

CUSTOMER-CENTRIC CULTURE AND MARKETING PERFORMANCE OF DEPOSIT MONEY BANKS IN NIGERIA

NGBAAWII Ledogo Waamene¹ NWULU Chinyere Stella² HARCOURT Horsfall³

^{1, 2, 3} Department of Marketing, Faculty of Administration and Management

Rivers State University Nkpolu-Oroworukwo, Port Harcourt

Corresponding emails: waamenengbaawii@yahoo.com; nwulu.chinyere@ust.edu.ng

Abstract

This study examined the relationship between customer-centric culture and marketing performance of deposit money banks in Nigeria. Marketing performance was measured using customer satisfaction and customer loyalty. The study adopted a survey research design. The population of study comprised 24 deposit money banks operating in Rivers State. The study adopted the entire population as its sample size. 5 respondents were drawn from each of 24 deposit money to provide data for the study. Structured questionnaire was used to collect the data. Pearson Product Moment Correlation served as test statistic, with the aid of statistical packages for social sciences (SPSS) version 23.0. The study found that customer-centric culture has very strong and strong relationship with customer satisfaction and customer loyalty respectively. The study concludes that customer-centric culture informs marketing performance of deposit money banks in Nigeria, and recommends that deposit money banks should define needs from customers' point of view and customize their products to meet the unique needs of customers.

Keywords: customer centric culture, customer loyalty, customer satisfaction, marketing performance

Introduction

The banking industry is an important sector in the business world, which has a growing impact on all other sectors of the economy because of its financial service provisions. Banks play very important roles in the economic development of any country. As an important component of the financial system, they channel scarce resources from surplus economic units to deficit units. To a reasonable extent, banks exert a lot of influences on pattern and trend of economic development, through their lending and deposit mobilization activities (Nzotta 2004).

Banks have realised that customers are the lifeblood of business or the reason they are still in existence. That is, business survival is largely dependent on customers. Customer-centric companies focus on forward-looking indicators and ensure a synergistic relationship between decision rights, performance measurement and reward systems (Bonacchi & Perego, 2011). Customer orientation is regarded as a strategic orientation that reflects a firm's ability to create and deliver superior customer value through the processing of market intelligence.

Market intelligence involve acquiring, analysing, and disseminating customer information; and planning and coordinating organization-wide response, such as solving customer problems or exploiting embryonic customer segments, based on what is learned from market intelligence (Olimpia, 2014). Liu et al. (2003) argue that customer orientation helps organisations understand customers and deliver appropriate plan to satisfy customer needs. Therefore, customer-oriented culture is a prerequisite to gaining actionable information from customers and creating superior value for them (Hemel & Rademakers 2016).

Studies have emphasized the role of front-line employees in the attainment of organizational success (Nwulu & Ateke, 2018; Harcourt & Ateke, 2018). Amangala and Ateke (2018) reports that customer orientation of service employees result in positive outcomes (customer satisfaction,

loyalty and positive word-of-mouth) for organizations; while Ateke and Kalu (2019) argue that positive interactions between customers and service personnel leads to customer citizenship behaviours.

Thus, customer-centrism is key to delivering superior value and achieving desired marketing outcomes (Macintosh et al., 2007). This means that firms that are keen on enhance delivering quality services must pay attention to customers (Ikpetan, 2013). More so, increase in competition has shown that firms must delight customers in order to win their continued patronage. Hence, knowledge of customers' needs and expectations is a vital resource for today's firms.

However, there is relative scarcity of empirical studies that validate the relevance of a customer-centric culture to marketing performance for firms in developing economies like Nigeria. Therefore, this study investigated the connection between customer-centric culture and marketing performance of deposit money banks in Nigeria. The study was conceptualized using customer-centric culture as the treatment variable and marketing performance as the outcome variable, and using customer satisfaction and customer loyalty as measures of marketing performance.

