

# Relationship Quality And Client Loyalty Of Mfi In Cameroon

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**Abstract-** This article aims to explain the effects of relationship quality on the loyalty of MFI clients in Cameroon. To this end, a sample survey of 336 clients was conducted. The data obtained was processed and analysed using SPSS.20 software. Multiple linear regression was used to test the research hypotheses. The results obtained show that the quality of the relationship has a positive and significant influence on the loyalty of MFI clients. In other words, satisfaction, commitment and trust are important levers for building MFI client loyalty.

**Index Terms-** Loyalty, commitment, trust, satisfaction, MFI

## I. INTRODUCTION

In a context of strong competition where consumers are increasingly difficult to reach, loyalty is a necessary solution for companies (Bilitis, 2015). For this reason, companies spend a lot of financial and human resources to keep their customers in the long term. According to Cielle (2014), loyalty is first and foremost a question of costs. The author estimates that retaining a customer costs three to fifteen times less than acquiring a new one. Moreover, having loyal customers is a way of solidifying the company, on the one hand because they are more involved with the brand and on the other hand they generate positive word-of-mouth (Bilitis, 2015).

For loyalty to exist, repurchase behaviour must be accompanied by a favourable attitude towards it. Thus, a consumer is considered loyal if he or she adopts a repeated purchase behaviour of the brand and if this behaviour is the consequence of a positive feeling (Lichtlé and Plichon, 2014). According to this conception, loyalty is considered as a persistent and coherent bias, a trend over time, capable of resisting the vagaries of situations and actions of brands or chains that do not belong to the loyalty set (Lichtlé and al., 2013)

According to Kiesler (1971), the individual tends to adhere to his or her decisions and comply with them when another opportunity arises. It is by acting that the individual unknowingly engages in the relationship. The aim is to get customers to take the first step: accepting a gift, a promotional offer or the product on trial so that they become involved in the relationship (Lichtlé and al., 2013).

Learning occurs when the consequence of a response chosen at one point in time has an effect on the response to the same stimulus at a later time. When a behaviour exhibited in the

presence of a stimulus is rewarded, this stimulus becomes discriminating. The appearance of this stimulus in a nearby situation will encourage the person to follow the same behaviour (positive reinforcement).

Moreover, Reichheld (1996) mentions four factors that increase the profit obtained from customer loyalty: increased sales (a loyal customer tends to buy more on future visits than a new customer), reduced costs (the company knows the customer's habits and needs, so fewer mistakes and more productivity are possible), prescription (positive word of mouth about the company) and image premium (lower price awareness compared to a new customer).

However, the fallout can be harmful. Financially, a company that makes a profit without knowing the relationship it has with its customer can be considered a bad profit. This impact can directly affect the loyalty of the consumer and thus cause them to leave (Donato, 2006).

The objective of this paper is to explain the effects of relationship quality on the loyalty of MFI clients in Cameroon. In order to achieve this objective, we have structured the work in three main points. The first one concerns the understanding of the literature review, the second one the methodology and finally, the third one the interpretation of the results.

## I. Review of the literature

### I.1 : Explanatory theories of loyalty

Several theories and models have been developed over the years in an attempt to explain how people change their behaviour and to identify the main factors that promote this change. Indeed, many researchers (Kamdem, 2012; Sullivan, 1998) argue that one of the most important steps in the process of behaviour change in MFIs is initiation, and that the difficulty in overcoming inertia and indifference caused by the individual's lifestyle habits is often the biggest barrier encountered.

#### I. 1.1: Changing consumer behaviour in MFIs

Change can be broadly understood as the act of changing or moving from one state to another, and is synonymous with modification and transformation. Change in an individual's behaviour is therefore characterised by the modification of an action and a way of behaving (Ajzen and Fishbein, 1980; Rock and al., 2009). When looking at behaviour change in MFIs, the focus is on the process by which individuals change their actions, looking at the steps they take to achieve their goal: to move from

the current undesired behaviour to the desired behaviour. Depending on the authors, the number of steps within the process may vary, but the basic ideas remain the same (Hassouna and Krifa, 2014).

