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Effect of Sales Service Quality on Customer Retention: A Case Study of PHC Motors Accra, Ghana

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Abstract:
Retaining customers over a long term has proven to be more beneficial than always focusing on attracting new ones. It is however interesting to note that marketing literature is full of studies of service quality across a wide scope of services sectors including, the health sector, public transport, telecommunication and the banking sector. The automobile services industry however has few studies on service quality and its relationship with customer retention. The study's main objective was to assess the effect of sales service quality on customer retention in the automobile industry in Ghana. Research design was descriptive; Data sources comprised both primary and secondary. Questionnaires were administered to the customers and staff of PHC Motors Ghana Limited, in Accra. The population of the study was automobile customers and staff of PHC Motors Ghana Limited in Accra. Purposive and simple random sampling techniques were used to select the sample size, which consisted of twenty (20) management staff and sixty-six (66) automobile customers. Finding revealed that, PHC motors sales service quality inspired trust and confidence. Customers were satisfied with the service quality of the company, but objected to the view that service quality is the reason why they patronize the company's products. The study, therefore, recommended that organizations must also identify other factors in addition to sales service quality that also contribute to customer retention.

Keywords: Sales service quality, customer retention

1. Introduction

Any business with the aim of sustaining growth should not aim at only adding up to its customers, but have a strategy of maintaining them. Modern organizations are much interested not just in acquiring new customers, but more importantly, retaining existing customers. This is perhaps because it costs more to attract new customers than to retain existing ones. It is believed that the average business spends six times more to attract new customers than to retain old customers (Kotler, 2003). Again, it is more profitable retaining an old customer who is more likely to re-purchase or re-use a company's product and recommend them to others. In markets where operators are extending their focus from customer acquisition to also focus on customer lifetime value, increasing customer retention is a key metric. The high cost of acquiring a customer makes it essential that sales relationships are cultivated to meet both retention and profitability targets. The interest in sales service quality is also prompted by the fact that services present characteristics that not only make them different from physical goods, but also problematic. This prompted the call for more studies into the many questions surrounding service quality. In this competitive world, providing high-quality services is necessary for all service providers (Sureshchander et al., 2002).

Leah (2005) opined that customer satisfaction is the holy grail of success for businesses in the customer service industry. The goal of every successful business is to maintain a high level of customer satisfaction by providing their clientele with value added transactions through positive customer service interactions. In turn, the customer's expectation is to feel important and assisted during the interactions that ultimately lead to their desired end result.

Customer service representatives are often trained to know the basic elements of providing excellent customer service. They are taught to listen, to be patient, tolerant and above all else helpful. A person with a short fuse or quick temper is not a good candidate for a customer service position dealing with a wide array of personalities. Companies often monitor their employees to make sure they consistently abide and apply all of the rules and standards they want to convey as a means of executing and maintaining good customer service practices.

Customer service representatives are the quintessential front line greeters and hand shakers at the core of every business. They keep the customers informed and happy since a business cannot be sustained without a healthy clientele. A good experience means a happy customer, and a happy customer is every business' best asset.

Zeithaml (2000) stressed that leveraging service quality has been shown to assist in both the retention and expansion of the existing customer base; thus, in an attempt to establish a competitive advantage, marketing practitioners often seek to differentiate their service

offering upon service quality. Spreng & Mackoy (1996) indicated that service quality and customer satisfaction are inarguably the two core concepts that are at the crux of the marketing theory and practice. According to Shemwell et al., (1998) in today's world of intense competition, the key to sustainable competitive advantage lies in delivering high quality service that will in turn result in satisfied customers. The customer's overall satisfaction with the services of the organization is a function of all the encounters/experiences of the customers with that organization. Similar to service quality, customer satisfaction can occur at multiple levels in an organization, for example, satisfaction with the contact person, satisfaction with the core service and satisfaction with the organization as a whole.

