of Total Oil Ghana Limited in Kumasi as in year 2008 when this study was conducted, whose core business is to sell white products (diesel, petrol and kerosene) and lubricants to their customers. The retail outlets in Kumasi are located at Krofrom, Central Market, Aboabo, Abrepo junction, Tafo/Pankrono road, Airport roundabout, Manhyia, Afful Nkwanta, Asokwa, Atonsu road, Dadiesoaba, Santasi, Suame, Kentikrono and Kwadaso/ Asuyeboa road. The company has in all 3,000 customers and all of the customers constituted the population size.

3.4 Sampling Technique

A simple random sampling was used to select the retail outlets of Total Oil Ghana Limited in Kumasi which were used for the study. By this method all the retail outlets of Total Oil Ghana Limited in Kumasi were written on a piece of paper and six of them picked without replacement. (Saunders et al; 2007). The customers in the branch were also interviewed randomly as and when they entered the retail outlet.

The retail outlets in Tafo, Airport roundabout, Abrepo junction, Santasi, Manhyia and Krofrom were selected during the random sampling. These branches had 1200 customers constituting about 40% of the total population size. Out of the 1200 customers, 180 comprising 75 from each branch were given the questionnaire at random intervals to answer. This size is also consistent with Stutely's (2003) advice that a minimum number of 30 for statistical analyses provide a useful rule of thumb for the smallest number in sampling.

3.4 Hypotheses

- H1o: Trust has a positive impact on Customer Satisfaction.
- H1i: Trust has a negative impact on Customer Satisfaction.
- H2o: Commitment has a positive impact on Customer Satisfaction.
- H2i: Commitment has a negative impact on Customer Satisfaction.
- H3o: Communication has a positive impact on Customer Satisfaction.
- H3i: Communication has a negative impact on Customer Satisfaction.
- H4o: Promise has a positive impact on Customer Satisfaction.
- H4i: Promise has a negative impact on Customer Satisfaction.
- H5o: Shared Values has a positive impact on Customer Satisfaction.
- H5i: Shared Values has a negative impact on Customer Satisfaction.

3.5 Data Analysis

The data collected was analyzed using the following statistical techniques.

- **Regression Analysis**

This statistical technique was used to assess the relationship between the independent variables (T,Ct,Cm,P,Sv) and the dependent variable (Cs).

- **Coefficient of Determination (R²)**

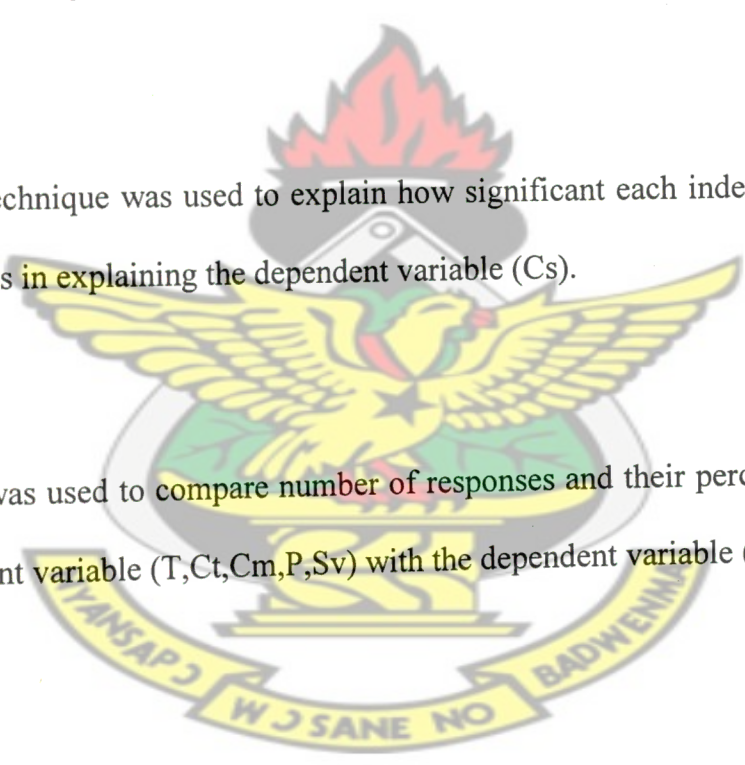
This technique was used to test how on the whole all the independent variables (T,Ct,Cm,P,Sv) put together explains the dependent variable (Cs).

