Volume 17 Issue 8
Originally issued as E1

Global Journal of Management and Business Research: E Marketing
Volume 17 Issue 1 Version 1.0 Year 2017
Type: Double Blind Peer Reviewed International Research Journal
Publisher: Global Journals Inc. (USA)
Online ISSN: 2249-4588 & Print ISSN: 0975-5853

Marketing Managers' Degrees of Awareness about the Significance of the Customer Experience Management (CEM) in the Jordanian Banking, Insurance and Financial Services Sectors

By Dr. Tareq N. Hashem, Sara Shaker Mohammed Al-Aqra & Dr. Ehab Kamal Haikal

Isra University

Abstract- The current study aimed at investigating the marketing managers' degrees of awareness about the significance of customer experience management (CEM) in the Jordanian banking, insurance, and financial services sectors. The researchers designed a questionnaire and then they distributed the questionnaire forms to the selected sample. The overall response rate is (77.419 %) to include forty eight (48) marketing managers, thirteen (13) of them were working in Jordanian banks, nineteen (19) of them were working in Jordanian insurance companies, and thirty (30) of them were working in companies that provide customers with financial services. After analyzing the collected data statistically, the researchers concluded that marketing managers displayed high degrees of awareness in the significance of customer experience management (CEM) in the Jordanian banking, insurance, and financial services sectors.

Keywords: *customers' experience, banks, customer experience management.*

GJMBR-E Classification: *JEL Code: M31*



Strictly as per the compliance and regulations of:

© 2017. Dr. Tareq N. Hashem, Sara Shaker Mohammed Al-Aqra & Dr. Ehab Kamal Haikal. This is a research/review paper, distributed under the terms of the Creative Commons Attribution-Noncommercial 3.0 Unported License http://creativecommons.org/licenses/by-nc/3.0/), permitting all non-commercial use, distribution, and reproduction in any medium, provided the original work is properly cited.

Marketing Managers' Degrees of Awareness about the Significance of the Customer Experience Management (CEM) in the Jordanian Banking, Insurance and Financial Services Sectors

Dr. Tareq N. Hashem [α], Sara Shaker Mohammed Al-Aqra [σ] & Dr. Ehab Kamal Haikal [ρ]

Abstract- The current study aimed at investigating the marketing managers' degrees of awareness about the significance of customer experience management (CEM) in the Jordanian banking, insurance, and financial services sectors. The researchers designed a questionnaire and then they distributed the questionnaire forms to the selected sample. The overall response rate is (77.419 %) to include forty eight (48) marketing managers, thirteen (13) of them were working in Jordanian banks, nineteen (19) of them were working in Jordanian insurance companies, and thirty (30) of them were working in companies that provide customers with financial services. After analyzing the collected data statistically, the researchers concluded that marketing managers displayed high degrees of awareness in the significance of customer experience management (CEM) in the Jordanian banking, insurance, and financial services sectors. The researchers also concluded there are statistically significant differences – at the significance level of 0.05 - between respondents' degrees of awareness about the significance of customer experience management (CEM) in the Jordanian banking, insurance, and financial services sectors which can be attributed to the type of sector. Such differences are for the favor of the marketing managers who work at the Jordanian banking sector.

Keywords: customers' experience, banks, customer experience management.

I. Introduction

Managing customer experience has become one of the critical factors that influence companies' success. Companies that wish to become successful and keep surviving within the competitive environment need to adopt new ways of thinking. However, it should be noted that the most successful companies are the ones who give much attention to their customers when planning their activity and provide them with an excellent value. In addition, raising customer satisfaction levels has become one of the main objectives of any company that provide its customers with services or products.

Every country is highly concerned with improving its economy to become stronger. In the same time, it is also known that banks and companies play an essential significant role in any country's economy. However, in order for those companies and banks to survive in the contemporary business environment that is highly competitive, they need to give much attention to customer experience and relationship managements. That is because such managements shall participate in satisfying customers which shall lead to having more loyal customers.

During the recent decades, customer experience management has attracted the attention of the companies providing their customers with financial services. This is because customers nowadays are only concerned with dealing with the companies that provide them with excellent experiences (Shaw &Ivens, 2005).