Competition among businesses to capture and keep customers has become keen and one such area is the automobile industry consisting of vehicle sales and after-sale services. The Ghanaian industry has seen a proliferation of various vehicle brands. Due to the varieties, market share is now thinly spread across the various distributors. Focus has therefore shifted to the provision of quality sales and after-sale services as one of the main strategies to maintain competitive advantage in the Ghanaian automotive industry. There is the growing need to satisfy customers continuously in order to earn their loyalty. This can only be realized if the right instruments are used to measure and understand the customer's needs. Using PHC Motors Ghana as a case study, the current study seeks to assess how sales affect customer retention.

1.1. Statement of the Problem
According to Oliver (2007), for the automobile industry, made up of dealers and manufacturers, customer satisfaction through quality sales and after-sales service remains one of the main factors affecting customer retention. It is however interesting to note that marketing literature is full of studies of service quality across a wide scope of services sectors including, the health sector (Padma et al., 2007), public transport (Pe´rez et al., 2007), in the telecommunication (Santouridis and Trivellas, 2010), (Boafo, Kokuma and Arthur, 2015) and the banking sector (Nair et al., 2010). The automobile services industry, which provides "discount sales, car servicing, mechanical repairs, car body repairs and breakdown and recovery services" (Brito et al, 2007), however has few studies on service quality and its relationship with customer retention. These limited publications implies that there are more questions than answers about the sales service quality and its relationship with customer retention in the car services industry in general. This study, therefore aims at exploring the extent to which sales service quality, as measured through consumer perception influences a car service consumer's decision to remain or leave a provider. This will hopefully lead to increased knowledge and understanding about the concept of sales and its relationship with consumers' behavior.

1.2. Objectives of the Study

1.2.1. General Objective
The main objective of this study is to assess the effect of sales service quality on customer retention, using PHC Motors Accra Ghana limited as a case study.

1.2.2. Specific Objectives
To achieve this, the research is designed at addressing the following specific objectives:
1. To identify the significant sales service quality dimensions in determining retention among PHC Motors' customers
2. To determine customer perception of the sales service quality in PHC Motors
3. To establish the relationship between the dimensions of service quality and customer loyalty

1.3. Research Questions
The study will seek to answer the following questions:
1. Which of the dimensions of service quality have the most significant effect on the loyalty of PHC Motors Ghana Limited customers?
2. How do customers perceive the dimensions of service quality in PHC Motors Ghana?
3. What is the relationship between these service quality dimensions and customer retention?

2. Literature Review

2.1. Service
The differences between services and physical products have been well covered in the existing literature. Generally speaking, services tend to be intangible, heterogeneous, simultaneously produced and consumed, and perishable (Levitt, 1981; Zeithaml, 1981; De Brentani, 1991; Ennew et al., 1992; Johne & Storey, 1998; Avlonitis et al., 2001).Service can be defined in terms of tangible and intangible components (Babakus and Karatape 2003).Kotler and Keller (2009) defined service as an act or performance that one party can offer to another that is essentially intangible and doesn't result in the ownership of anything. Its production may or may not be tied to the physical product. Similarly, Tyagi and Gupta (2008) defined service as the experience that the customers feel about the services in the consumption process.
Gronroos (1984) argued that service is an activity of more or less intangible nature that normally, but not necessarily take place in interactions between the customer and service employees or system that provides solutions to customer's problems.

Turban et al., (2002) defined the service as a series of activities designed to enhance the level of customer satisfaction that is, the feeling that a product or service has met the customer expectation According to Kotler and Keller (2009), services have four distinctive characteristics: intangibility, inseparability, variability, and perishability. The service is intangible because it can't be seen, touched, smelled or tasted, and it is inseparable because it is produced and consumed simultaneously (Kotler and Keller, 2009). Service is heterogeneous since its quality can't be consistent as it is produced by different employees and at different times. It is also perishable as it can't be stored, returned or resold like other tangible products (Wilson et al., 2008).

Quality is defined as defect free conformance to customer requirements (Harry and Bernard 1993). According to Djerdjour & Patel (2000:26), quality is no longer an optional extra; it is an essential strategy to survive. Quality does not only refer to goods and services, but includes quality of time, place, equipment and tools, processes, people, the environment and safety, information and measurement (Dale 2003:5; Schonberger 1990:9). Grib (1993:16) interprets Ackoff, Henshall and Savolainen's comments into a definition of quality as "meeting or exceeding the expectations of all stakeholders through a process of interactive planning and design".