Before developing theories or models of individual behaviour, it is important to better understand the notion of purchase intention, subjective norms and the relationship between attitudes and individual behaviour.

### ***I. 1.2: The theory of reasoned action related to loyalty in MFIs***

The theory of reasoned action is a model that comes from social psychology. This model developed by Fishbein and Ajzen (1975) defines the links between beliefs, attitudes, norms, intentions and behaviour of individuals. According to this model, a person's behaviour is determined by his or her behavioural intention to adopt it. This intention is in turn determined by the individual's attitude and subjective norms regarding the behaviour in question. Fishbein and Ajzen (1975) define subjective norms as the individual's perception that most people who are important to him/her believe that he/she should or should not perform the behaviour in question.

According to the theory of reasoned action, a person's attitude towards a behaviour is determined by his or her beliefs about the consequences of that behaviour multiplied by his or her evaluation of those consequences (Cestac, 2009). Beliefs are defined by the individual's subjective probability that performing a particular behaviour will produce specific outcomes (Kotler and al., 2009). This model is therefore based on the assumption that external stimuli influence attitudes by modifying the individual's belief structure. Furthermore, the intention to perform a behaviour is also determined by subjective norms, which in turn are determined by an individual's normative beliefs and motivation to comply with norms. Attitude and subjective norms thus drive behavioural intentions (Kuate and al., 2019).

### ***I. 1.3: The theory of planned behaviour***

In marketing, as in various other sciences, the theoretical corpus makes it possible to understand the processes that explain an individual's behaviour, not only in a purchasing situation, but also in the management of his relationship with the company. In addition to this, the understanding of the underlying factors in a specific context is also important. One of the most renowned theories in the explanation of such phenomena is the theory of planned behaviour (TPB) which should be presented.

TCP originally stems from the observation that people do not always act in accordance with their attitudes. This reflects a weak link between attitude and behaviour. This state of affairs was also reiterated by Tapia and Roussay (1991). She states that all externalised behaviour is the result of a sequential phenomenon in which: attitude, subjective norms and perceived control interact and directly influence intentions in the adoption of a behaviour. Subsequently, this intention in turn determines the individual's actual behaviour. The author of this theory nevertheless admits the existence of a direct effect of behavioural control in the adoption of the said behaviour. In concrete terms, the phenomenon described here is as follows: the more favourable the attitude and subjective norms, and the greater the behavioural control, the greater the intention and the greater the probability that the behaviour in question will be produced.

## ***I.2: Evolution of loyalty in MFIs***

The concept of fidelity has been addressed by focusing on four main approaches: behavioural, attitudinal, mixed or composite and processual.

### ***II. 2.1 The behavioural approach to loyalty***

The behavioural approach is the basis of the first research on loyalty, and the authors who have followed this path have defined and measured loyalty by repeated purchase behaviour. This traditional approach to loyalty dates back to the work of Copeland (1923) even though the term 'loyalty' was not used at the time. It is marked by a purely "economic" vision. The author described loyalty as a relationship of insistence of the customer towards the brand, and this, by presenting three levels of attitude of the customer towards the brand: the first was the recognition of the supplier's brand by the customer without there being any purchase of the product, the second is the preference of this brand by the customer and the higher level is that of "insistence", the customer will insist on buying the brand that he prefers (even in the event of temporary unavailability of the product).

Further work followed with Cunningham (1956), who introduced the first measure of 'behavioural' loyalty: the proportion of brand purchases in a household. Loyalty is a factor that generates repeat purchase behaviour among customers (Frank, 1967). This is why researchers (Knox and Denison, 2000; Gentile and al. 2007; Bilitis, 2015) have focused on studying the repeat purchase behaviour of customers, mainly in the purchase of FMCG products.

