

**EFFECT OF RELATIONSHIP MARKING ON CUSTOMER LOYALTY TO BRAND
CHOICE: A SURVEY OF SUPERMARKETS IN KISUMU CITY**

BY

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ABSTRACT

Essential and deliberate marketing practices like quality products, quality of services, as well as appropriate product pricing among others must be employed to retain key customers besides attracting new ones. At an annual growth rate of over 20%, the supermarket sector in Kisumu City has six major players: Uchumi, Naivas, Tuskys, Choppies, Tumaini and Khetias all of which have huge customer base in the city. These firms have together close to 10 shops spread over the city without accounting for other small outlets fighting for a customer base of approximately less than 10,000 active purchasers. It is however unknown whether these supermarkets practice customer relationship marketing to retain their customers to their brands. The purpose of the study was to investigate the effect of customer relationship marketing on loyalty to brand choice among supermarkets in Kisumu city. Specific objectives were to: establish the effect of product quality, assess the effect of customer service quality, and to establish the effect of product pricing on loyalty to brand choice. Assimilation theory was used to guide the study. Descriptive survey design was adopted on a target population of 371 employees from eight supermarkets. Yamane's formula (1987) was used to obtain a sample size of 193 respondents. The study adopted proportional random technique to select respondents for questionnaire administration based on population in each supermarket. Instrument reliability was attained through test retest during a pilot study on 19 respondents from marketing departments of the supermarkets, where a coefficient of 0.8095 was realised. Content validity index of 0.78 was attained through expert consultation of the University lecturers. Data was analysed by means of descriptive statistics, while the relationship between customer relationship marketing and loyalty to brand choice was estimated using regression analysis. Findings revealed that product quality ($B=7.29$), customer service ($B=19.277$) and product pricing ($B=51.39$) all have significant ($p=0.000$) effect on loyalty to brand choice. The three variables contribute 25.3% change in loyalty of customers to brand choice ($R^2=0.253$; $P=0.000$). This implies that 74.7% change in customer loyalty to brand choice is caused by other factors other than CRM practices. The study concludes that product pricing has the highest effect on loyalty of customer to brand choice. Supermarkets should ensure that products are priced fairly to ensure that customer loyalty to brand choice is enhanced. Further studies are recommended on the influence of customer reception at entry points on loyalty to brand choice and the effect of product discount on customer loyalty to brands merchandised by supermarkets. The study findings might help in formulation of CRM practices capable of enhancing loyalty of customers.

CHAPTER ONE: INTRODUCTION

This chapter presents the background of the study, statement of the problem, purpose of the study, research objectives and questions, justification of the study, scope of the study, study assumptions as well as limitations of the study.

1.1 Background of the Study

New marketing paradigm is being witnessed in the world, where all organizations in an industry are struggling to attract new set of customers and retain existing ones in a lot many ways even while offering similar product or services at similar prices. According to Gaurav (2016), Vilfredo Pareto (1848 – 1923), a French born Italian economist once argued that an organization derives 80% of its profit from 20% of its customers (a theme known as 80:20 rule, p. 1). This therefore calls for stronger relationship with the customers who enable the organization to have a competitive edge over competitors in an industry (Rizan, Warokka and Listyawati, 2014) while at the same time seeking for new customers.

Winning organizations, irrespective of the nature of their business or size, have one thing in common; the loyalty of their customers. Organizations capable of providing trust and commitment to their consumers are the organizations that stay on top of the market with their loyal customers (Fallon, 2012). Long term customers often provide free advertising by talking positive about the organization and its business for years. The tendency of loyal customers to provide new customers to the organization on gratis - is mostly beneficial as a company grows, particularly if it operates in a mature industry (Wali, Wright, and Uduma, 2015). Customers' recommendation leads to increase in organizations' overall profit as it reduce the cost of attracting and retaining customers.

Loyal customers' base is often considered as a vital asset to the organization as it can be leveraged in both good and bad times. Reichheld & Sasser Jr (1990) claimed that "Companies can boost profits by almost 100% by retaining just 5% more of their customers". Alrubaiee & Al-Nazer (2010) noted that cultivating customer loyalty is one of the most important drivers for long term financial performance of the organizations as it leads to increased market share & higher sales at lower cost. Rai & Srivastava (2013) noted that in the market that is characterized by intense competition and intensifying customer expectations, cutting on

defection and building long lasting relationship with the customers seem to be the only way of achieving sustainable profitable growth.

The knack of the organization to understand the desire of the customers and offer the products and services to satisfy them is vital for the success of the organization in the market that is characterized by clutter and cut throat competition. This led organizations to move from product centric marketing orientation to customer centric marketing orientation. In order to build customer loyalty, organizations should maintain a good relationship with their customers so that organizations would be in the position to understand the customers' needs, wants & expectations for delivering desired value in a way that is better than their competitors (Sachro & Pudjiastuti, 2013).

1.1.1 Supermarket Business

A supermarket, also called a grocery store, is a self-service store offering a wide variety of food and household merchandise, organized into departments. According to Steeneken and Ackley (2012), a supermarket is a business enterprise that provides a *service*. It does not produce a physical product of its own in the usual sense. Instead, it adds value by acquiring existing products from remotely-located suppliers, assembling them in regional warehouses, distributing them to local stores, and finally selling the supplier's products to local customers. A supermarket's customers are primarily local residents and small businesses that periodically need to replenish their stock of household products. A supermarket's *suppliers* are primarily producers of household products that are established far from the locations of their final customers. In effect, the supermarket provides a virtual marketplace that brings remote suppliers together with local customers. Given this arrangement, the supermarket "product" is its supply chain.

A supermarket business enterprise is a large, very complex structure, involving many component entities including but not limited to an array of repeat customers grouped in various local areas; a chain of retailers; various transportation systems; a set of warehouse distribution centers; and an array of product suppliers under contract. A supermarket exists in a competitive environment, where it acts as a value-added intermediary between geographically dispersed supplier companies and the scattered individual customers who eventually buy their products. Mutegi (2013) asserts that in carrying out its function, a supermarket business acquires and assembles a

wide assortment of goods from individual suppliers, then organizes and distributes them as-needed to a chain of retail stores for sale to local customers.

There are 26 supermarkets operating in Nairobi, according to Nairobi City Council Department of Licensing (2011). The first supermarkets in Kenya were Westlands General Store (1960), Abrahams Self Service Store (1970) and Uchumi Supermarket (1975) all situated in Nairobi before they later spread to other towns in Kenya. According to Neven and Readon (2005), it was found that between 1990 and 2003, supermarkets grew by 18% Per Year. They also found out that supermarkets spread out from capital cities to intermediate areas then to smaller towns. They explained the rapid growth to be emerging from increase in population in the urban areas, trade and domestic liberalization that include liberalization and stabilizing policies, import licensing removal and price liberalization.

The growth of supermarkets, according to Kamau (2008), is attributed to factors such as urbanization, liberation, the growing middle class and a changing lifestyle among other factors. At present, supermarkets operate in very competitive environments. Kulmia (2014) asserts that the nature and intensity of this competition is dependent on the number of supermarkets existing in a certain area, availability of goods in that particular supermarket, population in that given area, demographic attributes, supplier channels and promotional activities available.

Kisumu city has realised enormous mushroom of supermarkets in the last decade. According to the Trades Licensing Office (2017), there are currently five supermarkets with national outlook: Uchumi, Naivas, Tuskys, Choppies, Tumaini and Khetias, most of which have at least two branches located within the city. Surprisingly, each of these supermarkets has its loyal customers who have developed unique trust to some of the brands sold in their stores. However, whether brand loyalty noted in these supermarkets are due to quality products, quality services, or customer relations as propagated by CRM scholars is not known.

1.2 Statement of the Problem

Relationship marketing stipulates that an organization entirely relies on a proportion of core customers for profitability and financial survival. This implies that essential and deliberate marketing practices like quality products, quality of services, as well as good customer relations must be employed to retain key customers besides attracting new ones. It is however unknown

the extent to which supermarkets in Kenya, which operates in a liberalized and highly competitive environment, influence loyalty of their key customers to various brands in their stock. At an annual growth rate of over 20%, the supermarket sector in Kisumu City has five major players: Uchumi, Naivas, Tuskys, Choppies, Tumaini and Khetias most of which have more than 2 branches in various parts of the city. This translates to over 10 supermarkets without accounting for other small outlets fighting for a customer base of less than 10,000 active purchasers. To continue operating in a highly competitive environment, an organization must ensure that key customers are retained at a profitable level alongside seeking for new ones. Studies have established that loyalty of customers is only possible when quality products are offered over time; quality of service is improved continuously, and good relations with customers including fair product pricing are kept each time during interaction. However, limited information is available with regard to how supermarkets operating within Kisumu City employ the aforementioned practices so as to win loyalty of their customers to brands that they sell.

1.3 Objectives of the Study

The purpose of the study was to assess the effect of relationship marketing on customer loyalty to brand choice in a survey of supermarkets in Kisumu City, Kenya. The specific objectives of the study were to:

- i. Establish effect of product quality on customer loyalty to brand choice among supermarkets in Kisumu City, Kenya.
- ii. Determine effect of quality of service on customer loyalty to brand choice among supermarkets in Kisumu City, Kenya.
- iii. Analyze effect of product pricing on customer loyalty to brand choice among supermarkets in Kisumu City, Kenya

1.4 Research Questions

The study tested the following research hypotheses:

- i. There is no significant effect of product quality on customer loyalty to brand choice among supermarkets in Kisumu City, Kenya
- ii. There is no significant effect of quality of service on customer loyalty to brand choice among supermarkets in Kisumu City, Kenya

- iii. There is no significant effect of product pricing on customer loyalty to brand choice among supermarkets in Kisumu City, Kenya

1.5 Scope of the Study

This study covers five supermarkets operating in Kisumu City that have national outlook (have branches in all the major towns in Kenya). It focuses on customer relationship marketing practices including product quality, customer service quality, and product pricing as they relate with brand loyalty. The study involved marketing managers, supplies managers, and sales managers of each supermarket during 2017. Data was collected using questionnaire during the month of September 2018.