2.2. Service Quality

The services marketing literature reveals that "service quality has been variously defined as focusing on meeting needs and requirements, and how well the service delivered matches customers' expectations" (Lewis 1993: p 22). They also proposed that "service quality is a global consumer judgment or attitude, relating to service and results from comparisons by consumers' expectations of service with their perception of actual service performance" (Lewis, 1991; p 53). Service quality has been defined by various researchers in different ways. For instance, Lehtinen and Lehtinen (1982) defined service quality in terms of physical quality, interactive quality and corporate image quality. He also suggested that when compared with the other two quality dimensions, corporate quality tended to be more stable over time. In the same way, Gronroos

(1983) stated that the technical quality, functional quality and reputational quality are the components of service quality where the technical quality signifies what the customer gets, and the functional quality is how the customer receives the service. Service quality is the distinction between consumers' expectations for service performance and their perceptions of the service received. Zeithaml and Bitner (1996, p 45) defined perceived service quality as the judgment of a customer about the overall excellence or superiority of a product or service. They also defined service quality as, "the delivery of excellent or superior service relative to customer expectations". AlsoLehtinen, (1983) explained service quality in terms of process quality which is judged by the customer during the service and output quality which is judged by the customer after the service has been performed. Parasuraman et al.,(1985) defined service quality as a consumer attitude reflecting the perceived overall superiority and excellence in the process and outcome of the service provider.

Czepiel, (1990) defined service quality as customer's perception of how well a service meets their expectations. Zeithaml et al. (1996) argued that service quality is a critical component of customer perception about the service. Customers perceive services in term of quality and how satisfied they are overall with their experience.

2.3. Customer Retention

Customer retention involves the steps taken by a selling organization in order to reduce customer defection. Successful customer retention starts with the first contact an organization has with a customer and continues throughout the entire lifetime of a relationship. Customer retention is important to most companies because the cost of acquiring a new customer is far greater than the cost of maintaining a relationship with a current customer (Ro King, 2005).Customer retention has been shown to be a primary goal in firms that practice relationship marketing (Gro¨nroos, 1991; Coviello et al., 2002). While the precise meaning and measurement of customer retention can vary between industries and firms (Aspinall et al., 2001) there appears to be a general consensus that focusing on customer retention can yield several economic benefits (Dawkins and Reichheld, 1990; Reichheld, 1996; Buttle, 2004). As customer tenure lengthens, the volumes purchased grow and customer referrals increase. Simultaneously, relationship maintenance costs fall as both customer and supplier learn more about each other. Because fewer customers churn, customer replacement costs fall. Finally, retained customers may pay higher prices than newly acquired customers, and are less likely to receive discounted offers that are often made to acquire new customers. All of these conditions combine to increase the net present value of retained customers (Lindgreen et al. 2000, p. 295).

2.4. The Significant Service Quality Dimensions

2.4.1. SERVQUAL Method

One service quality measurement model that has been extensively applied is the SERVQUAL model developed by Parasuraman et al. (1985, 1986, A. Shahin 4 1988, 1991, 1993, 1994; Zeithaml et al., 1990). SERVQUAL as the most often used approach for measuring service quality has been to compare customers' expectations before a service encounter and their perceptions of the actual service delivered (Gronroos, 1982; Lewis and Booms, 1983; Parasuraman et a l., 1985). The SERVQUAL instrument has been the predominant method used to measure consumers' perceptions of service quality. It has five generic dimensions or factors and they are stated as follows (van Iwaardenet a l., 2003):

- Assurance: Assurance is defined as "the employees' knowledge and courtesy and the service provider's ability to inspire trust and confidence" (Zeithaml et al., 2006, p. 119). According to Andaleeb and Conway (2006), assurance may not be so

important relative to other industries where the risk is higher and the outcome of using the service is uncertain. Thus, for the customer satisfaction, assurance is an important dimension that customers look at. The trust and confidence may be represented in the personnel who link the customer to the organization (Zeithaml et al., 2006).

