



**FACTORS AFFECTING CUSTOMER LOYALTY IN SMALL AND MICRO
ENTERPRISES ENGAGED IN THE PRODUCTION OF HOME AND OFFICE
FURNITURE**

**(ACASE OF KOLFE KERANIYO SUB CITY WERDA 08 SMALL AND MICRO
ENTERPRISES)**

BY: Sintayehu Adamu

**Thesis Submitted to Department of Marketing Management in Partial Fulfilment of
the Requirements for the Degree of Master of Art in Marketing Management**

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**ADDIS ABABA UNIVERSITY SCHOOL OF COMMERCE DEPARTMENT OF
MARKETING MANAGEMENT**

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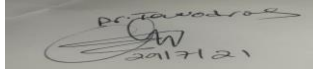
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DECLARATION

I, Sintayehu Adamu, Registration Number GSR/5885/12 do here by declare to the School of Graduate Studies of Addis Ababa University that, this thesis entitled “factors affecting customer loyalty small and micro enterprises engaged in the production of home and office furniture case of kolfe keraniyo sub city werda 08 small and micro enterprises” is a product of my original research work. To the best of my knowledge, I have fully acknowledged the materials and pieces of information in the study.

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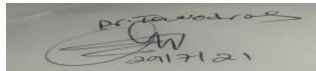
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Statement of Certification

This is to certify that this thesis entitled “factors affecting customer loyalty small and micro enterprises engaged in the production of home and office furniture case of kolfe keraniyo sub city werda 08 small and micro enterprises” submitted in partial fulfillment of the requirements for the award of the Degree of Master of Arts in Marketing Management in Addis Ababa University is done by Sintayehu Adamu is an authentic work carried out by her under my guidance.

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Dr. Tewodros Mesfin

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(MSEs)- micro and small enterprises

FeMSEDA- Federal Micro and Small Enterprise Development Agency

ILO- International Labour Organization

ABSTRACT

Currently the furniture in Ethiopia is operating in a higher competition. Many new furniture companies have entered the furniture industry. The choice of furniture by customer is increased within this competitive furniture industry. Customer loyalty has become a key factor for long-term success of the companies. In order to make customers loyal toward the enterprises, owner of the enterprises need to understand factors affecting customer loyalty. This study aimed at examining factors affecting customer loyalty within kolfe keraniyo sub city werda 08 small and micro enterprises engaged on the production of home and office furniture. In order to achieve the objective, data for this study were obtained by distributing questionnaires 384 customers of engaged on the production of home and office of which 369 have been collected. To gather information from respondents the study used a Purposive/ judgment sampling techniques. Thus, 369 returned questionnaires were analysed using statistical package for social science (SPSS version 20). The study made use of primary and secondary data sources in order to gather relevant information for the study. The study employed mainly questionnaire in collecting the primary data and the analysis was substantially based on primary data. The secondary data was collected by reviewing books, previous research works, articles and journals, brochures and internet sources. Both descriptive and inferential statistics have been used for data analysis. Finding of the study shows that commitment, switching cost, trust and satisfaction have a significant positive influence on customer loyalty. In addition, the analysis found that commitment is most essential factor in affecting customer loyalty followed by trust, switching cost, the least important factors in affecting customer loyalty is satisfaction and. The study recommends that enterprises should have to exercise a high level of commitment to deliver quality service, satisfy their customers and increase the satisfaction of customers by giving and keeping promise, by showing concern for customers, providing consistent quality services, showing respect for customers and fulfilling obligations to customers.

Keywords: customer loyalty, Trust, Commitment, Satisfaction, corporate image and switching costs

This chapter includes topics such as; back ground of the study, statement of the problem, research questions, objectives of the study, significance of the study, scope of the study, limitation of the study, key terminology as well organization of the paper.

CHAPTER ONE: INTRODUCTION

1.1. Background of the Study

Most organizations argue that the greatest portion of the population all over the world find micro and small enterprises (MSEs) as the undeniable form of income generations and employment opportunities (International Labor Organization (ILO), 2003). In many countries, especially in developing countries micro & small enterprises are small informally organized commercial operations owned and operated mostly by the poor. (Bereket,2010)

The health of small business sector is very important for the overall economic growth potential and future strength of an economy since they utilize local resources, satisfying vital needs of large segment of the population with their products and services, serve as spheres of technological, marketing and management capacity and skill acquisition, and enable technological progress via adoption technologies (FeMSEDA, 2004). There has been more written about MSEs business growth in recent years than any other aspect of management. One of the main reasons is the contribution of expanding MSEs to economic development and unemployment reduction, which, generally, has attracted the attention of researchers and policy makers in many countries (Bernice and Meredith, 1997).

According to Beerli, Martin and Quintana(2004), emphasize that the positive relationship existing between customer loyalty and business performance. Loyal customers not only enhance the value of the business, but also enable it to maintain costs lower than those associated with attracting new customers.

Developing and maintaining customer loyalty is important particularly in the service sectors because loyalty results in increase profit through repeat patronage, less price sensitivity and positive word- of -mouth. This makes it an important determinants of market share and profitability Jones and Sasser (1995). According to Lam and Sanker (2004), customer loyalty has a powerful impact on firm's performance and is considered by many companies as an important source of competitive advantage. Consistently high level of customer loyalty not only creates tremendous competitive advantage but also enhance employee morale and productivity. Further, the assistance of customer loyalty to contributor of either service or products include lower customer price sensitivity, reduced expenditure on attracting new customers, improved organizational profitability.

Customer loyalty has an important influence on firm's performance and it is also a significant source of competitive advantage for many companies (Lam et al., 2004). Customer loyalty is defined as an attitude to continue a relationship based on past experience and repeat purchase with a particular brand (Czepiel and Gilmore, 1987). Dick and Basu (1994) defined customer loyalty as a strength relationship between an individual's relative attitude towards an entity and intention to repeat purchasing products or service. Customer loyalty is not only the customer's willingness to pay higher prices and continue patronage but the willingness to voice dissatisfaction or problems of product performance or service and give time to improve or resolve it (Anderson and Swaminathan, 2011). Customer loyalty plays a key role in the relationship between customer and supplier. The enhancement of customer loyalty with transaction costs lead to greater

profit. (Reichheld and Sasser, 1990; Lam et al., 2004). The intent to develop a loyal customer base is to develop the relationship with customer to solicit customers' support in future repurchase behaviour (Rauyruen and Miller, 2007; Segoro, 2013). In a loyal relationship not only firms will benefit, customers also benefit from it (Dagger and David, 2012). Some benefits that customers will get are confidence, social and special treatment benefits (Gwinner et al., 1998). Reichheld and Teal (1996), Rust and Oliver (1994), Lam et al. (2004), and Rauyruen and Miller (2007) claimed loyal customers provide stable revenue to the firm by maintaining business with firms when rejecting competitors. Loyalty is therefore a reflection of a sustainable business performance

1.2 Background of the organization

In line with the country strategy government of Addis Ababa bureau promotes the development of Micro and small enterprises in order to generate income and provide job opportunity for unemployment. According to addis ababa city government small and micro enterprise Bureau of annual report, Micro and small scale enterprises created employment opportunities for 6,429 peoples in sectors such as Manufacturing, construction, trade, urban agriculture and service (BGRS BoUDC, 2014).

In kolfe keraniyo sub city werda 08 Micro and Small Enterprises Development Office established in 1995, with responsibility to promote and facilitate the growth of MSEs in order to enable them to play their role in the economy. Micro and small enterprises in kolfe keraniyo sub city werda 08 plays essential function in solving unemployment and provide job opportunities to those graduated from university and TVET.(company document)

1.3. Statement of the Problem

Customer loyalty is one of the most important issues organizations face today. Creating loyal customers has become more important due to significant increase in competition and concentrated markets. Businesses are trying to attract and satisfy customers and to build longterm relationship through building loyalty among customers (Gremler et al., 1996). Developing a network of loyal and satisfied customers is critical for the survival of many corporations (Gould, 1995). Traditionally there are two approaches to treat customer loyalty. Some researchers have investigated the nature of different levels of loyalty; others have explored the influence of individual factors on loyalty. The starting point is to know the influence of factors including trustworthiness, product image, customer relationship and customer satisfaction on customer loyalty. In emerging markets like Pakistan it is more important to determine factors affecting customer loyalty due to the continuous influx of new players in potential industries (Hafeez et al., 2010). Massive privatization in Pakistan also triggered the need to analyse determinants of customer loyalty for long-term profitability (Afsar et al., 2010).

In Ethiopia, Micro small and enterprises (MSEs) have a tremendous potential to generate employment for the majority of the urban labour force (GFDRE 2011). The government-revised strategy strives to create an enabling environment for MSEs through putting in place a national strategy framework and coordinated programmes at Federal, Regional, and Local levels. Currently, MSEs obtains direct support from the Ethiopian government. The government is also committed to facilitate cooperative ventures and development of MSEs clusters, as well as to promote subcontracting and business linkages between smaller and larger companies (GFDRE, 2011).

Several studies have been identifying factors affecting performance of Micro and small enterprises in other region of Ethiopia such as Addis Ababa, Hawassa, Mekele and Bahirdar (Weldegbriel, 2012; MUDC survey, 2013 ; Berihu, Abebaw & Biruk, 2014). For instance, study conducted by Admasu (2012), utilized multiple regression analysis and the finding indicated, external factors and internal factors affect performance of micro and small enterprises (MSEs). He mentioned external factor includes finance factors, marketing factors, workings premises factors, infrastructure factors and internal factors such as management and entrepreneurial factors. His study only focused on manufacturing sectors particularly in textile and garment, food processing and wood and metal work and recommended for further study factors affecting the performance of micro and small enterprises including other sectors such as construction, urban agriculture and trade sectors.

Study conducted by Birhanu (2012) in Assosa town on Challenges and opportunities of micro and small scale enterprises using descriptive analysis, result showed that, factors such as environmental, financial, human resource and managerial as well as market related factors constraining the growth of MSEs. His research question focused on internal and external factors hindering the growth and survival of MSEs, however, the study does not clearly indicated those of internal factors. In addition, his study has not indicated clearly measurement of growth and survival of MSEs.

Therefore, , the inability of micro and small enterprises to retain customers highlights the factors that result in customer defection and affecting the enterprises's ability to increase future growth of business. According to my preliminary investigation of and the company document (kolfe keraiyo sub city werda 08 small and micro enterprises office) there are no known studies that have been done on factors affecting customer loyalty on kolfe keraiyo sub city werda 08 small and micro enterprises.. Therefore this study investigated the degree to which trust, satisfaction and switching cost affecting the customers' loyalty in kolfe keraiyo sub city werda 08 small and micro enterprises engaged in the production of home and office furniture are the target of this study.

1.4. Research Question

The research was answer the following questions.

1. Dose trust enhances customer's loyalty in context of kolfe keraiyo sub city Woreda 08 small and micro enterprises engaged in the production of home and office furniture
2. Dose satisfaction enhances customer's loyalty in context of kolfe keraiyo sub city Woreda 08 small and micro enterprises engaged in the production of home and office furniture
3. Dose switching cost enhances customer's loyalty in context of kolfe keraiyo sub city Woreda 08 small and micro enterprises engaged in the production of home and office furniture
4. Dose commitment enhances customer's loyalty in context of kolfe keraiyo sub city Woreda 08 small and micro enterprises engaged in the production of home and office furniture

1.5. Objectives of the Study

The general objective of the study

To identify factors affecting customer loyalty in small and micro enterprises engaged in the production of home and office furniture in kolfe keraiyo sub city werda 08 small and micro enterprises

Specific objectives are to:

1. To examine whether trust have an influence on customer loyalty in kolfe keraiyo sub city Woreda 08 small and micro enterprises engaged in the production of home and office furniture
2. To examine whether satisfaction have an influence on customer loyalty in kolfe keraiyo sub city Woreda 08 small and micro enterprises engaged in the production of home and office furniture
3. To identify whether switching cost have influence on customer loyalty in kolfe keraiyo sub city Woreda 08 small and micro enterprise engaged in the production of home and office furniture
4. To identify whether commitment have an influence on customer loyalty in kolfe keraiyo sub city Woreda 08 small and micro enterprise engaged in the production of home and office furniture

1.6. Significance of the Study

Findings from this study help academicians for further study in the area by providing a deeper understanding of the critical factors that affect the customer loyalty of MSEs. In addition, kolfe keraiyo sub city werda 08 small and micro enterprises uses the findings of this study to overcome critical factors that affect the customer loyalty of MSEs.

1.7. Scope of the Study

The aim of this study is to examine factors affecting customer loyalty in small and micro enterprises engaged in the production of home and office furniture in the case of kolfe keraiyo sub city Woreda 08 small and micro enterprises. To achieve the objective only three constructs (Trust, Satisfaction, and switching cost) were focused and their impact on customer loyalty. .

1.8. Operational Definition of terms

Trust is an important determinant of the buyer's behaviour in the purchasing process. It arises as a result of the overall customer experience with the product and the company, and its tangible and intangible attributes. Trust development generates positive attitudes and customer loyalty (Moreira & Silva, 2015)

Customer satisfaction has been one of the top tools for a successful business. Customer satisfaction is defined as an overall evaluation based on the total purchase and consumption experience with the good or service over time (Fornell, Johnson, Anderson, Cha & Bryant 1996).

According to Porter, M. (1998), **switching cost** is the cost associated with switching from one service to another which will not incur if a customer stays with the current service provider

Commitment: - is defined as dedication of the hospital towards providing the expected quality service to its patient's, perceived by its customers (Morgan and Hunt, 1994).

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

According to Jeffrey Romdonny, Maskarto Lucky Nara Rosmadi(2019) customer loyalty can be formed from the commitment of the management of business organizations to provide the best for consumers, especially related to product quality, competitive prices, and satisfying services

Customer loyalty is usually defined as a customer's intention or actual behavior to repeatedly purchase certain products or services. Indeed, the costs of attracting a new customer have been found to be up to six times higher than the costs of retaining old ones (Rosenberg and Czepiel, 1983). Customer loyalty, therefore, has been considered a significant asset to an enterprise. A critical issue for the continued success of a firm is its capability to retain its current customers and make them loyalty to its brands.