- **T- Test**

This statistical technique was used to explain how significant each independent variable (T,Ct,Cm,P,Sv) is in explaining the dependent variable (Cs).

- **Crosstabs**

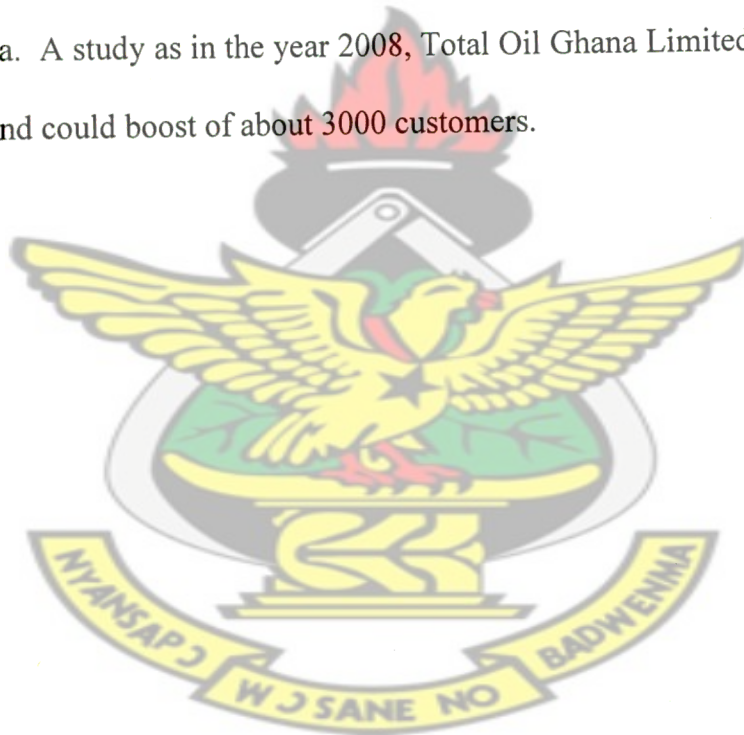
This technique was used to compare number of responses and their percentages for each of the independent variable (T,Ct,Cm,P,Sv) with the dependent variable (Cs).



3.6 Total Oil Ghana Limited

Today's Total was created by two successive mergers – first of Total and Belgium's PetroFina to create Totalfina, then of Totalfina and Elf Aquitaine to create TotalFinaElf. As such, the Group, renamed Total in May 2003, is the proud heir to a prestigious oil and gas legacy dating back to the 1920s. The new Total is a vibrant blend of the cultures and expertise of all three companies,

whose vast technological and human capital is being leveraged to maintain its position as a top-tier global energy supplier. Total is a leading multinational energy company, with about 96,400 employees and operations in more than 130 countries, which Ghana is inclusive. Together with its subsidiaries and affiliates, Total is the fourth largest publicly-traded integrated international oil and gas company in the world. Total engages in all aspects of the petroleum industry, including upstream operations (oil and gas exploration, development and production) and downstream operations (refining, marketing and the trading and shipping of crude oil and petroleum products). Total also produces base chemicals (petrochemicals and fertilizers) and specialty chemicals for the industrial and consumer markets. In addition, Total has interests in the coal mining and power generation sector. Total Oil Ghana Limited has retail outlets in all the regional capitals in Ghana. A study as in the year 2008, Total Oil Ghana Limited had fifteen(15) retail outlets in Kumasi and could boost of about 3000 customers.



DATA ANALYSIS AND DISCUSSION

4.1 Introduction

This chapter presents analyses of the results collected from the field. The chapter also goes further to discuss the data analyzed. Out of the 180 questionnaires issued to the customers of Total Oil Ghana Limited of their retail outlets in Kumasi, 75 constituting 41.6% responded.