- Empathy: Empathy is defined as the "caring, individualized attention the firm provide sits customer" (Zeithaml et al., 2006, p. 120). The customer is treated as if he is unique and special. There are several ways that empathy can be provided: knowing the customer's name, his preferences and his needs. Many small companies use this ability to provide customized services as a competitive advantage over the larger firms (Zeithaml et al., 2006). This dimension is also more suitable in industries where building relationships with customers ensures the firm's survival as opposed to "transaction marketing"(Andaleeb& Conway, 2006). Thus, in the context of banking, empathy may be applicable where customers look for quick service and the queues at the counters are long.
- Reliability: Reliability is defined as "the ability to perform the promised service dependably and accurately" or "delivering on its promises" (Zeithaml et al., 2006, p.117). This dimension is critical as all customers want to deal with firms that keep their promises and this is generally implicitly communicated to the firm's customers.
- Responsiveness: Responsiveness "is the willingness to help customers and provide prompt service" (Zeithaml et al., 2006). This dimension is concerned with dealing withthe customer's requests, questions and complaints promptly and attentively. A firm is known to be responsive when it communicates to its customers how long it would take toget answers or have their problems dealt with. To be successful, companies need to lookat responsiveness from the viewpoint of the customer rather than the company's perspective (Zeithaml et al., 2006).
- Tangibles: This dimension is defined as the physical appearance of facilities, equipment, staff, and written materials. It translates to the bank's interiors, theappearance and condition of facilities, and uniform of the staff (Zeithamal et al., 2006).Tangibles are used by firms to convey image and signal quality (Zeithaml et al., 2006).

2.5. Customer Perception of the Sales Service Quality
Always there exists an important question: why should service quality be measured? Measurement allows for comparison before and after changes, for the location of quality related problems and for the establishment of clear standards for service delivery. Edvardsen et al. (1994) state that, in their experience, the starting point in developing quality in services is analysis and measurement. The SERVQUAL approach, which is studied in this paper, is the most common method for measuring service quality.

2.5.1. Model of Service Quality Gaps
There are seven major gaps in the service quality concept. The model is an extension of Parasuramaneta l. (1985). According to the following explanation (ASI Quality Systems, 1992; Curry, 1999; Luk and Layton, 2002), the three important gaps, which are more associated with the external customers, are Gap1, Gap5 and Gap6; since they have a direct relationship with customers.

- Gap1: Customers' expectations versus management perceptions: as a result of the lack of a marketing research orientation, inadequate upward communication and too many layers of management.
- Gap2: Management perceptions versus service specifications: as a result of inadequate commitment to service quality, a perception of unfeasibility, inadequate task standardization and an absence of goal setting.
- Gap3: Service specifications versus service delivery: as a result of role ambiguity and conflict, poor employee-job fit and poor technology-job fit, inappropriate supervisory control systems, lack of perceived control and lack of teamwork.
- Gap4: Service delivery versus external communication: as a result of inadequate horizontal communications and propensity to over-promise.
- Gap5: The discrepancy between customer expectations and their perceptions of the service delivered: as a result of the influences exerted from the customer side and the shortfalls (gaps) on the part of the service provider. In this case, customer expectations are influenced by the extent of personal needs, word of mouth recommendation and past service experiences.
- Gap6: The discrepancy between customer expectations and employees' perceptions: as a result of the differences in the understanding of customer expectations by front-line service providers.
- Gap7: The discrepancy between employee's perceptions and management perceptions: as a result of the differences in the understanding of customer expectations between managers and service providers.

Clearly, from a Best Value perspective the measurement of service quality in the service sector should take into account customer expectations of service as well as perceptions of service. However, as Robinson (1999) concludes: "It is apparent that there is little consensus of opinion and much disagreement about how to measure service quality".