Theoretical Foundation

The theoretical foundation for this study on customer-centric culture and marketing performance is social network theory (Barnes, 1954) which view social relationships in terms of nodes and ties. Nodes are individual actors within a network, and ties are relationships between actors. There can be many kinds of ties between nodes. In its most simple form, a social network is a map of all relevant ties between nodes being studied. The network can also be used to determine social capital of individual actors. Barnes (1954) states that the power of social network theory stems from its difference from traditional sociological theories that assume that it is the attributes of individual actors (friendly, unfriendly, smart or dumb) that matter.

Social network theory provides an alternate view, where attributes of individuals are less important than their relationship with other actors within a network. Social networks have many benefits, including knowledge sharing and improved feedback. From organizational perspective, use of social network channel can enhance long term relationships with customers (Cheung et al., 2010; Cheung & Lee, 2009).

Social networks are leveraged to gather and analyse customer information, as well as respond to customer needs. Prior research on social network has mainly focused on individual perspectives such as impact of social influence, social presence, and behaviour and benefits (Cheung et al., 2010; Cheung & Lee, 2009). Social network theory is therefore suitable for this study, as it explains how social networks can be used to gather information and analyse customer information, and respond to customers faster.

Concept of Customer-Centric Culture

Customer centricity revolves around addressing customer needs and applying innovation in the process (Steinhoff & Breuer, 2014). It is an approach that focuses on needs, wants and resources of customers as the starting point of planning marketing planning (Lee et al., 2015). Customer-centric culture is also viewed as a company-wide strategy to fully leverage consumer insights to

drive integrated strategies across marketing operations. A customer-centric firm is one that adjusts its whole-being around customers and their requirements.

Customer-centric firms ensures that their strategy, people and processes are all aligned with customers' needs; and that systems, structures and the working environment are designed to shape customers' experience (Sternad et al., 2017). This suggests that business leaders can no longer afford to take a product-centric view of their businesses. A customer-focused culture is a powerful competitive advantage. Innovative companies measure their level of customer centricity and drive customer experience across functional units of the organizations (Fader, 2012).

Customer centricity evolved from the marketing concept, argue that a firm will survive long-term and be profitable if it ascertains the genuine needs and wants of specifically defined target markets and then produce goods and services that meet those customer requirements (Nwokah et al., 2012). Companies that seek improved relationship with customers increasingly consider customer orientation as a strategic option, since being customer oriented means making the customer the pivot of the company's marketing programmes (Ruud et al. 2016, as cited in Didia & Otite, 2017; Lee et al., 2013).

Concept of Marketing Performance

Marketing performance is a benchmark for assessing the success of value creation that is premised on innovation capabilities and deep understanding of the market. Various experts use different dimensions in measuring marketing performance. Nwulu and Hamilton-Ibama (2022) argue that marketing performance is contextual, anchoring primarily on the relative needs and overarching values that shape and define the context of the organization, also that marketing performance details the organizations ability to effectively service the need and satisfaction gaps of customers.

According to Ferdinand (2016), stated that marketing performance is a notion used to measure the impact of strategy implemented by the company; while Barghava (2016) posits that marketing performance can be viewed in terms of effectiveness, efficiency and adaptability. This view of marketing performance aligns with output of marketing activities in relation to marketing efforts (Slater & Narver, 1995 as cited in Nwokah & Maclayton, 2012).

Marketing performance describe the efficiency and effectiveness of marketing strategy (Maclayton & Nwokah, 2012); as well as the status or position of an organization in an industry (Brudan, 2010). Gao (2010) note that the classification of marketing performance as one-dimension construct is incomplete, and canvassed instead for the incorporation of financial and non-financial indices of marketing performance. In this study, we adopt customer satisfaction and customer retention as non-financial indices of marketing performance.

Customer satisfaction

Customer satisfaction is a measure of the degree to which a company's product meet or exceed customers' expectation. Oliver (2010 as cited in Hakim & Maamari, 2017) defines customer satisfaction as consumer's fulfilment response and judgement that a product feature or the product itself, provided (or is providing) a pleasurable level of consumption-related fulfilment.