4.2 Demographic Analysis of Customers of Total Oil Ghana Limited in Kumasi

The demographic analysis comprises of the gender analysis, age group distribution, and gender/age group crosstabulation analysis of customers of Total Oil Ghana Limited in Kumasi.

4.2.1 Gender Analysis of Customers of Total Oil Ghana Limited in Kumasi

Table 1: Frequency Table of Gender of Respondents

	Frequency	Percent	Cumulative Percent
Male	59	73.8	73.8
Female	16	26.2	100.0
Total	75	100.0	

Source: Data from field survey

From table 1 above, it shows the gender of customers of Total Oil Ghana Limited. From the table it shows that 73.8% of the respondents were male and 26.2% of the respondents were female. It is not surprising that customers who buy fuel and other lubricants are predominantly male, because men are more users of vehicles than women.

4.2.2 Age Group Distribution of Customers of Total Oil Ghana Limited.

Table 2: Age Group Distribution of customers of Total

	Frequency	Percent
18-28	32	42.7
29-38	40	53.3
39-48	3	4.0
Total	75	100.0

Source: Data from Field Survey

From table 2 above, it shows the age group distribution of the respondents. The table shows that out of the 75 respondents, 32 of 18-28 age group responded, representing 42.7%, 40 of 29-38 age group responded also representing 53.3%, 3 of 39-48 age group responded representing 4.0% and none of the respondents were from the 49 and above age group. It was observed that, those between the ages of 29-38 were commercial taxi and minibuses drivers and they account most of the customers of Total Oil Ghana Limited.

4.2.3 Crosstab of Gender and Age Group of Customers of Total Oil Ghana Limited

Table 3: Gender and Age Group Distribution of Respondents

			Age Group			Total
			18-28	29-38	39-48	
Gender	Male	Count	25	31	3	59
		% of Total	33.3%	41.3%	4.0%	78.7%
	Female	Count	7	9		16
		% of Total	9.3%	12.0%		21.3%
Total		Count	32	40	3	75
		% of Total	42.7%	53.3%	4.0%	100.0%

Source: Data from Field Survey

From table 3 above customers of Total Oil Ghana Limited in Kumasi between the ages of 18-28 and are male were 25 representing 33.3% and customers from the age group of 29-38 and male

were 31 representing 41.3% and from the age group of 39-48 and male were 3 representing 4%. It also shows that female from the age group of 18-28, 29-38 were 7 representing 9.3% and 9 representing 12% respectively and no female was from the age group of 39-48. It is significant to note here that customers that were male and between the age group of 29-38 recorded the highest percentage and it implies that this gender and age group represent most of the customers of Total Oil Ghana Limited in Kumasi.

4.3 Satisfaction Levels of Customers of Total Oil Ghana Limited

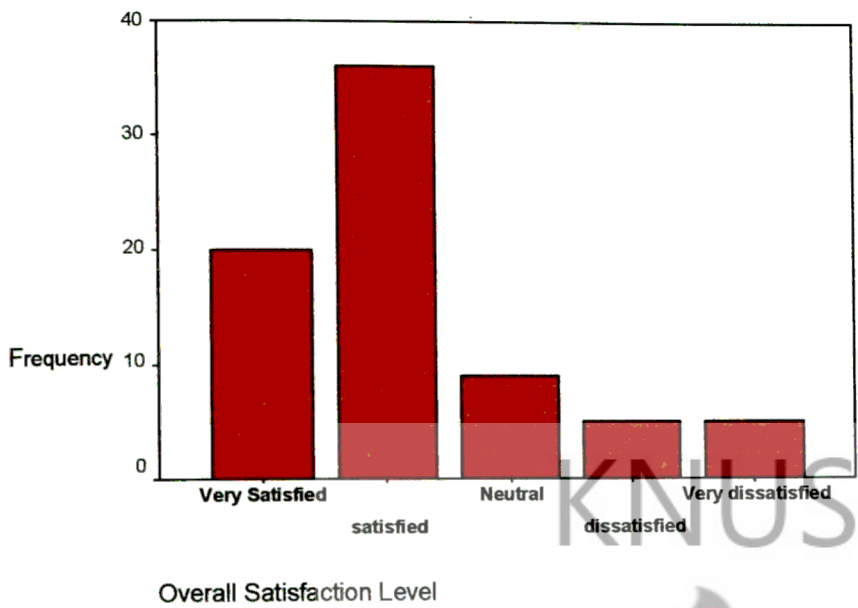
Table 4: Satisfaction levels of customers

