



FACTORS AFFECTING CUSTOMER LOYALTY IN PRIVATE HOSPITAL

(A CASE OF AMIN GENERAL HOSPITAL)

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ADDIS ABABA UNIVERSITY
SCHOOL OF COMMERCE
DEPARTMENT OF MARKETING MANAGEMENT

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HOSPITAL: THE CASE OF AMIN GENERAL HOSPITAL

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DECLARATION

I, Fetawek Woldemeskel, hereby declare that this thesis titled, ‘factors affecting customer loyalty in private hospital: the case of Amin general hospital’ is my original work. I have carried out the present study independently with the guidance and support of the research advisor, Dr.Tewodros Mesfin. Any other research or academic sources used here in this study have been duly acknowledged. Moreover, this study has not been submitted for the award of any Degree or Diploma Program in this or any other institution.

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Acknowledgment

First and foremost, praises and thanks to God, the almighty, for His showers of blessings throughout my life.

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ABSTRACT

Currently the health care sector in Ethiopia is operating in a higher competition. Many new hospitals have entered the health care industry. The choice of hospital by customer is increased within this competitive health care industry. Customer loyalty has become a key factor for long-term success of the companies. In order to make customers loyal toward the hospital, management of the hospital need to understand factors affecting customer loyalty. This study aimed at examining factors affecting customer loyalty within Amin general hospital. In order to achieve the objective, data for this study were obtained by distributing questionnaires 400 patients Amin general hospital of which 383 have been collected. To gather information from respondents the study used Convenience sampling techniques. Thus, 383 returned questionnaires were analyzed using statistical package for social science (SPSS version 21).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, image 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 switching cost, image, satisfaction and the least important factors in affecting customer loyalty is trust. The study recommends that hospitals should have to exercise a high level of commitment to deliver quality service, satisfy their patients and increase the satisfaction of patients by giving and keeping promise, by showing concern for the health of their patients, providing consistent quality services, showing respect for patients and fulfilling obligations to patients.

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

CHAPTER ONE

INTRODUCTION

In this section will present the background of the study, background of the organization, statement of the problem, objective of the study, research questions, operational definition of terms, significant of the study, scope and delimitations of the study.

1.1 Background of the study

In today's highly competitive environment, companies fight to share the given market in order to survive in the business and secure long-term profitability. This can be done both by retaining customer and/or attracting new ones. According to Gilmore (2003), in such dynamic environment, organizations need to focus on retaining existing customers through effective marketing relationship. Such environments have enhanced customer awareness which leads to great transformation from traditional product oriented strategy to customer oriented strategy in accordance with the basic principle of relational marketing, that focus on customer loyalty. The objective of relationship marketing is to build loyalty by creating and maintain positive attitude toward the company, thus businesses are shifting from adapting profit oriented strategy to customer oriented strategy in order to win the competitive environment and become profitable. Nowadays business decision makers are searching for new innovative strategies to keep their customers loyalty towards their products and services, and also to further increase the base of loyal customers (Lauren and Lin, 2003).

According to Oliver (1999), customer loyalty means that the customers will repurchase the same brand product or services consistently in the future without being affected by situation that could cause switching behavior. According to Reich held F. (1993) and Reinartz and Kumar ,(2003),in highly competitive environment, customer loyalty has becoming effective means for securing a firm's profitability. According to Andres Kuusik,(2007), these days customers loyalty is becoming the main goal of originations. Globalization and development of information technology have enhanced customer awareness and created a situation where long-term success is no longer achieved without long-term customer relationship.

Customer loyalty has become a key factor for long term success of the companies. Since, it can cost as much as five times more to win a new customer than it does to keep an existing one, the main emphasis in marketing has shifted from winning new customers to the retention of existing ones (Kuusik and Varblance, 2009).

Today, firms have realized how important it is to understand, meet and predict customers' needs. Customers have also become increasingly conscious of their value to their hospital. Due to the highly competitive nature in the health care service sector, customers will be the key factor in determining the success of the enterprise. In short, under such intense competition, the hospital's that has the largest customer base and the highest customer retention rate will be a market leader in the industry. Hence, knowing customers' needs how they feel about the company and their expectation have become critically important for maximizing customer retention (Yap, Ramayah and Shahidan, 2012). As the health care service sector marketplace becomes more dynamic and competitive, hospitals need to focus on retaining existing customer through effective relationship marketing (Gilmore, 2003). The objective of a relationship is to build customer loyalty by creating and maintaining positive attitude toward the company. When a hospital claims to practice relationship marketing, it signifies that they have undertaken an organization wide strategy to manage and nurture their interaction with patient and sales prospects relationship marketing is not only at the customer service point or at relationship manager level but at every point in the organization (Keshivari and Zare, 2012).

In today's very competitive health care service sector where customer loyalty has become a key factor for long-term success of organizations. Businesses need to build long-term relationships with customer to increase retention. These relationships and interaction are needed to create loyal customer base. Ensuring a loyal customer base has financial benefits, and ensures the long-term success for the business (Zhang, Dixit and Friedman, 2010).

Currently the health care service sector in Ethiopia is operating in a higher competition. Retaining valuable customers for Amin general hospital is a prerequisite to survive in the business and build strong long term customer relationship. But what are the main factors that influence customer loyalty in the case of Amin general hospital. The potential for establishing loyalty depends on the product, customer and market environment. Therefore the objective of the study is to investigate the key factors that affect customer loyalty in Amin general hospital.

This research will try to examine the main factors affecting customer loyalty in Amin general hospital by focusing on only five variables (Trust, Commitment, Satisfaction, Image and switching cost).

1.2 Background of the organization

Amin General Hospital is a health institution established in March, 2012 G.C with a motto of providing a modern, up to date and affordable health care services within the frame work of the national health policy. The hospital is now employing more than 71 individuals; including Health professionals & supporting staff.

The mission to deliver timely and compassionate medical services to our patients and their families to the highest possible standard through the provision of qualified staff, the most appropriate equipment and staff training programmers.

VISION

Creating highly satisfied customers, employees and stakeholders through the provision of modern, up to date and affordable health care service within the frame work of the national health policy and contributing to the development of the country.

MISSION

To deliver timely and compassionate medical services to our patients and their families to the highest possible standard through the provision of qualified staff, the most appropriate equipment and staff training programmers.

TEAM

The hospital has a team of medical service such as: Internal Medicine, Gastroenterology, Surgery, Pediatric, Gynecology & obstetrics, In patient service, clinical laboratory, Radiology, Pharmacy, Endoscopy & colonoscopy, Immunization Unit Department and so on.

VALUES

Quality

By setting and surpassing higher standards, continue to build a smarter, faster, more efficient organization that delivers excellent, appropriate care in the right place at the right time.

Compassion

Culture of caring will be unmistakable in every personal interaction and treat individuals, families and colleagues with empathy, honesty and openness.

Respect

Treat each individual with caring consideration and value the diverse perspectives each one of them can bring.

Compassion

Empathize with the physical, emotional and spiritual needs of the sick and injured.

Service

Respond to and try to exceed the expectations of those served by or involved in our organization (WWW.amingeneralhospital.com).