1.6 Significance of the Study

This study is significant in highlighting CRM practices that are critical in enhancing loyalty to brand choice and consequently, profitability among supermarkets. The study is therefore essential in informing policy formulation among the management of supermarkets with regard to CRM practices that are capable of achieving customer loyalty to brands merchandised by the stores. In turn, this study is critical in promoting competitiveness in the super market sector within the area.

Findings in this study should be important in informing customers who purchase from the supermarkets of the various customer relationship marketing practices that supermarkets adopt. In turn this might enlightened them to devise ways of having even greater bargaining for better quality products and services. Similarly, to the government of Kenya and the national policy makers, the study might provide information that can be used to formulate policies to govern and regulate the supermarket industry in Kenya on fair marketing practices to adopt. Consequently, the study provides information that might be used to develop mechanisms that protect stakeholders and consumers from exploitation by their agents (management) through marketing practices that are deceptive.

To researchers and academicians, the study might be essential in adding to the body of knowledge on evaluation of competition among supermarkets using customer relationship marketing practices. The study recommendation might also be critical in adding a base upon

which other studies on assessment of the effect of relationship marketing on customer loyalty to brand choice in supermarkets could be launched.

1.7 Conceptual Framework

The relationship between customer relationship marketing and loyalty to brand choice was presented in a diagram known as conceptual framework. The independent variable of the study is customer relationship marketing, represented by practices such as quality products, quality of service, and product pricing. The dependent variable of the study is loyalty to brand choice, denoted by repurchase intention, commitment to particular supermarket, and word of mouth to fellow customers. The study conceptualises that customer relationship marketing influences loyalty to brand choice among customers of supermarkets. However, the whole relationship might also be affected by taxation policy, inflation, and distribution network of the supermarket. These factors are referred to as the intervening variables. Figure 1.1 presents the conceptual framework of the study.

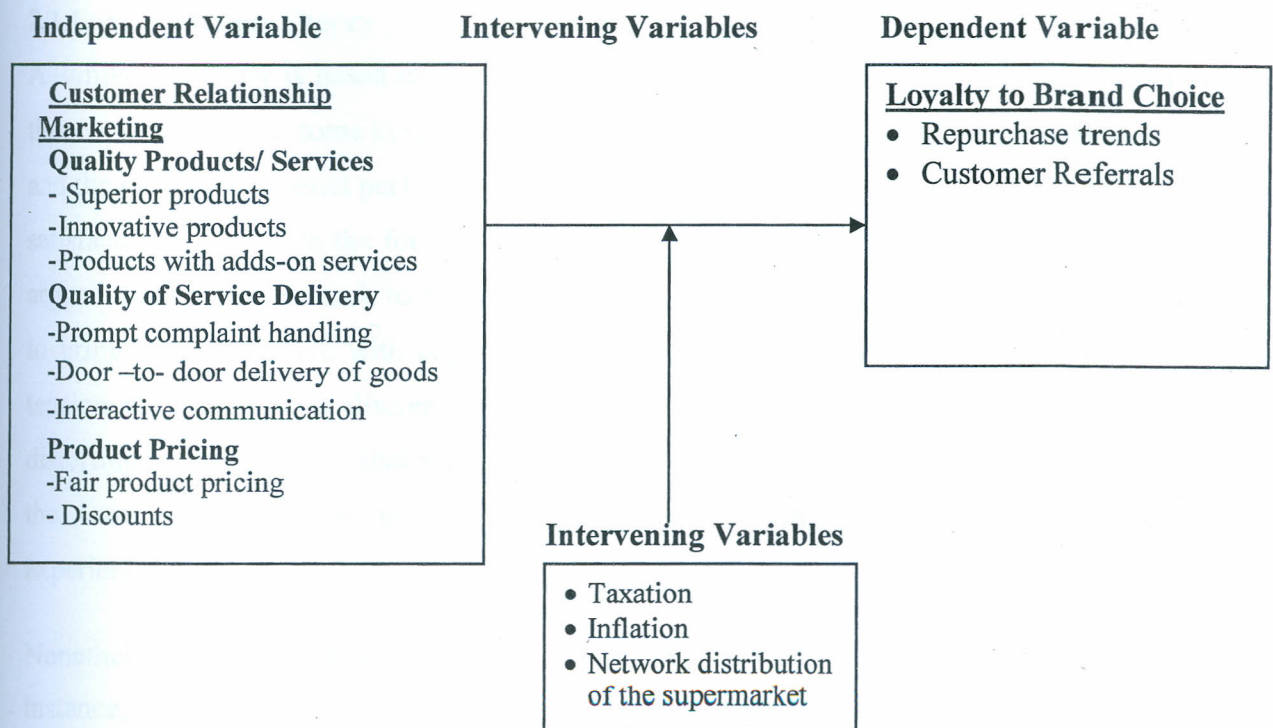


Figure 1.1: Conceptual framework showing the effect of customer relationship marketing on loyalty to brand choice by customers of supermarkets.

Source: (Adopted from Rowley, 2005)

CHAPTER TWO: LITERATURE REVIEW

This section presents a review of literature focusing on the study phenomena. Falling in the sequence of the study objectives, the review covers global, regional, and local studies.

2.1 Theoretical Literature Review

Researchers as well as scholars, like Athiyaman (2004), have come to the conclusion that effective satisfaction of customers gives room for customer loyalty. More so, there is a significant relationship between customer satisfaction and customer retention, and consequently firm profitability. Many theories have been used to explore the process through which customers form satisfaction judgments. However, this study adopted the expectancy disconfirmation theory that suggests that consumers form satisfaction judgments by evaluating actual product/service. Based on three psychological theories related to expectancy disconfirmation, the study selected Assimilation, Contrast, and Assimilation-Contrast to explain the impact of expectancy on satisfaction.

2.1.1. Assimilation Theory

Assimilation theory is based on dissonance concept (Festinger, 1957). Dissonance theory posits that consumers make some kind of cognitive comparison between expectations about the product and the perceived product performance. Consumer post-usage evaluation was introduced into the satisfaction literature in the form of assimilation theory (Peyton, Pitts, and Kamery, 1990). It is argued that consumers seek to avoid dissonance by adjusting perceptions about a given product to bring it more in line with expectations (Anderson, 1973). Consumers can also reduce the tension resulting from a discrepancy between expectations and product performance either by distorting expectations so that they coincide with perceived product performance or by raising the level of satisfaction by minimizing the relative importance of the disconfirmation experienced.

Nonetheless, assimilation theory has received some criticism from a number of scholars. For instance, Assimilation theory has a number of shortcomings. First, the approach assumes that there is a relationship between expectation and satisfaction but does not specify how disconfirmation of an expectation leads to either satisfaction or dissatisfaction. In addition, Payton et al posits that the theory also assumes that consumers are motivated enough to adjust either their expectations or their perceptions about the performance of the product. Researchers

have also found that controlling for actual product performance can lead to a positive relationship between expectation and satisfaction. Therefore, it would appear that dissatisfaction could never occur unless the evaluative processes were to begin with negative consumer expectations.

This theory was adapted by the study because the consumer's post-usage evaluation is a key determinant of loyalty among customers. By adjusting perceptions about a given product to bring it in line with expectations, the consumer behaviour portrays avoidance of dissonance as supported by Anderson (1973) in the assimilation theory. According to the theory, consumers can also reduce the tension resulting from a discrepancy between expectations and product performance either by distorting expectations so that they coincide with perceived product performance or by raising the level of satisfaction by minimizing the relative importance of the disconfirmation experienced. These are indications of customer loyalty to brand choice. The theory was therefore judged suitable for the study.

2.1.2 The Concept of Customer Relationship Marketing

Fierce competition and rising customer expectations across the industry forced marketers to adopt customer centric marketing stratagem. "Relationship marketing acknowledges that a stable customer base is a core business asset" (Rowley, 2005). The literature revealed that the marketing has moved from "transaction marketing to relationship marketing" (Laketa, Sanader, Laketa and Misic, 2015). While transaction marketing does believe in "sale it and forget it" approach; relationship marketing does involve interactions, relationship and networks (Kotler and Keller, 2009). The later approach of marketing intends not only at acquiring new customers but also at retaining existing customers for long period of time. At one hand transaction marketing approach is based upon the concept of exchange (Bagozzi, 1974); at another hand relationship marketing is "to identify and establish, maintain, and enhance relationships with customers and other stakeholders, at a profit, so that the objectives of all parties involved are met; and that this is done by a mutual exchange and fulfillment of promises" (Grönroos, 2009).

Kotler (1994) propounded a service marketing triangle that stands for triangular marketing relationships on which service managers must focus their attention. The service marketing triangle advocates three aspects of marketing relationships i.e. external marketing, internal

marketing, and interactive marketing. Whereas external marketing deals with the relationship between the customer and the organization, internal marketing undertakes the relationship between the company and its employees. The relationship between the employees of the company and its customer is referred as interactive marketing. It is very evident that relationship is the heart of marketing and success of the organization is highly influenced by its ability to maintain relationship with its employees and customers.

One of the most widely accepted definitions of relationship marketing given by Morgan & Hunt (1994) describes it as “that which refers to all marketing activities directed at establishing, developing and maintaining successful relational exchanges”. The concept of relationship marketing goes beyond transactional exchange as it is based on the intention of organizations to deliver superior value by emphasizing customers' perspectives as the focal point of relationship building activities.

