

Review Article

# Effect of Direct Market on Consumer Patronage in Selected Banks in Ondo State

Enitilo Olalekan<sup>1</sup>, Ajayi Ibidolapo Ezekiel<sup>2</sup>

Department of Business Administration, Ekiti State University, Ado Ekiti, Ekiti State, Nigeria

Department of Finance, Ekiti State University, Ado Ekiti, Ekiti State Nigeria

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**Abstract** - The study assesses the influence of direct marketing on customers' patronage in selected banks in Ondo state. The specific objectives of the study are to establish the relationship between direct marketing and customers' patronage in selected commercial banks in Ondo State and investigate the effect of direct marketing strategy on customers' patronage in selected banks in Ondo state. The population was made up of 269,454 customers of the selected banks in Akure Ondo State, Nigeria. The sample size for the Study was 399 samples for the research using the taro model. Multiple regression and correlation analyses were used to achieve the objectives to establish the relationship between direct marketing and customers' patronage in selected commercial banks in Ondo State and investigate the effect of direct marketing strategy on customers' patronage in selected banks in Ondo state. The results showed that banking personal are ( $\beta = 0.211, t = 5.169, p = < 0.05$ ); mobile banking are ( $\beta = 0.185, t = 3.073, p = < 0.05$ ) and internet banking are ( $\beta = 0.304, t = 5.031, p = < 0.05$ ). The study concluded that there is a significant relationship between direct marketing and customers' patronage and that direct marketing positively influences customers' patronage of banks in Ondo State.

**Keywords** - Direct marketing, customers' patronage, commercial banks, mobile banking, internet banking

## I. INTRODUCTION

Marketing is the process of developing, promoting, and distributing products and services to satisfy customers' needs and wants. Products include both goods and services for customers' satisfaction. Goods are the kinds of things one can touch or hold with the hand. Hammers, automobiles, clothing, and computers are goods. Services are the things one cannot physically touch. They consist of services or tasks performed for customers' (3).

Marketing helps connect businesses to their customers and provides the means for the exchange process to occur. Marketing is necessary to sense, serve, and satisfy customers' needs and enhance organizational objectives (5). Marketing activities aim to maximize customers' benefits and, consequently, organizational goals (5). In the early days of banking in Nigeria, bankers paid little or no

attention to the marketing of their services (8). As a result of developments and new trends in the banking industry, competition began among various banks in the system. This was in the form of newly introduced services (8). To meet up with the banking industry's development, it became necessary for banks to include modern marketing techniques in rendering their services to their customers. Thus marketing activities are now central to banking services.

Generally, banking services can be described as a broad spectrum of services that are available and offered to customers by any given financial (banking) institution to satisfy the needs of customers profitably. This situation varies from one institution to another. Marketing of banking services falls within the realm of marketing activities (29).

Consumer patronage is the approval or support provided by customers concerning a particular brand. Patronage delivers the foundation for an established and growing market share. Although consumers are said to have a variable degree of patronage to particular services (27), patronage has been said to be a function of satisfaction (1).

(24) defines satisfaction as a person's feeling of pleasure or disappointment resulting from comparing a product's perceived performance (outcome) and his or her expectations. If the performance matches expectations, the customer will be satisfied. If the performance exceeds expectations, the customer becomes highly satisfied or delighted. The influence of marketing on customer satisfaction and hence patronage is so crucial that (25) has stressed the influence of marketing as the pivot on which customer orientation and customer satisfaction should rotate.

In the past, banking operation was regarded as a business in which marketing had little or no role to play. However, marketing is becoming increasingly necessary in today's competitive banking environment and increasing awareness among customers (8). Thus, the traditional role of bankers of just being collectors of deposits is fast changing to service-oriented or customer-oriented. The era



of armchair banking, where a bank would sit passively waiting for customers, has gradually been replaced by an aggressive search for depositors, hence introducing a direct market strategy into the banking business to satisfy and delight customers (8).

Direct marketing is a retail channel for the distribution of goods and services (29). At a basic level, it may be defined as marketing and selling products directly to consumers away from a fixed retail location. Sales are typically made through the party plan, one-to-one demonstrations, and other personal contact arrangements. Direct marketing involves the direct personal presentation, demonstration, and sale of products and services to consumers, usually in their homes or at their jobs (44).

(17) argues that direct marketing provides important benefits to individuals who desire an opportunity to earn income and build a business of their own, to consumers who enjoy an alternative to shopping centers.