1.3 Statement of the problem

The healthcare industry is among the most dynamic and rapidly growing industries in the world economy. The composition of private hospitals has grown in complexity. The growth in the industry will inevitably increase the competition among private healthcare. Customer requirements and competitive dynamics continue to change. The industry is seeing more deals, more investment, and more experiments than ever before. Healthcare organizations are rethinking every element of their strategies, structures, and business practices to find the path to sustainable results. In view of the intense competition among Ethiopia private healthcare sectors, coupled with the increasing demand of customers, hospitals need to understand the consumer's attitudinal and behavioral processes that influence the hospital patronage, in order to increase the competitive positions. Thus, creating a strong relationship with the customers; which could be consequently followed by their loyalty, is considered to be a key factor for increasing the market share and building a sustainable competitive advantage. As customer loyalty is considered a vital objective for a firm's survival and growth, building a loyal customer base has not only become a major marketing goal, but it is also an important basis for developing a sustainable competitive advantage (Mandhachitara, R & Poolthong, Y, 2012). Understanding loyalty cultivation or

retention is thus considered to be a key element in delivering long-term corporate profitability, as profits can be increased over the lifetime of a customer through his/her retention (Oberseder, M; Schlegelmilch, B.B and Murphy, P.E, 2013).

Currently healthcare industry in Ethiopia is operating in an increased competition. Many new hospitals have entered in the healthcare industry. The choice of hospitals by customer is increased within this competitive healthcare industry. It is important for private healthcare to develop a better strategy to gain more competitive advantages against their rivals. Loyal customers are arguably to be overly crucial for an organization for market survival, as attracting new customers is much more expensive than retaining the existing customers. As competition grows and given the rising costs of attracting new customers, service providers are increasingly focusing their strategic activities on customer satisfaction. Organizations are interested to know the driving forces of customer loyalty since it enhance the company's competitiveness and becoming increasingly important for organizational survival, let alone prosperity. Customer loyalty factors and drivers are a basic for loyalty modeling, which can be used for customer behaviour forecasting as well as forecasting of customer preferences observed in future purchase patterns. (Szczepanska & Gawron, 2011) .To understand the complexity of customer loyalty, it is important to understand the evaluations, attitudes, and intentions that affect behavior. From above literatures, switching off customers has been a challenge among the hospital. Thus, customers will continue to defect from one hospital to another and this has the cost implication not only to the customer but also the hospital itself (Oliver, 1999).

In this case, the inability of hospital to retain customers highlights the factors that result in customer defection and affecting the hospital's ability to increase future growth of business. Up to my knowledge there are no known studies that have been done on factors affecting customer loyalty on Amin general hospital. Therefore this study investigated the degree to which trust, commitment, satisfaction, brand image and switching cost affecting the customers' loyalty in Amin general hospital.

1.4 Research question

The research tries to answer the following questions:

- ❖ Dose trust enhances customer's loyalty in context of Amin general hospital?
- ❖ Dose commitment enhances customer's loyalty in context of Amin general hospital?
- ❖ Dose satisfaction enhances customer's loyalty in context of Amin general hospital?

- ❖ Dose hospital brand image enhance customer's loyalty in context of Amin general hospital?
- ❖ Dose switching cost enhances customer's loyalty in context of Amin general hospital?

1.5 Objective of the study

Main objective of the study

- ❖ Main objective of the study is to examine factors affecting customer loyalty in Amin general hospital.

Specific objective of the study

- ❖ To examine whether trust have an influence on customer loyalty in Amin general hospital.
- ❖ To identify whether commitment have an influence on customer loyalty in Amin general hospital.
- ❖ To examine whether satisfaction have an influence on customer loyalty in Amin general hospital.
- ❖ To investigate whether brand image have an influence on customer loyalty in Amin general hospital.
- ❖ To identify whether switching cost have an influence on customer loyalty Amin general hospital.
- ❖ To investigate the factor that has more influence to customer loyalty in Amin general hospital.

1.6. Operational Definition of terms

Trust: - is defined as the degree of confidence patient's has towards the hospital (Morgan and Hunt, 1994; pp.78).

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, pp.20_38).

Satisfaction: - patient's feeling of pleasure resulting from comparing the hospital's service perceived performance in relation to the patient's expectation (Kotler, 1999; pp.98).

Organizational Image -is the overall perception that patient holding their memories with related to physical and behavioral attribute of the hospital (Nguyen and LeBlanc, 2001; pp.68).

Switching cost: - Switching cost is a cost that patient's incur when changing from the current hospital to another competitor hospital (Porter, 1998; pp.45)

Customer loyalty: - Patient's commitment to re-buy the hospital's service consistently in the future, causing repetitive purchasing of the same brand, despite situational influences on marketing efforts (Oliver, 1999; pp.34)

1.7 Significance of the study

This study is expected to have the following significances:-

- ❖ This study will help the managers at the Amin general hospital to gain additional knowledge on customer loyalty and how to retain customers. With increased competition in the private healthcare industry, identifying factors affecting customer loyalty will enhance hospital's competitive position and win their customers loyalty.
- ❖ The study focuses on the topic of customer loyalty, in this regard; scholars in this area will use this study as a form of reference.
- ❖ It may initiate other academicians to carry out more extensive studies in the area.

1.8 Scope and Delimitations

The aim of this study is to examine factors affecting customer's loyalty in private hospital in the case of Amin general hospital. To achieve the objective only five constructs (Trust, Commitment, Satisfaction, Image and switching cost) were focused and their impact on customer loyalty.

CHAPTER TWO

LITRATURE REVIEW

This chapter presented introduction part, theoretical review, and empirical review, conceptual Frame work and hypothesis of the research.

2.1 Introduction

Customer loyalty is a deeply held commitment to re-buy or re-patronize a preferred product or services consistently in the future (Oliver 1999, pp. 34). According to Jones and Sasser (1995), loyalty is the feeling, the attachment or affection for a company's people, products or services. It is often recognized as being a strategic objective for firms and it is a critical aspect for firms. Loyalty of a firm's customers has been recognized as the dominant factor in a business Organization's success and sustainability. Loyal customers build business by buying more, paying premium prices, and providing new referrals through positive word of mouth, overtime (Ganesh, Arnold and Reynolds, 2000).

Now a days, globalization, concentrated market, competitive economy and continuous technological advancement have enhanced customer awareness and created a situation where long-term success is no longer achieved through optimized product price and customers qualities only instead through customer retention. Without the awareness of consumer behavior, it is impossible for companies to take appropriate measures to meet their customers' needs and wants, to survive and improve. How to build good relationship with customers becomes more and more important. Therefore companies need to concentrate on loyalty as a main strategy for the future (Vilares and Coelho, 2003). One of the ways to enhance the customer loyalty in hospital industry is to identify factors influencing customer loyalty and focusing on offering excellent services and meeting the needs of patients. The decision making process for a patient in choosing a hospital can be affected by many variables. With the strategic importance of customer loyalty highlighted, it is necessary to understand, in depth, factors that drive customer loyalty. This section includes theoretical review, empirical review and the conceptual frame work and hypotheses of the research.

2.2 Theoretical Review

The idea of customer's loyalty has been rooted around many years. It has become more important undergoing risk change in service sector. Beerli, Martin, and Quintana (2004 ,p.p 254) Describe the essence of loyalty has summarized as repeat purchasing frequency or relative volume of same-brand purchase. Several definitions that examine loyalty from a behavioral standpoint (e .g. repeat purchase) without dig into the psychological meaning of the term are considered problematic (Oliver, 1999). Jacoby and Kyner (1973) investigated the psychological meaning of loyalty in order to separate it from behavioral (i.e. repeat purchase) loyalty. Customer loyalty is all about attracting the right customers, getting them to buy, buy often buy higher quantities & bring even more customers of or the firms.