Early views of loyalty focused on repeat purchase behavior (Brown, 1952). Kuehn (1962) measured loyalty by the probability of product repurchase. Day (1977) suggested that a behavioral definition is insufficient because it does not distinguish between true loyalty and spurious loyalty that may result repeat purchase behavior.

To express the view that loyalty is a biased behavior purchase process that results from a psychological process. Srinivasan, Rolph and Kishore (2002) suggested that both the attitudinal behavioral dimensions needed to be incorporated in any measurement of loyalty.

Studies have shown that most grocery shoppers have a primary store in which they make a large share of purchases (Anne et al., 2003). While loyal customers' focus both on the economic aspects of the transaction and the relationship with the firm, less loyal customers focus mainly on the economic aspects. Reichheld, Markey and Hopton (2000) reveals that loyal customers have lower price elasticity than non-loyal customers, and they are willing to pay a premium to continue doing business with their preferred retailers rather than additional search costs. Some researchers (e.g., Dick and Kunal, 1994; Hagel and Arthur, 1997) indicated that loyal customers are more likely to provide positive word-of-mouth. Customers' loyalty to a service provider is influenced by their overall satisfaction with the provider; most of prior researches have found qualified support for a positive satisfaction-customer retention relationship (Rust and Zahorik, 1993).

The Ethiopia small and micro industry has become more competitive and challenging from time to time. This is due to the result of factors such as government imposition obligatory regulations, the increase number of furniture industry and the emerging of new product. Due to this customers are switching from one to another to retain these huge customers enterprises should do more on customer loyalty. Customer loyalty in today's era has been real concern to experts because of extreme competition and customer desires.

2.2 Theoretical Literature Review

2.2.1 Definitions and concepts of Customer Loyalty

The concept of loyalty experiences from lack of clear conceptual and operational definition. At very general level, customer loyalty is the feeling of the attachment or affection for company's people, products, or services(Jones and Sasser,1995)

Oliver (2014) defines Customer Loyalty is a deeply held commitment to re- buy or re-patronize a preferred product or service consistently in the future, thereby causing repetitive same brand or same product purchasing, despite

situational influence and marketing efforts having the potential to cause switching behaviors. It is assumed that customers who are behaviorally loyal to firm display more favorable attitudes towards the firm in comparison to competitors.

A loyal customer typically acts higher than a happy one, prefers to discuss with others and repurchase the merchandise, and services most frequently to an extent that its investment is retained for an extended amount of the company time. In keeping with Reichhel and Sasser(1990), a growth of five percent in customer retention may end up in a rise in profitability of between 25 percent and 85 percent betting on the kind of the business. This supports that there is a positive relationship between customer loyalty and profitability. Loyal customers are the most profitable one they are free marketing channels in terms of the benefits companies received from word-of-mouth that can increase profit from retention as result of reduced marketing cost, increased sales and reduced operational costs.

All loyal customers build businesses by buying more , paying premium prices, and providing new referrals through positive word of mouth over time (Ganesh et al.,2000). Customer loyalty is closely relates to the company's continued survival, and to a brawny future growth (Khatibi et al2002). Hence, for company to maintain a stable profit level in a fierce competitive market striving to retain existing customers is more important than an aggressive one, which expands the size of the over market by inducing potential customers (Boohene, 2013). Customer loyalty and hence retention is the strategic objective of striving to maintain long term relationships with customers. A high retention rate is equivalent to a low defection rate (Nwankwo et al. ,2013).An effective customer retention strategy not only retains the customer but also promotes the sales of additional products to that customer as needs arise.

In general , the concept of customer loyalty is saying that in the most dynamic, complex and technologically advanced environments companies must work beyond customer satisfaction because satisfaction by itself is not enough or may not show the clear cut for attaining customer loyalty, Because unhappy customers are sometimes loyal attributable to attachment and commitment with the provider and if gland customers lack the trust, commitment and attachment with the providers product and service it can lead to continuous leave once they realize a competitor with higher quality of product and services. This kind of loyalty is usually referred to as False Loyalty in which unhappy customers stay loyal to their suppliers. The explanation for this false loyalty is that the determinant attributable to the customer feels hurdles and obstacles in his/her manner, which stops him/her from switching or selecting another provider. These hurdles will refer to as switching costs.

2.2.2 Benefits of Customer Loyalty

Customer loyalty is critical to the conduct of business in today's competitive market. Today marketers are seeing information on how to build customer loyalty. The increased profits from loyalty come from reducing marketing costs, increase sales and reduced operational costs. Further, loyal customers provide strong word of mouth create business referrals, provide reference and serve on advisory board.

Bowen and Schneider(1988).Developing and maintaining customer loyalty is important particularly in the service sectors because loyalty results in increase profit through repeat patronage, less price sensitivity and positive word of -of -mouth. This makes it an important determinant of market share and profitability Jones and Sasser (1995). Hence, customer loyalty has a powerful impact on firms performance and is considered by many companies as an important source of competitive advantage Lam et al(2004) Consistently high level of customer loyalty not only creates tremendous competitive advantage but also improve employee morale and productivity. Further, the benefits of customer loyalty to provider of either service or product include lower customer price sensitivity, reduced expenditure on attracting new customers, improved organizational profitability.

According to Ravesteyn(2005),identify different advantage of customer satisfaction of customer loyalty ,the first one is that once customers become loyal to the company, repeat sales and referral will increase, which will lead to growth in revenue and market share. Existing customers, who are willing to give enthusiastic reference and word-of-mouth

referrals, create free advantage. The second one is that through the delivery of superior value to customers, employees loyalty increase as it gives them pride and satisfaction in their work. Companies will attract and retain the best employee if they are able to sustain their growth. A further benefit is the strong relationship of long-term employees and long-term customers, which also result in increased loyalty. Thirdly customers who have learned the company procedures and acquainted themselves with it full product line invariably receive greater value from the relationship. This result in customers becomes less price-sensitive and willing to pay a premium, thus resulting in a substantial entry barrier to competitors. Finally, loyalty provides the time to response to competitive moves-it gives breathing room.

Creating loyal customers has become more and more important. This is due to the fact that competition is increasing, as never before, which has a great impact on many companies. To deal with high concentrated markets, business is attempting not only to attract and satisfy customers but also to create long-term relationship with these customers. Creating satisfied and loyal customer is critical matters for many corporations survival.

2.2.3 Approaches of customer loyalty

Different descriptions of customer's loyalty are found in the marketing literature as researchers presented several loyalty models based on various perspectives and dimensions (Schiffman and Kanuk, 2003). A review of the literature reveals that marketing scholars define customer's loyalty based on the research objectives and contexts. According to Chou et al., (2015), the loyalty concept has been investigated from different perspectives. In this regard, marketing scholars have addressed customer's loyalty either as attitudinal loyalty (e.g. Casidy and Wymer, 2016),

Attitudinal Loyalty

Attitudinal loyalty represents a customer's positive attitudes towards a preferred product (Kassim and Abdullah, 2010; Kaura et al., 2015). Attitudinal loyalty also refers to "a personal attitude which is psychological and sensation oriented" (Kursunluoglu, 2014, p. 531). For instance, Casidy and Wymer (2016) viewed customer's loyalty as an attachment feelings towards particular products and brands (attitudinal approach). A review of the literature reveals that the attitudinal loyalty includes emotional attachment (Bowen and McCain, 2015; Bowen and Chen, 2001), psychological involvement (Chang et al., 2009), positive word of mouth (Chang et al., 2009; Kassim and Abdullah, 2010), and positive feelings (Kursunluoglu, 2014). Bowen and McCain (2015) stated that attitudinal loyalty is concerned with allegiance, engagement, and sense of loyalty. It also determines customers' intentions (Kassim and Abdullah, 2010), and focuses on their commitment and behavioural intentions(Lee and Goudeau, 2014). Attitudinal loyalty leads to behavioural loyalty, and the relationship between attitudinal and behavioural loyalty is positive(Lee and Goudeau, 2014). In the same vein, attitudinal loyalty mediates the relationship between service quality dimensions and behavioural loyalty (Quach et al., 2016). Lee and Goudeau(2014) found that hedonic-attitudes influence attitudinal loyalty, which in turn affects behavioural loyalty. These findings show the importance of attitudinal loyalty in customer's decision to re-purchase specific products(Lee and Goudeau, 2014). Kassim and Abdullah (2010) argued that a customers' buying intentions may get stronger as their attitude become more favourable. On the other hand, attitudinal loyalty does not always lead to behavioural loyalty (re-purchasing behaviour) (Bowen and McCain, 2015; Lee and Goudeau, 2014). For instance, Bowen and Chen (2001)provide interesting cases where customers had favourable attitudes towards a particular hotel, but they chose another hotel due to financial considerations. This example shows that attitudinal loyalty is not always a guarantee for behavioural loyalty. This implies that,

attitudinal loyalty is absolutely important but sometimes it is not enough to measure customer's loyalty. In sum, customers might not buy what they like due to various reasons and circumstances.

Behavioural Loyalty

Emotional loyalty refers to a word of mouth (e.g. willingness to recommend), whilst behavioural loyalty refers to retention intentions (e.g. continuing using) (Kassim and Abdullah, 2010). Behavioural loyalty reflects consistent and repetitive purchase behaviour (Bowen and Chen, 2001; Kursunluoglu, 2014). Behavioural loyalty measures the possibility of purchase, rate of purchase, and frequency of purchase (Chang et al., 2009). In this regard, actual buying behaviours, expenses amounts, purchasing records, and repetitive purchases of preferred products represent behavioural loyalty (e.g. Amin et al., 2013; Bowen and McCain, 2015; Kaura et al., 2015; Kursunluoglu, 2014; Ruiz-Mafe et al., 2014; Thakur, 2014).

Some researchers viewed customer's behavioural intentions as attitudinal loyalty (e.g. Lee and Goudeau, 2014), whilst others viewed customer's buying intentions as a behavioural loyalty (e.g. Kassim and Abdullah, 2010). According to Kassim and Abdullah(2010), buying and re-buying intentions capture behavioural loyalty. Lee and Goudeau(2014) stated that behavioural loyalty emerges when behavioural intentions are transformed into purchasing behaviour (action). More specifically, behavioural loyalty in the work of Lee and Goudeau(2014) will measured using only two open-ended questions. These were: "on average, how much do you spend on organic foods for you and your household in a month?" and "On average, how many items of organic foods do you buy in a month?". These researchers measured behavioural loyalty through a) amount of money, and b) number of items. In addition, they stated that attitudinal loyalty influences behavioural loyalty. However, behavioural loyalty does not necessarily reflect a customer's true commitment (Bowen and Chen, 2001; Bowen and McCain, 2015). For instance, customers may stay at specific hotel just because of its convenient location (Bowen and Chen, 2001). This view shows that purchasing or re-purchasing behaviour might not indicate customer's attitudinal loyalty.

Composite Loyalty

Customer's loyalty is a complex concept (Bowen and Chen, 2001; Dick and Basu, 1994; Taylor et al., 2004), and researchers should consider it as multi-faceted concept (Dick and Basu, 1994). Customer's loyalty is a combination of positive attitudes and repeat purchase behaviour (Bowen and Chen, 2001; Kaura et al., 2015; Ruiz-Mafe et al., 2014); this conceptualization includes the customers' willingness to recommend products to others and repeat purchases (Kaura et al., 2015). In this regard, Bowen and Chen (2001) adopted composite measurements to measure customers' loyalty by operationally defining loyal customers as customers who 1) have positive attitudes towards a particular company, 2) have commitment to re-purchase products, and 3) willing to recommend products to others. In sum, composite loyalty includes attitudinal and behavioral loyalty (Bowen and Chen, 2001; Chang et al., 2009). Composite measurements can be used effectively to measure customer's loyalty (Amin et al., 2013; Bowen and Chen, 2001; Bowen and McCain, 2015) and to identify loyalty relationships (Taylor et al. 2004). Viewing customer's loyalty as a composite measurement can help to minimize the model complexities (Ranganathan et al., 2013). According to Dick and Basu(1994), integrating customer's attitudes into the loyalty model (patronage-behaviour) would enhance its predictive power. Marketing researchers are advised to conceptualize customer's loyalty as a multi-dimensional concept that includes attitudinal and behavioral measures, as this conceptualization can provide a better understanding of customer's loyalty (Casidy and Wymer, 2016). In

relation to this, customer's loyalty will be measured using composite scales in several business fields, such as, fashion retailing (Stathopoulou and Balabanis, 2016), tourism products (Ruiz-Mafe et al., 2016), online shopping (Chen et al., 2016), casino services (Prentice and Wong, 2016), motor dealership (Nyadzayo and Khajehzadeh, 2016), bike traveling (Han et al., 2017), and golf tourism (Wu and Ai, 2016).

2.2.3.1 Relationship and loyalty

Oliver (1999,33) defines loyalty as "a deeply held commitment to rebuild and re-patronize a preferred product or service in the future despite situational influences and marketing efforts having the potential to cause switching behaviours. "Customer loyalty is viewed as the strength of the relationship between an individual's relative attitude and re-patronage. Although customer satisfaction is a crucial part of a business, satisfaction alone cannot take a business to a top level. Customer satisfaction produces a positive financial result, especially in regular purchases. Today's unforgiving market where creating and maintaining customer loyalty is more complex than it used to be in the past years. This is because of technological breakthrough and widespread of the internet uses. Loyalty building requires the company to focus the value of its product and services and to show that it is interested to fulfil the desire or build the relationship with customers (Griffin 2002.)