		Frequency	Percent	Cumulative Percent
Valid	Very Satisfied	20	26.7	26.7
	satisfied	36	48.0	74.7
	Neutral	9	12.0	86.7
	dissatisfied	5	6.6	93.3
	Very dissatisfied	5	6.7	100.0
Total		75	100.0	

Source: Data from Field Survey

From table 4 above, it shows the overall satisfaction levels of the respondents. The table shows that 20 of the respondents were very satisfied representing 26.7%, 36 respondents satisfied representing 48%, 9 respondents felt neutral representing 12%, 5 respondents dissatisfied representing 6.6% and 5 respondents very dissatisfied also representing 6.7%. This revelation is significant for management to maintain all the factors that they do to make their customers satisfied and also look at the areas that make the customers feel dissatisfied and improve on them to reach the satisfaction level.

Fig 1: Bar Chart of customers and their respective overall satisfaction levels



This figure shows that 74.7% of the total respondents were overall satisfied with the services provided by Total Oil Ghana Limited, which implies that the company have done considerably well in satisfying its customers. It needs to be emphasized here that, the company should not relax but still build on the trust, commitment, inform customers on new developments, fulfill promises and maintain its shared values with the customers to make dissatisfied customers feel satisfied with the service.

4.4 The Impact of Relationship Marketing on Customer Satisfaction levels of Total Oil Ghana Limited

Table 5: Regression Analysis of relationship marketing^a on customer satisfaction

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.871	.316		2.753	.008
	Trust of Service Delivery	.396	.194	-.052	-.460	.000
	Satisfaction with Commitment Level	.164	.083	-.084	-.641	.030
	Satisfaction with communication level	.127	.071	.215	1.789	.012
	Satisfaction with kept promises	.183	.077	.579	5.134	.000
	Service Providers Consider Your Input	-.130	.083	.022	.166	.13

a. Dependent Variable: Overall Satisfaction Level

Source: Field Survey of Total Oil Ghana Limited.

The table 5 above shows the coefficients for each independent variable representing an estimate of the average change in the dependent variable for a one-unit change in the independent variable, all other independent variables remaining constant. The Beta values show the coefficients of the independent variables.

The coefficient of trust of service delivered is 0.396; this means that holding all the other independent variables constant, a 1% change with trust of service will change the overall customer satisfaction by 0.396%. The significance value for this variable is 0.00. This variable is significant in explaining the overall customer satisfaction level because the significance value is less than 0.05. The coefficient of trust had a positive relationship on the overall customer satisfaction of customers of Total Oil Ghana Limited in Kumasi. This coefficient of trust is relevant as Morgan and Hunt (1994) establish trust as a key-mediating variable that is central to

relational exchanges. Total Oil Ghana Limited needs to act in a fair manner, indicated by flexibility in reaching a mutually satisfactory agreement.

The coefficient of satisfaction with commitment of service is 0.164, the meaning is that, the variable has a positive relationship with the overall customer satisfaction level. A 1% increase in satisfaction with commitment will increase the overall customer satisfaction level by 0.164% holding all the other independent variables constant. This variable is significant in explaining the overall customer satisfaction level because the significant value is less than 0.05. This element of commitment had a positive relationship on the overall customer satisfaction level as it was revealed from the respondents that this company has rooted in switching costs, sacrifice, and lack of choice for its customers. (Fullerton, 2003, Gilliland and Bello, 2002).

The coefficient of communication with overall customer satisfaction is 0.127, this means that holding all the other independent variables constant, a 1% change in satisfaction with communication will change the overall customer satisfaction by 0.127%. The significance value for this variable is 0.012. This variable is significant in explaining the overall customer loyalty because the significance value is less than 0.05. There was a positive relationship of communication on the overall customer satisfaction level of customers of Total Oil Ghana Limited in Kumasi. This was prominent as this company had interest in informing customers of new developments about its products, sales promotion and advertisement were their priority. The implication here is that, customers of Total Oil Ghana Limited in Kumasi were satisfied with the communication that the company had with them as this had a positive relationship with satisfaction level.