O'Malley and Tynan (2000) noted that relationship marketing would work effectively when customers are highly involved in the good or service; there is an element of personalization; and customers are interested to be the part of relationship building activities. Relationship marketing implies that consumers enter into relational exchanges with organizations only when they think that the benefits derived from such relational exchanges exceed the costs (Hunt *et al.*, 2006). By building and maintaining strong and profile relationship with customers, organizations also gain valid information source for effective marketing intelligence in order to formulate marketing strategies for their target market. In addition to helping organizations understand their customers, relationship marketing helps organizations to improve their market share and profitability and simultaneously reduce their cost of serving customers. It has been noted that the cost of attracting one new customer is five to six times more than the cost of serving one loyal customer (Ndubisi *et al.*, 2009).

Marketers are extensively using relationship marketing to make customers loyal in order to ensure that the customers will come back to service provider again and again for the similar service requirement; customer loyalty is central to the relationship marketing. Relationship marketing by design will not guarantee long lasting customer relationship; in fact, customers would demonstrate relationship with varied closeness and intensity. In order to develop effective

relationship marketing strategies, organizations should improve customers' perceived benefits of getting into relationships (Leninkumar, 2017). Literature on customer relationship marketing practices adopted by supermarkets is however limited.

2.1.3 The Concept of Customer Loyalty

In today's competitive market, an organization's success is heavily depends upon its capability to develop and enhance long term customer relationships through offering amazing customer experience. Cultivation of loyal customers can lead to increased sales and customer share at lower costs and thus improve the profitability of the organization (Kotler and Keller, 2009). Kotler and Armstrong (2013) described loyalty as customers' intention towards a firm as a function falls within a psychological process. Two dimensions are defined for customer loyalty: behavioral and attitudinal. Attitudinal dimension refers to parameters such as repurchasing imagination, resistant to buy to other firms, tend to introduce, persist and persuade the others to use a company's specific product or service (Yap et al., 2012). Behavioral dimension refers to a behavior of customers on repurchase and illustrates a priority for services or products (Kotler and Keller, 2009). The reason being that behavioral dimension can drive customers to the repurchase of products and the utilization of services from vendors. Hence, consumers' tendency to commit is higher over time, according to Eakuru and Mat (2008). Rasheed and Abadi (2014) concur that repeating purchase is an indication of some classic key factors of attitude, which he considers to be "effectiveness", "evaluative", "cognitive", and "dispositional". In the opinion of Rasheed and Abadi (2014), the loyalty is specified to be the amount of customers' service choice, switching tendency, purchase's regularity and the overall shopping. Commitment and repurchasing decision therefore is influenced by customers' loyalty (Kotler and Armstrong, 2013). Consequently, Aneela and Amer (2015) contend that loyalty of customers is one of the basic concepts in relationship marketing that has obtained a great value because of the fact that it is capable of giving more profits to a business through retained customers as compared to recruiting new customers. The foregoing notwithstanding, the relationship between customer relationship marketing and loyalty to brand choice among supermarkets seems to be limited, based upon existing relevant studies.

Several researchers have viewed CRM as a key determinant of profitability, without providing evidence with regard to loyalty to brand choice among supermarkets. For instance, an association

between customer retention outcomes and customer retention planning, budgeting and accountability was investigated in Australia. It was found that excellence at customer retention is positively and significantly associated with the presence of documented complaints-handling processes, among other issues (Ang and Buttle, 2006). The impact of customer loyalty on firm performance was also examined in Malaysia and findings revealed that aspects of customer retention namely word-of-mouth, price insensitivity, repeat purchase and non-complaining behavior as well as demographic profiles significantly influence firm performance (Gengeshwari, Padmashantini, and Sharmeela-Banu, 2013). It is however important to note that both studies did not mention profitability among insurance companies as a result of customer retention.

Scholars have contributed towards identification of aspects of CRM as service or product quality, quality of service provision, customer loyalty, and brand characteristics (Rahman, Mohamad, Fattah and Aziz, 2014; Upamannyu, Gulati, Chack and Kaur, 2015). However, studies focusing on customer loyalty to brand choice under the aforementioned CRM maneuvers tend to be limited on one hand, with the available few attaining inconsistent results, on the other hand. Accordingly, service quality is an important subject in both the public and private sectors, in business and service industries (Kalaiarasan, Appannan and Doraisamy, 2015). It is the extent to which a service meets or exceeds customer needs and expectations (Zeithaml, Bitner and Gremler, 2009). Consequently, in most of the service settings, customers may not receive the level of service they expect before the actual service experience. In the event that the performance of the service exceeds expectation, the service is perceived to be of high quality. Conversely, when performance does not meet expectations, then service quality is deemed unacceptable (Kalaiarasan, Appannan and Doraisamy, 2015:1130). However, information related to quality of service among supermarkets as a determinant of loyalty to brand choice under the lenses of CRM practices seem to be scanty.

Marketing managers have tended to employ Customer Relationship Management (CRM) as a means of enhancing customer loyalty, and subsequently customer retention. Despite of this, empirical evidence of the relationship between CRM practices and loyalty of customers continues to generate mixed results, more so among retail stores like supermarkets. An investigation of the influence of two-way communication and conflict handling on intentional customer loyalty via CRM as the intervening variable at a South African short term insurance

organisation revealed that CRM positively influence customer loyalty (Roberts-Lombard, 2011). Timely and accurate communication alongside skilled conflict handling creates greater loyalty among customers (ibid). Marketing relations services like prompt settlement of claims, quality of products, fair pricing, prompt attendance to customer complaints, timely communication of price changes, and explanation of product benefits among others have also been established to be influencing firms' performance in Nigeria (Nebo and Okolo, 2016). However, extent of loyalty to brand choice accruing from customer relations marketing seems not to have been focused on.

In addition, customer loyalty is viewed as a consequent of characteristics of products, provision of additional services; good customer care, reasonable price and user friendly procedures greatly influence customers' perception towards the quality of firm's service (Sharmeela-Banu, Gengswari and Padmashantini, 2013). For instance, customers' perceptions on price always act as a key driver for their behavior concerning the decision to patronizing the firm. Consequently, pricing tactics employed in acquiring customers are also influencing customer's loyalty and lifetime value with the firm (Polo et al., 2011). It goes that customers' price awareness such as detection of price fairness among service providers tends to be a central determinant of post-purchase gratification and hence repurchase intention. On the other hand, customer's switching intention; tendency to endorse and likelihood of continuously dealing with the firm are some of the possible implications from customer's perception with regard to firm's pricing. However, literature related to how the aforementioned CRM practices relate with loyalty to brand choice among supermarkets seem to be scanty.

According to the American Marketing Association (2013), a brand is "a name, term, sign, symbol, or design, or a combination of them intended to identify the goods and services of one seller or group of sellers and to differentiate them from those of competitors. An alternative definition is that "a brand is a name, term, design, symbol or any other feature that identifies one seller's good or service as distinct from those of other sellers" (Wood, 2000). Sarantidis (2012), on the other hand, cited David Ogilvy as defining a brand as "the intangible sum of a product's attributes: its name, packaging, and price, its history, its reputation and the way it's advertised".

Brand loyalty is amongst the key factors critical for managers so that they can improve their customers' retention that will in turn have a favourable impact on the profit margin (Keller,

2003). A consumer is considered brand loyal whenever he/she perceives that a brand is offering him the right product features and the desired level of quality hence repeatedly making a conscious or subconscious repurchase of that particular brand (Laketa *et al.*, 2015). In today's competitive business environment building brand loyalty is becoming more complex to achieve. Companies are trying hard to keep their brand loyal customers loyal and avoid means of making room for competitors to grab these customers. Factors like customer satisfaction, customer trust worthiness of a company's product, the company's image, importance of relationships, product involvement, perceived quality and brand trust among others are some factors that affect brand loyalty (Agrawal & Siddharth, 2010). It is however unknown how business enterprises like supermarkets that operate in highly competitive environments win loyalty of their customers towards varying brands of products that they offer.

2.2 Empirical Literature Review

2.2.1 Quality of products and Loyalty to Brand Choice

Sarantidis (2012) conducted an in-depth investigation of the factors that affect store brand purchases using a total of 904 respondents who shop at the nine leading grocery retailers in Greece. The findings provide empirical support that store brand purchases are positively influenced by the consumers' perceived level of trust in store brands. Consequently the most appropriate way to influence store brand purchases in the Greek market is through increasing in the level of trust in the retailer's store brands.

Rasheed and Abadi (2014) investigated the effect of service quality, trust and customer perceived value on customer loyalty in the Malaysian banking, insurance, and telecommunications industry. A quantitative approach was employed to measure the relationships between the variables of the study. The study found that there is positive relationship between service quality and trust, service quality and perceived value, trust and customer loyalty and perceived value and customer loyalty. Consequently, based on findings, service quality, trust and perceived value are considered to be antecedents of customer loyalty.

Using four Telecommunication companies in Pakistan, Sabir, Irfan, Sarwar, Sarwar and Akhtar (2013) investigated the impact of service quality, customer satisfaction and loyalty programs on customer loyalty. A structured questionnaire was designed and survey was conducted to collect

the data from 150 customers from different occupations in areas of Jhang and Okara districts of Punjab having different mobile phone connections of companies operating in Pakistan. A comparative analysis revealed that improving the quality of services results to greater customer satisfaction and customer loyalty.

Mecha, Ogutu & Ondieki (2015) analysed the effectiveness of customer retention strategies among commercial banks in Kenya. The study employed a descriptive research design. The target population comprised of all 44 commercial banks in Kenya. A total of 44 managers involved in strategy implementation were picked to represent the entire population. The sample size was preferred because it was manageable. A semi-structured questionnaire composed of three sections was used to collect primary data where the respondents were accessed through an interview and drop-and-pick later method. The study found that commercial banks applied product innovativeness to a very great extent. Commercial banks applied employee training and customer relationship management. The study established that employee training, product innovativeness was perceived as effective as well.