Nwokah and Ngirika (2018) define customer satisfaction as the result of cognitive and affective evaluation, in which comparison is made between expected and actual performance of a product. According to Pontell (2000 as cited in Souki & Filho, 2008) the customer satisfaction is capable of stimulating repeat purchases as well as word of mouth advertising. This is why marketers to seek not just to satisfy, but delight customers, by offering attributes or qualities that not even the customer would have hoped to find in the product.

Zineldin (2000) argue that customer satisfaction is an emotional reaction to the difference between what customers anticipate and what they receive. Customer satisfaction generate confidence in a company's offerings. The level of satisfaction consumer derive from a product is ascertained by the extent to which the product performed, in relation to expected level of performance.

Thus, customer satisfaction is inclusive, and is determined by perception of quality, price, situational and personal factors (Zeithaml & Bitner, 2003). It is also influenced by customer's emotional responses, their attributions and perceptions. Hill et al. (2007) states that customer satisfaction is a barometer that predicts future customer behaviour.

Customer loyalty

Cassidy and Wymer (2016) conceptualized customer loyalty as customers' feelings of devoted attachment to a brand or product, rather than mere repeated transactions. It is the behavioural propensity to prefer one brand to all others, due to satisfaction with the products of the brand. (Tuan & Rajagopal, 2017). Oliver (1999) define customers loyalty as "a deeply held commitment to re-patronize a preferred brand/product consistently in the future, despite situational influences and marketing efforts having the potential to cause switching behaviour.

Customer loyalty is an important indicator of marketing success (Nyadzayo & Khajehzadeh, 2016). Thomas and Tobe (2013) emphasize that customer loyalty is profitable. The expenses to gain a new customer is more than retaining existing one. Loyal customers encourage others to patronize the firm. Customer loyalty is not gained by accident; it is constructed through efforts that shape customers' experience.

Designing customer loyalty require customer-centred approaches that prioritize customers' interest (Zaini et al., 2020). Customer loyalty is gauged using behavioural, attitudinal and composite measures (Cifci & Erdogan, 2016). Attitudinal loyalty describes positive inclination based on a decision to be faithful to a brand and its products; behavioural loyalty is the point at which a consumer keeps on purchasing a specific product or brand (Khajeheian & Ebrahimi, 2020); while composite loyalty combines attitudinal and behavioural attributes of loyalty (Iordanova, 2017; Liu et al., 2020).

Loyal customers are business asset that is difficult to replace (Ndubisi et al., 2007). They are are beneficial to the firm since they add value through repeat purchases. Service costs are also lowered if a firm can maintain loyal customers. Hence, customer loyalty determine business success through repeat transactions that result in increased revenue and profits (Iordanova, 2017).

Customer-Centric Culture and Marketing Performance

Scholars converge on the idea that customer-centricity leads to positive marketing outcomes. Ngacha et al. (2017) investigated the role of customer-oriented service culture in customer retention, and established positive significant relationship between customer orientation practices and customer retention.

Relatedly, Amangala and Ateke (2018) reported that customer orientation of service employees leads to customer satisfaction; Ateke and Didia (2017) showed that market sensitivity predicts business wellness, while Palacios-Marques et al. (2016) indicated that by improving personalized service, companies increase their efficiency. Also, Raie et al. (2014) found that customer orientation and customer satisfaction are linked, such that customer oriented practices of firms invariably deliver greater customer satisfaction.

Further, Marzie et al. (2013) established that customer orientation has positive significant relationship with customer satisfaction, and that by focusing on customers' needs and proactively identifying new ways of delivering customer value, firms become more competitive. Didia and Otite (2017) found that customer orientation has positive and statistically significant relationship with customer loyalty through retention and positive word-of-mouth, with positive word-of-mouth exhibiting the strongest relationship with customer orientation.

Ho₁: There is no significant relationship between customer-centric culture and customer satisfaction.

Ho₂: There is no significant relationship between customer-centric culture and customer loyalty.