One of the modern marketing trends includes focusing on managing customer relationships and experiences and providing them with excellent memorable experiences. That is done to encourage customers to keep buying the concerned products or services and turn them into loyal customers. That is also done to gain more profits. In order to achieve such goals, companies need to provide customers with products or services of excellent value and high quality. All of that can be done through having a high quality of customer experience management (CEM) processes. Thus, such management is considered highly significant in the world of business and companies' managers and employees should be aware about the significance of such management. Thus, the current study aimed to shed a light on marketing managers' degree of awareness about the significance of such management.

II. Statement of the Problem

Due to the significance of customers experience management and its impacts upon companies' success

Author α: Associate Professor Marketing Department Isra University, Amman, Jordan. e-mail: tareqhashem1975@yahoo.com
Author σ: Faculty of Administrative and Financial Sciences Department of Business Networking and Systems Management Lecturer at Philadelphia University, Amman, Jordan.
Author ρ: Assistant Professor Marketing Department Isra University, Amman, Jordan.

© 2017 Global Journals Inc. (US)

and profits, the current study shall investigate the significance of this management from marketing managers' point of view in the Jordanian banking, insurance and financial services sectors.

III. The Study's Hypotheses

The hypotheses of the current study include the following:

1) Marketing managers are highly aware about the significance of customer experience management (CEM) in the Jordanian banking, insurance and financial services sectors.
2) There are statistically significant differences - at the significance level of 0.05 - between marketing managers' degrees of awareness about the significance of customer experience management (CEM) in the Jordanian banking, insurance and financial services sectors which can be attributed to the type of sector.

IV. The Study's Questions

The current study shall provide answers for the following questions:

1) Are marketing managers highly aware about the importance of customer experience management (CEM) in the Jordanian banking, insurance and financial services sectors?
2) Are there any statistically significant differences - at the significance level of 0.05 - between marketing managers' degrees of awareness about the significance of customer experience management (CEM) in the Jordanian banking, insurance and financial services sectors which can be attributed to the type of sector ?

V. Review of Literature

During the 1980s, the concept of customer experience was proposed. It was also used by Holbrook and Hirschman (1982) who propose a new experiential approach regarding consumers' behavior. This concept has been attracting much attention by researchers and writers since the late 1990s. For instance, such attention can be seen through the book that was written by Pine and Gilmore (1999) that is titled Experience Economy and the book that was written by Schmitt (1999) that it titled Experiential Marketing: How to Get Customers to Sense, Feel, Think, Act, Relate to Your Company and Brands.

Due the amount of attention given to this concept, several studies were conducted to provide several definitions for the concept "customer experience". For instance, Gentile et al. (2007) defines customer experience through saying "The customer experience originates from a set of interactions between a customer and a product, a company, or part of its organization, which provoke a reaction. This is strictly personal and implies the customer's involvement at different levels (rational, emotional, sensorial, physical, and spiritual)" Furthermore, Meyer and Schwager (2007) define customer experience as being customers' internal subjective responses when having direct or indirect contact with company.

Verhoef et al. (2009) have also provided a definition for such concept through saying it is customer's response that has cognitive, affective, emotional, social and physical aspects and it is holistic in its nature. As for Schmitt (1999), he believes that experiences involve sensing, feelings, thinking, acting and relating them. As for involving senses, the latter believes that such experiences possess aesthetics and sensory qualities. Such experiences are related to customers' feelings because they are connected with their moods and emotions. They also involve thinking, because customers assess their experiences through thinking about the value provided by the concerned product or service. As for acting, experiences refer to behavioral aspects and actions. As for relating, experiences refer to social aspects.

According to the definitions provided by Verhoef et al. (2009) and Schmitt (1999), customer experience includes three aspects; sensory, emotional, and social. The sensory aspect refers to the perceptions that the customer possess about the value and aesthetic characteristics of the concerned products or service. As for the emotional aspect, customer experience involves his moods and emotional that are felt during and after buying the product. Customer experience also includes a social aspect because it involves customer's relationships with others and society.

Furthermore, many studies showed that consumers usually shop to provide themselves with pleasure which shall provide them with positive feelings. Furthermore, Hedonic-oriented goals refers to the pursuit of fun and enjoyment rather than the ability of the product to fulfill customer's needs. As for the utilitarian-oriented goals, they are described as being the ability of the product to fulfill the coroner's needs through the outcomes obtained through the product (Babin et al., 1994).

