

## **INFLUENCE OF ORGANIZATIONAL STRATEGIES ON CUSTOMER SATISFACTION IN SELECTED COMMERCIAL BANKS IN KISII TOWN, KENYA**

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### **ABSTRACT**

The purpose of this was to establish the influence of organizational strategies on customer satisfaction in commercial banks. The specific objectives of the study were; to assess the benefits of organizational strategy on customer satisfaction in commercial banks, to investigate the challenges of organizational strategy on customer satisfaction in commercial banks and to establish factors affecting organizational strategy on customer satisfaction in commercial banks. The study used a case study research design. The target population was 60 customers banking in three selected commercial banks. Both stratified and simple random sampling was used in this study. The study used departments to form strata's of the study and simple random sampling was used to select individuals to participate in the study. Questionnaires were the research instruments employed to collect data from the study. Descriptive statistics was used to analyze data. The data analyzed was presented in form of frequency tables, percentages and pie-chart. It was concluded that organization strategies have influences on customer satisfaction. The results indicated that organizational strategies had various benefits. Despite the benefits of organization strategies, it also faces challenges such as; reducing bank revenues through lose of customers,

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destroying good relationship hence costly defect, customers defect to other banks and poor quality of service challenges that affected commercial banks performance. It was recommended that commercial banks should value for customer relationship in the bank, block customers from looking elsewhere and increase customers chance of staying in the to enhance customer satisfaction hence good performance of the bank.

**Key words:** Organizational strategies, Customer satisfaction, balance sheet, trial balance

## **1. Introduction**

Developing an organizational strategy for a business involves first comparing its present state to its targeted state to define differences, and then stating what is required for the desired changes to take place (Grewal, 2009). An organizational strategy is the sum of the actions a company intends to take to achieve long-term goals. Together, these actions make up a company's strategic plan. Strategic plans take at least a year to complete, requiring involvement from all company levels. Top management creates the larger organizational strategy, while middle and lower management adopt goals and plans to fulfill the overall strategy step by step. This unified effort to can be likened to a journey. Daily challenges such as road conditions must be overcome to complete sequential legs of the journey, which eventually lead to the ultimate destination (Ackerman, 2001). Companies that adopt this satisfaction strategy use psychological strategies to make switching appear to be too risky, even in the face of more attractive solutions, (Bonoma, 2003).

Worldwide, the current economic situation is clearly shaped by recognizable changes and influences over the past years, resulting in competition and the need of organizations to survive in their market (Boxall & Purcell, 2008; Paauwe, 2004). The question for organizations is how to survive, enhance productivity and competitive value. They need to find a way to cope with these problems and profit from changes that became inevitable (e.g. technological developments, unique positions and employees working more productive) in order to maximize and support the estimation of organizational performance (Paauwe, 2004; Boxall & Purcell, 2000).

Beal (2000) used common definitions related to the strategic orientation of SME. These are in focus in this thesis because it is assumed that SME have to fight for survival because they are in higher need to fight against price dumping and mass production of huge and profitable organizations. Beal's (2000) relevant strategies are called innovation-, process-, and service-differentiation. Innovation-differentiation concerns the way employees work and how this behavior can be connected best with the development and exploration of new products. Organizational strategies and expected employee work behavior Process-differentiation deals with continual distinction in relation to manufacturing.

Nowadays, it might seem as if any organization, public or private, value driven or profit driven, is following the trend found within business and management literature, of developing a strategy, intended to guide the organization and its employees in a direction that seems appropriate in order to reach the organization's preferred goals. The concept of strategy is of relatively recent origin within the world of business and management, with the first studies emerging in the 1950s'. Since then, talk and texts about strategy have expanded rapidly, and spread in the organizational world (Svenningsson, 2000 in Alvesson, 2002).

Accordingly, a strategy can in broad terms be seen as the future, long term choices and overall priorities of an organization, and usually includes the decisions and actions concerning and of importance to all departments of the organization (Løwendahl & Wenestøp, 2003). Often, an organization's strategy starts with a summary of the organization's vision, mission, and values, aiming to capture the desired future state and aspiration of the organization, articulating the overall purpose and goal of the organization, as well as pointing out what is considered as the underlying principles and standards for the organization to reach its goals (Johnson et. al., 2008; Deetz et. al., 2000).

