

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

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8 Abstract

9 The current study aimed at investigating the marketing managers' degrees of awareness
10 about the significance of customer experience management (CEM) in the Jordanian banking,
11 insurance, and financial services sectors. The researchers designed a questionnaire and then
12 they distributed the questionnaire forms to the selected sample. The overall response rate is
13 (77.419

15 ***Index terms***— customers? experience, banks, customer experience management.

16 1 Introduction

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

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

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

31 2 II.

32 3 Statement of the Problem

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

7 REVIEW OF LITERATURE

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

44 4 III.

45 5 The Study's Hypotheses

46 The hypotheses of the current study include the following: 1) Marketing managers are highly aware about
47 the significance of customer experience management (CEM) in the Jordanian banking, insurance and financial
48 services sectors. 2) There are statistically significant differences -at the significance level of 0.05 -between
49 marketing managers' degrees of awareness about the significance of customer experience management (CEM)
50 in the Jordanian banking, insurance and financial services sectors which can be attributed to the type of sector.
51 IV.

52 6 The Study's Questions

53 The current study shall provide answers for the following questions: 1) Are marketing managers highly aware
54 about the importance of customer experience management (CEM) in the Jordanian banking, insurance and
55 financial services sectors? 2) Are there any statistically significant differences -at the significance level of 0.05
56 -between marketing managers' degrees of awareness about the significance of customer experience management
57 (CEM) in the Jordanian banking, insurance and financial services sectors which can be attributed to the type of
58 sector ?

59 V.

60 7 Review of Literature

61 During the 1980s, the concept of customer experience was proposed. It was also used by Holbrook and Hirschman
62 (1982) who propose a new experiential approach regarding consumers' behavior. This concept has been attracting
63 much attention by researchers and writers since the late 1990s. For instance, such attention can be seen through
64 the book that was written by Pine and Gilmore (1999) that is titled Experience Economy and the book that was
65 written by Schmitt (1999) that is titled Experiential Marketing: How to Get Customers to Sense, Feel, Think,
66 Act, Relate to Your Company and Brands.

67 Due to the amount of attention given to this concept, several studies were conducted to provide several definitions
68 for the concept "customer experience". For instance, Gentile et al. (2007) defines customer experience through
69 saying "The customer experience originates from a set of interactions between a customer and a product, a
70 company, or part of its organization, which provoke a reaction. This is strictly personal and implies the customer's
71 involvement at different levels (rational, emotional, sensorial, physical, and spiritual)" Furthermore, ??eyer and
72 Schwager (2007) define customer experience as being customers' internal subjective responses when having direct
73 or indirect contact with company. Verhoef et al. (2009) have also provided a definition for such concept through
74 saying it is customer's response that has cognitive, affective, emotional, social and physical aspects and it is
75 holistic in its nature. As for Schmitt (1999), he believes that experiences involve sensing, feelings, thinking,
76 acting and relating them. As for involving senses, the latter believes that such experiences possess aesthetics
77 and sensory qualities. Such experiences are related to customers' feelings because they are connected with their
78 moods and emotions. They also involve thinking, because customers assess their experiences through thinking
79 about the value provided by the concerned product or service. As for acting, experiences refer to behavioral
80 aspects and actions. As for relating, experiences refer to social aspects.

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

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

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

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

99 8 Global Journal of Management and Business Research

100 Volume XVII Issue I Version I Year () comparing customers' expectation before using the product with their
101 perceptions after using it. Thus, measuring quality highly depends upon identifying customers' perceptions
102 about the received service or product. Many of the studies that were conducted about customer experience have
103 shed a light upon the cognitive aspect of such experiences. Such aspect is highly concerned with the customers'
104 perceptions about the product or the service. Other studies focused on the emotional aspect of such experience.
105 For instance, Holbrook (2006) believes that this emotional aspect include emotions and feelings that are generated
106 when customers interact with the company's employees.

107 Walter et al. (??010) define customer experience as being the customer's direct and indirect interaction
108 with the company, its representatives, services, products, or other customers. The latter idea is emphasized by
109 Biedenbach and Marell (2010) who believe that customer experience is customer's assessment for the value of the
110 service / product and the way he / she interacts with the company or its representatives.

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

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

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

129 He also believes that adopting this approach shall help any company in achieving much success and gaining
130 many profits.