Gentile et al. (2007) described that the concept "customer experience" as being a mental journey because it involves the customer's memory because when the customer uses the product or receives the service that shall provide either with special memorable memories or a lesson to keep in his mind. In other words, customer's experiences might be favorable or unfavorable. They also described such experience as having several aspects; cognitive, emotional and behavioral.

It should be noted that customer experience is highly related to the quality of the provided service or product. Such quality may be measured through

© 2017 Global Journals Inc. (US)

comparing customers' expectation before using the product with their perceptions after using it. Thus, measuring quality highly depends upon identifying customers' perceptions about the received service or product

Many of the studies that were conducted about customer experience have shed a light upon the cognitive aspect of such experiences. Such aspect is highly concerned with the customers' perceptions about the product or the service. Other studies focused on the emotional aspect of such experience. For instance, Holbrook (2006) believes that this emotional aspect include emotions and feelings that are generated when customers interact with the company's employees.

Walter et al. (2010) define customer experience as being the customer's direct and indirect interaction with the company, its representatives, services, products, or other customers. The latter idea is emphasized by Biedenbach and Marell (2010) who believe that customer experience is customer's assessment for the value of the service / product and the way he / she interacts with the company or its representatives.

In order for companies to differentiate their products from others, they have been exerting many efforts to improve the quality of the customers' experiences to create memorable special memories. Such efforts are exerted to raise the number of their loyal customers and turn them into advocates. Such developments have also included developing the matters related to instruments and methods used for measuring the quality of the company's service, product or customers experience

In other words, companies must measure the quality of their customer experience in order to improve themselves and increase their profits. However, the quality of the experience must be measured through adopting certain scientific criteria. Such criteria have been provided by many theorists and researchers to help companies in obtaining accurate results in order to satisfy customers.

According the modern marketing approaches, companies must provide customers with major attention as being their priority when making plans for their operations and implementing them. That is because customers are the ones who provide companies with their profits. In addition, companies should also exert efforts to improve the quality of their products / or services. They should also set effective marketing strategies to attract customers. The significance of adopting a customer-focused approach rises when implementing business operations and planning for them. For instance, Blumenthal (2008) believes that if the company provides its customers with services of excellent quality, then that shall participate in differentiating its services from others. It shall also help it in creating a competitive advantage. Schmitt (2003) believes that the customer focus approach is significant factor for differentiating the company and its services from other. He also believes that adopting this approach shall help any company in achieving much success and gaining many profits.

Despite the significance of customer experience and its major impact upon companies' success, many companies are still unable to provide customers with experiences of excellent quality. According to Schmitt (2003), many companies are still treating customers as people who do not matter much to them and do not take them into consideration when setting their business plans or implementing them. However, the customer is the one who raise the company's value. For instance, his experience with the company's service or product shall differentiate it from others because customers' perceptions and assessments are targeted when producing the product or delivering the service. Marketing researchers have been highly concerned with the matters related to customer experience followed by the matters related to quality. However, both subjects are highly connected to each other. For instance, having an excellent quality shall provide customers with memorable experiences. Researchers have been highly concerned with defining customer experience and improving its quality level. Furthermore, such experiences have been attracting the attention of researcher more than quality. Researchers believe that customer experience is generated through a process in which the customers interact with the company. They also believe that such experiences have functional and emotional aspects.

Customer experience is one of the things that help companies to create a competitive advantage (Johnston and Kong 2011; Pine and Gilmore 1998). Pine and Gilmore (1998, 1999) believe that experience is one of the most important things in the field of marketing and it is able to differentiate the company and its companies from others. Furthermore, Ostrom (2010) believes that companies need to understand that each customer thinks in different way and they provide him / her with an excellent value in order to create a completive advantage. Lanning (1998) believes that providing customers with an excellent value shall participate in providing them with a memorable experience. According to Haeckel et al. (2003), due to the significance of customer experience and its management, many companies have been focusing on making good comprehensive plans for providing customers with an excellent value to have memorable experiences. In addition, Kim et al. (2008) believe that it is important for companies to create memorable experiences and provide them with greater value. In order for companies to achieve a competitive advantage, they must focus on creating a memorable customer experience and innovations instead of focusing on traditional aspects that are not up to date,

© 2017 Global Journals Inc. (US)

such as: price. Sirapracha and Tocquer (2012) believe that in order for companies to differentiate their brands and services from others, they should create special memorable experiences that shall turn customers into loyal ones.