The coefficient of promise with overall customer satisfaction is 0.183, this means that holding all the other independent variables constant, a 1% change in satisfaction with promise will change the overall customer satisfaction level by 0.183%. The significance value is less than 0.05 and is significant in explaining the overall customer satisfaction of this company. In other words the element of promises had a positive relationship on the overall customer satisfaction on the respondents of Total Oil Ghana Limited. Respondents were satisfied with the fulfillment of promises that Total Oil Company offered them.

The coefficient of shared values with overall customer satisfaction is -0.130, the meaning is that this variable has a negative relationship with the overall customer satisfaction (they move in opposite direction). A 1% increase in shared values will reduce the overall customer satisfaction level by 0.13% holding all the other independent variables constant. The significance value for this variable is 0.13. This variable is not significant in explaining the overall customer loyalty level because the significance value is greater than 0.05. The implication here is that, customers of Total Oil Ghana Limited in Kumasi feel that their input were not considered in the delivery of services to make them feel satisfied with the company.

4.5 Results of Hypothesis Testing

H1o posit a positive relationship between trust and customer satisfaction. The correlation between trust and customer satisfaction was $B=0.396$ and having a significance value of 0.00 supporting this hypothesis and rejecting H1i. H2o, which posits a positive relationship between commitment and customer satisfaction, was supported with $B=0.164$ and having a significance value of 0.03 and rejecting H2i. H3o was also supported and H3i rejected. This hypothesis states that there is a positive relationship between communication and customer satisfaction. The data suggest that communication and customer satisfaction are positively correlated with

$B=0.127$ and having a significance value of 0.012. H_{4o} also posit a positive relationship between promises and customer satisfaction. This supports the hypothesis with $B=0.183$ and having a significance value of 0.00 and H_{4i} was rejected. However, H_{5o} , which posits a negative relationship between shared values and customer satisfaction, was not supported and H_{5o} was rejected. The relationship between shared values and customer satisfaction was not statistically significant with $B=-0.130$ and with a significant value of 0.13 and as a result H_{5i} was accepted.

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CHAPTER FIVE

SUMMARY OF FINDINGS, RECOMMENDATIONS AND CONCLUSION

5.1 Introduction

This chapter seeks to summarize the major findings of relationship marketing elements that influence overall customer satisfaction level in Total Oil Ghana Limited. The chapter goes ahead to give recommendation based on the findings and also gives a conclusion on the discussions.

5.2 Summary of Findings

Although relationship marketing and customer satisfaction are considered as entirely different concepts, existing research illustrate their association and in the current study, satisfaction with trust of service delivery, which explains 39.6% as shown in table 5 emerged the most important determinant of overall customer satisfaction of Total Oil Ghana Ltd. This was followed by satisfaction with kept promises, commitment and communication which had 18.3%, 16.4% and 12.7% respectively.

However, there is a negative relationship between overall customer satisfaction and shared values of Total Oil Ghana Limited. This is as a result, customers of Total Oil Ghana Limited I in Kumasi felt that its input were not considered in the delivery of services to make them feel satisfied. Meanwhile these variables do not explain the variations in overall customer satisfaction of Total Oil Ghana Limited since it is not statistically significant as depicted in table 5. It was also observed from the analysis that most of the customers that were in the oil industry in Ghana were male than female. It was revealed that customers of Total Oil Ghana Limited in

Kumasi that were male and female were 73.8% and 26.2% respectively as depicted in table 1. This implies that customers that buy fuel and other lubricants from Total Oil Ghana Limited in Kumasi were male and considered to be more users of vehicles than female.

It was also revealed that customers within the age group of 29-38 and were male recorded the highest percentage than any other gender and age group as depicted in table 3. This same age group also represented 53.3% indicating that customers of Total Oil Ghana Limited in Kumasi were from this age group more than any other age group as depicted in table 2.