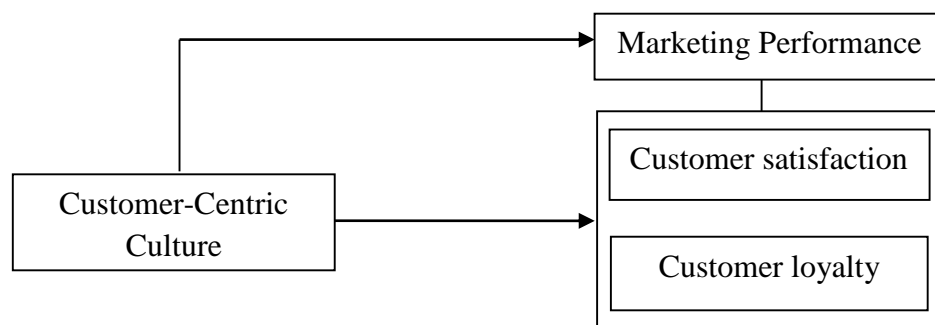


Fig. 1: Conceptual framework of relationship between customer-centric culture and marketing performance of deposit money banks in Nigeria.

Methodology

A survey research design was adopted in this study. The population of the study comprised 24 deposit money banks in Nigeria, with operational presence in Rivers State, as listed in CBN Directory. The study adopted the entire population as the sample size. The study collected primary data using questionnaire designed in the 5-point Likert scale. The reliability of the questionnaire was ascertained using Cronbach's Alpha test with a threshold of 0.70. Copies of the questionnaire were given to 5 respondents in each of the 24 deposit money banks. Hence a total of 120 respondents provided data for the study.

Table 1: Reliability analysis of items of all variables

S/N	Variables	Number of items	Cronbach's Alpha Coefficient
1	Customer orientation	5	0.800
2	Customer satisfaction	5	0.907
3	Customer loyalty	5	0.796

Source: SPSS Output of data analyses (2024).

Data Analyses and Results

Table 2: Descriptive statistics on Customer Centric Culture

	N	Min.	Max.	Mean	Std. Dev.
Our bank has a structured programme that obtains the feedback necessary to fully understand the customer.	110	1.00	5.00	4.6000	.67999
Marketing officers ascertain the genuine needs and wants of our customers through effective communication with these customers	110	1.00	5.00	4.4273	.86161
We regularly review our services to identify where improvements are needed through interaction with our customers	110	1.00	5.00	4.4455	.74914
We study our customers' disposition and review the effect of changes in the business environment on these customers.	110	1.00	5.00	4.4000	.81500
Customers' feedback is used to provide accurate services in order to maintain long-lasting relationship with them	110	1.00	5.00	4.5000	.68737
Valid N (listwise)	110				

Source: SPSS Output of data analyses (2024).

Table 2 shows the descriptive statistics for Customer-centric culture with minimum and maximum scores for all the items. Item 1 which showed that banks have a structured programme to obtain feedback necessary to fully understand customers has the highest mean score of 4.60. Item 2 that determined if marketing officers ascertain the genuine needs and wants of customers through effective communication showed the greatest standard deviation of 0.861, which indicate that data are most spread in question 2 than other items on the questionnaire.

Table 3: Descriptive statistics on Customer Satisfaction

	N	Min.	Max.	Mean	Std. Dev.
Our employees possess the required skills and knowledge needed to perform services that brings about customer satisfaction.	110	1.00	5.00	4.5273	.68682
We identify individual customer needs and tailor our services to satisfy their personal aspirations or needs.	110	1.00	5.00	4.5091	.68731
We make earnest effort to ensure our customers derive the satisfaction they expect to get from our products and services.	110	1.00	5.00	4.3818	.67704
We place emphasis on ensuring that customers understand and appreciate our services.	110	1.00	5.00	4.3364	.79306
Delivering services to our customers accurately at the time promised enables us to maintain long-lasting and profitable relationship with these customers.	110	1.00	5.00	4.2091	.76740
Valid N (listwise)	110				

Source: SPSS Output of data analyses (2024).