The concept "customer experience" has been gaining much attention by researchers and businessmen. For instance, a shift has occurred in the world business from having a service- based economy to an experience - based economy (Kim et al. 2008; Verhoef et al. 2009; Pine and Gilmore 1999).Customer experience management (CEM) is a group of processes implemented by the company to track, control and organize every interaction that occurs between its customers and employees throughout the purchasing lifecycle (i.e. before, during and after purchasing the product or receive the service). Such processes aim at improving such interactions to increase the number of the loyal customers. In other words, customer experience management consist is an approach adopted for improving customer experience. Customer experience management is significant because it shall achieve a competitive advantage in various sectors, such as the service, hotels, hospitality, and public transportation sectors (Clatworthy, 2012; Johnston& Kong, 2011; Rawson, Duncan, & Jones, 2013; Verhoefet al., 2009; Wilson, Zeithaml, Bitner, & Gremler, 2012).Such management is considered a business strategy adopted in many business organizations. Such strategy usually aims at helping the organizations in capturing, assessing, analyzing, and understanding the customer experience, when he /she interacts with them or with their product or services. Enforcing such management shall enable the firms to attract customers, and turn them into loyal ones or even advocates. Such management also aims at providing customers with and excellent value and have the customers satisfied about their interaction with the company. Such management also seeks at creating the best customer. Through adopting this strategy, a service company can gain many benefits, such as like: constantly positive customer experiences, achieving differentiation, increasing sales, customer retention and referrals.

Despite the fact that such management has many benefits, implementing it is not an easy thing. In fact, many companies fail to implement it in an efficient manner. Thus, companies' manager should be aware that to implement such effective management, they must adopt the following tools:

1. See through the customer's eyes.
2. Listen to the customer.
3. Empower all employees.

Customer experience management has become a crucial element for achieving and maintaining customer satisfaction and loyalty. Companies need to find ways to ensure that the customer is satisfied about the product or the service he has received. Reichheld (2006) believes that extraordinary customer experience creates a five (5 %) increase in customer's feelings of loyalty. Kakabadse et al. (2006) claim that a 1% increase in customer care programs has the potential to increase customer loyalty and sales by 10%.

In contrast Luo (2007) found a harmful and robust impact of high current consumer negative voice on firms' future idiosyncratic stock returns from longitudinal real-world data from the airline industry. Furthermore, more than 85% of senior business managers surveyed believe that customer experience management will be the next battleground for sustainable competitive advantage (Shaw & Ivens, 2005). Rowland et al. (2016) believe that organizations must change the criteria they have been adopting for measuring quality which are not considered up to date any more. They believe that taking that into consideration shall be reflected positively upon the degree of customers' satisfaction. That shall also increase the number of loyal customers. Thus, Rowland et al. (2016) believe that if companies adopt a modern flexible model to apply such management that shall lead to achieving an efficient customer's experience management which shall lead to increasing the number of loyal customers. Johye & Soobin (2016) have proposed several recommendations regarding the subjects that should be tackled in future researcher. Such topics include: exceptional customer experience, transformational customer experience, reliable customer experience, co-co-creation process that create the experience.

VI. Methods and Procedures

a) Methodology

The current study adopted the descriptive and analytical approaches. The current study is considered quantitative. For instance, the researcher designed a questionnaire and distributed the forms to collect the required data from the respondents.

b) Population and Sampling

The population of the study consisted of all the marketing managers working in the Jordanian banking, insurance, and financial services sectors. As for the sample, it was chosen randomly and consisted of 48 marketing managers chosen from the study's population.

© 2017 Global Journals Inc. (US)

Table (1): Sample Population and sampling

Sector	Number of population	Number of the distributed questionnaire forms	Number of collected questionnaire forms
Banks	15	13	13
Insurance	23	19	12
Financial services	36	30	23
Total	**74**	**62**	**48**

Table (2): Respondents' Demographic characteristics

Category	Frequency	%
Gender		
Male	36	75.0
Female	12	25.0
Total	48	100.0
Education		
High school	4	8.3
Diploma	5	10.4
Bachelor	19	39.6
High studies	20	41.7
Total	48	100.0
Experience		
<5	13	27.1
5-10	7	14.6
10-15	15	31.3
>15	13	27.1
Total	48	100.0
Age		
<30	13	27.1
30-40	24	50.0
41-50	11	22.9
Total	48	100.0
Do you have CEM system in your Company		
Yes	33	68.8
No	15	31.3
Total	48	100.0