From the reviewed studies, it is critical to note that literature on product quality as a determinant of loyalty to brand choice within the supermarket sector is limited. Sarantidis (2012) focused on grocery retailers in Greece; Rasheed and Abadi (2014) carried out their study among commercial banks, while, Irfan et al. (2013) used a population from four telecommunication firms. Locally, Mecha et al. (2015) used a population of commercial banks to investigate customer retention strategies and concluded that product innovativeness was a key determinant of customer retention. Influence of product quality on customer loyalty to brand choice among supermarkets therefore seems to have been overlooked by researchers.

2.2.2 Quality of Service and Loyalty to Brand Choice

Kalaiarasan, Appannan and Doraisamy (2015) sought to determine the factors that influence in service quality on customer satisfaction in low-cost airline industries in Malaysia. Various variables which influences on passenger such as service environment, employee approaches, efficiency of services and consumer behavioral intention were studied. A total of 300 respondents were from Kedah and Penang. The results obtained were analyzed using descriptive

statistics and regression. The result indicates that service environment is the main factor contributes to determine the customer satisfaction.

In Indonesia, Prihatiningsih, Suwitho and Sitohang (2016) examined the effect of relational bonding, trust and satisfaction on customer commitment and loyalty to bank Jatim. The population in this study comprised all customers of Bank Jatim, who bank in all branch offices in East Java, and uses banking services such as savings, checking and credit. The population is infinite because it is difficult to be certain of the number of customers Bank Jatim has. It was observed that relational bonding, trust and satisfaction had significant effects on customer commitment. But relational bonding, trust, satisfaction, and commitment had no significant effect on customer loyalty.

Using four Telecommunication companies in Pakistan, Sabir, Irfan, Sarwar, Sarwar and Akhtar (2013) investigated the impact of service quality, customer satisfaction and loyalty programs on customer loyalty. A structured questionnaire was designed and survey was conducted to collect the data from 150 customers from different occupations in areas of Jhang and Okara districts of Punjab having different mobile phone connections of companies operating in Pakistan. A comparative analysis revealed that improving the quality of services results to greater customer satisfaction and customer loyalty.

Roberts-Lombard (2011) investigated the influence of two-way communication and conflict handling on intentional customer loyalty via CRM as the intervening variable at a South African short term insurance organisation. The sample consisted of 254 customers in four major centres in South Africa. One independent variable, conflict handling exerted a statistically significant positive influence on the intervening variable (CRM), while two-way communication exerted a statistically significant negative influence on the intervening variable (CRM). The intervening variable (CRM) positively influenced the dependent variable Customer Loyalty (CL). If short-term insurance organisations communicate timely and accurately, and are skilled in conflict handling, greater loyalty will be created among customers

Daniel (2016) sought to examine the effect of service quality on customer retention among commercial banks in Kenya. The finding was that most of the commercial banks in Kenya use the ServQual dimensions to some extent. There was significant relationship between ServQual

dimensions (reliability, assurance, tangibility, empathy and responsiveness) and indicators of customer retention (customer trust, customer satisfaction, level of involvement, communication effectiveness, switching barriers and price).

Agyei and Kilika (2013) examined the relationship between service quality and customer loyalty in the Kenyan mobile telecommunication service sector. Kenyatta University students drawn from five of its campuses were selected for the population of the study. A significant relationship was found between service quality and customer loyalty $r(313) = 0.47, p < 0.05$. The ServQual model explained a significant proportion of variance in customer loyalty scores with $R^2 = 0.306, F(4, 308) = 33.93, p < 0.05$. The dimensions in the model predicted different values on customer loyalty: Reliability $b = 0.19, t(313) = 2.89, p < 0.05$, Assurance $b = 0.25, t(313) = 3.50, p < 0.05$, Empathy $b = 0.35, t(313) = 4.90, p < 0.05$ and Reliability $b = 0.37, t(313) = 0.54, p > 0.05$. In sum, service quality has a positive relationship with customer loyalty.

Onditi, Oginda, Ochieng and Oso (2012) used data collected during the period of March 2012 to June 2012 from the 400 customers of the four major banks in Homabay County to establish the implications of customer personality on customer loyalty. The adjusted R square statistic ($Adj. R^2 = .046$), this suggests that service quality has a significant effect on customer loyalty. Since service quality is significant predictor of customer loyalty that have not changed banks in the last two years, it was possible to build prediction model of customer loyalty using the constant and B value such that $CLI = 70.024 - 0.202SQ$; where CLI was the predicted customer loyalty that have not changed banks in the last three years, and SQ the status of service quality. This means that it is possible to increase customer loyalty by about 4.6% through manipulating quality of service.

Whereas the aforementioned studies (Kalaiarasan et al., 2015; Prihatiningsih et al., 2016; Sabir et al., 2013; Roberts-Lombard, 2011; Daniel, 2016; Agyei and Kilika, 2013; Onditi et al., 2012) investigated various aspects of customer service, they did not use a population from the supermarket sector. Kalaiarasan et al. (2015) used a sample from low cost airline firms; Prihatiningsih et al., (2016) involved the Bank Jatim; Sabir et al. (2013) focused on telecommunication sector, while Roberts-Lombard (2011) dealt with the insurance sector. Locally, Daniel (2016) involved a sample within commercial banks; Agyei and Kilika (2013) focused on the telecommunication sector, while Onditi et al. (2012) involved a sample from

commercial banks. It is therefore clear that quality of customer service seem not to have been investigated within the supermarket sector.

2.2.3 Product Pricing and Loyalty to Brand Choice

Dib and Al-Msallam (2015) sought to explore the effects of three customer perceptions (perceived quality, brand image, price fairness) on customer satisfaction and Brand loyalty. A combination of a convenience and judgmental sample survey of 584 mobile phone users, from undergraduate students of major universities in Damascus (Syria), was used to test the hypotheses. The results illustrate that customer satisfaction significantly affects customer loyalty. Also, the factors of perceived quality, brand image and price fairness affect Brand loyalty. Customer perception of perceived quality, brand image and price fairness are almost equally to build up the satisfaction.

Malik, Ghafoor and Iqbal (2012) explored the effects of three customer perceptions (perceived quality, brand image, price fairness) on customer satisfaction and Brand loyalty. A combination of a convenience and judgmental sample survey of 584 mobile phone users, from undergraduate students of major universities in Damascus, was used to test the hypotheses. The results illustrate that customer satisfaction significantly affects customer loyalty. Also, the factors of perceived quality, brand image and price fairness affect Brand loyalty. Customer perception of perceived quality, brand image and price fairness are almost equally to build up the satisfaction.

Hasniaty (2015) sought to quantify the relationship between customer perceptions on the concept of product, price, service quality and relationship quality on customer loyalty of domestic airline in Indonesia on a sample of 300 respondents. The data analyzed using SEM (Structural Equation Modeling). The results of this study suggest that the product has a significant positive effect on trust, customer satisfaction and loyalty, but positive effect is insignificant on commitment. The price has significant positive effect on trust, commitment, satisfaction, but positive effect is insignificant on loyalty. Service quality has a significant positive effect on trust, commitment, satisfaction, but positive effect is insignificant on loyalty. Trust has significant positive effect on satisfaction and loyalty. Commitment has significant positive effect on loyalty, but positive effect is insignificant on loyalty. Satisfaction has significant positive effect on satisfaction and loyalty.

In Cyprus, Bassey (2014) sought to develop a conceptual model that examines the relationship between customers perceived price fairness, satisfaction and loyalty, incorporating two outcomes of loyalty, affective loyalty and behavioral loyalty. Perceived price fairness is the customer's perception of a sales transaction and outcome being just, acceptable and reasonable. Perceived price fairness has a significant positive effect on customer satisfaction, similarly, the results showed that perceived price fairness has a significant positive effect on affective and behavioral loyalty; therefore, perceived price fairness increases customer satisfaction and loyalty. Furthermore, the results of the study indicate that customer satisfaction positively influences customer loyalty lending support to customer satisfaction as a factor of predicting customers repeat purchase. Finally, the results demonstrate the mediating effect of customer satisfaction between perceived price fairness and loyalty. Thus, perceived price fairness is positively related to affective and behavioral loyalty directly and indirectly through customer satisfaction.

In Zimbabwe, Fuyane (2011) employed ServQual to evaluate price and service quality of cross-border transporters on a sample of 165 respondents selected using a judgmental sampling technique comprising of customers, staff and management of transport service providers as primary data sources to evaluate if price and quality of a service had any impact on customer satisfaction. The findings were that price does not have a direct relationship with customer satisfaction; rather it is indicative of the quality of the service. Furthermore, it was found that pricing has led to some psychological segmentation. It also revealed that customer satisfaction is the result of customer's perception of value received, where value equals service quality received relative to price.

Chache (2014) sought to examine whether the growth of micro insurance in Kenya is affected by how insurance underwriters price their products. Data was collected from 7 insurance companies which underwrite micro insurance. The findings of this research establish that there exists a relationship between the gross premium and the incurred expense ratio, incurred claims ratio and net income ratios. The study established that there was 87.9% variation in gross premium which could be explained by the independent variable thus deeming the regression model fit. There was a positive correlation between the expense ratio 0.555, claims ratio 0.239 and net income ratio 0.914 and the gross premium, which is significant at 5% implying that an increase in the above ratios will indicate an increase in the gross premium.

The foregoing studies were not carried out using samples from the supermarket sector. For instance, Dib and Al-Msallam (2015) involved a sample from mobile phone users; Hasniaty (2015) used a sample from domestic airline in Indonesia, while Fuyane (2011) involved bank customers in Zimbabwe; In Kenya, Chache (2014) involved seven micro insurance firms. It is therefore critical to note that product pricing seems to have investigated in other sectors more than among supermarkets. This study therefore aimed at focusing on product pricing among supermarkets and determine its relationship with loyalty to brand choice.