2.6. Relationship between the Service Quality Dimensions and Customer Loyalty

2.6.1. Customer Loyalty
"In a business context, loyalty has come to describe a customer's commitment to do business with a particular organization, purchasing their goods and services repeatedly, and recommending the services and products to friends and associates" (McLlroy, A. and Barnett, S.,2000, pp. 347-355.).The aim of loyalty in all successful firms is based on a long term beneficial relationship between the customer and enterprise. "When a company consistently delivers superior value and wins customer loyalty, market share and revenues go up and the cost of acquiring new customers goes down". (Kobulnicky, P.J. 1996, pp. 332). The nature of the relationships

between satisfaction and loyalty is complex. Anyway, it has emphatic influence in cash flow terms because of the link between loyalty, value, and profit (Reichheld, Frederick F. 1994, pp. 10-12.),(Bennett, R. and Rundle-Thiele, S. 2004, pp. 514-523.). Loyalty depends on industry, culture and market behavior. For instance, management consultant KPMG has defined three ways in which retail loyalty strategy works: pure loyalty, pull loyalty and push loyalty. But the ultimate goal of all firms is to make the intention in their customers to make future purchases. The relationship between loyalty and satisfaction is not simple. It is assumed that loyalty is an outcome of high levels of satisfaction. But, there are some instances that show the prerequisite for loyalty is not always high levels of satisfaction. For instance, a study on 4 Australian big banks demonstrate that banks have 23-32 percent dissatisfied customers while their profits are in the top six public companies in Australia. This shows that dissatisfied customers can remain loyal. By this, we mean a highly satisfied customer may not be a loyal customer. Customer loyalty schemes bring some long term advantages and benefits through premium prices, decreasing costs, and increasing volume of purchases. If the customer feels a stronger identification with the corporation, he or she will remain. This can be due to other factors such as price, demand experiences and habits. For instance, "Waitrose management stress that it is the total customer experience that creates loyalty, not promotions"(Humby, C., Hunt, T. and Phillips, T., 2003, pp. 17).

2.6.2. Service Quality Dimensions And Customer Loyalty

Oliva*et al*. (1992) propose that the relationship between service satisfaction and loyalty is nonlinear. However, in cases of high satisfaction levels, a direct relationship with loyalty exists. When consumers are not maximally satisfied, value attainment and mood have an influence on loyalty. Oliva*et al*. (1992) additionally point out that customer's behavior lags behind customer satisfaction, which makes it increasingly complicated to model the customer satisfaction-loyalty. They propose that the satisfaction-loyalty relationship can be either linear or non-linear depending on the level of customer involvement. Any enhancement of service is regarded as investment. As a supplier has documented all service encounters, it should establish what is the relation between customer satisfaction and customer loyalty on all the major dimensions of service.

In practice, the suppliers can then look at loyalty and identify key non-linear variables of services. In key variables there should exist three types of variables: variables whereby the supplier under performs compared to the competitors, variables from which major increases in loyalty can be gained for relatively small investments, and increases in service that can be made by drawing on assets of the firm that are relatively inappropriate for the competitors.

Although most marketing research has focused on frequently purchased package goods, i.e., brand loyalty, the loyalty concept is similarly important for industrial goods (vendor loyalty) and services (service loyalty) (Dick and Basu 1994). According to Dick and Basu (1994), from the point of view of attitude-behavior consistency, the stronger the relative attitude toward a brand, the more likely the individual is to overcome countervailing social norms and situational contingencies such as incentives for brand switching through reduced prices.

Prus and Brandt (1995) suggest that customer loyalty is reflected by a combination of attitudes and behaviors. Attitudes include intention to buy again, willingness to recommend the supplier, and a resistance to switch to a competitor. Customer behavior includes repeat purchasing, purchasing of more and different products or services from the supplier, and recommending the supplier to others.

The criteria for loyalty measurement include customer behavior, intended customer behavior, and the factors that impact customer behavior. Customer behavior relates specifically to actual customer buying and referral activity. Customer behavior can be used to validate previous intended behaviors and the economic models developed. Intended customer behavior is what the customer tells the supplier that they intend to do. The factors affecting customer behavior can be used for forecasting what the customer will do in the future. Among these factors are the customer's perception of the supplier's knowledge of customer needs, product, and service knowledge, appropriateness of product recommendations, post-sale follow-up, and effectiveness of communication (Peck, 1997).

In the service environment, perceived service quality is viewed as a key determinant of satisfaction with potential consequences for repeat purchase. An industrial vendor may focus explicitly on customer satisfaction. Customer satisfaction has been identified as a key driver for customer loyalty (Finkelman and Goland, 1990). In addition, managing interpersonal relationships and creating industry-wide networks may facilitate strengthening of the repeat-purchase relationship (Dick and Basu 1994).

