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EFFECT OF CUSTOMER RELATIONSHIP MANAGEMENT ON CUSTOMER SATISFACTION: A CASE OF ACCESS BANK PLC IKEJA, LAGOS.

Askira T. Akinsanya — Faculty of Administration and Law ABU Distance Learning Center. Ahmadu Bello University Zaria, Nigeria

Dr. Nurudeen Jimoh — Department of Business Administration, Faculty of Management sciences, Kaduna State University, Kaduna

Okoye K. Chidozie — Faculty of Administration and Law ABU Distance Learning Center. Ahmadu Bello University Zaria, Nigeria

Abstract

This study examined the effect of customer relationship management on customer satisfaction in Access bank plc Lagos. The study was conducted using a Primary source of data collection. Structured questionnaires were administered to 66 respondents through a web link who made up the population of the study. The Taro Yamane formula n= N/ (1+Ne2) is used to get the actual sample size based on the population at a 95% confidence interval and 5% error margin. The study employed multiple regression analyses to determine the effect of the independent variables on the dependent variable. The results revealed that Customer involvement & participation and Customer service support have a significant effect on customer satisfaction. The study recommends that Access bank as an organisation has to improve on Customer involvement and participation to improve its customer satisfaction. Also, in order to increase customer support services, Access bank should carry out frequent surveys to increase customer satisfaction.

Keywords: Customer Involvement, Customer Relationship Management, Customer Service Support

1. Introduction

Customers are vital to a company's success, and they should be the driving force behind its success. And transactions that take the customer's interests into account are significant. Hennig-Thurau, and Klee (2017). With this in mind, customer satisfaction is a very essential issue that must be handled. Client satisfaction can be weighted based on individual customer interests, but sampling the interests of a variety of customers' yields estimates of average customer value and average customer happiness. Later, notions grew into a full-fledged work system, such as a customer relationship management (CRM) system, which consists of individuals like business marketers, account managers, liaison officers, and managers, as well as processes and technologies, all working toward a single goal to improve satisfaction (Ngo & O'Cass, 2018). Customer relationship management (CRM) has various direct and indirect effects on customer satisfaction, according to (Zainurrafiqi, Sukoharsono, & Hamid, 2012). The purpose of this study is to examine consumer perception, value, and the resulting effect. More discoveries on customer satisfaction would be disclosed if the customer value evaluation could be investigated, and value could be found through a thorough analysis of company marketplaces that can be represented using Customer Relationship Management techniques (CRM).These Customer Relationship Management (CRM) ideas are inextricably linked: customer interaction and participation; customer support services. This is the foundation of this study, as well as the justification for scaling down the independent variables of customer participation and support services, as well as their effects on customer satisfaction.

The objectives of this study are as follows;

i. To investigate the effect of customer involvement and participation on customer satisfaction.
ii. To determine the effect of customer support services on customer satisfaction.

In line with the stated objectives above, the following hypotheses were developed:

H_{01}: Customer involvement and participation have no significant effect on customer satisfaction.

H_{02}: Customer support services have no significant effect on customer satisfaction.

The following research questions led the investigation;

i. What is the effect of customer involvement and participation on customer satisfaction?
ii. What effects do customer support services have on customer satisfaction?

The remainder of this research is divided into sections. The second part of the paper looked at related types of literature as well as a theoretical framework. The third section addressed the study's methodology, while the fourth section gave the findings and interpretations. The fifth and last portion ended with a conclusion and recommendations.

2. Literature Review

Customer Satisfaction: According to George, Emmanuel, and Rachel, (2017), Customer satisfaction is at the core of corporate culture and aims, which are centered on producing value for our customers, anticipating and managing customer expectations, and the capacity and obligation to meet customer needs. Customer happiness and quality service are critical to every company's growth and development (Dominici & Guzzo, 2020) According to Berkowitz (2016), the essence of business is customer pleasure. According to Hansemark and Albinson (2014), contentment is defined as follows: Customer expectations and impressions of a customer's general attitude toward a service provider, or satisfaction of certain needs, objectives, or goals. Oliver (2001) defined satisfaction as the overall psychological state associated with his or her expectations. (Kotler, 2010) Satisfaction was defined as a person's pleasure or discomfort resulting from product fit. Perceived performance (satisfaction may vary depending on the customer's experience and its immediate circumstances) is expected and/or required by the service provider by listening to the customer. Some studies have shown that there are several factors that affect customer satisfaction, including Competitive price; Quality of service; Worth; Prompt service (Krasnikov, 2019). According to (Changhong, 2018), listening to and capturing customer feedback is one of the key aspects to help determine and improve customer satisfaction. Organizations can find out what they are if expectations are linked to the customer's previous emotional state of the consumer experience. Customer satisfaction promotes churn and has a positive relationship with customer retention, purchase intent, and loyalty.