Several theorist, such as for example, (Jaffe et al., 1993) even argue that organizations organized around a deep sense of values, mission and vision are more powerful, and command more commitment from its employees. Still, the idea of an organizational vision, mission and values rest upon the thought that it is possible to move an entire organization in a similar direction, however (Alvesson, 2002) and (Johnson et al., 2008) point out that it is important to distinguish

between the vision, mission and values an organization wishes to aspire to and the values expressing the way the organization is. Even though strategy broadly can be seen as the long term direction of an organization, the concept can be perceived in several different and often conflicting ways. This is reflected in the varying studies of organizational strategy the previous 60 years.

Lower levels of management and the employees then implement the strategy, by mobilizing allocated resources and translating the strategy into coordinated goals and activities at the operational level (Johnson et. al., 2008; Watson, 2006). Although the modernist influence has been strong in the field of organizational strategy and thus a commonly held view about strategy and strategy making within the field of business and management literature today (Johnson et. al., 2008), several researchers and scholars started in the late 70's to question the assumptions of human rationality implicit in the modernist influenced theories, and argue that these theories have undermined the role and centrality of human action and interaction (Johnson et al., 2007). These researchers have argued that human beings recognize and make sense of things on the basis of past experience and what they come to believe to be true about the world; accordingly, it is unlikely that managers and employees approach problems and strategic issues completely rationally (Johnson et al., 2008).

What more recent theories on strategy have in common is that they focus on processes of enacting strategies, or the role of strategy in the social construction of organizations (Hatch, 2006), including a bottom up perspective aiming to show the real world messiness of the strategy making, decision and change processes rather than the top down perspective found in modernist influenced theories on organization strategy (Johnson et. al., 2008; Watson, 2006). The more recent theories on organizational strategy can be argued to hold more realistic views on strategy than the modernist influenced theories do , particularly because they recognize that both within and around organizations there are multiple interests, competing priorities and conflicting groups, which challenge the implementing and following up on strategies (Watson, 2006) Accordingly, the strategy an organization actually pursues is typically a combination of intended strategy, the product of formal strategy planning and decision, as well as emergent strategy, including bottom up initiatives, political influences, organizational history and culture , the

experience and taken for granted assumptions of organizational members, and sheer chance (Johnson et al., 2008).

Despite many attempts to measure and explain customer satisfaction, there still does not appear to be a consensus regarding its definition (Giese and Cote, 2000). Studies show that customer satisfaction may have direct and indirect impact on business results. Yeung et al. (2002), and Luo and Homburg (2007) concluded that customer satisfaction positively affects business profitability. The majority of studies have investigated the relationship with customer behaviour patterns (Kandampully and Suhartanto, 2000; Dimitriades, 2006; Olorunniwo et al., 2006; Chi and Qu, 2008; Faullant et al., 2008). According to these findings, customer satisfaction increases customer loyalty, influences repurchase intentions and leads to positive word-of-mouth. Choi and Chu (2001) concluded that staff quality, room qualities and value are the top three hotel factors that determine travellers' satisfaction.

Of course, organizations don't want to see high levels of turnover and often revamp their human-resource systems in order to prevent it. They engage in a flurry of compensation and benefit surveys, conduct internal job evaluations to ensure internal salary equity, and they strive to improve their performance-management systems. Some of the larger corporations provide career-development seminars for customers to help them understand their capabilities and to entice them to search for other opportunities within the firm, rather than leave the organization (Grewal, 2009).

The process of learning why customers left has the secondary objective of trying to encourage them to return. If satisfaction interviews identify a common set of problems such as the large segment of prodem's customers who were having problems with their groups then the organization can launch an appropriate response and devise a marketing strategy for this group. This type of responsive marketing is more effective if it occurs soon after the data collection process. Of course, the institution cannot develop an appropriate response without conducting a thorough cost-benefit analysis of the proposed plans. When customers see that their needs and concerns are being met, they just may think twice about finding other sources of financial services in (Campion, 2002).

## **2. Methods**

### **2.1. Research Design**

The study adopted a descriptive research design to obtain pertinent and precise information on the current status of the phenomena, situations and groups under study. The purpose of using this research design is because it is able to obtain information that describes existing phenomena by population of study and also enable the researcher to assess the relationship that exist between two or more variables (Mugenda and Mugenda, 2003).

### **2.2. Target Population**

According to Mugenda and Mugenda (2003) target population is the complete set of individuals, cases or objects of the study. The target population for this study was 60 employees from selected commercial banks (equity bank, Commercial bank, Family bank) in Kisii town.