Finally, it was also observed that the highest gender and age group which male and from 29-38 were predominantly commercial taxi and minibus drivers indicating that they constitute more of the customers of Total Oil Ghana Limited in Kumasi.

5.3 Recommendations

I will recommend that since customers of Total Oil Ghana Limited put much premium on trust in achieving the overall customer satisfaction, more attention should be placed on the ability to perform the promised service dependably and accurately if they intend to increase overall customer satisfaction through relationship. The literature on trust suggests that there is confidence that the customer (trusting party) has for the firm (trustworthy party) and this is as a result as the trustworthy party is reliable and has high integrity, which are associated with such qualities as consistent, competent, honest, fair, responsible, helpful and benevolent. (Larzelere and Huston, 1980, Rotter 1971). These are the kind of qualities which are to be exhibited and maintained in the relationship which the firm maintains with its customers.

Commitment as an element of relationship marketing will serve as a critical success factor in customer satisfaction. Literature on this belief that relationship commitment exists only when the relationship is considered important (Morgan and Hunt). When the customer considers

himself/herself valued with the company, it creates high switching cost and lack of choice for the customer and this affect the company's profits positively.

Other areas that should also receive a substantial attention are the willingness to help customers and perform prompt services. Delivery of promises, making sacrifices, informing customers of new products, and communication materials should also be on the priority list. These areas also account for a significant variation in the overall customer satisfaction.

If the firm aspires to increase the overall satisfaction level of its customers, then expenditure on shared values should be reduced since they do not influence the overall customer satisfaction and channelled these resources into performing accurate and prompt service and in addition fulfill promises, commitment to customers and improve communication materials.

I will recommend further that the element of shared value should not be ruled out completely, but Total Oil Ghana Limited should consider the inputs of its customers as relevant to affect its service delivery.

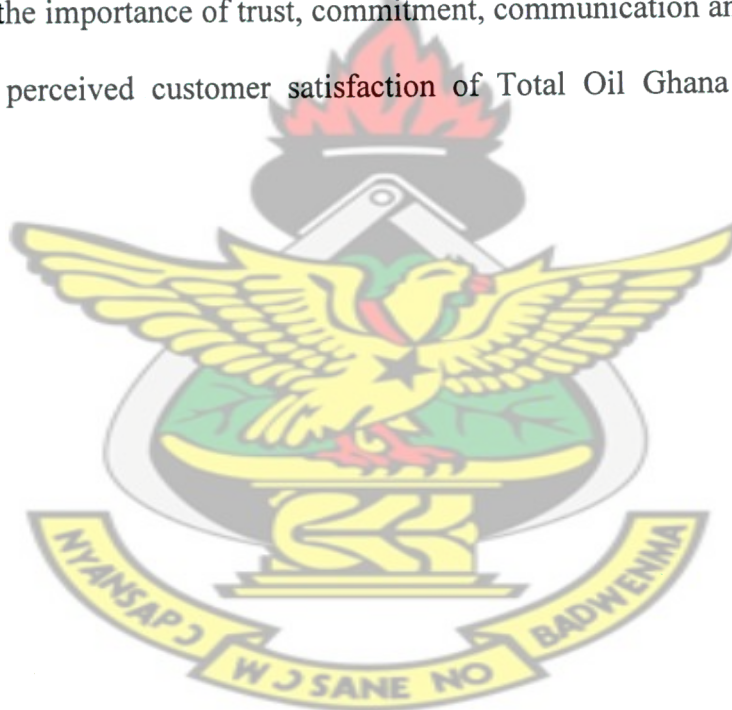
5.4 Managerial Implication

Whenever the managers of Total Oil Company Limited are seeking to maintain customer satisfaction, the results of this study suggest that they have to improve on their ability to perform a promised service dependably and accurately and also be willing to help customers and perform prompt services, commitment to customers and improve on communication materials. This study will help the managers to channel scarce resource needed to maintain a customer satisfaction to the correct areas that will have the needed impact. This study will also help train the employees of Total Oil Ghana Limited on the things that customers consider as determining factors of their satisfaction.