Customer Relationship Management: Business researchers such as Peter Drucker and Theodore Levitt coined the term "customer relationship management" (CRM) in the 1960s (Venoos & Madadyekta 2015). To consider customer views about your firm, customer relationship management encompasses people, procedures, and technologies. Client relationship management, according to George, Emmanuel, and Christiana (2017), is the process of determining customer demands. To attain and sustain customer happiness, you must first understand and influence consumer behaviour and then employ excellent communication tactics. Customer relationship management is not just engaging with consumers and analyzing their behaviour, but also coordinating that behaviour so that the organization can determine which clients to keep and which to let go. Therefore, the profit of the company increases. The main goal of customer relationship management is to identify and provide customized services for each customer. Customer relationship management can be appreciated from three viewpoints, according to Wali and Nkpurukwe (2018): information technology, the customer life cycle, and corporate strategy. Customer relationship management is defined by Wali and Nkpurukwe (2018) as the process of acquiring, retaining, extending, and delivering a sustainable competitive advantage to customers. CRM, according to Peppard (2010), aims to create an emotional connection with customers, understand customer wants, differentiate customers through market segmentation, and analyze customer loyalty performance. Client relationship management is defined by Ozuru and Kalu (2019) as the role of establishing trust, bond, or connection between a firm and a customer in order to influence a repeat purchase.

Customer Involvement and Customer Satisfaction: Customer involvement (Matthing, Kristensson, Gustafsson,

& Parasuraman, 2016), customer participation (Dong, Evans, & Zou 2007), co-creation (Grönross & Voima 2018), and customer integration (Matthing, Kristensson, Gustafsson, & Parasuraman, 2016) cited in (Mota, 2020). Customer participation refers to the process, actions, and interactions in which a service provider works with present or potential customers to learn about the market and change organizational behaviour (Matthing et al. 2016). As a result, customer participation emphasizes a tight interaction between organizations and customers, allowing both sides to learn from and understand one another (Edvardsson, Gustavsson, Kristensson, Magnusson & Matthing 2016).

Customer Service Support and Customer Satisfaction: According to Loomba (2008), customer service (CSS) can easily be defined as a set of activities that ensure the availability of a product for consumer'shassle-free use throughout their lives. Customer support is also known as product support, after-sales service, technical support, or simply service (Goffin & New, 2011). The author, Goffin & New (2011), explains that after-sales service can be broadly thought of as value-added, after-sales service, or just product support as a service. Customer care is essential for any service provider to achieve customer satisfaction, which has been emphasized by many researchers. Customer support offers a competitive advantage over other similar products and services (Goffin, 2008). Companies are increasingly focusing on CSS as a potential source of competitive advantage in gaining market share. In this era of innovation, it is difficult to use all devices without the help of technicians, and almost all companies focus on after-service to fill this gap in product-related knowledge increase. This plays the most important role for tech companies (Goffin, 2008; Lawless & Fisher, 2019). Good customer service is a key factor in successful customer satisfaction. You can increase the success rate of your service and directly contribute to your competitive advantage.

Customer Relationship Management on Customer Satisfaction: Robinson and Berridge (2017) examined the effectiveness of customer relationship management on customer satisfaction in the commercial banks of Taiwan. A regression model was adopted to evaluate the criteria to measure the level of CRM implementation on customer satisfaction. CRM deployment is linked to customer satisfaction, according to the research, and there are strong connections between information technology capability, contact rate management, recovery management and customer satisfaction. Robert, Bashir, and Georgina (2015) investigated the influence of customer relationship management on bank growth in Nigeria, with a particular focus on First Bank Nigeria Plc., a first-generation bank, and GTB Nigeria Plc., a new-generation bank. The data for the study were analyzed using the Pearson Product Moment Correlation Model in SPSS Software. Customer relationship management (CRM) has a direct link to customer loyalty, sales volume, and market share, according to their results.