The application of direct marketing in Nigeria's banking industry is similar to that of direct marketing in other service industries. However, direct marketing in the banking sector is predominantly centered on providing diverse financial services to customers. The present state of the Nigerian economy, as it affects the financial sector, in particular, led banks to take the marketing of their services as a dangerous activity that was neglected in the past.

Given the situations mentioned above and the aggressive marketing of services by most banks, the researcher intends to examine whether direct marketing of banking services influences customer patronage in the Nigerian banking industry.

Relevant literature has been reviewed to access banks' marketing activities and their respective influence on so many dependent variables like customers' loyalty, bank's productivity, and the likes. However, there is still a vacuum in the literature concerning the effect of direct marketing on customers' patronage, especially in the banking industry in Ondo State, Nigeria. Therefore, this research work intends to fill this vacuum by investigating the effect of direct marketing on customers' patronage in some selected banks in Ondo State.

## II. OBJECTIVES OF THE STUDY

The general objective of the study is to assess the influence of direct marketing on customers' patronage in selected banks in Ondo state.

The specific objectives of the study are to:

Investigate the effect of direct marketing strategy on customers' patronage in selected banks in Ondo state.

## A. Scope of the Study

The Study's geographical scope covers banks in Ondo state, and the Study will capture data from selected banks in the state. The objects of the Study will include clients and personnel of the selected banks to understand the relationship among the variables of the Study. The selected banks will be spread across the senatorial zones in the state.

## III. LITERATURE REVIEW

### A. Direct Marketing

Marketing is a process used by companies to create value for customers and build solid customer relationships to get a return from customers in the form of sales, profits, and long-term customer equity (22). There are two types of marketing methods: General Marketing and Direct Marketing. General marketing uses mass media such as television to target customers, regardless of their characteristics and preferences (10). It is a product-oriented strategy, which aims to achieve market shares for specific products. In comparison, direct marketing is a customer-oriented method. It uses customers' details, commonly held in databases, to perform three main activities: i) analyze customers' data, ii) formulate a marketing strategy, and iii) implement it to obtain direct responses from customers (40). The use of databases to analyze customers' purchasing behavior is a fundamental building block of direct marketing (39). Database analyses comprise a wide range of direct marketing applications, including segmentation and targeting. Strategy formulation and implementation involve the interactive use of advertising media to stimulate an immediate change in customers' purchasing behavior (39). In other words, these activities aim to understand customers' preferences, which allow marketers to explicitly plan any subsequent interactive approach toward customers based solely on their needs (40).

Direct marketing takes advantage of the fact that not all customers are alike. Marketers use this by analyzing customer data about attitudes, lifestyles, and usage information to identify segments of the market that they can use to optimize and customize the marketing to create value. The connection between the customer and the firm has developed from a product or service transaction to a relationship (38). The ultimate goal of direct marketing is to achieve cost-effective, two-way, one-to-one communication with individual prospects (41).

### B. The Function of Direct Marketing

Direct marketing could be used by the firm to simply know more about the customer and prospects and grade this information based on how willing the individual is to buy, able to buy and ready to buy, etc. The firm will have a more comprehensive overview of the customers that can be used to create superb value for the individual customer (33). Direct marketing can be used both in an offensive or defensive way, which means it can attract customers and keep existing customers. As traditional marketing is generally about acquiring new customers, keeping existing

customers is as important. According to (23), the first line of defense for any company is its existing customers. The information in the databases is used not only to target individual customers with offers but also to help marketers at a strategic level. When developing marketing programs, marketers have up-to-date information about previous efforts and can customize new programs based on these results (33). When it comes to acquiring new customers and keeping existing customers, direct marketing can help marketers reach their customers with the right product or service at the right time. The marketers can customize their direct marketing, and the outcome is a more efficient and cost-effective system (33).

The information could also be used at a later stage when it is time to contact the individual, even if they did not buy the product or service after the first contact. Direct marketing can also be used with a third party. The company with the information can collaborate with the third party and create an offer, especially suited for its customers. In the end, all three parts will be winners. However, the company must be careful as its customers might be reluctant to share their information with a third party (33). Direct marketing is also an effective tool to accelerate a customer. Once a relationship has been established, the company can use, i.e., the customer service process to find out more information and more needs about the customer and then provide information about and offer new products or services as well as the use of the current services (34).