3. Research Methodology

Research design was descriptive, which seeks to assess the effect of sales service quality on customer retention at PHC motors Accra, Ghana. Data sources comprised both primary and secondary. Questionnaires were administered to the customers and staff of PHC Motors Ghana Limited, in Accra, to assess their views. Secondary data used were from journals, magazines, books, documentations, and the Internet. The population of the study was automobile customers and staff of PHC Motors Ghana Limited in Accra. Purposive and simple random techniques were used to select the sample size which consisted of twenty (20) management staff and sixty-six (66) automobile customers. Data were analysed by means of the Statistical Package for Social Scientists (SPSS) and Microsoft excel.

4. Data Analysis

Qualitative and quantitative data were analysed by means of the Statistical Package for Social Scientists (SPSS) and Microsoft excel. This was necessitated by the fact that the analysed quantitative data ought to be presented by graphs to give a quick visual impression of what it entails. SPSS, which is software specially designed for processing data into a pictorial form, has therefore been essential for this study.

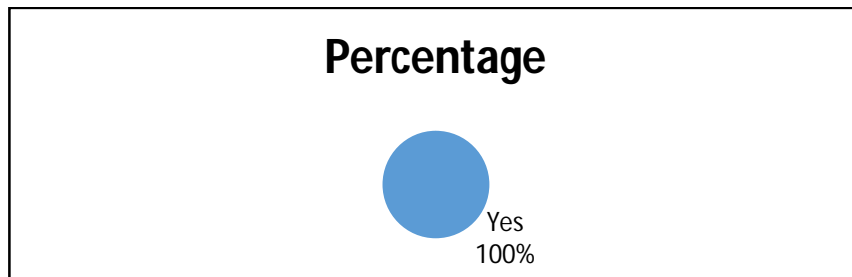*4.1. Significant Service Quality Dimensions (Customers Opinion)*

Figure 1: Responses on whether PHC Motors inspires trust and confidence
(Source: Researcher's Field research)

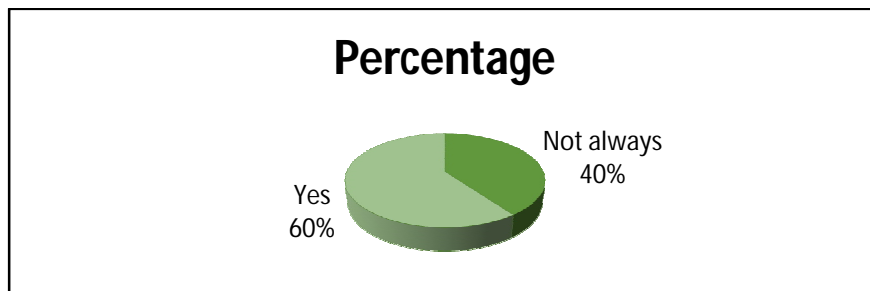All the 66 respondents (customers) said the company services inspired trust and confidence.

Figure 2: Opinion on the company's accurate performance
(Source: Researcher's Field research)

60% of the valid respondents said that the company always performs the required service accurately while 40% of valid respondents said not always. Based on the figure's observation, the company always performs accurately, required service, accurately.
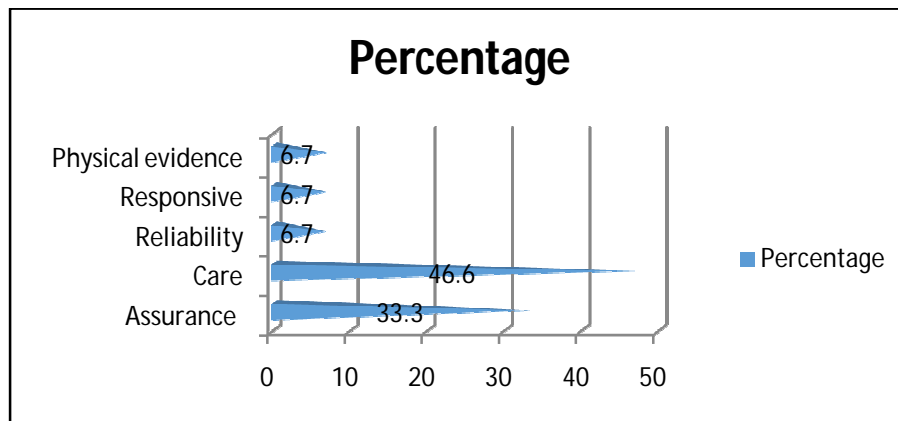
Figure 3: Opinion on the most important service quality dimension
(Source: Researcher's Field research)