2.3. Summary of Literature Review

Customer relationship marketing has been proved by studies as a panacea to customer satisfaction and profitability among profit making entities. Customer satisfaction is anchored on the fact that consumers make some kind of cognitive comparison between expectations about the product and the perceived product performance, as envisaged by dissonance theory (Festinger, 1957). However, the relationship between key components of CRM (product quality, quality of customer service, and product pricing) and loyalty to brand choice seem to have attracted limited attention in research. Equally, components of CRM as practiced among supermarkets seem to have been overlooked.

Concentration seems to have been made in sectors such as commercial banks, insurance, and commercial airline with regard to studies concerning components of CRM. Similarly, such components of CRM have been related with customer satisfaction on one hand, and profitability on the other hand. It was therefore important that the relationship between customer relationship marketing components and loyalty to brand choice be conducted to bring to light such interplay in this sector.

CHAPTER THREE: METHODOLOGY

This section presents the research design for the study. It details the study population, sample size, sampling techniques, instrumentation and data analysis.

3.1 Research Design

The research design for this study is both descriptive and correlational. Descriptive design is ideal because the study presents a systematic and accurate description of how customer retention relates to profitability in a firm (Zikmund, 2003). Equally, causal-effect relationship between CRM practices and loyalty to brand choice among supermarkets necessitates the use of correlational design in this study.

Descriptive research is a technique where information is gathered from a sample of people using a questionnaire or interview technique. The method of data collection used is often either observation or interview or questionnaire (Kothari, 2004). The study therefore collected data in an attempt to describe as accurately as possible the current CRM practices among selected supermarkets and then attempted to show the contribution or influence that the practices has on loyalty to brand choice.

3.2 Study Area

The study area was in Kisumu County. It is one of the 47 Counties in the devolved government of Kenya. The County has a population of 952,645 with a population density of 474.1. Several tourism attraction sites abound including Dunga hill camp, Impala sanctuary, Kit Mikayi, Kiboko Bay and Kisumu Museum. Generally, Kisumu County is dominated by the Luo Community with a few neighboring communities such as the Luhya and the Kisii and traders from the wider Kenya. With good climate and the average rainfall per year being 1400mm, the County still practices agriculture for subsistence on a larger sense. Kisumu city is the main commercial and administrative center and lies on coordinates 0°6'S 34°45'E at an altitude of 1,131 m (3,711 ft), and is the third largest city in Kenya

3.3 Target Population

Mugenda and Mugenda (2005) described population as, the entire group of individuals or items under consideration in any field of inquiry and have a common attribute. The target population of this study was the staff working in the marketing departments at the head offices of Uchumi,

Naivas, Tumaini, Khetia's and Tusky's supermarkets. According to Bizzcommunity (2014, cited in Kulmia, 2014), Uchumu has 76 staffs working in the marketing department, Naivas has 73, Tumaini has 68, Khetia's has 71, and Tusky's has 83 staff. This makes 371 as the target population.

The staff working in the marketing department was targeted because they often have information regarding various products sold in the supermarket, including different brands. Additionally, marketing department possess information concerning brands that are frequently purchased by customers as well as various reasons for the popularity of such brands. They were therefore in better positions to provide information about the influence of product quality, quality of service, and product pricing on loyalty to brand choice.

3.4 Sample Size and Sampling Procedure

A sample is a smaller group or sub-group obtained from the accessible population (Mugenda and Mugenda, 2005). This subgroup is carefully selected to be representative of the whole population with the relevant characteristics. Each member or case in the sample is referred to as respondent or participant. There are several approaches to determining the sample size. These include using a census for small populations, imitating a sample size of similar studies, using published tables, and applying formulas to calculate a sample size. This study adopted Yamane's formula (Israel, 2013) to calculate the sample size for study as shown below.

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

Where n is the sample size, N is the population size, and e is the level of precision (0.05). The sample size of customers was thus be calculated as:

$$n = \frac{371}{1 + 371(0.05)^2} = 193$$

Where n is the sample size, N is the population size, and e is the level of precision (0.05). The sample size of the study was therefore 193 staff from the marketing department.

To ensure equal representation of each member in the study, stratified random sampling which involves dividing the population into subgroups (or supermarkets) and then taking a simple

random sample of $f = n/N \times 100\%$ in each supermarket will be used (Patton, 2002). Where f is the sample size of the sub group; n is the population of the sub group; and N is the total sample size. This study therefore had five strata representing each supermarket. The sample distribution of the study respondents is as shown in Table 3.1.

Table 3.1: Distribution of Sample Size

Respondents	Target Population	Percentage	Sample size
Uchumi	76	20.73	40
Naivas	73	19.69	38
Tumaini	68	18.13	35
Khetias	71	19.17	37
Tuskys	83	22.28	43
Total	371	100	193

3.5 Data Collection Methods

3.5 Data collection methods

3.5.1 Data Type and Sources

The study relied on primary data collected directly from the selected supermarkets. This comprised quantitative data collected by means of study questionnaire.

3.5.2 Data Collection Procedure

The researcher obtained a letter of introduction from Maseno University which enabled him apply for a research permit from National Commission of Science, Technology and Innovation (NACOSTI) before commencing the study. The researcher availed the introduction letter to the respondents so as to explain the purpose of the research. To ensure that the instruments used for data collection were valid and reliable, a pilot study was conducted; thereafter issues arising from the questionnaire were clarified.

3.5.3 Data Collection Instrument

This study used questionnaires to get primary data. The questionnaire was divided into four sections. Section one assessed the biographical information of the study respondents; section two examined levels of loyalty to brand choice, while section three assessed the extent of quality of

products. Section four of the study questionnaire assessed the extent of quality of customer services while section five looked at the effect of product pricing.

The advantage of using questionnaire is that it enabled each respondent to be asked to respond to the same set of questions, thus providing an efficient way of collecting responses from a large sample prior to quantitative analysis. Questionnaire also reduces time and cost. The questionnaire was scored on a five point Likert scale as: Strongly Agree (5), Agree (4), Neutral (3), Disagree (2), and Strongly Disagree (1).

3.5.4 Reliability Tests

Reliability is a measure of the degree to which a research instrument yields consistent results after a repeated trial (Amin, 2005). To attain instrument reliability, test retest method was conducted during a pilot study involving 19 randomly selected staff members from the marketing department. These staff members were later excluded from the main data collection exercise. The instruments were administered on these selected respondents twice, after which data from the two tests was cleaned, and analysed with the aid of Statistical Package for Social Science (SPSS). Table 3.2 presents reliability test.

Table 3.2: Reliability Test

Variables	Reliability Coefficient	No of Items
Loyalty to brand choice	0.832	6
Quality Products	0.816	8
Quality of customer service	0.768	8
Product Pricing	0.822	6
Overall Reliability	.8095	28

Table 3.2 shows the results obtained from a reliability analysis test carried out using test retest. Results revealed very good reliability measures for the constructs which all above 0.7 as recommended by Nunnally (1978). This is an indication that the instrument can be reliable (Nunnally, 1978). The accuracy and reliability of these instruments were therefore approved.

3.5.5 Validity Tests

Mugenda and Mugenda (2003) notes that validity is the degree to which the results obtained from the analysis of the data actually represent the phenomenon under study. Validity test was

performed using Content Validity Analysis (CVI), which measure the degree to which data collected using a particular instrument represents a specific domain or content of a particular concept (Creswel, 2002). The result of mean CVI for all questions scored above 0.8, with average mean CVI = 0.78. This result is above the threshold CVI of 0.70 (Nunnany, 1978) and thus all questions were considered valid. Questions were also discussed with the supervisor before giving them to two independent lecturers from the school of Business studies, Maseno University for verification, and to assess the content validity so as to clear any lack of clarity and ambiguity. These experts examined the instruments to assess the relevance of the questions to the objectives of the study.

3.6 Data Analysis

This study used quantitative data analysis method. Quantitative data such as statistical information on biographical backgrounds of the respondents, CRM practices, loyalty to brand choice, and the influence of CRM on loyalty to brand choice analyzed by descriptive and correlational methods. Descriptive statistics such as frequency distribution and percentages were used to analyse biographical information of study respondents, while multiple regression was used to analyse the relationship between quality of products, quality of customer services, product pricing, and loyalty to brand choice among the sampled supermarkets as recommended by Hair, Babin, Money & Samouel (2003). These variables were tested from a general multiple regression equation of the form:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \varepsilon \text{ (Source: Adapted from Hair et al, 2003).}$$

Where:

Y = Loyalty to brand choice

β_0 = Constant loyalty to brand choice when customer relationship marketing is nil

β_1, β_2 and β_3 = Beta coefficients

X_1 = Quality of products (measured on a summated scale of 1 to 5)

X_2 = Quality of customer services (measured on a summated scale of 1 to 5)

X_3 = Product pricing (measured on a summated scale of 1 to 5)

ε = Error term

A partial regression coefficient represents the change in dependent variable, due to one unit change in independent variable; e is the margin term.

3.7 Data Presentation

The researcher used tables to present the analysed data related to biographical information of respondents, the relationship between customer relationship marketing and loyalty to brand choice.

3.8 Ethical Considerations

Ethics is defined as use of moral ideologies in designing, conducting and writing research outcomes, with the essential moral standards focusing on the right and the wrong. In social research, ethics involves protection and respect for respondents taking part in the study (British Psychological Society, 2010). Transparency, openness privacy and honesty were the guiding principle during this research. In this study the ethical issues entailed respecting the respondents' individual rights during data collection. In this respect, the respondents were selected on the basis of their willingness and interest to participate in the study. Once they were briefed on what the research entails, the researcher ensured that the respondents felt comfortable and had time to participate in the study.

All data collected was stored under lock and key and only accessible to the supervisor and the researcher. To maintain the confidentiality of the study respondents, the study instruments did not bear names, addresses or any identifiers that could link the information provided to the respondents. The respondents were only issued with serial numbers. The consideration of these issues was necessary for the purpose of ensuring the privacy and the security of participants.