Even if direct marketing focuses on both acquisition and retention, it is later that is often hailed as the major reason to implement a direct marketing strategy. As it is five to ten times more expensive to attract a new customer than retaining an existing one, there are good reasons to focus on customer retention (18). In the financial services market, the dominant costs of direct marketing are related to personal selling, commission, data collection, and advertising. These typical high front-end costs make a typical customer profitable after one or two years and increase the motives to keep every customer (14). When establishing a relationship with the customer, the company is starting a learning process. It takes time to collect information to understand the exact needs and patterns to develop new products or services. In the end, *"Customers have their needs met with minimal effort on their part and would incur a high personal cost if they attempt to switch to and "train" another supplier"* (24). In other words, the company "ties up" the customer by offering more and more perfectly customized services and products, and as this goes by, customer loyalty increases. This can be further developed into loyalty programs and customized benefits packages. But the relationship does not end if the customer leaves the company for another supplier. *"Since some product usage cycles have a very long period and alternate suppliers can always dis-appoint the customer, there is a good chance that the customer will come back at some point"* (34) The company should never throw away information about a previous customer; such information

could help by not starting the relationship from scratch if the customer one-day returns.

### **C. Direct Marketing and Customer Relationship Management (CRM)**

Modern marketing is based on two competing philosophies: the 'four Ps' and relationship marketing (40). First, the 'four Ps' is a transaction approach characterized by Product, Price, Place, and Promotion. Second, relationship marketing focuses on building long-term customer relationships and striving for customer-led quality, service, and marketing within a company (ibid). CRM developed its roots from relationship marketing (35). Indeed, it is used to enhance relationship marketing by shifting it from the 'four Ps' transaction-based approach, focusing on finding new customers, to customer retention, using its more innovative practices in the marketing field (35 & 45). CRM involves tailoring products and services based on customers' preferences rather than some general characteristics. It is certainly critical to have a good understanding of customers' needs and preferences to achieve an effective CRM application. Also, the marketing function is very important for CRM effectiveness, as it is the way companies interact with their customers (37). There are four categories of CRM dimensions: Customer Identification, Customer Attraction, Customer Retention, and Customer Development (30). These four dimensions' main purpose is to provide a deeper understanding of customers to capitalize on their value for the organization. First, customer identification involves target customer analysis and customer segmentation, which lead to the discovery of the population who are most likely to become customers. Second, customer attraction consists of looking into customer characteristics and carrying out direct marketing.

Third, the customer retention dimension involves direct marketing, loyalty programs, and complaints management. The main objective of this dimension is to keep customers satisfied. Finally, customer development entails lifetime value analysis, up/cross-selling, and market basket analysis. This dimension's primary aim is to intensify transaction value and individual customer profitability.

From the above CRM description, one can conclude that direct marketing is part of CRM. Specifically, CRM incorporates many activities, and direct marketing is one of them. Unlike direct marketing, CRM needs to keep track of customer satisfaction and win back customers who are lost to the competition (40). Moreover, CRM uses many of the concepts and technologies used in direct marketing. Still, it uses them to integrate all areas of a business that affect customers, including marketing, sales, and customer service (39). Indeed, CRM's ultimate purpose is to make information a driving force for the entire organization and not only the marketing department. In short, CRM is a convergence of traditional direct marketing, database marketing decision-support tools, and digital marketing capabilities, making direct marketing an important part of CRM.

**D. Consumerism in Nigeria**

One of the likely shoots of poor quality service and subsequent customer dissatisfaction is perceived injustice, reduced patronage, and consumerism, which is one of the likely dangers of the research problem. According to (20), consumerism or consumer activism simply means the concerted efforts, actions, and collective reactions of consumers to protect their perceived interest in the marketplace. The aim is to reduce, limit, or control the overbearing excesses of producers of goods and services. The situation is that while the producers of goods and services are out to maximize profit, consumers, on the other hand, through their collective efforts, are willing to fight for their rights. Customers complain to maximize their satisfaction. The result of these actions is consumer activism and protection. Consumers are beginning to take full advantage of increased awareness and protect their interests.

**E. Customers' Patronage**

Defining and measuring customer patronage has been a difficult task. However, in the context of the banking sector, customer patronage is the extent to which a customer buys or patronizes the services of a bank which depends on how the customer perceives the firm's physical environment (servicescape) and feels that the condition of the service environment is consistent with his/her personality (2 & 9).

The word customer is as old as business. The sole purpose of every business is to create a customer. The only economic and social justification for the existence of any business is to create customer satisfaction. The importance of the customer and customer patronage is both financial and non-financial (13; 31). (26) averred that a firm's capability, product or services attributes, economic situation, political forces, social and psychological factors, situational, competition, marketing mix programs are factors of customer patronage.