The element of Shared Values seems to work in opposite direction to increasing customer satisfaction. This dimension should not be ruled out completely. A close monitoring of customers will be highly recommended to ascertain any changes in their demands since today's customer is much more complex and very dynamic.

5.4 Conclusion

Though this study limits itself to only five elements of relationship marketing which include trust, commitment, communication, promises and shared values, it is worth noting that this current study provides critical information for Total Oil Ghana Limited since results of the current study emphasize the importance of trust, commitment, communication and kept promises as key determinants of perceived customer satisfaction of Total Oil Ghana Limited in the delivery of its services.



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APPENDIX 1

KWAME NKRUMAH UNIVERSITY OF SCIENCE AND TECHNOLOGY

SCHOOL OF BUSINESS

THIS QUESTIONNAIRE IS DESIGNED TO EVALUATE THE IMPACT OF RELATIONSHIP MARKETING ON CUSTOMER SATISFACTION- CASE: TOTAL OIL GHANA LIMITED (RETAIL OUTLETS IN KUMASI). IT WILL BE USED FOR ACADEMIC PURPOSES ONLY AND THE NECESSARY CONFIDENTIALITY WILL BE ADHERED TO.

Please answer the appropriate questions that follow by ticking only one answer in each question.

Please tick () your preferred answer.

1. Gender a. Male [] b. Female []

Age Group a. 18-28 [] b. 29-38 [] c. 39-48 [] d. 48 and above []

How long have you been a customer of this retail outlet? a. Less than 1 year []

b. 1-5 years [] c. 5 years and above []

Please indicate the type of services you do use at this retail outlet? a. White product (Diesel, Petrol, kerosene) [] b. Lubricants [] c. Insecticides [] d. Provisions [] e. Tyre air pressure [] f. Other [], please specify.....

How will you rank the following in order of importance the reason for selecting this retail outlet? Please rank them as follows; Most important(5), More important(4), Important(3), Less important(2), and Least important(1)

a. Close/on the way to your workplace [] b. Quality of fuel [] c. Quantity of fuel []

d. Driveway attendants [] e. Other [], please specify.....

TRUST

2. Are you satisfied with the way services are performed correctly at the first time? a. Satisfied[] b. Somewhat satisfied[] c. Feel neutral[] d. Somewhat dissatisfied[] e. Dissatisfied[]
3. What is your perception of the quality of the products of the company? a. Excellent Quality[] b. Very good Quality[] c. Feel neutral[] d. Bad Quality[] e. Very Bad Quality[]
4. Do you think that you receive the correct quantity for the products you buy from this retail outlet? a. Satisfied[] b. Somewhat satisfied[] c. Feel neutral[] d. Somewhat dissatisfied[] e. Dissatisfied[]
5. Are you satisfied with the activities being carried out by this retail outlet? a. Satisfied[] b. Somewhat satisfied[] c. Feel neutral[] d. Somewhat dissatisfied[] e. Dissatisfied[]
6. Are you satisfied with the work of staff in this retail outlet? a. Satisfied[] b. Somewhat satisfied[] c. Feel neutral[] d. Somewhat dissatisfied[] e. Dissatisfied[]
7. How will you rate your level of satisfaction when it comes to the trust that you have for this retail outlet? a. Satisfied[] b. Somewhat satisfied[] c. Feel neutral[] d. Somewhat dissatisfied[] e. Dissatisfied[]

COMMITMENT

8. Do you think employees of this retail outlet show sincere interest in solving your problem? a. Sincere[] b. Somewhat sincere[] c. Feel neutral[] d. Somewhat insincere[] e. Insincere[]
9. Do you think employees at this retail outlet have customer's best interest at heart? a. Agree[] b. Somewhat agree[] c. Feel neutral[] c. Somewhat disagree[] e. Disagree[]
10. Do you think that the company is willing to make certain sacrifices for you? e.g. credit facilities. a. Very willing[] b. Somewhat willing[] c. Feel neutral[] d. Somewhat unwilling[] e. Not willing[]
11. Do you feel emotionally attached to this company? a. Strongly agree[] b. Somewhat agree[] c. Feel neutral[] d. Somewhat disagree[] e. Strongly disagree[]
12. Do you think that you will stop patronizing products from this retail outlet? a. Strongly agree[] b. Somewhat agree[] c. Feel neutral[] d. Somewhat disagree[] e. Strongly disagree[]
13. Do you think that if you use another company, you will lose some other kind of benefits? a. Very likely [] b. Somewhat likely [] c. Feel neutral [] d. Somewhat unlikely [] e. Very unlikely []
14. How likely or unlikely would you be to recommend this retail outlet to a friend, relative, or colleague? a. Very likely [] b. Somewhat likely [] c. Feel neutral [] d. Somewhat unlikely [] e. Very unlikely[]