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

144 Customer experience is one of the things that help companies to create a competitive advantage (Johnston
145 and Kong 2011; Pine and Gilmore 1998). ??ilmore (1998, 1999) believe that experience is one of the most
146 important things in the field of marketing and it is able to differentiate the company and its companies from
147 others. Furthermore, Ostrom (2010) believes that companies need to understand that each customer thinks in
148 different way and they provide him / her with an excellent value in order to create a compleutive advantage.
149 Lanning (1998) believes that providing customers with an excellent value shall participate in providing them
150 with a memorable experience. According to Haeckel et al. (2003), due to the significance of customer experience
151 and its management, many companies have been focusing on making good comprehensive plans for providing
152 customers with an excellent value to have memorable experiences. In addition, Kim et al. (2008) believe that it
153 is important for companies to create memorable experiences and provide them with greater value. In order for
154 companies to achieve a competitive advantage, they must focus on creating a memorable customer experience
155 and innovations instead of focusing on traditional aspects that are not up to date, such as: price. Sirapracha and
156 Tocquer (2012) believe that in order for companies to differentiate their brands and services from others, they
157 should create special memorable experiences that shall turn customers into loyal ones.

158 The concept "customer experience" has been gaining much attention by researchers and businessmen. For
159 instance, a shift has occurred in the world business from having a service-based economy to an experience -
160 based economy (Kim et al. 2008;Verhoef et al. 2009; Pine and Gilmore 1999).Customer experience management
161 (CEM) is a group of processes implemented by the company to track, control and organize every interaction that

14 D) STATISTICAL ANALYSIS

162 occurs between its customers and employees throughout the purchasing lifecycle (i.e. before, during and after
163 purchasing the product or receive the service). Such processes aim at improving such interactions to increase the
164 number of the loyal customers. In other words, customer experience management consist is an approach adopted
165 for improving customer experience. Customer experience management is significant because it shall achieve a
166 competitive advantage in various sectors, such as the service, hotels, hospitality, and public transportation sectors
167 (Clatworthy, 2012).Such management is considered a business strategy adopted in many business organizations.
168 Such strategy usually aims at helping the organizations in capturing, assessing, analyzing, and understanding
169 the customer experience, when he /she interacts with them or with their product or services. Enforcing such
170 management shall enable the firms to attract customers, and turn them into loyal ones or even advocates. Such
171 management also aims at providing customers with and excellent value and have the customers satisfied about
172 their interaction with the company. Such management also seeks at creating the best customer. Through adopting
173 this strategy, a service company can gain many benefits, such as like: constantly positive customer experiences,
174 achieving differentiation, increasing sales, customer retention and referrals.

175 Despite the fact that such management has many benefits, implementing it is not an easy thing. In fact,
176 many companies fail to implement it in an efficient manner. Thus, companies' manager should be aware that to
177 implement such effective management, they must adopt the following tools: 1. See through the customer's eyes.
178 2. Listen to the customer.

179 9 Empower all employees.

180 Customer experience management has become a crucial element for achieving and maintaining customer
181 satisfaction and loyalty. Companies need to find ways to ensure that the customer is satisfied about the product
182 or the service he has received. Reichheld (2006) believes that extraordinary customer experience creates a five
183 (5 %) increase in customer's feelings of loyalty. Kakabadse et al. (2006) claim that a 1% increase in customer
184 care programs has the potential to increase customer loyalty and sales by 10%.

185 In contrast Luo (2007) found a harmful and robust impact of high current consumer negative voice on firms'
186 future idiosyncratic stock returns from longitudinal real-world data from the airline industry. Furthermore, more
187 than 85% of senior business managers surveyed believe that customer experience management will be the next
188 battleground for sustainable competitive advantage (Shaw & Ivens, 2005). Rowland et al. (??016) believe that
189 organizations must change the criteria they have been adopting for measuring quality which are not considered
190 up to date any more. They believe that taking that into consideration shall be reflected positively upon the
191 degree of customers' satisfaction. That shall also increase the number of loyal customers. Thus, Rowland et
192 al. (??016) believe that if companies adopt a modern flexible model to apply such management that shall lead
193 to achieving an efficient customer's experience management which shall lead to increasing the number of loyal
194 customers. Johye & Soobin (2016) have proposed several recommendations regarding the subjects that should
195 be tackled in future researcher. Such topics include: exceptional customer experience, transformational customer
196 experience, reliable customer experience, co-co-creation process that create the experience.

197 10 VI.

198 11 Methods and Procedures a) Methodology

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

202 12 b) Population and Sampling

203 The population of the study consisted of all the marketing managers working in the Jordanian banking, insurance,
204 and financial services sectors. As for the sample, it was chosen randomly and consisted of 48 marketing managers
205 chosen from the study's population. shows the demographic characteristics of the respondents. It can be noticed
206 that 75% of the respondents were males, whereas the rest are females. As for the educational level, most of the
207 respondents held higher degrees (41.7 %). As for the respondents' age, 50% of them were between (30-40) years.
208 In addition, 31.3 % of the respondents had 10 -15 years of experience. In addition, 68.8% of the respondents
209 were working in companies that apply CEM.

