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A Study on Sonali Bank Limited

Analyzing Customer Service Quality

Highlights

An Assessment of Customer-Centricity

Customer Loyalty in Online Groceries

Discovering Thoughts, Inventing Future

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An Assessment of Customer-Centricity Success Factors: Context of the Lebanese Market

By Fatima Al Sayed, Hussin J. Hejase, Bassam Hamdar, Ali Hatoum & Ale J. Hejase
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Abstract- Academically, in the context of the Lebanese market, customer-centricity has not been addressed earlier; the factors that drive the success of a customer-centric strategy for an organization are to be recognized. An organization needs to identify and define the benefit and critical success factors (CSFs) of having the customer as the driver for its operations. A customer-centric organization capitalizes on an operating model based on a deep understanding of its customers, what they value, and what contribution they make to the company's profitability. This paper aims to assess and analyze the critical success factors of organizational customer-centricity within the context of the Lebanese market. It follows a quantitative approach with data collected from survey questionnaires administered to different employees of different organizations in various Lebanese regions.

Keywords: *customer-centric, critical success factors, lebanese market.*

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Fatima Al Sayed [α], Hussin J. Hejase [σ], Bassam Hamdar [ρ], Ali Hatoum [ω] & Ale J. Hejase [¥]

Abstract- Academically, in the context of the Lebanese market, customer-centricity has not been addressed earlier; the factors that drive the success of a customer-centric strategy for an organization are to be recognized. An organization needs to identify and define the benefit and critical success factors (CSFs) of having the customer as the driver for its operations. A customer-centric organization capitalizes on an operating model based on a deep understanding of its customers, what they value, and what contribution they make to the company's profitability. This paper aims to assess and analyze the critical success factors of organizational customer-centricity within the context of the Lebanese market. It follows a quantitative approach with data collected from survey questionnaires administered to different employees of different organizations in various Lebanese regions. A customer-centricity proposition in the Lebanese market was formulated based on data analysis. The Statistical Product and Process Solution (SPSS) used descriptive and inferential statistics for data processing. Results reported in different forms include pie charts, t-tests, chi-square tests, cross-tabulation, and regression analysis. The general proposition based on the findings reflects the research's objectives, revealing that Lebanese organizations should capitalize on the internal factors of importance such as leadership, culture, and structure within a customer-centric strategy. These factors will complement other external factors that will ensure the success of this strategy.

Keywords: customer-centric, critical success factors, lebanese market.

I. Introduction

The concept of the "Customer-centric Organizations" was investigated thoroughly in the literature (Bailey, 2005; Sadorf, 2011; Ernst & Young, 2013; Khan, 2022), and the salient question remains, "What distinguishes customer-centric organizations from other organizations claiming customer-focus?" According to Egol, Hyde, Ribeiro, & Tipping (2004), "these organizations have moved beyond lip service and re-oriented their entire operating model around the customer while increasing customer satisfaction and their profitability in the process" (p. 4). Customer-centric companies "align their operating models with a carefully defined and quantified customer segmentation strategy, and tailor business streams-product development, demand generation, production and scheduling, supply chain, customer care, etc... to delivering the greatest value to the best customers for the least cost" (p. 4). In addition, Trochlil (2004) asserts that customer-centric organizations succeed because they ensure that the customers' needs and expectations are met and exceeded. A customer-centric organization practices the following steps: "Provides customer value as its primary motivation; perceives staff as customer service agents; makes the buying experience the best it can be; operates on a budget-driven by member needs, and personalizes all communication" (Para 3).

Moreover, according to Rai (2013), "The two most important elements in establishing a customer-centric organization are an enterprise database and a workforce that can willingly share information and ensure a commitment to the customers, instead of the products or organizational fiefdoms. It is a long, hard slog to become - and maintain - being a customer-centric organization, but the result is a much more profitable brand" (p. 374). The aforementioned is ensured by achieving customer satisfaction and enriching an organization's wealth tangibly and intangibly.

Concerning the context of the Lebanese market, as far as the researchers' knowledge, some references address the experience in Lebanese organizations (Hejase, 2001, 2007, 2008; Telecomreview.com, 2016; Soubra, 2021). Hence, this research aims to formulate a general proposition on the components of a successful customer-centric organization capitalizing on customer-centric strategy implementation by aligning different internal and external aspects of the organization. These include culture, structure, human resources, economic strategies, and marketing strategies. Moreover, this study intends to define the extant factors that determine the success of a customer-centric strategy adopted by an organization. The researchers adopted a quantitative approach covering a sample of companies from the Lebanese market. The findings will present a general proposition on the components of a successful customer-centric organization in this market.

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II. Problem Definition

Organizations now a day apply customer-centric strategies worldwide to present an offering that targets the diverse needs of all customers. They aim to satisfy the customers' needs and provide value-added and exceed consumer expectations (Deloitte & Touche, 2014). An organization should adopt several sub-strategies that concern the internal and external operations by developing a clear, successful, and effective customer-centric strategy (Yohn, 2018). In addition, Morgan (2019) stresses the importance of customer-centricity by addressing the best hundred companies in the world. The author contends that "Customer-centric companies live and breathe their customers and are highly focused on providing amazing experiences. These companies are innovative, do good in the world, disrupt their industries, and are rewarded with growth and increased revenue. Brands that have superior customer experience bring in 5.7 times more revenue than their competitors" (Para 1). "Customer-centricity comes in many forms, ranging from adopting new technology to getting feedback to building relationships" (Morgan, 2019, para 3). All sectors of the economy apply customer-centricity including retail, healthcare, manufacturing, services, information and communications technology, agriculture, etc. Moreover, many firms from all countries worldwide seek to achieve the benefits of customer-centricity. Nevertheless, these firms are committed to introducing disruptive changes internally and externally. Lebanon is no exception since there is a lack of studies and knowledge in the Lebanese market. The Lebanese market is rich having many organizations competing for leadership in all different sectors. As a result, consumers have a wide choice of organizations and competing products to choose from them. Hence, there is of utmost importance to provide a unique service and value-added products to the consumers that adhere to the current era of consumer-focused and consumer-centric organizations. Developing a consumer-centric strategy is essential in the process of communicating the values of the services provided by different organizations. Determining the appropriate consumers' needs is essential for an organization to attract the right customers and exceed their expectations.Horn, Sloan, & Benjamin (2017) assert that "Consumers don't want products designed for people in other markets. They want products and services that fit their lifestyles, incomes, and cultural traditions" In short, "customers want companies to anticipate their needs through a maze of purchasing channels and technologies. When companies get it right, they can reap rich rewards through greater customer spending and loyalty" (p. 3). Hence, a continuously demanding and competitive market requires the adoption of an innovative consumer-centric strategy that capitalizes on different internal and external factors. Research covering customer-centricity in the Lebanese market is scarce. This study intends to assess and analyze the Critical Success Factors (CSFs) of a customer-centric strategy in the Lebanese market.

III. Scope of the Study

This study, as stated before, covers the customer-centric strategies adopted in Lebanese organizations. The researchers will assess the importance of human resources (HR), employee behavior, and other internal and external factors in determining the success of such strategies. The research objectives are as below:

- Defining the standard internal and external CSFs of customer-centric organizations.
- Analyzing the importance of HR strategies and policies in determining the success of customer-centric organizations.
- Determining the best-practice economic model for a customer-centric organization.
- Assessing the customer-centricity of Lebanese organizations.
- Presenting the CSFs deemed important to determine customer-centric strategy outcomes in Lebanese organizations.

The paper constitutes several sections: Section 1 contains the introduction and background. Section 2 discusses the relevant review of the literature. Section 3 elucidates the methodology, the description of the variables, and the data sources while section 4 is devoted to the empirical results. Finally, section 5 offers conclusions and remarks.

IV. Literature Review

a) Customer Centricity and Customer-Centric Organizations

Gartner Inc. (2022) defines customer-centricity as "The ability of people in an organization to understand customers' situations, perceptions, and expectations. Customer centricity demands that the customer is the focal point of all decisions related to delivering products, services, and experiences to create customer satisfaction, loyalty, and advocacy" (Para 1). Van den Hemel, & Rademakers (2016) provide a broad definition, "A business approach that places the customer's value-perception at the center of attention and takes it as the starting point for all organizational activities. Developing a strategy starts at the customer and flows back to the organization (as opposed to inside-out thinking; that is, from the organization to the customer). The aim is to create an optimal and distinctive fit between the value perception of the customer and the products/services offered. In this way, superior value is created for the customer, and captured by the organization" (p. 4). Alida (n.d.) stresses the fact that "it's a key part of aligning your organization around

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the customer, which means creating an open, centralized and secure space so every touchpoint with a customer reflects your brand values and fosters transparency" (p. 6). According to Kretz (2021), "Customer centricity can't simply be a marketing ploy. It needs to be a company mindset. It must become embedded in a business leader's core way of thinking about everything from product to strategy" (Para 3). Finally, a report published by Ernst and Young (2013) provides another definition: "A customer-centric organization builds an operating model around a deep understanding of its customers, what they value, and the contribution each makes to the profitability of the company" (Burns, Delany, Clark, & Sterner, 2013, p. 7). In addition, the report stresses that the aforementioned is achieved "by designing business processes that target diverse customer needs, delivering a positive customer experience at every touchpoint across the customer life cycle, maintaining an active communication channel with customers, and fostering a culture that places the customer at the heart of the organizational strategy and decision-making process" (ibid).

V. Best Practices

a) Core Principles for Redefining Customer Relationships

The report by Ernst and Young (2013) states five core principles for redefining customer relations. Starting with protecting the organization or business against intermediation by third parties. Organizations have to ensure a direct contact relationship with their consumers to have a strong influence on how consumers view their products and services; next, organizations have to ensure the correct understanding of customers' needs to develop and provide product offerings that target those needs. Thirdly, organizations should increase productivity to gain a competitive advantage by increasing their productivity through streamlined business processes and technological improvements that will enhance the quality of the service they provide to their customers. The fourth principle is related to the diversity of sources of revenue to attain sustainability. This affects customer-centricity recognizing that product performance and consumer needs shift with market conditions and life events. Finally, organizations should embrace collaboration with new partners across the value chain. By doing so, organizations are successful in opening new opportunities by identifying and managing strategic business partnerships. Adopting those principles, organizations "can build a strong foundation for the future while improving top-line growth and profitability over the near term. To truly succeed, they must embrace and embed the concept of innovation within their organizations" (ibid).

b) The Three-component Model for Customer-Centric Performance Requirements

Schiele and Sadorf (2009) present a three-component model for customer-centric performance requirements. This model consists of three pillars, internal organizational, external customer, and industry views. The first step of building a customer-centric organization is defining key-performance requirements including key skills and behaviors that make both employees and customers loyal. The second step describes the pillars individually. Pillar one, or the internal organizational view, deals with management identifying high-performance employees who can develop and sustain outstanding customer relationships. Employees can provide an internal benchmark for the organization. A quantitative approach to recognizing key result measures by an individual is preferred to avoid subjectivity. The second pillar, the external customer's view deals with gathering customers' input and feedback on their expectations. Organizations can identify, from consumers' perspectives, the activities and drivers they value the most through customer workshops and focus groups. The third pillar, the industry's view identifies specific practices and benchmarks to compare the organization's performance and customer relationships (Schiele & Sadorf, 2009).

c) SMART Customer Relationship Management

Sadorf (2011) presents another model for customer relationship management. This model consists of five sections depicting the word "SMART" standing for S: Start with the survey, M: Meet with customers, A: Act, R: Rate the progress, and T: Target improvement.

d) Customer-Centric Organizational Factors

A customer-centric organization has equally been "one which orients its whole being around customers and their requirements. It ensures an alignment of its strategy, people, and processes with customers' needs. This will affect the organization's systems, its structures, the working environment, and the skills and behaviors of its employees" (Macaulay, 2011, p. 4 cited in Osakwe, 2020, p. 457). Macaulay (2011, cited in Osakwe, 2020) mentions different success factors in dealing with an organizational customer-centric strategy. These factors include 'Customer-oriented leadership' and enthusiastic leaders driven by customer relationships. 'Supportive culture' adopts a wide customer-centric culture that includes internal and external customers. Based on this culture, an organization should reward and celebrate customer-focused success. Moreover, the 'Human Resource department plays a great role in determining the customer-centricity of an organization through recruitment policies and training and development programs. As for the importance of the HR function, Fox (2013) contends that "Customer-centric HR is the next

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level of human resource management that will revolutionize the way companies operate" (para 2). Dave Ulrich (a Ross School of Business professor at the University of Michigan-Ann Arbor) cited in Fox (2013) recommends "partnering with customers. i.e., organizations strive to be an employer of employees whom customers would choose instead of being an employer of choice — and, in some cases, do choose. Customers filter almost every HR practice" (para 5). The second recommendation is soliciting customers to partner with the organization, "professional HR executives must seek external customers, listen to them and involve them. Therefore, needing strong two-way communication channels and using collected information to inform HR decisions. Thirdly, selecting, training, and developing employees. Fourthly, rewarding employees' good behavior" (Fox, 2013).

Furthermore, along the same lines as above, MacDonald (2022) recommends four best practices to support business success: "(1) Hiring for customer success. Regardless of the role, the focus must be on hiring talent aligned with customer-centric thinking and the importance of customer experience in the business. (2) Putting relationships first. Customers are people who benefit to a great extent when partnering with them. (3) Democratizing customer data. A customer relationship management (CRM) database can help facilitate a personalized relationship with customers to provide the business with a unified front (internal integration) that delivers better customer experiences. (4) Connecting company culture to customer outcomes. Indeed, employees' motivation is boosted by customer-centricity strategy when linking actions to results" (para 25-28).

e) Customer-centric characteristics

Embedding customer-centricity in the organization's 'DNA' is based on several characteristics of organizations. According to Macaulay (2011) and Deloitte & Touche (2014), these factors are listening to customers, leading by example, creating service standards, customer service training, internal customer cooperation, continuous improvement, and employee empowerment and responsibility.

f) The Path to Customer Centricity

Shah and Staelin (2006) mention several factors that an organization should consider while evaluating and developing its customer-centric strategy. (1) Organizational culture that engulfs values, norms, and beliefs. Values represent the essence of a culture driven by a central value to which each decision is focused primarily on customer needs and satisfaction. Norms represent the customer advocacy as adopted by employees. A familiar norm of customer-centric organizations is knowledge sharing between employees who become capable of best serving the customers. Finally, two beliefs; customers' understanding that comes from living with the customer and 'customers' loyalty' is considered the key to long-term success and profit (Shah & Staelin, 2006). (2) Organizational structure implying the complete integration of all functional activities to deliver superior customer value. Integrating functions and/or key account managers or segment task forces may be ways an organization can adopt to coordinate all customer value-creation activities. (3) Processes, whereby Payne and Frow (2005, cited in Shah & Staelin, 2006), identified five essential processes for an organization to be customer-centric. Strategy-development process; Dual value creation (core of exchange) process; Multichannel integration (all customer front-end points) process; Information-management process; and Performance-assessment process. (4) Financial metrics are significant to motivate individual employees to be more customer-centric and help marketing managers measure the financial implications of their decision-making. However, the challenge lies in quantifying the financial results and impact of a customer-centric strategy where the main metrics are intangible such as customer satisfaction (Shah & Staelin, 2006).

g) Becoming Customer-Centric

Bailey (2005) asserts that there are many steps to becoming customer-centric with three top-level primary imperatives: (1) Knowing the customer includes customer segmentation based on common characteristics whereby each customer deserves an appropriate and customized level of attention. The abovementioned help organizations leverage and allocate limited resources maximizing customers' acquisition, retention, and profitability. To be effective, "customer segmentation requires that the entire organization aligns all of its resources with the model" (p. 100). (2) Aligning resources include people, the organization's system, and products and services with the customer. "Once an organization has aligned its resources with the customer via segments, the next step is to listen to and respond to the customer on a continuous basis" (Bailey, 2005, pp. 100-102). (3) Listening and responding (also known as the voice of the customer strategy). Simply administering an organizational survey alone is not listening. Listening requires that organizations internalize and respond to what customers say. A complete "voice of the customer" strategy includes continually obtaining and analyzing input from every front-end point that a customer can have with the organization. "Truly listening requires that the organization obtains customer's input from each touchpoint, then integrating this information, internalizing it, analyzing it, and responding" (Bailey, 2005, p. 102).

h) Elements and Advantages of Customer-Centric Organizations

Torchlil (2004, para 5) defines the different elements of customer-centric organizations as follows:

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- *Culture:* needs to be well documented and shared among all staff members defining ways of interaction with the customer and the customer's importance to the business.
- *Metrics:* Tracking, measuring, and responding to data labeled by the customers as significant and attractive.
- *Knowledge:* Embracing a wide association and integrated discipline of gathering and responding to information about the customers' challenges, needs, and expectations.
- *Technology:* building, developing, and managing the appropriate tools to deliver concise information to the right people at the right time.
- *Segmentation:* Categorizing customers into different groups, such that each group gathers people with similar characteristics to improve the services provided and gain a higher return on marketing investments.

Also, Self (2009) defines the advantages of becoming customer-centric. Starting with profits (financial perspective), these are the first advantage for organizations transforming themselves into customer-centric. "Companies that improve their ability consistently meet their customers' needs will produce positive bottom-line business results." (Mikel Harry and Richard Schroeder cited by Self, Para 2). The financial perspective is a direct benefit that starts most organizations on the journey to increased customer relevance. However, Self (2009) justifies his arguments as "first, customer-centricity produces freedom for an organization. Then, freedom empowers everyone in the organization to customize their treatment of customers, rises out of the confidence that all employees understand why and for whom they are working, and manifests itself when a company is proactively working on customer solutions. All of the above translates to fewer worries, accompanied with brand's new opportunities to achieve greater heights in terms of innovative and creative solutions" (Para 3). The second argument is employee loyalty. "Companies will enjoy stronger employee loyalty if they embrace strong customer relationship values. Much of employees' satisfaction comes from delivering strong, common-sense solutions to their customers. Customer-centric organizations rise above internal procedures, which the customer does not care about, and focus on a logical service or product that makes the customer's life easier. If employees are empowered to take care of their customers, they will like working much better. Therefore, the result is having happier, more committed employees and customers at the same time" (Para 4). Finally, Companies that outperform the competition have "customers" as a core competency (ibid).

i) Customer-Centricity: The Construct and the Operational Antecedents

Lamberti (2013) presents four components of the customer-centricity construct:

- Customer Integration

General customization, such as mass customization, is essentially product-centric (Sheth et al., 2000, p. 55). It adapts existing products to different customer needs rather than developing products around customer needs. In a customer-centric approach, customers are active players in the marketing process by the ways products/services reach the customer and by the content's nature that derives from a participatory decision-making process involving customers (Etgar, 2008).

- Interactive CRM

Attaining firm–customer trust is required and is accomplished through adaptive learning of customers' needs and preferences, requiring interactivity. The above explains the strong linkage between customer integration and interactive customer relationship management.

- External Integration

Within a customer-centric context, a prerequisite for implementing customer focus effectively is underlining supply-chain alignment, collaboration, and an alignment between the companies and the retailers (Gagnon and Chu, 2005; as cited in Lamberti, 2013).

- Internal Integration

A common goal and a shared cultural view of the company's role are essential to implementing customer-centered processes (Galbraith, 2002, as cited in Lamberti, 2013). Moreover, "in customer-centric organizations, the emphasis is on the total integration of all customer-facing activities by better aligning all firm activities around customer value-adding activities" (Sheth et al., 2000).

j) The Building Blocks of a Customer-Centric Organization

According to Booz & Company (2004, p. 5), a leading global management consultancy firm, the building blocks of a customer-centric organization are:

- Customer life-cycle view; an organization has a holistic and continuous view of each customer's evolving life-cycle needs and other transforming life experiences.
- Solution mindset; encouraging a new customer value proposition. A focused Mindset on problem-solving away from only selling.
- Advice bundling; relies on continuous dialogue engagement with customers alongside the product/service purchasing and serviceability cost-effectively.
- Can-Do customer interface; arms front-line staff with the skills and authority to tailor solutions.

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- Fit-For-Purpose business processes; wisely flow the most basic and stable products and services through the most efficient, least expensive business streams. Diverting more complicated and less predictable elements of offerings to more customized streams is recommended to isolate complexity within the system and minimize costs).
- Collective, cross-functional effort; tailoring solutions to customers' ever-changing needs requires cooperation across functions, product/service lines, and company boundaries.

k) The Seven Practices of Customer-Centric Organizations

A provider of customer experience and engagement software 'People Metrics' (2013) identified seven practices of customer-centric organizations. These are: making customers mission-central, seeking highly loyal customers, empowering customers' feedback, enriching employees' knowledge sharing to improve customers' experience, providing all necessary resources to employees' customers' problem solving, sharing collected customers' feedback with employees, and recognizing employees when they offer good service to customers. These practices are familiar among many models discussed earlier in this paper.

l) Customer-Centricity Attributes and Behaviors

Marshak (2013) presents the attributes and behaviors that define true customer-centricity as follows:

- Organizational commitment to customer success
- Full engagement with customers
- Top-down management customer commitment
- Internalizing a culture of customer-centricity
- Recognizing the customer along the corporate business lines
- Designing customer-centric processes and policies
- Measuring customers' related transactions
- Encouraging innovation for customers

Marshak emphasizes other practices like "customer experience." A truly customer-centric organization will work to understand what its end customers are trying to do and help them get that done with ease, grace, and a positive experience.

VI. Internal Organizational Factors and Customer Centricity

Internal organizational factors like culture and structure play an important role in shaping the customer-centricity of an organization. Researchers in this section summarizes the findings of relevant literature on the impact of organizational culture and structure in determining the success of a customer-centric organization.

a) Organizational Culture and Customer Centricity

Creating a customer-centric culture

Blacharski (2006) presents different actions an organization should take to ensure a wide-accepted customer-centric culture. (1) Organizational identity is embedded in every employee in the organization. A fact observed in the process of creation of the product/service with the customer in mind. (2) Organizational mission statement must embed the commitment, the desire to deliver the best value, and the delivery of the best customer experience. The mission statement should lead to the value proposition of the organization shared among all employees. This value statement should envisage how the organization wants its image in consumers' minds. Blacharski (2006) asserts that the main steps in creating a customer-centric culture are as follows: Knowing customers, hiring appropriate talent, training for customer service, activating standards and record metrics, practicing positive reinforcement techniques, starting from the top (top management commitment), and keeping employees happy.

b) Organizational Culture and Customer Centricity

Jordheim (2014) discusses the development of a customer-centric culture that enables the organization to live up to customer expectations. Hiring staff that mirrors customer-centric culture is essential in determining the success of customer-centric strategies. Employees are the company's heart with all the values, norms, and beliefs that the company is trying to adopt as a cultural image.

c) Organizational Structure and Customer Centricity

Different structures adopted by the organization may lead to the success or failure of the customer-centric strategy adopted by this organization.

d) Reinforcing customer-centricity through the structure

Reesink (2014) discusses the importance of organizational structure as a customer-centricity determinant factor. The researcher mentions that perceiving customer-centricity as an organization's goal or strategy is achieved by aligning the organizational structure to them. An organizational structure that enables a mindset that crosses different functional areas is essential to creating the highest customer value. Jones, 2010, as cited in Reesink (2014) contends that "the differentiation of subunits based on customer segments allows such a cross-functional mindset since it will align functional skills and competencies with the needs of the customer segment" (p. 14). Moreover, Reesink states that while customer-centricity implies the maximization of value creation for the customer, each employee should work on reaching this maximum value by defining the Key Performance Indicator (KPI) structure. Total integration of subunits and all front-end activities reinforce customer-centricity by aligning all value creation activities. "An integration role coordinates the activities of two or more functions or subunits,

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promotes information and knowledge sharing, and pursues organizational goals better by influencing what employees do and how they do it" (Jones, 2013, p. 124). Jones also mentions the importance of vertical integration of all subunits. Such structure enables various subunits to interact and exchange information causing the alignment of operational and tactical goals that lead to the maximization of value creation. Finally, the researcher concludes that a customer-centric organization should divide its subunits based on functional tasks. The subunits may be divided based on customer segments if specific subunits can identify consumer needs (Reesink, 2014).

Moreover, Gebauer and Kowalkowski (2012) discuss the importance of organizational structure in shaping the customer orientation of an organization. They highlight the importance of vertical integration structure in driving the organization towards a customer-oriented strategy. Then, to create customer orientation, an organization has to either set up and integrate customer teams in the sales organizations of product Strategic Business Units (SBUs) or establish customer-focused SBUs. Such a vertical integration structure requires sharing knowledge and resources between the different teams across all concerned SBUs. In addition, an organization should formulate a customer-oriented frame with all its business partners to ensure the delivery of a benefit to customers (Gebauer & Kowalkowski, 2012).

VII. Technology and Customer Centricity

Technology includes different software for the analysis of data that is customer-centric.

a) Customer Service Technology and Customer-Centricity

Schawbel's (2014) interview with Jim McCann, CEO of 1-800-FLOWERS, highlighted the customer experience of 1-800-FLOWERS of customer service technology. McCann highlighted the importance of adopting new technology in the customer-centric strategy of the organization. McCann stressed the impact of the customer service technology to further the organization's customer experience initiatives. He added that the company's customer service agents use the customer service technology in capturing, accessing, and sharing knowledge that improves customer interaction and accelerates customer support. Also, McCann highlights the importance of data analysis provided by technology in building customer loyalty. In addition, he stresses the impact of hardware technology, specifically mobile phones, that organizations should exploit the opportunity to reach customers everywhere and anytime through this medium. Technological interaction engagement with customers is essential for an organization to build customer loyalty, enhance customer retention, and maximize customer value (Jim McCann, as cited in Schawbel, 2014).

b) Information Technology as a Strategic Partner for Marketing in Customer Centricity

'Forbes Insights' (2015), in association with TURN, surveyed 162 U.S.-based senior executives. Their report informs that "brand intelligence solutions, customer relationship management systems, consumer intelligence technologies, and data management platforms are enabling organizations to manage better their volumes of data and better understand customers through their behaviors" (p. 4). The research highlights the importance of formulating a strategic partnership between Information Technology (IT) and marketing practices so that a customer-centric organization succeeds. In addition, according to 72% of the respondents, "companies are still focused primarily on knowledge gathering rather than making real and actionable use of their data" (p. 5). In addition, the report stresses the fact that "As data-centric tools become sophisticated and brands become appreciative of data's value, several key changes are taking place" (p. 4). In fact, "nearly half—48%—of participant senior executives answered that they plan to evangelize data discoveries to modify business and strategic objectives" (p. 4). Finally, the reportrecommends that "embracing the newfound power of data takes more than innovative technologies. Advanced organizations establish best practices to glean greater value from their data (p. 8) - as these increasingly recognize the relevance of data-driven marketing, they are investing more heavily in the necessary tools, talent, and technologies" (p. 13).

c) Customer-Centricity Challenges and Information Technology

Nadkarni (2010) emphasizes that "although companies are aware of the value of customer-centric efforts, less attention has been given to its implementation - especially the key role that the information technology (IT) organization plays in its eventual success" (Para 1).The growth of the customer-centricity strategy resulted in a higher emphasis on finding the organization's overall profitability due to customers and calculating customers' lifetime value. However, Nadkarni (2010) contends that"the analytics required to support such a strategy have required databases designed to enable querying of data across the various customer interactions with the company. The above deviates from the classic approach of efficiently designing databases querying account/relationship information about the customer. Such account-centric databases fall short when one has to find out about all of the customer's interactions with the company" (Para 3). Also, Galliers and Leidner (2003) contend that there should be strategic congruence between the information systems strategy and the corporate strategy. The

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authors suggest focusing on four areas to plan for the strategic information systems. These include "using business goals as the starting point for IT investment, looking for opportunities to leverage IT for competitive advantage, managing IT workers efficiently and effectively, and defining enterprise architectures and policies for technology clearly" (p. 182).

Furthermore, Reynolds (2002) also emphasizes that CRM technology must follow a customer-centric strategy because only customer-centricity attains the full benefits offered by CRM technology. In addition, Nadkarni (2010) argues that IT implications of implementing a customer-centric business strategy occur when understanding the organization's broader business challenges. Exhibit 1 depicts these.

Exhibit 1: Organization's broader business challenges

- Identify and understand each stakeholder's role in the execution of the strategy successfully.
- Implement effective communication between stakeholders to avoid loss or misinterpretation of messages throughout the organization's ranks and levels.
- Define a consistent data architecture strategy with a clear vision of the organization's strategy and communicated operational objectives.

Source: Nadkarni, 2010, Para 5-14.

The obstacles to overcome when implementing a customer-centric business strategy extend way beyond IT. However, "the IT organization can take the lead role in ensuring the success of such a strategy - overcoming challenges, reducing implementation times, and preventing organizational frustrations" (Nadkarni, 2010, para 14).

d) Customer-Centric Information Systems

Liang and Tanniru (2007) present a three-generation framework for customer-centric information systems. "The first-generation systems focused on technology utilization; the second-generation systems were process-oriented built to support general-purpose processes for adaptation through configuration and reusability; while the third depicted customer-centric information systems" (pp. 10-11). Liang and Tanniru emphasize that "Customer value and business competitiveness were the drivers of those systems; making the system development a dynamic process. Moreover, the system development focus is to configure various components of the customer-driven value chain to meet the ever-changing customer value proposition" (p. 11). Capitalizing on the abovementioned, the authors present a framework of four different components for the customer-centric information system that includes customers, processes, products and services, and technologies. Customers are centric with the other three components depicted around the center.

VIII. Economics of Customer Centricity

The economics of customer-centricity section covers mass customization, customer-centricity sustainability, and economic customer-centricity metrics.

a) Mass Customization and Customer Integration

Piller and Moeslein (2004) discuss the concept of mass customization and present a value-creation model through mass customization. "Mass customization has emerged in the last decade as a solution for addressing the new market realities while still enabling firms to capture the efficiency advantages of mass-production" (Pine, 1993, Tseng and Jiao, 2001, Piller, 2003, as cited in Piller & Moeslein, 2004). Moreover, "Mass customization is a technology-assisted production process where customers are allowed to modify the traditional mass production process to produce their preferred design and fit. Moreover, it is a collaborative approach where the manufacturer customizes a product based on customer desires identified through a proper dialog" (Fralix, 2001; Gilmore & Pine, 1997; Dissanayake, 2019). The main difference between mass customization and mass production is the high intensity of information (Piller, 2003, cited in Piller & Moeslein, 2004). In a mass customization system, a customer is involved in the configuration or design phases of the products. However, with a variance in the degree of this involvement based on the type of the product. Mass customization is an economic strategy that enables an organization to benefit from the efficiency and deploys a customer-centric strategy to maximize customer value (Piller & Moeslein, 2004).

b) Customer Centricity Sustainability

Sheth, Sethia, and Srinivas (2011) assert that sustainability, as a business goal, leads to economic, social, and environmental positive impacts. They dissected the economic dimension of sustainability where multiple arguments are present. They argue that the economics aspect relates to one of the known 3Ps: planet, people, and profit representing the conventional economic profit. However, through customer-centricity, organizations may also define a new concept in the economic dimension of sustainability. Adopting customer-centric sustainability (CCS) as a core element results in much greater effectiveness of the Corporate's sustainability agenda. Seth et al. (2011) propose conceptualizing CCS as a metric of performance based on sustainability outcomes that are personally consequential for customers and result from customer-directed business actions. The authors argue that there are three dimensions of CCS:

- Environmental; relates to the impact of consumption on the environment's well-being.

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- Social; relates to the impact of consumption on consumers' well-being.
- Economics; relates to the impact of consumption on consumers' financial well-being.

Sheth et al. (2011) argue that a customer-centric strategy impacts the customer's well-being that needs to be measured tangibly. However, there is the difficulty in quantifying the customer-centricity economic impacts and pointing out marketing metrics as the measure of the success of customer-centricity.

c) Customer Centricity and Customer Loyalty Metrics

A sustainable stakeholder value is best when focusing on customer loyalty. For example, Peter Drucker (1999) asserts "purpose of business is to create and keep customers." However, not all customers are equal, and in fact, loyal customers are far more profitable. According to Rioux (2020), "Loyal customers lead to growth" (para 1). Moreover, she advocates that increasing customer loyalty leads to "customers becoming brand advocates, increased spending, lower cost to serve, increased purchases of higher-margin products/services, and more customer referrals" (para 8-19). Also, Skorobogatykh & Shirotchenskay (2019) stress that several key customer behavior metrics exist to evaluate the overall financial impact of a loyalty program. Metrics include "retention; or the incremental percent of current customers who are program members and remain loyal. Lift, or the incremental increase in spending by current customers who are also program members; shift, or the incremental spending from competitors' customers who are program members and start shopping at the business" (p. 198). Furthermore, executives quantitatively evaluate the economic value of implementing a loyalty program using the loyalty math behind 'retention, lift, and shift' to drive an attractive Return on Investment (ROI) (ibid, p. 199).