Table (2) shows the demographic characteristics of the respondents. It can be noticed that 75% of the respondents were males, whereas the rest are females. As for the educational level, most of the respondents held higher degrees (41.7 %). As for the respondents' age, 50% of them were between (30-40) years. In addition, 31.3 % of the respondents had 10 – 15 years of experience. In addition, 68.8% of the respondents were working in companies that apply CEM.

c) Data Collection Methods

The researcher of the current study used the following types of resources:

1) Primary data resources: These resources include the questionnaire that was designed by the researcher to collect the required data.
2) Secondary data resources: They refer to the reviewed empirical and theoretical studies.

d) Statistical Analysis

The data obtained through the questionnaire forms were processed statistically. Means and standard deviations were calculated for each statement. In addition, the researchers also conducted Cronbach Alpha test to identify reliability. They also tested the hypotheses and calculated the mea of each statement.

e) Reliability Test

Cronbach Alpha test was conducted to identify the extent of the instrument's reliability. The value is 0.881 which means that the study's instrument and its results are highly reliable because it far exceeds the accepted value which is 0.60 according to (Sekaran, 2003).

f) Validity

The instrument was viewed by a panel of experts in the field of marketing in order to make sure that it shall measure what it's meant to measure. In the light of their comments, the researchers made some modifications upon the instrument.

© 2017 Global Journals Inc. (US)

VII. Results

Table (3): Means and standard deviation of the each statement

No.	Paragraph	Mean	Std. Deviation
Q1	Employees are trained in the marketing department about the ethics they should have when viewing the data saved in the company' database.	4.04	.743
Q2	The latest techno technologies are provided to collect data from customers and analyze them to serve customers better.	3.96	1.184
Q3	Work teams are formed from various departments and they work in an efficient manner to make use of the data provided by the company's database.	3.42	.895
Q4	Employees make use of the internet to develop the company's marketing database.	4.31	.803
Q5	Employees make use of the data provided by the company's data based for activating the roles performed by direct marketing.	3.79	.874
Q6	The company save the data related to their customer's preferences regarding its products.	4.46	1.148
Q7	The company is highly concerned with having complete detailed profile about each customer.	3.98	1.062
Q8	The technologies used in the company's data based are adjusted to be consistent with the marketing proposed objectives.	3.53	.905
Q9	The company makes use of the latest technological developments to make wise decisions.	3.92	1.048
Q10	The company depends on the customer experience management system when making strategic decisions.	3.44	1.287
Q11	The customer experience management system helps the companies in reaching a wise decision through analyzing the feedback of each potential decision.	3.75	.887
Q12	Marketing managers are provided with information about the company's customers through periodical reports.	3.73	1.180
Q13	The customers experience management system helps the company in reaching the perfect solution for the concerned problem.	4.11	.729
Q14	The company exert many efforts to develop its database that is linked with the company's customer experience management system.	3.56	1.009
Q15	The company's competitive strategy is set on the basis of its customer experience management system.	3.85	.899
Q16	The company's customer experience management system is considered one of the main factors that enables the company to create a competitive advantage.	3.13	1.214
Q17	Adopting a customer experience management system within the company has become a matter that concerns the company's managers and employees. It has also become part of it mission.	3.90	.751

© 2017 Global Journals Inc. (US)

Q18	The company is highly concerned with developing and applying its customer experience management system in order to raise the value provided for customers through its services.	3.94	.727
Q19	The company aims to apply a unique customer experience management system to differentiate itself from all its other competitors in the market.	4.06	.783
Q20	The company is highly concerned with measuring the degree of their customers satisfaction.	4.42	.895
Q21	The company is highly concerned with keeping their customers trust in it.	4.52	.799
	The overall mean	3.895	.51671

Based on the above table, it can be noticed that there respondents believed that customer experience management is highly significant.

a) Hypotheses Testing

Testing Hypothesis (1)

H.1) Marketing managers are highly aware about the significance of customer experience management (CEM) in the Jordanian banking, insurance and financial services sectors.

Table (4): Testing of the first hypothesis

One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
H	48	3.8950	.51671	.07458

One-Sample Test

	Test Value = 3					
	T	Df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
H	12.000	47	.000	.89500	.7450	1.0450

One sample t- test was conducted to test above hypothesis. It was found that the calculated value of (t) is significant at the significance level of (0.05). That means that respondents are aware of the significance of customer experience management (CEM) in the Jordanian banking, insurance and financial services sectors.