Kenneth, Justin, and Adiele (2013) investigated the influence of customer relationship management (CRM) on Nigerian money remittance banks' business performance (BP). The nomothetic approach was used, and forty copies of a structured questionnaire were given to 10 money deposit banks in Nigeria's south-south zone as the primary data collecting tool. The assumptions were examined using the Spearman Rank Correlation Coefficient (SRCC) statistical tool in the SPSS program (Statistical Packages for Social Sciences). CRM and BP have a substantial link, according to the research. Customer identification and retention, among the CRM dimensions, were also revealed to have a greater influence on business performance.

2.1 Theoretical Framework:

The research will present a few general ideas that are relevant for understanding what drives customer relationship management and satisfaction. The word "relationship management" refers to the practice of managing an organization's relationships with its internal and external stakeholders. An organization's public relations, according to Ledingham (2013), is the state that exists between an organization and its main public in which one's activities might affect the other's economic, social, cultural, or political well-being. Furthermore, the notion emphasizes the importance of partnerships in public relations. An institute's approach is in which the institute and its target market maintain an indefinite level of arrangement. Relationship management refers to the control of relationships between businesses (business relationship management) and between customers and the company (customer relationship management) (customer relationship management). Building trust between an institution and its target market is the goal of relationship management, not a business partnership. Customers who believe the company is responding to their wants and requirements will continue to utilize the product and patronize the services it offers. Furthermore, being in touch with customers allows businesses to spot possible sources of costly problems before they emerge.

Human beings have five levels of needs, according to Abraham Maslow. Physiological, security, social, esteem, and self-actualization requirements are among them. This notion is highly valued in customer relationship management because businesses must endeavour to understand and address the demands of a wide range of consumers. Some businesses are ahead of the competition because they offer all of the services and goods necessary to satisfy current clients and attract new ones. When consumers' demands are met, their friends and relatives will hear about it, resulting in an influx of new clients. If it is not, they will also hear, resulting in fewer consumers. As a result, marketers at telecommunications companies must follow this notion. Interaction with clients will reveal their demands and allow strategies to be made to meet them. Human beings have five levels of needs, according to Abraham Maslow. Physiological, security, social, esteem, and self-actualization requirements are among them. This notion is highly valued in customer relationship management because businesses must endeavour to understand and address the demands of a wide range of consumers. Some businesses are ahead of the competition because they offer all of the services and goods necessary to satisfy current clients and attract new ones. When consumers' demands are met, their friends and relatives will hear about it, resulting in an influx of new clients. If it is not, they will also hear, resulting in fewer consumers. As a result, marketers at telecommunications companies must follow this notion. Interaction with clients will reveal their demands and allow strategies to be made to meet them. The existence of a need prompts a client to search for a solution. For example, a customer who wishes to send money outside of the nation requires a bank to do it at a lower cost and in a shorter amount of time. This is a requirement that must be satisfied. The bank that can achieve this with little or no stress on the customer's part receives the credit and the chance to have more in the future with the same requirement. Abraham Maslow proposed his hierarchy of needs in 1943, and since then, business schools and marketing classes have modified his theories to illustrate why marketing messages must be tailored to customers in a certain way. Successful marketing efforts must not only raise product awareness but also establish a product's place in the hierarchy of demands. Customers are driven to prioritize purchases towards the bottom of the hierarchy, therefore it's critical for businesses to craft a message that instils in them a sense of need or urgency. Marketers have had great success with the motivation-need hypothesis by generating a fake need for clients (Ohio, 2016).

3. Methodology

Correlation and survey designs are used in this research because the study gets information from the respondents and established the relationship between the independent variables (customer involvement and participation and Customer Service Support) and the dependent variable (Customer Satisfaction) in Access Bank Plc Ikeja Lagos. The population of the study comprised the Sixty-six (66) permanent customer service employees of Access Bank Plc Ikeja Lagos. The Taro Yamane formula n= N/ (1+Ne2) is applied to determine the appropriate sample size based on the population at a 95% confidence interval and 5% error margin. Theweblink-administered survey questionnaire was used to collect data for this study as a primary source. Within the first five (5) questions, the respondent's profile data was displayed. The remainder of the discussion focused on the three variables examined in the study. The survey questionnaire consists primarily of closed-ended and open-ended questions. When it became important for respondents to provide comprehensive information, open-ended questions were used. Statistical Package for the Social Sciences (SPSS) version 26 was used to examine the data for correlations using spearman rank correlation (rho).