Panthongpraser (2015), quoting performance improvement expert H. James Harrington contends that "measurement is the first step that leads to control and eventually to improvement" (p. 45). However, businesses realize that "not all customers are the same; so, attracting and retaining customers cannot be measured for management action purposes without understanding the differences between customers" (p. 45). Consequently, for a person to quantify the economics of customer retention, several metrics have to be defined and understood. Moreover, marketers find these metrics useful for better decision-making in marketing to understand dynamic and fast changes when necessary and detect opportunities for various customer relationships. Metrics that are very useful for measuring and assessing the value of customers include the following:

Customer Retention Rate (CRR); is recommended as the first metric that marketers and economists should keep tracking. CRR is the quotient of the number of customers retained to the number of customers at risk. The functions in the primary factors of the supply chain marketing and sales and customer care departments must share strategies and results to identify opportunities in retaining their customers. "The Pareto Principle can be of use to observe that 80% of a company's revenues referred to 20% of the customers" (Rivard, 2017, para 3). However, it is not easy to know the exact percentages. It is still the case that businesses concentrate on their most valuable customers. According to Info Entrepreneurs (2009), "identifying customers worth more for the business can be for many reasons ranging from the size of their purchases to the relative ease of managing their account. Successful businesses do the following: identify customers, build relationships with them, and work to bring in new customers with similar profiles" (para 2). Congruent to the aforementioned, Panthongpraser (2015) recommends that "organizations have to be aware of their focused efforts to nurture and engage current customers, improve organizational practices implemented to increase loyalty, and transform customers to ambassadors for their brands" (p. 45). In addition, Cioffi (2019) contends that "if the data-driven marketing goal is to manage churn actively, one must perform value-based marketing taking into consideration customer lifetime value, event-driven marketing, data warehousing, and analytics infrastructure" (p. 23). Next, quoting Panthongpraser (2015, pp. 45-46), some of the metrics are reviewed as shown,

Customer Retention Rate (CRR):
CRR = (Original no. of customers — Lost customers) / Original no. of customers

Customer Acquisition Cost (CAC) or Cost of Customer Acquisition (COCA):
CAC = (the total acquisition spending) / (the number of new customers acquired)
According to Bernazzani (2021), "Total acquisition spending refers to total sales expenses and marketing cost - adding up all the programs or advertising spending, salaries, commissions and bonuses, and overhead spent to acquire customers in a period" (para 16-23).

Customer Lifetime Value (CLV or LTV): CLV is “the present value of the future cash flows or the value of business attributed to the customer during his or her entire relationship with the company” (The Economic Times, 2022, para 1). However, one may compare it with the customer profit (CP). CP = Revenues - Costs associated with the customer relationship during a specified period. However, Panthongpraser (2015) asserts that the difference between CP and CLV is that

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the first measures the past, and the second looks forward.

Hence, CLV enriches the managers' decisions but is hard to quantify because it involves forecasting future activity.

*CLV = (Avg. monthly Rev. per customer * Gross margin per customer)/Churn rate*

Where Churn rate = 1 – CRR

According to Customer Thermometer (n.d.), "Customer Churn is the movement of customers out of your business… is also known as customer attrition, customer turnover and customer loss" (para 1, 4). The Churn Rate is the ratio of all the customers lost during a period (i.e., a month) divided by the total number of the company's customers at the beginning of the month. One does not include any new sales from that month.

$CLV = GC\ (CRR / 1 + d - CRR)$

Where,

GC is yearly gross contribution per customer.

CRR is the yearly retention rate (or 1 - Churn rate), and d is the 'yearly discount rate.'

** "Assume that contribution margin, retention rate, and discount rate are constant, and the company uses an infinite horizon timeframe when it calculates the present value of future cash flows" (Panthongpraser, 2015, p. 45). Also, according to Caldwell (2021),

CLV = Average Transaction Size x Number of Transactions x Retention Period

The ratio of Customer Lifetime Value to CAC (CLV: CAC): In a well-balanced business, CAC should be less than customer lifetime value, or the CLV: CAC ratio should be higher than (1 time), i.e., a higher one means the company's sales and marketing have a higher ROI. Panthongpraser (2015) offers the following comparisons: " Ratio 1:1 means you lose money the more you sell; Ratio 3:1 or better is a good target, and Ratio 4:1 or higher indicates a great business model, but in a competitive market you might be under-investing in sales and marketing" (Panthongpraser, 2015, p. 46).

CAC looks at what resources the organization puts into landing new customers, while CLV examines the customers' potential value they bring to the organization.

IX. Proposed Research Model

Figure 1 depicts the proposed research framework for this research. It also illustrates the five hypotheses to be tested.

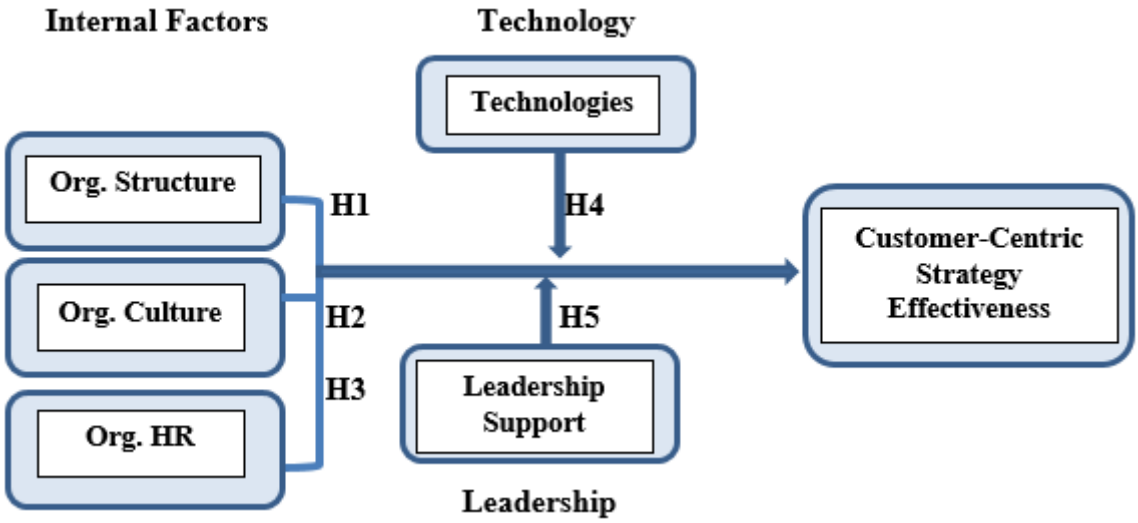

Figure 1: Proposed Research Model

X. Research Questions and Hypotheses

RQ1: What is the impact of internal organizational factors on the customer-centric strategy adopted by the organization?

H1: Organizational structure affects the effectiveness of the customer-centric strategy.

H2: Organizational culture affects the effectiveness of the customer-centric strategy.

H3: Human Resources (HR) policies affect employee behavior in being customer-centric

RQ2: What is the impact of technology on the customer-centric strategy adopted by the organization?

H4: Adopting the right technologies enables the success of customer-centric strategies.

RQ3: What are the right leadership practices that enable the success of customer-centric strategies?

H5: Applying the right leadership commitment enables the success of customer-centric strategies.

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RQ4: Are Lebanese organizations following a customer-centric approach?
H6: The majority of Lebanese organizations are following a customer-centric approach.

XI. Research Methodology

Williams (2007) contends that "Quantitative researchers seek explanations and predictions with the intent to establish, confirm, or validate relationships and to develop generalizations that contribute to the theory understudy" (p. 66). Kothari (2004) asserts that "Quantitative research quantifies attitudes, opinions, behaviors, and other defined variables and generalizes results from a larger sample population. This approach applies to phenomena expressed by quantity" (p. 3). Based on the above reasoning, the researchers adopted quantitative research aiming for a scientific approach to measure the level of customer-centricity of a selected number of Lebanese organizations and determine the critical success factors of customer-centric organizations. Indeed, the main objective of quantitative research is to test theories or hypotheses.

a) The Philosophy

Saunders et al. (2009) and Hejase & Hejase (2013) contend that strat researcher considers the research philosophy. The current research follows the principles of positivism that "depend on quantifiable observations that lead to statistical analysis" (Collins, 2010, p. 38; cited in Dudovskiy, n.d.). Moreover, Hejase and Hejase (2013) contend that "Positivism is when the researcher assumes the role of an objective analyst, is independent, and neither affects nor is affected by the subject of the research." (Hejase & Hejase, 2013, p. 77). The positivist research paradigm assures an objective reality, valuing honesty and personal integrity that creates an environment of trust. The abovementioned entails a study trusted to correspond to reality (Saunders et al., 2009).

b) The Approach

The researchers adopted the deductive approach to validate the hypotheses set at the beginning of the research. In fact, "A deductive approach is useful if the general aim was to test a previous theory in a different situation or to compare categories at different periods" (Elo & Helvi, 2008, p. 107).

c) The Strategy

Research strategy is a blueprint for the research and forms the milestones needed in the research design. Research design can be exploratory, descriptive, or causal: (Hejase & Hejase 2013, p. 110). This research is exploratory and causal. "An exploratory design is conducted about a research problem when there are few or no earlier studies. The focus is on gaining insights and familiarity for later investigation or undertaken when problems are in a preliminary stage of investigation" (Labaree, 2013, p. 7). Moreover, Hejase & Hejase (2013, p. 115) find cause-effect relations between two or more variables indicated by causal research.

d) Data Collection Techniques

Secondary data

The literature review provides a clear, timely, streamlined understanding of the subject of this research. More than 70 references were revised and analyzed using books, reviews, Internet sources, scholarly blogs, and articles. The purpose was to collect reported data, explore better the problem of investigation, and illustrate different views on customer centricity models and issues.

e) Primary data

A survey was the research tool used to collect primary data administered at a specific period.

f) Population

The target population of the survey questionnaire includes employees of all levels of different organizations in the Lebanese market. The authors covered various regions of Lebanon to formulate a representative view on the status of customer-centricity in Lebanese organizations.

g) Sample selection and size

This study uses a non-probabilistic sampling method. The basis of participants' choice was their willingness, free-will involvement, and ease of reach. Researchers distributed 250 questionnaires. The number of valid returned questionnaires reached 200. Fifty questionnaires were invalid due to being half-completed (35), erroneously filled (11), and those with a missing pages (4). Therefore, the response ratio was 80%. The administration of the questionnaires to respondents covers different ages and backgrounds at universities, places of work, and several organizations.

h) Survey instrument or questionnaire

The front page was composed of a brief introduction that explains the survey's purpose, the time required to complete it, the respect for confidentiality, and who is conducting it. Four sections divided the questionnaire covering the knowledge of customer-centricity, attitude towards customer centricity, implementation issues of customer-centricity, and demographics. Questions styles include multiple-choice questions and 5-level Likert scale questions for the attitude section. The questionnaire design aids in testing, validating the hypotheses, and thus answering the research questions.

The researchers' choice of close-ended questions, such as two-point, multiple-choice, scaled, matrix, and contingency questions, is reasoned that people are more likely to answer a questionnaire if it

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does not engage a lot of time and effort. Moreover, the researchers conducted a pilot testing on a sample with ten (10) respondents (not among the sample participants), resulting in slight improvement adjustments applied to the questionnaire.

i) Data Analysis

Collected data were analyzed applying statistical methods and techniques that include both descriptive and inferential statistics. The Statistical Product and Service Solutions (SPSS) version 21, an IBM product since 2009, is used. Hejase et al. (2012) contend that "informed objective decisions base on facts, numbers, real, realistic and timely information" (p. 129). Furthermore, according to Hejase and Hejase (2013), "descriptive statistics deals with describing a collection of data by condensing the amounts of data into simple representative numerical quantities or plots that can provide a better understanding of the collected data" (p. 272). This paper uses calculations of the mode, median, mean, standard deviation, variance, range, skewness, correlation coefficient, cross-tabulation, or kurtosis since these provide a helpful initial view (Aldrich and Cunningham, 2015). On the other hand, inferential statistics include t-tests, Analysis of Variance (ANOVA), regression analysis, and many other multivariate methods.

j) Research Ethics

Ethics are essential since these relate directly to the integrity of research and the disciplines involved. Ethical concerns arise in four areas harm to participants, lack of informed consent, data management, reciprocity and trust, affiliation, and conflict of interest. In addition, the researchers undertook to abide by the ethics principles mentioned above during the whole course of the research.

k) Reliability Analysis

The 22-item scale assessment uses the Cronbach's Alpha technique to measure Internal Reliability. The 22-item scale had a Cronbach's Alpha = 0.815, while those of the five sections are 0.798, 0.855, 0.756, 0.688 and 0.814, respectively (see Table 1). One may observe that Cronbach's alpha values fall in three ranges 0.6-0.7, 0.7-0.8, and 0.8-1.00 labeled "Moderate," "Good," and "Very Good," respectively (Burns & Burns, 2008, p. 481). Hejase & Hejase (2013) contend that "the generally agreed upon lower limit for Cronbach's alpha is 0.70, although it may decrease to 0.60 in exploratory research" (p. 570). Chehimi et al. (2019) indicate that the outcomes assert a moderate and acceptable "strength of association and prove that the selection of the questions is suitable for the questionnaire purpose" (p. 1915).

XII. Results and Findings

a) Demographic Statistics

Results show that 54% of the respondents were females while 46% were males. 71.5% of the respondents belong to the age groups of 20 to 39 years (grouping 20-29 years, 29% and 30-39 years, 42.5%), while 19% belong to the group age of 40-49 years. Others are either less than 20 years old, 3% or more than 49 years old, 6.5%. Also, 64% of the respondents are single, 31% are married, 4.5% are divorced, and 0.5% are widowed. In addition, 60% of the respondents have achieved Master's Degrees, while 32.5% have Bachelor's degrees, 6.5% were high school graduates or equivalent, and 1% earned their doctorate.

Results show that 35% of the respondents assume managerial positions (manager 16.5% and head of department 19%) while about 35% are senior employees, team leaders & supervisors 23.5% and 11%, respectively. The remaining are junior (21.5%) and trainee (8.5%) employees.

As for salary, results show that 57% of the respondents earn a monthly annual salary between 1000USD and 3000USD, 31% a monthly annual salary between 3001USD and 5000USD, 3% have a salary less than 1000USD and 9% earn more than 5000USD. In addition, respondents' years of experience are as follows: 45.5% have more than (10) years of experience, 50.5% have between 2 and 9 years of experience, and 4% have less than (2) years of experience. Finally, 24% of the respondents are in the HR department, 18% are in the marketing and communications departments, 10.5% are in the Accounting and Finance departments, and 23% are technical (Engineering 10%, Information Technology 6.5%, and Operations 6.5%), and 8.5% are in Quality Management. Furthermore, 6.5% are in Corporate Socially Responsibility, and the remaining 9.5% are in the corporate, executive division, and top management.

b) Knowledge Statistics

i. *Organization practices tracking of customers*

98.5% of the respondents confirmed that their organizations practice tracking customers.

ii. *Percentage of Customers tracked*

Table 1: Percentage of Customers Tracked

		Frequency	Percent	Valid Percent
Valid	Less than 25%	55	27.5	27.5
	25%-49%	133	66.5	66.5
	50%-74%	9	4.5	4.5

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	Unspecified	3	1.5	1.5
	Total	200	100.0	100.0

Table 1 shows that 66.5% of the respondents agree that the organizations (they belong to) track 25% to 49% of their customers, and 27.5% answered that their organizations track less than 25%.

iii. *Customer Tracking Tool*

Figure 2 shows that the most used tool in tracking customers is telephone follow-up (67%), followed by surveys (50.5%), while the tools used least are face-to-face talk (26%), comment cards (21.5%), and financial reports (12.5%).

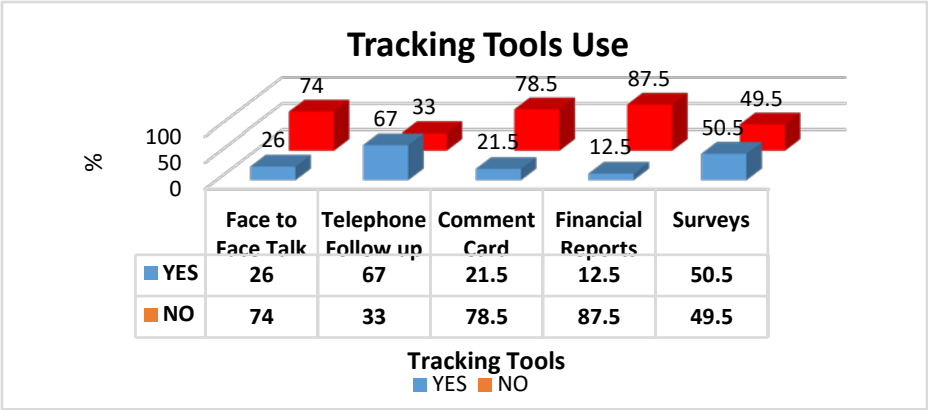

Figure 2: Customer Tracking Tool Histogram

iv. *Loyalty Program*

76% of respondents claimed their organizations have a loyalty program, and 24% denied that fact.

v. *Loyalty Program Tool*

Figure 3 shows that 59% of the respondents' organizations use special discounts, followed by 54% who asserted the use of loyalty cards.

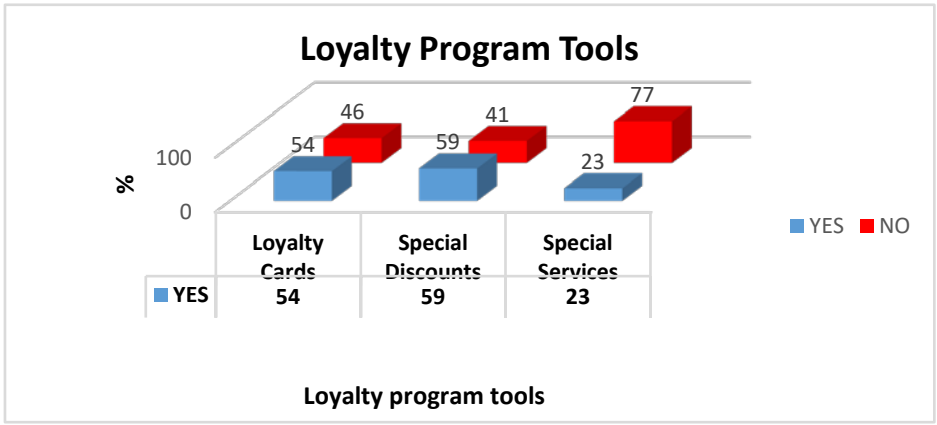

Figure 3: Loyalty Program Tool Histogram

c) *Implementation Issues Statistics*

i. *The Respondent's View on Organization's Centricity*

Respondents who consider their organizations customer-centric constitute 72% of the sample, while 28% considered their organizations product-centric.

ii. *Customers of the Organization are Involved in the Design of their Products and Services*

Also, 81.5% of the participants agree that their organizations allow customers' involvement in their products and services design.

iii. *Respondents' attitude towards internal customer-centric factors*

Respondents were required to express their agreement with the following statements by selecting the degree of effectiveness whereby SE: Slightly Effectively, E: Effectively, HE: Highly Effectively, and EE: Extremely Effectively. Results were grouped for simplicity of interpretation to show the maximum effect of the responses.

Respondents confirmed the effective integration of the functional teams related to direct customer

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relationships (99%), their use of technology to analyze customer data is highly effective (94%), and their organizational culture is suitable for supporting customer-centricity (95%) effectively.

Table 2: Respondents' attitude towards internal customer-centric factors

No.	Statement	EE	HE	E	SE
1	Functional Teams Related to Direct Customer Relationships are Integrated	20.5	47.0	31.5	01.0
2	The Use of Technology to Analyze Customer Data in the Respondent's Organization	31.5	63.0	05.5	00.0
3	The Organization's Culture Supports Customer Centricity	20.5	40.5	34.0	05.0

iv. *Organizational Customer Centricity is in the Mission and Vision Statements*

86% of the respondents agree that the customer-centricity of their organizations is in the mission and vision statements.

v. *The Organization Has a Clearly Defined Customer-Centric Strategy Communicated Across All Depart*

Moreover, 71.5% of the participants state that there exists a clearly defined customer-centric strategy communicated across all departments.

vi. *Inferential Statistics*

Cross-tab Analysis

Six variables representing the attitude were cross-tabulated against the question of the presence of a clearly defined customer-centric strategy in the respondents' organization.

*Cross Tab 1: "Our company's top executives demonstrate their commitment to our customer experience strategy" * "The Respondent's organization has a clearly defined customer-centric strategy communicated across all functional departments.*

Table 3: Cross-tabulation 1

Count		Respondents' organization has a clearly defined customer-centric strategy communicated across all functional departments.		Total
		Yes	No	
Our company's top executives demonstrate their commitment to our strategy on customer experience.	Disagree	0	5	5
	Neutral	4	36	40
	Agree	73	9	82
	Strongly Agree	66	7	73
Total		143	57	200

Table 3 shows that 139 (70%) respondents who agree and strongly agree that their companies' executives display their commitment to their strategy on customer experience also agree that their organizations have clearly defined customer-centric strategies communicated across all departments.

Table 4: Chi-Square Tests Crosstab 1

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	23.729	3	.000
Likelihood Ratio	27.309	3	.000
Linear-by-Linear Association	13.654	1	.000
N of Valid Cases	200		

Note: df: degrees of freedom

Table 4 shows that Pearson's Chi-Square (calculated) is 23.729, df=3, and the p-value is 0.000. Chi-Square (Tabulated, df = 3, α=5%) is 7.815. Therefore, Chi-Square (Calculated) > Chi-Square

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(Tabulated) indicates the rejection of the null hypothesis of independence, and the relationship between the two variables is statistically significant.

Further analysis shows that Pearson's correlation R = 0.265 with Approx. Sig. of 0.000 less than 5% standard error, implying a weak positive but statistically significant between the variables.

*Cross Tab 2: "At our company, the customer experience, the strategy, and the brand are inseparable" * "The Respondent's organization has a clearly defined customer-centric strategy communicated across all functional departments."*

Tables 3 and 4 reported similar calculations performed on the relationships. Outcomes show that 124 (62%) of the respondents who confirm that the customer experience, the strategy, and the brand are inseparable in their organizations also agree that their organizations' strategies have a clearly defined customer-centricity communicated across all departments.

More results show that the calculated value of Pearson's Chi-Square is 8.845, df is 3, and the p-value is under Asymp. Sig is 0.006. Chi-Square (Tabulated; df =3, α=5%) is 7.815. The Chi-Square (Calculated) is greater than the tabulated, asserting the rejection of the null hypothesis of independence, and the relationship between the two variables is statistically significant.

Further analysis shows that Pearson's correlation R(p=0.040 <5%) = 0.148, implying a very weak positive but statistically significant relationship between the variables.

*Cross Tab 3: "Our HR systems support the customer experience" * "The Respondent's organization has a clearly defined customer-centric strategy communicated across all departments."*

Outcomes show that 110 (55%) of the participants who confirm that their HR systems support the customers' experience agree that their organizations have a clearly defined customer-centric strategy communicated across all departments. Also, results show that the calculated value of Pearson's Chi-Square (Calculated; df =4, p=0.000) = 22.704. The Chi-Square (Tabulated, df = 4, α=5%) is 9.488. If the Chi-Square (calculated) is greater than that of the tabulated, then the null hypothesis of independence is rejected, and the relationship between the two variables is statistically significant. Moreover, Pearson's correlation R (p=0.002 <5%) = 0.219 implies a weak, positive, and statistically significant between the variables.

*Cross Tab 4: "Our reward systems reinforce the behaviors we try to promote around serving customers" * "The Respondent's organization has a clearly defined customer-centric strategy communicated across all departments."*

Outcomes show that 88 (44%) of the participants who confirm that the reward systems reinforce the behaviors they try to promote around serving customers also agree that their organizations have a clearly defined customer-centric strategy communicated across all departments.

Furthermore, outcomes show that Pearson's Chi-Square (calculated, df =9, p=.005) = 23.498. The Chi-Square (Tabulated, df=9, α=5%) is 16.919. Therefore, since Chi-Square (Calculated) is greater than the tabulated value, the null hypothesis of independence is rejected, and the relationship between the two variables is statistically significant. Moreover, Pearson's correlation R(p=0.000 <5%) = 0.252, implying a very weak positive but statistically significant between the variables.

*Cross Tab 5: "Our internal communications help create clarity and commitment toward delivering the customer experience" * "The Respondent's organization has a clearly defined customer-centric strategy communicated across all departments."*

55% (109) of the participants who confirm that their internal communications help create clarity and commitment toward delivering the customers' experience also agree that their organizations have a clearly defined customer-centric strategy communicated across all departments. Furthermore, outcomes show that the calculated value of Pearson's Chi-Square (Calculated, df =3, p=0.000) is 38.503. Chi-Square (Tabulated, df =9, α=5%) is 7.815. Therefore, since Chi-Square (Calculated) > Chi-Square (Tabulated), the null hypothesis of independence is rejected, indicating that the relation between the two variables is statistically significant. Also, Pearson's correlation R (p=0.000 <5%) = 0.359 implies a moderate, positive, and statistically significant relationship between the two variables.

*Cross Tab 6: "Our use of CRM technology enhances customer interaction" * "The Respondent's organization has a clearly defined customer-centric strategy communicated across all departments."*

Outcomes show that 68 (34%) of the participants who confirm that their use of CRM technology enhances customers' interaction also accept that their organizations have a clearly defined customer-centric strategy communicated across all departments. Also, 72 (36%) of those who agree and strongly agree that their use of CRM technology enhances customer interaction reject that their organizations have a clearly defined customer-centric strategy communicated across all departments.

Furthermore, outcomes indicate that Pearson's Chi-Square (Calculated, df =12, p=0.000) = 152.826. Chi-Square (Tabulated, df = 9, α=5%) is 21.026. Therefore, since Chi-Square (calculated) value is greater than the tabulated, the null hypothesis of independence is rejected and indicates that the two variables are statistically significant and related. Moreover, Pearson's correlation R (Approx. Sig. of 0.000 less than α=5%) =

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0.430, implying a moderate positive but statistically significant between the variables.

vii. *Cross-tab analysis summary*

The abovementioned analysis showed that the most related factors to the presence of a clearly defined customer-centric strategy are those factors related to culture, structure, and technology. Results are similar to those reported by Self (2009), Van den Hemel and Rademakers (2016), Morgan (2019), and Soubra (2021). Other factors on distinctive strategy and HR are related but at a lower rate. Results indicate the importance of having a culture that encourages internal customer-centric communication driven by the commitment of leadership towards the customer-centric strategy of the organization. Also, technology (CRM) is a significant factor in increasing customer interaction which fits Lamberti's (2013) recommendations.

viii. *T-Test*

Data from the questionnaire's attitude section was extracted to perform a T-test analysis. The aim was to assess if there was a difference in the employees' perceptions regarding the different factors understudy in the customer-centric organization. Nine questions of this section were significant with their t-test results shown in Table 5. Tables 5 and 6 illustrate the salient differences between the respondents' answers means who considered their organizations are customer-centric or product-centric.

Table 5: Levene's Test for Equality of Variances / Independent Samples Test

Section 1 - Customer-Centric Leadership						
Levene's Test for Equality of Variances				t-test for Equality of Means		
		F	Sig.	T	df	Sig. (2-tailed
7- Our company's top executives demonstrate their commitment to our customer experience strategy	Equal Variances Assumed	8.557	.004	-3.288	198	.001
	Equal Variances are not Assumed			**-3.204**	**177.200**	**.002**
9- Our leaders spend significant time with customers and employees hearing first-hand about the customer experience	**Equal Variances Assumed**	1.802	.182	**-2.606**	**198**	**.010**
	Equal Variances are not Assumed			-2.579	174.056	.011

Section 2 – Distinctive Strategy						
		F	Sig.	T	df	Sig. (2-tailed
13- A profound understanding of customers' needs informs our strategic direction	**Equal Variances Assumed**	3.041	.083	**-2.888**	**198**	**.004**
	Equal Variances are not Assumed			-2.828	179.312	.005
15- At our company, the customer experience, the strategy, and the brand are inseparable	Equal Variances Assumed	11.842	.001	-2.327	198	.021
	Equal Variances are not Assumed			**-2.201**	**173.919**	**.030**

Section 3 – HR Alignment						
		F	Sig.	T	df	Sig. (2-tailed
16- Our HR systems support the customer experience	**Equal Variances Assumed**	.560	.455	**-2.136**	**198**	**.034**
	Equal Variances are not Assumed			-2.066	173.648	.041
17- We hire for attitude and fit with our culture	**Equal Variances Assumed**	1.251	.265	**-1.989**	**198**	**.049**
	Equal Variances are not Assumed			-1.940	177.559	.055

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Section 4 – Internal Culture						
		F	Sig.	T	df	Sig. (2-tailed
21- Our internal communications help create clarity and commitment toward delivering the customer experience	Equal Variances Assumed	4.642	.033	2.678	198	.008
	Equal Variances are not Assumed			**2.711**	**176.390**	**.008**
25- Our employee experience mirrors the customer experience	**Equal Variances Assumed**	.067	.796	**3.179**	**198**	**.002**
	Equal Variances are not Assumed			3.162	176.390	.002

Section 5 – Customer-Centric Technology						
		F	Sig.	T	df	Sig. (2-tailed
26- Our use of CRM technology enhances customer interaction	**Equal Variances Assumed**	.022	.883	**6.474**	**198**	**.000**
	Equal Variances are not Assumed			6.401	173.755	.000

Table 6: Group Statistics

	The respondents' organization is:	N	Mean	Std. Deviation	Std. Error Mean
Our company's top executives demonstrate their commitment to our customer experience strategy.	Customer-centric	163	3.59	.920	.118
	Product-centric	37	2.05	.808	.085
Our leaders spend significant time with customers and employees hearing first-hand about the customer experience	Customer-centric	163	4.34	.964	.123
	Product-centric	37	2.75	.914	.096
A profound understanding of customers' needs informs our strategic direction.	Customer-centric	163	3.46	.959	.123
	Product-centric	37	1.89	.862	.090
At our company, the customer experience, the strategy, and the brand are inseparable	Customer-centric	163	3.69	1.041	.133
	Product-centric	37	2.03	.781	.082
Our HR systems support the customer experience	Customer-centric	163	2.92	.802	.103
	Product-centric	37	2.18	.676	.071
We hire for attitude and fit with our culture	Customer-centric	163	3.51	.960	.123
	Product-centric	37	2.80	.846	.089
Our internal communications help create clarity and commitment toward delivering the customer experience.	Customer-centric	163	4.00	.931	.119
	Product-centric	37	2.5	.990	.104
Our employee experience mirrors the customer experience	Customer-centric	163	3.75	.921	.137
	Product-centric	37	2.1	.954	.109
Our use of CRM technology enhances customer interaction	Customer-centric	163	4.02	.991	.127
	Product-centric	37	2.99	.937	.098

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Upon evaluating the mean of each variable, results show a statistically significant difference exists between the means of some questions answered by respondents belonging to customer-centric or product-centric organizations. Tables 5 and 6 depict results explained below:

Rule: Observe the p-value reported for Levene's Test for Equality of Variance in Table 5. If p is well below the 0.05 threshold, one can say that Levene's null hypothesis fails and "equal variance is not assumed" for this sample. Then perform a t-test under the alternative assumption of Non-Equality of Variance and continue to check the significance level reported in the t-test for Equality of Means. The associated significance level of p of the t-test is well below the 5% threshold. The associated significance level indicates that the probability of having no difference between the tested variables is significantly small.

Our company's top executives demonstrate their commitment to our customer experience strategy:

Levene's test significance is 0.004 < 0.05, so equal variances are not assumed. Then, the P-value of the t-statistic (under Leven's test of Equal Variances not Assumed) is significant at (Sig. 0.002 < 0.05), indicating there is a difference between the means. The mean of customer-centric = 3.59 is significantly higher than that of product-centric = 2.05, inferring that respondents from customer-centric organizations agree that their organizations' top executives demonstrate commitment to customer experience strategy more than those from product-centric organizations.

Our leaders spend significant time with customers and employees hearing first-hand about the customer experience:

Levene's test significance is 0.182 > 0.05, so equal variances assumed. Then, the P-value of the t-statistic (under Leven's test of Equal Variances Assumed) is significant at (Sig. 0.01 < 0.05), indicating there is a difference between the means. The mean of customer-centric = 4.34 is significantly higher than that of product-centric = 2.75, inferring that respondents from customer-centric organizations are more convinced that their leaders spend significant time with customers and employees to gather feedback about the customer experience.