According to Ganesh, Arnold & Reynolds, (2000) customer loyalty is often recognized as being a strategic objective for firms and it is a critical aspect for firms. Loyalty of a firm's customers has been recognized as the dominant factor in a business organization's success and sustainability. Loyal customers build business by buying more, paying premium prices, and providing new referrals through positive word of mouth, overtime.

2.2.1 Approaches of customer loyalty

There are multiple approaches to customer loyalty. Theories of behavioral loyalty were dominating until 1970 considering loyalty as the function of the share of total purchases (Cunningham 1956:118; Farley 1964:9), function of buying frequency or buying pattern (Tucker 1964; Sheth 1968) or function of buying probability (Harary et al. 1962). These approaches looked at brand loyalty in terms of outcomes (repeat purchase behavior) rather than reasons. In 1969 a two dimensional concept of brand loyalty is introduced which stated that loyalty should be evaluated with both behavioral and attitudinal criteria (Jacoby et al. 1973). Jacoby and Kyner (1973) investigated the psychological meaning of loyalty in order to separate it from behavioral (i.e. repeat purchase) loyalty. They concluded that using repetitive purchasing as a measure of loyalty could be invalid due to unexpected purchasing or a need for convenience. Also, where consumers are multi-brand loyal, inconsistent buying could mask loyalty.

Similarly, Dick and Basu (1994) also suggested that loyalty should be evaluated with both behavioral and attitudinal criteria and also determined by the strength of the association between relative attitude and repeat purchase. These different approaches allow distinguishing customers as whether behaviorally or emotionally (attitudinal) loyal. Behaviorally loyal customers act loyal but have no emotional bond with the brand or the supplier. Behavioral dimension refer to issues related to frequency of repeated purchases and brand switches. Whereas the attitudinal loyal customers do have emotional bonds and it give more emphasis on psychological involvement and preference with a unique focus on issues such as brand recommendation, resistance to superior products, repurchase intentions and willingness to pay a premium price . Emotional loyalty is much stronger and longer lasting than behavioral loyalty. The relationship is so important for the customer that he or she makes maximum efforts to maintain it. Highly bonded customers will buy repeatedly from a provider to which they are bonded, recommend those providers to others, and strongly defend these choices to others insisting that they have chosen the “best” product or service. Cronin and Taylor, (1992) has similarly proposed that both behavioral and attitudinal elements must be included when defining and conceptualizing customer loyalty.

According to Uncles et al,(2003), customer loyalty can be characterized as

- Attitudinal-loyalty to the brand whereby customers have a favorable set of stated belief towards the brand purchased.
- Behavioral-loyalty to the brand where loyalty to a certain brand is defined mainly with reference to the pattern of past purchases. Behavioral loyalty is repeated transactions and can sometimes be measured quite simply with observational techniques. Attitudinal loyalty is sometimes defined equivalently with relationship commitment (Morgan & Hunt, 1994).
- Co-determinants of buying brand where loyalty is moderated by contingency variables such as individual’s current circumstances, their characteristics, and/or the purchasing situation faced.

A common approach to distinguish customer loyalty is consumer’s attitudinal loyalty and behavioral loyalty (Dick and Basu , 1994).

Loyalty as a concept has its root from the consumer behavior theory and is something that consumer expose to brand, product, service or activities (Rosemond& Gloria, 2011). Similarly, according to Rosemond and Gloria (2011) customer loyalty has been defined as the attitude and behavior of customer to commit to the firm's product or by making frequent purchase, repurchase and product recommendation; engage in brand defense as well as establishing a long term relationship with the firm. In this study, the concept of customer loyalty is based on both user's attitudinal-loyalty and Behavioral –loyalty.

Behaviorally loyal customers could be divided to sub-segments by the reason of acting:

- Forced to be loyal: - Customers are forced to be loyal when they have to be clients even if they do not want to. E.g. when the company acts as a monopoly or the poor financial status of the customer is limiting his selection of goods. Gronholdt, Martensen and Kristensen have found that companies with low price strategy had a much higher loyalty than expected from their customer satisfaction.
- Loyal due to inertia: - customer does not move to another vendor due to comfort or relatively low importance of operation - if the choice has low importance, there is no point to spend time and effort on searching for alternatives.
- Functionally loyal: - customers are loyal because they have an objective reason to be. Wernerfelt points out “cost-based brand loyalty” where brand utilities have a positive influence on brand choice Wernerfelt (1991) Functional loyalty can be created by functional values using price, quality, distribution, usage convenience of a product or through different loyalty programs (points, coupons, games, draws etc.) giving a concrete reason to prefer certain supplier.

Oliver (1999) has proposed four ascending brand-loyalty stages according to the cognition-affect-conation-action pattern.

- The first stage is cognitive loyalty. Customers are loyal to a brand based on their information on that brand.
- The next phase is affective loyalty, which refers to customer liking or positive attitudes toward a brand.
- The third step is conative loyalty or behavioral intention. This is a deeply held commitment to buy “good intention.” This desire may result in unrealized action.
- The last stage is action loyalty, where customers convert intentions into actions. Customers at this stage experience action inertia, coupled with a desire to overcome obstacles to make a purchase. Although action loyalty is ideal, it is difficult to observe and is often equally difficult to measure.

According to Jones and Sasser (1995:94), there are three measures of loyalty that could be used in segmentation by loyalty:

- Customer’s primary behavior- recency , frequency and amount of purchase;
- Customer’s secondary behavior - customer referrals, endorsements and spreading the word;
- Customer’s intent to repurchase - is the customer ready to repurchase in the future.

Marketing literature identifies different factors of loyalty from the theoretical and practical point of view. Loyalty dimensions can be divided in two different categories: Perceptual factors such as satisfaction and trust, behavioral factors such as the number of purchased articles. According to Rai and Medha (2013) framed dimensions of customer loyalty as evaluative judgments (service quality and customer satisfaction), relational outcomes (trust and commitment) and company dynamics (corporate image, communication, switching costs).

According to Ball et.al.(2004), loyalty determinants are classified as

- Characteristics of the environment:-competition amenity, perceived switching costs, technological legal, economical and natural changes.
- Clients:-company relation characteristics flexibility, complaints solving, the duration of the relation.
- Consumer characteristic:- his/her desire to maintain the relation with the company, involvement;
- Consumers' perceptions about the company:-satisfaction, trust communication, brand image, the quality of the relation.

According to Chang, Lai, and Yeung, (2008), loyal customers are more likely to increase their repurchase activities, make business referrals, give favorable word of mouth and are also less likely to switch to alternative suppliers in the face of attractive price inducements as compared to less loyal customers. Thus, customers who exhibit both attitudinal and behavioral features of loyalty tend to act with high commitment to their relationship with their service provider. With the strategic importance of customer loyalty highlighted, it is necessary to understand, in depth, factors that drive customer loyalty. A number of scholars in the field of customer loyalty have attempted to classify factors that may influence it. (Kracklauer, Mills et al. 2004) were convinced that customer loyalty should be viewed as a combination of customer satisfaction and customer trust.(Stone, Woodcock et al. 2000) agreed that commitment and customers satisfaction prove to be important determinants of customer loyalty. (Duffy 2003) said that customer loyalty yields significant benefits when its pursuit is part of an overall business strategy.