15. Are you willing to defend this company in front of other people? a. Very willing []
b. Somewhat willing [] c. Feel neutral [] d. Somewhat unwilling [] e. Not
willing []

16. Are you satisfied with the level of commitment shown by Total Oil Ghana Limited? a.
Satisfied[] b. Somewhat satisfied[] c. Feel neutral[] d. Somewhat dissatisfied []
e. Dissatisfied []

COMMUNICATION

17. Are you able to communicate freely and easily with the service providers about the
quality of service you receive from this outlet? a. Satisfied[] b. Somewhat satisfied[
] c. Feel neutral[] d. Somewhat dissatisfied [] e. Dissatisfied []

18. Do the service providers tell you about their product offerings? a. Satisfied[] b.
Somewhat satisfied[] c. Feel neutral[] d. Somewhat dissatisfied [] e. Dissatisfied
[]

19. Do you agree that the firm keep you informed of new developments of its products and
services? a. Strongly agree[] b. Somewhat agree[] c. Feel neutral[] d. Somewhat
disagree[] e. Strongly disagree[]

20. Do you agree that this company provide clear information about the use of its products?
a. Strongly agree[] b. Somewhat agree[] c. Feel neutral[] d. Somewhat disagree[
] e. Strongly disagree[]

21. Are you satisfied with the advertisement made by this company about its products and
services? a. Satisfied[] b. Somewhat satisfied[] c. Feel neutral[] d. Somewhat
dissatisfied [] e. Dissatisfied []

22. Do you agree that this company's advertisement, sales promotion and public relation affect you to purchase more from this retail outlet? a. Strongly agree[] b. Somewhat agree[] c. Feel neutral[] d. Somewhat disagree[] e. Strongly disagree[]
23. Are you satisfied with the level of communication that this company have with its customers? a. Satisfied[] b. Somewhat satisfied[] c. Feel neutral[] d. Somewhat dissatisfied [] e. Dissatisfied []

PROMISE

24. Are you satisfied with the way a promise to perform a task by a certain time is kept? a. Satisfied[] b. Somewhat satisfied[] c. Feel neutral[] d. Somewhat dissatisfied [] e. Dissatisfied []
25. Are you willing to stick to this company based on the promises they give to their customers? . a. Very willing[] b. Somewhat willing[] c. Feel neutral[] d. Somewhat unwilling[] e. Not willing[]
26. How will you rate the level of promise that this company give to its customers? a. Satisfied[] b. Somewhat satisfied[] c. Feel neutral[] d. Somewhat dissatisfied [] e. Dissatisfied []

SHARED VALUES

27. Do the service providers consider your input when there is a problem in achieving a mutual outcome? a. Always[] b. Sometimes[] c. Feel neutral[] d. Somehow never[] e. Never[]
28. Do this company involve you to redesign or create a new service? a. Very willing[] b. Somewhat willing[] c. Feel neutral[] d. Somewhat unwilling[] e. Not willing[]

29. Do you agree that this company will reprimand an employee when he/she tries to cheat you? a. Strongly agree[] b. Somewhat agree[] c. Feel neutral[] d. Somewhat disagree[] e. Strongly disagree[]
30. Overall how satisfied is your experience with this retail outlet? a. Extremely satisfied[] b. Somewhat satisfied[] c. Feel neutral [] d. Somewhat dissatisfied[] e. Extremely dissatisfied[]
31. In your opinion what do you think will give you satisfaction with the products and services that you receive from this retail outlet?

KNUST