From the analysis in table 3, item 1 which showed bank employees possess the required skills and knowledge needed to perform services that brings about customer satisfaction has the highest mean score of 4.53. Also, item 4 which sought to determine banks place emphasis on ensuring

that customers understand and appreciate our services has the greatest standard deviation of 0.79, indicating that data are most spread in question 4 than other items on the questionnaire.

Table 4: Descriptive Statistics on Customer Loyalty

	N	Min.	Max.	Mean	Std. Dev.
Our bank has the best offers and/or products in the present.	110	1.00	5.00	3.9182	.89987
Our customers often recommend and offer positive word-of-mouth about our bank and product.	110	1.00	5.00	4.2091	.74311
Our bank products are made available to customers at minimal cost and this triggers intention to re-visit and re-buy.	110	1.00	5.00	4.1545	1.05087
Our customers reflect willingness to remain with our bank by providing our bank with opportunities to correct and amend problems or service defects.	110	1.00	5.00	4.5273	.68682
Our customers are attached to our bank products and services than to other banks product and services.	110	1.00	5.00	4.5091	.68731
Valid N (listwise)	110				

Source: SPSS Output of data analyses (2024).

From the analysis in Table 4, item 4 which showed bank employees possess the required skills and knowledge needed to perform services that brings about customer satisfaction has the highest mean score of 4.53. Also, item 3 which sought to determine bank products are made available to customers at minimal cost and this triggers intention to re-visit and re-buy has the greatest standard deviation of 1.051, indicating that data are most spread in question 3 than other items on the questionnaire.

Table 5: Relationship between Customer-centric culture and Customer Satisfaction

		Customer Centric Culture	Customer Satisfaction
Customer Centric Culture	Pearson Correlation	1	.919**
	Sig. (2-tailed)		.000
	N	110	110
Customer Satisfaction	Pearson Correlation	.919**	1
	Sig. (2-tailed)	.000	
	N	110	110

**. Correlation is significant at the 0.01 level (2-tailed).

Source: SPSS Output of data analyses (2024).

From the analysis in Table 5, with a significance level of 0.05, the test indicates a correlation coefficient of 0.919 which shows that a very strong positive relationship exists between customer-centric culture and customer satisfaction of deposit money banks in Nigeria. The relationship between customer-centric culture and customer satisfaction is also significant because the probability value is less than 0.05 ($P < 0.05$, $P = 0.000$). Therefore, the null hypothesis is rejected. Hence, there is a significant relationship between customer-centric culture and customer satisfaction of deposit money banks in Nigeria.

Table 6: Relationship between Customer-centric culture and Customer Loyalty

		Customer Centric Culture	Customer Loyalty
Customer Centric Culture	Pearson Correlation	1	.787**
	Sig. (2-tailed)		.000
	N	110	110
Customer Loyalty	Pearson Correlation	.787**	1
	Sig. (2-tailed)	.000	
	N	110	110

** . Correlation is significant at the 0.01 level (2-tailed).

Source: SPSS Output of data analyses (2024).

From the analysis of Table 6, with a significance level of 0.05, the test indicates a correlation coefficient of 0.787 which shows that a strong positive relationship exists between customer-centric culture and customer loyalty of deposit money banks in Nigeria. The relationship between customer-centric culture and customer loyalty is also significant because the probability value is less than 0.05 ($P < 0.05$, $P = 0.000$). Therefore, the null hypothesis is rejected. Thus, there is a significant relationship between customer-centric culture and customer loyalty of deposit money banks in Nigeria.

Discussion of Findings

In this study, we examined the connection between customer-centric culture and marketing performance. The statistical analyses conducted, showed that customer-centric culture has very strong positive relationship with customer satisfaction and strong positive relationship with customer loyalty. In addition, the analyses showed that customer-centric culture has statistically significant connection with both customer satisfaction and customer loyalty.

These findings are in line with the findings of Palacios Marques et al. (2016) that by providing high quality personalized service, firms increase their efficiency, reducing information asymmetries and costs. This means that by customizing service deliveries, customers perceive more value in the service provided.