210 13 c) Data Collection Methods

211 The researcher of the current study used the following types of resources: 1) Primary data resources: These
212 resources include the questionnaire that was designed by the researcher to collect the required data.
213 2) Secondary data resources: They refer to the reviewed empirical and theoretical studies.

214 14 d) Statistical Analysis

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

218 **15 e) Reliability Test**

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

222 **16 f) Validity**

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

226 **17 VII.**

227 **18 Results**

228 **19 Q18**

229 The company is highly concerned with developing and applying its customer experience management system in
230 order to raise the value provided for customers through its services.

231 **20 3.94**

232 .727

233 **21 Q19**

234 The company aims to apply a unique customer experience management system to differentiate itself from all its
235 other competitors in the market. 4.06 .783 Q20 The company is highly concerned with measuring the degree of
236 their customers satisfaction. 4.42 .895

237 Q21 The company is highly concerned with keeping their customers trust in it. 4.52 .799

238 The overall mean 3.895 .51671

239 Based on the above table, it can be noticed that there respondents believed that customer experience
240 management is highly significant. One sample t-test was conducted to test above hypothesis. It was found
241 that the calculated value of (t) is significant at the significance level of (0.05). That means that respondents are
242 aware of the significance of customer experience management (CEM) in the Jordanian banking, insurance and
243 financial services sectors.

244 **22 Testing hypothesis (2) H.2)**

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

254 **23 Normality test**

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

258 **24 VIII.**

259 **25 Conclusion**

260 a) The current study concluded:

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

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

265 2) It was also concluded that there are statistically significant differences -at significance level of 0.05between
266 marketing managers' degrees of awareness about the significance of customer experience management (CEM) in
267 the Jordanian banking, insurance and financial services sectors which can be attributed to the type of sector
268 Such differences are for the favor of the marketing managers who work at the Jordanian banking sector. This

269 result shows that the Jordanian banking sector has exerted much efforts to improve such management and create
270 memorable experience.

271 IX.

272 26 Recommendations

273 a) The researcher of the current study has recommended the following: 1) The same problem of the current study
274 should be investigated in other Jordanian sectors.

275 2) Training courses should be held for employees about the methods should be adopted to improve the way they
276 interact with customers. 3) Marketing manager in all companies should attend training courses and workshops
277 about the significance of customer experience management and method of improving it. 4) Customer experience
278 management should be assessed periodically in all types of companies to identify its weaknesses to improve
279 them. 5) Companies should investigate their customers' perceptions for their experiences during their purchasing
280 journey (before, during and after purchasing). That is done to identify the company's weaknesses and improve
281 them.

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³Marketing Managers' Degrees of Awareness about the Significance of the Customer Experience Management
(CEM) in the Jordanian Banking, Insurance and Financial Services Sectors

(

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)

Figure 1: Table (1

26 RECOMMENDATIONS

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No.	Paragraph
Q1	Employees are trained in the marketing department about the ethics they should have when viewing the data saved in the company's database.
Q2	The latest techno technologies are provided to collect data from customers and analyze them to serve the company's needs.
Year	Q3 Q4 Employees make use of the internet to develop the company's marketing database. Work teams
28	Q5 Q6 Q7 Q8 Q9
Vol-	Employees make use of the data provided by the company's data base for activating the roles performed by direct marketing. The company save the data related to their customer's preferences regarding its products.
ume	The company is highly concerned with having complete detailed profile about each customer. The technologies used in the company's data base are adjusted to be consistent with the marketing proposed objectives. The company makes use of the latest technological developments to make wise decisions.
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Global	Q10 The company depends on the customer experience management system when making strategic decisions.
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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 its mission.

(

One-Sample Statistics					
	N	Mean	Std. Deviation	Std. Error Mean	
H	48	3.8950	.51671	.07458	
		One-Sample Test			
		Test Value =			
				95% Confidence Interval of the	
T	Df	Sig. (2-tailed)	Mean Difference	Difference	
H	12.0047		.000	Lower	Upper
				.7450	1.0450

Figure 3: Table (4

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Post Hoc Tests					
Homogeneous Subsets					
ANOVA					
		Sum of Squares	df	Mean Square	F Sig.
Between Groups		2.574	2	1.287	5.80706
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
Banks	Insurance	.58849 *	.18847	.012	.1114
	Services	.09677	.16336	.840	-.3168
Insurance	Banks	-.58849 *	.18847	.012	-1.0656
	Services	-.49172 *	.16765	.020	-.9161
Services	Banks	-.09677	.16336	.840	-.5103
	Insurance	.49172 *	.16765	.020	.3168

[Note: *. The mean difference is significant at the 0.05 level.]

Figure 4: Table (5

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26 RECOMMENDATIONS

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