Figure 3 shows that 46.6% of the respondents chose 'care', 33.3% of the valid respondents chose 'assurance' as the most important service quality dimension, 6.7% of the valid respondents chose 'reliability', 6.7% of the respondents chose 'responsiveness' and 6.7% of the respondents chose 'physical evidence'. So majority of customers said 'care' is more important to them than other service quality.
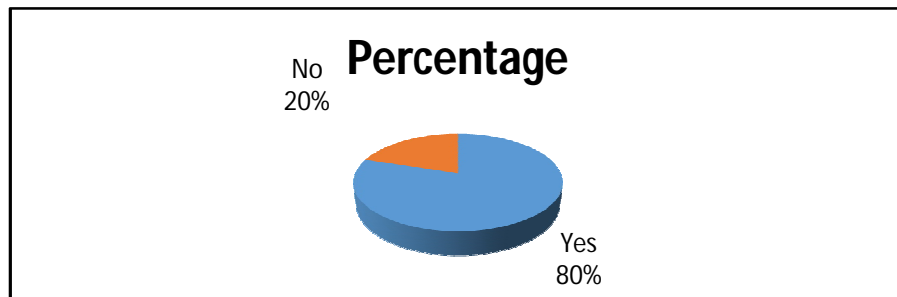
Figure 4: Management opinion on significance of the company's service quality dimension
(Source: Researcher's Field research)

Figure 4 shows that 20% of the respondents said the service quality dimensions used by the organization are not significant to their customers while 80% said those service quality dimensions are significant to them.

4.1.1 Management opinion on service quality dimensions commonly used by the organisation in order of priority.
It was realized that, 'reliability' was the first priority of management,'assurance' came second in order of priority while 'responsiveness' was third, fourth 'physical evidence' and 'care' came last of the service quality dimensions commonly used by the organization.

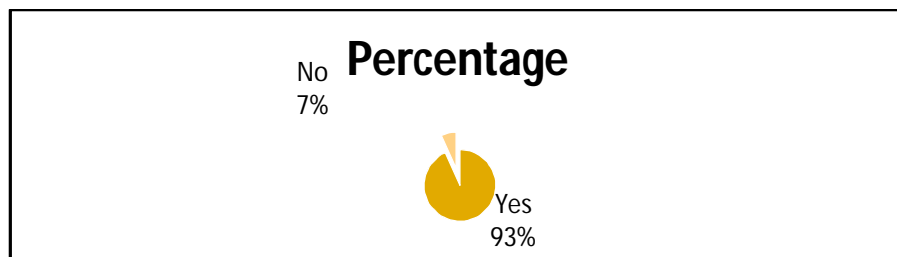*4.2. Customer Perception of Sales Service Quality*

Figure 5: Opinion on whether customers are satisfied with the service quality of the company

Figure 5. shows that 7% of the valid respondents said they are not satisfied with the service quality of the company while 93% were satisfied.
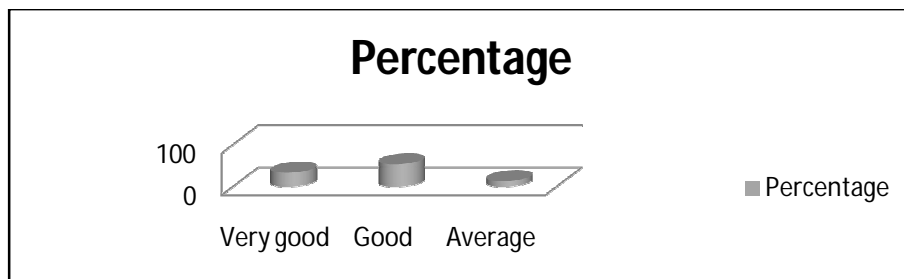

Figure 6: How the service quality of the organisation is rated by customers
(Source: Researcher's Field research)

Figure 6 shows that 33.3% of the valid respondents rated the service quality as 'very good', 53.4% rated it as 'good' and 13.3% said it was 'average'. It can be said, therefore, that the company's performance is 'good'.