2.2.2 Relationship and loyalty

According to Bendapudi and Berry (1997) customers stay loyal to a service provider either because they want to, or because they do not perceive any other options. Therefore, the factors that support relationships may be classified in two distinct categories:

- Factors that contribute to the customer willingness to be involved in a relationship based on a high level of customer satisfaction, good service quality, customer feelings of trust and affective commitment toward the hospital, the positive image of the company, the

relational benefits perceived by the customer that enhance the value of the core products and services, and

- Factors that constrain the customer to maintain the relationship due to some negative bonds which prevent customer switching behavior. The main exit barriers perceived by the customer are considered to be: legal bonds (contractual arrangements), economic bonds (financial penalties or the loss of some monetary rewards), costs of searching information and evaluation, learning costs, uncertainty costs, a small number of attractive alternatives in the market, and also geographic bonds (there is no other hospital in the geographical location of the customer). Habit, inertia or customer passivity cannot be included in the first category because they prove a neutral or a lack of attitude rather than a positive feeling toward the current hospital. In this situation, the customer maintains the relationship with the current organization due to habit or convenience and not because of a high level of satisfaction. Although, both categories of factors have a favorable influence toward customer relationships, there is a difference regarding their impact on the behavioral and attitudinal dimensions of loyalty.

Berry (2007) observed that “having customers not merely acquiring customers is crucial for service firms.” The criticality of this assumption is based on the notion that it costs as much as 6 times more to win new customers than it does in keeping an existing one (Rosenberg and Czepiel, 1984, pp. 45). Reichheld (1993) posit that, in relation to a specific industry, the likelihood of increasing profits by up to 60% is greater when potential customer migration is reduced by only 5%. The second reason is that customer loyalty has a positive significant relationship with the company’s profit. Customer loyalty can translate into profit through various ways such as cross-selling and up selling, gain new customers by word of mouth, price insensitivity of loyal customers and cost reduction (Chen & Hu, 2012).

The fundamental principle underlying these assumptions is rooted in relationship marketing’s emphasis on the maintenance of relations between the company and its external actors, with customers classified as the most important actor. This activity facilitates the creation of customer loyalty so that a stable, mutually beneficial, and long-term relationship is sustained. Thus, a leading business strategy depends on the ability to build and maintain loyal and valued customer relationship; resulting in positive consequences including reducing alternative search behaviour,

repeat purchase, spending on ancillary services, creating exit barriers, stimulating consumer Cooperative behaviour etc Reichheld (1993).

According to Gerpot et, al. (2000), customer long-term relationship with a service provider is of greater importance to the success of a company in a challenging and competitive market. Customer loyalty is considered a vital link and aspiration to organizational success profit and Business performance (Oliver, 1997: Rechheld, 1993: Sheth, 1998). The consumers that show the greatest levels of loyalty towards the product, or service quality, tend to repurchase more often, and spend more money. Thus loyal customers do not only increase the value of the business, but also enable business to maintain cost and lower those associated with attracting new customers (Barroso & Picón, A. (2012).

2.2.3 Factors affecting customer loyalty

Trust:-According to Ostrom and Lacobucci (1999), trust is defined as the willingness to rely on an exchange partner in which one has confidence. Trust causes dedication because it reduces the costs of negotiating agreements and lessens customer's fear of opportunistic behavior by the provider (Bendapudi and Berry, 1997). Morgan and Hunt (1994), define trust as a willingness to rely on an exchange partner in whom one has confidence. He suggests that brand trust leads to Brand loyalty and commitment because trust creates exchange relationships that are highly Value. Ganesan (1994) proposed that a key component of trust is the extent which the customer believes that the vendor has intentions and motives beneficial to the customer and is concerned with creating positive customer outcomes. Suppliers who are perceived as being concerned with positive customer outcomes will therefore be trusted to a greater extent than suppliers who appear interested only in their own welfare Morgan and Hunt (1994).

According to Berry (2007), trust causes dedication because it reduces the costs of negotiating agreements. According to Aydin & Ozer, (as cited in Vuuren, Lombard and Tonder,2012). Trust as an element of customer loyalty has influence on building customer loyalty. Trust is an important factor in affecting relationship commitment and customer loyalty.

If one party trusts another, such a party is willing to develop a positive behavioral intention toward the other party. Accordingly, when a customer trusts a business or brand, that customer is willing to form a positive buying intention towards the business. The relationship between

customer trust and loyalty is supported by reciprocal arguments. When service providers act in a way that builds customer trust, the perceived risk with the service provider is reduced, thus enabling the customer to make confident predictions about the service provider's future dealings. Trust influences loyalty by affecting the customer's perception of congruence in value with the service provider, and such value congruence is significantly related to the customer's satisfaction and loyalty. Trust has been widely recognized as the most critical factor in relationship marketing, where trusting customers are needed in order to retain a business relationship. can be increased, which lead to more trusting customers (Gill, Flaschner and shachar,2006).

Ndubisi (2007) emphasizes that an integral element of the relationship marketing approach is the promise concept which maintains and enhances evolving relationships as a means of achieving customer satisfaction, retaining the customer base, and securing long-term profitability.

Many scholars as (Lim and Razzaque 1997); (Garbarino and Johnson 1999); (Chaudhuri and Holbrook 2001); (Singh and Sirdeshmukh2000) and (Sirdeshmukh, Singh et al. 2002) supported the idea that trust is one of the main factors of loyalty. Trust is the driver of Commitment in the form of consumer attitudinal loyalty argued by (Morgan and Hunt 1994).Trust seems to be important factor in true consumer attitudinal loyalty argued by (Oliver 1999).

In hospitals, Doctors can revel by taking action on behalf of their patient by increasing reliability and confidence their hospitals among their patients. Furthermore, as trust is highly depended on the hospital management actions performed in the interest of the patients, the hospital can add the emotional relations patients have with their hospital. Hence, important emotional relation variables such as connectedness and empathy. In social psychology trust is considered to consist of two elements: trust in the partner's honesty, and trust in the partner's kindness (Garbarino and Johnson 1999).Honesty is the belief that a partner stands by his word, while kindness is the belief that the partner is interested in the customer's welfare, and will not take actions with negative impact on the customer.

Commitment is described as a psychological state where customers have plans to continue the relationship with their existing supplier, it is important determinant of the strength of a marketing relationship, and a 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. Commitment is defined as a desire to maintain a relationship (Moorman, Deshpande & Zaltman 1993; Morgan & Hunt, 1994). Dwyer et al.

(1987) describe it as a vow of continuity, and as resistance to change. This implies a higher level of obligation to make a relationship succeed and to make it mutually satisfying and beneficial. They also suggested 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 benefits received and highly committed firms will continue to enjoy the benefits of such reciprocity Morgan & Hunt, (1994).

According to Dick and Basu (1994), commitment is derived from:-

I. Affective commitment, referring to the fact that customers like to maintain a relation with a supplier:

II. Calculative commitment, describing customer's necessity to maintain the commercial relation.

According to Ndubisi (2007, pp.98-106) commitment is a critical factor in building customer loyalty, consisting in the study of accommodating customers' needs, tailoring products to requirements, and being generally flexible in their customer relationships is needed.

Customer satisfaction:-Kotler and Armstrong (1996) define customer satisfaction as a person's feeling of pleasure or disappointment resulting from comparing a product or service's perceived performance in relation to his or her expectation. Therefore, satisfaction is closely related to customer's expectation and experience, hence, customer satisfaction represents the difference between what customers actually expect to get and the actual service performance exceeding such expectation. Bolton & Drew, (1991); Cronin & Taylor, (1992) defined customer Satisfaction as a judgment made on the basis of a specific service encounter.