Thomas and Tobe (2013) emphasize that "loyalty is more profitable." The expenses to gain a new customer is much more than retaining existing one. Loyal customers will encourage others to buy from you and think more than twice before changing their mind to buy other services. Customer loyalty is not gained by an accident, they are constructed through the sourcing and design decisions. Designing for customer loyalty requires customer-centered approaches that recognize the want and interest of service receiver. Customer loyalty is built over time across multiple transactions.

A relationship with a customer is equally important in customer loyalty and this requires that company work in a broader context that extends beyond itself, as no company can be world class at everything (McDonlad & Keen 2000). Gremler and Brown (1999) divided customer loyalty into three different categories that include behaviour loyalty, intentional loyalty, and emotional loyalty. Behaviour loyalty is repeating purchasing behaviour while intentional loyalty is the possible buying intention. Emotional loyalty, however, is achieved when a customer feels that a brand corresponds with their value, ideas, and passion.

2.2. 4 Factors affecting customer loyalty

2.2.4.1 Customer Satisfaction

Customer satisfaction is another predecessor of customer loyalty. It is a complex process of various aspects, which operate in coherent manner and from attitudes of customer towards enterprising industry. Customer satisfaction is a satisfied feeling toward the performance of product or service after they consume or use it (Belas, 2014). In the process of forming customer satisfaction, the economic factors, emotional attitudes, and habits of consumers are acting.

Customer satisfaction is an essential factor of their loyalty. The customer satisfaction assessment is based on a comparison of the customer's expectations and post-sales perceptions (Kotler & Keller, 2012). In the meantime, customer satisfaction is the expression of satisfaction or disappointment that arises as a result of the comparison of deliveries and the expectation of value. The result shows that the assessment of the realization of the customer's expectations is individual and can be positive or negative (satisfaction /

dissatisfaction). It includes objective and subjective elements related to tangible and intangible aspects of value. It can be based on emotional and rational motives. Kundu & Datta (2015) state that satisfaction is an affirmative, emotional state that is the result of the process of all aspects of the relationship between the partners. The impact of satisfaction on business performance, on the other hand, can be viewed from two aspects - behavioral and psychological. The first aspect relies on understanding that customer satisfaction influences the resulting behavior, such as: re-purchase (Trasorras et al., 2009), customer loyalty (Bowen & Chen, 2015), giving recommendations to others (Ulaga & Eggert, 2006), but also purchase cessation, complaints, negative verbal advertising, in case of lower satisfactory degree of complete dissatisfaction. The second, psychological aspect of customer satisfaction is emphasizing satisfaction dimension that does not have to be linked to the future behavior of the customer, but to his inner feeling, in terms of "with consuming, the customer fulfills some need, desire, goal, etc. which gives satisfaction". This means that the satisfaction has to be viewed as a predictor of coordination and continuity in the process of relation developing (Ulaga & Eggert, 2006). Therefore, through the satisfaction and continuity of the relationship, both sides have to develop desire for growth. The presence of both dimensions determines the cumulative satisfaction which is a necessary but not sufficient condition for buyer's loyalty.

2.2.4.2 Trust

Another factor that is considered to affect customer loyalty is customer trust. Loyalty will occur if the customer truly trust the enterprise they make transaction. Trust has been defined as the willingness to accept an exchange partner in whom one has confidence (Moorman et al.1993). Morgan and Hunt(2004) argues that Trust is a confidence in an exchange partner's reliability and integrity.

Chaudhuri and Holbrook(2002), stated as there will be a complete trust when the customer's willingness to accept the power of the complete trust to perform its stated performance. Trust causes deductions because of it reduces the prices of negotiating agreements(Berry,2007) and lessens customer's concern of opportunistic behavior by the service provider(Bendapudi and Berry,1997).

Trust is an important determinant of the buyer's behavior in the purchasing process. It arises as a result of the overall customer experience with the product and the company, and its tangible and intangible attributes. Trust development generates positive attitudes and customer loyalty (Moreira & Silva, 2015). Trust in brand reduces the customer's hesitation in the purchasing process which can arise from factors such as: product complexity, purchasing risk, cognitive dissonance, and high transaction costs. A customer who believes in an enterprise becomes a valuable source of information in the process of value creation. Mutual trust of the buyer and company creates conditions for the exchange of important information in the process of value creation and the construction of a long-term, mutually beneficial relationship. It is therefore considered that confidence is an essential factor that leads to long-term customer retention (Moorman et al., 1993; Anderson & Mittal, 2016). Lost trust means a lost customer. Characteristics of trust based relationships are: cooperation between buyer and seller, first-class, long-term relationships and quality of cooperation. Cooperation is based on the fact that trust reduces uncertainty and risk, which increases the cooperation between the supplier and buyer. From relationships based on trust and cooperation, the seller and buyer learn that mutual activities give better effects than reliance on individual ones. Confidence encourages both sides to work to preserve interpersonal relationship and a desire to overcome potential conflicts. Preference is on long-term benefits. The trust between the company and the buyer means that the customer will become more involved in the process of value creation and mutual business, which contributes to lasting

relationship. Confidence-based trusts mean quality cooperation and better exchange of information and knowledge, which increases their usefulness. Misunderstandings and conflicts are resolved in an efficient and friendly manner (Morgan & Hunt, 1994; Moorman et al., 1993; Ndubisi, 2011). Trust as a factor of loyalty is difficult to understand and anticipate. In order to explain the notion of trust, the majority of authors look for the base in psychology, starting from the partner's belief they will behave in a relationship and act in mutual interest. Such relationships are characterized by: credibility, reliability, intimacy, and self-orientation (Peppers & Rogers, 2004). The first three components are positive in building trust between the buyer and the seller. The trustworthiness of the partners, delivery of the promised, understanding between them, creation of a pleasant atmosphere and the sense of security, strengthen and enhance trust. Common goals and values, interdependence, communication quality and non-opportunistic behavior are the most important factors on which it depends. Open communication, formal and informal, harmonizes expectations, solves doubts and reduces uncertainty. Relations based on trust, loyalty, cooperation and strength of partners enable us to create values in relationships and to strengthen the competitive advantage of partners (Palmatier, 2008; Ndubisi, 2011). Research of credit cooperatives in Brazil has shown that relations between the strength of partners in a dyad relationship, between buyer and a seller, customer confidence, their commitment and cooperation, largely determines the quality of relationships with a central organization. On the other hand, self-orientation and self-reliance of partners in relationships means predominance of individual and non-synchronized over synchronized and mutual action. The strength of this component is important, because if the customer feels misunderstanding from the company which works for its own benefit, that causes dishonesty and disobedience and that, on the other hand, reduces trust and loyalty of the buyer.

2.2.4.3 Commitment

The other factor that influences customer loyalty is customer commitment to preserve valuable long term relationship with the firm. According to Morgan et al (1994), commitment is steams from trust, shared values and the belief that it will be difficult to find partners that can offer the same value. Commitment encourages partners to collaborate in order to preserve investments in the relationships (Morgan and Hunt 1994). Rauyruen et al. ,(2007) further define commitment as" a psychological sentiment of the mind through which an attitude concerning continuation of a relationship with a business partner is formed". The reasoning is that without high commitment of the customers, it will not bring about customer loyalty. Besides, customer commitment mediates the influence of customer satisfaction and customer loyalty, (Zafar, 2012).

Commitment is important determinant of the strength of marketing relationships and useful construct for measuring the likelihood of customer loyalty and predicting future purchase frequency, Morgan and Hunt(1994). They defined commitment as an enduring desire to maintain a valued relationship. This implies a higher level of obligation to make a relationship succeed and to make it mutually satisfying and beneficial.

According to Ndubisi (2007) suggested that, when commitment is higher among individuals who believe that they receive more value from a relationship, highly committed customers should be willing to reciprocate effort on behalf of a firm due to past benefit received and highly committed firms will continue to enjoy the benefit of such reciprocity.

2.2.4.4 Switching Cost

Consumers incur one - time costs when switching from one supplier or market place to another. These costs are called switching costs (Porter, 1980). Switching cost is also a factor that makes it difficult or costly for customer to change provides. Another brand loyalty determinant is known as switching cost, which can be defined as the technical, financial or psychological factors which make it difficult or expensive for a customer to change brand. In addition to objectivity measurable monetary costs, switching costs may also pertain to the time and psychological effort involved in facing the uncertainty of dealing with a new service provider Bloomer, Tuttyer and Wetfelts(1998). Hence, switching cost is partly consumer-specific. For this reason, A switching cost can be seen as a cost that deters customers from demanding a competitor firm's brand Aydin and Ozer(2005).

There are certain factors identified such as financial factors like enterprise changes, interest rate on credit facilities and cost of service charge and technical factors like efficient operating system make it very costly or almost impossible for a customers to seek an alternative. Shergill and Being(2006).

When the cost of switching brand are high for the customer, there is a great probability that the customer will remain loyal in terms of repeat purchase behavior, because of the risk or expense involved in switching and because of the accompanying decrease in the appeal of other alternatives , Kon (2004).

Switching cost means the cost incurred when switching, such as time, money and psychological cost (Dick et al., 1994), is defined as perceived risk, insofar as there are potential losses perceived by customers when switching carriers.

The role of switching costs in consumer markets has generated considerable theoretical and practical interest. From a theoretical standpoint, switching costs represent an important avenue for better understanding and predicting customer retention (Fornell, 1992). From a practical standpoint, managing represents a powerful tactical element in customer loyalty programs (Bendapudi and Berry, 1997).

2.2.4.5 Corporate Image

According to Kotler (1991) corporate image is “the overall impressions made on the minds of the public about a firm” and also defined it as an individual’s current characteristic representation of a particular organization, including related attitudes, beliefs, and impressions about the organization and its behavior. According to Nguyen and Leblanc (2001, p. 228), corporate image is related to the physical and behavioral attributes of the firm, such as business name, architecture, range of products/services, and to the impression of quality communicated by each person interacting with the firm’s clients. They believe that factors that contribute corporate image might have originated from customer’s awareness of corporations as physical entities and their behaviors including corporation name, tradition, management philosophy, and diversification of products and so on. It also reflects the publics’ evaluations about a company’s performance in areas such as management quality, employment orientation, and communication activities. Image is a key factor that provides satisfaction to the customer regarding attributes of the product. Image of the brand is important for different reasons e.g. to promote one’s own image, to satisfy one’s own esthetic satisfaction or attain certain comfort associated with the brand (Akhter et al., 2011) Consumers are more inclined to trust familiar brands. A good brand image perception of the quality of service makes a brand more attractive. Brand image is an important factor which impacts customer loyalty and is considered a vital factor for creating, building and maintaining relationships (Das, 2012). Ismail (2009) defined brand as “a name, term, sign, symbol, or design, or a combination of these that identifies the maker or seller of a

product or service.” The definition of image given by (Shahzad and Sobia, 2013) is the perceptions about a brand as reflected by the brand association held in consumer memory. Moreover, brand image usually indicates to the set or bundle of beliefs which a customer holds concerning a particular brand. It conveys the overall image or impression of a brand in a customers’ mind developed from diverse sources (Upamannyu and Mathur 2012). That is, brand image reflects the overall brand content which includes brand name, reputation, functionality and overall value. Aaker (1991) adds that brand image creates importance and helps the consumer in collecting information, differentiate the brand, create reason to purchase, and creates constructive feelings extension. Kuusik (2007) stated that brand image is among the most complex factors that influence the brand loyalty. Lazarevic (2011) noted that one of the significant steps to reach brand loyalty is through brand image. Based on the branding theory, brand image must be congruent with the customer's image about themselves. A study by Chen and Myagmarsuren (2011) explored the vital role of brand image which says that when a customer buys a product this leads to becoming faithful to that product. Therefore, positive brand image helps a company convey its brand value to customers. Furthermore, a good brand image is conducive to positive word-of-mouth by customers, favorable company reputation and marketing communication. On the other hand, negative brand

2.3 Empirical Literature

There has been a growing interest in recent years in analyzing the determinants of customer loyalty. As a result, there are numerous works in marketing which have attempted to explain the relationship between customer loyalty and various variables regarded as experiences.

Nardos (2018) the objective of the study is to analyze the determinants of customer loyalty construct and the relationship between customer loyalty and its determinants namely customer satisfaction , switching cost, service quality, complain handling, commitment and trust in commercial enterprise of Ethiopia. 204 questionnaires were distributed to the customers of five grade four branches of west Addis Ababa district commercial enterprises. All the distributed questionnaires were received from the respondent and collected data will analyzed using SPSS software program. The findings show that there are strong and positive relationship between customer loyalty and its all determinants.

Findings of Bahareh, Babak and Farshidn(2013), on Design and explain the factors affecting customer loyalty in online enterprising shows that there is a significant and positive relationship between each customer value, switching cost, reputation, habitat, trust, service quality and satisfaction with loyalty. Gerpot. et ,al. (2000) revealed that customer satisfaction had a strong indirect effect on customer retention, with this linkage fully mediated by customer loyalty toward a service provider. In other words, higher levels of customer satisfaction led to customer loyalty which, in turn, improved customer retention rates. The competition in the healthcare sector is getting concentrated from time to time. To increase sales volume of services, longer-term profit, firms should focused on customer loyalty towards their products and services. These findings prompted business decision makers and executive to search for new innovative strategies to keep their existing customers loyal towards their products and services, and also to further increase the base of loyal customers (Lauren and Lin, 2003).

Magasi (2016) the study intended to investigate the factors affecting customers loyalty in Sub-Saharan African enterprising industry. The thoroughly dealt factors were perceived quality, customer satisfaction, switching cost, trust and commitment. An intensive literature review involving fourteen recent from 2009 to

2015 related literature were assessed by finding out the extent to which each factors determine customer loyalty in enterprising industry. The finding show that perceived quality, customer satisfaction and trust are the major determinants of customer loyalty in Sub-Saharan African Enterprising Industry.