### **2.3. Sampling Procedure**

Mugenda and Mugenda (2003) refer to sampling as the process of selecting a number of individuals so that the selected individuals represent the large group from which they were selected. According to Mugenda and Mugenda (2003), it is the process of selecting an unbiased or random subset of individual observations for the purposes of making predictions based on statistical inferences. In this study a half of the population was sampled since the target population was 60 hence 30 respondents were picked. Both stratified and simple random sampling were used in this study. Stratified sampling was used to divide each bank into there departments. Simple random sampling was to select individual employees to participate in the study.

### **2.4. Data collection instrument**

Data was collected using questionnaires whereby employees were required to fill them with our help. Closed ended questionnaires were used to collect primary data. Closed ended questionnaire is where questions are accompanied by a list of all possible alternatives from which respondents select the answer that best describes their situation (Mugenda & Mugenda, 2003).

## 2.5. Validity

A pilot test was carried on 5 respondents from Cooperative bank which was not part of this study. The questionnaires were administered by the researchers and the participants were encouraged to make suggestions about the instructions and clarity of questions. The responses were used to improve the clarity, relevance and validity of items in the questionnaire.

## 2.6 Data Analysis

Data was analyzed using descriptive statistics. The data was presented in form of frequency tables. The Statistical Package for Social Sciences (SPSS) was used to generate the data.

## 3. Results

### 3.1. Personal characteristics

#### 3.1.1. Gender of the Respondents

**Table 3.1: Gender of the Respondents**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Male	18	60.0	60.0	60.0
Female	12	40.0	40.0	100.0
Total	30	100.0	100.0	

Source: Field Data, (2014)

Table 3.1 above indicates that 60% of the respondents were male in gender while 40% were female in gender. This indicates that majority of the employees in selected Banks were male hence gender imbalance in banking sector.

#### 3.1.2. Age Bracket of Respondents

**Table: 3. 2: Age Bracket of the Respondents**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 18-28	6	20.0	20.0	20.0
29-38	21	70.0	70.0	90.0

39-48	3	10.0	10.0	100.0
Total	30	100.0	100.0	

**Source: Field Data, (2014)**

Table 3.2 above indicates that 20% were of age bracket of 18-28 years, 70% of the respondents were 29-38 years 10% of the respondents were of age bracket of 39-48 years of age. From the results it indicates that majority of employees in banking are youths and energetic hence can be more productive resulting to high performance.

### 3.1.3 Educational Level of Respondents

**Table 3.3 Education Level of Respondents**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Masters holder	3	10.0	10.0	10.0
Degree holder	26	86.7	86.7	96.7
Diploma holder	1	3.3	3.3	100.0
<b>Total</b>	<b>30</b>	<b>100.0</b>	<b>100.0</b>	

**Source: Field Data, (2014)**

Table 3.3 indicates that 10% of the respondents from equity bank had masters level of education 86.7% of the respondents were degree holders and 3.3% were diploma holders. This implies that majority of employees in selected commercial banks are highly trained and skilled hence high output.

### 3.2.4 Duration of Work of the Respondents

**Table 3.4 Work Duration of the Respondents**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Below 2 yrs	11	36.7	36.7	36.7
3-4yrs	15	50.0	50.0	86.7
7-8yrs	3	10.0	10.0	96.7
above9yrs	1	3.3	3.3	100.0



	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Below 2 yrs	11	36.7	36.7	36.7
3-4yrs	15	50.0	50.0	86.7
7-8yrs	3	10.0	10.0	96.7
above9yrs	1	3.3	3.3	100.0
Total	30	100.0	100.0	

**Source: Field Data, (2014)**

Table 3.4 above indicates that 36.7% of the respondents had worked in equity bank below 2 years, 50.0% of the respondents had worked in the bank between 3-4 years, 10.0% of the respondents had worked in the bank for 7-8 years and 3.3% of the respondents had worked in the bank above 9 years. This implies that majority of employees in commercial banks are experienced hence can perform better.

### 3.2 Benefits of organizational strategies

#### 3.2.1 Presence of Benefits of Organizational Strategy of the Respondents

**Table 3.5 Benefits of Organizational Strategy**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid yes	28	93.3	93.3	93.3
no	2	6.7	6.7	100.0
<b>Total</b>	<b>30</b>	<b>100.0</b>	<b>100.0</b>	

**Source: Field Data, (2014)**

Table 3.5 indicates that 93.3% of the respondents said that there were benefits that were enhanced from organizational strategy on customer satisfaction in equity bank whole 6.7% of the respondents said that these were no benefits that were achieved from organizational strategy on customer satisfaction in selected commercial banks. Majority of the respondents accepted that selected commercial banks had organizational strategies to enhance on customer satisfaction.