Indeed, regarding the theory of repeat purchase. A repeat purchase occurs when a customer buys a product more than once without becoming loyal to that brand. This concept is part of a behavioural approach. The interest in measuring repeat purchases has allowed researchers to determine whether or not a brand purchase has a chance of being repeated over time. Repeat buying strengthens the bond between the customer and the supplier over the long term and leads to a form of long-term loyalty.

### ***II. 2.2. Cognitivist or attitudinal approach***

Starting from the limitation that loyalty cannot be expressed only by a simple purchase behaviour, researchers have investigated another dimension of loyalty, namely "attitude". This attitudinal dimension of the concept of loyalty was first put forward by Day (1969) when he wrote "There is more brand loyalty than a simple repeated purchase of the same brand... attitude, for example". He showed in his study that 30% of the customers qualified as loyal only on the basis of the behavioural criterion (the proportion of purchases) are in reality "spuriously loyal", because they have not expressed a favourable attitude towards the brand. "Spuriously loyal" customers are not attached to brand attributes and may switch brands if the brand offers a better benefit, a promotion or communicates more about its strengths (Day, 1969). He was therefore the first to use an attitude scale to assess customer loyalty. From this scale, a distinction can be made between true and false loyalty, also called inertia (Jeuland, 1979).

The limitations of the behavioural approach to the conceptualisation and measurement of loyalty have led researchers to introduce attitude into the definition and measurement of loyalty (Dick and Basu, 1994). For Day (1969),

"there is much more to loyalty than simply the recurrent purchase of the same brand, attitudes for example". The behaviour of systematically re-purchasing the same brand, unaccompanied by a favourable attitude of the customer towards it, expresses, for Day, a false loyalty. According to the author, true loyalty is necessarily intentional because it results from a rational decision based on the evaluation of the respective benefits of each of the competing brands. The cognitivist school then proposes the idea that only the measurement of the consumer's mental process and beliefs would make it possible to distinguish between true brand loyalty and false loyalty (Day, 1969). According to this perspective, brand loyalty is the result of the consumer's search and evaluation process of attributes, which lead to the belief of the brand's superiority and subsequently, to repeated purchase behaviour. Thus, according to the cognitivist approach, loyalty is the expression of a preference, a relative positive attitude towards the product or service, an intention to re-purchase or a lasting commitment to it.

### **II. 2.3. Mixed or composite approach**

Composite measures, combining a behavioural measure and an attitudinal measure, were then proposed (Day, 1969; Jacoby and Kyner, 1973; Frisou, 1997). According to this approach, attitudinal preference and repetitive purchase behaviour are two necessary conditions to talk about loyalty.

Day (1969) was the first to consider this combination of the two approaches in order to make a more accurate measurement of the construct. For him, behaviour alone is not enough to be considered loyal; one must have developed a favourable attitude towards the company. In the idea of distinguishing between repeat buying and loyalty (Jacoby and Kyner, 1973). They understand this concept as a biased behavioural response (because it is not random) expressed over time by a decision entity considering one or more brands taken as a whole, according to a decision process. Thus, they explain that there are six conditions for loyalty that are repeated over time for which the consumer has had to make a choice when faced with different brands by evaluating these possible or negative alternatives:

### **II. 2.4. Process approach**

According to the processual stream of conceptualisation of loyalty, authors such as Oliver (1999) and McMullan and Gilmore, (2003) demonstrate the importance of integrating cognitive, affective, conative and behavioural dimensions in defining and measuring customer loyalty to a product/service.

The processual approach to loyalty incorporates these different dimensions into the conceptualisation of loyalty by recognising both the influence of external factors and the existence of different phases of loyalty. Oliver (1999), the founder of the processual approach, gives the definition of loyalty: "customer loyalty is a deeply held commitment to rebuy or repatronize a preferred product or service consistently in the future, causing repetitive same-brand or same brand-set purchasing, despite influences and marketing efforts having the potential to cause switching behaviour". According to this definition, loyalty is a behaviour (i.e. persistent repurchase behaviour over time) coupled with a psychological component, i.e. a strong preference. This preference is captured, on the one hand, by beliefs about the superiority of the brand's attributes over competing brands, and on

the other hand, by the coincidence of these beliefs and information with an affective and intentional preference. Both psychological and behavioural components must, moreover, persist over time despite the efforts of other companies to attract the consumer.