Similarly, our findings corroborate the findings of Didia and Otite (2017) that customer orientation has positive and statistically significant relationship with customer loyalty, retention and positive word-of-mouth. This suggests that customer orientation is an imperative to customer loyalty, positive word-of-mouth and customer retention.

Also, our findings cohere with that of Amangala and Ateke, (2018) that customer orientation of service employees has positive and statistically significant relationship with customer satisfaction. In addition, our findings corroborate the reports that customer orientation leads to customer satisfaction and loyalty (Jarideh, 2013; Marzie et al., 2013) and business wellness (Ateke & Didia, 2017). This means that meeting customers' tastes and preferences and delivering improved customer satisfaction is easier with a customer centric culture.

Conclusion and Recommendations

Based on the findings of this study, we conclude that customer-centric culture is important in improving marketing performance of deposit money banks in Nigeria. Organisations that are

customer-oriented are more likely to satisfy and retain existing customers, gain loyalty and attract new customers through positive word-of-mouth. Thus, we recommend that:

- a) Deposit money banks should define needs from the customers' point of view, offer innovative and superior customer experience to meet the distinctive needs of these customers.
- b) Deposit money banks should review their services regularly by interacting with these customers in order to identify where their services need improvement as this is likely to drive customer retention and establish a cordial long-term customer relationship.

References

- Amangala, A. E., & Ateke, B. W. (2018). Customer orientation of service employees and customer satisfaction. *International Journal of Social Sciences and Management Research*, 4(6), 52-59.
- Anckar, B. & D'Incau, D. (2002). Value creation in mobile commerce: Findings from a consumer survey. *Journal of Information Technology Theory Application*, 4, 43- 64.
- Anderson, E. W., Fornell, C., & Lehmann, D. R. (1994). Customer satisfaction, market share and profitability: Findings from Sweden. *Journal of Marketing*, 58(3), 53–66.
- Ateke, B. W., & Didia, J. U. D. (2017). Market sensitivity and business wellness of deposit money banks. *International Journal of Research in Business Studies and Management*, 4(8), 9-17.
- Ateke, B. W., & Kalu, S. E. (2019). Positive interaction and customer citizenship behaviour in the healthcare sector. *International Journal of Innovations in Marketing Research and Entrepreneurial Studies*, 8(1), 62-77.
- Barnes, J. A. (1954). Class and committees in a Norwegian island parish. *Human Relation*, 7, 39-58.
- Brudan, A. (2010). Rediscovering Performance Management: Systems, Learning and Integration. *Measuring Business Excellence*, 14(1), 109-123.
- Cassidy, R., & Wymer, W. (2016). Linking prestige perception with consumption experience, loyalty and WOM. *Marketing intelligence and planning*, 34, 540-558.
- Cheung, C. M. K., Chiu, P. Y., & Lee, M. K. O. (2010). Online social networks: Why do students use Facebook? *Computers in Human Behaviour*, Article in Press.
- Didia, U., & Otite, W. (2017). Customer orientation and loyalty behaviour of users of global system of mobile telecommunication services. *International journal or marketing research and management*, 7(3), 38-46.
- Gao, Y. (2010). Measuring Marketing Performance: a review and a framework. *The Marketing Review*, 10(1), 25-40.
- Hakim, Z. A., & Maamari, B. E. (2017). Measuring perceived service quality and customer satisfaction for service managers. The case of the Lebanese retail banking industry. *E-Service Journal*, 10(2), 1-36.
- Harcourt, H., & Ateke, B. W. (2018). Customer-contact employee empowerment and resilience of quick service restaurants. *European Journal of Human Resource Management Studies*, 1(2), 1-17.
- Hemel, C. V. D., & Rademakers, M. (2016). Building Customer-centric Organizations: Shaping Factors and Barriers. *Journal of Creating Value*, 2(2). 211-230.