A profound understanding of customers' needs informs our strategic direction:

Levene's test significance is 0.083 > 0.05, so equal variances are assumed. The P-value of the t-statistic (under Leven's test of Equal Variances Assumed) is significant at (Sig. 0.004 < 0.05), indicating there is a difference between the means. The mean of customer-centric = 3.46 is significantly higher than that of product-centric = 1.89, inferring that respondents from customer-centric organizations are more convinced that understanding customers' needs drives organizations' strategies.

At our company, the customer experience, the strategy, and the brand are inseparable

Levene's test significance is 0.001 < 0.05, so equal variances are not assumed. The P-value of the t-statistic (under Leven's test of Equal Variances not Assumed) is significant at (Sig. 0.03 < 0.05), indicating there is a difference between the means. The mean of customer-centric = 3.46 is significantly higher than that of product-centric = 1.89, inferring that respondents from customer-centric organizations are more convinced that the strategy and brand of the organization are supportive of and driven by the customer experience.

Our HR systems support the customer experience

Levene's test significance is 0.445 > 0.05, so equal variances are assumed. The P-value of the t-statistic (under Leven's test of Equal Variances Assumed) is significant at (Sig. 0.034 < 0.05). The mean of customer-centric = 2.92 is higher than that of product-centric = 2.18, indicating there is a difference between the means, inferring that respondents from customer-centric organizations believe that their HR supports the customer experience at their organizations but in a relatively ineffective manner.

We hire for attitude and fit with our culture

Levene's test significance is 0.265 > 0.05, so equal variances are assumed. The P-value of the t-statistic (under Levene's test of Equal Variances Assumed) is significant at (Sig. 0.049 < 0.05), indicating there is a difference between the means. The mean of customer-centric = 3.51 is higher than that of product-centric = 2.8, inferring that respondents from customer-centric organizations are slightly more convinced that the hiring policy fits the culture of their organizations.

Our internal communications help create clarity and commitment toward delivering the customers' experiences

Levene's test significance is 0.033 < 0.05, so equal variances are not assumed. The P-value of the t-statistic (under Levene's test of Equal Variances not Assumed) is significant at (Sig. 0.008 < 0.05), indicating there is a difference between the means. The mean of customer-centric = 4.00 is significantly higher than that of product-centric = 2.50. Inferring that respondents belonging to customer-centric organizations assert that their internal communication strategy is motivating their customers' experiences efficiently and effectively.

Our employee experience mirrors customers' experiences

Levene's test significance is 0.796> 0.05, so equal variances are assumed. The P-value of the t-statistic (under Levene's test of Equal Variances Assumed) is significant at (Sig. 0.02 < 0.05), indicating

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there is a difference between the means. The customer-centricity mean = 3.75 is larger than the product-centricity mean = 2.1, concluding that the respondents' organizations adopting customer-centricity are motivated by customers' experiences.

Our use of CRM technology enhances the interaction of customers

Levene's test significance is 0.883> 0.05, so equal variances are assumed. The P-value of the t-statistic (under Levene's test of Equal Variances Assumed) is significant at (Sig. 0.00 < 0.05), indicating there is a difference between the means. The mean of customer-centric = 4.02 is higher than that of product-centric = 2.99, showing that respondents from customer-centric organizations are confident that their use of CRM technology enhances their interaction with the customers.

ix. *T-test summary*

Following the variances and means analysis of the different attitude questions between the respondents of customer-centric organizations and product-centric organizations shows that this analysis coincides with the cross-tabulations result. The analysis shows that the main differences in means were in factors related to structure, culture, and technology depicting that respondents value the importance of leadership commitment, internal communication, and CRM applications in supporting the customer experience at their respective organizations. In some cases, the customer-centric and the product-centric means were close to 3 (a reference to the choice of 'Neutral'), indicating respondents are uncertain about the status of the specific factor in determining their organization-centricity. Moreover, the overall results and analysis are a good indicator that the structure, culture, and technology of an organization are significant determinants in the centricity of this organization.Such findings align with those of Self (2009), Van den Hemel and Rademakers (2016), Morgan (2019), and Soubra (2021). Finally, the T-test results and analysis will be the basis of the hypotheses testing and validation mentioned at the end of this paper.

x. *Regression Analysis*

This section presents a regression analysis of the variables examined for the sample under study. The dependent variable is the statement "respondents' organizations have a clearly defined customer-centric strategy communicated across all departments." The researchers decided to select various independent variables from the different questionnaire sections. The variables taken are five (5) knowledge-related variables, 15 attitude-related variables (3 from every section), and five (5) implementation issues-related variables. The selected variables are as below:

Dependent variable: Customer-centric strategy communicated across all departments

Independent variables:

Knowledge

1. The Respondent's Organization Tracking of Customers
2. The Respondent's Organization Tracks Customer Satisfaction
3. Customer Tracking Tool
4. The Respondent's Organization Has a Loyalty Program
5. Loyalty Program Tool

Attitude: Customer-Centric Leadership

6. Our company's top executives demonstrate their commitment to our customer experience strategy.
7. Our leaders spend significant time with customers and employees hearing first-hand about the customer experience.
8. At our company, the customer experience, the strategy, and the brand are inseparable.

Attitude: Distinctive Strategy

9. We have a strategic vision that permeates the company
10. A profound understanding of customers' needs informs our strategic direction
11. At our company, the customer experience, the strategy, and the brand are inseparable

Attitude: HR Alignment

12. Our HR systems support the customer experience
13. We hire for attitude and fit with our culture
14. We have created training to equip our employees to deliver the customer experience.

Attitude: Internal Culture

15. Our internal communications help create clarity and commitment toward delivering the customer experience.
16. We have a distinctive culture and a brand 'DNA' that permeates our company
17. Our employee experience mirrors the customer experience

Attitude: Customer-Centric Technology

18. Our use of CRM technology enhances customer interaction
19. Customer-centric information systems enable our company to target our customers' most persisting needs
20. Our customer-centric technology increases the value we deliver to our customers

Implementation Issues

21. Customers of the Organization are Involved in the Design of their Products and Services
22. Functional Teams Related to Direct Customer Relationships are Integrated
23. The Use of Technology to Analyze Customer Data in the Respondent's Organization

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24. The Culture of the Respondent's Organization Supports Customer Centricity
25. Customer Centricity of the Respondent's Organization is in the Mission and Vision Statements

Table 8: Pearson's correlation analysis

Valid Sample (N) = 200	The respondent's organization has a clearly defined customer-centric strategy communicated across all departments.	Sig.(1-tailed)
Weak strength of relationship 0.20 < R < 0.40		
We have a strategic vision that permeates the company	.205	.035
Our company's top executives demonstrate their commitment to our customer experience strategy	.210	.006
Customer Tracking Tool	.245	.039
Loyalty Program Tool	.266	.025
The Respondent's Organization Tracking of Customers	.276	.040
We have a distinctive culture and a brand 'DNA' that permeates our company	.305	.035
Our employee experience mirrors the customer experience	.320	.000
Our customer-centric technology increases the value we deliver to our customers	.322	.000
We have created training to equip our employees to deliver the customer experience	.344	.000
Customer Centricity of the Respondent's Organization is in the Mission and Vision Statements	.352	.031
The Respondent's Organization Tracks Customer Satisfaction	.354	.000
Customer-centric information systems enable our company to target our customers most persisting needs	.367	.026
Moderate strength of relationship 0.41 < R < 0.60		
The Culture of the Respondent's Organization Supports Customer Centricity	.408	.005
The Use of Technology to Analyze Customer Data in the Respondent's Organization	.427	.000
Customers of the Organization are Involved in the Design of their Products and Services	.433	.000
Our HR systems support the customer experience	.443	.000
Our leaders spend significant time with customers and employees hearing first-hand about the customer experience	.523	.000
Functional Teams Related to Direct Customer Relationships are Integrated	.543	.007
We hire for attitude and fit with our culture	.548	.000
At our company, the customer experience, the strategy, and the brand are inseparable	.583	.000
Our use of CRM technology enhances customer interaction	.599	.014
Strong strength of relationship 0.61 < R < 0.80		
A profound understanding of customers' needs informs our strategic direction	.635	.000
Our leaders make decisions that are consistent with our customer experience strategy	.674	.000
The Respondent's Organization Has a Loyalty Program	.704	.000
Our internal communications help create clarity and commitment toward delivering the customer experience	.769	.010

Table 8 reports the values of Pearson Correlation R and P-sig between all the different variables. As shown in Table 8, the strength of the correlation is marked based on three categories weak, moderate, and strong. All variables are statistically significant at 5% significance. The dependent variable

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"The Respondent's organization has a clearly defined customer-centric strategy communicated across all departments" correlates differently with all the independent variables selected.

The model summary result shows that in the resultant model number 12 [generated after twelve (12) cycles of stepwise calculations], Pearson R is = 0.813 (81.3%) and demonstrates a strong relationship [excellent association] between dependent and independent variables. Meaning the dependent variable "Customer-centric strategy communicated across all departments" is justified by the different explanatory terms strongly. On the other hand, R Square and Adjusted R Square are =0.754 and 0.749, respectively, which support a good fit of the proposed regression model to the available data (see also Figures 4 and 5). In addition, the independent variables' total variation explains 74.9% of the dependent variable's variation. Moreover, Sig F Change is 0.037 (3.7%) less than α = 5% (Standard Error) is statistically significant. In addition, the Durbin-Watson statistic for this case is 1.589 value between 0 and 4. A value near 2.0 means not detecting autocorrelation in the sample (Defaux, 2019; cited in Younis et al., 2021b). Moreover, Analysis of Variance (ANOVA) testing indicates that the regression equation predicts better than expected by chance. The F-value = 112.803 with an associated probability of Sig P. = 0.000 < α = 5%. Consequently, this regression model is a good fit for the data on hand.

Table 9: Coefficients

Model 12		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
12	(Constant)	-5.005	.448		-11.178	.000
	The Respondent's Organization Tracking of Customers (X)	.738	.050	.494	14.751	.000
	The Respondent's Organization Has a Loyalty Program (Z)	.226	.067	.126	3.365	.001
	Our company's top executives demonstrate their commitment to our customer experience strategy (W)	.245	.034	.264	7.202	.000
	Our leaders spend significant time with customers and employees hearing first-hand about the customer experience (A)	.119	.066	.071	1.817	.040
	A profound understanding of customers' needs informs our strategic direction (B)	.775	.088	.358	8.812	.000
	At our company, the customer experience, the strategy, and the brand are inseparable (C)	.418	.135	.119	3.104	.002
	Our HR systems support the customer experience (D)	.161	.032	.183	5.075	.000
	We hire for attitude and fit with our culture (E)	.312	.051	.186	6.123	.000
	Our internal communications help create clarity and commitment toward delivering the customer experience (F)	.037	.018	.068	2.087	.038
	Our employee experience mirrors the customer experience (G)	.160	.047	.096	3.393	.001
	Our use of CRM technology enhances customer interaction (H)	.329	.059	.194	5.611	.000
	Customers of the Organization are Involved in the Design of their Products and Services (I)	.207	.036	.220	5.758	.000
	Functional Teams Related to Customer Direct Relationships are Integrated (J)	.469	.106	.161	4.404	.000
	The Use of Technology to Analyze Customer Data in the Respondent's Organization (K)	.400	.110	.146	3.641	.000
	The Culture of the Respondent's Organization Supports Customer Centricity (L)	.505	.241	.049	2.092	.037

Table 9 reports the values of both the unstandardized and the standardized coefficients that are statistically significant with Sig. P. values less than 5% within model 12. Mentioned below is the analysis of the results for the model with the standardized regression equation since this topic deals with intangible variables rather than econometric variables:

$$Y = \mathbf{0.494\ X} + 0.126\ Z + \mathbf{0.264\ W} + 0.071\ A + \mathbf{0.358\ B} + 0.119\ C + \mathbf{0.183\ D} + \mathbf{0.186\ E}$$
$$(0.000)\quad (0.000)\quad (0.000)\quad (0.040)\quad (0.000)\quad (0.002)\quad (0.000)\quad (0.042)$$
$$+ 0.068\ F + 0.096\ G + 0.194\ H + \mathbf{0.220\ I} + 0.161\ J + 0.146\ K + 0.049\ L$$
$$(0.038)\quad (0.01)\quad (0.000)\quad (0.000)\quad (0.000\quad (0.000)\quad (0.037)$$

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Clearly, the equation shows that 15 explanatory variables affect the dependent variable: "Customer-centric strategy communicated across all departments." However, the standardized Beta values representing the strength of the relationship between the dependent and the independent variables vary from weak to moderate. One must concentrate on the highest Beta values. Moreover, all the explanatory variables are positive. Increasing any of these variables by one standard deviation, the dependent variable will increase by the corresponding Beta value of a standard deviation. i.e., for every (1) standard deviation increase in X "The Respondent's Organization Tracking of Customers," the dependent variable will increase by 0.494 standard deviations. The same approach applies to all variables. Nevertheless, the highest impacts, but not ignoring other variables, are actually with the following explanatory variables:

- The respondent's organization tracking of customers (X) with Standardized Beta = .494
- A profound understanding of customers' needs informs our strategic direction (B) with Standardized Beta = .358
- Our company's top executives demonstrate their commitment to our customer experience strategy (W) with Standardized Beta = .264
- Customers of the organization are involved in the design of their products and services (I) with Standardized Beta = .220
- Our HR systems support the customer experience (D) with Standardized Beta = .183
- We hire for attitude and fit with our culture (E) with Standardized Beta = .186

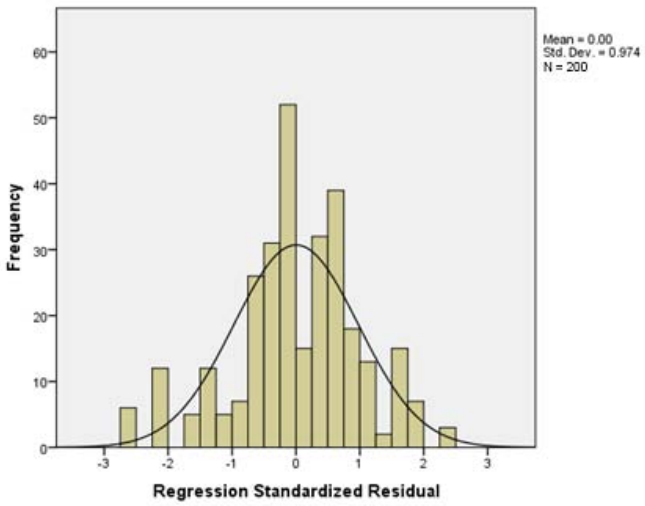

Figure 4: Normal P-Plot Histogram of Std. Residual

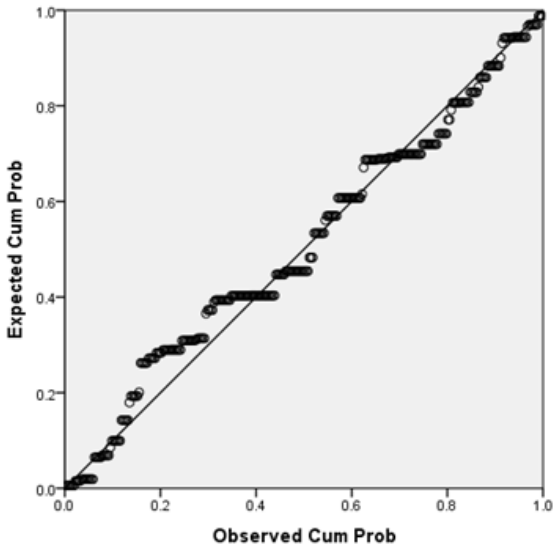

Figure 5: Regression Model

xi. *Regression analysis summary*

An overall look at the regression analysis concludes that defining the customer-centric strategy at a specific organization is highly dependent on the culture, structure, and leadership. The technology used is also a factor upon which this strategy is dependent. The regression results show that customer tracking, loyalty programs, and economic tools exist in organizations adopting customer-centricity. The results also highlight the importance of the HR system and recruitment policy in being customer-centricity supportive factors. Moreover, results show that the tracking of customers, the profound understanding of customers' needs, the company's top executives' commitment to their customers' experiences, and the customers' involvement in the products and services design are the most significant determinants upon which a strategy for organization customer-centric.

d) Hypotheses Validation

After the discussion of results obtained from the analysis of the primary data source, i.e., the survey questionnaire, and the findings from the secondary data source, i.e., relevant literature, the validation of hypotheses are as follows:

H1: Organizational structure affects the effectiveness of the customer-centric strategy

The result from the regression model involving the variable "Functional Teams Related to Direct Customer Relationships are Integrated (J)" related to the structure was statistically significant. Therefore, hypothesis H1 is accepted. Different researchers like Shah and Staelin (2006), Gebauer & Kowalkowski (2012), Reesink (2014), and Yohn (2018) supported the abovementioned result and stressed the importance of structure in the effectiveness of customer-centric strategies. Researchers assert that an ideal customer-

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centric organization implies the complete integration of all functional activities to deliver superior customer value. Those literature findings were congruent with the results obtained from the inferential analysis of primary data.

H2: Organizational culture affects the effectiveness of the customer-centric strategy

Regression analysis showed that the variable "The Culture of the Respondent's Organization Supports Customer Centricity (L)" related to culture was statistically significant.Therefore, hypothesis H2 is accepted. Many researchers highlighted the importance of culture as the main factor and considered it a critical success factor of a customer-centric organization (Shah and Staelin, 2006; Trochlil, 2004; Lamberti, 2013; Jordheim, 2014; Yohn, 2018).

H3: Human Resources (HR) policies affect employee behavior in being customer-centric

Four statements tested hypothesis H3. These are: "our internal communications help create clarity and commitment toward delivering the customer experience (F)," "our employee experience mirrors the customer experience (G)," "our HR systems support the customer experience (D)," and "we hire for attitude and fit with our culture (E)." These were tested and resulted in being statistically significant. These supported the acceptance of hypothesis H3. The abovementioned variables are highly congruent with Macaulay (2011), Fox (2013), and MacDonald (2022) highlighted the importance of the HR function, processes, and policies in affecting employee behavior and the success of the customer-centric strategy of the organization.

H4: Adopting the right technologies enables the success of customer-centric strategies

Four statements tested hypothesis H4. These are: "the Respondent's Organization Tracking of Customers (X)," "our HR systems support the customer experience (D)," "our use of CRM technology enhances customer interaction (H)," and "the Use of Technology to Analyze Customer Data in the Respondent's Organization (K)." According to the outcomes of the regression analysis, all four statements were statistically significant. Therefore, H4 is also accepted. This result is congruent with Galliers and Leidner (2003), who highlighted the importance of aligning the information systems with the corporate customer-centric strategy. The authors state that the fit of technology with organizational strategy is essential to determine the success of a customer-centricity strategy. In addition, Reynolds (2002), Morgan (2019), and MacDonald (2022) emphasized that customer relationship management (CRM) technology follows a customer-centric strategy where applying the right solution is also critical to the success of the organization's strategy. The use of CRM technology to target customer needs and support the customer experience was a significant variable in all tests and analyses done. Moreover,Marshak (2013) stressed the measurement factor supporting the tracking of customers in organizations. The results also show the importance of this variable as compared with other strategic and internal organizational factors.

H5: Applying the right leadership commitment enables the success of customer-centric strategies

Regression analysis results show that two statements were tested and were statistically significant. Therefore, the two statements "Our Company's top executives demonstrate their commitment to our customer experience strategy (W)" and "Our leaders spend significant time with customers and employees hearing first-hand about the customer experience (A)" support the acceptance of the hypothesis 5. The first statement is fundamental since it reflects the long-term direction toward the sustainability of customer-centricity. Galliers and Leidner (2003), Nadkarni (2010), and Macaulay (2011) emphasized the strategic role that leadership commitment foster and supports a strong integration of the HR strategy, information systems strategy, marketing strategy, and customer-centricity strategy and how these should be in harmony with the corporate strategy. Moreover, Bhattacharjee, Hartvig Müller, & Roggenhofer (2016) stress the importance of the organization's leading players "to choose which customer journeys matter, which metrics to target, and which incentives to apply in energizing and motivating frontline workers to build and sustain a superior customer experience" (para 3). As for the second statement, Bailey (2005) contended that one of the three-level primary imperatives to becoming customer-centric is knowing the customer well. Fox (2013) stressed that executives must seek external customers, listen to them and involve them. In addition, MacDonald (2022) recommended putting relationships with customers first as one of four critical success factors for customer-centricity.

H6: The majority of Lebanese organizations are following a customer-centric approach

Five statements tested hypothesis H6. These are: "a profound understanding of customers' needs informs our strategic direction (B)," "at our company, the customer experience, the strategy, and the brand are inseparable (C)," "our internal communications help create clarity and commitment toward delivering the customer experience (F)," "customers of the Organization are Involved in the Design of their Products and Services (I)," and"the Respondent's Organization Has a Loyalty Program (Z)." According to the outcomes of the regression analysis, all four statements were statistically significant. Therefore, H6 is accepted.

It is worth mentioning that the descriptive analysis shows that 72% of the surveyed sample considered their organization to be customer-centric,

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and 71.5% stated that their organization has a clearly-defined customer-centric strategy communicated among all functional departments. On the other hand, the findings fit many researchers' findings; Schlesinger and Heskett (1991) stressed both employees' and customers' loyalty. Reichheld (1996) expanded the loyalty business model beyond customers and employees. Panthongpraser (2015) recommended that "organizations have to be aware of their focused efforts to nurture and engage current customers and improve organizational practices implemented to increase loyalty and to transform customers to ambassadors of their brands" (p. 45). Moreover, Galbraith (2002, as cited in Lamberti, 2013) stressed that a common goal of a shared cultural view of the company's role is essential to implementing customer-centered processes. Fralix (2001), Gilmore & Pine (1997), and Dissanayake (2019) emphasized the customer's new role of being a partner in the design process. Finally, MacDonald (2022) asserted the bonding of organizational culture to customers.

XIII. Conclusion and Recommendations

a) Conclusion

This paper aims to assess and analyze the critical success factors of organizational customer-centricity within the context of the Lebanese market. Overall findings support that many Lebanese companies are attempting to become customer-centric whose representative respondents have supported that among the primary critical success factors assessed are structure, culture, leadership, technology, and human resources were salient. The corresponding hypotheses were all statistically significant though many of the corresponding Pearson's correlation values ranged from 'weak to moderate' as shown in the regression analysis. Nevertheless, the results serve as a revelation for further research work and the highest involvement of Lebanese institutions.

Customer-centric companies capitalize on what customers value. And the value customers represent to the organizational bottom line. These organizations' operating models work according to carefully defined and quantified customer segmentation strategies. They tailor their business streams with product development to demand generation to production and scheduling to marketing, sales, customer care, etc., to deliver top value to their best customers for the least cost. The respondent's view on the organization's centricity was surprisingly satisfactory. Results show that 72% of the respondents consider their organizations to be customer-centric versus 28% who view them as product-centric; 81.5% answered that their organizations allow the involvement of the customers in the design of their products and services. Also, 99% of the respondents believe that the functional teams related to direct customer relationships are consolidated effectively, and 94% believe that using technology to analyze customer data in their organization is highly effective. In addition, 95% of the respondents believe that their organization's culture is suitable and effective in supporting customer-centricity. In addition, 86% of the respondents believe that their organizations' customer-centricity is in the mission and vision statements, and 71.5% of the respondents state that there is a clearly defined customer-centric strategy communicated across all departments. The findings are surprising because very few use metrics to measure their customers' retention and loyalty using scientific methodologies. Most possibly, besides the classical customer surveys, managers establish direct contact with their customers and mostly their few preferred ones.

Worth mentioning that even though Lebanese organizations pay good attention to their IT support systems and their HR talent, they are more in the 'wishful thinking' stage by having them in the customer-centric context and oriented applications. It is a long, demanding, and continuous work to become - and maintain - a customer-centric organization, but the result is a much more profitable brand.

Tested Research Model (Figure 6)

Findings suggest the following final research model based on statistically significant hypotheses.

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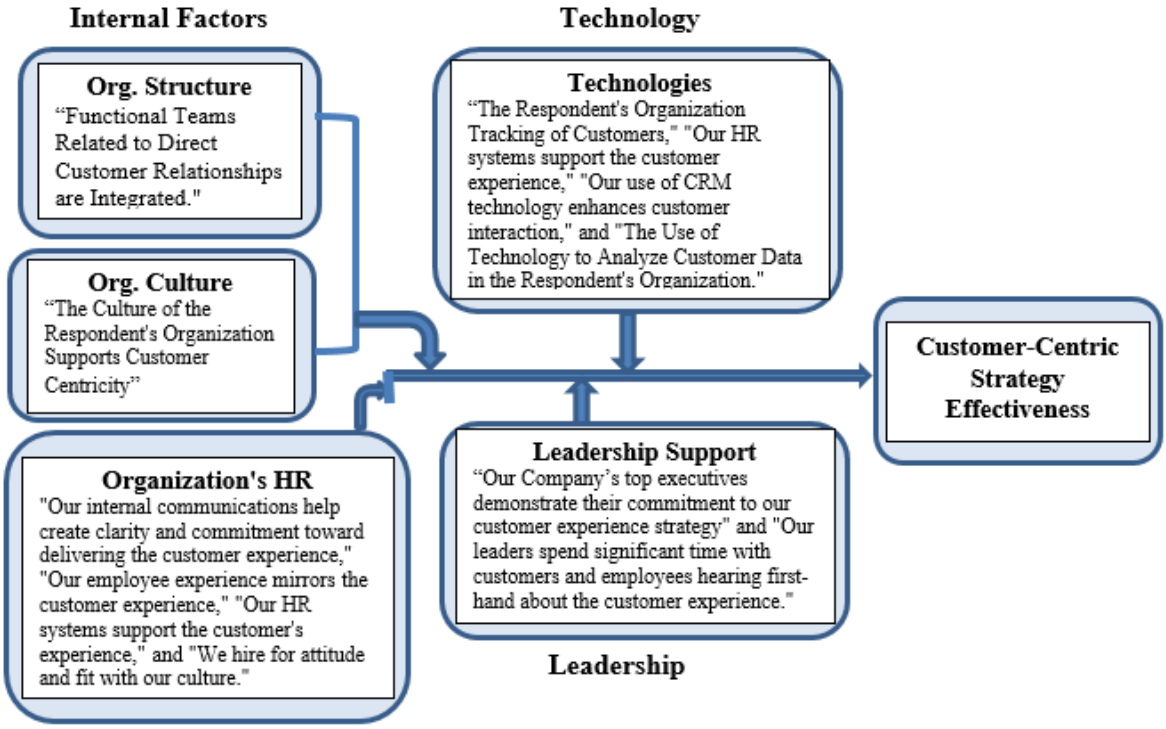

Figure 6: Validated Research Model

b) Recommendations

Based on the conclusions mentioned above, the research suggests the following recommendations:

Regarding practitioners, to ensure the smooth and successful adoption of an effective customer-centric strategy in different organizations, there should be sufficient knowledge of theoretical frameworks. Moreover, critical success factors must be identified, understood, and applied. Gaining experience on how to develop a suitable customer-centric strategy is essential to attract and retain customers who are prospects, current, and loyal. Stakeholders and the broad-supply-chain include practitioners from different fields, including management, marketing, finance, customer service, human resources, and technology, should join their effort in determining a best practice model for a customer-centric organization. Deloitte & Touche (2014),Yohn (2018), and Morgan (2019) recommend that to develop a successful and effective customer-centric strategy, an organization should adopt selected strategies in the internal and external operations. Exploring such a model could be applicable with appropriate changes (Lamberti, 2013) to the different industries in various areas of Lebanon and possibly in the region.

As for academics, this study sheds light on a subject not researched in the context of Lebanon. Consequently, many studies may be realized in various economic sectors in Lebanon and conducting a cross-country comparison. The practitioners' experiences help improve frameworks to extract the full potential in different organizations effectively and efficiently.

Regarding future research, studies and investigations should tackle the interrelationships between the different critical success factors and the profitability of a customer-centric organization. As mentioned in the literature review, several metrics measure the effectiveness of customer tracking techniques (Panthongpraser, 2015). However, a definitive metric that enables the calculation of the profitability of each internal or external factor is not yet present. In the Lebanese context, future research can cover the relation between customer-centric strategies and the type of businesses. More than 90% of business institutions in Lebanon are family-owned. Hence, this research is analyzed to explore possible correlations between the customer-centricity of an organization and its type. Studying the different factors identified in this research and how they differ between family and non-family-owned businesses is intriguing for future research.

Research Limitations

This research has several limitations:

- The research has a small sample of participants. Therefore based on the respondents' experiences from different organizations in the Lebanese market regarding customer-centricity. A fact that affects the ability to generalize the results and findings of the research. Nevertheless, the findings are unique, add to the already limited knowledge in Lebanon about the subject, and could serve to be a source for the future works,

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- The sample size and the convenient sampling technique applied in this work may increase the error percentage in the quantitative results presented.
- Time and cost constraints hindered the ability to cover different areas in the Lebanese market.

Researchers' Contributions and Lessons Learned
Researcher's Contributions

The results and findings of this research contribute to the present recorded knowledge regarding customer-centric organizations. In addition, having this research applied in the Lebanese industry may provide insights for other economic sectors and be considered a cornerstone for further research involving the financial performance of organizations. Moreover, this study is a new addition to the Lebanese market, stimulating mitigating the knowledge gap on the subject of customer-centricity success factors in the Lebanese market. The researchers were also able to formulate a framework based on the factors that determine the customer-centricity of Lebanese organizations. This framework's determinants are congruent with findings from relevant literature. Finally, this research's outcomes serve for the future development and implementation of customer-centric strategies in Lebanese organizations.

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Analyzing Customer Service Quality of State-Owned Commercial Banks in Bangladesh: A Study on Sonali Bank Limited

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Abstract- This paper aims to assess the service quality of Sonali Bank Limited using the SERVQUAL framework to measure Tangibility, Reliability, Responsiveness, Assurance, Empathy and Overall Service Quality. A well-structured questionnaire was developed, and 200 respondents' data were analysed with SPSS 20. Data analysis showed that Tangibility, Reliability, and Empathy positively affect Overall Service Quality, and Responsiveness and Assurance negatively impact Service Quality. Customer perception reveals that Tangibility, Reliability, and Responsiveness of Sonali Bank Limited are not satisfactory, while Assurance and Empathy are founded as moderate and satisfactory, respectively. Finally, we found that overall service quality depends on at least one of the following variables: Tangibility, Reliability, Responsiveness, Assurance, and Empathy.

Keywords: *service quality, banks, sonali bank, SERVQUAL model, bangladesh.*

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Analyzing Customer Service Quality of State-Owned Commercial Banks in Bangladesh: A Study on Sonali Bank Limited

Nafisa Tasnim [α] & Md. Sazzad Hossain Patwary [σ]

Abstract- This paper aims to assess the service quality of Sonali Bank Limited using the SERVQUAL framework to measure Tangibility, Reliability, Responsiveness, Assurance, Empathy and Overall Service Quality. A well-structured questionnaire was developed, and 200 respondents' data were analysed with SPSS 20. Data analysis showed that Tangibility, Reliability, and Empathy positively affect Overall Service Quality, and Responsiveness and Assurance negatively impact Service Quality. Customer perception reveals that Tangibility, Reliability, and Responsiveness of Sonali Bank Limited are not satisfactory, while Assurance and Empathy are founded as moderate and satisfactory, respectively. Finally, we found that overall service quality depends on at least one of the following variables: Tangibility, Reliability, Responsiveness, Assurance, and Empathy.

Keywords: service quality, banks, sonali bank, SERVQUAL model, bangladesh.

I. Introduction

If we observe the service quality of banks and financial institutions, especially the service of state-owned banking Bangladesh, we perceive that it has been struggling very hard for the last couple of years to compete in the market to delight the customers. The country's financial viability depends on banks and financial institutions' performance, and for this reason, to espouse the economic system of Bangladesh, the service quality of banks and financial institutions' must be sturdy solid and effectual.

Bangladeshi Banking diligence is trying to integrate its service sector when it gained independence after 1971.Banks have witnessed a significant rumble after the hasty technological encroachment and superior relations structure. Markets are intensively bloodthirsty in terms of giving both number and superior services. Command of customers is more challenging to fulfill than before, pushing firms to give service quality today. Giving customers contentment and making the relationship with customers to gain loyalty is the main focus of banking sectors to deal with this aggressive market environment. As purchasing supremacy is in the customer's hands, customer satisfaction and creating loyalty is critical for banks.

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Explore the service quality dimensions and customer satisfaction in Bangladesh by using the SERVQUAL model has been done by very few researchers on government authorized banks. The foremost rationale of this research is to show how different eminence of service quality dimension and customer satisfaction is allied to each other in the public banking sector. Revealing the association between service quality and customer satisfaction by researching Sonali Bank Limited, Bangladesh, based on customers satisfaction.