### 3.2.2 Value of Customer Relationship in the Bank

**Table 3.6 Value of Customer Relationship in the Bank**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	6.7	6.7	6.7
Agree	6	20.0	20.0	26.7
Strongly agree	22	73.3	73.3	100.0
<b>Total</b>	<b>30</b>	<b>100.0</b>	<b>100.0</b>	

Source: Field Data, (2014)

Table 3.6 indicates that 6.7% the respondents validly said that enhancing value of customer relationship in the bank was a benefit achieved, 20.0% of the respondents agreed and 73.3% of the respondents strongly agreed that value of customer relationship was achieved in selected commercial banks should better its customer relationship strategy to enhance on customer satisfaction.

### 3.2.3 Customers Learn on How Work to With You

**Table 3.7 Customers Learn on How to Work With You**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid .00	2	6.7	6.7	6.7
Agree	6	20.0	20.0	26.7
Strongly agree	22	73.3	73.3	100.0
<b>Total</b>	<b>30</b>	<b>100.0</b>	<b>100.0</b>	

Source: Field Data, (2014)

Table 3.7 above indicates that 73.3% of the respondents strongly agreed that through organizational strategy on customer satisfaction customers were able to learn on how to work with the bank while 20.0% of the respondents agreed that through customer's satisfaction enabled the bank to know how to work with customers.

### 3.3.4 Blocking Customers from Looking Elsewhere

**Table 3.8 Blocking Customers From Look Else Where**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	6.7	6.7	6.7
Strongly disagree	1	3.3	3.3	10.0
Disagree	5	16.7	16.7	26.7
Undecided	1	3.3	3.3	30.0
Agree	12	40.0	40.0	70.0
Strongly agree	9	30.0	30.0	100.0
<b>Total</b>	<b>30</b>	<b>100.0</b>	<b>100.0</b>	

Source: Field Data, (2014)

Table 3.8 indicates that 3.3% of the respondents strongly disagreed that blocking customers from looking elsewhere was not a benefit achieved from organizational strategy on customer satisfaction. 16% of the respondents disagreed, 3.3% of the respondents were undecided, 40.0% of the respondents agreed that organizational strategy on customer satisfaction through blocking customers from looking elsewhere was a benefit achieved and 30% of the respondents strongly agreed. The commercial bank should always better its services to customers to block them from looking to its competitors.

### 3.3.5 Benefits of Improving Customers Staying in the Bank

**Table 3.9 Benefit of Improving Customers Staying in the Bank**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	6.7	6.7	6.7

Strongly Disagree	3	10.0	10.0	16.7
Disagree	4	13.3	13.3	30.0
Undecided	1	3.3	3.3	33.3
Agree	13	43.3	43.3	76.7
Strongly agree	7	23.3	23.3	100.0
<b>Total</b>	<b>30</b>	<b>100.0</b>	<b>100.0</b>	

Source: Field Data, (2014)

Table 3.9 indicated that 6.7% of the respondents responses were valid, 10.0 of the respondents strongly disagreed that improving customers was not a benefit of organizational strategy to enhance customer satisfaction, 13.3% of the respondents disagreed with that view, 33.3% of the respondents agreed that customers staying with the bank improved was a benefit achieved and 46.7% of the respondents strongly agreed on that. The bank should always give quality services to its customers to enhance their satisfaction hence improve their stay in the bank.

### 3.3.6 Benefits Tying Customers in Banks Products

Table 3.10 Benefits Tying Customers in Banks Products

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	6.7	6.7	6.7
Strongly disagree	2	6.7	6.7	13.3
Disagree	2	6.7	6.7	20.0
Undecided	1	3.3	3.3	23.3
Agree	11	36.7	36.7	60.0
Strongly agree	12	40.0	40.0	100.0
<b>Total</b>	<b>30</b>	<b>100.0</b>	<b>100.0</b>	

Source: Field Data, (2014)

Table 3.10 indicates that 6.7% of the respondents were valid 6.7% strongly disagreed, 6.7% of the respondents disagreed, 3.3% were neutral, 36.7% of the respondents agreed on the benefit of tying customers on the banks products and 40.0% of the respondents strongly agreed. The bank should continue improving on its strategies to tie customers in the bank through giving them services that satisfy their needs.

### 3.4 Challenge of Organizational Strategy on Customer Satisfaction

#### 3.4.1 Presence of Challenges on Organizational Strategy

**Table 3.11 Presence of Challenges on Organizational Strategy**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid yes	30	100.0	100.0	100.0

**Source: Field Data, (2014)**

Table 3.11 indicates that 100% of the respondents said that there are challenges that affect organizational strategy on customer satisfaction in commercial banks. Hence the bank should put strategies in place to ensure that the challenges affecting customer satisfaction are minimized.