- Hill, N., Roche, G., & Allen, R. (2007). *Customer satisfaction, the customer experience through the customers' eye*. Cogent publishing.
- Jarideh, N. (2013). The investigation of effect of customer orientation and staff service-oriented on quality of service, customer satisfaction and loyalty in Hyperstar stores Tehran Iran. *International journal of science and research*, 5(3), 1837-1841.
- Lee, C. K., Song, H. J., Lee, H. M., Lee, S., & Bernhard, B. J. (2013). The impact of CSR on casino employees' organizational trust, job satisfaction, and customer orientation: An empirical examination of responsible gambling strategies. *International Journal of Hospitality Management*, 33, 406-415.
- Li, C. (2017). Effect of brand image perceived price, perceived quality and perceived value on the purchase intention towards sports and tourism products of the 2016 Tai Chung international trade fair. *Journal of International Management Studies*, 12(2), 97-107.
- Lin, C. H., & Kao, D. T. (2004). The impacts of country-of-origin on brand equity. *Journal of American Academy of Business*, 5(1), 37- 40.
- Liu, S. S., Luo, X., & Shi, Y.Z. (2003). Market oriented organization in an emerging economy: A study of the missing link, *Journal of Business Research*, 56(6), 55-57.
- Marzie, T., Hormoz, M., & Feridon, A. (2013). The survey of relationship between customer orientation and customer satisfaction using CUSTOR scale in Ya Novin Parse Chain Stores in Golestin Province. *Advances in Applied Science Research*, 4(5), 330-333.
- Nwokah, N. G., Opara, B. C., & Adiele, K. C. (2012). *Marketing dynamics*. Avan Global Publications.
- Nwulu, C. S., & Ateke, B. W. (2018). Frontline employee competence development and responsiveness of quick service restaurants. *European Journal of Social Sciences Studies*, 2(10), 1-17.
- Nwulu, S. C., & Hamilton-Ibama, E. L. (2022). Technological innovation capability: exigency for driving marketing performance during pandemics. *Nigeria Academy of Management Journal*, 17(1), 89-96.
- Nyadzayo, M. W., & Khajehzadeh, S. (2016). The antecedents of customer loyalty: A moderated mediation model of customer relationship management quality and brand image. *Journal of Retailing and Consumer Services*, 30, 262–270.
- Nzotta, S. M. (2004). *Money, Banking and Finance: Theory and Practice (2nd edition)*. Hudson-Jude Nigeria Publishers.
- Olimpia, C. R (2014). Customer orientation, innovation competencies, and firm performance: A proposed conceptual model. *Procedia - Social and Behavioural Sciences*, 16–23.
- Palacios-Marques, D., Guijarro, M., & Carrilero, A. (2016). The use of customer-centric philosophy in hotels to improve customer loyalty. *Journal of Business & Industrial Marketing*, 31(3), 339-348.
- Raie, M., Khadivi, A., & Khdaie, R. (2014). The effect of employees' customer orientation, customer satisfaction and commitment on customers' sustainability. *Arabian Journal of Business and Management Review*, 4(1), 109-121.
- Sternad, D., Krenn, M., & Schmid, S. (2017). *Business excellence for SMEs: Motives, obstacles and size-related adaptations*. Total Quality Management & Business Excellence.
- Souki, G., & Filho, C. G. (2008). Perceived quality, satisfaction and customer loyalty, an empirical study in the mobile phone sector in Brazil. *International Journal of Internet and Enterprise Management*, 5(4), 298-312.
- Thomas, B., & Tobe, J. (2013). *Anticipate: Knowing what customers need*. John Wiley & Sons.

- Tuan, V. K., & Rajagopal, P. (2017). The mediating effect of perceived quality on the customer loyalty in small and medium-sized enterprises (SMEs) in the mobile phone sector in HoChi Minh City (HCMC) Vietnam. *International Journal of New Technology and Research*, 3(11), 129-137.
- Zeithaml, V. A., & Bitner, M. J. (2003). *Service marketing: Integrating customer focus across the firm*. McGraw-Hill.
- Zineldin, M. (2006). The royalty of loyalty: CRM, quality and retention. *Journal of Consumer Marketing*, 23(7), 430-437.