II. Literature Review

Al-hawari, M. (2008) showed that delivering quality services to clients is a must-have for success and survival in competitive banking terrain. Faullant, R, Matzler, K., and Fuller, J. (2008) examined the determinants of quality retail banking services to make a quality scale in banks to more understand the determinants of quality in the assiduity. They employed a two-stage literature review process and empirical analysis of retail banking. They anatomized data through a trust ability test, a factor analysis, and a regression analysis to determine the composition and estimate its trust ability and value. They showed the determinants of quality retail banking services to include assurance, empathy, effectiveness, trust ability, and confidence, reflecting a combination of SERVQUAL scales. Among others, the provision of high-quality services increases the rate of client retention, helps to attract new clients through word-of-mouth communication, increases productivity, expands the request share, reduces staff development and operating costs, and improves staff morale, fiscal performance, and profitability (Hinson, et al., 2006). They concentrated substantially on bank and client factors and close connections grounded on the service quality of banks satisfying clients. Lymperopoulos and Chaniotakis (2006) examined the part of service quality in the selection of banks for deposit services to give a deeper understanding of clients' purchase actions in the bank selection process and offer bank directors some useful perceptive into the development of high-quality customer service through word-of-mouth communication, increases productivity, expands the request share, reduces staff development

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and operating costs, and improve staff morale, fiscal performance, and profitability (Hinson, et al., 2006). They concentrated substantially on bank and client factors and close connections grounded on the service quality of banks satisfying customers. They measured service quality using SERVQUAL scale factors (tangibility, trust ability, responsiveness, assurance, and empathy) and anatomized data through conformation factor analysis, an ANOVA, and direct regression analysis. Amin, M., and Isa, Z. (2008) examined the part of service quality in the selection of banks for deposit services to give a deeper understanding of clients' purchase actions in the bank selection process and offer bank directors some useful perceptive into the development of high- quality client connections. They reviewed the literature on bank selection criteria, field studies, the identification of factors impacting the choice of customers, and the development of operation-related impacts and conducted a check. They linked factors as the core selection criteria for the choice of consumer banking. In addition, they found the quality of banking services as the most important factor considered by guests in assessing the provider of their mortgage and trying to establish long-term connections. Three other factors were product attributes, right to use and contact. Herington, et al. (2007) explored the goods of quality online services on the position of client interest and the development of client connections. They conducted a check of 200 Australian druggies of online banking services to collect data and employed a factor analysis and a direct structural model to test the model. They found the quality of online services did not affect guests' interest, and the trust in or development of strong connections with guests to be related to fidelity. Still, the effectiveness of quality online services was related to trust and had a circular effect on client connections through trust. Particular requirements, the association's website, and the quality of online services were related to fidelity, and then particular requirements had the topmost. In addition, in fiscal and banking services, mainly deposit services, Vietnamese banks have strengthened and bettered the quality of their services to contend more effectively and therefore grease their foundation and sustainable development to meet these conditions, which are urgently needed in the process of indigenous integration and the world. Further, individual banks may bear specific studies to consider the cross-transparency of their service quality, which can define their most effective marketing strategies.

III. Theoretical Background

a) Service Quality

Service quality meets the needs of customers they expect from a product or service. It is known to provide high-quality service and satisfy customers constantly. Customers always compare their expectations with reality by perceived information, judgment and evaluation process (Kotler & Keller, 2009) define service as any impalpable act or performance that one party offers to another that does not affect the power of anything. According to Parasuraman et al. (1988), service quality can be defined as an overall judgment analogous to station towards the service and is generally accepted as an antecedent of overall client satisfaction (Parasuraman et al. (1988) have defined service quality as the capability of the association to meet or exceed client prospects. We know that getting a new client can bring five times more than retaining the being one, and the only way to survive with the being guests and attract them is to give quality service.

b) Customers' Perception

Customers' perception is what they think and feel about a product or service. A company can succeed in the market if customers' perception is optimistic about its service quality. When a company can understand customers' perceptions better, it can meet the critical need of customers. By the opinion and customers' perception company's strong and weak points are revealed themselves, and they can compare their service with their competitors. So, the path to customer satisfaction is finding out customers' perceptions about the company's service quality.

c) Customer Satisfaction

The conception of "Client or Stoner Satisfaction" as a crucial performance index within businesses has been used since the early 1980s (Bailey & Pearson 1983; Ives, Olson & Baroudi 1983). Also, the end stoner calculating reparations has been studied since 1980 (Bailey & Pearson 1983; Chin, Diehl, & Norman 1988; Ives etal., 1983; Rivard & Huff 1988).

Customer satisfaction largely depends on feelings, attitudes and opinions toward many factors. With the technological advancement in the business sector and internet-based market system, customers are more experienced, which has become a significant factor in attaining customer satisfaction. Most customers pay money for a product or service based on experience and satisfaction level. Therefore, to attain profit margin, companies have to give quality, quantity, aesthetics, and appeals as a whole, which can match customer satisfaction. If customers are satisfied with the product or service, they try to share their experience with others, spreading a good word of mouth.

On the other hand, dissatisfied customers whose expectations do not meet with the perceived performance will share a bad experience with others. This will spread a bad word of mouth that will affect the company's profit margin. To measure customer satisfaction, a company can use either a Likert scale, semantic scale or any other type of questionnaire for users.

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d) Satisfaction Vs Service Quality

When customers give their feedback after using a product to match their expectations is called satisfaction. Satisfaction mainly indicates the difference between a pre-purchase perception and what they are receiving.

Talking about any organisation's satisfaction and service quality, we can see links between these two. Sometimes it becomes a challenging task to distinguish between satisfaction and service quality. When consumers intake any service, they can only judge the service quality after using it, which leads to consumers' satisfaction or dissatisfaction. So we can see that service quality and satisfaction are primarily dependent on each other.

There are many similarities between service quality and customer satisfaction, but they are fundamentally different in their underlying outcomes and causes. Despite being the same in many ways, satisfaction is a broader concept than service quality which dimensions of service can assess. Based on this entire viewpoint, we can say that service quality is only a part of customer satisfaction without which no organisation can forecast customer demand.

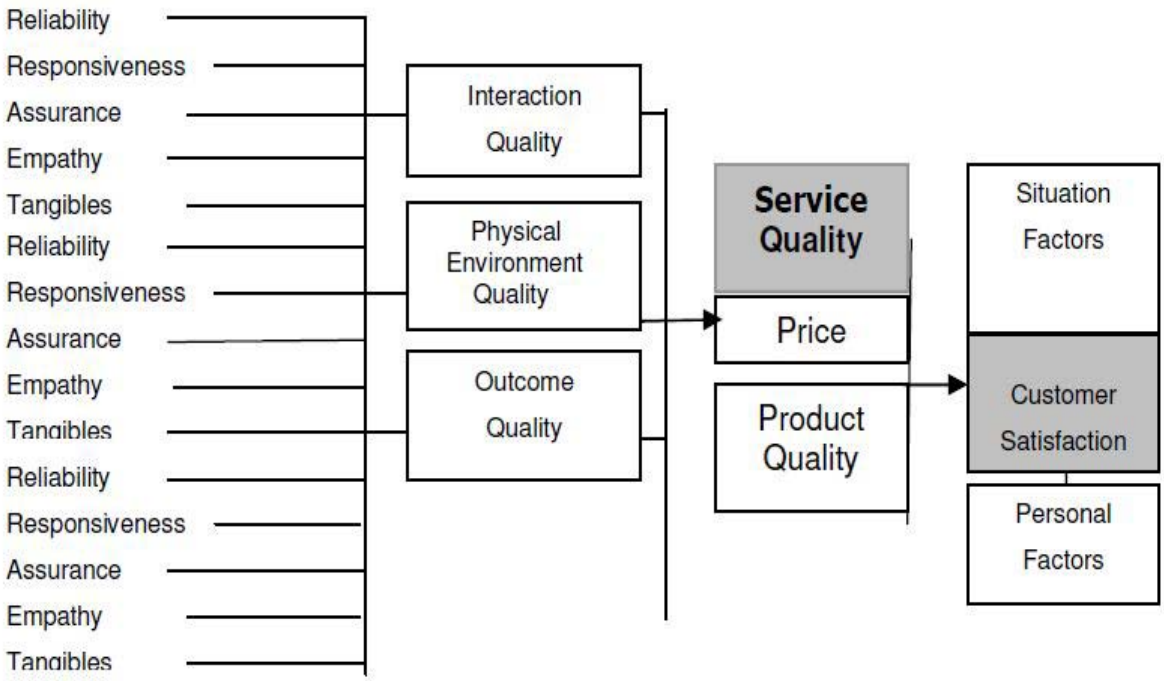

Figure 1: Customer's Viewpoint About Satisfaction Based On Service Quality Dimension

As shown in the figure, we can see that service quality reflects the customers' opinion and thinking about the interaction quality, physical environment quality, and outcome quality of any organisation. They can also be described based on specific services quality dimensions such as tangibility, reliability, responsiveness, assurance and empathy. On the other hand, customer satisfaction is more comprehensive and can be influenced by service given by the organisation, quality of product and price range, and situational factors and personal factors. For example, we can think of an internet-based banking system, where customers' demand is whether it is easy and cheap to use,availability, simple web design, easy-going information and learning process and security during transactions over the net, accuracy of the transactions and skilled human resources maintained by the banks. Whether customers are satisfied or not by using internet banking can be influenced by the service quality perception, including other factors such as quality of product, banking service charge, rate of interest, and individual and external circumstances.

e) Customer Satisfaction Measurement Model (SERVQUAL Model)

Customer satisfaction and quality of services are co-related to each other. Services that are naturally superior in the quality outcome as high customer satisfaction. In banking service, we can set a standard scale for measuring banking service quality. So to survive in a competitive market, service quality is used as an essential weapon for bankers.

Service quality has unique characteristics, such as intangibility, inseparability, perish ability and heterogeneity, which become difficult to measure. Many service quality models have been developed for these measurement complexities.

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Among the entire measurement model, the "SRVQUAL" model is the trendy scale developed by Parsuraman et al. over the past few decades. "SERVQUAL" model has been widely used in various service sectors. Such as hospitals, banking, educational sectors, food restaurants, retail industry, hotels etc.

The SERVQUAL model of Parasuraman et al. (1988) proposes a five-dimensional construct of perceived service quality: efficiency, reliability, responsiveness, fulfillment and privacy – with items reflecting both expectations and perceived performance.

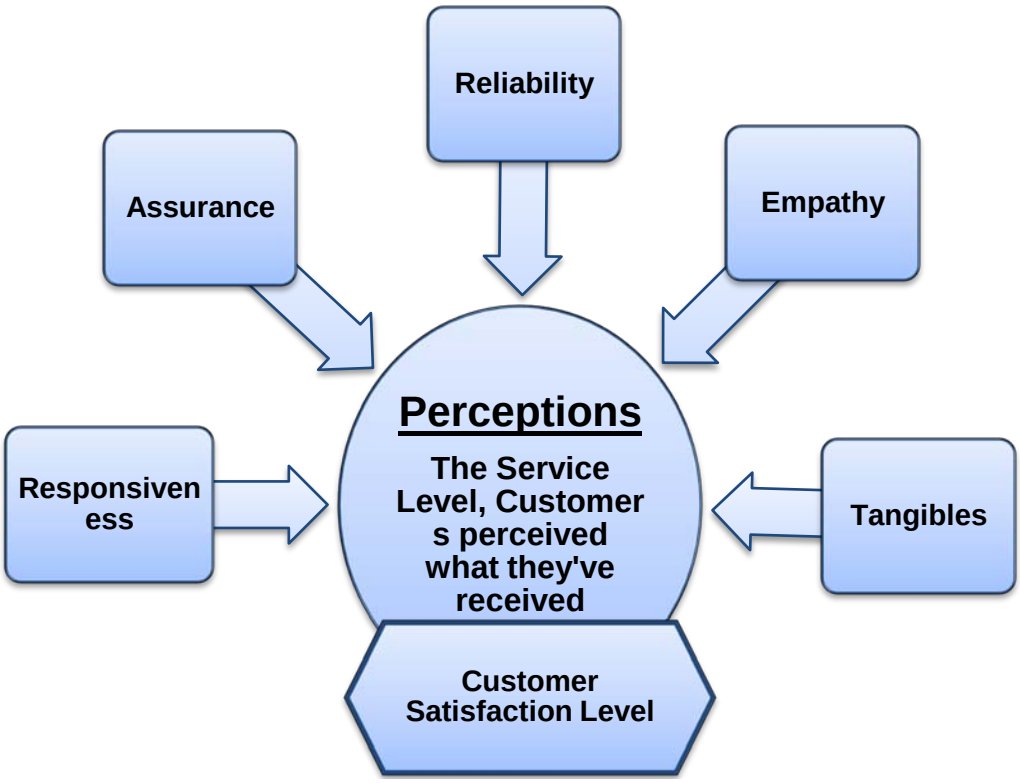

Figure 2: Service Determinants' impact on Customer Satisfaction Level

Tangibility in the "SERVQUAL" model measures the attributes and physical appearance in the banking industry. Reliability is used to give the promised performance to customers. By assurance, we understand guaranty or warranty which the organisation gives to their customers. Empathy is the measurement element by which an organisation understands customers' feelings. In this research, by using the "SERVQUAL" questionnaire, we will cover five service quality dimensions in two portions. One part will describe the customer expectation from the service, and another will describe what customers perceive from the service. As the service quality dimension is used in a wide range of service sectors, we are using the "SEVQUAL" dimension to measure the service quality of Sonali Bank Limited, Bangladesh.

IV. Research Methodology

Research methodology is a methodical means to break a problem or give an answer to a question. It is a procedure that attendants and directs the experimenters to achieve the objects of the study. An experimenter needs to design a methodology for the chosen problem. The methodology depends on the nature of the exploration. Substantially exploration methodology describes how data are collected, what tools are used for this purpose and from whom the data are collected. To achieve the exploration objects and fulfill the exploration purpose, this study was conducted following the methodology described then for exploration design, data collection, sample selection, and procedure for data analysis and interpretation.

a) Research Design

The theoretical frame represents the patterns and the structure of connections among the set of predictor and criterion variables. The purpose of the study is to measure the correlations among the variables. Then tangibility, reliability, responsiveness, assurance and empathy are considered a single predictor construct as SERVQUAL. Service quality is considered a single criterion construct under the name of overall service quality. Also, the co-relational study was conducted to institute the actuality of connections among the variables. A co-relational study measures the degree of relationship between two or other variables. So in this exploration, the ideal is to identify and dissect

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the relationship among the variables by using Descriptive statistics to find out the service quality of Sonali Bank Limited.

b) Sampling Method

For this study, the population is the customers of Sonali Bank Limited. Judgmental sampling is used for drawing samples from the population since only the University of Dhaka Branch customers are to be surveyed. Judgmental samplings anon-probability sampling approach where the experimenter selects units to be tried grounded on their knowledge and professional judgment.

The study is limited to clients of Sonali Bank, Dhaka University Branch of Standard. Convenience arbitrary sampling system has been espoused to elect clients from the Branch. A sample of two hundred clients, inversely in male and female, aged 18 and over, was requested to fill the questionnaire.

c) Survey Instrument

The questionnaire is used to gather data for this exploration. The explanation for using questionnaire is the obscurity of the replies and time constraints for both the experimenter and the client. A structured questionnaire is used to collect data from the Retail customers of the Sonali Bank. SERVQUAL was firstly used for assessing client comprehension of service quality in service and merchandising associations. This instrument has been the predominant style used to measure customers' comprehension of service quality. It has five general confines or factors are:

- Tangibility
- Reliability
- Responsiveness
- Assurance (including capability, courtesy, credibility and security)
- Empathy (including access, communication, understanding of the clients) Tangibles

For this exploration, a non-difference score measure was used, and the score for each dimension of service quality was reckoned by taking the average score in particulars making up the dimension, in this case, four particulars per dimension.

The system was used to calculate the un-weighted SERVQUAL score is given below in Table

Table 1: Computation to obtain un-weighted SERVQUAL Score

Average Tangible SERVQUAL score	
Average Reliability SERVQUAL score	
Average Responsiveness SERVQUAL score	
Average Assurance SERVQUAL score	
Average Empathy SERVQUAL score	
Total	
Standard (=Total/5) UNWEIGHTED SERVQUAL SCORE	

d) Questionnaire Design

The service quality questionnaire is attained from SERVQUAL's question list. Data was collected through a pre-structured questionnaire. The questionnaire is developed to identify the underpinning confines of bank quality and assess Sonali Bank Limited's service quality. The SERVQUAL model was used for Questions in Part-I, composed of 17 questions to measure the crucial confines of service quality: reliability, empathy, responsiveness, assurance, and tangibles.

Part 2 contains questions regarding the demographic information of the replies (age, gender, occupation). The SERVQUAL model was used for Questions in Part-I, composed of 17 questions to measure the crucial confines of service quality: reliability, empathy, responsiveness, assurance, and tangibles. The first 11 questions of each item are on 5 points Likert scale ranging from 1 (enormously differ) to 5 (strongly agree). This study concentrates on 5 "Quality Characteristics", which were preliminary placed significant by various studies with many uniquely functional characteristics, especially in the SERVQUAL model. In other information questions, there are double-barreled questions, Dichotomous questions, and Multiple Choice questions. The guests were named by Hypercritical Probability Slice. The qualitative is data converted into quantitative. SPSS 20 was used to dissect the data

e) Data Analysis Techniques

i. *Descriptive Statistics:* Descriptive statistics were used to dissect the variables. The mean and Standard Deviation of the dimension indicators were used to conclude the overall service quality of Sonali Bank Limited.

ii. *Regression Analysis:* Multivariate regression analyses were performed to understand the overall service quality of Sonali Bank Limited. All the regressions were direct in parameter. Overall service quality was used as the dependent variable, and Tangibility, Reliability, Responsiveness, Assurance and Empathy were Independent Variables.

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iii. *Hypothesis Testing:*

Null Hypothesis (H0) = Overall Service Quality does not depend on tangibility, reliability, responsiveness, assurance and empathy.

Alternative Hypothesis (H1) = Overall Service Quality depends on at least one of the following variables: tangibility, reliability, responsiveness, assurance, and empathy.

V. Data Analysis & Findings

a) Regression Analysis

Table 2: List of Regression Equations

Description	Regression Equation	Regression Type
Overall Service Quality (Dependent) Tangibility (Independent/Predictor) Reliability (Independent/Predictor) Responsiveness (Independent/Predictor) Assurance (Independent/Predictor) Empathy (Independent/Predictor)	Overall Service Quality= 1.014 +2.356 Tangibility +1.150 Reliability -.7 78 Responsiveness -.994 Assurance + 6.629 Empathy	Multiple

The Multiple Regression Equation is found as:

Overall Service Quality = 1.014 +2.356 Tangibility + 1.150 Reliability -.778 Responsiveness - .994 Assurance + 6.629 Empathy

- In this equation coefficient of tangibility is 2.356, which indicates that if the score of Tangibility increases by 1 point, the score of overall service quality increases by 2.2356, provided Reliability, Responsiveness, Assurance, and Empathy remain unchanged.
- In this equation coefficient of reliability is 1.150, which indicates that if the score of Reliability increases by 1 point, the score of overall service quality increases by 1.150, provided Tangibility, Responsiveness, Assurance and Empathy remain unchanged. The regression function shows a positive relation between reliability and overall service quality.
- In this equation coefficient of responsiveness is -.778, which indicates that if the score of responsiveness increase by 1 point, the score of overall service quality decreases by .778, provided Tangibility, Reliability, Assurance, and Empathy remain constant.
- In this equation coefficient of assurance is -.994, which indicates that if the score of assurance increase by 1 point, the score of overall service quality decreases by .994, provided Tangibility, Reliability, Responsiveness, and Empathy remain unchanged.
- In this equation coefficient of empathy is 6.629, which indicates that if the score of Empathy increases by 1 point, the score of overall service quality increases by point 6.629, provided Tangibility, Reliability, Responsiveness, and Assurance remain unchanged.

The association among the Independent Variables in relative expression

The relationship among the Independent Variables in relative terms can be assessed with the help of multiple correlatives

$$R = .468$$

It indicates a Moderate degree of positive relationship among Tangibility, Reliability, Responsiveness, Assurance and Empathy.

The Exploratory power of the Independent Variables

The Exploratory power of the Independent Variables can be assessed with the measure of multiple determinants. Then multiple regression yields a measure of multiple determinations,

$$R^2 = 0.219$$

That indicates that 21% of the variation in overall service quality can be explained by the combined variation of tangibility, reliability, responsiveness, assurance and empathy.

Relative Importance of Independent Variables

The relative importance of the independent variables (tangibility, reliability, responsiveness, assurance and empathy) can be indicated with the help of the Beta coefficient, and to do so, a normalized regression equation has been calculated. The regression equation is

Overall Service Quality = 1.014 +2.356 Tangibility +1.150 Reliability -.778 Responsiveness -.994 Assurance + 6.629 Empathy

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b) Correlation Matrix

Table 3: Pearson Correlation Matrix

	Tangibility	Reliability	Responsiveness	Assurance	Empathy	Service Quality
Tangibility	1	0..418	0.413	0.401	0.071	.182
Reliability	.418	1	0.596	0.486	0.132	0.144
Responsiveness	0.413	0.596	1	0.567	0.148	0.078
Assurance	0.601	0.486	0.567	1	0.123	0.149
Empathy	.071	0.132	0.0418	0.123	1	0.431
Service Quality	0.1 82	0.144	0.078	0.049	0.431	1

From the Table 4, We have seen that there is no presence of severe multidisciplinary among the dependent variables. Which is desirable.

c) Test of Hypotheses

- Null Hypothesis (H_0) = Overall Service Quality does not depend on Tangibility, Reliability, Responsiveness, Assurance and Empathy.
- Alternative Hypothesis (H_1) = Overall Service Quality depends on at least one of the following variables- Tangibility, Reliability, Responsiveness, Assurance and Empathy.

To accomplish test of hypotheses, Analysis of Variance (ANOVA) is used. According to Analysis of Variance (ANOVA), if estimated F_E is more significant than the Critical or Table value of F then Null Hypotheses (H_0) will be rejected, which means Alternative Hypotheses (H_1) will be accepted. For analysis of Variance, the selected Significance level is 5%.

Table 4: Analysis of Variance

Model		Sum of Squares	df	Mean Square	F_E	Sig.
1	Regression	67.112	5	13.422	10.906	.000
	Residual	238.768	194	1.231		
	Total	305.880	199			
Dependent Variable: Overall Service Quality of Sonali Bank Bangladesh Limited						
Predictors: (Constant), Empathy, Responsiveness, Tangibility, Reliability, Assurance						

Here, the Estimated value of F_E=10.906 >Table value of F_T = 9.12, which means Null Hypotheses (H_0) is Rejected that Overall Service quality does not depend on Tangibility, Reliability, Responsiveness, Assurance, Empathy and Alternative Hypotheses (H_1) is Accepted that Overall Service Quality depends on at least one of the following mentioned variables- reliability, responsiveness, assurance and empathy, tangibility,

d) Descriptive Statistics (Measuring Opinion of Customers Regarding the Service Quality)

Table 5: Mean and Standard Deviation obtained in the Survey and Remarks

Variables	Mean	Std. Deviation	N	Remark
Overall Service Quality	3.340	1.239	200	Moderate
Tangibility	2.00	1.62	200	Not Satisfactory
Reliability	2.33	1.50	200	Not Satisfactory
Responsiveness	2.94	0.47	200	Not Satisfactory
Assurance	3.59	1.60	200	Moderate
Empathy	5.00	1.21	200	Satisfactory

***4 or above: Satisfactory, 3-3.99: Moderate, Below 3: Not Satisfactory

VI. Conclusion

Sonali Bank Ltd. is furnishing and maintaining affable working terrain to deliver better quality services and an edge over the challengers. It is not possible to do a profitable business without concerning the client's benefits. SBL has a remarkable eventuality in the country to achieve the asked position in the request. This exploration has brought some intriguing sapience into what kind of service the clients give significance and

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what quality service they get from SBL. It is relatively egregious that the client's conditions are not entirely met, and they are sometimes displeased with some of the aspects of the Bank. SBL should attract these clients so that the Bank can link over solid relationships with the clients. The efficiency and effectiveness in services only in client service is not obligatory. The only thing a service-acquainted company offers is service. The key to effective client service for internet banking lies in its capability to identify the quality determinants. From the studies and analysis, it is clear that the client's evaluations of the service quality and service delivery process depend on these factors: reliability, responsiveness, assurance, empathy, and its immediate outgrowth feel to be most influential on their overall service quality comprehensions. More comprehension of service delivery leads to client satisfaction. In SBL, Tangibility, Reliability, and Empathy positively affect Overall Service Quality, and Responsiveness and Assurance negatively impact Service Quality. Customer perception reveals that Tangibility, Reliability, and Responsiveness of Sonali Bank Limited are not satisfactory, while Assurance and Empathy are founded as moderate and satisfactory, respectively.

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Factors Influencing Customer Loyalty in Online Groceries after COVID-19 in Sri Lanka

By Udanee Samarasinghe H.M.U.S.R, Wijesinghe A.G.L, Jayawardhana G.H.H, Siriwardhana J.P.R & M.D.M.M Ijas

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Abstract- The; Internet is currently being utilized to enable faster business activities among businesses and consumers for various goods and services. However; Online Grocery Shopping (OGS) is not popular in Sri Lanka. But; nowadays, people will struggle to go to shops physically during this Covid-19 pandemic. Therefore; many customers have turned to online platforms to meet their needs. This; study investigates a significant impact on the dependent variable is customer loyalty, and independent variables are customer satisfaction, customer confidence, customer trust, and technology adoption, and age; as a moderator in the COVID-19 period. The; Technology Acceptance Model (TAM) is used to impart the theoretical foundation for this research. The; data was gathered through the questionnaire distributed online to 384 people, and the sampling method is the purposive sampling technique. Derived; from the results of a survey's; statistical studies, the TAM's; studies reveal the ability to investigate OGS adoption in the Colombo District. Once; the data collection is completed, the results will be analyzed using SPSS software and reading the multiple linear regression method.

Keywords: online grocery, online shopping, sri lanka, COVID-19, customer loyalty, customer satisfaction, customer confidence, customer trust, product quality, technology adoption.

GJMBR-E Classification: DDC Code: 658.8343 LCC Code: HF5415.52



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Factors Influencing Customer Loyalty in Online Groceries after COVID-19 in Sri Lanka

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Abstract- The; Internet is currently being utilized to enable faster business activities among businesses and consumers for various goods and services. However; Online Grocery Shopping (OGS) is not popular in Sri Lanka. But; nowadays, people will struggle to go to shops physically during this Covid-19 pandemic. Therefore; many customers have turned to online platforms to meet their needs. This; study investigates a significant impact on the dependent variable is customer loyalty, and independent variables are customer satisfaction, customer confidence, customer trust, and technology adoption, and age; as a moderator in the COVID-19 period. The; Technology Acceptance Model (TAM) is used to impart the theoretical foundation for this research. The; data was gathered through the questionnaire distributed online to 384 people, and the sampling method is the purposive sampling technique. Derived; from the results of a survey's; statistical studies, the TAM's; studies reveal the ability to investigate OGS adoption in the Colombo District. Once; the data collection is completed, the results will be analyzed using SPSS software and reading the multiple linear regression method.

Keywords: online grocery, online shopping, sri lanka, COVID-19, customer loyalty, customer satisfaction, customer confidence, customer trust, product quality, technology adoption.

I. Introduction

a) Background of the study

The Coronavirus 2019 (COVID-19), which has infected more than 220 million people in more than 200 countries worldwide and killed more than four million, began in the Chinese city of Wuhan in Hubei Province in 2019 (BBC, 2020). In; the COVID-19 pandemic people's; behavior is moved in many paths by a critical situation, with some aspects of behavior becoming uncontrollable. Consumer; behavior is changing due to economic uncertainty, although how most of the change demonstrated during the COVID-19 crisis will last remains to be seen (Mehta, Saxena, and Purohit, 2020). Against; an environment wherein global powers have succumbed to COVID-19's; devastating pandemic, Sri Lanka is suffering dramatic change in its traditional social, cultural, and economic behavior. Today's; generation is fascinated with the internet; because of the vast amount of knowledge and numerous conveniences available the internet. In; 2021, around 4.6 billion people will utilize the Internet; out of an overall population of 7.8 billion. In; comparison to the previous year, this is a 7.3% incensement, and internet penetration or internet utilization as a percentage of the population in the World was 59.5% in January 2021 (Kemp, 2021).

According to these reports, it is visible that most of the population of Sri Lanka has shopped online at least once in their lifetime. On; the other hand, customers can order as many commodities as they prefer and as much as they can afford (Chen, 2006). As; consumers become more technologically savvy and knowledgeable about the use and acceptance of digital media and the internet; there has been an unprecedented growth in online shopping. Another; advantage of online groceries is good customer service and investigating factors influencing customer loyalty and repurchase intentions in online shopping services like prompt responses to queries online, cancel, and return options, different modes of payment like cards payments, COD and EMI are few other benefits that online shoppers experience. This; makes online groceries risky to the customer end, leading to a lack of trust, which at times causes consumer avoidance of online shopping (Ribbink et al., 2004). Since; a limited number of empirical research has been conducted taking the Sri Lankan context into concern, examining the influencing force of customer loyalty in online groceries. Therefore; the primary purpose of this study is to explore the influence of key factors such as product quality, customer trust, and customer confidence on customer loyalty in online groceries in the Sri Lankan context. Initially; the study will explore the nature of customer loyalty, product quality, customer trust, and confidence in the Sri Lankan context. In this study; a few hypotheses about the influence of each of these factors on customer loyalty in online groceries will be developed, and based on the research data collected from the selected sample, and those hypotheses will be examined. This; is followed by the methodology used in this study to explore the developed model. Finally; the study elaborately discuss the results and will provide potential implications for further research.

b) Problem Statement

Shopping through the internet; is a part of E-Commerce; (Ouellette, 2019) says in the study, "In 2019, it estimated; there are 1.92 billion digital buyers, and E-

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commerce sales account for 14.1% of retail purchases worldwide"; Also; her study mentioned that"; In 2023, E-commerce retail purchases are expected to rise from 14.1% to 22%"; Purchasing goods and services through the online shopping system is trendy in the United States and European countries and has spread to third-world countries like India (Williams, 2021). The; primary issue that online grocery stores confront is gaining consumer loyalty. According; to (DAILY NEWS, 2020), before the COVID- 19 epidemic, online shopping stayed at 9% in Sri Lanka. However; during the pandemic, the percentage of online shopping overgrew from 9% to 47%. Keells; and Cargills supermarkets became the most used and popular online stores during the epidemic situation in Sri Lanka (DAILY NEWS, 2020). Other; than that, Sathosa, Laugh, Arpico, Glomark, and other supermarkets are also some popular supermarkets in Sri Lanka (DAILY NEWS, 2020). Says; that within the COVID-19 situation, 59% of people browsed to buy their essential groceries online. However; fact, only 47% of consumers purchased groceries online. The; remaining 12% tried to purchase goods and services online but refrained from buying goods and services due to the inconvenience and shortcomings. Another; 41% had not attempted to buy goods via the internet; because of unawareness about this online shopping mechanism, lack of confidence in the system, and lack of devices required to buy (DAILY NEWS, 2020).

c) Research Gap

The studies overlooked the connection between how customer loyalty depends on other factors such as customer satisfaction, customer confidence, customer trust, product quality, and technology adoption regarding the age; of the people. According; to this study, age; is a theoretical gap because age; in other countries is not described as a research moderator under the research gap. Numerous; advantages of purchasing online encourage people of all ages to make online purchases (Pratminingsih, Lipuringtyas, and Rimenta 2013). Meanwhile; there is a scarcity of empirical evidence on the subject of how to deal with age; and other factors that change customer loyalty in online shopping, such as customer satisfaction, customer confidence, customer trust, product quality, and technology adoption, which are limited in information about the relationship. According; to this, these variables may be related. However; few current studies have investigated the effects of these online shopping parameters on the relationship between customer loyalty and the online shopping effect. Consumers; buying groceries online used to be common until COVID became dreadlocked in the; lives of humans. The customer's; perception of the internet shopping trend has completely shifted. People; are discovering alternate ways to meet their requirements despite the worldly challenges, due to shops closing and physical connections among both parties being restricted. Consumers; could communicate virtually as technology reached their hands, allowing marketers who were unable to get the market within regular days to do so. People; were concerned about the security of their information becoming vulnerable as technology innovation increased the number of consumers entering the digital realm and kept the economy going. In; prior research, technology adoption was used to analyze customer loyalty. However; the variables that engage and secure customers in their cultural, social, and personal characteristics were not explored. Here; product quality is a significant reason customers are reluctant to get involved in online purchasing. When; shopping in a physical store, customers expect to be delighted with the product's; quality (Singh et al., 2017). The; same commodities provided on an online platform stimulate the customer's; interest in a beautiful website, but the actual quality of the entity frustrates. Maintaining; consistent product quality at a fair price is critical in online shopping. There; have been few studies on the quality of grocery products. As; a result, in this research, we looked at how product quality and technology adoption impacted customer loyalty in Sri Lanka after COVID-19.

d) Research Questions

1. Is there a significant impact between customer trust and customer loyalty?
2. Is there a significant impact between customer satisfaction and customer loyalty?
3. Is there a significant impact between customer confidence and customer loyalty?
4. Is there a significant impact between product quality and customer loyalty?
5. Is there a significant impact between technology adoption and customer loyalty?
6. Is there a significant impact between age; as the moderator and customer loyalty?

e) Research Objectives

Overall Objectives

- To identify the most significant factors affecting customer's; loyalty to online groceries during the COVID-19 pandemic situation in Sri Lanka.