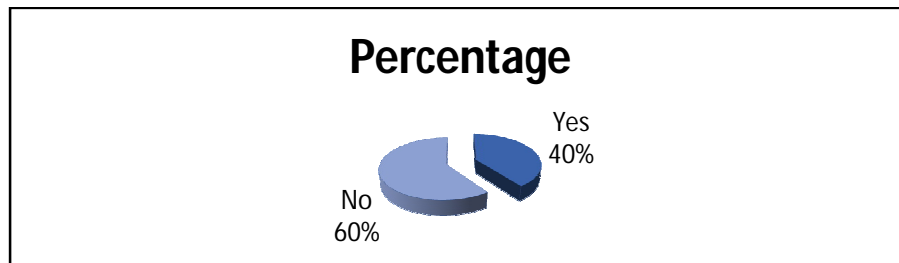*4.3. Relationship between Sales, Service Quality and Customer Loyalty*

Figure 7: Opinion on whether the sales service quality is the reason for patronizing the organization products.
(Source: Researcher's Field research)

It was evident in figure 7 that 60% of the 66 valid respondents said sales service quality is not a reason why they patronize the company's products while 40% of the respondents said it is.
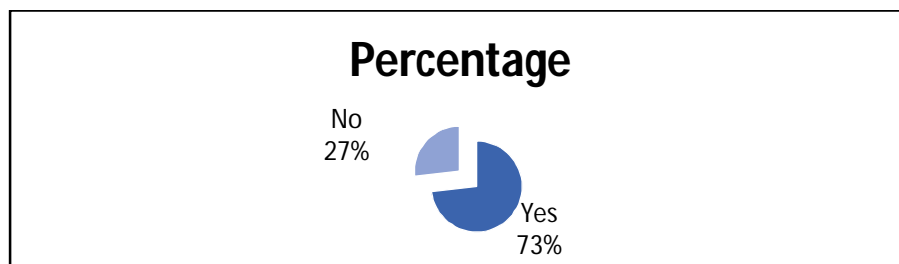

Figure 8: Opinion on whether they will buy again from PHC Motors if they have the means.
(Source: Researcher's Field research)

From figure 8, 27% of the 66 valid respondents said they would not buy again from PHC Motors Ghana if means were at their disposal while 73% said they would.

5. Discussions
The study revealed that PHC motors sales service quality inspired trust and confidence. Even though majority said the company always performs the required service accurately, the 40% that thinks differently put a question mark on it. There was a mismatch on the most significant service quality dimension, as customers chose 'care' as the most important service quality dimension,management attention has beeen on 'reliability'. Customers were satisfied with the service quality of the company, but objected to the view that service quality is the reason why they patronize the company's products. Majority of the customers said sales service quality is not a reason why they patronize the company's products.

5.1. Conclusions and Recommendations
PHC motors sales service quality inspired trust and confidence. The mismatch on the most significant sales service quality shows the gap in sales service quality. Even though literature on the relationship between the sales service quality and customer retention in other industries tend to be positive Dick and Basu (1994), that seems not to be the case in the automobile industry in Ghana, most of the respondents objected to the view that sales service quality is the reason why they patronize the company's products. This opens another debate that future studies need to look at, because there are other factors that influences consumers retention in the automobile industry in Ghana.This led to the conclusion of the study that sales services have no direct effect on customer retention in the automobile industry in Ghana.
These recommendations were therefore made,

- Companies should investigate the most significant sales service quality dimension,in order to fit customer's priority with what the organization gives much attention, to avoid any gaps.
- Even though sales service quality importance is very high in customer retention the automobile industry in Ghana, organizations must identify other factors that also contribute to customer retention.

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