4. Data Presentation, Analysis and Interpretation of Results

The data is presented and analysis is carried out based on the number of respondents that started and completed the survey.

Table 1: Respondent Characteristics

Variables	Categories	Frequency	Percentage
Sex	Male	49	74.24%
	Female	17	25.76%
Age	18-24	6	9.09%
	25-34	24	36.36%
	35-44	27	40.91%
	45-54	9	13.64%
	55-64	0	0.00%
Marital status	Single or never married	13	19.70%
	Married	44	66.67%
	Separated	3	4.55%
	Divorced	3	4.55%
	Widowed	2	3.03%
	Prefer not to say	1	1.52%
Qualification	Secondary	1	1.56%
	Diploma/NCE	0	0.00%
	Degree/HND	42	65.62%
	Post Graduate	21	32.81%
	0 - 3 years	2	3.03%
	3 - 5 years	21	31.82%
Work Experience	5 - 10 years	34	51.52%
	10 - 15 years	7	10.61%
	15- 20 years	2	3.03%
	Above 20 years	0	0.00%

Source: Author's Field Survey April 2022

Profile of the Respondents

First, the respondents were classified based on sex. The analysis revealed that 49 or 74.24% of the respondents are *Males* while 17 or 25.76% are *Females*. The data analysis also shows that the majority of the respondents 27 or 40.91%are within the age group 35-44years, followed by years 24 or 36.36% whose age group falls between 25-34 years.9 or 13.64%are within the age bracket 45 - 54 years. 6 or 9.09% of the respondents fall within the age bracket 18-24. As regards the marital status of the respondents, the analysis revealed that 44 or 66.67%are *married,* and the remaining 13 or 19.70%are *single.* 3 or 4.55%of the respondents are *separated* and 3 or 4.55%are *divorced.* 2 or 3.03% of the respondents are widowed while 1 or 1.52% prefers not to say their marital status. The respondents were further classified according to their educational qualifications. It was found that the majority of the respondents 42 or 65.62%have Degree/HND, 21 or 32.81%of the respondents have Post Graduate Degree, and none have a Diploma/NCE and Secondary School Qualification. However, the analysis further revealed that 2 or 3.03%of the respondents have 0-3 years of work experience, 21 or 31.82%of the respondents have 3-5years' work experience, 34 or 51.52% of the respondents have 5-10 years' work experience, 7 or 10.61%of the respondents have 10-15years' work experience, 2 or 3.03%of the respondents have15- 20 years' work experience while none of the respondents has over 20 years work experience.

Table 2: Customer involvement and participation affect Customer Satisfaction in Access Bank Plc Ikeja Lagos

	Answer	Count	Percent
1.	Strongly Disagree	1	1.52%
2.	Disagree	1	1.52%
3.	Undecided	2	3.03%
4.	Agree	10	15.15%
5.	Strongly Agree	52	78.79%
	Total	66	100%
Mean: 4.682	Confidence Interval @ 95%: [4.501 - 4.862]	Standard Deviation: 0.747	Standard Error: 0.092

Source: Field Survey, April 2022

In the respondent's opinion to know if customer involvement and participation affect customer satisfaction,52 respondents representing 78.79% of the respondents strongly agree, 10 representing 15.15% agreed, 2 respondents representing 3.03% remain undecided, 1 representing 1.52% disagreed, and 1 respondent representing 1.52% Strongly Disagreed. Mean (4.682) was used to establish the average value of the data while standard deviation (0.747) gave the dispersion in the data. From the Analysis of the responses and due to the majority strongly agreeing with the statement, we can conclude descriptively that customer involvement and participation affect customer satisfaction in Access bank Lagos.