Attitude and actual usage have been used as measures of customer patronages (31). (46) suggested that a favorable attitude and repeat purchase were required to define patronage. Intention to use is defined as a specific desire to continue a relationship with a service provider (11). Attitudinal measures are perceived to have an advantage over behavioral measures (actual or repeat patronage) in that they can provide a greater understanding of the factors associated with the development and modification of patronage (32). (16) averred that attitudes are functionally related to behavioral intentions, which predict behavior. A person's intention to behave in a certain way is contingent upon the attitude toward performing the behavior in question and the social pressure on him/her to behave in that way (subjective norm). This suggests that attitudes and subjective norms differ according to the person involved and behavioral context. One major factor influencing customer patronage is customer satisfaction. Satisfied customers in the service industry have great future patronages (37). (16) argued that

consumer patronage is an essential index to predict consumer behavior as a subjective attachment to the product.

(21) averred that corporate image is closely associated with perceptions of product quality. This view was supported by (7) that corporate image influences consumer attitudes toward its products. Also, (42) opined that retailers' reputation affects how consumers evaluate attributes missing from advertisements. In this Study, customer patronage is measured in terms of customer attitudes and actual usage, repeat purchase/continuous usage, and customer satisfaction.

**F. Theoretical Literature**

**a) Assimilation Theory**

The theory is based on (16) cognitive dissonance theory. The cognitive dissonance theory put that consumers make some kind of cognitive comparison between expectations about the product and the perceived product performance. The assimilation theory focuses on consumer post-usage evaluation of products. (4) noted that consumers aim to avert dissonance by adjusting perceptions about a given product to align with expectations.

**b) Contrast Theory**

This theory was propounded by (19). Contrast theory is the tendency to magnify the discrepancy between one's attitudes and the attitudes represented by opinion statements (12). It holds that a surprise effect occurs, leading to the discrepancy being magnified. The contrast theory predicts customer reaction rather than reducing dissonance.

**IV. RESEARCH METHOD**

The research method used is survey design. This design is the best and effective for data collection from the large population through the use of questionnaires. The choice of the survey was based on the fact that the entire population could not be used. Data collected from a sample of the population were subjected to statistical analysis.

**A. The population of the Study**

The population of the Study was four selected banks in Akure, Ondo State, Nigeria. The lists of the banks are First Bank Nigeria Plc., UBA, GTBank, and Ecobank. These are chosen based on their strength of operation. The population was 269,454 of the customers of the selected banks.

**Table 1. Population of The Study**

S/N	Bank branches in Akure, Ondo	Customers Population
1	UBA Bank	43,023
3	GTBank	73,253
5	Ecobank	67,345
7	First Bank	85,833
	<b>Total</b>	<b>269454</b>

Source: Customers' care of the various bank branches in Ado, 2018

**B. Sample and Sampling Techniques**

The sample size for this research was derived using the Taro formula by Yamane cited in (47) as follows:

$$n = \frac{N}{1 + N(e^2)}$$

Where: n = anticipated total sample size  
 N = population size  
 e = acceptable error term (0.05)

Therefore, the total sample size was computed as:

$$n = \frac{269,454}{1 + 269,454(0.05^2)} = 399$$

From the above, the sample size is 399 respondents.

This research adopted a stratified sampling technique using the (28) model to calculate the sample size for each bank as follows:

$$n = \frac{n_i N_i}{N}$$

Where n = number of respondents from each bank (group)

$n_i$  = total sample size

$N_i$  = number in each group

N = population size of the Study

An interpretation of this formula is the number of customers in each bank divided by the total population and multiplied by the total sample size.

**Table 2. Sample**

S/N	Bank branches in Akure	Customers Population	Sample size
1	UBA Bank	43,023	$\frac{(399)(43023)}{269454} = 64$
2	GTBank	73,253	$\frac{399(73253)}{269454} = 108$
3	Ecobank	67,345	$\frac{(399)(67345)}{269454} = 100$
4	First Bank	85,833	$\frac{(399)(85833)}{269454} = 127$
	Total		399

**C. Method of Data Analysis**

The analytical approach for this Study included descriptive and inferential statistical methods. The descriptive statistics shall be mainly frequency tables, while the inferential statistical method will be the regression analysis model. Regression analyses were used to establish the relationship between direct marketing and customers' patronage in selected commercial banks in Ondo State and investigate the effect of direct marketing strategy on customers' patronage in selected banks in Ondo state.

**V. RESULTS AND DISCUSSION**

**A. Demographic Characteristics of Respondents**

A total of 399 copies of the questionnaire were issued. After collection, 56 were found to be incorrectly filled and were therefore discarded. Therefore data contained in 343 copies of the instrument that were correctly completed were adopted.