Oliver (1981) defined satisfaction as a person's feeling of pleasure or disappointment resulting from comparing a product's perceived performance (or outcome) in relation to his or her expectations. Satisfaction is a positive, affective state resulting from the appraisal of all aspects of a party's working relationship with another. Customer satisfaction is an overall customer attitude towards a service provider, or an emotional reaction to the difference between what customers anticipate and what they receive regarding the fulfillment of some needs, goals or desire .It is defined that customer retention as the future propensity of a customer to stay with the service provider. In the marketing literature, at least, two dominant categorization of customer Satisfaction have been suggested: transaction-specific and cumulative perspective *Anderson J.C. and Narus J. A.(1990).*

Researchers following the transaction-specific logic (e.g., Oliver, 1993; Cronin and Taylor, 1992, p.p56) have described satisfaction as a post choice evaluative judgment of a specific purchase occasion. By contrast, cumulative customer satisfaction adherents, including Fornell (1992) have suggested that customer satisfaction be viewed as an overall evaluative process based on the complete purchase consumption and experience of products or services over time. According to Anderson et al., (1993, p.p 54) the foundation for true loyalty lies in customer satisfaction. Highly satisfied or even delighted customers are more likely to become loyal apostles of a firm, consolidate their buying with one supplier, and spread positive word of mouth. The level of satisfaction is always high when customer gets maximum usage and profit at a minimum price. According to Mittal & Kamakura (2001), satisfaction is a key factor in formation of customer's desire for future purchase and it is an overall attitude that is based on customer experience. Satisfied customer will remain with the current providers for a longer and longer period of time.

According to Anderson and Sullivan (1993), achieving customer satisfaction has been identified as the key to customer loyalty, is why service providers seek manage and increase satisfaction. Reichheld (1993), customer satisfaction is the key factor determining how successful the organization will be in customer relationship, therefore, it is important to measure those factors. Determining customer satisfaction has an important role in distributing the services effectively. In addition, satisfied customers provide numerous benefits to the companies. They include: increased repeat patronage, including fulfilling more needs from the firm's portfolio; positive word-of mouth communications; increased brand loyalty; greater new offer acceptance ability to engage in premium pricing; reduced price elasticity; an enhanced reputation for the firm and increase customer-life time value, (Cronin & Taylor, 1992; Boulding et al., 1993; Anderson, 1993; Bolton et al., 2000; Reinartz & Kumar, 2003; Russ, 2006; Fornell, 1992). Therefore, for hospitals must have an understanding patient's needs and expectation and then developing high quality service which meet patient expectations to develop competitive advantage in comparison with their competitors.

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).

According to Akhter (as cited in Narteh, 2013) image build over time could play a vital role in retaining customers and is very likely to have a significant effect on the relationship between functional quality and customer loyalty. Organizations may portray different images such as reliability of service delivery, courtesy of staff, global connectedness and sometimes affinity to a country of origin.

This can be a critical influence factor in the context of credence goods and services such as healthcare sector. Therefore, a strong and positive company image of current hospital may provoke resistance to switch to another hospital. It has been suggested that the set of beliefs that determines corporate image will, in turn, determine satisfaction. Image of brand is one of the most vital factors. Customer may use this preference to present their own image. This may occur both in conscious and subconscious level. Consumers prefer brands with personality traits that are congruent with the personality traits that constitute their (malleable) self-schemas. 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. 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.” Corporate image is a key element in the overall service evaluation Nguyen and Leblanc (2001, p. 228).

Switching cost:- According to Jones et al (2002), a switching barrier is any factor that makes it difficult or costly for customers to change providers. 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. Increased in switching cost will result in higher risk and burden on the customer (Jones M. A., Beatty S & Mothersbaugh D., 2002). According to Dick and Basu, (1994), Switching costs are defined as the costs incurred when switching from one service provider to a competitor, with such costs including time, money and psychological cost.

Shergill & Bing, (2006) defined switching cost as the technical, financial or psychological factors which make it difficult or expensive for a customer to change brand. Switching cost is a onetime cost customer’s associate with the process of switching from one service provider to another that occurred when customers have to spend time, effort or money in order to change the service provider. The higher the switching cost it may completely discourage from switching and retain them with their current service provider. Therefore customers may not change the service provider even though the competitor offers new products and low prices. Switching cost as a cost that deters customers from demanding a rival firm’s brand. He said that” many customers in the market would face the issue of switching costs”. Dick and Basu, (1994) identified three kinds of switching costs 1.Transaction costs, 2 .Learning costs and 3.Artificial or contractual costs.

Transaction costs and learning costs are costs initiated by the customers such as cost incurred When changing carrier or making the effort to become acquainted with new products and/or Service to derive the same level of comfort as with the old provider, whereas, artificial are intentionally designed by the service provider to lock customers into the relationship .According to Kim, Y. and Lee, J. (2010), as customers believe that alternative providers as not good enough, they are less inclined to switch. Lack of superior alternatives or no perceived differences among alternatives may create favorable attitudes towards existing service providers. When the costs of switching brand are high for the customer, there is a greater 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 (Kim and

Lee, 2010). According to Selnes, F,(2007). switching cost is the technical or psychological factors which make it difficult or expensive for a customer to change brand. Switching costs as follows: The customer's commitment needed to evaluate new alternatives, to the economic advantage associated with loyalty, to the social and psychological risks stemming from making a wrong choice, and to the established contracts with the supplier company; and costs associated with the product, such as the costs of redesigning the process of production or consumption, investment in related equipment, and contractual costs. Dick and Basu (1994) suggested that customers may remain with a company not only because of loyalty to the brand, but also due to high perceived switching barriers.

2.3 Empirical Review

Numerous studies have been carried out on customer loyalty in the several service sectors. According to Serkan and Gorhan (2004), there are four dimensions that influence customer loyalty in choosing desired service providers. These dimensions are corporate image, perceived service quality, trust and switching cost.

According to the findings of Beerli, Martin & Quintana (2004) on the factors which have influenced the customer loyalty in banking industry are perceived quality, satisfaction and switching cost. Increase in perceived quality increases the satisfaction and increase in satisfaction increases the perceived quality. Satisfaction influences the loyalty positively which meant that the greater the satisfaction level of the customers, the greater would be their loyalty towards their respective banks.

According to the findings of Dr. Younes, et.al. (2013), the effect of perceived quality and expectations, willingness and trust, bank charge and switching cost and bank commitment on satisfaction is strongly positive and significant. And the effect of customer satisfaction on loyalty is strongly positive and significant.

Ndubisi (2007) investigation showed that trust, commitment, communication and conflict handling has an impact on customer loyalty. Kuusik (2007) identifies antecedents of customer loyalty as satisfaction, trust, image and commitment. Aydin and Ozer (2005) point out that corporate image, perceived service quality, trust and customer switching cost are the major antecedents of customer loyalty. Narteh (2013) found out that satisfaction, image, availability and perceived service quality as determinants of loyalty. Similarly Beerli et al., (2004) found that

satisfaction and switching cost are antecedents of customer loyalty. On the contrary, Jones and Sasser (1995) contended that there is no direct link between satisfaction and loyalty, particularly in competitive environments by stating that merely satisfying customers that have freedom to make choices is not enough to keep them loyal. Oliver (1999) opinionated that while satisfaction might be seen as an essential stage of loyalty building, ultimately loyalty cannot be achieved without combining superior perceived quality, personal determination, social bonding and their synergistic effects.