CHAPTER FOUR: RESULTS AND DISCUSSIONS

The purpose of the study was to assess the effect of relationship marketing on customer loyalty to brand choice in among supermarkets in Kisumu City, Kenya. Specifically, the study sought to establish the effect of product quality, the effect of quality of service, and the effect of product pricing on customer loyalty to brand choice. The researcher developed and distributed 193 questionnaires to the sampled respondents from five supermarkets. Questionnaire return rate is presented in Table 4.1.

Table 4.1: Questionnaire Return Rate

Respondents	Sample size	Returned Questionnaires	Percentage
Uchumi	40	29	15.03
Naivas	38	32	16.58
Tumaini	35	31	16.06
Khetias	37	33	17.1
Tuskys	43	37	19.17
Total	193	162	83.94

Source: Research Data (2018)

Table 4.1 illustrates that the questionnaire return rate was 83.94%. Respondents sampled from Uchumi 15.03% return rate; Naivas had 16.58%; Tumaini (16.06%); Khetias (17.1%); and Tuskys (19.17%).

4.2 Demographic Characteristics of Respondents

The first section of the study questionnaire enquired about demographic information of the study respondents. This information was categorised as gender, age, highest level of education, and period of service of the respondents.

4.2.1 Gender of Respondents

The first part of demographic characteristics examined the gender of the sampled respondents. Table 4.1 presents the distribution of respondents by gender.

Table 4.1: Distribution of study Respondents by Gender

Gender	Frequency	Percent
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Male	83	51.2
Female	79	48.8
Total	162	100.0

n= 162; Source: Field Data

Table 4.1 illustrates that majority (51.2%) of the respondents were of male gender while 48.8% were females. This tends to suggest that male persons dominate marketing positions among the supermarkets, albeit with a relatively smaller margin. The next part of demographic characteristics that was assessed is the age of the sampled respondents.

4.2.2 Age of the Study Respondents

The other part of demographic characteristics that the study assessed is the age of each of the sampled respondent. Table 4.2 presents the distribution of respondents by age.

Table 4.2: Distribution of Respondents by Age

Years	Frequency	Percent
20 - 25	19	11.7
26 - 30	35	21.6
31 - 35	33	20.4
36 - 40	33	20.4
41 - 45	17	10.5
46 - 50	15	9.3
51 - 55	8	4.9
Above 56	2	1.2
Total	162	100.0

n= 162; Source: Field Data

Table 4.2 indicates that most (21.6%) of the sampled marketing are of between 26 and 30 years of age, while those of 31 to 35 as well as 36 to 40 were of equal proportion (20.4% each). Equally, 11.7% of the sampled respondents were of between 20 and 25 years of age; 10.5% were between 41 and 45 years old; 9.3% were between 46 and 50 years old; 4.9% were of between 51 and 55 years old, and the remaining 1.2% of the sampled respondents were above 56 years of age. These findings tend to imply that marketing staff in the sampled supermarkets are of

relatively younger age; hence are expected to put in more energy in ensuring that loyalty of customers is maintained.

4.2.3 Education Levels of the Study Respondents

The third part of the study instrument on demographic characteristics of the respondents enquired about their level of education. Table 4.3 presents the distribution of the study respondents by levels of education.

Table 4.3: Distribution of Respondents by levels of Education

Level of Education	Frequency	Percent
Degree	20	12.3
Secondary	49	30.2
Primary	5	3.1
Diploma	56	34.6
Certificate	32	19.8
Total	162	100.0

n= 162; Source: Field Data

According to Table 4.3, most (34.6%) of the sampled marketing officers have diploma level of education, with 30.2% having secondary level; 19.8% are of Certificate level of education, 12.3% have degree level of education, and 3.1% of the sampled respondents have primary level of education. With over 70% of the marketing staff having at least certificate level of education, it is estimated that such qualifications were fair enough to result into better marketing performance, consequently resulting into winning of customer loyalty to brand choice.

4.2.4 Number of Years of Service at the Supermarket

The fourth part of the study instrument assessed the duration that the sampled staff from the marketing department had served at their respective supermarkets. Table 4.4 presents this distribution according to years of service at the supermarket.

Table 4.4: Distribution of Respondents by Years of Service

Years in Service	Frequency	Percent
Less than 3 years	21	13.0
4 - 6 years	48	29.6
7 - 9 years	59	36.4
Ten or more years	34	21.0
Total	162	100.0

n= 162; Source: Field Data

Table 4.4 illustrates that most (36.4%) of the sampled respondents have served in supermarket for between seven and nine years, while 29.6% have had between 4 and 6 years of service at their respective supermarkets. Those with ten years and above in the marketing department constituted 21% of the sampled respondents, and the remaining 13% of the respondents indicated that they have less than three years of service in the marketing department. This finding tends to imply that majority (66%) of the sampled staff from the marketing department of the supermarkets under study have between four and nine years of service in the supermarket sector. It was therefore interesting to find out their abilities in ensuring that loyalty of customers to brand choice is maintained by the supermarkets.

4.3 Relationship Marketing and Customer Loyalty to Brand Choice

This sought to establish the effect of relationship marketing on customer loyalty to brand choice among supermarkets in Kisumu City. The study began by assessing the extent of customer loyalty to brand choice among the sampled supermarkets.

4.3.1 Extent of Customer Loyalty to Brand Choice

The respondents were asked to state the extent of their agreement with some specific customer behaviour that depict loyalty to particular brands as opposed to others. To this end, Very large Extent (5), Large Extent (4), Normal Extent (3), Low Extent (2), Very Low Extent (1) was used to measure the extent of occurrence of the particular customer behaviour. Table 4.5 illustrates the Mean (*M*) of perceived customer loyalty and standard deviation (*SD*) obtained through descriptive statistics from the sampled respondents.

Table 4.5: Extent of Customer Loyalty to Brand Choice

	Customer Loyalty Behaviour	N	Mean	SD
1	Repurchase trends	162	3.71	0.981
2	Repurchase recommendation	162	4.18	0.886
3	Customer referrals	162	4.21	0.873
4	Reduction in customer complaints	162	2.71	1.078
5	Diversification in product choice	162	2.51	1.089
6	Lack of desire to change product choice	162	3.58	1.006
	Overall Mean		3.48	0.9855

Key: Format of Mean Interpretation

1.00 – 1.44:	Very Low Extent
1.45 – 2.44:	Low Extent
2.45 – 3.44:	Moderate Extent
3.45 – 4.44:	High Extent
4.45 – 5.00:	Very High Extent

Table 4.5 illustrates that customer loyalty, as noted in their behaviour towards brands in the supermarket, has occurred to a high extent (M=3.48; SD=0.9855). This tends to imply that, according to the sampled staffs from the marketing department, customer loyalty is high among the sampled supermarkets. Specifically, the respondents stated that repurchase trends (M=3.71; SD=0.981); repurchase recommendations (M=4.18; SD=0.886); customer referrals (M=4.21; SD=0.873); lack of desire to change product choice (M=3.58; SD=1.006) have occurred to a high extent. The respondents however stated that reduction in customer complaints (M=2.71; SD=1.078) and diversification in product choice (M=2.51; SD=1.089) have occurred to a moderate extent.

Findings in Table 4.5 seem to depict positive attitude and behaviour of customers towards brands sold in the sampled supermarkets. According to Yap et al (2012), repurchasing imagination, resistant to buy from other firms, tendency to introduce, persist and persuade others to specific product from a store are dimensions of positive attitude which the table confirms as existing among the sampled supermarkets. Customers who frequently buy from the supermarkets seem to place a priority to repurchase from these stores. Behaviour, in the view of Kotler and Keller (2009), is the behavior of customers on repurchase and illustrates a priority for services or

products. The reason being that behavioral dimension can drive customers to the repurchase of products from particular vendors. In such a situation, the consumers' tendency to commit is higher over time (Eakuru and Mat, 2008).

These findings agree with Rasheed and Abadi's (2014) findings, that: the loyalty is specified to be the amount of customers' service choice, switching tendency, purchase's regularity and the overall shopping. Commitment and repurchasing decision therefore is influenced by customers' loyalty (Kotler and Armstrong, 2013). This also to fall in line with the concept of dissonance within the assimilation theory, which posits that consumers post usage evaluation lead them to make some kind of cognitive comparison between expectations about the product and the perceived product performance (Peyton, Pitts, and Kamery, 1990). Loyalty of customers to brands from the sampled supermarkets therefore seems to originate from positive perception of the benefits they obtain from consuming the brands.

4.3.2 Product Quality and Customer Loyalty to Brand Choice

The second section of the study instrument assessed the components of customer relationship marketing. In this vein, the first part examined how product quality has affected customer loyalty to brand choice among the sampled supermarkets. The sampled respondents were asked to respond to statements related to how product quality has contributed to customer loyalty to brand choice in their respective supermarkets. The Mean (M) and Standard Deviation (SD) of the responses are presented in Table 4.6.

Table 4.6: Extent of Product Quality

Items	N	Mean	SD
1 Prompt settlement of complaints concerning product quality	162	2.681	1.024
2 Timely notification of price changes	162	2.491	1.124
3 Adequate explanation of product benefits	162	3.473	0.953
4 Adds-on benefits to a product	162	3.562	0.931
5. Continuous improvement of product quality	162	3.761	0.952
6 Innovative processing of products	162	2.672	1.036
7. Product life cycle improvement	162	3.623	0.912
8. Continuous assessment of customer needs	162	3.872	0.874
Overall Mean		3.2669	0.976

Key: Format of Mean Interpretation

1.00 – 1.44:	Strongly Disagree
1.45 – 2.44:	Disagree
2.45 – 3.44:	Neither Agree nor Disagree
3.45 – 4.44:	Agree
4.45 – 5.00:	Strongly Agree

Table 4.6 illustrates that the sampled respondents neither agreed nor disagreed ($M=3.27$; $SD=0.976$) that the components of product quality presented in the study instrument have been effective in influencing customer loyalty to brand choice. This finding tends to suggest that product may not make much difference on the choice of brands in the supermarkets. The sampled staff from the marketing departments of the supermarkets under study neither agreed nor disagreed that: prompt settlement of complaints concerning product quality ($M=2.68$; $SD=1.02$); timely notification of price changes ($M=2.49$; $SD=1.12$); innovative processing of products ($M=2.67$; $SD=1.04$) have affected customer loyalty to brand choice. On the other hand, the respondents agreed that: adequate explanation of product benefits ($M= 3.47$; $SD=0.95$); adds-on benefits to a product ($M=3.56$; $SD=0.93$); continuous improvement of product quality ($M=3.76$; $SD=0.95$); product life cycle improvement ($M=3.62$; $SD=0.91$); continuous assessment of customer needs ($M=3.87$; $SD=0.87$) have affected loyalty of customers towards brand choice.