Sub Objectives Use

- To identify whether there is a positive impact between customer satisfaction and customer loyalty during the COVID-19 pandemic situation.
- To identify whether there is a positive impact between customer confidence and customer loyalty during the COVID-19 pandemic situation.
- To identify whether there is a positive impact between product quality and customer loyalty during the COVID-19 pandemic.

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- To identify whether there is a positive impact between customer trust and customer loyalty during the COVID-19 pandemic situation.
- To identify whether there is a positive impact between technology adoption and customer loyalty during the COVID-19 pandemic.
- To identify whether there is a positive impact between age; as the moderator and customer loyalty during the COVID-19 pandemic situation.

f) Scope of the Study

The goal of this exploratory study is to look at how consumer loyalty in online groceries during the COVID-19 pandemic depended on other factors such as customer satisfaction, customer confidence, product quality, technology adoption, and age; as a moderator. One; of the things we considered a lot was how the Sri Lankan consumer faced this catastrophic situation, how they went about their daily lives, and how they changed their loyalty to COVID-19 in fulfilling their customer needs. According; to the readings and findings of various authors who have been able to find research on consumer changes in online groceries due to the situation in the research COVID-19 pandemic, which has many facts in finding data from different sources. But; they could to focus on the information about consumer changes in online groceries of product quality, and technology adoption was limited. Much; of the focus has been on customer loyalty and customer satisfaction. Therefore; this research finds out how consumer loyalty depends on customer satisfaction, customer trust, customer confidence, purchasing intention, product quality, and technology adoption that affect online groceries. Finding; information through research is essential for the government and the business community on how to break free from the traditional marketing system and sell and buy products online with customer loyalty.

II. Literature Review

a) COVID-19 Influence on Online Grocery Shopping

Over the age; of 55, the most significant change to online grocery buying occurred, nearly tripling the average online shopping. However; the number of individuals between the ages of 35 and 44 has increased dramatically, with 32 percent currently operating at least one online store; every week (Kemp, 2021). Survey; done in the United Kingdom shows that online purchasing was famous even before the crisis, but the disease spread quickly (Shveda, 2022). The; epidemic situation was a trigger of increased awareness for these solutions. According; to Statista Research Department data in 2021, Walmart Grocery app holds the top spot among shopping applications worldwide. This; shows that with the COVID-19 situation, most people had no choice but to shop online. In; the US, 75 percent of customers converted their regular buying pattern to shopping online due to COVID-19 (Redman, 2021). When; shopping for groceries online in the US, 45 percent of customers prefer to have their orders delivered to their homes. About; 9 percent of internet-based sellers use store; to fulfill customer orders. However; 20 percent of respondents are users of online subscription services, which often offer users unlimited free pickups various delivery based on transaction amount and frequency, among many other benefits. When; it comes to grocery shopping, 40 percent of people say they utilize these programs, online membership is particularly popular among young people, which we identify as Generation Z and Millennials. Generation; X was the most frequent consumers of store pickups, which are 20 percent percentage (Redman, 2021).

b) Online Grocery Shopping in Sri Lanka

According to the from the Telecommunication Regulatory Commission of Sri Lanka, in 2017 overall quantity of mobile broadband services has quadrupled every year since its launch in 2009, averaging a roughly 96.5 percent increase over the last six years. By; the end of 2015, every 100 persons in Sri Lanka owned 113 smartphones and 13 fixed lines. These; statistics are related to the situation before COVID-19 broke in. Online; grocery shopping has grown steadily in Sri Lanka recently, which is actually quite significant. Over; 90 percent of people in Sri Lanka use their laptops and smartphones to access the internet; (Haq, 2020). With; the help of Daraz's; selling tools, merchants may now respond to rising client demands and start their own businesses. Eighty-five percent of all online consumers in Sri Lanka claim to have used Daraz, (Sunday Observer, 2020).

The Western province has the most significant online order share of 50 percent, followed by the Northwestern and central regions with 10 percent, 9 percent order shares, correspondingly. Colombo; and Gampaha have the highest district-level order share, with 31 percent earlier and 15 percent in the former. The; distribution in these areas reflects the country's; demographic density (Daily FT, 2022).

c) Conceptual Framework

The study's; dependent variable is customer loyalty, whereas the study's; independent variables are customer satisfaction, customer trust, customer confidence, product quality, and technology adoption. Furthermore; as a result of the questionnaire, age has a significant impact on the online shopping system and, age act as a moderator variable in the study. The; below Figure 3.1 conceptual framework provides a more detailed description of this relationship between independent variables, dependent variables, and moderator variables.

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H1: There is a significant impact on customer trust and customer loyalty.
H2: There is a significant impact on customer satisfaction and customer loyalty.
H3: There is a significant impact on customer confidence and customer loyalty.
H4: There is a significant impact on product quality and customer loyalty.
H5: There is a significant impact on technology adoption and customer loyalty.
H6: There is a significant impact on age; as a moderator and customer loyalty.

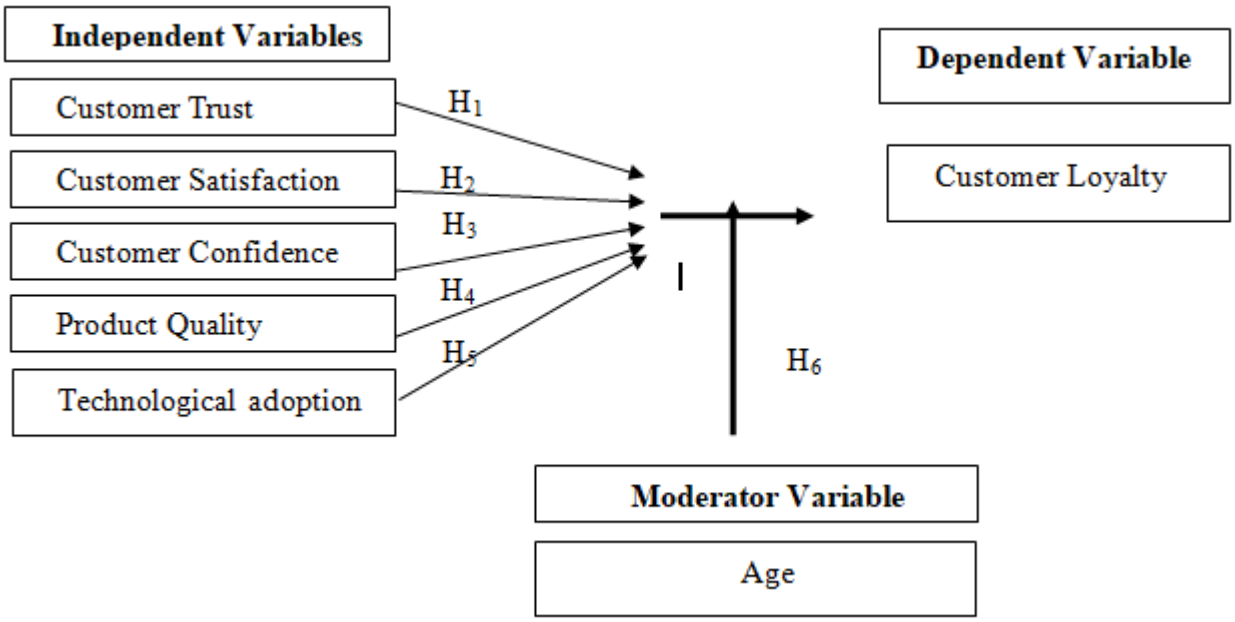

Figure 1: Conceptual Framework

d) Customer Loyalty

Customer satisfaction and other variables that will eventually essentially enhance consumers' loyalty intents mostly are essential to the success of online purchasing in a subtle way. Understanding; customer loyalty is essential for a business, definitely contrary to popular belief (Abu-Alhaija et al., 2018). In; addition positive relationships that consumers have towards the companies they visit. It; can also apply to clients who come back regularly. Customer; happiness is directly influenced by the perceived quality, and customer complaint levels and loyalty are affected indirectly by perceived quality.

The term loyalty can specifically be defined as something that consumers express to a particular brand, product, service, or activity, or so they mainly thought. (Balabanis, Reynolds and Simintiras, 2006). Acquisition of new customers might support in the short run business, and this can only be sustained for the long term when the acquired customers are appropriately maintained and generated repetitively (Gomez, Arranz, and Cillan, 2006). Therefore; many companies have made great efforts to improve customer loyalty as one of the major concerns in their objective setting and designing the core strategies of their marketing plan.

Customer loyalty is the dependent variable of this study, and it plays a crucial role in any organization, growing to sustain in the long run. As; a percentage, increasing client retention at 5 percent can result in a 25-95 percent boost in earnings (Gallo, 2014). Customer; loyalty is critical for any business, regardless of its size. Because; they are unfamiliar with the operations or items a company supplies, first-time clients are more challenging to persuade.

An evaluation between the expectations of the customers and post-sales opinions is used to determine customer satisfaction (Kotler & Keller, 2012). The; other factor that will affect customer loyalty is trust. Positive; perspectives and consumer loyalty result from estabilishing trust (Moreira & Silva, 2015). The; client will be more involved in creating value and joint business as a result of the trust between the firm and the buyer, which leads to a long-term connection (Lepojevic, Dordjevic and, Dukic, 2018).

In addition, Product and service quality plays a huge part in loyalty. Because; service quality and customer satisfaction are linked and typically traceable, this effect can be achieved through the degree of satisfaction. Also; there is a belief that service quality is not the main factor of customer happiness, despite the fact that it is frequently critical (Moreira and silva 2015).

As we mentioned above, there are some factors that affect customer loyalty, and they are customer satisfaction, customer confidence, customer trust, product quality. In; addition, since we are mainly talking

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about online groceries, there is another factor, which is technology adoption.

e) Customer Trust

Customer trust is another independent variable in this discussion. It is receptive conduct to what they get. Trust is a critical factor to measure success because consumers should trust the company before trusting the brand or product. A study in Turkey reveals a lack of trust in online consumers, and safety is the main barrier to not doing online shopping (Lightner et al., 2010). To show trust as an influential factor in repurchasing intention, Thorsten, in the study of understanding the relationship outcome using customer loyalty and word of mouth communication, suggested in the findings that customer trust, customer satisfaction, and commitment influence customer loyalty directly (Thorsten et al., 2002). Gaining customer trust is necessary to an organization, not only to create a loyal customer base but also to ensure they repurchase frequently, and insist their fellow customers engage more with the online grocery. A study on consumer trust argues that trust is a critical factor in deciding the relationship between buyers and sellers (Sirdeshmukh, Singh, and Sabol, 2002). In the context of online shopping, trust plays a vital role in deciding future transaction and making online payments as customer poses e-risk in making online payment to their transactions and disclosing information. In contrast to traditional retailing, customer expects online purchase so as to replace their physical experience. E-trust is the number of confidence consumers perceive in online transactions and online channels (Giao, Vuong, and Quan, 2020). The study to examine the influence of website the quality in building E-trust shows the quality of the website influence customer in their satisfaction and impact electronic word of mouth communication to recommend to other buyers. Similarly, customer trust in the B2C framework in China also revealed that customer trust induces the repurchase intention of the buyer (Yongzhi and Lu 2010). Customer trust influence customer in their repurchase intention. Customer; trust in the online shopping environment is a very significant topic to influence customer loyalty.

f) Customer Satisfaction

Customer satisfaction defined in Kotler and Keller's book described that, "Satisfaction is a person's feelings of pleasure or disappointment that result from comparing a product's perceived performance (or outcome) to expectations" (Kotler and Keller 2006, p.128). Customer satisfaction is another independent variable in this study. Customer satisfaction is a crucial fact that decides the future of the business and therefore, many organizations take a great deal in creating customer satisfaction during the shopping experience. A study conducted in China to examine the satisfaction through product quality in delivery service revealed that product variety, product quality, product availability, package safety and, reliable and timely delivery create customer satisfaction (Ziaullah, Feng and, Akhter 2014). Customer satisfaction increases repurchase intention and influences customers to give a positive vibe to other unsatisfied customers.

In contrast to Kotler and Keller (2006), another study revealed that satisfaction is not only the concept of just assessing the expectation but also customer influenced by factors such as service quality, product quality and, price moderating situational and personal factors (Genoveva, 2015). Customer satisfaction and loyalty to perceived service quality and brand image increase customer satisfaction (Zeithaml and Bitner, 2012). Happy customers become loyal and tend to give recommendations to others about the service quality who are potential customers. Satisfied customers are more likely to have high usage and more likely to repurchase. According to research in E-commerce, greater customer satisfaction increases the rate of repurchasing from the same provider (Rust and Zahorik, 1993). A high level of customer satisfaction leads to less likelihood of switching online service providers which increases customer repurchase and increases customer retention. Customer satisfaction positively influences repurchasing and customer retention to increase customer loyalty toward online shopping. Customer satisfaction raises customer retention, which increases the market share of the business. It is critical to consistently delight customers by providing high-quality services and products at a low price, enhancing the company's income.

g) Customer Confidence

How can we build customer confidence in the product, so they buy it before trying it? becomes the most significant question. Customer confidence convinces the customers to engage more with the online grocery where they have an unmatched shopping experience. Customer confidence is boosted when the brand develops trust among the audience. Customers expect reliable, safe, and quick delivery of products to their homes through online shopping. Time and reliability play a vital role in enhancing customer convenience to achieve customer satisfaction as the study stated that timely delivery, reliability, safety, and efficiency are fundamental objectives of online buyers. Customers are willing to pay more to get the fast delivery of the products. Customers expect reliable, safe, and quick delivery of products to their homes through online shopping. Customers have more freedom to switch to another website or other online platform due to unsafe and undesirable product delivery. A study found that 67% of online consumers refer return policy page. A simple return policy and money-back guarantee increase customer confidence. Quality website, security on customer payments,

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relevant products, modern products, safe and quick delivery increases customer confidence in online shopping platform. At the same time, a brand in the heart of customer boosts their confidence of the customer in online shopping. A customer expects specific value through purchasing branded products. Customer purchases of branded items that exceeds the intrinsic value of the product, increasing confidence that the brand gives weight to the product. Exceeding customer expectation over the brand increase customer confidence; hence customer confidence as an influential factor to increase customer loyalty.

h) Product Quality

The majority of the customers possess the required knowledge on which online shop has the best variation of the best quality products. The quality of the product is viewed from the customer's perspective. Product quality is another essential factor in this discussion. It has an immense effect on customer loyalty. Many scholars have found a positive connection between customer loyalty and product quality. Assessing the product quality reveals that expected quality is compared against the perceived quality of the product. If expected quality exceeds perceived quality, customers feel satisfied with the product. A study conducted in Taiwan examining perceived quality and trust stated that quality is defined by the degree to which perceived quality meets objective quality (Chen, Lin and, Weng 2015). The results show that product quality is a significant factor in increasing customer satisfaction. A study conducted in Indonesia stated consumers regard online shops as useful if product quality meets the expectation at the same time, product quality contributes to satisfy customer needs. The study pointed out that customer repurchase is highly dependent on maintaining product quality sustainably. Assurance of product quality and product availability increases customer satisfaction, thus increasing customer purchasing intention. It is concluded that product quality is an essential factor in retaining customers in the e-commerce business. Additionally, another study also supports the fact that product quality and service quality drives customer loyalty and retention (Kayode, Muyideen and Al-Furqa 2016). Product quality is considered an unavoidable factor to influence customer satisfaction. Firms strive to employ quality managers to improve the quality of the products. In fact, the price can decide the customer to purchase a product; nevertheless the product is of high quality. A study to test the product quality and price towards customer satisfaction in Indonesia found that product quality with affordable price will increase customer satisfaction (Razak, Nirwanto and, Triatmanto 2016). Another study conducted in Romania found that 80% of Romanian add products to carts considering the price (Mihaela 2018). Due to many cultural differences, product quality and price is very essential topic of interest for many scholars, and hence product quality is another dependent variable in this research.

i) Technology Adoption

The acceptance, integration, and usage of new technology in society are referred as technology adoption. Technology adoptions increase business productivity, improve the return on investment, and enhances the entire customer experience by making use of online platform easier. Age, gender, computer abilities, technological preparedness, and social impact are all elements that influence the adoption of technology. With the advent of internet banking, there has been a greater focus on consumer's perspective on technology adoption. A study stated that online shopping is not only buying products or services online but also includes searching for information online, communicating with retailers and other consumers that direct consumer goals toward shopping (Lee and Cude, 2021). Many other studies also support the statement that customer technology adoption enhances customers to 24/7 shopping, comparing price, checking for offers, make payments online, and much more. Consumers are pushed towards online shopping due to consumer's perception, product and consumer characteristics, and e-tailer attributes (Lee and Cude, 2021). Technology evolved immensely to convey customer's ease of use of buying products. Compared to traditional shopping, technological advancement and benefits set customer's minds that purchasing online is the best solution. Internet penetration in the business world has many benefits, such as availability of products, many payment methods, safety and privacy, price comparison. Many people are rushing toward online shopping due to Internet penetration in to the business (Patahk and Kaur, 2014).

Technology acceptance of consumer is characterized by four categories, namely cultural, social, psychological, and personal factors. Many scholars argue that cultural and behavioral pattern has influences in the virtual market (Constantinides et al., 2008; Al-Qudah and Ahmad, 2014). A study of the effect of social connectedness and attitudes toward technology adoption shows that social connectedness and attitudes strongly influence customer intention of the social factors for technology adoption (Cho and Son, 2019). Psychological factors on technology adoption influence the behavior of other people by recognizing, sharing common feelings and devotions. Motivation, perception, learning, belief, and attitudes influence one's perception to motivate others to adopt technology when one user benefits. Many studies define personal factors by age and life circle stage, occupation, economic situation, lifestyle, personality, and self-concept (Keisidou, Sarigiannidis and, Maditinos, 2011; Kotler and Armstrong, 2003). Consumers' buying behavior

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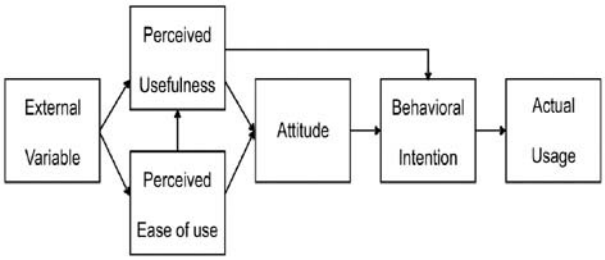
changes due to family, occupation, age, characteristics and interests of person, habitual activities, and the economic situation of the person. Even though the personal factor is not predictive and constant, it is very significant factor for technology adoption. The study adopted the TAM model by Davis in 1989 used to analyze user technology acceptance behavior in various types of information systems. As per TAM, an individual's intention to use a system is determined by perceived usefulness and ease of use.



Source: Samaradiwakara and Gunawardena 2014

TAM model has been successfully adopted to explain the online purchasing and acceptance of e-commerce. The model explains Perceived usefulness (PU) and Perceived ease of use (PEOU) can predict the attitude, behavior, and intention of the user (Dakduk et el., 2017). The TAM model has become a significant model to include external factors in assessing user acceptance and buying behavior of the user hence we use technology adoption as an influencing aspect to decide customer loyalty to online shopping. Litterateur on the study reveals that technology adoption has a significant impact on customer loyalty as people use e-commerce platforms to buy products due to many reasons such as price, ease of use, payment option, geographical location, culture, income, and internet usage. Consumers who have positive intentions about the above-mentioned factors will engage more in internet shopping. The positive sense will change the attitude of the user to use the technology. We used the TAM model to understand the perceived usefulness of technology for online shopping as user intention to use technology for e-commerce is very important to the success of technology adoption in e-commerce.

III. Chapter Three

This chapter demonstrates and provides a thorough explanation of the variables employed in the study. This; study, developed following the quantitative method, examines which factors have a more significant impact on consumer loyalty of people who turn to buy groceries online as a result of the country being lockdown with a COVID 19 epidemic. Data; was collected based on the primary data and surveys, and questionnaires were used to collect data for this research. The; questionnaires consist of thirty-seven questions along with a five-point Likert scale covering all the variables of the study. Out; of the total population of 21.9 million in Sri Lanka (World Bank, 2021), 47 percent purchased groceries online during the COVID 19 pandemic (DAILY NEWS, 2020). Therefore; during the pandemics in 2020, 10.3 million people bought groceries using the internet; To determine the ideal sample size, the total population of the Colombo District will be 2,455,000 in 2020 (Department of Census and Statistics, 2021). In; proportion to, Krejcie and Morgan (1970), the sample size is 384 in this study. Purposive; sampling or judgment sampling is applied as a sampling technique.

The primary goal of the pilot survey was to determine the validity and reliability of the disseminated questionnaires. A; pilot survey was done containing 100 samples before the entire data collection was completed, and it was evaluated by applying IBM SPSS version 26.0. The; variable is acceptable only if more significant than 0.7, as specified in Cronbach's; alpha (Siswaningsih et al., 2017). The; Cronbach's; alpha of all the variables is 0.984, while the dependent variable, Customer Loyalty, has a Cronbach's; alpha of 0.946. The; independent variables, CL, CT, CS, CC, TA, and PQ, have Cronbach's; alpha values of 0.927, 0.924, 0.911, 0.865, and 0.939, respectively. The; Kaiser-Meyer-Olkin Measure of Sampling Adequacy and Bartlett's; test of sphericity was employed to evaluate the validity. Variable is acceptable only if variable is more significant than 0.5(IBM, 2014). In; this study, the KMO value of all the variables is more significant than 0.5. If; an indicator's; significance level is less than 0.05, Bartlett's; test of sphericity will be beneficial, according to IBM (2014), and all the variables are less than 0.05.

The distribution of the population of about 384 customers who participated in the questionnaire is shown in Table 1. Female; participants are the ones that buy most of the groceries online, representing 62.0 percent. The; majority belonged to the age group of 26–35 years was represented by 40.4 percent of the 384 individuals in the sample. The; plurality of respondents were private-sector employees, representing 32.81 percent of the total.

Table 1: Demographic Information of Participant

Variables	Items	Frequency	Percentage (%)
Gender	Female	238	62.0
	Male	146	38.0

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Age	18-25 Years	80	20.8
	26-35 Years	155	40.4
	36-45 Years	86	22.4
	46-55 Years	41	10.7
	Above 56	22	5.7
Profession	Private Sector	126	32.8
	Public Sector	108	28.1
	Entrepreneur	86	22.4
	Unemployed	64	16.7

a) Person Correlation Coefficient

To determine the connection between two quantitative variables, the person correlation coefficient is employed.

IV. Analysis and Discussion

a) Demographic Information

Table 2: Pearson correlation coefficient

Independent Variable		Dependent Variable	R-Value	P-Value	N
CT	⟷	CL	0.822	0.000	384
CS	⟷	CL	0 .836	0.000	384
CC	⟷	CL	0 .881	0.000	384
PQ	⟷	CL	0 .939	0.000	384
TA	⟷	CL	0 .941	0.000	384
Age	⟷	CL	0.969	0.000	384

According to Table 2, the Pearson correlation coefficient between Customer Trust and Customer Loyalty is 0. 822, which has a strong positive relationship. Customer; Loyalty and Customer Trust's significance value are 0.000, demonstrating that Customer Loyalty and Customer Trust have a statistically significant correlation. The; Pearson correlation coefficient between Customer Satisfaction and Customer Loyalty is 0.836, which has a strong positive relationship at the significance value of 0.000. When; considering Customer Confidence, there a strong positive correlation of 0.881 with Customer Loyalty at the significance value of 0.000. The; Product Quality and Customer Loyalty Pearson correlation coefficient is 0.939, which has a perfect positive relationship at the significance value of 0.000. The; Pearson correlation coefficient between Technology Adoption and Customer Loyalty is 0.941, which has a perfect positive relationship at the significance value of 0.000. Age; and Customer Loyalty Pearson correlation coefficient is 0.969, which has a perfect positive relationship at the significance value of 0.000.

b) Regression Analysis

Regression analysis is performed on whether a change in one variable predicts a difference in another.

Table 3: Model Summary and ANOVA of Customer Trust on Customer Loyalty

Model Summary		ANOVA
R- Value	R Square	P- Value
0.822[a]	0.676	0.000[b]
a. Dependent Variable: Customer Loyalty		
b. Predictors: (Constant), Customer Trust		

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Following Table 3, the R2 value is 0.676, which determines that the independent variable, customer trust, can examine 67.6 percent of the total variant in customer loyalty. The; significance value between Customer Loyalty and Customer Trust is 0.000, and as a result, the null hypothesis can be rejected, and an alternative hypothesis can be accepted.

H1: Customer trust has a positive impact on customer loyalty.

Table 4: Coefficients of Customer Trust on Customer Loyalty

	Unstandardized Coefficients	P-Value
	B Value	
(Constant)	0.988	0.000
Customer Trust	0.754	0.000
a. Dependent Variable: Customer Loyalty		

The above Table 4 demonstrates Customer Trust has a significant value of 0.000. As; a result, implementing H1 reveals that Customer Trust impacted Customer Loyalty. The; B1 value is 0. 754, indicating that for every unit increase in Customer Trust, a 0.754-unit gain in Customer Loyalty can be expected, presuming all other variables remain constant.

Table 5: Model Summary and ANOVA of Customer Satisfaction on Customer Loyalty

Model Summary		ANOVA
R- Value	R Square	P- Value
0.836[a]	0.699	0.000[b]
a. Dependent Variable: Customer Loyalty		
b. Predictors: (Constant), Customer Satisfaction		

According to Table 5, the R2 value is 0.699, and it determines that 69.9 percent of the total variation in Customer Loyalty can be examined by the independent variable, which is Customer Satisfaction. The; significance value between Customer Loyalty, and Customer Satisfaction is 0.000, and as a result, the null hypothesis can be rejected, and an alternative hypothesis can be accepted.

H2: Customer Satisfaction has a positive impact on customer loyalty.

Table 6: Coefficients of Customer Satisfaction on Customer Loyalty

	Unstandardized Coefficients	P-Value
	B Value	
(Constant)	0.963	0.000
Customer Satisfaction	0.783	0.000
a. Dependent Variable: Customer Loyalty		

Given Table 6, Customer Satisfaction has a significant value of 0.000. As; a result, implementing H2 reveals that Customer Satisfaction impacted Customer Loyalty. The; B1 value is 0. 783, indicating that for every unit increase in Customer Satisfaction, a 0.783-unit gain in Customer Loyalty can be expected, presuming all other variables remain constant.

Table 7: Model Summary and ANOVA of Customer Confidence on Customer Loyalty

Model Summary		ANOVA
R- Value	R Square	P- Value
0.881[a]	0.776	0.000[b]
a. Dependent Variable: Customer Loyalty		
b. Predictors: (Constant), Customer Confidence		

The above Table 7 reveals the R2 value is 0.776, and it determines that 77.6 percent of the total variation in Customer Loyalty can be examined by the independent variable, Customer Confidence. The; significance value between Customer Loyalty, and Customer Confidence is 0.000, and as a result, the null hypothesis can be rejected, and an alternative hypothesis can be accepted.

H3: Customer Confidence has a positive impact on customer loyalty.

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Table 8: Coefficients of Customer Confidence on Customer Loyalty

	Unstandardized Coefficients	P-Value
	B Value	
(Constant)	0.432	0.000
Customer Confidence	0.884	0.000
a. Dependent Variable: Customer Loyalty		

According to Table 8, Customer Confidence has a significant value of 0.000. As; a result, implementing H3 reveals that Customer Confidence impacted Customer Loyalty. The B1 value is 0. 884, indicating that for every unit increase in Customer Confidence, a 0.884-unit gain in Customer Loyalty can be expected, presuming all other variables remain constant.

Table 9: Model Summary and ANOVA of Product Quality on Customer Loyalty

Model Summary		ANOVA
R- Value	R Square	P- Value
0.939[a]	0.883	0.000[b]
a. Dependent Variable: Customer Loyalty		
b. Predictors: (Constant), Product Quality		

In the view of Table 9, the R2 value is 0.883, and it determines that 88.3 percent of the total variation in Customer Loyalty can be examined by the independent variable, which is Product Quality. The; significance value between Customer Loyalty and Product Quality is 0.000, and as a result, the null hypothesis can be rejected, and an alternative hypothesis can be accepted.

H4: Product Quality has a positive impact on customer loyalty.

Table 10: Coefficients of Product Quality on Customer Loyalty

	Unstandardized Coefficients	P-Value
	B Value	
(Constant)	0.819	0.000
Product Quality	0.804	0.000
a. Dependent Variable: Customer Loyalty		

Following Table 10, Product Quality has a significant value of 0.000. As; a result, implementing H4 reveals that Product Quality impacted Customer Loyalty. The; B1 value is 0. 804, indicating that for every unit increase in Product Quality, a 0.804-unit gain in Customer Loyalty can be expected, presuming all other variables remain constant.

Table 11: Model Summary and ANOVA of Technology Adoption on Customer Loyalty

Model Summary		ANOVA
R- Value	R Square	P- Value
0.941[a]	0.885	0.000[b]
a. Dependent Variable: Customer Loyalty		
b. Predictors: (Constant), Technology Adoption		

According to Table 11, the R2 value is 0.885, and it determines that 88.5 percent of the total variation in Customer Loyalty can be examined by the independent variable, which is Technology Adoption. The; significance value between Customer Loyalty and Technology Adoption, is 0.000, and as a result, the null hypothesis can be rejected, and an alternative hypothesis can be accepted.

H5: Technology Adoption has a positive impact on customer loyalty.

Table 12: Coefficients of Technology Adoption on Customer Loyalty

	Unstandardized Coefficients	P-Value
	B Value	
(Constant)	0.286	0.000
Technology Adoption	0.929	0.000
a. Dependent Variable: Customer Loyalty		

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In Table 12, Technology Adoption has a significant value of 0.000. As; a result, implementing H5 reveals that Technology Adoption impacted Customer Loyalty. The; B1 value is 0. 929, indicating that for every unit increase in Technology Adoption, a 0.929-unit gain in Customer Loyalty can be expected, presuming all other variables remain constant.

Table 13: Model Summary and ANOVA of Age on Customer Loyalty

Model Summary		ANOVA
R- Value	R Square	P- Value
0.969[a]	0.939	0.000[b]
a. Dependent Variable: Customer Loyalty		
b. Predictors: (Constant), Age* Customer Loyalty, Mean All (Customer Satisfaction, Customer Trust, Customer Confidence, Technology Adoption, And Product Quality), Age		

Following Table 13, the R2 value is 0.939, and it determines that 93.9 percent of the total variation in Customer Loyalty can be examined by the moderator variable, which is Age. The; significance value between Customer Loyalty and Age, is 0.000, and as a result, the null hypothesis can be rejected, and an alternative hypothesis can be accepted.

H6: Age has a positive impact on customer loyalty.

Table 14: Coefficients of Age on Customer Loyalty

	Unstandardized Coefficients	P-Value
	B Value	
(Constant)	1.551	0.000
Mean All	0.626	0.000
Age	-0.514	0.000
Age* Customer Loyalty	0.125	0.000
a. Dependent Variable: Customer Loyalty		

In the view of Table 14, Age; has a significant value of 0.000. As; a result, implementing H6 reveals that Age; impacted Customer Loyalty. The; B1 value is -0. 514; indicating that for every unit increase in Age; a 0.514-unit decrease in Customer Loyalty can be expected, presuming all other variables remain constant.

V. Conclusion

"Factors Influencing Customer Loyalty in Online Groceries After COVID – 19 In Sri Lanka"; With; the emergence of the Covid-19 situation, there were various influences on the day-to-day behavior of individuals. As; the condition spread rapidly around the world; it had a direct impact on people's; behavior. Since; this is not a situation that has been faced before, it took some time for humans to adapt to the social, economic, and environmental changes that came with it. This; situation has severely affected businesses, especially with travel restrictions and isolation.