Alemayehu(2020) the objective of this research is to examine the customer brand loyalty status and its determinants with in enterprising industry setting in Ethiopia. The conceptual framework will developed to represent the relation between customer brand loyalty and its determination factors which are distribution, Reputation, tangible benefits, culture, promotion and customer satisfaction. The researcher surveyed 290 respondents from which potential respondents 280 were properly respond and submit the questionnaires to the researcher. The collected data will analyzed by using SPSS 16 version program. The result indicated that distribution, promotion, customer satisfaction and tangible benefits were examined as antecedents of brand loyalty. Whereas culture found no association in the creation of customers' brand loyalty. Finally, Distribution (service convenience) and promotional campaigns have dominant on the brand loyalty.

Mikais (2017) the aim of this study is to identify factors affecting customer brand loyalty towards in enterprising industry of Ethiopia. A proposed model designed to analyze the relation among different factors for the brand loyalty. The researcher surveyed 384 respondents from which potential respondents 297 of them filled and returned the questionnaires. The collected data will analyzed by using SPSS program. The finding provide evidence that brand loyalty is significance influenced by factors that is trust and customer satisfaction. Whereas commitment, customer loyalty, service quality, reputation and switching cost are fund to be insignificant factors in influencing brand loyalty. The result of the study confirmed that Ethiopian enterprise customers are less affected by service quality, reputation and switching cost.

Efrem (2013) this study aimed to examine factors affecting customer loyalty with in corporate Enterprise of Oromia. Questionnaires' distributed to 120 customers of corporation enterprise of Oromia. Data analyzed using descriptive and inferential statistics. The finding of the study shows that commitment, satisfaction and trust have significant positive influence on customer loyalty. In addition, commitment is most essential factors in affecting customer loyalty followed by satisfaction and trust. The least important factors in affecting customer loyalty are switching cost.

Thykeo (2015) the purpose of this research is to examine the factors affecting customer loyalty of a BCEL enterprise in Vientiane, Lao PDR. The conceptual framework will developed to represent the relation between customer loyalty and its influencing factors which are service quality(tangibility, reliability, responsiveness and assurance),switching cost ,trust, reputation, habit and customer satisfaction. The researcher surveyed 400 respondents who had experienced with BCEL enterprise in Vientiane for more than three years .The collected data will analyzed by using SPSS program. The result show that all five sub-variables of service quality and trust, switching cost, reputation, habit ,customer satisfaction and customer loyalty have positive relationships. Moreover, trust customer satisfaction with customer loyalty have positive correlation. Finally, trust has statistical significant effect on customer satisfaction.

2.4 Conceptual Framework tool

The conceptual framework is the researcher's own model and it explains the relationship between independent and dependent variable. According to Chen(2009),an independent variable is one that affects the dependent variable in a positive or negative way and the dependent variable is the variable of primary interest to the researcher.

In order to examine factors affecting customer's loyalty in kolfe keraniyo sub city werda 08 small and micro enterprises engaged in the production of home and office furniture, the following model has been adapted from the findings of the above literature review. According to Kuusik (2007), satisfaction, trust, image and commitment has a significant effect on customer loyalty and similarly Aydin and Ozer (2005) point out that corporate image, perceived service quality, trust and customer switching cost are the major antecedents of customer loyalty. Thus this model consists of five independent variables i.e. customer satisfaction, Commitment, trust, image and switching cost and a dependent variable customer loyalty.

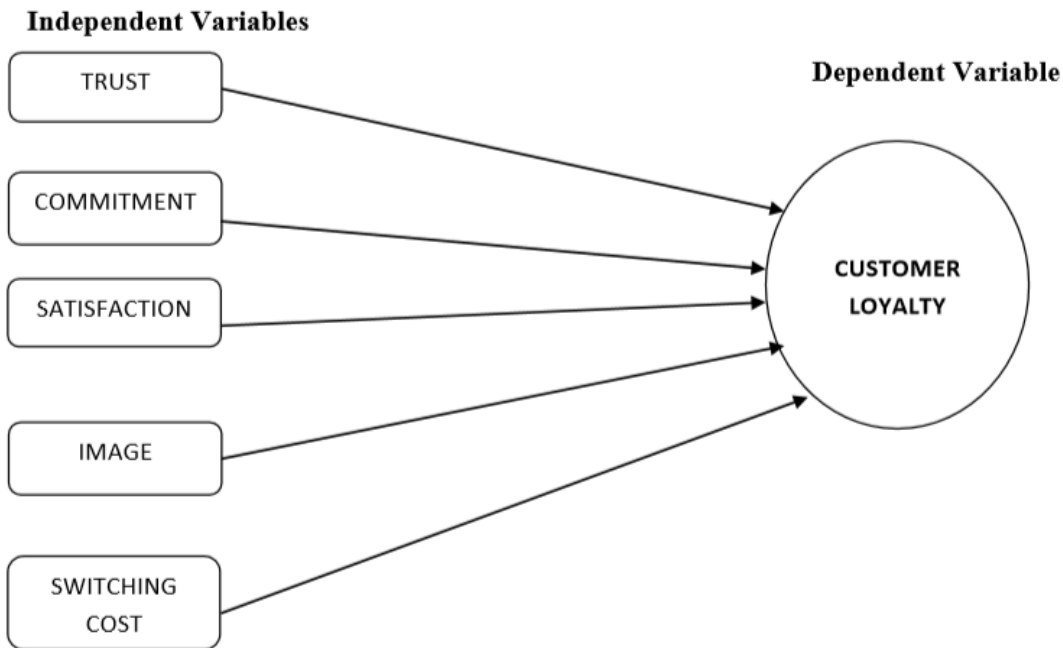


Figure 1 Source: Adapted from Kuusik (2007), Aydin and Ozer (2005).

Trust has been defined as the willingness to accept an exchange partner in whom one has confidence (Moorman et al. 1993). Morgan and Hunt (2004) argues that Trust is a confidence in an exchange partner's reliability and integrity.

Chaudhuri and Holbrook (2002), stated as there will be a complete trust when the customer's willingness to accept the power of the complete trust to perform its stated performance. Trust causes dedication because of it reduces the prices of negotiating agreements (Berry, 2007) and lessens customers' concern of opportunistic behavior by the service provider (Bendapudi & Berry, 1997).

H1: Trust has a significant & positive effect on customer loyalty.

According to Fornell (1992) identifies **satisfaction** as an overall evaluation based on the total purchase and consumption experience focused on the perceived product or service performance compared with pre purchase expectations overtime. Oliver (1999) regards satisfaction as a fulfillment for one-time consumption or ongoing consumption.

The extent of satisfaction is usually high when the customer provides minimum value and gets most of usage and profit (Jamal & Kamal, 2004).

H2: Customer satisfaction has a significant & positive effect on customer loyalty.

Switching cost is a factor that makes it difficult or costly for customer to change providers. Another brand loyalty determinant is known as switching cost, which can be defined as the technical, financial or psychological factors which make it difficult or expensive for a customer to change brand Shergill and Bing (2006). Porter (1998) defines switching cost as one-time cost facing the buyer when switching from one supplier's product to another's. In addition to objectivity measurable monetary costs, switching costs may also pertain to the time and psychological effort involved in facing the uncertainty of dealing with a new service provider Bloemer, Tutyer and Wetfelts (1998). Hence, switching cost is partly consumer-specific. For this reason, a switching cost can be seen as a cost that deters customers from demanding a rival firm's brand Aydin and Ozer (2005). There are certain factors are identified such as financial factors like enterprise changes, interest rate on credit facilities and cost of service charge and technical factors like efficient operating system make it very costly or almost impossible for a customers to seek an alternative. Shergill and Being (2006)

H3: Switching cost has a significant & positive effect on customer loyalty.

According to Morgan and Hunt (1994) **Commitment** is defined as a desire to maintain a relationship. Commitment steams from trust, shared values and the belief that it will be difficult to find partners that can offer the same value. Commitment encourages partners to collaborate in order to preserve investments in the relationships. According to Meyer and Allen (1997) identified three component model of commitment to organization these are Affective commitment is refers to an enhancement of desire based organization. Normative commitment is refers to an obligation should remain with the organization. Instrumental commitment is refers to the client should stay in the organization .With this three component model. Meyer and Allen (1997) defined Commitment as a force that binds an individual to buy from a supplier that can be affective, normative or instrumental.

H4. Commitment has a significant & positive effect on customer loyalty.

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

Introduction This chapter presented the research approach, research design, sampling design, source of data, data collection methodology, data collection instrument, data analysis methods, validity and reliability, and research ethical considerations

3.2 Research approach

The most common research approaches are the quantitative and qualitative approaches. According to Bryman & Bell (2004) ,stated the qualitative method is collecting , analyzing and interpreting data by observing the behavior of people, at the same time as quantitative research is objective and measurable. The main purpose of the study was to identify factors that affect of customer loyalty in small and micro enterprises; the case of kolfe keraniyo sub city werd 08 small and micro enterprises engaged on the production of home and office furniture,. In line with the objective of the study, the researcher would be applied both quantitative and qualitative approaches, which are mixed- method approach. Mixed - approach allow researchers to be confident of their results, stimulates the creation of creative methods, new way of capturing a problem to balance with conventional data collection methods and also helps to find out the unexpected dimension of phenomena. Quantitative approaches used for the data collected from respondents through questionnaire to provide a more complete picture of evaluation

3.3 RESEARCH DESIGN

Leedy (1997:195) defines research design as a plan for a study, providing the overall framework for collecting data. MacMillan and Schumacher (2001:166) define it as a plan for selecting subjects, research sites, and data collection procedures to answer the research question(s). They further indicate that the goal of a sound research design is to provide results that are judged to be credible. For Durrheim (2004:29), research design is a strategic framework for action that serves as a bridge between research questions and the execution, or implementation of the research strategy. For the study the explanatory research was employed. The research approach is Explanatory research type. As the aim of explanatory research is to identify causal links between dependent and independent variables that pertain to the research problem, thus this study is undertaken to examine the factors affecting customer loyalty and identify those factors that significantly influence on customer loyalty in the case of kolfe keraniyo sub city werda 08 small and micro enterprises

3.4 Sampling Methodology

3.4.1 Target Population

People, products, firms, markets that is of interest to the research are called population. To be precise, a population must be defined in terms of elements, units and time (Dillon, 1993). As it is difficult to assess all small and micro enterprises found in Addis Ababa, a Purposive/ judgment sampling is found to be most appropriate for the case study approach, because “information- rich “case can be selected so as to learn much about the issue that are important to the study .So customers kolfe keraniyo sub city werda 08 small and micro enterprise engaged on producing home and office furniture are selected by judgment sampling

and convenience sampling was used to distribute the questionnaires to customers of micro and small enterprises engaged on producing home and office furniture . The target population for this study were the customer of small and micro enterprises . The elements that make up the population are called the sampling units. Sampling units were the target population elements available for selection during the sampling process. The Sampling units for this study were the customers of small and micro enterprises engaged on producing home and office furniture in kolfe keraniyo werda 08

3.4.2 Sampling Frame

The sampling frame refers to the list of all units of population from which the sample was be selected (William, 1991). The sampling frames for this research is infinite or undefined because it is hard to estimate the customers on kolfe keraniyo werda 08 engaged on producing home and office furniture and it is impossible to identify and list from this research perspective. Therefore the sampling frames of this research were customers of kolfe keraniyo sub city werda 08 small and micro enterprises engaged on producing home and office furniture

3.4.3 Sample Size

This refers to the number of items to be selected from the universe to constitute a sample. The size of sample should neither be excessively large, nor too small. There are several approaches to determining the sample size (Kothari, 2004; Ruane, 2005 and Marczyk, DeMatteo, and Festinger, 2005). Determining sample size is very complex as it depends on other factors such as margins for errors, degree of certainty and statistical technique. therefore directly proportional to the desired confidence level of the estimate (z) and to the variability of the phenomenon being investigated, and it is inversely proportional to the error that the researcher is prepared to accept (Corbetta, 2003). When the size of population is unknown and previous researches are unavailable to determine the variability of an estimate over all possible samples, thus the sample size is calculated for the list favorable case $p = q = 0.5$ (Corbetta, 2003). Indeed, as the variability is measured by \sqrt{pq} , it is easy to see that this index assumes its highest value when $p = q = 0.50$ (Corbetta, 2003). Since the total population is unknown, to determine the estimate of p and q. I used the recommendation by Corbetta (2003) in determining the standard deviation, 95% confidence interval and 5% sampling error in calculating the sample size. The sample size for this study was determined with the use formula as presented below (Dillon, 1993).

$$n = \frac{z^2 \cdot p \cdot q}{e^2}$$

Where: n = required sample size

Z = Degree of confidence (i.e. 1.96)²

P = Probability of positive response (0.5)

Q = Probability of negative response (0.5)

$E = \text{Tolerable error } (0.05)^2$

$$n = (1.96)^2 \cdot 0.5 \cdot 0.5 / (0.05)^2$$

$$n = 3.8416 \cdot 0.5 \cdot 0.5 / 0.0025$$

$$n = 384.16 \approx 384$$

3.4 Source and Instrument of Data Collection

The sources of data for this research are primary and secondary. The primary data was gained through questionnaires from the customers of small and micro enterprises engaged on the production of home and office furniture, secondary data were collected from journals, books, research papers, internet sources and brochures etc. on the other hand. The survey questionnaire contains two parts. The first part describes the demographic profile of the respondents. The second part of the questionnaires is designed to collect data relating to the factors affecting customer loyalty. This section consists of the dependent variable customer loyalty and four independent variables Trust, commitment, Satisfaction, and Switching cost. The questionnaires were prepared on five point Likert Scales ranging from strongly disagree to strongly agree. The value assigned are 1 =strongly disagree, 2 = disagree, 3 = neutral, 4 = agree, 5 = strongly agree.

3.5 Data Analysis Techniques

After the necessary data collected from the respondents by using questionnaires were organized , filled, tabulated and coded, then the collected data has to be changed and interpreted in to meaning full information, figure and statements. it was analyzed, processed and interpreted according to the nature of the data. Statistical package for social science version 20.00 software was employed to analyze and present the data through the statistical tools used for this study, namely descriptive analysis, Pearson's correlation analysis and multiple liner regression analysis. The data obtain from the study were present in text, table and figures.