#### 3.4.2 Challenge of Reducing Bank Revenues

**Table 3.12 Challenge of Reducing Bank Revenues**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Yes	26	86.7	86.7	86.7
No	4	13.3	13.3	100.0
<b>Total</b>	<b>30</b>	<b>100.0</b>	<b>100.0</b>	

**Source: Field Data, (2014)**

.Table 3.13 indicates that 86.7% of the respondents strongly agreed that reducing bank revenues through lose of customers was a challenge while 13.3% of the respondents were against that view. Commercial banks should therefore, improve on customer satisfaction to cope with the challenge of reduction of bank revenues through customer exit.

### 3.4.3 Challenge Decline of Organizational Performance

**Table 3.13 challenge decline of organizational performance**

	Frequency	Percent	Valid percent	Cumulative percent
Valid Yes	14	46.7	46.7	46.7
No	16	53.3	53.3	100.0
<b>Total</b>	<b>30</b>	<b>100.0</b>	<b>100.0</b>	

Source: Field Data, (2014)

Table 3.13 indicates that 46.7% of the respondents agreed on that organizational strategy affected customer satisfaction while 53.3% of the respondents strongly disagreed on the view. Commercial banks should therefore, foster on customer satisfaction through organizations products and services to enhance good performance.

### 3.4.4 Challenges of Destroying Good Relationship with Loyal Customers

**Table 3.14 Challenges of destroying good relationship with loyal customers**

	Frequency	Percent	Valid percent	Cumulative percent
Valid Yes	19	63.3	63.3	63.3
No	11	36.7	36.7	100.0
<b>Total</b>	<b>30</b>	<b>100.0</b>	<b>100.0</b>	

Source: Field Data, (2014)

Table 3.14 indicates that 63.3% of the respondents said that destroying good relationship with loyal customers was a challenge while 36.7% of the respondents disagreed. Commercial banks should therefore, enhance good customer relationship strategy to enhance customer satisfaction hence avoid destroying the good relationship which can lead to defection.

### 4.4.5 Customer Defect to Other Bank

**Table 4.15 Customer Defect to Other Bank**

	Frequency	Percent	Valid percent	Cumulative percent
Valid Yes	11	36.7	36.7	36.7
No	19	63.3	63.3	100.0
<b>Total</b>	<b>30</b>	<b>100.0</b>	<b>100.0</b>	

Source: Field Data, (2014)

Table 3.15 indicates that 36.7% of the respondents said that customers defect to other banks was a challenge while 63.3% of the respondents said that customers defect to other banks was not a challenge. The bank should continuously improve on its services to enhance customer satisfaction hence avoid customer defection to other banks.

### 3.4.6 Provision for Poor Quality Services to Loyal Customers

Table 3.16 Provision for poor quality service to loyal customers

	Frequency	Percent	Valid percent	Cumulative percent
Valid Yes	8	26.7	26.7	26.7
No	22	73.3	73.3	100.0
<b>Total</b>	<b>30</b>	<b>100.0</b>	<b>100.0</b>	

Source: Field Data, (2014)

Table 3.16 indicates that 26.7% of the respondents said that provision of poor quality of services was a challenge while 73.3% of the respondents said that provision of poor quality services was not a challenge on the banks performance. Commercial banks should continue offering quality services to customers to enhance their satisfaction hence be able to cope with the challenge of poor quality.

## 4. Conclusion

Despite of benefits that were enhanced from organizational strategy on customer satisfaction in selected commercial banks such as; enhancing value for customer relationship in the bank and enabling customers to stay longer with you were achieved in the bank. There were challenges like reducing the banks revenues through lose of customers and provision of poor quality

services made the bank to decline in its overall performance. This had made the bank to effectively manage feedback to customers concerning the customer's grievances, understanding customers, their history and re engaging unhappy customers to enhance the banks performance

## **5. Recommendations**

Commercial banks should value for customer relationship to prevent their customers from looking elsewhere and increase customers' chance of staying in their banks hence enhancing customer satisfaction and good performance of the bank.

There is need for commercial banks to consider putting mechanisms in place to understand its customers and increase the number of staff handling customer's grievances in order to overcome challenges of costly defects of customers lose of revenues and poor quality of services given to customers that affect the banks performance.

To enhance organizational strategy, there is need for commercial banks to enhance feed back to customers concerning their problems and quality of service given to customers

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