Study continues to measure variations of customer loyalty with customer trust, customer satisfaction, customer confidence, product quality, technology adaptation, and age; as a moderator.

The limitations of this study are that this study considers online groceries. This; opens up possible research space to future researchers, as this will try to touch upon the online grocery field, which many people have not considered yet. On; the other hand, unlike the general customer base, this research specifically focuses on the young generation who engage for shopping in online groceries for household requirements. That; will be another limitation of the study.

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Factors Affecting Brand Preference for Purchasing Mobile Phones-Evidence from Bangladesh

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Abstract- Competition and brand war are facing new dynamics and challenges every day. So, brands need to identify the factors that can affect their brand image to achieve brand preference. The objective is to examine some factors that can impact brand preference. The sample examined here is 328 from all across Bangladesh. Data collection is done by an online Google form through the snowball sampling technique. Regression analysis is used to test the hypothesis. The finding shows a strong association of the factors with brand preference. The significance of the research is that it can help marketers to justify the elements and design their offerings accordingly. The research findings can be used in similar product strategies and may contribute to capturing customer attention.

Keywords: *brands, brand preference, quality improvement, innovative features, promotion.*

GJMBR-E Classification: *JEL Code: M31, M370*



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Factors Affecting Brand Preference for Purchasing Mobile Phones-Evidence from Bangladesh

Md. Mahbubur Rahaman[α] & Juhora Jamin Juha[σ]

Abstract- **Competition and brand war are facing new dynamics and challenges every day. So, brands need to identify the factors that can affect their brand image to achieve brand preference. The objective is to examine some factors that can impact brand preference. The sample examined here is 328 from all across Bangladesh. Data collection is done by an online Google form through the snowball sampling technique. Regression analysis is used to test the hypothesis. The finding shows a strong association of the factors with brand preference. The significance of the research is that it can help marketers to justify the elements and design their offerings accordingly. The research findings can be used in similar product strategies and may contribute to capturing customer attention.**

Keywords: brands, brand preference, quality improvement, innovative features, promotion.

I. Introduction

Mobile phones are part and parcel of our modern lifestyle. Today, it has become something with which we can communicate across the world. Almost everyone uses their mobile not only for communication purposes but also as a personal assistant for an easier life. The advancement of mobile communication technologies such as wireless internet, MP3 players, and GPS navigation systems has opened up a new horizon of innovation that is constantly adapting to changing consumer needs (Odia & Adekunle, 2020). This inevitably brought fierce competition among the various mobile phone brands available in the market. Every day, a new phone is introduced with more unique features and technologies. Because of this competition, consumers are availed of a wide variety of mobile phones. This also created a dilemma among consumers about which mobile phone best suits their needs the most. This problem of choice can be defined as a brand preference (Kumari & Kumar 2016).

The consumer has different values, perceptions, and behavior patterns due to various environmental influences. Demographics, leisure habits, health factors, and lifestyle have a significant role in affecting the buying behavior of a customer. Research helps to track cultural shifts that might suggest new ways to market and sell products to consumers. Analysis of different cultural lifestyles also provides a better understanding of products and customers' preferences.

A brand can be defined in various ways. Phillips explained a brand as something like a term, symbol, or a combination of a number or elements to identify and differentiate the product of any seller (Kotler & Keller, 2006) while Keller mentioned a brand as "the sum of all marketing mix elements" (Keller, 2003). We can also define a brand as any characteristic or attribute that distinguishes one seller from another. A brand is a tool through which a firm's identity can be well established by differentiating the offerings and building a sustainable image in the customer's mind (M. Tanveer et al., 2021). A brand also creates a specific association in the target customer's mind (X. Wu et al., 2020).

The word "brand choice" is what we use to evaluate consumer preference for any brand. So, this term is used to calculate the demand level of a brand in comparison with the other brands (M. Tanveer et al., 2021). Globalization is transforming the whole world into a single market. Prior to liberalization, Indian consumers showed a distinctly stronger affinity for imported items and "foreign brands." However, after two decades of liberalization, the Indian apparel market is flooded with brands made in foreign countries.

II. Literature Review

Branding is not a new concept. It was evident that the ancient brick-makers in Egypt used to draw symbols on bricks to identify their bricks (A. Zia et al., 2021). A brand is meant to identify the products of a seller. Brands typically consist of elements such as the brand name, image, logo, design, packaging, and promotional activities. Brand choice or brand preference means that consumers' decisions differ from brand to brand. Consumer brand preference is begetting brand loyalty, which is repurchasing the same brand for an extended period (R. Donnelly et al., 2021). Brand loyalty means a consumer prefers a brand among competing brands (Keller, 2003).

The brand choice depends on the performance of the products. It also depends on psychological and objective factors (F. Quoquab et al., 2020), and understanding the different sorts of consumers is crucial (J. Vesalainen et al., 2020), apart from the usage of products and personality (Coelho et al., 2020). Before 2010, Nokia was the market leader in the Asian subcontinent and worldwide. Nevertheless, a rivalry

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emerged in the Asia-Pacific region between other brands like Micromax, Nexian, and I-Mobile, which captured Nokia's market share. In the region, Android-powered smartphones have also become more popular. Although Nokia introduced the Lumia Smartphone, it was not enough to cover the huge loss in revenue from Symbian-based smartphones over the next few months. Recently, in this region, the top 10 manufacturers were Samsung (20.6%), Nokia (9.5%), Apple Inc. (8.4%), LG (4.2%), Huawei (3.6%), TCL Communication (3.5%), Xiaomi (3.5%), Lenovo (3.3%), ZTE (3.0%) and Micromax (2.2%) (Kaur, 2015). According to some research in the early nineties, companies paid enormous attention to analyzing and assessing the factors responsible for affecting consumers' choices associated with purchasing any brand (R. Donnelly et al., 2021). It was also evident that there were several factors that pressurize consumers to prefer any particular brand (Odia & Adekunle, 2020).

When it comes to consumer behavior, we can define it in various ways. Consumers' activities during possessing, consuming, and disposing of any product are known as "consumer behavior," and mostly, consumer behavior is affected by various environmental and individual causes (Blackwell et al., 2006). (Chowdhury & Rahman, 2013) identified the relationship between demographic variables and brand preference. They elucidated some attributes that impact consumer choice and the reasons behind young consumers' giving special importance to some particular factors in the Chittagong metropolitan city.

Because of their quick switching attitude, young respondents place less emphasis on attributes such as durability, price, others' advice, and opinion. Consumer preference can be analyzed through the classical five-step (need–information search–evaluation of alternatives–purchase–post-purchase evaluation) problem-solving paradigm or by inspecting the succession from a product class to brand selection (Dorsch et al., 2000). Some independent factors affect consumers' choice of mobile service providers. So, literature regarding various factors affecting these independent factors was reviewed.

Two studies by Karjaluoto and his team (H. Karjaluoto et al., 2005) investigated factors affecting mobile phone consumer choice through focus group interviews of graduate students. They identified seven factors: price, multimedia, design, brand and basic properties, innovative services, outside influence, and reliability. Again, they investigated whether the factors of call quality, brand image, handset, income level, and subscription duration affected subscriber choices in Korea.

a) Price

Price can significantly impact consumers' purchasing decisions as this is a factor on which consumers rely on their judgment about any product (M. Tanveer et al., 2021). So, the price should be analyzed and set to encourage a purchase. It was suggested by (Ittaqullah, 2020) that consumers are aware of price differences. Additionally, these variances have an impact on how customers see the company's goods and services, their sense of assurance, and how frequently they purchase.

b) Quality

Product quality means the degree to which a product performs according to customers' desire for its performance and is undoubtedly an essential factor in deciding on a product (M. Tanveer et al., 2021). It indicates the evaluation of actual performance and anticipated performance made by customers based on their perception (Carpenter et al., 2006).

c) Unique Characteristics

People prefer smartphones with newer features, and their decision depends on these innovative features (Petersen et al., 2015). (Barak & Gould, 1985) detected that consumers of the younger generation prefer stylish goods more than older people. Young consumers are more interested in new features, and they seek information. They become more confident, are powered by information, and are transferred into opinion leaders, leading to brand switching (Szmigin & Carrigan, 2001). (Macmuda & Hidayatb, 2012) detected four crucial factors: price, size, and shape, new technology features, and brand name. They also analyzed the impact of these factors on consumers' buying behavior. They found that customers value new technology features as the most critical factor in purchasing decisions.

d) Usability

(Mack and Sharples, 2009) argued that ease of use is an essential determinant, and features, aesthetics, and cost are other factors that have determined the choice of mobile phone brand. Besides, Chandra & Kumar (2012) found price, quality, and style functions as the most influential factors.

e) Brand image

(Sata, 2013) studied in Ethiopia, specifically Hawassa town, and found that the first and most important factor is the brand quality and user-friendliness of the mobile phone. Similarly, (Das, 2012) administered the survey method on factors affecting purchasing behavior of young customers towards mobile handsets in coastal districts of Odisha, India. The study showed that a handset of a reputed brand, smart look, advanced features, and user-friendliness influence young consumers' choices.

f) Promotional Activities

(Zephania, 2020). studied a variety of marketing strategies used by marketers to get customers' attention and recognition and to identify the role these strategies

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play in the consumer buying process. As a result, a family's income, advertising, and education level were all factors in purchasing a mobile phone. Prasilowati et al., (2021) argued that sales promotions positively impact consumer buying behavior.

III. Data and Methodology

Sampling: For analyzing the above factors and their influence on brand preference, a sample size of 350 was determined to represent the possible accuracy of representation.

Data Collection and Measurement: Data was collected electronically by conducting an online survey by distributing Google Forms through social media. Five hundred (500) questionnaires were distributed, and around 350 were answered and returned in 3 months. Three hundred twenty-eight (328) of them were usable.

Hypothesis: the hypothesis for the research is –

H1: Brand preference is directly affected by brand image.

IV. Results and Discussion

a) Respondent Profiles

Age			Gender			Family Income		
Years	Frequency	Percentage		Frequency	Percentage	Monthly Income Level	Frequency	Percentage
15-20	78	23.8%	Male	178	54.3%	Below 30,000	65	19.9%
20-25	75	22.9%	Female	150	45.7%	30,000-50,000	87	26.5%
25-30	110	33.5%				50,000-70,000	102	31.1%
30-35	65	19.8%				70,000 or more.	74	22.5%

Respondents in this context roughly represent both genders. From 15 to 35 years old, the respondents in this study reflect a broad age spectrum. Today, even youngsters in school or college choose the phone brands they wish to use. However, it may be predominantly purchased for them by their parents. The respondents' or their families' average income is over 30,000, and 80% have incomes that are higher than that.

b) Analysis of Frequency

Table 1: Continuous improvement in quality represents a good brand image

		Frequency	Percentage (%)	Percentage (%) Valid	Percentage (%) in total
Valid	Strongly disagree	26	7.9	7.9	7.9
	Disagree	33	10.1	10.1	18
	Neutral	15	4.6	4.6	22.6
	Agree	112	34.1	34.1	56.7
	Strongly Agree	142	43.3	43.3	100
Total		328	100	100	

Continuous improvement is the conviction that a constant stream of carefully carried out improvements will have transformative effects. A company's brand image is more than a logo representing a company, product, or service. Today, it consists of various connections that customers draw from all their interactions with business companies. Most business organizations don't consider their brand image until there is an issue with the perception they are creating. Brand image is a critical factor in why most company ventures fail. The study also reveals that most respondents view quality improvement as vital. They like companies that often provide new designs, features, and software. Therefore, businesses must continually enhance their brand image.

Table 2: Good brands mean easy-to-purchase and service facilities

		Frequency	Percentage (%)	Percentage (%) Valid	Percentage (%) in total
Valid	Strongly disagree	18	5.5	5.5	5.5
	Disagree	26	7.9	7.9	13.4
	Neutral	20	6.1	6.1	19.5
	Agree	135	41.2	41.2	60.7
	Strongly Agree	129	39.3	39.3	100
Total		328	100	100	

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Consumers are given reasons by brands to select their goods or services. A firm will undoubtedly attract a sizable number of devoted clients if it expresses a clear brand promise and consistently fulfills it over time. Strong brands are frequently seen by customers as "shortcuts" when making purchases. A consistent and clear offering and a positive brand experience put the customer at ease because they anticipate what will happen each time they engage with the brand. Good brands ensure service facilities like showing appreciation, collecting customer feedback, sending product suggestions, staying connected, supporting your clients, creating a complaint section, reviewing requests, and asking for recommendations. Obviously, to improve brand image, the purchasing process and service must be simple and accessible. Respondents inquire about the presence of brand showrooms and service facilities in their neighborhood.

Table 3: Innovative features play an important role in a brand's image

		Frequency	Percentage (%)	Percentage (%) Valid	Percentage (%) in total
Valid	Strongly disagree	22	6.7	6.7	6.7
	Disagree	24	7.3	7.3	14
	Neutral	18	5.5	5.5	19.5
	Agree	145	44.2	44.2	63.7
	Strongly Agree	119	36.3	36.3	100
Total		328	100	100	

Brand awareness, brand loyalty, brand image, and brand leadership are some characteristics of brand equity that have been dramatically impacted by product innovation. High-quality, innovative products that promote a powerful brand image leads to brand trust. The investigation has shown that brand image can only be achieved with innovative product characteristics, and respondents have highlighted this, particularly among younger generations.

Table 4: Promotional activities attain a good brand image

		Frequency	Percentage (%)	Percentage (%) Valid	Percentage (%) in total
Valid	Strongly disagree	36	10.9	10.9	10.9
	Disagree	33	10.1	10.1	21
	Neutral	19	5.9	5.9	26.9
	Agree	153	46.6	46.6	73.5
	Strongly Agree	87	26.5	26.5	100
Total		328	100	100	

Making sure that consumers are aware of the existence and position of products is the ultimate focus of promotion. Promotion is also used to remind customers why they want to buy a product and convince them that it is superior to similar items on the market. Their impacts include the creation of a brand, expansion inside your target market group, the identification of new secondary markets, the building of client loyalty, and the defense against rivalry. Most respondents agree that promotional efforts should increase brand preference more directly and successfully.

Table 5: Regression Analysis

Model	R	R^2	Adjusted R^2	Standard error	F value	Sigma
1	.727	.528	.514	.599	37.238	0.000
Dependent variable- Brand preference based on good brand image Predictors (Constant) - 1. Quality improvements, 2. Innovative features, 3. Ease of use and servicing facility, 4. Promotional initiatives						

Here we can see that the estimated R value is significantly high which indicates that the independent variables can exert a significant level of variation on the dependent variable. More than 70% variation is evident in the analysis of collected data. It supports that the theory is plausible and true. The F value is 37.238, and as a higher F value denotes a greater connection between variables, we can accept that brand image is positively associated and affected by the degree of effort firms put on continuous improvement of quality, bringing innovation, reaching customers and also communicating them through appropriate promotional initiatives.

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V. Conclusion and Policy Implications

The data analysis shows that the majority of respondents strongly agreed with the statements supporting the significance of quality improvement, innovative features, usability, and promotional initiatives for developing a favorable brand image and, consequently, brand preference. To capture client preferences in this dynamic competitive environment, businesses must concentrate on these characteristics. Customers like brands with high-performing products and a positive brand reputation, which can increase customer happiness and repurchase propensity. In order to build the brand and actively manage sales traffic, it is essential to emphasize the need for these facilities to be strengthened. The study focused on a small number of variables, but as customers' tastes change quickly, more variables may come into play in the future. Future studies may be conducted in that area to find other characteristics or aspects that may affect the brands that customers choose.

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L'image Corporative Des Institutions De Microfinance De Deuxième Catégorie: Une Analyse De Six Antécédents Par L'approche PLS

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Résumé- Cette recherche a comme principal objectif de mettre en évidence les antécédents de l'image corporative des institutions de microfinance de deuxième catégorie en raison de son émergence. Après une recension de la littérature, six principales dimensions relatives aux antécédents (la qualité de l'offre de service, le coût du service, le personnel de contact, l'environnement physique, la connaissance client et l'orientation client) sont mises à l'épreuve.Une collecte de données menée auprès de 947 clients de 40 institutions de microfinance et l'utilisation de la méthode PLS permettent de tester le modèle conceptuel. Au terme de cette investigation, il apparait qu'il est possible de mettre en place un modèle antécédents de l'image corporative. En outre, le cadre conceptuel des antécédents de l'image corporative s'enrichit de deux variables latentes: l'orientation client et la connaissance client. Malgré quelques limites cette recherche présente quelques pistes pour des recherches futures.

Mots clés: image corporative, institution de microfinance, approche PLS, qualité perçue de l'offre de service, orientation client, personnel de contact.

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L'image Corporative Des Institutions De Microfinance De Deuxième Catégorie: Une Analyse De Six Antécédents Par L'approche PLS

The Corporate Image of Second-Class Microfinance Institutions: An Analysis of Six Antecedents using the PLS Approach

Francois Ntsama

Résumé - Cette recherche a comme principal objectif de mettre en évidence les antécédents de l'image corporative des institutions de microfinance de deuxième catégorie en raison de son émergence. Après une recension de la littérature, six principales dimensions relatives aux antécédents (la qualité de l'offre de service, le coût du service, le personnel de contact, l'environnement physique, la connaissance client et l'orientation client) sont mises à l'épreuve.Une collecte de données menée auprès de 947 clients de 40 institutions de microfinance et l'utilisation de la méthode PLS permettent de tester le modèle conceptuel. Au terme de cette investigation, il apparait qu'il est possible de mettre en place un modèle antécédents de l'image corporative. En outre, le cadre conceptuel des antécédents de l'image corporative s'enrichit de deux variables latentes: l'orientation client et la connaissance client. Malgré quelques limites cette recherche présente quelques pistes pour des recherches futures.

Mots clés: image corporative, institution de microfinance, approche PLS, qualité perçue de l'offre de service, orientation client, personnel de contact.

Abstract- This research mainly aims at highlighting a model linked to the antecedents of the corporate image of second-class microfinance institutions due to its emergence. Six main dimensions of these antecedents (service offer quality, service cost, contact staff, physical environment, customer knowledge and customer orientation) are all put to test after literature review. Data collected from 947 customers in 40 microfinance institutions and the Partial Least Squares method are used to test the conceptual model. Findings show that it is possible to set up an antecedents/consequences model of the corporate image. In addition, the conceptual framework of the corporate image's antecedents is enriched by two latent variables: customer orientation and customer knowledge. Despite some limitations, this investigation presents some future research avenues.

Keywords: corporate image, Microfinance institution, PLS approach, Perceived quality of the service offer, customer orientation, contact staff.

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I. Introduction

Au regard du nombre croissant des institutions de microfinance (IMFs) dans le monde et en particulier au Cameroun.Cette croissance est observée par le nombre des IMFs, le nombre de clients, le nombre de guichets, le montant des dépôts, le montant des crédits, etc. Selon la COBAC (2018), le nombre des IMFs agréés et en activité s'élevait à près de 700, alors que le montant des dépôts collectés et des crédits octroyés se chiffrait respectivement à 898 milliards de FCFA et 550 milliards de FCFA, pour un nombre de clients estimé à 2 626 091 personnes (NdoumeEssingone et Ndzie, 2019). Ces statistiques notent une croissance significative du nombre des IMFs, soit 552 en 2018 contre 460 en 2008, par conséquent, elles desservent de plus en plus une tranche importante des populations traditionnellement exclues des systèmes financiers classiques.

Nonobstant cette croissance du secteur, certains faits incongrus affectent son développement. De l'année 2000 à nos jours, on a pu noter: la radiation de 384 sociétés coopératives du registre des sociétés coopératives et des groupes d'initiative en 2002; la radiation de 182 établissements de microfinance, ainsi que le rejet de 30 demandes d'agréments en qualité d'établissements de microfinance au Cameroun en décembre 2006 par la COBAC; le retrait d'agréments à 34 IMFs par le ministre des Finances du Cameroun en 2013. De surcroît, il faut ajouter la faillite d'importantes institutions de microfinance: GBF le 07/07/2008; COFINEST le 21/02/2011 avec 27 agences; FIFFA en août 2012; CAPCOL le 23/10/2012; COMECI en fin de l'année 2016; COFECI en janvier 2017, ou alors CITEF depuis le 19 octobre 2018, etc. À ces radiations et faillites s'ajoutent les détournements de fonds et de multiples braquages.Aussi, nous notons une forte concurrence entre les institutions de microfinance de seconde catégorie. Ce qui a pour conséquences, la standardisation de l'offre, le nivèlement des prix pour ne citer que celles-ci. En plus de cette concurrence féroce entre les IMFs, Christen affirme que certaines banques s'intéressent aux activités de microfinance sous de

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multiples formes (cité par Seck, 2009). D'ailleurs, si certaines activités financières sont interdites aux IMFs, il n'est pas interdit à une banque de faire la collecte des fonds à petite échelle ou d'accorder un crédit aux agents économiques à faibles revenus.

Ces différents maux ont pour principale conséquence, la détérioration de l'image du secteur de la microfinance camerounaise auprès des parties prenantes. C'est pourquoi dans un souci de donner un nouveau souffle au secteur, ainsi que de le rendre prolifique, compétitif, les autorités monétaires de la sous-région CEMAC ont adopté en 2017 un nouveau règlement. Lequel vient abroger le règlement n°01/02/CEMAC/UMAC/COBAC du 26 janvier 2002. Dans les chapitres 5, 6 et 7 dudit règlement, on retrouve respectivement les dispositions relatives au fonctionnement de ces différentes catégories, par exemple les articles 30, 41 et 44. Hormis ces spécificités en termes de capital social minimum, on note trois grandes innovations. D'abord les règles de constitution, d'activités autorisées, d'agréments et de modifications de la situation juridique, ensuite celles relatives au gouvernement d'entreprise, au contrôle interne et à la supervision des IMFs et enfin les règles portant sur le traitement des créances et l'activité des commissaires aux comptes. Au niveau des IMFs, le regroupement des IMFs en réseaux ayant pour but la professionnalisation du secteur par la maitrise d'un certain nombre de défis tels que le défi institutionnel, la gouvernance, la performance opérationnelle et organisationnelle, l'innovation et surtout l'accès à toutes formes de financement. Toutes ces actions visent à améliorer l'image des IMFs.

Dans un tel environnement, une des sources de stabilité sur laquelle les IMFs peuvent s'appuyer est l'image corporative (IC), laquelle est le résultat d'une gestion stratégique (Gray et Balmer, 1998). En fait, l'IC représente à la fois d'importants actifs stratégiques (Weigelt et Camerer, 1988; Dowling, 1993), ainsi qu'une source d'avantages concurrentiels (Ghemawat, 1986; Weigelt et Camerer, 1988; Boistel, 1994; Aaker, 1996; Gupta, 2002). Dans une perspective stratégique de l'entreprise, l'IC constitue une des valeurs de l'actif intangible qui concourt au succès de l'entreprise. En stratégie marketing, le concept d'image corporative est très important, car il facilite le processus de perception de l'offre aux clients (Nguyen, 2006), permet à l'organisation de se positionner aux yeux du public (Nguyen, 1994). La littérature suggère qu'une IC génère de multiples avantages. Par exemple, elle constitue une excellente barrière à l'entrée d'un marché (Kreps et Wilson, 1982). Elle permet à l'entreprise d'obtenir un meilleur prix pour ses produits (Shapiro, 1983). Elle permet de fidéliser les clients (Andreassen et Lindestad, 1998; Nguyen et Leblanc, 1998a; Nguyen et Leblanc, 2001). Elle attire de meilleures compétences pour les postes ouverts (Fombrun, 1996; Lemmink, Schuijf et Streukens, 2003), et elle diminue la vulnérabilité aux différentes crises (Gray, 1986). En accord avec ces différents auteurs, nous pouvons affirmer en définitive que l'image corporative influence le comportement des parties prenantes.

Certes, la mise en œuvre d'une stratégie basée sur l'image corporative semble difficile et complexe. Cependant, elle est une nécessité dans le cadre de la recherche permanente de la pérennité des entreprises. Elle est autant plus complexe au regard du caractère composite de sa mesure ainsi que son opérationnalisation dans un contexte comme celui de la microfinance, dans lequel, il faut chercher à concilier les objectifs financiers et sociaux.

Malgré les multiples travaux ayant traité l'image corporative, cette dernière demeure une notion floue, tant sur le plan académique que professionnel (Ratier, 2006; Liou, et Chuang, 2010; Azoury, Daou et Khoury, 2014; Costa et Pelissari, 2017). Cette incompréhensibilité de l'IC peut s'expliquer par l'existence de deux approches de mesure, à savoir l'approche holistique ou globale et l'approche basée sur les attributs. L'approche globale considère l'image comme un portrait englobant l'ensemble des impressions et des attitudes des personnes à l'égard de l'entreprise. C'est-à-dire l'idée globale qu'ils ont de l'entreprise. Comme le souligne Leclaire (1992), l'image d'une entreprise est l'idée que l'on se fait à un moment donné de l'entreprise. Cette idée n'étant toujours pas le reflet de ce qu'est l'entreprise, de ce qu'elle veut paraître ou de ce qu'elle veut être. Dans cette perspective, l'image corporative est mesurée en demandant aux parties prenantes de comparer les entreprises et d'identifier des similarités. Mais, elle ne permet pas d'expliquer pourquoi l'image corporative est bonne ou mauvaise (Berens et Van Riel, 2004). Par contre l'approche basée sur les attributs, considère l'image corporative comme un ensemble des différentes perceptions des caractéristiques de l'entreprise. Elle est mesurée en identifiant les caractéristiques de l'entreprise et en demandant aux parties prenantes d'évaluer l'entreprise à base de celles-ci (Coderre et al., 2005). Pour mesurer l'image corporative, plusieurs chercheurs s'inspirent du modèle algébrique multiattributs (Long-Tolbert, 2000; Gupta, 2002; Coderre et al., 2005). Vu son caractère opérationnel, le modèle multi attributs a constitué et nous pouvons même affirmer qu'il constitue encore une préférence marquée pour bon nombre de chercheurs en marketing dans leur démarche d'identification des attributs et de mesure de l'image corporative (Van Riel, Stroeker, et Maathuis, 1998; Long-Tolbert, 2000; Gupta, 2002). D'ailleurs Fishbein et Ajzen (1975) considèrent l'image corporative comme une attitude. L'attitude envers un objet dépend d'un nombre d'attributs qu'on appelle les attributs déterminants. Elle est une synthèse de toutes les

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réponses évaluatives des attributs associés à l'objet par l'individu.

La croyance que les consommateurs ont qu'un objet possède tel ou tel attribut est la base de la formation de l'image corporative qu'ils ont de cet objet. Cet objet peut être une marque, un produit, une personne ou une entreprise. En effet, l'image corporative d'une entreprise d'après Marion (1989) est un gigantesque émetteur de signe qui évolue dans un environnement sans cesse en mouvement. Cette croyance est par conséquent qualifiée d'antécédent à la formation de l'image. Une fois que le consommateur se forme une image en fonction de ses croyances, ce dernier va adopter un comportement à l'égard de l'objet. Celle-ci est par conséquent qualifiée d'antécédent à la formation de l'image corporative. Dans le cadre de cette recherche, notre principale préoccupation suscite une problématique que nous déclinons à travers cette question recherche. Quels sont les effets des antécédents sur l'image corporative des institutions de microfinance? À travers ce questionnement, notre ambition est d'une part d'identifier les antécédents principaux de construction d'une image corporative et d'autre part de mettre en évidence les effets induits de ces antécédents sur l'image corporative. En effet, nous considérons que les antécédents peuvent être de plusieurs ordres, car, très peu d'études ont été menées pour comprendre le comportement du client d'une institution microfinance. Les chercheurs reconnaissent qu'il existe un consensus quant à la définition de l'image corporative, mais que la compréhension de ses sources n'a pas encore fait l'objet de recherche théorique et empirique dans un secteur comme celui de la microfinance.

Le présent article se propose d'identifier un ensemble d'antécédents de l'image corporative utilisés par les clients des IMFs de seconde catégorie. Les résultats de cette étude explicative permettraient d'évaluer l'importance relative des divers antécédents de l'image corporative et du même coup d'éclairer en partie le manager d'une IMF dans sa démarche de marketing visant à améliorer l'image corporative auprès des clients.

II. Cadre Théorique

a) *Image corporative*

Le terme « image » est couramment utilisé dans une variété de contextes: image de marque, image marketing, image publique, image personnelle, image professionnelle, image nationale et image corporative. Cette multiplicité des types d'images entraîne une certaine confusion quant à la distinction entre l'image corporative et les autres types d'images (Dowling, 1986). Globalement, une image représente un ensemble de significations auquel un objet est associé et par lequel les gens le décrivent, se rappellent et le communiquent. C'est le résultat net de l'interaction entre les croyances, les émotions et les impressions d'une personne à l'égard d'un objet (Aaker, 1996).

Dans la littérature on retrouve diverses définitions de l'image corporative. Pour certains auteurs, l'image corporative est parfois considérée comme une impression, une représentation, un sentiment, ou une croyance (Nguyen et LeBlanc, 1998a, 1998b, 2001; Nguyen et al., 2004), pour d'autres, elle est comme une intention comportementale ou un comportement qu'ont les gens à l'égard de l'entreprise (Barich et Kotler, 1991; Coderre et al. 2005). Selon Boistel (1995) l'image d'entreprise peut être définie comme une bonne ou mauvaise opinion que se font les différents publics de l'entreprise à partir de toutes leurs expériences, croyances, sentiments, connaissance et impressions qui constituent alors un tout perçu. Certains auteurs pensent que l'image corporative correspond à un portrait englobant plusieurs croyances et attitudes qu'ont les gens relativement à une entreprise. C'est-à-dire ce qui leur vient à l'esprit lorsqu'ils entendent le nom de l'entreprise ou aperçoivent son logo (Dichter, 1985; Barich et Kotler 1991; Gray et Balmer, 1998). Pour notre part, nous nous intéresserons plus particulièrement à la mesure de l'image corporative dans la perspective du consommateur. Dans cette optique, plusieurs auteurs stipulent que ces derniers sont intéressés notamment par le prix et la qualité des produits et services et, de plus en plus, par les politiques sociales et éthiques des entreprises (Fombrun, 1996; Gray et Balmer, 1998; Gray, 1986).

b) *Les antécédents de l'image corporative*

Les antécédents de l'image corporative d'une institution de microfinance sont des caractéristiques de celle-ci susceptibles d'influencer la perception des clients. Ce sont toutes les caractéristiques qui précèdent la réponse: image positive ou image négative (Barich et Kotler, 1991; Nguyen et al., 2004; Khvtisiashvili, 2012). Ils sont issus de plusieurs facteurs de l'institution de microfinance et peuvent être intangibles et tangibles. Une institution de microfinance est composée d'une multitude d'antécédents. Cependant, le consommateur ou le groupe de consommateurs va considérer les antécédents qui correspondent à ses attentes. C'est-à-dire ceux qui expliquent son image corporative à l'égard d'une institution de microfinance. Compte tenu de la spécificité de notre contexte d'étude, six antécédents nous ont paru pertinents, parce que porteurs d'une influence positive sur image corporative. Il s'agit de: la qualité perçue de l'offre de service; le coût de service; le personnel de contact; l'environnement physique; l'orientation client et la connaissance client.

i. *Qualité perçue de l'offre de service*

Il existe une relation entre la qualité perçue de l'offre de service et l'image corporative, cette relation est

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qualifiée de réversible par certains auteurs (Grönroos, 1984; Nguyen, 1991). Tandis que d'autres auteurs estiment que cette relation est irréversible (Chung-Wei Kuo et Mei-Ling Tang, 2013). Dans ces conditions, il est important de clarifier le sens de cette relation. L'image corporative influence la qualité de service ou d'une manière réciproque, c'est la qualité perçue qui influence l'image corporative. Chaque fois que l'on veut étudier la relation entre l'image de l'entreprise et la qualité de service, le sens de la relation constitue une préoccupation importante qui anime les auteurs.

L'image corporative influence la qualité perçue de l'offre de service. Très peu d'études étudient cette relation dans le cadre des services. Par ailleurs, les études réalisées dans le cadre des services présentent des résultats mitigés. D'une part l'image corporative a une faible influence ou quasi inexistante sur la perception de la qualité de service (Stafford et Enis 1969). Cependant, Nguyen (1991) confirme que la perception de l'image corporative a un effet favorable et significatif sur la perception de la qualité de l'offre de service chez le client. Toutefois, les résultats obtenus de son étude empirique se sont révélés discutables. D'autre part, dans une recherche relative aux services bancaires, Nguyen et Leblanc, (1995) pensent que c'est plutôt la qualité perçue de l'offre de service qui influence l'image corporative, bien que cette influence soit statistiquement faible.