3.5.1 Descriptive analysis

The descriptive statistical tools are very important because if we simply presented our raw data it would be hard to visualize what the data was showing, especially if there was a lot of it. Descriptive statistics therefore enables us to present the data in more meaningful way, which allows simpler interpretation of the data(Nicholas,1990) . The descriptive statistical results were presented by tables, frequency distributions and percentages to give a condensed picture of the data. This was achieved through summery of statistics, which includes the means and standard devotions values which are computed for each variables in this study.

3.5.2 Pearson's Correlation Analysis

According to Zikmund (2003),the most proper technique to analyze the relationship between the variables in the person's analysis. The researcher plied the Pearson's correlation to identify the relationship between

Perceived quality , customer satisfaction, switching cost , trust , commitment and customer loyalty. The correlation coefficient is ranged from +1 to -1. According to Alwadaei's (2010), the interpretation of the results are ; A correlation results between 0 to 1 positive relationship , 0 for no relationship, 1 for perfect positive relationship, -1 for perfect negative relationship and -1to 0 show the existence of negative relationship.

3.5.3 Multiple Liner Regression Analysis

For investigating functional relationship among variables multiple linear regression model was used. The basic objective of using multiple liner regression is to make the researcher more effective at describing, understanding, predicting and controlling the stated variables. The model is constituted with five independent variables which were Perceived quality , customer satisfaction, switching cost , trust, commitment and one dependent variable which is customer loyalty. And finally, the degree to which the extent of independent variables affects the dependent variable is analyzed using this model. Based on the review of related literature here was the model specification of the study. The equation of the multiple liner regression is ;

$$Y = \beta_0 + \beta_1x_1 + \beta_2x_2 + \beta_3x_3 + \dots + \beta_n x_n + \epsilon$$

where; Y = customer Loyalty

x_1 = Customer satisfaction

x_2 = Switching cost

x_3 = Trust

x_4 = Commitment

$\beta_0, \beta_1, \dots, \beta_n$ = Model parameters (regression coefficient)

ϵ_i = Random error

3.6 Validity and Reliability

In order to ensure the validity and reliability of the research the researcher was distribute some questioner to the sample of the intended population and subject area experts as pilot test before a full-fledged study of the research. Also questionnaires of previous researchers in the area are use with some modification that help the respondents to understand easily

The issue of validity is the most important concept that researchers are required to deal critically with. The design of the measuring instrument must be valid so that the collected data will lead to sound conclusions. If

research is invalid (as a result of a poor instrument), then it is worthless (Cohen et al., 2007:133). Validity is the extent to which the measuring instrument (e.g., a questionnaire) we are using essentially measures the characteristic or dimension we intend to measure (Leedy&Ormrod, 2001:98).

In this research validity was addressed as follows:

Content validity, as defined by Cohen et al. (2007) is a form of validity that refers to the extent to which the measuring instrument (e.g., test, questionnaire or inventory) shows that it fairly and comprehensively covers the domain or items that it purports to cover. Thus, in the context of the present study, content validity was concerned with the degree to which the designed questionnaire items fairly and accurately represented the main variables discussed in literature reviews. These variables included commitment, trust, satisfaction, switching cost, complain handling, brand image. The content validity was designed on the basis of questionnaires and review of related literatures. Face validity refers to the appearance of the test items. It is where, on the surface, the measuring instrument (test) appears, at face value, to test what it is designed to test (Balnaves&Caputi, 2001; Birmingham & Wilkinson, 2003). Like content validity, face validity cannot be checked using statistical significance tests. It is based on subjective judgment. In this study the face validity was judged by the researcher.

Reliability: - is the extent to which a measurement reproduces consistent results if the process of measurement were to be repeated (Malhotra & Birks, 2007). In order to check the internal consistency of the instrument, a pilot study was conducted on respondents and reliability test was conducted using Cronbach-Alpha. Cronbach-alpha is widely used in educational research when instrument for gathering data have items that are scored on a range of values, i.e. different items have different scoring points or attitude scales in which the item response are in continuum (Oluwatayo, 2012). This coefficient varies from 0 to 1, and a value of 0.6 or less generally indicates unsatisfactory level of internal consistency (Malhotra & Birks, 2007).

3.7 Ethical Consideration

In the context of research, ethics is defined as the appropriateness of the researcher's behavior in relation to the rights of the participants or subjects of the research work (Saunders, Lewis, & Thornhill,2003). Respondents were requested to provide information on voluntary basis, there was prior communication about the purpose of the study, and confidentiality of the information was guaranteed. And the purpose of the study was disclosed in the introductory part of the questionnaire. Furthermore, misleading or deceptive statements were avoided, in the questionnaires.

CHAPTER FOUR

4. RESULTS & DISCUSSIONS

4.1 Introduction

This chapter presents data analysis and discussions based on data collected through primary and secondary sources of data to identify factors that affect customer loyalty on small and micro industry by using descriptive statistics tools, correlation analysis and multiple liner regression model analysis.

The completed questionnaires were coded and then analyzed through SPSS software program. The findings are presented in tables and figures. The study was targeted 384 respondents out of whom 369 filled and returned questionnaires giving response rate of 96 %.According to Mugenda and Mugenda (2003) a response rate of 50% is adequate for analysis and reporting , a rate of 60% is good and response rate of 70% and above is excellent; therefore, the response rate is statistically significant for the analysis and reporting.

The findings are presented as follow

Table 1 : Response rate

Item	Response Rate		Remark
	Number	Percent	
Sampling Size	384	100%	
Collected	369	96 %	
Remain uncollected	15	4%	

Source: SPSS output 2021

4.2 Reliability Test

Reliability is the degree to which the measure of a construct is consistent or dependable. In other words, if we use a certain scale to measure the same construct multiple times, we will get pretty much the same result every time, assuming the underlying phenomenon is not changing (Bhattacharjee, 2012). This research has administered the most commonly used internal consistency reliability measure of Cronbach's alpha which was originally designed by Lee Cronbach in 1951

According to Sekaran (2003), reliabilities less than 0.6 are considered to be poor, those in the 0.7 range to be acceptable and those over 0.8 are good. The reliability coefficient closer to 1 is better. The scale consistency of the independent variables customer satisfaction, switching cost, trust, and working commitment are 0.802, 0.629, 0.832, 0.721, and 0.693 respectively for the dependent variable of customer loyalty 0.91.

Table 2 Cronbach's Alpha Coefficient Summary among items of Questionnaire

Measurement items	No. of items	Reliability	Results
customer satisfaction	4	0.72	Good
switching cost	3	0.93	Better
Trust	6	0.973	Better
Commitment	5	0.955	Better
customer loyalty	8	0.976	Better
Overall Scale Reliability	26	0.91	Better

Source: SPSS output 2021

4.3 Normality

In order to examine normality one has to measure each variable's skewness, which looks at lack of symmetry of distribution, and kurtosis, which looks at whether data collected, are peak or flat with relation to normal distribution (Marczyk et al., 2005). Table 4.2 below describes the level of skewness and kurtosis for the five constructs, which constitute 26 items. The general rule-of-thumb for test of normality varies depending on the nature of the research. The common one mostly suggested mentioned in literature for both kurtosis and Skewness to be between -2 and +2 (George & Mallery, 2010). As indicated in the table below, skewness and kurtosis measures for this study are well within that range between -1 and +2 values. Therefore, the data for this study is normally distributed.

Table 3 normality summary

Constructs	Skewness	Kurtosis
Trust	1.193	-.374
Commitment	1.187	-.319
Satisfaction	1.455	1.022
Switching cost	1.131	-.294
Customer loyalty	1.191	-.356

Source: SPSS output 2021

4.3 General Information of the Respondents

This is the information describing the characteristics of the participants which consists gender, age of the participants, educational status, monthly Income, occupation of participants and duration of being a customer are presented in the following tabular format.

4.3.1 Gender of the respondents

Table 4 : Gender of the respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
male	268	72.6	72.6	72.6
Valid female	101	27.4	27.4	100.0
Total	369	100.0	100.0	

Source: SPSS output 2021

As shown in table 3 above ,more than half of the respondents 268(72.6%) whose questionnaires usable were male customers of the small and micro enterprises engaged on the production of home and office furniture in kolfe keraniyo sub city werda 08 . On the other hand, a little less than a half of the subjects 101(27.4%) were female so that the male respondents are customers greater than females.

4.3.2 Age of the respondents

Table 5 : Age of the respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
18-30	74	20.1	20.1	20.1
31-45	138	37.4	37.4	57.5
Valid 46-60	108	29.3	29.3	86.7
above 61	49	13.3	13.3	100.0
Total	369	100.0	100.0	

Source: SPSS output 2021

Table 4 shows the age composition of the respondents, The majority of the respondents 138 (37.4%) were fall in the age range of 31 to 45 while 49(13.3 %) were above 61 age which held the smallest age group of customers of the small and micro enterprises engaged on the production of home and office furniture. The next highest group of respondents was from age group 46 – 60. As a whole, the majority (more than 57.5%) of the study participants were in age group 18 – 45, which implies the highest productive age group.

4.3.3 Educational status of the participants

Table 6 : Educational status of the participants

	Frequency	Percent	Valid Percent	Cumulative Percent
illiterate	39	10.6	10.6	10.6
read and write	56	15.2	15.2	25.7
elementary	26	7.0	7.0	32.8
Valid secondary	55	14.9	14.9	47.7
TVT or diploma	96	26.0	26.0	73.7
degree and above	97	26.3	26.3	100.0
Total	369	100.0	100.0	

Source: SPSS output 2021

In terms of the educational status of respondents, more than half of the participants 193(52.3) have earned BA degree and TVT, This indicates that majority of customers of the enterprises are graduates, an educated person is more aware of his/her surroundings .So, the highly literacy level of respondents helped the researcher in getting good quality, knowledgeable and quality responses from respondents. And also, this suggests that, the factors affecting of customer loyalty can be better assessed because of information collected from this kind of customers who have good access to information about the enterprises facilities were more reliable..

4.3.4 Occupation of respondents

Table 7 : Occupation of respondents

occupation of the respondent

	Frequency	Percent	Valid Percent	Cumulative Percent
private sector	112	30.4	30.4	30.4
Valid government sector	69	18.7	18.7	49.1
Owen business	188	50.9	50.9	100.0
Total	369	100.0	100.0	

Source: SPSS output 2021

About occupation of respondent ,188(50.9%) of participants were from Owen business , 112(30.4%) were from private sector and 69(18.7%) participants were government sector . Therefore , most of the customer of available in the survey were own business, private, and government sector

4.3.5 Monthly income of the participants

Table 8: Monthly income of the respondent

	Frequency	Percent	Valid Percent	Cumulative Percent
below 3000	50	13.6	13.6	13.6
3001-8000	217	58.8	58.8	72.4
Valid 8001-20000	99	26.8	26.8	99.2
20001-45000	3	.8	.8	100.0
Total	369	100.0	100.0	

Source: SPSS output 2021

In terms of respondents' income, majority of respondents' 217(58.8%) were earned in the range 3000 – 8000 birr. As it can be seen in the table above majority respondents earn better income, which was above birr 3000.

4.3.3 Years of respondents use enterprises service in year

Table 9 : Years of respondents use

	Frequency	Percent	Valid Percent	Cumulative Percent
1	20	5.4	5.4	5.4
2	108	29.3	29.3	34.7
Valid 3	162	43.9	43.9	78.6
4	79	21.4	21.4	100.0
Total	369	100.0	100.0	

Source: SPSS output 2021

With regards to number of years respondents use enterprises service, the highest 162(43.9) number in years is 3 years' which indicates that the customers of the enterprise gives sufficient information about the enterprises and a good contribution to the objective of the study in reflecting loyalty.

4.4 Descriptive analysis

Descriptive statistics Showed the summarization of collecting of data to be clear and understandable as well as it is also the procedure for classifying, analyzing, interpreting and describing the data. In this section respondents were asked to indicate their agreement or disagreement with each item on five point likert ranging from 1 for "strongly disagree" to 5 for "strongly agree".

In order to compare the factors effect customers loyalty descriptive statistics, mean and standard deviation is used. The mean indicates to what extent the sample group averagely agrees or disagrees with the different statements. Mean value shows the average of all customers' responses on each dimension, the higher the mean the more the respondents agree with the statement while the lower the mean the more the respondents disagree with the statement. While standard deviation shows how diverse the responses of customers are for a given construct (SPSS, version 20). For instance, high standard deviation shows that the data is wide spread meaning customers gave variety of opinion and low standard deviation means customers have close opinion(Hair et al., 2010).

Table 10 : Criterion –Referenced Definitions

Mean rating	Degree of agreement	Description
1.00 to 1.49	Strongly disagree	Very low
1.50 to 2.49	Disagree	low
2.50 to 3.49	Neutral	medium
3.50 to 4.49	Agree	high
4.50 to 5.00	Strongly agree	Very high

Source: SPSS output 2021

4.4.1 Descriptive analysis Customer Satisfaction

The respondents were requested to indicate their perception on factors related on satisfaction.