### **1.3 Relationship between relationship quality and loyalty**

The work on the relationship between satisfaction and loyalty presents mixed results. Indeed, the majority of this work confirms the positive relationship between the two (Ayoubi, 2016). From the earliest thoughts on satisfaction, when it was associated with cognition, studies have shown that based on the customer's evaluation of product consumption, satisfaction is predictive of the customer's repeat purchase through purchase intention (Oliver, 1980). The confirmation paradigm is a determinant of the intention to buy a product. The first milestones in the relationship between satisfaction and loyalty have been laid. In addition to this work, the influence of affective variables further strengthens the relationship between satisfaction and loyalty. Oliver (1993) demonstrates that managers' understanding of affective variables would improve customer satisfaction and, consequently, facilitate their intention to be loyal. With the advent of the CRM movement, research has shown that cumulative or relational satisfaction has positive effects on the maintenance of the customer relationship, retention, benefits generated and therefore on customer loyalty (Anderson, 1994; Fornell, 1992; Bolton, 1998; Oliver, 1999). In other words, it contributes to the development and maintenance of the customer relationship (Taylor and Hunter, 2003), the development of a company's market share (Anderson, 1994) and the creation of value (Taylor and Hunter, 2003). This research has even validated that as satisfaction increases so does the intention to repurchase. However, this relationship between satisfaction and loyalty-behaviour is moderated by several variables: the intensity of competition, the level of involvement required, and the household income (Seiders and al., 2005). It should be noted, moreover, that the majority of these studies place more emphasis on the influence of satisfaction on the intention to repurchase and on behavioural loyalty.

However, trust remains one of the determinants of the corporate customer relationship and one of the main levers of a relationship marketing strategy as suggested by Palmatier et al.

### **H1 : MFI customer satisfaction positively influences customer loyalty**

Commitment, at the end of the psychological state, is an attitude that does not lead to the decision to buy, but rather to investing in a long-term relationship which, like satisfaction, will be one of the foundations on which the loyalty relationship will be built (Tax and al., 1998; Bozzo, 1999)

Commitment to an organisation or person entails certain compromises. These limits, usually in the short term, are not so great as to deny the commitment. In the long term, the outcome will be beneficial to each group, as each will have made some fair trade-offs in order to establish a stable and voluntary relationship to enhance and protect their investments of time, service and money. There is a long-term desire for the relationship to continue (Dwyer and al., 1987). In addition, commitment identifies whether the company's service is still adequate to its customers by noting customer satisfaction. If it is positive, the company must continue

to engage and develop the relationship in order to solicit the customer's participation in the production of the service (Tax and al., 1998).

**H2 : engagement of MFI clients contribute positively to their loyalty**

Trust is a key ingredient in the success of the relationship established between the company and the customer, or in the case of "B to B". It is essential for the establishment of a lasting relationship (Morgan and Hunt, 1994). This trust is the development of an attitude of affective component of the service recipient. It stems from a positive satisfaction with a service (Jallat and al. 2014). However, trust is a belief particular to each individual and means that it is possible to rely on the benevolence and sincerity of others (George and Good, 2004). For a company, the customer will develop an attitude of trust if the quality and speed of the service is achieved as the customer desired (Garbarino and Johnson, 1999).

**H3 : the trust that customers have in their MFIs has a positive effect on their loyalty**

II. METHODOLOGICAL FRAMEWORK

This part is divided into two sections. First, we present the characteristics of the sample and the data collection, then the construction of the conceptual model of the study and the operationalisation of the variables.