Findings of Mohammad, el, al. (2013) showed that Services quality; reputation & corporate image of bank, and understanding the specific need of customers have significant impact on their loyalty to the banks. According to the findings of Salmiah M. et. al., (2012), corporate image, perceived service quality, trust and switching cost are positively related to customer loyalty towards telecommunication service provider in Malaysia. Conclusion made by Kuusik (2007) showed that “overall satisfaction and importance of products (or relationship) build the foundation of any kind of loyalty. It also showed that reliability of products or trustworthiness of the vendor is most critical for behavioral loyalists and the image creation is the main tool for getting committed customers”.

Ayob (2012) also investigated the relationship between switching cost, trust and promotion or customer loyalty. Similar findings were reported by Belal and Akter (2012) who demonstrate that switching cost and brand image had a positive influence on customer loyalty. According to Narteh, (2013) findings showed that price, quality of service, brand image and trends offer four important factors that influence mobile users to change service providers. However, Narteh, (2013) found a positive and direct relationship between image and loyalty. Satisfaction has strong positive effects on customer retention. It is considered that higher the satisfaction, higher is the level of retention and almost every firm are focusing on managing and increasing customer satisfaction. It was indicated this that customer satisfaction is also an essential performance metric and it creates customer retention which in turn increases company's profitability. Furthermore, there is statistically significant relationship between quality commitment, trust and satisfaction and customer retention and future use of product, as retention is influenced by future use of product. Customer satisfaction has stronger effect on customer retention comparing with the trust. Therefore, customer satisfaction serves as an exit barrier, helping a firm to retain its customers (Fornell, 1992).

Commitment is a significant factor that affects customer's loyalty. The findings of Afsar Bilal (2013) states that:

- The effect of satisfaction and trust on commitment is positive and significant and the greater the satisfaction the greater is commitment and the greater the trust the greater is the commitment. For Similar results also see (Shergill and Li 2006; Aydin and Ozer, 2005).
- The effect of perceived quality on satisfaction is positive and significant but low. The value of path coefficient is 0.196 which is in accordance to the literature.
- The effect of satisfaction, switching cost and commitment on customer loyalty is positive and significant. However, the effect of satisfaction on customer loyalty is quite low as compared to Beerli (2004) model. Switching cost has more influence on loyalty than mentioned in original model.

In Malaysian banking sector the Ndubisi,(2007) assessed relationship four constructs (commitment, trust, conflict handling and communication) customer loyalty. The result of Ndubisi,(2007) study shows that the four variables have significant impact on customer loyalty in banking sector of Malaysia.

Nguyen and Leblanc (2001) found that corporate image positively affects customer loyalty in three service sectors namely telecommunication, education and retailing. Andreassen and Linstead (1998) demonstrated that corporate image determines corporate loyalty in the package tour industry in Norway. On the other hand, there is sufficient evidence to suggest that the link between corporate image and customer loyalty is mediated by customer evaluative judgments such as satisfaction and quality perceptions, and switching cost. The relationship between corporate image and customer loyalty depended on perceived switching cost, such that as switching cost increased, the relationship between corporate image and customer loyalty reduces considerably. Rosenberg and Czepiel,(1984) found that corporate image has a "marginally significant" direct influence on customer loyalty, yet the effect on customer loyalty by image is significantly mediated by satisfaction. Despite varying accounts of the effect of corporate image on customer loyalty, it is established that favorable corporate image seems to encourage loyalty for a firm. According to Serkan and Gorhan (2004), there are four dimensions that influence customer loyalty in the choosing desired telecommunication services providers. These are corporate image, perceived service quality, trust and switching cost.

According to the findings of Mohd, et, al. (2014) on factors affecting customer loyalty towards airline industry in Malaysia, there is a strong linkage between customer satisfaction, perceived quality, and corporate image with customer loyalty.

For example, Kim et al. (2010) found that switching cost had a direct as well as interaction effect with satisfaction to determine customer loyalty. They concluded that customers' were more likely to stay with their existing provider despite being dissatisfied, particularly when overall perceived switching barriers are high. The effect of customer perceived value and corporate image on customer loyalty was reduced under conditions of high switching costs. Chang, Lai and Yeung (2008) focusing on internet service users in Hong Kong found a direct positive effect of switching cost on customer loyalty. Aydin and Ozer (2005) also in the Turkish telecommunication industry found similar results.

In investigating on antecedents of customer loyalty in the commerce airline industry, that corporate image have the strongest influence on customer loyalty Andreassen and Linderstad (1998), found that corporate image have an impact on perceived quality, customers satisfaction and loyalty while they investigate the influence of image on the three constructs.

According to the findings of Claudia (2014), the main determinants of customer loyalty identified and studied in past researches are satisfaction, trust, commitment, involvement, perceived risk, switching cost and habitat. He concluded that all these factors are positive correlated with loyalty.

Findings of Bahareh, Babak and Farshidn(2013), on Design and explain the factors affecting customer loyalty in online banking 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).

2.4 Conceptual Framework and Hypotheses

2.4.1 Conceptual frame work

In order to examine factors affecting customer's loyalty in Amin general hospital, 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.

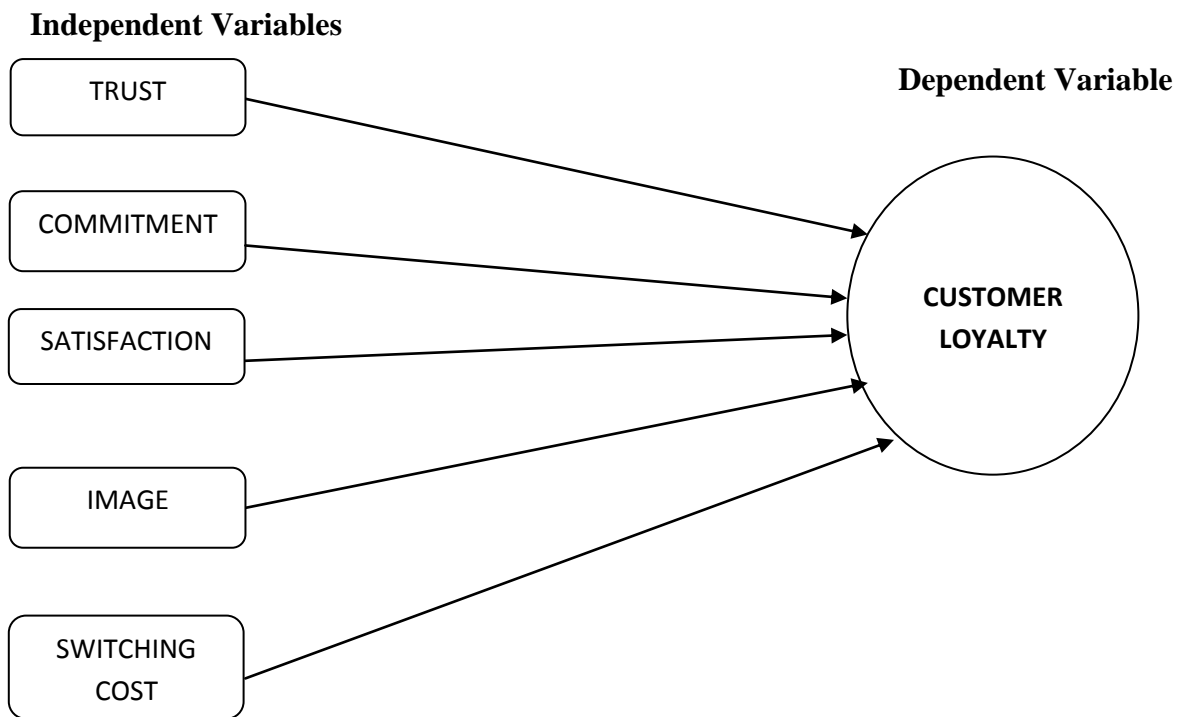


Figure 1 Source: Adapted from Kuusik (2007), Aydin and Ozer (2005).