Table 11: The descriptive analysis of Customer Satisfaction by using Frequency, Percent, Mean and SD

Statements	N	Likert Scale	Frequency	Percent		mean	SD
This enterprise has meet my expectations	369	Strongly disagree	1	.3	72.8	2.47	.834
		Disagree	267	72.4			
		Neutral	34	9.2			
		Agree	60	16.3	17.2		
		Strongly Agree	7	1.9			
The enterprise I work with is far from my expectations of an ideal enterprise positively	369	Strongly disagree			83.7	2.21	.549
		Disagree	309	83.7			
		Neutral	51	13.8			
		Agree	1	.3	5.5		
		Strongly Agree	8	2.2			
According to my experiences, I am satisfied with this enterprise	369	Strongly disagree	10	2.7	47.2	2.67	.794
		Disagree	164	44.4			
		Neutral	138	37.4			
		Agree	53	14.4	15.4		
		Strongly Agree	4	1.1			
In comparison to other companies, I consider this enterprise and its service successful	369	Strongly disagree	2	.5	63.6	2.52	.773
		Disagree	233	63.1			
		Neutral	74	20.1			
		Agree	59	16.0	16.3		
		Strongly Agree	1	.3			

Source: SPSS output 2021

As it is shown in table 10 above, 72.8 % of respondents have disagreed with question asked to what extent on the enterprise meet their expectations that indicates majority of the respondents dissatisfied with the enterprise activities since they dissatisfied, the respondents said to a low extent mean of 2.47 with SD of

.834, 83.7 % of a enterprise customers considered an ideal enterprise for the enterprise they are working indicates majority of the respondents unwilling to continued with the enterprise activities because they dissatisfied, the respondents said to a less extent mean of 2.21 with SD of .549, on the other hand 47.2 % of the respondents were shown their satisfaction level with the enterprise services they got is poor with the mean of 2.67 and SD of .794. In comparison of the other enterprises, 63.1 of respondents were considered the enterprise and its services not successful ,the respondents said to a low extent mean of 2.52 with SD of .773. The data collected above indicates average mean of 2.4675 and SD of 0.7375with factors related on satisfaction response in the likert scale, the study can conclude that most respondents are highly dissatisfied in the enterprise service expectation, positive image , service delivery and successful.

4.4.2 Descriptive analysis Switching Cost

Table 12: The descriptive analysis of Switching Cost by using Frequency, Percent, Mean and SD

Statements	N	Likert Scale	Frequency	Percent		mean	SD
To change to another enterprise involves investing time in searching for information about other companies	369	Strongly disagree	73	19.8	69.9	2.34	1.088
		Disagree	185	50.1			
		Neutral	36	9.8	20.3		
		Agree	61	16.5			
		Strongly Agree	14	3.8			
To change to another companies will lose a lot of personal relationship with current enterprise employee and management	369	Strongly disagree	54	14.6	70.5	2.39	1.039
		Disagree	210	56.9			
		Neutral	22	6.0	22.5		
		Agree	74	20.1			
		Strongly Agree	9	2.4			
To change to another companies involves a risk in choosing another enterprise which might turn out not to satisfy me	369	Strongly disagree	50	13.6	71.3	2.47	1.172
		Disagree	213	57.7			
		Neutral	29	7.9	20.8		
		Agree	37	10.0			
		Strongly Agree	40	10.8			

Source: SPSS output 2021

Regarding switching cost raised three questions concerning to the problems occur during switching to other enterprises'. The above table 11, for the issue asked to what extent " To change to another enterprise

involves investing time in searching for information about other enterprises " which indicates that majority of the respondents have 69 percent of the respondent score a mean of 2.34 with SD of 1.088 this indicates that the customers are dissatisfied with the enterprises. The same perception were related issues asked to what extent switching cost to change to another enterprise will lose lot of personal relationship with current enterprise employee and management ,the respondents said to a low mean of 2.39 with SD of 1.039 and to change to another involves a risk in choosing another enterprise which might turn out not to satisfy me, the respondents said to a low mean of 2.47 with SD of 1.172 .

The data collected above indicates verge mean of 2.4 with SD 1.099667 according to Criterion – Referenced the " disagree I" response in the likert scale, the study can conclude that most respondents are disagree .

4.4.3 Descriptive analysis trust

Table 13: The descriptive analysis of trust by using Frequency, Percent, Mean and SD

Statements	N	Likret Scale	Frequency	Percent		mean	SD
This enterprise provides its service at the time it promises to do	369	Strongly disagree	78	21.1	76.4	2.31	1.153
		Disagree	204	55.3			
		Neutral	2	.5			
		Agree	64	17.3	23		
		Strongly Agree	21	5.7			
I have confidence in the enterprise service	369	Strongly disagree	116	31.4	76.7	2.23	1.261
		Disagree	167	45.3			
		Neutral					
		Agree	57	15.4	23.3		
		Strongly Agree	29	7.9			
According to my experience, the enterprise can be trusted completely	369	Strongly disagree	60	16.3	76.7	2.37	1.140
		Disagree	223	60.4			
		Neutral					
		Agree	61	16.5	23.3		
		Strongly Agree	25	6.8			
This enterprise have honest employee	369	Strongly disagree	73	19.8	75.9	2.32	1.124
		Disagree	207	56.1			
		Neutral	2	.5			
		Agree	71	19.2	23.5		
		Strongly Agree	16	4.3			

The Enterprise service rendered safe	369	Strongly disagree	18	4.9	75.6	2.50	1.035
		Disagree	261	70.7			
		Neutral	1	.3	24.2		
		Agree	67	18.2			
		Strongly Agree	22	6.0			
The Enterprise's polices and practiced activities worthy of mutual trust and respect towards customers	369	Strongly disagree	47	12.7	75.3	2.45	1.153
		Disagree	231	62.6			
		Neutral	1	.3	24.4		
		Agree	59	16.0			
		Strongly Agree	31	8.4			

Source: SPSS output 2021

Regarding getting services as promised, 76.4% of respondents were negatively responded for the issue asked to what extent with "This enterprise provides its service at the time it promises to do " which shows that continuity rate for majority of the respondents with the enterprise is at question. since the enterprise give its service as promised, respondents said to an poor mean of 2.31 with SD of 1.15 . On the other hand the researcher asked the respondents about confidence in the enterprise service, about 76.7 % of respondents lack their confidence towards the enterprises service, respondents said to a very low degree mean of 2.23 with SD of 1.26. Safety will another issue raised by the researcher , 75.9 % of respondents has Lack honesty for the question " This enterprise have honest employee" , respondents said to a very poor degree mean of 2.32 with SD of 1.124. confirmed that the services rendered safe, respondents said to a very great degree mean of 3.92 with SD of .913 , 82.5% of respondents were agreed on the issue

In general , 74.8% to 82.5% of respondents were shown their agreement almost in all issue concerning established trust in small and micro industry. The data collected above indicates higher average mean of 4.02 with SD 0.89 which inclination towards the agreed response in the likert scale, the study can conclude that most respondents have trust in enterprise's services.

4.4.4 Descriptive analysis on Commitment

Table 14: The descriptive analysis of Commitment by using Frequency, Percent, Mean and SD

Statements	N	Likret Scale	Frequency	Percent		mean	SD
The Enterprise is committed to provide service to customers in according with the specifications and quality require	369	Strongly disagree	47	12.7	75.3	2.45	1.153
		Disagree	231	62.6			
		Neutral	1	.3			
		Agree	59	16.0	24.4		
		Strongly Agree	31	8.4			
The enterprise offers personalized service to meet customer needs differently	369	Strongly disagree	55	14.9	75.6	2.44	1.208
		Disagree	224	60.7			
		Neutral	6	1.6			
		Agree	42	11.4	22.8		
		Strongly Agree	42	11.4			
This Enterprise is committed to solve any encountered problems facing customers as soon as possible without any delay	369	Strongly disagree	18	4.9	75.6	2.50	1.035
		Disagree	261	70.7			
		Neutral	1	.3			
		Agree	67	18.2	24.3		
		Strongly Agree	22	6.0			
The Enterprise is committed to provide service on time in response to customer and customer conditions	369	Strongly disagree	76	20.6	72.4	2.33	1.115
		Disagree	191	51.8			
		Neutral	22	6.0			
		Agree	64	17.3	21.6		
		Strongly Agree	16	4.3			
This Enterprise is committed to follow up the way's of providing service to customers before and after	369	Strongly disagree	54	14.6	75.6	2.35	1.037
		Disagree	225	61.0			
		Neutral	6	1.6			
		Agree	75	20.3	22.7		
		Strongly Agree	9	2.4			

Source: SPSS output 2021

On commitment issues asked to what extent, the research found out that 75.3% of the respondents were disagreed on the enterprise is committed to its specifications and questions and quality required, respondents said to a very great degree mean of 2.45 with SD of 1.153. On the other hand 75.6% of the

respondents were shown their disagreement on the issue "Enterprise offers personalized service to meet customer needs differently, respondents said to a low degree mean of 2.44 with SD of 1.208. The 75.6% of the respondents were disagreed with the issue of " Enterprise is committed to solve any encountered problems facing customers as soon as possible without delay ", respondents said to a poor degree mean of 2.50 with SD of 1.035. A negative response was given by the majority of response (72.4%) about the issue " Enterprise is committed to provide service on time in response to customer and customer conditions" which implies respondents said to a low degree mean of 2.33 with SD 1.115 . Lastly 75.6 % of respondents were disagreed with the issue of "Enterprise is committed to follow up the way's of providing its service to customers before and after" which indicates respondents said to a great low mean of 2.35 with SD of 1.037.

The data collected above indicates higher average mean of 2.414 with SD 1.1096 with inclination towards the agreed response in the likert scale, the study can conclude that most respondents are not comfortable in enterprise commitment. Over all the result shows that respondents are not satisfied in enterprise's services.

4.4.5 Descriptive analysis on Customer Loyalty

Table 15: The descriptive analysis of Customer Loyalty by using Frequency, Percent, Mean and SD

Statements	N	Likert Scale	Frequency	Percent		mean	SD
I consider this enterprise is my first choice	369	Strongly disagree	73	19.8	75.9	2.32	1.124
		Disagree	207	56.1			
		Neutral	2	.5			
		Agree	71	19.2	23.5		
		Strongly Agree	16	4.3			
I would always recommend my enterprise to the others	369	Strongly disagree	18	4.9	75.6	2.50	1.035
		Disagree	261	70.7			
		Neutral	1	.3			
		Agree	67	18.2	24.2		
		Strongly Agree	22	6.0			
It would be difficult to change my beliefs about this enterprise	369	Strongly disagree	47	12.7	75.3	2.45	1.153
		Disagree	231	62.6			
		Neutral	1	.3			
		Agree	59	16.0	24.4		
		Strongly Agree	31	8.4			
I would always	369	Strongly disagree	47	12.7	75.3	2.45	1.153

use this enterprise service		Disagree	231	62.6	24.4		
		Neutral	1	.3			
		Agree	59	16.0			
		Strongly Agree	31	8.4			
I am loyal customer to this enterprise	369	Strongly disagree	55	14.9	75.6	2.44	1.208
		Disagree	224	60.7			
		Neutral	6	1.6	22.8		
		Agree	42	11.4			
		Strongly Agree	42	11.4			
I do not like to change to another enterprise because this enterprise see my needs	369	Strongly disagree	18	4.9	75.6	2.50	1.035
		Disagree	261	70.7			
		Neutral	1	.3	24.2		
		Agree	67	18.2			
		Strongly Agree	22	6.0			
Even if close friends recommend me other companies, my preference for this enterprise would not change	369	Strongly disagree	76	20.6	72.4	2.33	1.115
		Disagree	191	51.8			
		Neutral	22	6.0	21.6		
		Agree	64	17.3			
		Strongly Agree	16	4.3			
I will not think of moving to another enterprise whatever, the competitors offers is attractive	369	Strongly disagree	54	14.6	75.6	2.35	1.037
		Disagree	225	61.0			
		Neutral	6	1.6	22.7		
		Agree	75	20.3			
		Strongly Agree	9	2.4			

Source: SPSS output 2021

As it can be seen in the above table 14, 75.9% of respondents shown their disagreement for the issue asked to what extent " I consider this enterprise is my first choice" which indicates that majority of the respondents didn't continued with the enterprise activities by considering as their first choice, the respondents said to a great extent mean of 2.32 with SD of 1.124, 75.6 % of respondents shown their disagreement for the issue asked to what degree " I would always recommend my enterprise to the others" which indicates that majority of the respondents didn't continued with the enterprise activities by recommend others to use their enterprises, respondents said to an neutral mean of 2.50 with SD of 1.035, 75.3% or a mean 2.45 with SD= 1.153 of respondents shown their disagreement for the issue " It would be difficult to change my beliefs about this enterprise" , which designates that greater part of the respondents didn't continued with the enterprise activities, the respondents belief is easy to change about their enterprise , 75.3 % of respondents shown their disagreement for the issue raised question to what degree " I would always use this enterprise service" which shows that high part of the respondents didn't continued with the enterprise always by using its service, respondents said to an poor level degree mean of 2.45 with SD of 1.153, 75.6 % of respondents were disagreed on the issue asked to what extent " I am loyal customer to this enterprise" which explains that little part of the respondents continued with the enterprise as they are loyal customer, respondents said to a low degree about the issue mean of 2.44 with SD of 1.208, the other issue similarly 75.6% of respondents were disagreed on the issue asked to what extent of " I do not like to change to another enterprise because this enterprise see my needs " which implies that majority of the respondents didn't continued with the enterprise activities since the enterprise see their needs, the respondents said to a neutral extent mean of 2.50 with SD of 1.035, 72.4 % of respondents shown their disagreement for the issue to what extent " Even if close friends recommend and other enterprise, my preference for this enterprise would not change" which shows that majority of the respondents can stop with the enterprise activities even if close friends recommend to use other enterprise the customers easily change because they didn't prefer the enterprise rather than others, the respondents said to a great extent mean of 2.33 with SD of 1.115 and lastly 75.6% of respondents shown their disagreement for the issue to what extent " I will not think of moving to another enterprise whatever, the competitors offers is attractive" which indicates that greater part of the respondents can pause with the enterprise activities even if the competitors offers is attractive because they didn't prefer the enterprise rather than others, the respondents said to a low extent mean of 2.35 with SD of 1.037.