**II.1 Sample characteristics and data collection**

We opted for a convenience sample. This choice is justified by the absence of a sampling frame. A pre-test of the questionnaire

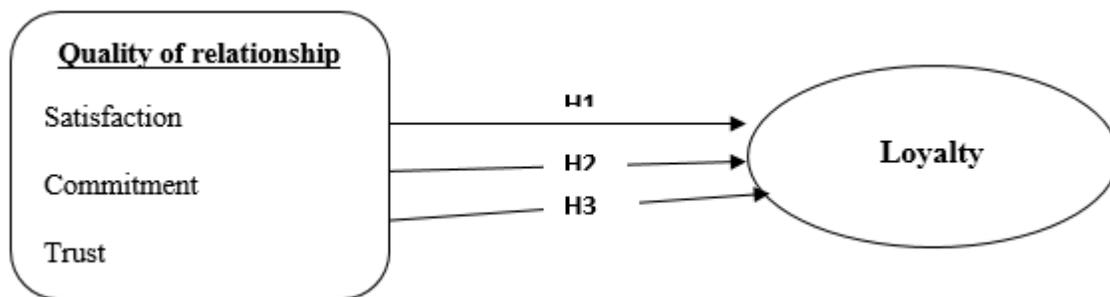
was carried out with 50 MFI clients aged at least 25 years, which made it possible to reformulate some of the vocabulary, but without any major changes. The questionnaire was administered by interviewers in the cities of Douala, Yaoundé and Bafoussam (Central, Coastal and West Cameroon regions). The questionnaires were delivered to respondents either at their homes or at their workplaces. Out of 350 questionnaires administered, 326 were found to be usable, representing a response rate of 93.14%. The convenience sample was composed as follows: Women (41.4%) and men (58.6%), ages 25-35 (36.5%), 35-45 (27.7%), 45-55 (25.7%) and over 55 (10.1%). In terms of educational level, 75.5% said they had higher education, 15.5% secondary education and 19.3% primary education. 29.4% have a monthly income of less than 100,000 CFA francs, 35.2% have an income of between 100,000 and 200,000 CFA francs, 23.7% declare having an income of between 200,001 and 300,000 CFA francs and 11.7% have an income of more than 400,000 CFA francs. In terms of socio-professional category, 21.6% of students, 25.8% of teachers, 31.6% of managers, 17.2% of traders and 3.8% of others.

**II.2: Conceptual model, operationalisation of variables and analysis methods**

**II.2.1: Conceptual model**

Assuming that relationship quality is likely to influence the loyalty of MFI clients, the conceptual model below illustrates the phenomenon.

**Figure 1: Conceptual model**



**II.2.2: Operationalisation of model variables**

To measure the variables of the model, we used the 5-point Likert scale, i.e. from "strongly disagree" to "strongly agree". The variables: Satisfaction (4items), Commitment (4items), Trust (3items) and Loyalty (4items) were measured based on the work of Aurier and N'goala (2010), Ganesan (1994) and Moulins and Roux (2010) respectively.

**II.2.3 : Analysis methods**

To test the dimensionality of the variables in the model, we proceeded with a principal component analysis (PCA) based on the KMO, Cronbach's Alpha, Joreskog's Rho and vc's Rho indices, which must be greater than 0.50. But also eigenvalues. The results are as follows:

**Table: Summary of PCA results**

Model variables	Dimensional structure	% Variable explained	Cronbach's Alpha	Rho de Joreskog	Rho de vc	KMO	Eigenvalues
Satisfaction (S)	One-dimensional	56,84	,703	,81	,568	,725	2,274
Commitment (E)	One-dimensional	58,501	,764	,849	,585	,733	2,34
Confidence (C)	One-dimensional	63.713	,714	,84	,637	,66	1,911
Loyalty (F)	One-dimensional	71,193	,863	,804	,507	,81	2,848

To calculate the overall score for each of these variables we drew on the work of Evrard et al (2003).