Trust-According to Anderson and Narus (1990), Trust is a belief to another party's word or promise because the party is considered as integral, honest, truthful, and able to perform actions that will result in positive outcomes or prevent action that will end in negative results.

Bennett,R.(1996) argued that to back the loyalty and success in the industrial markets can be possible by maintaining the relationship with customers and winning their trust. In this way trust is ultimate tool for success and loyalty. With the support of previous literature we say:

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

Commitment:- Morgan and Hunt (1994) 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) commitment is a critical factor in building customer loyalty, consisting in the study of accommodating customers' needs, tailoring products to requirements, and being generally flexible in their customer relationships is needed. Commitment is generally regarded to be an important result of good relational interactions and is affected by the customer's perception of the effort made by the seller. Commitment is fuelled by the ongoing benefits accrued to each partner in the relationship, through the fact that committed customers have a greater propensity to act because of their need to maintain their relationship commitment. When the proportion of commitment becomes more marked, it is clear to infer that the relationship on both sides becomes more stable (Vuuren et al., 2012).

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

Customer Satisfaction:- Kotler and Armstrong (1996) defines customer satisfaction as a person's feeling of pleasure or disappointment resulting from comparing a product or service's perceived performance in relation to his or her expectation. Therefore, satisfaction is closely related to customer's expectation and experience, hence, customer satisfaction represents the difference between what customers actually expect to get and the actual service performance exceeding such expectation. There exists quite a broad consensus that customer satisfaction is an antecedent of loyalty (Morgan & Hunt, 1994; Forgas et al., 2010). The impact of customer

satisfaction for repeat business and customer loyalty is not the same for all industries. Loyal customers are not necessarily satisfied customers, but satisfied customers tend to be loyal customers (Fornell, 1992). Based on the previous literatures, the researcher formulated a hypothesis as:

H3: Customer satisfaction has a significant & positive effect on customer loyalty.

Image:-According to Nguyen, N. and LeBlanc, G. (2001), corporate image is the overall impression made on the minds of public about a firm which is related to physical and behavioral attribute of the firm. It is a result of an aggregation process which incorporates with diverse Information used by consumers to form perception of a firm. According to Andreassen and Linderstad.(1998), a good corporate image has been found to help established and maintain loyal relationship with customers. The image consumers hold in their minds regarding a company of brand may have considerable effect on their attitudes and/or judgment about a company's overall excellence or superiority. Thus based on the above literature review, the research take corporate image as one dimension of customer loyalty. Based on the previous literatures we can conclude that:

H4: Corporate Image has a significant & positive effect on loyalty.

Switching Cost: - Shergill & Bing, (2006) defined switching cost as the technical, financial or psychological factors which make it difficult or expensive for a customer to change brand.

According to Keshvari and Zare (2012) switching cost is a onetime cost customers associate with the process of switching from one service provider to another that occurred when customers have to spend time, effort or money in order to change the service provider. The effect of perceived switching cost on customer loyalty has been empirically corroborated in various service settings.

Switching costs are considered as key drivers in customer retention or switching decisions.

Based on the above literature, the study will take switching cost as the fifth factor of loyalty.

H5: Switching cost has a significant & positive effect on customer loyalty.

2.4.2 Research Hypotheses

Based on the research objectives set above, the following hypotheses are formulated to be tested:

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

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

H3: Customer satisfactions have a significant & positive effect on customer loyalty.

H4: Corporate image has a significant positive & effect on customer loyalty.

H5: Switching cost has a significant positive & effect on customer loyalty.

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

Introduction

This chapter presented the research paradigm, 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.

3.1. Research Paradigms

A research paradigm is the set of common beliefs and agreements shared between scientists about how problems should be understood and addressed (Creswell, 2009). A paradigm consists of three elements: ontology, epistemology and methodology. Ontology is concerned with the nature of existence (Crotty, 1998). Epistemology, on the other hand, deals with the nature of knowledge (Crotty, 1998). It deals with the nature of the relationship between the knower and the known. Methodology is the strategy, or action plan that justifies the use and choice of certain techniques (Crotty, 1998).

There are two types of research paradigm philosophy which are positivism research paradigm and interpretive research paradigm. Positivism paradigm- framework of research in which the researcher sees objects as phenomena to be studied from the outside, with behavior to be explained on the basis of accumulated facts and observations using theories and models developed by the researchers (Creswell, 2009).

Interpretive research paradigm- views research as an interactive process where the people being researched relate with the researcher and the findings, which are the outcomes of the interaction and highlight the meaning and understanding of the situation or phenomenon being investigated (Creswell, 2009).

In this study positivism research philosophy is applied, by which it depends on quantifiable observations that lead themselves to statistical analysis. The research is independent form of study and there is no any provision for human interest with in the study (Denzin and Lincoln 2008). The researcher concentrated on facts and maintained minimal interaction with the participants while carrying out the research so that it can be purely objective.

3.2 Research approach

Creswell (2009) refers to two “broad methods of reasoning as the inductive and deductive approaches. He defines induction as moving from the specific to the general, while deduction begins with the general and ends with the specific; arguments based on experience or observation are best expressed inductively, while arguments based on laws, rules, or other widely accepted principles are best expressed deductively. Creswell (2009) say that the deductive researcher “works from the ‘top down’, from a theory to hypotheses to data to add to or contradict the theory. In contrast, they define the inductive researcher as someone who works from the “bottom-up, using the participants’ views to build broader themes and generate a theory interconnecting the themes”. Deductive approach is concerned with developing hypotheses based on existing theory and then designing a research strategy to test the hypotheses. It can be explained by the means of hypotheses, which can be derived from the propositions of the theory. Deduction begins with an expected pattern that is tested against observation. Inductive approach starts with the observation and theories are proposed towards the end of the research process as the result of observation. No theories or hypotheses would apply in inductive studies at the beginning of the research and the researcher is free in terms of altering the direction for the study after the research process had commenced. Inductive reasoning is based on learning from experience. **This research adopts a deductive approach** as it involves formulation of hypotheses and their subjection to testing during the research process and gives emphasis to causality and application of quantitative method (Creswell, 2009).

3.3 Research design

Depending on the purpose of research Bhattacharjee, (2012) groups’ research into three types: exploratory, descriptive, and explanatory. Exploratory research is often conducted in new areas of inquiry, where the goals of the research are: (1) to scope out the magnitude or extent of a particular phenomenon, problem, or behavior, (2) to generate some initial ideas (or “hunches”) about that phenomenon, or (3) to test the feasibility of undertaking a more extensive study regarding that phenomenon. Descriptive research is directed at making careful observations and detailed documentation of a phenomenon of interest. These observations must be based on the scientific method (i.e., must be replicable, precise, etc.), and therefore, are more reliable than

casual observations by untrained people. Explanatory research seeks explanations of observed phenomena, problems, or behaviors. While descriptive research examines the what, where, and when of a phenomenon, explanatory research seeks answers to why and how types of questions. It attempts to “connect the dots” in research, by identifying causal factors and outcomes of the target phenomenon. **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 Amin general hospital.

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 hospitals 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 Amin general hospital is selected by judgment sampling and **convenience** sampling was used to distribute the questionnaires to patients Amin general hospital. The target population for this study was the patients of Amin general hospital. 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 all patients of Amin general hospital.