The data collected above to assess the states of the customer loyalty of the enterprise indicates average mean of 2.4175 with SD 1.1075 which inclination towards the disagreed response in the likert scale, the study can conclude that most respondents are not loyal to the enterprises

4.5 Correlation Analysis

Correlation Analysis is a statistical technique that can show whether and how strongly pairs of variables are related. To examine the relationship between dependent variable (customer loyalty) and independent variables (customer satisfaction, switching cost, trust and commitment), a Pearson product moment correlation analysis was used. A correlation is a number between -1 and 1 that measures the degree of association between two variables.

The Pearson correlation coefficient (r) is used to test if a linear relationship exists between two variables. The correlation coefficient is a statistical measure of the association between two numerical variables (Zikmund, 2003). In this research Alwadaei's (2010) correlation value of coefficient was implemented to interpret the magnitude of findings presented on table 4.12. As shown in the objective and conceptual framework of this study, to test the relationship between trust and customer loyalty, commitment and customer loyalty, satisfaction and customer loyalty, image and customer loyalty, switching cost and customer loyalty.

Table 16 correlation value of coefficient

r-value	The Strength of Association
0.81 to 0.99	Very strong positive relationship
0.61 to 0.80	Strong positive relationship
0.41 to 0.60	Moderate positive relationship
0.21 to 0.40	Weak positive relationship
0.01 to 0.20	Very weak positive relationship
0	No relationship
- 0.01 to - 0.20	Very weak negative relationship
- 0.21 to - 0.40	Weak negative relationship
- 0.41 to - 0.60	Moderate negative relationship
- 0.61 to - 0.80	Strong negative relationship
- 0.81 to - 0.99	Very strong negative relationship

Source: Hussey (1997)

4.6 Correlations between independent variables and dependent variables

Table 17:- Correlations between independent variables and dependent variables

		Correlations				
		Customer Loyalty	Customer Satisfaction	Switching Cost	Trust	Commitment
Customer Loyalty	Pearson Correlation	1	.663**	.953**	.982*	.993**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	369	369	369	369	369
Customer Satisfaction	Pearson Correlation	.663**	1	.656**	.644*	.664**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	369	369	369	369	369
Switching Cost	Pearson Correlation	.953**	.656**	1	.909*	.980**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	369	369	369	369	369
Trust	Pearson Correlation	.982**	.644**	.909**	1	.963**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	369	369	369	369	369
Commitment	Pearson Correlation	.993**	.664**	.980**	.963*	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	369	369	369	369	369

Source: SPSS output 2021

4.5.1 Correlations analysis between Customer Satisfaction and Customer Loyalty

Pearson correlation test was conducted to know whether there is significant correlation or not between customer satisfaction and customer loyalty and the result are shown in the table 18. As it is clearly indicated on the table there is positive correlation between customer satisfaction and customer loyalty. The result of correlations analysis prove that customer satisfaction and customer loyalty are correlated with strong positive relationship ($r=.663$). From this we can understand that when customer's satisfaction towards the enterprises increases customer's loyalty of the enterprises also increases. Therefore satisfaction is significantly and positively correlated with the customer's loyalty in the context of enterprises engaged in the production home and office furniture in kolefe keraniyo sub city werda 08.

4.5.3 Correlations analysis between Switching Cost and Customer Loyalty

Pearson product moment correlation indicated that significant positive relationship between switching cost and customer loyalty ($r=.953^{**}$, $p < .01$). The result $r=.953^{**}$ indicate that switching cost and customer loyalty have Very strong positive relationship. From this we can understand that when customer's commitment towards the Enterprise increases customer's loyalty of the enterprises also increases. Therefore Switching Cost is significantly and positively correlated with the customer's loyalty in the context of enterprises engaged in the production home and office furniture in kolefe keraniyo sub city werda 08.

4.5.4 Correlations analysis between Trust and Customer Loyalty

Pearson correlation test was also conducted and the result are shown in the table 19, above which is indicated in the table, there is significant Very strong positive relationship on between trust and customer loyalty. In other words trust and customer loyalty have very strong correlation or relationship ($r = .982^{**}$).

From this we can understand that when customer's trust towards the Enterprise increases customer's loyalty of the enterprises also increases. Therefore commitment is significantly and positively correlated with the customer's loyalty in the context of enterprises engaged in the production home and office furniture in kolefe keraniyo sub city werda 08.

4.5.5 Correlations analysis between Commitment and Customer Loyalty

For these variables Pearson correlation test was also conducted and the result are shown in the table 4.8 above which is clearly indicated in the table, there is significant positive correlation on between commitment and customer loyalty. In other words commitment and customer loyalty have Very strong positive relationship ($r = .993^{**}$). From this we can understand that when customer's commitment towards the Enterprise increases customer's loyalty of the enterprises also increases. Therefore commitment is

significantly and positively correlated with the customer's loyalty in the context of enterprises engaged in the production home and office furniture in kolefe keraniyo sub city werda 08. .

4.5.6 Correlations analysis between Customer Satisfaction and Switching Cost

Pearson correlation test was conducted to know whether there is significant correlation or not between customer satisfaction and customer loyalty and the result are shown in the table .As it is clearly indicted on the table there is positive correlation between customer satisfaction and customer loyalty .The result of correlations analysis prove that customer satisfaction and customer loyalty are correlated with strong positive relationship ($r=.656^{**}$). From this we can understand that when customer's switching cost towards the Enterprise increases customer satisfaction of the enterprises also increases. Therefore switching cost is significantly and positively correlated with the Customer Satisfaction in the context of enterprises engaged in the production home and office furniture in kolefe keraniyo sub city werda 08.

4.5.6 Correlations analysis between Customer Satisfaction and commitment

Pearson product moment correlation indicated that significant positive relationship between switching cost and customer loyalty .The result $r=.664^{***}$ indicate that switching cost and customer loyalty have Very strong positive relationship. From this we can understand that when customer's commitment towards the Enterprise increases Customer Satisfaction of the enterprises also increases. Therefore commitment is significantly and positively correlated with the Customer Satisfaction in the context of enterprises engaged in the production home and office furniture in kolefe keraniyo sub city werda 08.

4.5.7 Correlations analysis between Customer Satisfaction and trust

Pearson correlation test was also conducted and the result are shown in the table 20 , above which is indicated in the table , there is significant Very strong positive relationship on between trust and customer satisfaction . In other words trust and customer satisfaction have very strong correlation or relationship ($r=.664^{**}$).

From this we can understand that when trust towards the Enterprise increases customer's loyalty of the enterprises also increases. Therefore trust is significantly and positively correlated with the customer's satisfaction in the context of enterprises engaged in the production home and office furniture in kolefe keraniyo sub city werda 08.

4.5.8 Correlations analysis between switching cost and commitment

For these variables Pearson correlation test was also conducted and the result are shown in the table ,4.8 above which is clearly indicated in the table , there is significant positive correlation on between commitment and switching cost. In other words commitment and switching cost have Very strong positive

relationship ($r = .980^{**}$). From this we can understand that when customer's commitment towards the Enterprise increases switching cost of the enterprises also increases. Therefore commitment is significantly and positively correlated with the switching cost in the context of enterprises engaged in the production home and office furniture in kolefe keraniyo sub city werda 08.

4.5.9 Correlations analysis between switching cost and trust

Pearson correlation test was conducted to know whether there is significant correlation or not between switching cost and trust and the result are shown in the table 21. As it is clearly indicated on the table there is positive correlation between switching cost and trust. The result of correlations analysis prove that switching cost and trust are correlated with strong positive relationship ($r = .909^{**}$). From this we can understand that when trust towards the Enterprise increases switching cost of the enterprises also increases. Therefore trust is significantly and positively correlated with the switching cost in the context of enterprises engaged in the production home and office furniture in kolefe keraniyo sub city werda 08.

4.5.10 Correlations analysis between trust and commitment

Pearson product moment correlation indicated that significant positive relationship between commitment and trust. The result $r = .963^{**}$ indicate that commitment and trust have Very strong positive relationship. From this we can understand that when customer's commitment towards the Enterprise increases trust of the enterprises also increases. Therefore commitment is significantly and positively correlated with the trust in the context of enterprises engaged in the production home and office furniture in kolefe keraniyo sub city werda 08.

4.6 Multi collinearity Assumption

Multi collinearity refers to the situation in which the independent variables are highly correlated. When independent variables are multi collinearity, there is "overlap" or sharing of predictive power (Dillon, 1993). This may lead to the paradoxical effect, whereby the regression model fits the data well, but none of the predictor variables has a significant impact in predicting the dependent variable (Robert, 2006).

The multi collinearity in this study was checked using the Tolerance and VIF value. As it is showed in the table all independent variables have a Tolerance value greater than 0.01 and VIF value less than 10. The VIF, Variance inflation factor, is computed as "1/Tolerance", and it is suggested that predictor variables whose VIF values are greater than 10 may merit further investigation (Robert, 2006).

Table 18 Coefficients of Collinearity Statistics

Model		Collinearity Statistics	
		Tolerance	VIF
1	Customer satisfaction	.556	1.798
	Switching cost	.24	4.248
	trust	.42	2,37
	commitment	.26	5.023

a. Dependent Variable: customer loyalty

Source: SPSS output 2021

In this study the result of multi co linearity statistics analysis shows VIF value ranges 1.798 to 5.023 and the tolerance value ranges within the value of 0.24 to 0.556 which indicates that there is no multi co linearity problem in this study. Hence the researcher can interpret it

4.7 Multiple Linear Regression Analysis

Regression is a method of estimating or predicting a value on some dependent variable given the values of one or more independent variables. Like correlations, statistical regression examines the association or relationship between variables. Unlike with correlations, however, the primary purpose of regression is prediction (Marczyk, DeMatteo and Festinger, 2005).

This research has preferred to administer multiple regression analysis since the numbers of independent variables to predict the dependent variable are five namely recognition, promotion, training, performance feedback and working condition. Multiple regressions is a statistical technique through which one can analyze the relationship between a dependent variable and a set of independent or predictor variables (Ho, Robert. 2006)

In this study multiple linear regression analysis was employed to know by how much the independent variable explains the dependent variable . It is also used to understand by how much each independent variable (Customer Satisfaction, Switching Cost , Trust and Commitment) explains the dependent variable that is Customer Loyalty

Table 19 : Customer Loyalty Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.999 ^a	.998	.998	.04541	.998	46856.105	4	364 ^a	.000	2.389

a. Predictors: (Constant), commitment, customer satisfaction, trust, switching cost

b. Dependent Variable: customer loyalty

Source: SPSS output 2021

The above table shows R, the multiple correlation coefficients with dependent variable, and it is the correlation between all of the predictor variables and the dependent variable. Larger value of R indicates stronger relationship. In this model, the value is 0.999 which indicates that dependent variable has strong relationship with the independent variables.

R Square is simply the square value of R. This is frequently used to describe the goodness of fit or the amount of variance explained by given set of predictor variables. The value 0.98 or 98 % indicates that variation in customer loyalty can be explained by the independent variables in the model in small and micro enterprises engaged on the production home and office furniture in k.k. sub city werda 08. In other words 2 % of the change independent variables customer loyalty not explained, which means other factors which contribute for this change.

Table 20 ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	386.452	4	96.613	468.105	.000 ^b
Residual	.751	364	.002		
Total	387.203	368			

Source: SPSS output 2021

The ANOVA table above that describes the overall variance counted for the model. If the significance value of the F statistic is small (smaller than 0.05) then the independent variable do a good job explaining the variation in the dependent variable. If the sig. value of F is larger than say 0.05, the independent variables do not explain the variation in the dependent variable.

The above ANOVA table has confirmed the explained variance by the model could truly explain the change in customer loyalty (F ratio=468.105, p<0.05). In the above table, Commitment, Switching Cost, Customer Satisfaction, Trust, are good factors on customer Loyalty.

Table 21 : Multiple linear Regression Coefficient

Model	Un standardized Coefficients		Standardized Coefficients	t	Sig.	Co linearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	-.014	.011		-1.276	.203		
Customer satisfaction	.016	.006	.008	2.728	.007	.556	1.798
switching cost	-.339	.015	-.349	-23.172	.000	.24	4.248
trust	.170	.011	.178	15.821	.000	.42	2,37
commitment	1.159	.023	1.158	49.662	.000	.26	5.023

Source: SPSS output 2021

The equation of multiple regression linear regression is ;

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \dots + \beta_n X_n + \epsilon$$

Where Y = Customer Loyalty , X₁ = Customer Satisfaction, X₂= Switching Cost, X₃ = Trust, X₄ = Commitment, X₅ = Commitment, β₀ , β₁ - - - β_n = Model Parameters or regression coefficient and ε_i = random error

Based on multiple regression linear regression model the result was as follows ;

$$Y = -.014 + .016X_1 + .039X_2 + .17X_3 + 1.159X_4$$

This part of the output was concerned with the measurement of the model .In multiple regressions, the model takes the type of an equation that contains a coefficient (B) for each independent variable. The first part of table 22 shows the estimates for the B values and these values indicate the individual contribution of each predictor to the regression model. The B value tells regarding the link between customer loyalty and each predictor. If the value was positive , the searcher would tell that there was a positive relationship between the predictors and the outcome whereas a negative coefficient represents a negative relationship.

For these data, all predictors have positive B values which indicates a positive effect of all the variables towards the dependent variables. Therefore, customer satisfaction, switching cost, trust and commitment increases customer loyalty increases in this study result. In addition, the B values tell the reader to what degree each predictor effects the outcome if the effects of all other predictors were held constant.

Each of those beta values has an associated expected error indicting to what extent these values would vary across completely different samples, and these expected errors are used to see whether or not or not the B values differs considerably from zero. Therefore, if the t-test related to a B column was important (if the within the column labeled sig. was a smaller amount than 0.1during this case) then that part predictor is creating a big contribution to the model.

The smaller the value of sig. (and the larger the value of t) the greater contribution of that predictor. Therefore, from the above table 23 or for this model, Customer Satisfaction (X_1), $t=2.78, p<001$, Switching Cost(X_2), $t=-23.17, p>001$, Trust(X_3), $t=15.08, p<001$ and Commitment(X_4), $t=49.6, p<001$ were significant predictors of customer loyalty. From the magnitude of the t-statistics, the researcher can see that Commitment has slightly more impact than the other significant predictors do. This implies the 1 percentage increases in Commitment would result in a 496% increase in loyalty intention and repurchase other variables remain constant.