Testing hypothesis (2)

H.2) There are statistically significant differences – at significance level of 0.05 - the between marketing managers' degrees of awareness about the significance of customer experience management (CEM) in the Jordanian banking, insurance and financial services sectors which can be attributed to the type of sector.

© 2017 Global Journals Inc. (US)

Table (5): Testing the second hypothesis

Post Hoc Tests
Homogeneous Subsets
ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2.574	2	1.287	5.807	.006
Within Groups	9.974	45	.222		
Total	12.548	47			

Post Hoc Tests
Multiple Comparisons

(I) Sector	(J) Sector	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Banks	Insurance	.58849*	.18847	.012	.1114	1.0656
	Services	.09677	.16336	.840	-.3168	.5103
Insurance	Banks	-.58849*	.18847	.012	-1.0656	-.1114
	Services	-.49172*	.16765	.020	-.9161	-.0673
Services	Banks	-.09677	.16336	.840	-.5103	.3168
	Insurance	.49172*	.16765	.020	.0673	.9161

**. The mean difference is significant at the 0.05 level.*

One way ANOVA was conducted to test above hypothesis. It was found that calculated value of (F) is significant at the significance level of (0.05). That mean that there are statistically significant differences – at significance level of 0.05- between marketing managers' degrees of awareness about the significance of customer experience management (CEM) in the Jordanian banking, insurance and financial services sectors which can be attributed to the type of sector. Such differences are for the favor of the marketing managers who work at the Jordanian banking. In addition, Scheffe test was conducted to identify such differences.

Normality test

(K-S) test was conducted to test the normality of the data. It was found that Kolmogorov-Smirnov Z value is not significant at the significance level of (0.05). That means that means the concerned data are normally distributed.

VIII. Conclusion

a) The current study concluded:

1) The current study concluded that marketing managers are highly aware about the significance of customer experience management (CEM) in the Jordanian banking, insurance and financial services sectors.

That is consistent with the results of Reichheld (2006) and Kakabads et al (2006). That shows that marketing manager in the aforementioned sectors are highly concerned with applying such management in their companies.

2) It was also concluded that there are statistically significant differences - at significance level of 0.05 - between marketing managers' degrees of awareness about the significance of customer experience management (CEM) in the Jordanian banking, insurance and financial services sectors which can be attributed to the type of sector Such differences are for the favor of the marketing managers who work at the Jordanian banking sector. This result shows that the Jordanian banking sector has exerted much efforts to improve such management and create memorable experience.

IX. Recommendations

a) The researcher of the current study has recommended the following:

1) The same problem of the current study should be investigated in other Jordanian sectors.
2) Training courses should be held for employees about the methods should be adopted to improve the way they interact with customers.
3) Marketing manager in all companies should attend training courses and workshops about the

© 2017 Global Journals Inc. (US)

significance of customer experience management and method of improving it.

4) Customer experience management should be assessed periodically in all types of companies to identify its weaknesses to improve them.
5) Companies should investigate their customers' perceptions for their experiences during their purchasing journey (before, during and after purchasing). That is done to identify the company's weaknesses and improve them.