**Table 3. Demographic Distribution of Respondents**

	Frequency	Percent
Gender Distribution	144	42
Male	199	58
Female	343	100
Total		
Age Distribution		
20-25 Years	104	30.3
26-30 Years	103	30.0
31-35 Years	50	14.6
37 Years and Above	86	25.1
Total	343	100
Years of Patronages		
1-5 Years	141	41.1
6-10 Years	164	47.8
11-15 Years	38	11.1
Total	343	100

Source: Field Survey, (2019)

The respondents' distribution by their gender in Table 3 shows that 42% were male, and 58% were female. The Study could thus represent the opinions of the male and female clients of the bank industry in the state.

Showed that one hundred and four (30.3%) of the customers are between the ages of 20-25 years, one hundred and three (30%) are between the ranges of 26-30 years of age, fifty (14.6%) of the respondents are between the range of 31-35 years while eighty-six (25.1%) are 37 years and above. The results showed that the ranges of the customers between 20-30 years are more compared to other age ranges.

The years of patronage of customers revealed that one hundred and forty-one of the respondents have been patronizing the deposit money banks between 1-5 years, one hundred and sixty-four of the respondents have been patronizing the bank between 6-10 years while thirty-eight (11.1%) of the respondents have been with the deposit money banks.

**B. Hypotheses Testing**

*There is no significant relationship between direct marketing and customers' patronage in selected commercial banks in Ondo State*

To test this hypothesis, the respondents' scores on four variables, personal banking, mobile banking, internet banking, and customer patronage, were computed and subjected to multiple regression analysis. The result shows below. In Table 4, the results of the analysis were found to be significant (0.474), showing that direct marketing strategy has an effect on customer patronage. Adjusted r-square showed that personal banking, mobile banking, internet banking, and customer patronage caused about 21.8% (0.218) variance in customer patronage. In other words, an estimated 78.2% of customer patronage

(dependent variable) of customer patronage is accounted for by direct marketing (independent variable).

The unstandardized beta co-efficient of banking personal are 0.211 with  $t = 5.169$  and  $(p= 0.000 < 0.05)$ . These results showed that personal banking has a positive effect on customer patronage. This implies that the marketing strategies of using bank personnel for individual bank customers motivate customers, and Banks' personnel to individual customers' makes customers be satisfied with their services. Bank Personal was found significant; therefore, reject the null hypothesis and accept the alternative hypothesis.

The unstandardized beta co-efficient of mobile banking are 0.185 with  $t = 3.073$  and  $(p= 0.000 < 0.05)$ . These results showed that mobile banking has a positive effect on customer patronage. This implies that the use of mobile banking has completely changed the banking industry with more satisfaction to the customers and more patronage. Mobile banking was found significant; therefore, accept alternative hypotheses and reject the null hypothesis.

The unstandardized beta co-efficient of internet banking are 0.304 with  $t = 5.031$  and  $(p= 0.000 < 0.05)$ . These results showed that internet banking has a positive effect on customer patronage. This implies that the use of mobile banking has completely changed the banking industry with more satisfaction to the customers and more patronage. Internet banking was found insignificant; therefore, accept alternative hypotheses and reject the null hypothesis.

**Table 4. Estimate effect of Direct Marketing and Customer Patronage**

Variables	Coeff.	Std. Error	t-value	p-value
Constant	1.617	0.265	6.108	0.000
Personal Banking	0.211	0.041	5.169	0.000
Mobile Banking	0.185	0.60	3.073	0.002
Internet Banking	0.304	0.060	5.031	0.000
R	0.474			
R Squared	0.225			
Adjusted R <sup>2</sup>	0.218			

*Dependent Variable: Customer Patronage*

## VI. CONCLUSION AND RECOMMENDATIONS

### A. Conclusion

From the results of the findings of this Study, it could be concluded that there is significant relationship between direct marketing and customers' patronage; and that direct marketing positively influence customers' patronage of banks in Ondo State.

### B. Recommendations

Based on the major findings from the analyzed data, the researcher would want to recommend as follows:

- i. Banks should always provide a continuous flow of marketing to captivate the attention of customers and ensure their satisfaction.
- ii. Banks should provide an enabling atmosphere in which direct marketing are regularly updated to ensure customers' satisfaction and hence improved patronage.
- iii. Banks should ensure there is adequate mobile services in the banking industry as a direct marketing channel in order to meet customers' demand thereby ensuring their satisfaction and patronage.

Bank should improve on the internet-banking, which is also a direct market channe, by expanding its coverage and security for improved customers satisfaction and patronage in the state.

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