Findings in Table 4.6 tend to suggest that customers are loyal to the sampled supermarkets due to the relationship they (customers) have had with them (supermarkets). Activities like adequate explanation of product benefits, adds-on benefits to a product, and continuous assessment of customer needs are some activities that lead good relationships espoused by CRM (Morgan & Hunt, 1994). This implies that consumers enter into relational exchanges believing that the benefits derived from such relational exchanges exceed the costs (Hunt *et al.*, 2006). As argued by Anderson (1973) in dissonance theory, consumers seek to avoid dissonance by adjusting perceptions about a given product to bring it more in line with expectations (Anderson (1973).

However, findings in Table 4.6 seem to disagree with many studies. For instance, a study among banks insurance and telecommunication firms in Malaysia by Rasheed and Abadi (2014) revealed positive relationship between product quality and trust, service quality and perceived value, trust and customer loyalty and perceived value and customer loyalty. Similarly, Sabir et al. (2013), using a population from telecommunication sector in Pakistan, revealed that improving the quality of products results to greater customer satisfaction and customer loyalty. In another study, Mecha et al. (2015) used a population from 44 commercial banks in Kenya to reveal that banks applied product innovativeness to a very great extent: these practices are effective in achieving customer satisfaction and loyalty.

Findings in Table 4.6 could therefore be due to the fact that the products sold in the supermarkets are difficult to differentiate since they are purchased from same manufacturers. This therefore give credence to marketing antics employed based on CRM by the stores.

4.3.3 Quality of Customer Service

The study questionnaire also examined how quality of customer services has been applied by supermarkets to win customer loyalty to brand choice. The sampled respondents were therefore requested to respond to statements related to how quality of service has affected customer loyalty to brand choice in their respective supermarkets. The Mean (M) and Standard Deviation (SD) of the responses are presented in Table 4.7.

Table 4.7: Quality Customer Services and Loyalty to Brand Choice

Items	N	Mean	SD
1 Prompt response to customer enquiries	162	4.321	0.841
2 Handling of customer complaints	162	4.125	0.792
3 Periodic education of customers on types of products	162	3.246	0.986
4 Conducive service environment	162	3.653	0.964
5 Cordial treatment of customers during service delivery	162	4.251	0.752
6 Corporate social responsibilities	162	2.741	1.831
7 Reception of customers at entrance points	162	3.832	0.926
8 Treatment of at exit points	162	4.031	0.872
Overall Mean		3.775	0.9955

Key: Format of Mean Interpretation

- 1.00 – 1.44: Strongly Disagree
- 1.45 – 2.44: Disagree
- 2.45 – 3.44: Neither Agree nor Disagree
- 3.45 – 4.44: Agree
- 4.45 – 5.00: Strongly Agree

Table 4.7 illustrates that the sampled respondents agreed (M=3.78; SD=0.996) that the quality of customer service has been effective in achieving customer loyalty to brand choice among the selected supermarkets. This finding tends to suggest that the way customers are served in the sampled supermarkets is effective in arousing loyalty among customers. Specifically, they agreed that: prompt response to customer enquiries (M=4.32; SD=0.84); handling of customer complaints (M=4.13; SD=0.79); conducive service environment (M=3.65; SD=0.96); cordial treatment of customers during service delivery (M=4.25; SD=0.75); Reception of customers at entrance points (M=3.83; SD=0.93); and treatment of at exit points (M=4.03; SD=0.87) have been effective in winning customer loyalty towards brand choice among the sampled supermarkets. The sampled respondents however neither agreed nor disagreed that periodic education of customers on types of products (M=3.25; SD=0.99) and corporate social responsibilities (M=2.74; SD=1.83) have been effective in winning customer loyalty to brand choice among the supermarkets.

Findings in Table 4.7 demonstrate that the interaction with the customer is effective in achieving loyalty to brand choice. This revelation agrees with what Roberts-Lombard (2011) found out in a study done in South Africa: that timely and accurate communication alongside skilled conflict handling creates greater loyalty among customers. Prompt attendance to customer complaints, timely communication of price changes, and explanation of product benefits among others have also been established to be influencing firms' performance in Nigeria (Nebo and Okolo, 2016). In the dissonance concept, consumers are persuaded to distort their expectations so that they coincide with perceived product performance or by raising the level of satisfaction by minimizing the relative importance of the disconfirmation experienced (Anderson, 1973). This is as a result of the quality of customer service practices employed by supermarkets.

Findings associating quality of customer service and loyalty or customer retention has also been confirmed by other studies. Kalaiarasan et al (2015) established that service environment is the main factor contributes to determine the customer satisfaction in a study that sought to determine the factors that influence in service quality on customer satisfaction in low-cost airline industries in Malaysia. In addition, significant relationship between ServQual dimensions (reliability, assurance, tangibility, empathy and responsiveness) and indicators of customer retention (customer trust, customer satisfaction, level of involvement, communication effectiveness, switching barriers and price) in a study by Daniel (2016) in Kenya.

4.3.4 Product Pricing and Customer Loyalty to Brand Choice

The last part of the study instrument examined how product pricing have been employed by the sampled supermarkets to influence customer loyalty to brand choice. The sampled staffs from marketing departments were therefore requested to respond to statements related to how product pricing has affected customer loyalty to brand choice in their respective supermarkets. The Mean (M) and Standard Deviation (SD) of the responses are presented in Table 4.8.

Table 4.8: Effect of Product Pricing

No	Items	N	Mean	SD
1	Harmonization of price among different products	162	4.215	0.892
2	Price differentiation	162	3.732	0.994
3	Price discounts on purchase of more than one product	162	3.626	1.063
4	Product discount on purchase of more than one product	162	4.341	0.794
5.	Extension of period to return un needed products	162	2.751	1.973
6	Seasonal price reductions	162	3.862	0.942
	Overall Mean		3.7545	1.110

Key: Format of Mean Interpretation

1.00 – 1.44:	Strongly Disagree
1.45 – 2.44:	Disagree
2.45 – 3.44:	Neither Agree nor Disagree
3.45 – 4.44:	Agree
4.45 – 5.00:	Strongly Agree

Table 4.8 indicates that the sampled respondents agreed ($M=3.75$; $SD=1.11$) that product pricing is effective in eliciting customer loyalty among the sampled supermarkets. This finding suggests that product pricing has been effective in eliciting loyalty to brand choice among the sampled supermarkets. They particularly agreed that: harmonization of price among different products ($M=4.22$; $SD=0.89$); price differentiation ($M=3.73$; $SD=0.99$); price discounts on purchase of more than one product ($M=3.63$; $SD=1.06$); product discount in purchase of more than one product ($M=4.34$; $SD= 0.79$) and seasonal price reductions ($M= 3.86$; $SD=0.94$) have been effective in eliciting customer loyalty. However, they neither agreed nor disagreed that extension of period to return un needed products ($M=2.75$; $SD=1.97$).

Results shown in Table 4.8 tend to suggest that the way customers perceive fairness in pricing has the potential of eliciting their (customers) loyalty to brands sold among the supermarkets. Indeed, pricing considered as fair can make some consumers change their minds from avoiding a product as envisaged in the dissonance concept: consumers seek to avoid dissonance by adjusting perceptions about a given product to bring it more in line with expectations (Anderson, 1973). Pricing may also make consumers to reduce the tension resulting from a discrepancy

between expectations and product performance either by distorting expectations so that they coincide with perceived product performance or by raising the level of satisfaction by minimizing the relative importance of the disconfirmation experienced.

Findings in Table 4.8 are in agreement with a study done in Cyprus by Basseby (2014) who examined the relationship between customers perceived price fairness, satisfaction and loyalty, incorporating two outcomes of loyalty, affective loyalty and behavioral loyalty. Perceived price fairness has a significant positive effect on customer satisfaction, similarly, the results showed that perceived price fairness has a significant positive effect on affective and behavioral loyalty; therefore, perceived price fairness increases customer satisfaction and loyalty. Fuyane (2011) employed ServQual in Zimbabwe to reveal that price does not have a direct relationship with customer satisfaction; rather it is indicative of the quality of the service. According to the author, that customer satisfaction is the result of customer's perception of value received, where value equals service quality received relative to price.

Product pricing indicated in Table 4.8 could therefore be associated with loyalty of customers to brand choice presented in Table 4.5. The supermarkets in the study area are considered to be fair in their pricing, hence continuously attracting and retaining their customers

4.4 Effect of Relationship Marketing on Loyalty to Brand Choice

The nature and direction of the relationship between relationship marketing (product quality, quality of customer service, and product pricing) and customer loyalty to brand choice was also analysed. Table 4.9 presents results of the relationship.

Table 4.9: Effect of Relationship Marketing on Loyalty to Brand Choice

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.503	.253	.250	51.170	.253	103.377	3	158	.000

Predictor variables: quality products, quality of customer services, product pricing

Table 4.9 illustrates that the coefficient of determination, R^2 is 0.253 ($R^2=0.253$; $p<0.05$). This relationship is positive and significant. This finding implies that the relationship marketing practices explain only 25.3% of variation in loyalty of customers among the selected

supermarkets in Kisumu City. Therefore, unit changes relationship marketing practices result into 25.3% change in loyalty of customers to brand choice.