Dans le cadre de cette recherche, nous adoptons l'idée selon laquelle, la qualité perçue de l'offre de service est un des antécédents de l'image corporative. Certes, il peut y avoir un effet de « feed-back », c'est-à-dire dans un premier temps, la qualité influence l'image corporative et dans une seconde phase, c'est l'image corporative qui a une forte influence sur la perception de la qualité de service (Grönroos, 1984). C'est pourquoi nous pouvons formuler l'hypothèse suivante,H1: Plus le client de la microfinance perçoit favorablement la qualité de l'offre de services de la microfinance, plus son évaluation de l'image corporative de la microfinance est positive.

ii. *Le coût de service*

La variable coût de service a suscité un intérêt capital par les chercheurs en sciences de gestion. En effet, le coût des services joue un important rôle dans le processus de choix et d'évaluation de l'image d'une entreprise. Certes, d'autres facteurs ont une grande importance, par exemple, la proximité et le type d'institution (Marticotte et Perrien, 1995). En revanche, pour améliorer la rentabilité d'une entreprise, le gestionnaire peut agir sur les coûts (Simon, Bandilla, Jacquet et El Fassi, 2006). Par conséquent, on comprend l'importance du prix dans une entreprise. Plusieurs auteurs observent que la politique de prix est souvent l'objet d'une négligence regrettable que ce soit de la part des chercheurs (Durrande-Moreau, 2002) ou même des dirigeants (Simon, Bandilla, Jacquet et El Fassi, 2006). Cette négligence s'observe de plus en plus en ce qui concerne les services financiers (Croutsche et Roux, 2015).

Cependant, au cours du processus de décisions du consommateur, la perception du cout joue un rôle primordial. En accord avec Marticotte et Perrien (1995); Coderre et al., (2005), nous pouvons admettre que la perception des coûts des services est une dimension importante de l'image corporative, car elle permet de déterminer la place de la variable coût des services dans le processus de formation de l'image d'une entreprise de service. Au regard de cette perspective, nous formulons l'hypothèse suivante, H2: Plus favorable est la perception du coût de service par le client, plus favorable est sa perception de l'image corporative de la microfinance.

iii. *Le personnel de contact*

Le personnel de contact a reçu des praticiens et des chercheurs une attention particulière ces dernières années. Julien et Dao (2006) affirment que, quel que soit la région du monde ou le secteur de service, le comportement du personnel de contact devient primordial. C'est ainsi que quelques problématiques ont attiré l'attention des chercheurs, par exemple l'influence du comportement et l'attitude du personnel de contact sur l'image que les clients ont d'une entreprise. La littérature sur le personnel de contact nous apprend aussi que plusieurs chercheurs proposent que le personnel de contact soit considéré comme une caractéristique de l'environnement de l'entreprise (Baker et al., 2002; D'Astous, 2000; Sherman, Mathur et Smith, 1997; Belles-Isles (2004). Tandis que d'autres suggèrent que le personnel de contact fasse partie de la servuction.Par ailleurs, l'abondance des écrits sur le personnel de contact, la littérature nous fait aussi remarquer que cette expression n'est pas encore saturée, car sa définition divise les chercheurs, en plus l'évidence empirique permettant de soutenir le lien entre le personnel de contact et l'image corporative fait défaut (Nguyen, LeBlanc et Leclerc, 2008).

Le personnel de contact est l'ensemble des employés en relation avec la clientèle. Cette expression est primordiale dans le marketing de service. En effet, il influence les relations entre les entreprises prestataires de service et les clients (Grönroos, 1984; Lovelock, Wirtz, Lapert et Munos, 2014). À ce sujet la littérature en marketing de service et en marketing relationnel permet de mettre en évidence cette influence. Par ailleurs, plusieurs définitions sont évoquées dans la littérature. Cependant, elles évoquent toutes, la relation directe entre l'employé et le client. Ce qui veut dire que tout employé de l'entreprise dont le travail requiert d'être en contact direct avec le client fait partie du personnel de contact.

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Le personnel de contact est un antécédent privilégié par les consommateurs dans leur processus de perception de l'image de corporative (Bitner 1990, 1992; Perron, 1998). Cependant, le choix de ces éléments doit tenir compte non seulement du secteur des services, du degré de contact entre le personnel et le client, mais aussi de la spécificité de la microfinance comme c'est le cas dans notre travail. Dans une analyse plus spécifique, il est important de considérer le personnel de contact comme une dimension de l'image corporative distincte de la qualité de service. En effet, YunusMohamet, celui qui est souvent qualifié de père fondateur de la microfinance, souligne que dans le secteur de la microfinance les compétences relationnelles sont primordiales. Suite à ces développements, nous pouvons formuler l'hypothèse suivante,H3: Plus le client de l'institution de microfinance perçoit favorablement le personnel de contact, plus son évaluation de l'image corporative de la microfinance est positive.

iv. *L'environnement physique*

Pour Kotler (1973) l''environnement physique est un véritable outil de gestion et de différenciation. Cependant, quelques ambigüités sont souvent signalées dans la recherche des explications de ce concept. Pour certains auteurs, il est un élément de la qualité de service ou de l'offre de service (Grönoos, 1984; Nguyen 1991). Dans cette approche, Paquin et Turgeon (1998) font la différence entre ce qu'ils appellent les évidences physiques (l'environnement, synonyme de l'atmosphère, les installations physiques les éléments tangibles et le personnel) et l'environnement physique.La perception de l'environnement par le client peut donc le conduire à des réactions cognitives, affectives et conatives à l'égard de l'objet (entreprise, marque, idée politique, etc.), qui en retour contribue à la formation de l'image corporative de cette dernière (Bitner 1992).

Certes, l'évidence de l'influence de l'environnement physique sur l'image corporative a été étudiée dans les secteurs tels que les hôtels, les hôpitaux, les restaurants, les services professionnels et les banques (Baker, 1986; Bitner, 1990; Kotler, 1973; Parasuraman et al., 1985; Coderre et al., 2005). Par contre, cette influence n'a jamais fait l'objet d'une étude dans le secteur de la microfinance. Or l'importance de l'environnement physique semble primordiale dans ce secteur comme dans d'autres secteurs d'activité comme le tourisme. On peut se demander pourquoi une telle étude n'existe pas dans le secteur de la microfinance. À ce niveau, nous pouvons montrer l'importance de l'environnement dans le secteur de la microfinance, surtout que ce secteur est comme tous les secteurs financiers, hypersensible, et aussi le fait qu'il s'agit ici des services financiers à petite échelle, d'où l'hypothèse suivante,H4: Plus le client de la microfinance perçoit favorablement où se déroule la prestation du service, plus son évaluation de l'image corporative de la microfinance est positive.

v. *L'orientation client*

Le concept d'orientation client est défini comme le fait de mettre le client au cœur de l'organisation. Dans cette perspective, pour certaines entreprises, elle est souvent exprimée par des formules telles que, « le client est roi », « le client a toujours raison », « le client est au centre », « le patron c'est le client ». Ce concept fait l'objet d'une attention particulière depuis quelques années, tant de la part des chercheurs que des praticiens; en effet, plusieurs auteurs s'accordent à reconnaître que l'orientation client est une source de performance de l'entreprise (Kelley, 1992). Mais, certains travaux montrent que cette relation peut être directe ou indirecte (Brady et Cronin, 2001).D'une manière générale, les auteurs définissent l'orientation client comme l'état d'esprit qui régit les relations d'une entreprise avec ses clients (Lambin et Caceres, 2006). Nous pensons que cet état d'esprit joue un rôle important dans la formation de l'image que les clients ont des institutions de microfinance.

Plusieurs auteurs sont d'accord avec la proposition selon laquelle l'orientation client influe positivement sur les perceptions du client (Brady et Cronin, 2001;Pekovic et Rolland 2012). Dans l'établissement théorique d'une relation entre l'orientation client et l'image corporative, une analyse par analogie des travaux qui trouvent un lien entre le marketing relationnel et l'image de l'entreprise, ceux qui trouvent un lien entre l'orientation client et les conséquences de l'image corporative nous ont permis de prétendre qu'il y a une relation directe entre l'orientation client et l'image corporative d'une institution de microfinance. En plus, lors de la phase exploratoire de cette recherche, nous nous sommes rendu compte qu'une relation potentielle existe entre l'orientation client et l'image corporative des institutions de microfinance, car certains clients pensent que certaines institutions de microfinance ne sont pas attentives à leurs besoins, elles n'accordent pas assez d'intérêt à leurs besoins, en plus elles n'informent pas assez sur les différentes procédures relatives aux offres de service. Par conséquent, ils ont une mauvaise image de certaines institutions de microfinance.

À notre connaissance, aucune étude ne porte sur l'effet de l'orientation client de l'entreprise sur l'image corporative perçue par le client. Eu égard aux développements faits plus haut, nous sommes persuadés qu'il y a une relation entre l'orientation client et l'image corporative. Par conséquent, une entreprise de microfinance qui veut avoir une bonne image doit connaître les schèmes de sa clientèle. Pour ces raisons, nous formulons l'hypothèse suivante, H5: Plus le consommateur perçoit favorablement l'orientation client

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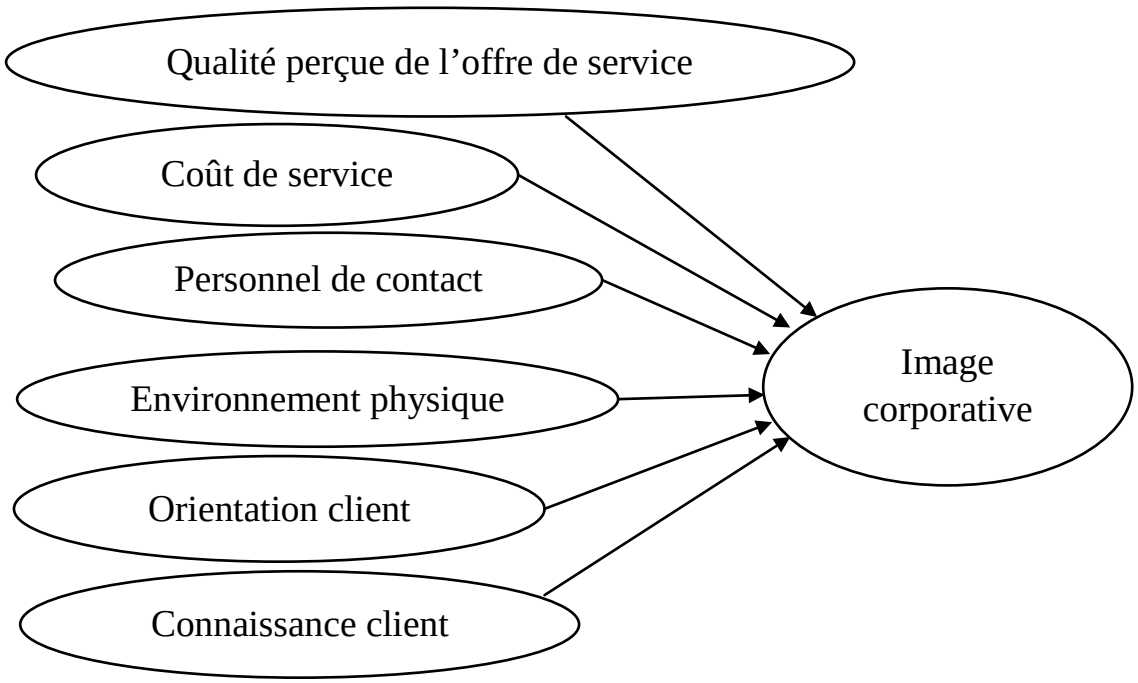
de la microfinance, plus favorablement il perçoit l'image corporative de la microfinance.

vi. *Connaissance client*

Dans la littérature marketing, plusieurs auteurs définissent la connaissance du client en faisant référence au niveau de familiarité et de sensibilité de l'entreprise envers les besoins, les caractéristiques et les problèmes spécifiques du client (Teas, 1988; Bergeron, 2004).

Au regard de cette définition, la connaissance du client constitue une composante essentielle du rapport entreprise client. Ces recherches montrent une corrélation positive entre la connaissance du client et la qualité de service (Parasuraman et al., 1985; Paulin, Ferguson et Payaud, 2000). Cette influence s'intensifie rapidement avec l'orientation des entreprises à une approche relationnelle avec leurs clients. À notre connaissance, aucune recherche ne montre l'influence de la connaissance du client sur l'image corporative d'une entreprise, et encore moins dans une entreprise de microfinance.Or l'image corporative semble être une source de différentiation unique et inimitable. Pour cette raison, nous croyons qu'un client qui se sent connu par l'entreprise développe une image positive de ladite entreprise, d'où l'hypothèse suivante,H6: Plus favorablement le consommateur perçoit la connaissance du client d'une institution de microfinance,plus favorablement il perçoit l'image corporative de la microfinance.

Certes, il y a d'autres antécédents de l'image corporative des IMFs de 2e catégorie par exemple, la solidité financière, la finalité d'une institution de microfinance, l'identité et culture de l'institution de microfinance, l'honnêteté des dirigeants des institutions de microfinance; la politique de la communication de la microfinance, etc. Cependant, nous sommes persuadés que les six antécédents (cf. figure 1) que nous avons développés sont susceptibles d'avoir une influence primordiale sur le positionnement stratégique d'une institution de microfinance via son image corporative.



Source: Conceptualisation de notre cadre d'analyse

Figure 1: Modèle conceptuel des antécédents de l'image corporative

III. Méthodologie de Recherche

a) Techniques de collecte et d'analyse des données

Les données ont été collectées auprès de 988 clients de 40 institutions de microfinance dans quatre villes du Cameroun. En utilisant les portefeuilles clients de certaines IMFs, les répondants potentiels ont été invités à remplir un questionnaire auto administré. Afin de disposer d'une étude plus fiable et d'un échantillon plus représentatif, les répondants ont été personnellement contactés par les enquêteurs. Sur les 988 questionnaires récupérés, 41 questionnaires dont les réponses pouvaient être fantaisistes ont été éliminés à l'aide de certaines procédures de contrôle laissant 947 questionnaires pour l'analyse des données. La majorité des participants étaient des hommes (62,50%). L'âge moyen était de 34 ans. 47,3% étaient des célibataires. En termes d'éducation, 41,30% des répondants avaient le niveau d'étude universitaire. 40% étaient dans l'auto emploi. 51,40 % des répondants avaient un revenu mensuel inférieur à 100. 000 FCFA.

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b) L'opérationnalisation des variables mobilisées

Dans le cadre de cette recherche, nous avons sept variables, une variable dépendante (image corporative) et six variables indépendantes (qualité de l'offre de service offert, cout de service, personnel de contact, environnement physique, l'orientation client et la connaissance client). L'opérationnalisation de ces sept variables latentes a été inspirée des études antérieures sur les coopératives d'épargne et de crédit (Nguyen, 1994; Nguyen et LeBlanc, 1995, 1998a; Nguyen et al., 2004; Coderre et al., 2005). Plusieurs échelles destinées à la mesure des variables ont été sélectionnées à partir des travaux antérieurs, traduites et adaptées au contexte des institutions de microfinance de deuxième catégorie; il s'agit, en grande majorité d'échelles du type Likert à cinq points allant de 1 « Pas du tout d'accord » à 5 « Tout à fait d'accord ». Pour la plupart, les instruments de mesure choisis sont déjà validés dans la littérature (cf tableau 1).

- La variable « Qualité perçue de l'offre de services des IMF » est mesurée par cinq items issus des travaux de Coderre et al., (2005). Ceux-ci prennent en compte la rapidité, la personnalisation du service, l'efficacité, la capacité à bien servir, le déroulement sans erreur des transactions et la capacité à satisfaire les besoins des clients.
- La variable « Coût de service des IMF » est constituée de quatre items issus des échelles de Coderre et al., (2005) et de Balemba, (2013, 2015). Ceux-ci tiennent compte des valeurs coopératives, c'est-à-dire une population en majorité à faible revenu.
- La variable « Personnel de contact des IMF » est issue des travaux de Nguyen et al., (2004); Coderre et al., (2005) et Moute (2008). Les six items qui la composent illustrent son importance dans le processus de production des services des institutions de microfinance.
- La variable « Environnement physique des IMF » joue en quelque sorte le rôle de l'emballage du service. Elle est constituée de trois items issus des travaux de Nguyen et al., (2004).
- La variable « Orientation client des IMF » est mesurée par trois items issus des travaux de Saxe et Weitz (1982); Bergeron et al., (2008). Elle permet d'apprécie le degré relationnel des IMF de deuxième catégorie.
- La variable « Connaissance client des IMF » est constituée de trois items relatifs à la connaissance du client Bergeron et al., (2008).
- La variable « Image corporative vers les IMF » est l'unique variable latente dépendante de cette recherche. Elle est issue des travaux de Nguyen, Leblanc, Herrera et Peixoto, (2004) et Coderre et al., (2005). Pour arriver à capturer la perception de l'image corporative des IMF de façon holistique, nous avons fait recours à cinq items.

Tableau 1: les échelles de mesure des variables

VARIABLES LATENTES	CODES ITEMS	ITEMS	AUTEURS
Qualité perçue de l'offre de services (QUAL)	Qual300	Le service est rapide.	Nguyen et al., (2004); Coderre et al., (2005).
	Qual301	Les services offerts sont adaptés à mes attentes.	Coderre et al., (2005);
	Qual302	Le service est de bonne qualité.	Coderre et al., (2005).
	Qual303	Mes problèmes trouvent en général des solutions satisfaisantes.	Nguyen et al., (2004)
	Qual304	Je suis en général bien accueilli.	Nguyen et al., (2004)
Coût des services (COUT)	Cout308	Dans ma principale microfinance, les frais de service sont bas.	Coderre et al., (2005)
	Cout309	Ma microfinance tient compte du fait que je suis une personne à faible revenu.	Coderre et al., (2005).
	Cout310	Dans ma principale microfinance, le taux d'intérêt sur les prêts est faible.	Coderre et al., (2005); Balemba, (2013, 2015).
	Cout311	Dans ma principale microfinance, les modalités de remboursement sont souples.	Balemba, (2013, 2015)
Personnel de contact (PERCONT)	PerCont312	Dans ma principale microfinance, les employés sont toujours serviables.	Nguyen et al., (2004).
	PerCont313	Dans ma principale microfinance, les employés sont gentils et courtois.	Nguyen et al., (2004).

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VARIABLES LATENTES	CODES	ITEMS	AUTEURS
	PerCont316	Dans ma principale microfinance, les employés apportent des solutions aux problèmes posés.	Nguyen et al., (2004). Coderre et al., (2005).
	PerCont317	Dans ma principale microfinance, les employés comprennent les problèmes posés par les clients.	Nguyen et al., (2004); Coderre et al., (2005).
	PerCont318	Dans ma principale microfinance, les employés accueillent bien les clients.	Moute (2008)
	PerCont319	Dans ma principale microfinance, les employés orientent bien les clients.	Coderre et al., (2005)
Environnement physique (ENVPHY)	EnvPhy322	Dans ma principale microfinance, les bâtiments et l'aménagement extérieur sont visuellement attrayants (beau à voir).	Nguyen et al., (2004).
	EnvPhy323	Dans ma principale microfinance, le décor est attrayant (attirant) et l'ambiance agréable.	Nguyen et al., (2004).)
	EnvPhy325	Dans ma principale microfinance, les salles d'attente sont propres.	Nguyen et al., (2004).
Orientation client (ORICLT)	OriClt328	Ma principale microfinance m'influence avec les informations et non en me mettant de la pression.	Saxe et Weitz (1982); Bergeron et al., (2008)
	OriClt329	Ma principale microfinance me donne toutes les informations nécessaires concernant toutes mes transactions.	Saxe et Weitz (1982)
	OriClt330	Ma principale microfinance interagit avec ses clients	Saxe et Weitz (1982)
Connaissance client (CONCLT)	ConClt331	Ma principale microfinance connaît mes besoins financiers.	Bergeron et al., (2008)
	ConClt332	Ma principale microfinance connaît mes attentes envers elle.	Bergeron et al., (2008)
	ConClt333	Ma principale microfinance connaît mes objectifs financiers.	Bergeron et al., (2008)
Image corporative (IMAGE)	Image501	J'ai une bonne image de ma principale microfinance.	Nguyen et al., (2004).
	Image502	Je crois que ma principale microfinance a une meilleure image que les tontines	Nguyen et al. (2004).)
	Image503	J'ai une bonne impression de ma principale microfinance.	Nguyen et al., (2004).
	Image505	Ma principale microfinance a une bonne réputation.	Nguyen et al., (2004).
	Image506	Ma principale microfinance a une image prestigieuse.	Coderre et al., (2005)

IV. Résultats de L'étude

a) Le modèle de mesure et le modèle structurel

Pour mesurer les variables de cette recherche, nous faisons recours au modèle des équations structurelles par l'approche « Partial Least Squares » (PLS) et les analyses sont effectuées avec l'aide du logiciel SMARTPLS version 3.2.8.

i. *Le modèle de mesure*

Le modèle de mesure représente les relations linéaires supposées entre les variables latentes et les indicateurs. Pour évaluer la qualité du modèle de mesure, nous avons fait recours à la fiabilité de cohérence internepar le biais des loadingsde chaque item, la valeur de l'alpha de Cronbach et la valeur de la fiabilité composite (CR: Composite reability); ensuite nous testons le modèle par la validité convergente des mesures associées aux construits par le biais du coefficient Average Variance Extracted(AVE) et en fin par la validité discriminantevia l'examen de matrice des corrélations entre les construits par rapport à la valeur de l'AVE selon les recommandations de de Fernandez, (2012).

En ce qui concerne la fiabilité de la cohérence interne, les loadings (λ) sont tous supérieurs au seuil de 0,65. Les coefficients de cohérence interne des échelles (α de Cronbach) sontsupérieurs au seuil d'acceptation de 0,7 retenu dans le cadre de cette recherche. De même, la fiabilité composite (CR) est supérieure au seuil de 0,7. En outre, la validité convergente est vérifiée, car toutes les AVE sont supérieures au seuil de 0,5 (cf. tableau 2).

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Tableau 2: Fiabilité et validité convergente des instruments de mesure par «PLS»

VARIABLES LATENTES	CODES ITEMS	Fiabilité de cohérence interne			Validité convergente
		λ	α	CR	AVE
Qualité perçue de l'offre de services (QUAL)	Qual300	0,796	0,843	0,888	0,615
	Qual301	0,81			
	Qual302	0,845			
	Qual303	0,767			
	Qual304	0,696			
Coût des services (COUT)	Cout308	0,714	0,759	0,838	0,566
	Cout309	0,684			
	Cout310	0,88			
	Cout311	0,716			
Personnel de contact (PERCONT)	PerCont312	0,752	0,867	0,9	0,601
	PerCont313	0,725			
	PerCont316	0,757			
	PerCont317	0,791			
	PerCont318	0,806			
	PerCont319	0,817			
Environnement physique (ENVPHY)	EnvPhy322	0,852	0,792	0,879	0,709
	EnvPhy323	0,899			
	EnvPhy325	0,77			
Orientation client (ORICLT)	OriClt328	0,653	0,723	0,81	0,589
	OriClt329	0,815			
	OriClt330	0,824			
Connaissance client (CONCLT)	ConClt331	0,896	0,794	0,862	0,679
	ConClt332	0,879			
	ConClt333	0,68			
Image corporative (IMAGE)	Image501	0,861	0,86	0,899	0,642
	Image502	0,692			
	Image503	0,86			
	Image505	0,801			
	Image506	0,78			

Source: Sortie des indicateurs de validité et de fiabilité avec le logiciel SMARTPLS 3.2.8

λ=Loadings; α = alpha de Cronbach ; CR = composite reliability (Fiabilité composite); AVE = average variance extracted.

Le tableau 3 nous montre que la racine carrée de l'AVE de chaque variable latente est supérieure aux corrélations avec d'autres variables latentes du modèle. Ces résultats indiquent la capacité de chaque variable à générer des résultats différents des mesures d'autres variables, par conséquent, la validité discriminante est assurée.

Tableau 3: Analyse de la validité discriminante

Variables Latentes	CONCLT	COÛT	ENVPHY	IMAGE	ORICLT	PERCONT	QUAL
CONCLT	0,824						
COÛT	0,174	0,752					
ENVPHY	0,113	0,116	0,842				
IMAGE	0,229	0,186	0,429	0,801			
ORICLT	0,184	0,185	0,294	0,469	0,768		
PERCONT	0,19	0,197	0,543	0,539	0,407	0,775	
QUAL	0,174	0,215	0,45	0,55	0,423	0,615	0,784

Source: Sortie de l'analyse de la validité discriminante avec le logiciel SMARTPLS V3.2.8

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ii. *Le modèle structurel: Vérification des hypothèses*

Le modèle de structure constitue l'une des parties les plus importantes de ce travail. En effet, il consiste à la vérification et la validation ou non des hypothèses. Il nous convient donc de vérifier la significativité des liens de structure qui composent notre modèle. Cet examen de la significativité des différentes relations des variables latentes se fait par la technique bootstrap. Cette technique nous permet d'obtenir les coefficients de corrélation entre les différentes variables latentes, mais aussi d'indiquer si le modèle est stable. Les critères clés pour évaluer le modèle structurel dans l'approche PLS-SEM sont l'analyse de la colinéarité (VIF), la signification des coefficients de chemin, la variance expliquée du modèle (R2) et la pertinence prédictive (Q2).Les résultats sont présentés par les tableaux 4, 5 et la figure 2.

Pour la qualité du modèle structurel, nous avons d'abord l'analyse de la colinéarité (VIF), L'interprétation des données du modèle structurel exige la vérification de la colinéarité des variables endogènes. Notre modèle regorge six variables susceptibles de prédire l'image de corporative (la qualité de l'offre de service, le coût, le personnel de contact, l'environnement physique, la connaissance client et l'orientation client). Il ressort du tableau 4 que toutes les valeurs des différents VIF sont inférieures à 5, ce qui permet de conclure à l'absence de multicolinéarité (Hair et al., 2011). Par conséquent, nous pouvons affirmer que ces différentes variables ne mesurent pas un même phénomène. Quant à la pertinence prédictive par lecoefficient Q2 de Stone-Geisserde la variable latente endogène image corporative. Il ressort des analyses que ce coefficient (Q2 = 0,256) est positif et différent de zéro, ce qui est synonyme d'une prédictive pertinente. Nous pouvons donc conclure que le modèle nous permet de bien comprendre la réalité dont il est censé rendre compte (Chin, 1998). Enfin, la variance expliquée du modèle (R2), la valeur de la variance expliquée de la variable endogène « image corporative » de notre modèle est de 0,435. Cette valeur peut être considérée comme significative, car elle est supérieure à 0,1 (Fernandes, 2012).

Tableau 4: Les valeurs du facteur d'inflation de la variance VIF des construits formatifs et le coefficient Q2 de la variable endogène

CONSTRUITS	QUAL	COÛT	PERCONT	ENVPHY	ORICLT	CONCLT	IMAGE
VIF	2,768	2,082	2,951	2,469	2,298	2,072	
Q^2							0,256

Source: sortie des analyse de VIF du coefficient Q2 avec le logiciel SMARTPLS V3.2.8

L'analyse des différentes relations met en évidence l'intensité du lien entre les cinq antécédents et l'IC(cf. figure 2). En ce qui concerne la première hypothèse, il existe un lien significatif et positif entre la qualité perçue de l'offre de service et l'IC. Le coefficient de corrélation entre les deux variables est de 0,256. Sa p-value est égale à 0,000, donc au seuil $\alpha = 0,05$ on rejette l'hypothèse nulle puisque $0,000 < 0,05$, d'où la validation de H1. Pour ce qui est de l'hypothèse H5, il y a un lien significatif et positif entre l'orientation client d'un établissement de microfinance et l'IC. Cette cinquième hypothèse est validée, car le coefficient de corrélation entre les deux variables est de 0,221,la p-value étant égale à 0,000, donc au seuil $\alpha = 0,05$ on rejette l'hypothèse nulle puisque $0,000 < 0,05$. Pour cette raison, plus les clients perçoivent positivement l'orientation client d'une institution de microfinance de seconde catégorie, plus ils ont une image corporative positive de la microfinance. De même, l'analyse de H3 montre l'existence d'un lien significatif et positif entre la perception que le client a du personnel de contact d'une institution de microfinance et l'IC de cette dernière. Cette troisième hypothèse est validée, car le coefficient de corrélation entre les deux variables est de 0,206. La p-value est égale à 0,000, donc au seuil $\alpha = 0,05$ on rejette l'hypothèse nulle puisque $0,000 < 0,05$. Pour cette raison, plus les clients perçoivent positivement le personnel de contact de la microfinance, plus ils ont une image corporative positive de la microfinance.Quant à l'environnement physique (H4) de la microfinance, les résultats montrent l'existence d'un lien significatif et positif avec IC. Cette quatrième hypothèse est confirmée, car le coefficient de corrélation entre les deux variables est 0,125.Pour une p-value égale à 0,000, au seuil $\alpha = 0,05$ on rejette l'hypothèse nulle puisque $0,000 < 0,05$. Pour la sixième hypothèse, le lien semble faible. En effet, le coefficient de corrélation entre les deux variables étant de 0,086et en plus sa p-value est égale à 0,000, donc au seuil $\alpha = 0,05$ on rejette l'hypothèse nulle puisque $0,000 < 0,05$. Ainsi, malgré la faiblesse du coefficient de corrélation et la présence d'autres variables, la variable connaissance client a un impact sur l'IC. Par ailleurs, le test statistique ne met en évidence aucune relation significative entre le coût des services financiers et l'image corporative de la microfinance, par conséquent, nous pouvons réfuter cette deuxième hypothèse. Cette deuxième hypothèse (H2) est réfutée, car le coefficient de corrélation entre les deux variables est de 0,021 pour une p-value égale à 0,454 et supérieur au seuil de 0,05, habituellement utilisé pour tester la validité des hypothèses. Pour cette raison, la perception négative du coût des services financiers n'influence pas l'image corporative de la microfinance.