References Références Referencias

1. Biedenbach, G., & Marell, A. (2010). The impact of customer experience on brand equity in a business-to-business services setting. *Journal of Brand Management*, 17(6), 446–458.
2. Blumenthal, A. 2008. User-centric Enterprise Architecture. Available online at *http://usercentricea.blogspot.com/2008/04/customer-experience-managementand*.
3. Clatworthy, S. (2012). Bridging the gap between brand strategy and customer experience. *Managing Service Quality*, 22(2), 108–127.
4. Gentile, C., Spiller, N. & Noci, G. (2007) How to sustain the customer experience: an overview of experience components that co-create value with the customer. *European Management Journal*, 25, 5, pp. 395–410.
5. Haeckel SH, Carbone LP, Berry LL (2003) How to lead the customer experience. *Mark Manag* 12(1):18–23.
6. Holbrook MB, Hirschman EC (1982) The experiential aspects of consumptions: consumer fantasies, feelings, and fun. *J Consum Res* 9(2):132–140.
7. Holbrook, M.B., 2006. ROSEPEKICECIVECI versus CCV: the resource-operant, skills exchanging, performance-experiencing, knowledge-informed, competence-enacting, co-producer-involved, value-emerging, customer-interactive view of marketing versus the concept of customer value: 'I can get it for you wholesale'", in Lush, R.F. and Vargo, S.L. (Eds), The Service-Dominant Logic of Marketing. Dialog, Debate and Directions, *M.E. Sharpe, New York, NY*.
8. Johnston, R., & Kong, X. (2011). The customer experience: A road-map for improvement. *Managing Service Quality*, 21(1) 5–24.
9. Johye Hwang & Soobin Seo , (2016),"A critical review of research on customer experience management Theoretical, methodological and cultural perspectives", *International Journal of Contemporary Hospitality Management*, Vol. 28 Iss 10 pp. 2218 - 2246 Permanent link to this document: http://dx.doi.org/10.1108/IJCHM-04-2015-0192.
10. Kakabadse, A., Savery, A., Kakabadse, N., & Lee-Davies, L. (2006). 1% for 10%: Executive strategies for customer care. *Strategic Change*, 15, 103–111.
11. Kim KH, Kim KS, Kim DY, Kim JH, Kang SH (2008) Brand equity in hospital marketing. *J Bus Res* 61:75–82.
12. KIM MACGILLAVRY, ALAN WILSON (2014), *Delivering Loyalty Via Customer Experience Management at DHL Freight*, C 2014 Wiley Periodicals, Inc. Published online in Wiley Online Library (wileyonlinelibrary.com) Global Business and Organizational Excellence ● DOI: 10.1002/joe.21569 ● September/October 2014.
13. Lanning MJ (1998) *Delivering profitable value: a revolutionary framework to accelerate growth, generate wealth and rediscover the heart of business*. Perseus Books, Reading.
14. Luo, Xueming. (2007). Consumer negative voice and firm-idiosyncratic stock returns. *Journal of Marketing*, 71(3), 75–88.
15. Meyer, C., Schwager, A. (2013) *Understanding Customer Experience*, HBR, Zurich Help Point.
16. Pine BJ II, Gilmore JH (1998) Welcome to the experience economy. *Harvard Bus Rev* 76(4):97–105.
17. Pine II, B. J, Gilmore, H. J (1999) *Welcome to the Experience Economy: work is theatre and every business a stage*, HBR.
18. Rawson, A., Duncan, E., & Jones, C. (2013). The truth about customer experience. *Harvard Business Review*, 91(9), 90– 98.
19. Reichheld, F. (2006). *The ultimate question. Boston*, MA: Harvard Business School Press.
20. Rowland Worlu & Oladele Joseph & Kehinde Taiye & Tairat Borishade, (2016),"Effective customer experience management in health-care sector of Nigeria A conceptual model ", *International Journal of Pharmaceutical and Healthcare Marketing*, Vol. 10 Iss 4 pp. 449 – 466.
21. Schmitt B (1999), Experiential marketing: how to get customers to sense, feel, think, act and relate to your company and brands. *J Mark Manag* 15:53–67.
22. Schmitt, B. (2003). *Customer experience management: a revolutionary approach to connecting with your customers*. John Wiley and Sons.
23. Sekaran, U. (2003). *Research Methods for Business – A skill Building Approach*. USA, John Wiley & Sons, Inc
24. Shaw, C., & Ivens, J. (2005). *Building Great Customer Experiences*. Basingstoke: Palgrave Macmillan.
25. Sirapracha J, Tocquer G (2012) Customer experience, brand image and customer loyalty in telecommunication services. *Int Conf Econ Bus Mark Manag* 29:112–116.

© 2017 Global Journals Inc. (US)

26. Verhoef PC, Lemon KN, Parasuraman A, Roggeveen A, Tsiros M, Schlesinger LA (2009) Customer experience creation: determinants, dynamics, and management strategies. *Journal of Retailing*, 85(1):31–41.
27. Walter BE, Ostrom A (2010). Drivers of customers' service experiences: a study in the restaurant industry. *Manag Serv Qual* 20(3):236–258.
28. Wilson, A., Zeithaml, V., Bitner, M., & Gremler, D. (2012). *Service marketing* (2nd European ed.). Maidenhead, Berkshire, England: McGraw-Hill.

© 2017 Global Journals Inc. (US)