The stability of this result is reflected by the minimum adjustment in the adjusted R^2 value of 0.250; only showing a decrease of 0.003. Relationship marketing practices therefore explains 25.3%% of loyalty of customers to brand choice among the sampled supermarkets, with a significant model fitting ($F=103.377$; $p=0.000$). Consequently, 74.7% of variation in loyalty of customers to brand choice among the five supermarkets is explained by other variables other than relationship marketing practices such as product quality, quality of customer service, and product pricing.

Findings in Table 4.9 denote that a significant percentage change in customer loyalty is attributed to customer relationship marketing among the sampled supermarkets. This relationship could be thriving due to customers' perceived benefits of getting into relationships as argued by Leninkumar (2017). Indeed, Sabir et al. (2013) established in Pakistan that improving the quality of services results to greater customer satisfaction and customer loyalty. Additionally, Abubakar (2014) examined the factors affecting brand loyalty of product among consumers in Nigeria. These factors include Customer satisfaction, product involvement, perceived quality and brand trust that could possibly enhance brand loyalty. These brand loyalists would spend their money devotedly to acquire the particular product and would also carry a feeling of immense satisfaction on the purchase (Agrawal & Siddharth, 2010).

Relationship practices like communication with the customer and prompt handling of complaints have been supported by researchers as having positive outcome on customer loyalty. Ang and Buttle (2006) found that excellence at customer retention is positively and significantly associated with the presence of documented complaints-handling processes, among other issues in Australia. Aspects of customer retention namely word-of-mouth, repeat purchase and non-complaining behavior have been found to significantly influence firm performance by Gengeswari et al. (2013).

To establish the actual influence of CRM on customer loyalty to brand choice, linear regression analysis was computed. Table 4.10 presents the regression analysis.

Table 4.10: Model of prediction using regression

Model		Unstandardized		Standardized	t	Sig.
		Coefficients		Coefficients		
		B	Std. Error	Beta		
1	(Constant)	240.945	5.116		47.093	.000
	Quality products	7.292	1.463	0.262	4.984	.000
	Quality of customer services	19.277	1.896	.503	10.167	.000
	Product pricing	51.390	5.820	.451	8.831	.000

Dependent Variable: **Loyalty to Brand Choice**

Table 4.11 illustrates that all the coefficients of the independent variable: quality products, quality of customer service, and product pricing are significant predictors of customer loyalty among the five supermarkets ($p=0.05$). It is also illustrated that product pricing has the highest value of contribution ($B=51.390$) on customer loyalty among the supermarkets, followed by quality of customer service ($B=19.277$); and quality products ($B=7.292$).

The regression equation ($Y = \alpha + \beta_1 x_1 + \beta_2 x_2 + \beta_3 x_3 + e$) can therefore be fitted as follows:

Customer loyalty to brands = $240.945 + 7.292$ (quality products) + 19.277 (quality of customer service) + 51.390 (product pricing).

In Table 4.10, product pricing is ranked highest among the coefficients of the independent variable. This finding concurs with a study by Malik et al. (2012) who explored the effects of three customer perceptions (perceived quality, brand image, price fairness) on customer satisfaction and brand loyalty. They found that customer satisfaction significantly affects customer loyalty. Also, perceived quality, brand image and price fairness affect brand loyalty. Customer perception of perceived quality, brand image and price fairness are almost equally to build up the satisfaction. Similarly, Hasniaty (2015) examined the relationship between customer perceptions on the concept of product, price, service quality and relationship quality on customer

loyalty of domestic airline in Indonesia. It was found that the product has a significant positive effect on trust, customer satisfaction and loyalty, but positive effect is insignificant on commitment. The price has significant positive effect on trust, commitment, satisfaction, but positive effect is insignificant on loyalty. Service quality has a significant positive effect on trust, commitment, satisfaction, but positive effect is insignificant on loyalty.

Equally, Bassey (2014) found in Cyprus that perceived price fairness has a significant positive effect on affective and behavioral loyalty; therefore, perceived price fairness increases customer satisfaction and loyalty. Thus, perceived price fairness is positively related to affective and behavioral loyalty directly and indirectly through customer satisfaction. In Zimbabwe, Fuyane (2011) established that customer satisfaction is the result of customer's perception of value received, where value equals service quality received relative to price.

These findings are in tandem with assimilation theory as espoused by dissonance concept. According to the theory, consumers make some kind of cognitive comparison between expectations about the product and the perceived product performance (Peyton et al., 1990). The consumers who purchase from the sampled supermarkets seem to avoid dissonance by adjusting perceptions about the brands they have become loyal to in order to bring it more in line with expectations (Anderson, 1973). They also reduce the tension resulting from a discrepancy between expectations and product performance either by distorting expectations so that they coincide with perceived product performance or by raising the level of satisfaction by minimizing the relative importance of the disconfirmation experienced.

CHAPTER FIVE: SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

This chapter presents a summary of the findings of the study, conclusion and recommendations. The researcher also suggests other areas for further studies based on the study findings.

5.1 Summary of findings

The general objective of this study was to examine the effect of customer relationship marketing on customer loyalty to brand choice among five supermarkets in Kisumu City. The CRM practices assessed included quality products, quality of customer services, and product pricing.

The study found that customer loyalty is high among the sampled supermarkets. Specifically, repurchase trends, repurchase recommendations, customer referrals, and lack of desire to change product choice has occurred to a high extent. However, reduction in customer complaints and diversification in product choice have only occurred to a moderate extent.

The study similarly found that product quality practices have been moderately effective in influencing customer loyalty to brand choice. Specifically, prompt settlement of complaints concerning product quality, timely notification of price changes, innovative processing of products have moderately affected customer loyalty to brand choice. Similarly adequate explanation of product benefits, adds-on benefits to a product, continuous improvement of product quality, product life cycle improvement, continuous assessment of customer needs have affected loyalty of customers towards brand choice.

It was further found that quality customer service has been effective in achieving customer loyalty to brand choice among the selected supermarkets. Specifically, prompt response to customer enquiries, handling of customer complaints, conducive service environment, cordial treatment of customers during service delivery, reception of customers at entrance points and treatment of at exit points have been effective in winning customer loyalty towards brand choice.

However, periodic education of customers on types of products and corporate social responsibilities has been moderately effective in winning customer loyalty to brand choice among the supermarkets.

The study found that product pricing is effective in eliciting customer loyalty among the sampled supermarkets. It was specifically found that harmonization of price among different products price differentiation, price discounts on purchase of more than one product, product discount in purchase of more than one product and seasonal price reductions have been effective in eliciting customer loyalty. However, extension of period to return unneeded products is moderately effective in eliciting customer loyalty.

5.2 Conclusions

Based on the study findings, it is concluded that product quality practices including prompt settlement of complaints concerning product quality, timely notification of price changes, innovative processing of products have been moderately effective in influencing customer loyalty to brand choice. Product quality practices that affect customer loyalty to brand choice are adequate explanation of product benefits, adds-on benefits to a product, continuous improvement of product quality, product life cycle improvement, continuous assessment of customer needs have

The study also concludes that quality customer service such as prompt response to customer enquiries, handling of customer complaints, conducive service environment, cordial treatment of customers during service delivery, reception of customers at entrance points and treatment of at exit points are effective in achieving customer loyalty to brand choice among the selected supermarkets. Practices like periodic education of customers on types of products and corporate social responsibilities are moderately effective.

It is also concluded that product pricing practices including harmonization of price among different products price differentiation, price discounts on purchase of more than one product, product discount in purchase of more than one product and seasonal price reductions have been effective in eliciting customer loyalty are effective in influencing customer loyalty to brand choice. Extension of period to return unneeded products affects customer loyalty moderately

5.3 Recommendations

Based on the research findings and conclusions, this study provides recommendations for improvement of customer relationship marketing and customer loyalty to brand choice as well as areas for further research.

5.3.1 Recommendations for Improvement

The study found that product quality practices moderately affect customer loyalty to brand choice. It is therefore recommended that management of supermarkets should improve on product quality practices that affect customer loyalty to brand choice like adequate explanation of product benefits, adds-on benefits to a product, continuous improvement of product quality, product life cycle improvement, continuous assessment of customer needs have

The study also found that quality customer services are effective in enhancing customer loyalty to brand choice. The study therefore recommends that management of supermarkets should enhance practices such as prompt response to customer enquiries, handling of customer complaints, conducive service environment, cordial treatment of customers during service delivery, reception of customers at entrance points and treatment of at exit points are effective in achieving customer loyalty to brand choice among the selected supermarkets.

Finally, the study found that product pricing practices are effecting in catalyzing customer loyalty to brand choice. It is therefore recommended that supermarkets strive to improve on harmonization of price among different products price differentiation, price discounts on purchase of more than one product, product discount in purchase of more than one product and seasonal price reductions

5.3.2 Recommendation for Further Research

The study recommends that research should be made in the following areas:

- i. Product quality practices have been revealed to be moderately affective on customer loyalty to brand choice. It is therefore recommended for a study to be done on some major product quality practices. Research should be done on the effect of adds-on benefits to a product on customer loyalty to brand choice among supermarkets.,

- ii. Quality customer services are found to be effective in enhancing customer loyalty to brand choice. The study recommends that further research need to be done on some of the major customer quality services that affect customer loyalty. A study is therefore recommended on the influence of reception of customers at entrance points on customer loyalty to brand choice among supermarkets
- iii. Finally, product pricing practices are found to be affecting customer loyalty to brand choice. Being one of the major practices in product pricing, the study recommends that a study be done on the influence of product discounts on customer loyalty to brand choice among supermarkets

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