Table 4: Customer support services affect Customer Satisfaction

	Answer	Count	Percent
1.	Strongly Disagree	1	1.52%
2.	Disagree	2	3.03%
3.	Undecided	0	0.00%
4.	Agree	12	18.18%
5.	Strongly Agree	51	77.27%
	Total	66	100%
Mean: 4.667	Confidence Interval @ 95%: [4.481 - 4.853]	Standard Deviation: 0.771	Standard Error: 0.095

Source: Field Survey, April 2022

In the respondent's opinion to know if customer support services affect customer Satisfaction,51 respondents representing 77.27% of the respondents strongly agree, 12 representing 18.18% agreed, 0respondents representing 0.00% remain undecided, 2 representing 3.03% disagreed, and 1 respondent representing 1.52% Strongly Disagreed. Mean (4.667) was used to establish the average value of the data while standard deviation (0.771) gave the dispersion in the data. From the Analysis of the responses and due to the majority strongly agreeing with the statement, we can conclude descriptively that customer support services affect customer Satisfaction in Access Bank Ikeja, Lagos.

Hypotheses Testing

Hypothesis 1

H_0: Customer involvement and participation have no significant effect on customer satisfaction.

Table 6: Test for Coefficients

Coefficients[a]					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		

1	(Constant)	1.186	.424		2.798	.000
	Customer involvement and participation	.743	.089	.720	8.312	.000
a. Dependent Variable: Customer Satisfaction						

Source: Field Survey, April 2022

Table 7: Model Summary

Model Summary[b]					
Model	Change Statistics				
	R Square Change	F Change	df1	df2	Sig. F Change
1	.519[a]	69.089	1	64	.000
a. Predictors: (Constant), Customer involvement and participation					
b. Dependent Variable: Customer Satisfaction					

Source: Field Survey, April 2022

Table 6 and 7 reveals a strong positive correlation coefficient of (R= 0.720) between the dependent variable (customer satisfaction) and the independent variable (Customer involvement and participation).The R-Square value of 0.519 implies that 51.9% of the variations in customer satisfaction can be explained by customer involvement and participation. The output also shows the unstandardized β of 0.743; a standardized β of 0.720 and a p-value = 0.000. Therefore, by having a P-value of <.005, the result indicates statistical significance. In other words, based on the outputs (R2 = 0.519 P < 0.000 & β= 0.720), it can be concluded that customer involvement and participation have a significant effect on customer satisfaction.

We, therefore, reject the null hypothesis:

H_0: Customer involvement and participation have no significant effect on customer satisfaction.

And accept an alternate hypothesis:

H_1: Customer involvement and participation have a significant effect on customer satisfaction.

Hypothesis 2

H_0: Customer support services have no significant effect on customer satisfaction.

Table 8: Test for Correlations

Coefficients[a]						
Model		Unstandardized Co-efficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.483	.262		1.844	.000
	Customer support services	.897	.055	.897	16.193	.000
a. Dependent Variable: Customer Satisfaction						

Source: Field Survey, April 2022

Table 9: Model Summary

Model Summary[b]	
Model	Change Statistics

	R Square Change	F Change	df1	df2	Sig. F Change
1	.804[a]	262.206	1	64	.000
a. Predictors: (Constant), Customer support services					
b. Dependent Variable: Customer Satisfaction					

Source: Field Survey, April 2022

Table 8 and 9 indicated a strong positive correlation co-efficient of (R= 0.897) exist between customer support services and customer satisfaction. The R-Square value of 0.804 indicates that 80.4% of the variations in customer satisfaction can be explained by customer support services. The output also shows that by having P-value of <.05, the result also reaches statistical significance. In other words, based on the outputs (R2 = 0.804; P < 0.000 & β=0.897), it can be concluded that customer support services have a positive significant impact on customer satisfaction.

We, therefore, reject the null hypothesis:

H_0: Customer support services have no significant effect on customer satisfaction.

And accept an alternate hypothesis:

H_1: Customer support services have a significant effect on customer satisfaction.

5. Conclusion and Recommendations

Having examined the effect of customer relationship management on customer satisfaction, the study concluded that customer involvement& participation and customer support services have a significant effect on customer satisfaction. The result shows that customer relationship management has a significant effect on customer satisfaction in line with the study of Changlong (2018) which highlights the effects of customer relationship management on customer satisfaction in Access Bank Plc Lagos.

The study recommends that Access bank as an organisation has to improve on Customer involvement and participation to improve its customer satisfaction.

Also, in order to increase customer support services, Access bank should carry out frequent surveys to increase customer satisfaction.

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