However, the value of sig. for commitment and trust was on top of p value or on top of 10%. Hence, this variable has no important contribution for client loyalty through it was having positive relationship.

The **B** values and their significance are vital statistics to seem at but the standardize versions of the **B** values are easier to interpret because of they are not addicted to the units of measurements of the variables The normalized beta value were all measured in standard deviation units and its directly comparable. Therefore, they supply a stronger insight in to the "importance" of a predictor within the model. The standardized beta values for commitment and trust was 49.6 and 15.8 respectively, Customer Satisfaction 2.72, Switching Cost -23, Trust .235 This tells us that client Commitment has slightly greater impact within the model.

4.8 Discussion of results

This discussion is important to provide more clarification about the above results. The purpose of this study was to identify factors of customer loyalty in the small and micro industry in the case of kolefe keraniyo sub city werda 08. The prepared questionnaires were distributed to 384 respondents. From 384 respondents those potential respondents 369 of them filled and returned the questionnaires to the researcher. Based on the data obtained from respondents response analysis and discussion was made.

The general information of respondent part includes the following items; gender of the respondent, based on the researcher data collected analysis 268(72.6%) whose questionnaires usable were male and 101(27.4%) female respondents which show that the study was participated for both male and female. In terms of age respondents of the study The majority of the respondents 138 (37.4%) were fall in the age range of 31 to 45 are matured and almost they are in productive age group to give information about the small and micro enterprises engaged on the production of home and office furniture. Regarding educational level, the more than half of the participants 193(52.3) have earned BA degree and TVT, This indicates that majority of customers of the enterprises are graduates, an educated person is more aware of his/her surroundings. So, the highly literacy level of respondents helped the researcher in getting good quality, knowledgeable and quality responses from respondents. With regards to number of years respondents use enterprises service,

the highest 162(43.9) number in years is 3 years' which indicates that the customers of the enterprise gives sufficient information about the enterprises and a good contribution to the objective of the study in reflecting loyalty. In terms of respondents' income, majority of respondents' 217(58.8%) were earned in the range 3000 – 800 birr. As it can be seen in the table above majority respondents earn better income, which was above birr 3000. About occupation of respondent ,188(50.9.%) of participants were from Owen business , 112(30.4%) were from private sector and 69(18.7%) participants were government sector . Therefore , most of the customer of available in the survey were own business, private, and government sector respectively.

In today's competitive environment, small and micro enterprises should build and maintain good relationship with the target customers in order to be successful and survive. Customers can be remaining loyal towards a small and micro enterprises for a number reason. This paper has identified four dimensions of factors that will be affect customer loyalty in small and micro enterprises engaged on the production of home and office furniture particularly in kolfe keraniyo sub city werda 08. namely customer satisfaction, switching cost, trust and commitment.

Based on respondents data analysis the result of commitment dimension were, the total mean score of commitment was 2.414 with SD=1.106 The mean score of commitment implies to represent disagreement for the issues related for commitment. Pearson correlation test was also clearly indicated that significant positive correlation on between commitment and customer loyalty. In other words commitment and customer loyalty have strong correlation or relationship ($r = .993$, $p < 0.01$). Ndubisi (2007) found that commitment has a significant positive effect on customer loyalty. This study result also shows that commitment has the highest beta coefficient value ($\beta = 49.662$, $p < 0.05$). These indicate commitment is the first most essential factor to determine customer loyalty.

With regarding trust dimension, the total mean score was 2.346 with SD=1.1426 which is represent disagreement for the issues related for trust. Pearson correlation test indicated that significant positive correlation on between trust and customer loyalty($r = .982$, $p < 0.01$). In other words the value $r = .982$ implies that trust and customer loyalty have strong correlation or relationship. When customer trust towards their small and micro enterprises increases, their loyalty also increases. The finding of Morgan and Hunt (1994) concluded that customers with trusts in service provider's capability would probably be willing to commit to a service relationship for meeting their expectations. The regression result of this finding shows that trust has positive and significant relationship with customer loyalty. The beta coefficient value ($\beta = .178$, $p < 0.05$) indicate trust is essential factor in predicting customer loyalty. This finding support the study of Lin and Wang (2006) that found trust has a significant positive effect on customer loyalty. And also the

finding of Ndubisi (2007) showed that trust is an important element to the development of customer loyalty. Therefore, the result of thus studies on trust dimension is similar with the above findings that trust has the power to increase customer's loyalty.

Regarding switching cost dimension, the total mean score of switching cost was 2.4 with SD = 1.0999 this implies that the agreement on the issues are below average this means respondents disagreement on statements. The Pearson correlation value $r=.953$ which indicates that switching cost and customer loyalty have strong positive relationship. The regression result shows the beta coefficient value ($\beta = -.349, p<0.05$) this indicate switching cost has significant effect on customer loyalty. Therefore, the result implies that switching cost has strong relationship and significant effect in determining customer loyalty.

The other that affects customer loyalty is customer satisfaction. The total mean score of customer satisfaction was 2.4675 with SD=0.7375 which represent disagreement for the issues related for customer satisfaction. Pearson correlation, the value $r=.663$ indicates the result of correlations analysis prove that customer satisfaction and customer loyalty are correlated with moderate relationship. High customer satisfaction leads to high customer loyalty. The result of multiple linear regression shows that customer satisfaction has positive relationship with customer loyalty. The beta coefficient value ($\beta = .008, p<0.05$) this indicate that customer satisfaction is the third most essential factor in predicting customer loyalty.

CHAPTER FIVE

5. CONCLUSION AND RECOMMENDATION

5.1 Introduction

The chapter presents the general findings of the research in the context of the central ideas underpinning the objective of this research. The perspective of this chapter does not only recommend the solutions but presents the findings in relation to determinants of customer loyalty on furniture industry, the case of kolfe keraniyo sub city werda 08 small and micro enterprises engaged on the production of home and office furniture. The key components of the chapter include the conclusion, recommendations and suggestions for future research.

5.2 CONCLUSION

Customer loyalty is becoming a key factor and strategic element to win market share, to develop sustainable competitive and for long term success of companies in today's high competition in furniture industry. The purpose of this study was to identify the factors that affect customer loyalty on small and micro enterprises engaged on the production of home and office furniture, particularly in kolfe keraniyo sub city werda 08 and to identify how each factor or the independent variables which are customer satisfaction, switching cost, trust and commitment affects the dependent variable which is customer loyalty in the small and micro enterprises engaged on the production of home and office furniture.

Thus the above dimensions were used as illustrative variables for the purpose of this study and the effect of these variables on customer loyalty were the main concern of this paper. Overall, with 384 questionnaires distributed to customers with different gender, age, educational status, occupation, income and years of use, enterprises' services were surveyed. Among the distributed questionnaires, 369 were collected and the data was added on the SPSS software program. In order to analyze the data of relationship between dependent and independent variables, descriptive statistics tools (like frequency, percent, mean, standard deviation), correlation and multiple linear regressions were employed.

Cronbach Alpha was used to measure the reliability of the independent variables stated to explain the dependent variable; customer loyalty, which was found to be well above the threshold level at 0.944. Correlation analysis, Multi Co-linearity and regression analysis were run to test the acceptance or rejection of the expected result that were put forward by this thesis.

The power of the independent variables in explaining customer loyalty of small and micro enterprises engaged in the production of home and office furniture has found that the dependent variable was positively explained (99.7%) by the four factors of customer loyalty which are known, for all uses and purpose of this study, as independent variables.

Based on the result of the finding the following conclusions are drawn;

- ❖ Customer satisfaction has positive and significance factor in determining customer loyalty.
- ❖ Switching cost has positive and significance factor in determining customer loyalty.
- ❖ Trust has positive and significance factor in determining customer loyalty.
- ❖ Commitment has positive and significance factor in determining customer loyalty.

5.3 Recommendation

According to the findings of the thesis and the conclusions made above the researcher passed the following recommendations ;

Even if the researcher results has showed the significance and power of determinacy of the independent variables the following detailed recommendation has been forwarded by the researcher

- Based on this thesis result, commitment, trust and switching cost have the most essential factor that determines customer loyalty in the small and micro enterprise industry. Therefore, the owner of small and micro enterprises industry should apply effective work on these determinants in order to be successful in gaining more profit and loyalty of customers more than their competitors.

Small and micro enterprises should be;

- ✓ committed to provide service to customers in according with the specifications and quality required, dedicated to offers personalized service to meet customers need, committed to solve any encountered problems facing customers as soon as possible without any delay, devoted to provide service on time in response to customer and customer conditions plus committed to follow up the ways of providing service to customers before and after.
 - ✓ provides its service at the time it promises to do, increase confidence in the their service, promote honest employee and provide safe services.
 - ✓ Ensure offered by the enterprises must matches or exceeds customer expectation. As customers are satisfied with the service the more they tend to become loyal customer.
- In this dynamic and competitive working atmosphere of Ethiopia, the growing number of enterprises leads to increment in the competition of furniture industry. Therefore, to win the competitions, enterprises must be well aware of the wants and needs of their customers ; this comes

through their excellent customer relationship marketing practice .Nowadays, customer are demanding more not only based on the service but they demand the way they are treated. So, it is advisable for enterprises to have strong connections with their customers in order to create and maintain customer loyalty and keep customers from switching to other competitors.

- One best method of attracting and increasing loyalty level of customers in this competitive world is giving excellent service, like on time services .Accordingly, I recommend for all enterprises to us this kind of service to get higher profit and also to gin loyalty from their customers.
- decision maker and executive should be imperative to develop and apply the modern innovative marketing strategy to the furniture industry in small and micro enterprises engaged on the production of home and office furniture that focuses on keeping and improving current customers rather than acquiring new customers .

In general, in small and micro enterprises engaged on the production of home and office furniture should make the whole system on work with customers, not in the contradictory of customers. As it is known , customers are the reason for survival of the enterprises. So, the enterprises is expected to invest more on attracting new customers and retaining the existed ones. The enterprises should recognize the importance of identifying determinants of customer loyalty in creating loyal customers and implement appropriately.

5.4 Suggestions for Future Research

Even though this study did have a constructive response of 369 respondents and 7 from branches of Addis Ababa, it is still not representative with regard to the whole small and micro enterprises . The study is just the first step and it is hoped that the findings could stimulate further research. A few suggestions re proposed here for the benefits of future research.

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APPENDIX A

PART TWO

Please, indicate your opinion on factors affecting customer loyalty on small and micro enterprises engaged on the production of home and office furniture by marking the appropriate box on the five point scale.

where, tick (x) in the box given for each question

1= Strongly disagree 2=Disagree 3=Neutral 4= Agree 5=Strongly Agree

	Customer Satisfaction	1	2	3	4	5
1	This enterprise has meet my expectations					
2	The enterprise I work with is far from my expectations of an ideal enterprise positively					
3	According to my experiences, I am satisfied with this enterprise					
4	In comparison to other companies, I consider this enterprise and its service successful					
	Switching Cost					
1	To change to another enterprise involves investing time in searching for information about other companies					
2	To change to another companies will lose a lot of personal relationship with current enterprise employee and management					
3	To change to another companies involves a risk in choosing another enterprise which might turn out not to satisfy me					
	Trust					
1	This enterprise provides its service at the time it promises to do					
2	I have confidence in the enterprise service					
3	According to my experience, the enterprise can be trusted completely					
4	This enterprise have honest employee					
5	The Enterprise service rendered safe					
6	The Enterprise's polices and practiced activities worthy of mutual trust and respect					

	towards customers					
	Commitment					
1	The Enterprise is committed to provide service to customers in according with the specifications and quality require					
2	The enterprise offers personalized service to meet customer needs differently					
3	Enterprise is committed to solve any encountered problems facing customers as soon as possible without any delay					
4	Enterprise is committed to provide service on time in response to customer and customer conditions					
5	Enterprise is committed to follow up the way's of providing service to customers before and after					
	Customer Loyalty					
1	I consider this enterprise is my first choice					
2	I would always recommend my enterprise to the others					
3	It would be difficult to change my beliefs about this enterprise					
4	I would always use this enterprise service					
5	I am loyal customer to this enterprise					
6	I do not like to change to another enterprise because this enterprise see my needs					
7	Even if close friends recommend and other companies, my preference for this enterprise would not change					
8	I will not think of moving to another enterprise whatever, the competitors offers is attractive					

The original questionnaire had been done in Spain by Beerli et al. (2004) in Taiwan by Lin and Wang (2006) and in Iran by Abdollahi (2007).

1. 顧客満足度 (Customer Satisfaction) の測定
 2. 顧客満足度 (Customer Satisfaction) の測定
 3. 顧客満足度 (Customer Satisfaction) の測定
 4. 顧客満足度 (Customer Satisfaction) の測定
 5. 顧客満足度 (Customer Satisfaction) の測定

1= 非常に不満 2= 不満 3= 普通 4= 満足 5= 非常に満足

	顧客満足度 (Customer Satisfaction)	1	2	3	4	5
1	商品の品質が期待通りか					
2	商品の価格が妥当か					
3	商品のデザインが気に入るか					
4	商品の機能が期待通りか					
	顧客満足度 (Customer Satisfaction) の測定 (Switching Cost)					
5	商品の使用が簡単か					
6	商品のサポートが充実しているか					
7	商品の信頼性が高いか					
	顧客満足度 (Trust)					
8	商品の安全性が確保されているか					
9	商品の耐久性が高いか					
10	商品の操作性が良いか					
11	商品のデザインが美しいか					
12	商品の機能が充実しているか					
13	商品の価格が安いのか					
	顧客満足度 (Commitment)					
14	商品の品質が安定しているか					
15	商品の機能が期待通りか					
16	商品の価格が妥当か					

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