**III. RESULTS**

We were able to establish from the literature that relational quality was likely to influence the loyalty of MFI clients. In order to verify the influence of these different variables on the loyalty of

MFI clients, we used bivariate analysis and multiple linear regression (Gujarati, 2004). It is applied when the dependent variable (Y) is quantitative and the independent variable (X) is quantitative.) The purpose of correlation analyses is to examine the bivariate relationships between the dependent variable and the independent variables, and to detect possible problems of multicollinearity between the independent variables (Djoutsa et al., 2018).

**Table 2: Correlation matrix between model variables**

	S	E	C	F	
S	Pearson correlation	1	,524**	,411**	,369**
	Sig. (bilateral)		,000	,000	,000
	N	326	326	326	326
E	Pearson correlation	,524**	1	,409**	,415**
	Sig. (bilateral)	,000		,000	,000
	N	326	326	326	326
C	Pearson correlation	,411**	,409**	1	,551**
	Sig. (bilateral)	,000	,000		,000
	N	326	326	326	326
F	Pearson correlation	,369**	,415**	,551**	1
	Sig. (bilateral)	,000	,000	,000	
	N	326	326	326	326

\*\* The correlation is significant at the 0.01 level (two-tailed).

From the table above, we see that the relational quality variables are significantly related to loyalty. These results invalidate hypotheses H1, H2, H3. We note no severe problem of multicollinearity between the different independent variables as the correlation coefficients are relatively low (generally below 0.4) (Djoutsa et al., 2018). According to Gujarati (2004), a multicollinearity problem can be suspected when the Pearson correlation coefficient is greater than or equal to 0.8.

The table below shows the results of the multiple linear regression.

**Table 3: Linear regression test between relationship quality and loyalty**

	A	Beta	Sig	Threshold	Co-linearity statistics	
					Tolerance	VIF
Constant	2,933		,000	1%		
S	1,03	,024	,002	1%	,957	1,045
E	1,127	,938	,000	1%	,995	1,05
C	1,027	,023	,003	1%	,958	1,043
R = 0.941 R <sup>2</sup> = 0.885 Adjusted R <sup>2</sup> = 0.884 F = 827.563 P = 0.000						

$$F = 2.933 + 0.037C - 1.127S + 0.02E + 1.69$$

We find that the regression analysis indicates a Fisher-Snedecor test value of  $F = 827.563$  for the model fit. This statistic is significant at the 1% level to reject the null hypothesis that all  $\beta$  coefficients are zero. The adjusted  $R^2$  indicates that 88.4% of the fidelity is explained by all the explanatory variables introduced in the model. Furthermore, there is an absence of multicollinearity<sup>1</sup> ( $VIF < 10$ ) between the variables in the model (SEC). The results of the linear estimation show that satisfaction (coef=1.03;  $p=0.002 < 1\%$ ), commitment (coef=1.127;  $p < 1\%$ ) and trust (coef=1.027;  $p < 1\%$ ) have a positive and significant effect on loyalty at the 1% threshold. This means that the quality of the relationship is an important factor in building customer loyalty. As hypotheses H1, H2 and H3 are validated, our results are in line with those of Moulins et al. (2014) who also showed that satisfaction, commitment and trust contributed to customer loyalty.

#### IV. CONCLUSION

The objective of this paper was to explain the effects of relationship quality on the loyalty of MFI clients in Cameroon. The results obtained show that satisfaction, commitment and trust have a positive and significant effect on loyalty. In other words, the quality of the relationship is an important lever for improving the loyalty of MFI clients. In view of these results, we suggest that MFI managers pay particular attention to the dimensions of relationship quality if they wish to maintain a good relationship with their clients and consequently achieve a good turnover. As with all scientific research, this work is not without its limitations. We note a lack of generalisation of the results with regard to the sampling method used (convenience). Furthermore, this work was carried out in a purely Cameroonian context. The above-mentioned limitations represent prospects for research avenues that would aim to integrate other relationship quality variables in order to better assess its effects on loyalty.

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