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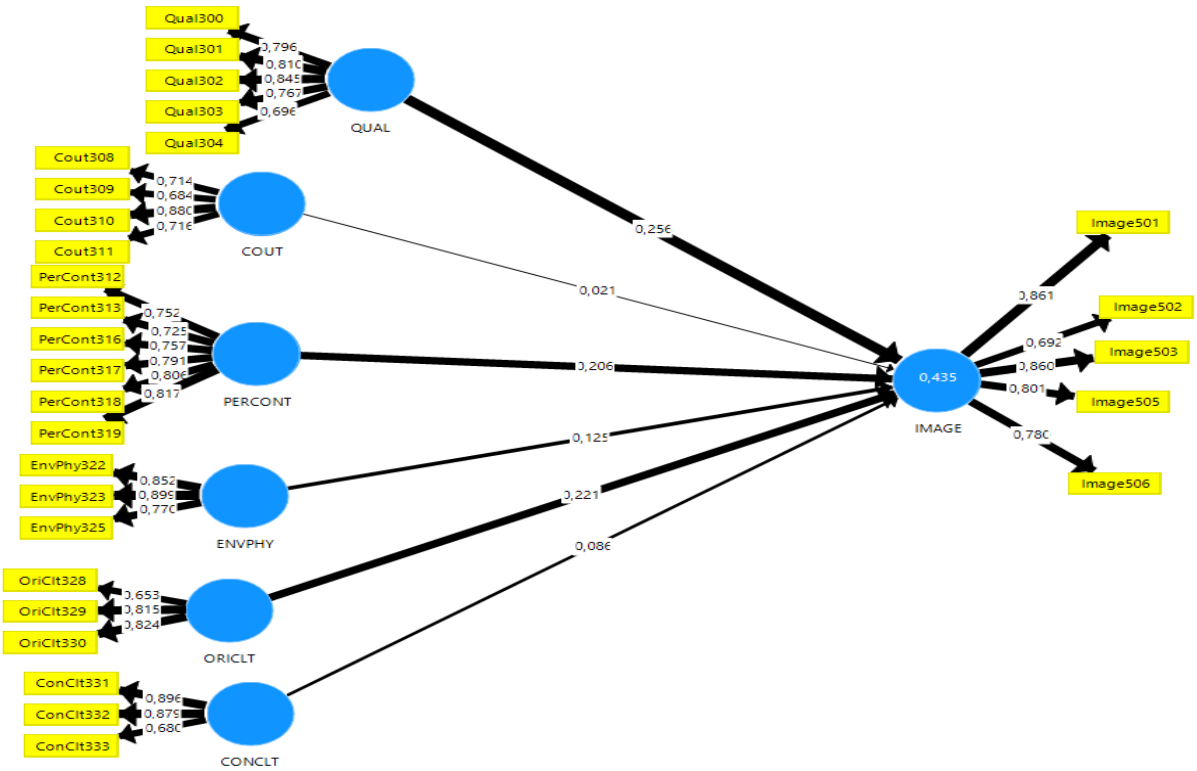
Tableau 5: Estimation des paramètres du modèle structurel par la technique Bootstrap

	Coefficients des chemins	Valeur t (| O/STDEV |)	niveau de signification	valeurs-p
CONCLT -> IMAGE	0,086	3,215	*	0,001
coût -> IMAGE	0,021	0,749	NS	0,454
ENVPHY -> IMAGE	0,125	3,154	*	0,002
ORICLT -> IMAGE	0,221	6,752	*	0
PERCONT -> IMAGE	0,206	4,927	*	0
QUAL -> IMAGE	0,256	6,305	*	0

*p < 0.05; Note: NS = Non significatif

Source: Sortie des estimations des paramètre du modèle structurel par la technique Bootstrapavec SMARTPLS V3.2.8



Source: Présentationgraphique du modèle conceptuel par des résultats la méthode « Bootstrap » avec SMARTPLS V3.2.8

Figure 2: Résultat du coefficient de corrélation R2 par la méthode « Bootstrap »

V. Discussions et Implications

L'influence positive et significative de la qualité perçue de l'offre de service des institutions de microfinance sur l'image corporative (H1) étaient prévisibles puisque différentes recherches notamment celles de Nguyen et LeBlanc (1995, 2001); Chung-Wei Kuo et Mei-Ling Tang, (2013) ont montré que la qualité perçue de l'offre de service influence positivement l'image corporative des services financiers. Ce lien positifnous permet de déduire qu'une institution de microfinance peut améliorer son image corporative par l'amélioration de la qualité perçue de son offre de service. Cela confirme tout simplement le rô1e clé du concept de la qualité perçue de l'offre de service dans la stratégie visant à influencer ou à modifier les croyances et les attitudes des clients envers une institution de microfinance.Certes, Nguyen, (1991) pense que cette relation est plutôt bidirectionnelle. Cette vision n'est possible que dans une seconde phase de la perception ou de l'expérience entre le consommateur et l'entreprise. C'est ce qu'on peut nommer le retour de l'ascenseur. De même que la qualité de service, l'orientation client est une source d'information positive et significative qui influence l'image corporative de la microfinance. Cette source d'information représente une des révélations de notre recherche. En effet, très peu d'études ont établi le lien entre l'orientation client d'une entreprise, encore moins une institution de microfinance

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et l'image corporative. Pour ce qui est du personnel de contact, plusieurs auteurs affirment qu'il impacte l'image corporative. En effet, un personnel compétent, courtois, aimable et serviable est susceptible projette une image corporative positive.Ces résultats s'accordent aux résultats d'autres recherches tels que ceux de Bitner (1990, 1992); Perron, (1998) et de Nguyen et Leblanc (2002), lesquels confirment le rôle très important de ce groupe d'employés dans la prestation des services, en particulier dans les services financiers qui nécessitent un degré de contact élevé entre le consommateur et l'organisation (Nguyen et al., 2004).En outre, l'environnement physique de servuction influence le comportement des consommateurs, par conséquent il devient donc un véritable outil de différenciation. En d'autres termes, une entreprise peut construire son image via l'environnement physique (Nguyen et al., 2004. Coderre et al., 2005).En ce qui concerne la connaissance du client, les résultats empiriques montrent qu'elle constitue une source d'information peu liée à l'image corporative, car la signification de la relation entre ces deux variables est faible.Par ailleurs, le cout des services ne prédit pas l'image corporative. La non significativité du lien entre le coût des services financiers et l'image corporative des institutions de microfinance constitue une grande surprise de notre part. En s'appuyant sur l'affirmation de Desmet et Zollinger (1997), selon laquelle, le prix influence les décisions du consommateur, nous avons supposé qu'il existe bel et bien un lien positif et significatif entre le coût des services financiers et l'image corporative des institutions de microfinance. Bien que la relation ne soit pas validée, il faut cependant noter que l'échelle de mesure du coût de service dans la microfinance est fiable et valide (statistiques appropriées). Ainsi pour des travaux futurs des coûts de services de la microfinance, les chercheurs peuvent se servir de cette échelle comme base de leur recherche. En plus, le coût de service constitue un critère de choix pertinent pour les services financiers (Marticotte et Perrien, 1995; Amuli, Balemba et Bugandwa, 2013; Balemba, 2015), bien qu'il ne soit pas une source d'information qui influence le processus de formation de l'image corporative comme l'affirment Coderre et al., 2005.

Il apparaît clairement que les hypothèses relatives aux six antécédents de l'image corporative de la microfinance ne sont pas toutes réfutées. Certaines sources d'information influencent plus le processus de la perception de l'image corporative du consommateur que d'autres. Pour une image corporative positive, les institutions de microfinance ont intérêt à intégrer ces cinq sources d'information dans leur stratégie de recherche de visibilité.Les résultats de ces différentes relations entre les sources d'information et le processus de perception de l'image corporative sont satisfaisants. Nous pouvons déduire qu'il existe des relations significatives entre les différentes sources d'information retenues dans le cadre de cette recherche. De ces relations, il ressort principalement cinq concepts clés sur lesquels un gestionnaire de microfinance doit se focaliser: 1) la qualité perçue de l'offre de service, 2) l'orientation client, 3) le personnel de contact, 4) l'environnement physique et 5) la connaissance client.Il est important de souligner que l'étude des antécédents de l'image corporative a déjà été examinée dans la littérature marketing; cependant, une hiérarchisation de ces antécédents n'a jamais fait l'objet d'une étude. Cette étude est donc l'une des premières à examiner non seulement l'influence des antécédents, mais aussi leur importance.

Cette recherche foisonne notamment des contributions théoriques et managériales. En ce qui a trait à aux contributions théoriques. En premier lieu, il ressort une mise en évidence des antécédents, l'intensité des différentes relations avec l'image corporative des IMF, ainsi que les différents leviers y afférents. En plus, cette recherche permet l'ajout de deux sources d'informations pertinentes dans le processus de formation de l'image corporative à savoir: orientation client et connaissance client. En effet, du point de vue théorique, aucune recherche à notre connaissance ne s'est intéressée à ces deux variables comme antécédents de l'image corporative d'une institution financière encore moins une institution de microfinance.

Sur le plan managérial, le modèle antécédentde l'image corporative a bel et bien une influence directe sur la manière dont les praticiens doivent gérer les institutions de microfinance. Premièrement, pour développer une image corporative positive, cette recherche suggère aux gestionnaires des IMFs des facteurs qui leur permettent d'adopter un positionnement clair, car, l'harmonisation de ces éléments aura pour effet de réduire le risque de projeter une image floue et contradictoire aux yeux des consommateurs, voire une fausse image de l'IMF qui peut avoir de lourdes conséquences sur son existence. Deuxièmement, elle propose des actions pertinentes sur chaque antécédent, afin de garantir les perceptions favorables de l'image corporative des IMFs.Ainsi pour la qualité perçue de l'offre de services, les résultats empiriques suggèrent que les gestionnaires doivent accorder une attention particulière sur la qualité de l'offre de service, en mettant en exergue une offre de service de bonne qualité, personnalisée, rapide et efficace. Pour ce qui est de l'orientation client, l'adoption d'une approche orientation client, amène l'IMF à privilégier l'interaction avec la clientèle, mettre à la disposition de celle-ci les informations nécessaires pour tout type de transaction afin de leur permettre de décider en toute liberté. Ceci souligne le besoin pour les IMFs d'avoir un système d'information marketing efficace et décisif. Car, il est recommandé d'évaluer la qualité et la disponibilité de ces informations, de même

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des systèmes d'information marketing auront pour tâche de collecter les réclamations des clients. Quant au personnel de contact, les résultats nous permettent de constater l'importance de la compétence et de l'efficacité du personnel de contact. Pour cette raison nous conseillons aux managers des IMFs de promouvoir les compétences techniques et relationnelles pour obtenir une image corporative positive.En ce qui concerne l'environnement physique, il est conseillé aux gestionnaires des IMFs de mettre un accent particulier sur la décoration et l'ambiance au sein des IMFs, car le décor et l'ambiance constituent des éléments d'informations permettant de différencier les IMFs. Et en dernier lieu, malgré la faiblesse de la relation entre la connaissance client et l'IC, les gestionnaires des IMFs doivent mettre en place un processus permettant de mieux connaître les besoins financiers et des attentes de la clientèle.

VI. Conclusion

Cette étude avait pour ambition, d'une part d'identifier les antécédents principaux de construction d'une image corporative et d'autre part de mettre en évidence les effets induits de ces antécédents sur l'IC. Il ressort de cette recherche que cinq antécédents hiérarchisés ont une influence considérable sur le processus de formation de l'IC des IMFs, aussi que ceux-ci peuvent permettre à une institution de microfinance d'adopter un positionnement clair. Cependant, cette recherche présente quelques faiblesses. Premièrement, le choix d'une seule catégorie de services semble assez limitatif au niveau des résultats, alors qu'une étude portant sur au moins deux types de services ou produits différents pourra permettre une meilleure généralisation des résultats. Enfin, le choix d'un seul pays pourrait avoir des résultats différents d'un pays à un autre. Deuxièmement, la non-prise en compte de certains éléments d'information de l'image corporative. En effet, lors de notre revue de la littérature sur les éléments d'information susceptibles d'influencer l'image corporative des institutions de microfinance, certains n'ont pas été intégrés dans notre modèle conceptuel, ceci afin de ne pas l'alourdir. Nous pensons que ces choix ne nous ont pas permis de clore le débat de manière définitive sur le nombre des éléments d'information du processus de formation de l'image corporative des institutions de microfinance. Certes, il y a des limites, mais nous sommes convaincus que celles-ci n'invalident pas cette recherche. D'ailleurs, celles-ci permettent d'envisager un certain nombre de voies de futures recherches. Les voies des recherches futures peuvent être en termes d'intégrer d'autres dimensions de l'image corporative telles que l'identité, la communication et l'honnêteté des dirigeants susceptibles d'influencer l'image corporative des IMFs. Aussi, il nous semple pertinent de tester le modèle antécédents dans d'autres secteurs de service, car les éléments d'information de l'image corporative peuvent varier d'une industrie de services à une autre.

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i) Discussion should cover implications and consequences and not just recapitulate the results; conclusions should also be summarized.
j) There should be brief acknowledgments.
k) There ought to be references in the conventional format. Global Journals recommends APA format.

Authors should carefully consider the preparation of papers to ensure that they communicate effectively. Papers are much more likely to be accepted if they are carefully designed and laid out, contain few or no errors, are summarizing, and follow instructions. They will also be published with much fewer delays than those that require much technical and editorial correction.

The Editorial Board reserves the right to make literary corrections and suggestions to improve brevity.



Format Structure

It is necessary that authors take care in submitting a manuscript that is written in simple language and adheres to published guidelines.

All manuscripts submitted to Global Journals should include:

Title

The title page must carry an informative title that reflects the content, a running title (less than 45 characters together with spaces), names of the authors and co-authors, and the place(s) where the work was carried out.

Author details

The full postal address of any related author(s) must be specified.

Abstract

The abstract is the foundation of the research paper. It should be clear and concise and must contain the objective of the paper and inferences drawn. It is advised to not include big mathematical equations or complicated jargon.

Many researchers searching for information online will use search engines such as Google, Yahoo or others. By optimizing your paper for search engines, you will amplify the chance of someone finding it. In turn, this will make it more likely to be viewed and cited in further works. Global Journals has compiled these guidelines to facilitate you to maximize the web-friendliness of the most public part of your paper.

Keywords

A major lynchpin of research work for the writing of research papers is the keyword search, which one will employ to find both library and internet resources. Up to eleven keywords or very brief phrases have to be given to help data retrieval, mining, and indexing.

One must be persistent and creative in using keywords. An effective keyword search requires a strategy: planning of a list of possible keywords and phrases to try.

Choice of the main keywords is the first tool of writing a research paper. Research paper writing is an art. Keyword search should be as strategic as possible.

One should start brainstorming lists of potential keywords before even beginning searching. Think about the most important concepts related to research work. Ask, “What words would a source have to include to be truly valuable in a research paper?” Then consider synonyms for the important words.

It may take the discovery of only one important paper to steer in the right keyword direction because, in most databases, the keywords under which a research paper is abstracted are listed with the paper.

Numerical Methods

Numerical methods used should be transparent and, where appropriate, supported by references.

Abbreviations

Authors must list all the abbreviations used in the paper at the end of the paper or in a separate table before using them.

Formulas and equations

Authors are advised to submit any mathematical equation using either MathJax, KaTeX, or LaTeX, or in a very high-quality image.

Tables, Figures, and Figure Legends

Tables: Tables should be cautiously designed, uncrowned, and include only essential data. Each must have an Arabic number, e.g., Table 4, a self-explanatory caption, and be on a separate sheet. Authors must submit tables in an editable format and not as images. References to these tables (if any) must be mentioned accurately.

Figures

Figures are supposed to be submitted as separate files. Always include a citation in the text for each figure using Arabic numbers, e.g., Fig. 4. Artwork must be submitted online in vector electronic form or by emailing it.

Preparation of Eletronic Figures for Publication

Although low-quality images are sufficient for review purposes, print publication requires high-quality images to prevent the final product being blurred or fuzzy. Submit (possibly by e-mail) EPS (line art) or TIFF (halftone/ photographs) files only. MS PowerPoint and Word Graphics are unsuitable for printed pictures. Avoid using pixel-oriented software. Scans (TIFF only) should have a resolution of at least 350 dpi (halftone) or 700 to 1100 dpi (line drawings). Please give the data for figures in black and white or submit a Color Work Agreement form. EPS files must be saved with fonts embedded (and with a TIFF preview, if possible).

For scanned images, the scanning resolution at final image size ought to be as follows to ensure good reproduction: line art: >650 dpi; halftones (including gel photographs): >350 dpi; figures containing both halftone and line images: >650 dpi.

Color charges: Authors are advised to pay the full cost for the reproduction of their color artwork. Hence, please note that if there is color artwork in your manuscript when it is accepted for publication, we would require you to complete and return a Color Work Agreement form before your paper can be published. Also, you can email your editor to remove the color fee after acceptance of the paper.

Tips for writing a good quality Management Research Paper

Techniques for writing a good quality management and business research paper:

1. Choosing the topic: In most cases, the topic is selected by the interests of the author, but it can also be suggested by the guides. You can have several topics, and then judge which you are most comfortable with. This may be done by asking several questions of yourself, like "Will I be able to carry out a search in this area? Will I find all necessary resources to accomplish the search? Will I be able to find all information in this field area?" If the answer to this type of question is "yes," then you ought to choose that topic. In most cases, you may have to conduct surveys and visit several places. Also, you might have to do a lot of work to find all the rises and falls of the various data on that subject. Sometimes, detailed information plays a vital role, instead of short information. Evaluators are human: The first thing to remember is that evaluators are also human beings. They are not only meant for rejecting a paper. They are here to evaluate your paper. So present your best aspect.

2. Think like evaluators: If you are in confusion or getting demotivated because your paper may not be accepted by the evaluators, then think, and try to evaluate your paper like an evaluator. Try to understand what an evaluator wants in your research paper, and you will automatically have your answer. Make blueprints of paper: The outline is the plan or framework that will help you to arrange your thoughts. It will make your paper logical. But remember that all points of your outline must be related to the topic you have chosen.

3. Ask your guides: If you are having any difficulty with your research, then do not hesitate to share your difficulty with your guide (if you have one). They will surely help you out and resolve your doubts. If you can't clarify what exactly you require for your work, then ask your supervisor to help you with an alternative. He or she might also provide you with a list of essential readings.

4. Use of computer is recommended: As you are doing research in the field of management and business then this point is quite obvious. Use right software: Always use good quality software packages. If you are not capable of judging good software, then you can lose the quality of your paper unknowingly. There are various programs available to help you which you can get through the internet.

5. Use the internet for help: An excellent start for your paper is using Google. It is a wondrous search engine, where you can have your doubts resolved. You may also read some answers for the frequent question of how to write your research paper or find a model research paper. You can download books from the internet. If you have all the required books, place importance on reading, selecting, and analyzing the specified information. Then sketch out your research paper. Use big pictures: You may use encyclopedias like Wikipedia to get pictures with the best resolution. At Global Journals, you should strictly follow here.



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6. Bookmarks are useful: When you read any book or magazine, you generally use bookmarks, right? It is a good habit which helps to not lose your continuity. You should always use bookmarks while searching on the internet also, which will make your search easier.

7. Revise what you wrote: When you write anything, always read it, summarize it, and then finalize it.

8. Make every effort: Make every effort to mention what you are going to write in your paper. That means always have a good start. Try to mention everything in the introduction—what is the need for a particular research paper. Polish your work with good writing skills and always give an evaluator what he wants. Make backups: When you are going to do any important thing like making a research paper, you should always have backup copies of it either on your computer or on paper. This protects you from losing any portion of your important data.

9. Produce good diagrams of your own: Always try to include good charts or diagrams in your paper to improve quality. Using several unnecessary diagrams will degrade the quality of your paper by creating a hodgepodge. So always try to include diagrams which were made by you to improve the readability of your paper. Use of direct quotes: When you do research relevant to literature, history, or current affairs, then use of quotes becomes essential, but if the study is relevant to science, use of quotes is not preferable.

10. Use proper verb tense: Use proper verb tenses in your paper. Use past tense to present those events that have happened. Use present tense to indicate events that are going on. Use future tense to indicate events that will happen in the future. Use of wrong tenses will confuse the evaluator. Avoid sentences that are incomplete.

11. Pick a good study spot: Always try to pick a spot for your research which is quiet. Not every spot is good for studying.

12. Know what you know: Always try to know what you know by making objectives, otherwise you will be confused and unable to achieve your target.

13. Use good grammar: Always use good grammar and words that will have a positive impact on the evaluator; use of good vocabulary does not mean using tough words which the evaluator has to find in a dictionary. Do not fragment sentences. Eliminate one-word sentences. Do not ever use a big word when a smaller one would suffice.
Verbs have to be in agreement with their subjects. In a research paper, do not start sentences with conjunctions or finish them with prepositions. When writing formally, it is advisable to never split an infinitive because someone will (wrongly) complain. Avoid clichés like a disease. Always shun irritating alliteration. Use language which is simple and straightforward. Put together a neat summary.

14. Arrangement of information: Each section of the main body should start with an opening sentence, and there should be a changeover at the end of the section. Give only valid and powerful arguments for your topic. You may also maintain your arguments with records.

15. Never start at the last minute: Always allow enough time for research work. Leaving everything to the last minute will degrade your paper and spoil your work.

16. Multitasking in research is not good: Doing several things at the same time is a bad habit in the case of research activity. Research is an area where everything has a particular time slot. Divide your research work into parts, and do a particular part in a particular time slot.

17. Never copy others' work: Never copy others' work and give it your name because if the evaluator has seen it anywhere, you will be in trouble. Take proper rest and food: No matter how many hours you spend on your research activity, if you are not taking care of your health, then all your efforts will have been in vain. For quality research, take proper rest and food.

18. Go to seminars: Attend seminars if the topic is relevant to your research area. Utilize all your resources.

19. Refresh your mind after intervals: Try to give your mind a rest by listening to soft music or sleeping in intervals. This will also improve your memory. Acquire colleagues: Always try to acquire colleagues. No matter how sharp you are, if you acquire colleagues, they can give you ideas which will be helpful to your research.

20. Think technically: Always think technically. If anything happens, search for its reasons, benefits, and demerits. Think and then print: When you go to print your paper, check that tables are not split, headings are not detached from their descriptions, and page sequence is maintained.

21. Adding unnecessary information: Do not add unnecessary information like "I have used MS Excel to draw graphs." Irrelevant and inappropriate material is superfluous. Foreign terminology and phrases are not apropos. One should never take a broad view. Analogy is like feathers on a snake. Use words properly, regardless of how others use them. Remove quotations. Puns are for kids, not grunt readers. Never oversimplify: When adding material to your research paper, never go for oversimplification; this will definitely irritate the evaluator. Be specific. Never use rhythmic redundancies. Contractions shouldn't be used in a research paper. Comparisons are as terrible as clichés. Give up ampersands, abbreviations, and so on. Remove commas that are not necessary. Parenthetical words should be between brackets or commas. Understatement is always the best way to put forward earth-shaking thoughts. Give a detailed literary review.

22. Report concluded results: Use concluded results. From raw data, filter the results, and then conclude your studies based on measurements and observations taken. An appropriate number of decimal places should be used. Parenthetical remarks are prohibited here. Proofread carefully at the final stage. At the end, give an outline to your arguments. Spot perspectives of further study of the subject. Justify your conclusion at the bottom sufficiently, which will probably include examples.

23. Upon conclusion: Once you have concluded your research, the next most important step is to present your findings. Presentation is extremely important as it is the definite medium though which your research is going to be in print for the rest of the crowd. Care should be taken to categorize your thoughts well and present them in a logical and neat manner. A good quality research paper format is essential because it serves to highlight your research paper and bring to light all necessary aspects of your research.

Informal Guidelines of Research Paper Writing

Key points to remember:

- Submit all work in its final form.
- Write your paper in the form which is presented in the guidelines using the template.
- Please note the criteria peer reviewers will use for grading the final paper.

Final points:

One purpose of organizing a research paper is to let people interpret your efforts selectively. The journal requires the following sections, submitted in the order listed, with each section starting on a new page:

The introduction: This will be compiled from reference matter and reflect the design processes or outline of basis that directed you to make a study. As you carry out the process of study, the method and process section will be constructed like that. The results segment will show related statistics in nearly sequential order and direct reviewers to similar intellectual paths throughout the data that you gathered to carry out your study.

The discussion section:

This will provide understanding of the data and projections as to the implications of the results. The use of good quality references throughout the paper will give the effort trustworthiness by representing an alertness to prior workings.

Writing a research paper is not an easy job, no matter how trouble-free the actual research or concept. Practice, excellent preparation, and controlled record-keeping are the only means to make straightforward progression.

General style:

Specific editorial column necessities for compliance of a manuscript will always take over from directions in these general guidelines.

To make a paper clear: Adhere to recommended page limits.

Mistakes to avoid:

- Insertion of a title at the foot of a page with subsequent text on the next page.
- Separating a table, chart, or figure—confine each to a single page.
- Submitting a manuscript with pages out of sequence.
- In every section of your document, use standard writing style, including articles ("a" and "the").
- Keep paying attention to the topic of the paper.



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- Use paragraphs to split each significant point (excluding the abstract).
- Align the primary line of each section.
- Present your points in sound order.
- Use present tense to report well-accepted matters.
- Use past tense to describe specific results.
- Do not use familiar wording; don't address the reviewer directly. Don't use slang or superlatives.
- Avoid use of extra pictures—include only those figures essential to presenting results.

Title page:

Choose a revealing title. It should be short and include the name(s) and address(es) of all authors. It should not have acronyms or abbreviations or exceed two printed lines.

Abstract: This summary should be two hundred words or less. It should clearly and briefly explain the key findings reported in the manuscript and must have precise statistics. It should not have acronyms or abbreviations. It should be logical in itself. Do not cite references at this point.

An abstract is a brief, distinct paragraph summary of finished work or work in development. In a minute or less, a reviewer can be taught the foundation behind the study, common approaches to the problem, relevant results, and significant conclusions or new questions.

Write your summary when your paper is completed because how can you write the summary of anything which is not yet written? Wealth of terminology is very essential in abstract. Use comprehensive sentences, and do not sacrifice readability for brevity; you can maintain it succinctly by phrasing sentences so that they provide more than a lone rationale. The author can at this moment go straight to shortening the outcome. Sum up the study with the subsequent elements in any summary. Try to limit the initial two items to no more than one line each.

Reason for writing the article—theory, overall issue, purpose.

- Fundamental goal.
- To-the-point depiction of the research.
- Consequences, including definite statistics—if the consequences are quantitative in nature, account for this; results of any numerical analysis should be reported. Significant conclusions or questions that emerge from the research.

Approach:

- Single section and succinct.
- An outline of the job done is always written in past tense.
- Concentrate on shortening results—limit background information to a verdict or two.
- Exact spelling, clarity of sentences and phrases, and appropriate reporting of quantities (proper units, important statistics) are just as significant in an abstract as they are anywhere else.

Introduction:

The introduction should "introduce" the manuscript. The reviewer should be presented with sufficient background information to be capable of comprehending and calculating the purpose of your study without having to refer to other works. The basis for the study should be offered. Give the most important references, but avoid making a comprehensive appraisal of the topic. Describe the problem visibly. If the problem is not acknowledged in a logical, reasonable way, the reviewer will give no attention to your results. Speak in common terms about techniques used to explain the problem, if needed, but do not present any particulars about the protocols here.

The following approach can create a valuable beginning:

- Explain the value (significance) of the study.
- Defend the model—why did you employ this particular system or method? What is its compensation? Remark upon its appropriateness from an abstract point of view as well as pointing out sensible reasons for using it.
- Present a justification. State your particular theory(-ies) or aim(s), and describe the logic that led you to choose them.
- Briefly explain the study's tentative purpose and how it meets the declared objectives.

Approach:

Use past tense except for when referring to recognized facts. After all, the manuscript will be submitted after the entire job is done. Sort out your thoughts; manufacture one key point for every section. If you make the four points listed above, you will need at least four paragraphs. Present surrounding information only when it is necessary to support a situation. The reviewer does not desire to read everything you know about a topic. Shape the theory specifically—do not take a broad view.

As always, give awareness to spelling, simplicity, and correctness of sentences and phrases.

Procedures (methods and materials):

This part is supposed to be the easiest to carve if you have good skills. A soundly written procedures segment allows a capable scientist to replicate your results. Present precise information about your supplies. The suppliers and clarity of reagents can be helpful bits of information. Present methods in sequential order, but linked methodologies can be grouped as a segment. Be concise when relating the protocols. Attempt to give the least amount of information that would permit another capable scientist to replicate your outcome, but be cautious that vital information is integrated. The use of subheadings is suggested and ought to be synchronized with the results section.

When a technique is used that has been well-described in another section, mention the specific item describing the way, but draw the basic principle while stating the situation. The purpose is to show all particular resources and broad procedures so that another person may use some or all of the methods in one more study or referee the scientific value of your work. It is not to be a step-by-step report of the whole thing you did, nor is a methods section a set of orders.

Materials:

Materials may be reported in part of a section or else they may be recognized along with your measures.

Methods:

- Report the method and not the particulars of each process that engaged the same methodology.
- Describe the method entirely.
- To be succinct, present methods under headings dedicated to specific dealings or groups of measures.
- Simplify—detail how procedures were completed, not how they were performed on a particular day.
- If well-known procedures were used, account for the procedure by name, possibly with a reference, and that's all.

Approach:

It is embarrassing to use vigorous voice when documenting methods without using first person, which would focus the reviewer's interest on the researcher rather than the job. As a result, when writing up the methods, most authors use third person passive voice.

Use standard style in this and every other part of the paper—avoid familiar lists, and use full sentences.

What to keep away from:

- Resources and methods are not a set of information.
- Skip all descriptive information and surroundings—save it for the argument.
- Leave out information that is immaterial to a third party.

Results:

The principle of a results segment is to present and demonstrate your conclusion. Create this part as entirely objective details of the outcome, and save all understanding for the discussion.

The page length of this segment is set by the sum and types of data to be reported. Use statistics and tables, if suitable, to present consequences most efficiently.

You must clearly differentiate material which would usually be incorporated in a study editorial from any unprocessed data or additional appendix matter that would not be available. In fact, such matters should not be submitted at all except if requested by the instructor.



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Content:

- Sum up your conclusions in text and demonstrate them, if suitable, with figures and tables.
- In the manuscript, explain each of your consequences, and point the reader to remarks that are most appropriate.
- Present a background, such as by describing the question that was addressed by creation of an exacting study.
- Explain results of control experiments and give remarks that are not accessible in a prescribed figure or table, if appropriate.
- Examine your data, then prepare the analyzed (transformed) data in the form of a figure (graph), table, or manuscript.

What to stay away from:

- Do not discuss or infer your outcome, report surrounding information, or try to explain anything.
- Do not include raw data or intermediate calculations in a research manuscript.
- Do not present similar data more than once.
- A manuscript should complement any figures or tables, not duplicate information.
- Never confuse figures with tables—there is a difference.

Approach:

As always, use past tense when you submit your results, and put the whole thing in a reasonable order.

Put figures and tables, appropriately numbered, in order at the end of the report.

If you desire, you may place your figures and tables properly within the text of your results section.

Figures and tables:

If you put figures and tables at the end of some details, make certain that they are visibly distinguished from any attached appendix materials, such as raw facts. Whatever the position, each table must be titled, numbered one after the other, and include a heading. All figures and tables must be divided from the text.

Discussion:

The discussion is expected to be the trickiest segment to write. A lot of papers submitted to the journal are discarded based on problems with the discussion. There is no rule for how long an argument should be.

Position your understanding of the outcome visibly to lead the reviewer through your conclusions, and then finish the paper with a summing up of the implications of the study. The purpose here is to offer an understanding of your results and support all of your conclusions, using facts from your research and generally accepted information, if suitable. The implication of results should be fully described.

Infer your data in the conversation in suitable depth. This means that when you clarify an observable fact, you must explain mechanisms that may account for the observation. If your results vary from your prospect, make clear why that may have happened. If your results agree, then explain the theory that the proof supported. It is never suitable to just state that the data approved the prospect, and let it drop at that. Make a decision as to whether each premise is supported or discarded or if you cannot make a conclusion with assurance. Do not just dismiss a study or part of a study as "uncertain."

Research papers are not acknowledged if the work is imperfect. Draw what conclusions you can based upon the results that you have, and take care of the study as a finished work.

- You may propose future guidelines, such as how an experiment might be personalized to accomplish a new idea.
- Give details of all of your remarks as much as possible, focusing on mechanisms.
- Make a decision as to whether the tentative design sufficiently addressed the theory and whether or not it was correctly restricted. Try to present substitute explanations if they are sensible alternatives.
- One piece of research will not counter an overall question, so maintain the large picture in mind. Where do you go next? The best studies unlock new avenues of study. What questions remain?
- Recommendations for detailed papers will offer supplementary suggestions.

Approach:

When you refer to information, differentiate data generated by your own studies from other available information. Present work done by specific persons (including you) in past tense.

Describe generally acknowledged facts and main beliefs in present tense.

The Administration Rules

Administration Rules to Be Strictly Followed before Submitting Your Research Paper to Global Journals Inc.

Please read the following rules and regulations carefully before submitting your research paper to Global Journals Inc. to avoid rejection.

Segment draft and final research paper: You have to strictly follow the template of a research paper, failing which your paper may get rejected. You are expected to write each part of the paper wholly on your own. The peer reviewers need to identify your own perspective of the concepts in your own terms. Please do not extract straight from any other source, and do not rephrase someone else's analysis. Do not allow anyone else to proofread your manuscript.

Written material: You may discuss this with your guides and key sources. Do not copy anyone else's paper, even if this is only imitation, otherwise it will be rejected on the grounds of plagiarism, which is illegal. Various methods to avoid plagiarism are strictly applied by us to every paper, and, if found guilty, you may be blacklisted, which could affect your career adversely. To guard yourself and others from possible illegal use, please do not permit anyone to use or even read your paper and file.

Criterion for Grading a Research Paper (Compilation) by Global Journals

Please note that following table is only a Grading of "Paper Compilation" and not on "Performed/Stated Research" whose grading solely depends on Individual Assigned Peer Reviewer and Editorial Board Member. These can be available only on request and after decision of Paper. This report will be the property of Global Journals.

Topics	Grades		
	A-B	**C-D**	**E-F**
Abstract	Clear and concise with appropriate content, Correct format. 200 words or below	Unclear summary and no specific data, Incorrect form Above 200 words	No specific data with ambiguous information Above 250 words
Introduction	Containing all background details with clear goal and appropriate details, flow specification, no grammar and spelling mistake, well organized sentence and paragraph, reference cited	Unclear and confusing data, appropriate format, grammar and spelling errors with unorganized matter	Out of place depth and content, hazy format
Methods and Procedures	Clear and to the point with well arranged paragraph, precision and accuracy of facts and figures, well organized subheads	Difficult to comprehend with embarrassed text, too much explanation but completed	Incorrect and unorganized structure with hazy meaning
Result	Well organized, Clear and specific, Correct units with precision, correct data, well structuring of paragraph, no grammar and spelling mistake	Complete and embarrassed text, difficult to comprehend	Irregular format with wrong facts and figures
Discussion	Well organized, meaningful specification, sound conclusion, logical and concise explanation, highly structured paragraph reference cited	Wordy, unclear conclusion, spurious	Conclusion is not cited, unorganized, difficult to comprehend
References	Complete and correct format, well organized	Beside the point, Incomplete	Wrong format and structuring

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