3.4.2 Sampling Frame

The sampling frame refers to the list of all units of population from which the sample will be selected (William, 1991). The sampling frames for this research was infinite or undefined because it is hard to estimate the number of patients in Amin general hospital and it is impossible to identify and list from this research perspective. Therefore the sampling frames of this research were patients of Amin general hospital.

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. Sample size is 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 = Tolerable error (0.05)²

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

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

$$n = 384.16 \approx 384 \text{ Respondents}$$

3.4.4 Sample Design and Sampling procedure

A non probability sampling technique, which is Convenience sampling, was used to undertake the study and to complete the structured questionnaire on voluntary basis. In order to use this survey, one criterion that needs to be met in defining the qualified respondent is: respondents who have had their patient card and are waiting in reception area for their turn to go in to examination room and Convenience sampling was used to distribute the questionnaires to patients Amin general hospital. The following two reasons can be put forward in favor of using Convenience sampling:

First: there is no complete listing of our target population; no formal sampling frame. Second: this gives a better result within a small budget and time constraints. In addition Judgment sampling method was selected because it is difficult to take in to account all hospitals in Addis Ababa but we can study by taking the patient of Amin general hospital. It is typically not practical to include every member of the population of interest in a research study. Therefore, most researchers are forced to study a representative subset, a sample of the population of interest (Marczyk, DeMatteo, and Festinger, 2005)..

3.5 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 the hospital, 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 five independent variables Trust, Commitment, Satisfaction, Image 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 = no opinion, 4 = agree, 5 = strongly agree. The first dimension, trust consist of 9 questions and was adopted from Garrison & Noreen (cited in Hinnawi,2011) and Ndubisi & Wah (2005). The second dimension, commitment which consists of 9 questions was adopted from Garrison & Noreen (2003), cited in Hinnawi, 2011 and Ndubisi & Wah (2005). The third dimension, satisfaction incorporate 8 questions was adopted from Ghazizadeh et al. (2010). The fourth dimension, image consist of 7 question was adopted from Ghazizadeh et al. (2010). The fifth

dimension, switching cost consists 5 questions adopted from Beerli,A et al.(2004). The last dimension, customer loyalty which consists of 7 questions was adopted from Ndubisi & Wah (2005).

Table 3.5 Summary of Questionnaire and its sources

No	Dimension	Number of questions	Source
1	Trust	9	Garrison & Noreen (cited in Hinnawi,2011) and Ndubisi & Wah (2005)
2	Commitment	9	Garrison & Noreen (2003), cited in Hinnawi, 2011 and Ndubisi & Wah (2005)
3	Satisfaction	8	Ghazizadeh et al. (2010)
4	Image	7	Ghazizadeh et al. (2010)
5	Switching Cost	5	Beerli,A et al.(2004).
6	Customer Loyalty	7	Ndubisi & Wah (2005)
	Total	45	

Convenience sampling was used to distribute the questionnaires to patients Amin general hospital. The method of data collection of this research was survey. The main reason of selecting this method for data collection purpose is that, survey research is a research method involving the use of standardized questionnaire to collect data about peoples and their preferences, thoughts, and behaviors in systematic manner (Bhattacharjee, 2012).

3.6 Data Analysis Techniques

Before analyzing, the data that was collected using structured survey/quantitative approach was edited, coded, cleaned and entered into the computer. This process is essential and saved a lot of headache later, according to Pallant, (2005). The data screening process involved a number of steps:

Step 1: checking for errors. First, one needs to check each of the variables for scores that are out of range (i.e. not within the range of possible scores).

Step 2: Finding the error in the data file. Second, one needs to find where in the data file this error occurred (i.e. which case is involved).

Step 3: correcting the error in the data file. Finally, one needs to correct the error in the data file itself.

Then, the screened data was analyzed and interpreted using Software package for social science (SPSS 21). As result, descriptive and inferential analyses were conducted by employing different methods. In descriptive statistical analysis such as frequency and percentage was used to analyze the data that was collected from sample respondents in the survey in relation to their attitudes, knowledge, and opinions toward advertising. In inferential Cronbach's Alpha test took place to assure reliability of the items. Regressions and correlation analysis were also used to analyze the impact and the relationship between the dependent and independent variables.

Descriptive statistics

The demographic profile of the respondents was analyzed using descriptive statistics with frequency and mean since mean is the most widely used and reported measure of central tendency (Marczyk, 2005). They were summarized and be presented using tables.

Inferential statistics

The second part of questionnaire developed contains five point Likert scale questions under the five selected variables factors affecting customer loyalty. The relationship between the independent variables and the dependent variable was analyzed using correlation ad regression analysis.

Regression analysis is used to understand the influence of explanatory variables on dependent variable. The data received from the respondents is analyzed with help of statistical software program: statistical package for social sciences (SPSS 21).

3.7 Validity and Reliability

Validity: - is the most critical criterion and indicates the degree to which an instrument measures what it is supposed to measure. It can also be thought of as utility. In other words, validity is the extent to which differences found with a measuring instrument reflect true differences among those being tested (Kothari, 2004).

Numbers of different steps took place to ensure the validity of the study:

- The study was tested the validity by taking 30 questionnaire.
- Data was collected from the reliable sources, from respondents who have had their patient card and are waiting in reception area for their turn to go in to examination room.
- Survey questions were used based on literature reviews and frame of references to ensure result validity.

In addition to asking if a measure is valid, we should also ask if it is reliable. A measure is considered reliable if it yields the same results each time it is used. In other words, reliable measures do not fluctuate- they yield consistent results (Ruane, 2005).

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).

3.8 Ethical Consideration

In the context of research, ethics is defined as the appropriateness of the researcher's behaviour 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

RESULTS AND DISCUSSION

4.1 Introduction

In this chapter all collected data is analyzed as well as summarized in order to achieve the aim or objective of this thesis. 400 questionnaires were prepared and distributed to the patient of Amin general hospital out of the 400 questionnaires 383 were collected. But 17 questionnaires were not responded. Thereby, the response rate was 95.75 percent. Mainly SPSS 21. is used first to prepare the data for analysis; secondly, to check reliability /normality of measurement and analyze the regression. Finally, the 5 proposed research hypotheses were tested according to the results from the regression test. Findings are described for each hypothesis.

4.2. Demographic Information of the Respondents

In the following table the respondents' demographic profile is presented with their respective frequency of occurrence and percentage.

Table 4.2 Respondent's Gender, Age, Type of Treatment & Type of patient of respondents

	Charterstics	Frequency	Percent
Gender	Male	222	58
	Female	161	42
Total		383	100
Age	18-30	299	78.1
	31-39	84	21.9
	40-49	-	-
	Over 50	-	-
Total		383	100
Type of Treatment	Medical	354	92.4
	Surgical	-	-
	Antenatal care	29	7.6
Total		383	100
Type of patient	Outpatient	383	100.0
	Inpatient	-	-
Total		383	100

Source: Own survey result, 2017

As presented on the table 4.1 the respondents for this research has the following demographic makeup when we consider the sex it shows 58% of the respondents were male and the remaining 42% of the respondents were females. As far as age of respondents concerned 78.1% of the respondents were in the age range of 18-30 years, 21.9% of the respondents were in the range of 31-39 years.

With regard to the Type of Treatments the respondents use 92.4% of the respondents use Medical while 7.6% were using Antenatal care. According to the data 100% of the respondents were out patients.

4.3 Reliability Analysis

Reliability is the degree to which the measure of a construct is consistent or dependable. In other words, if we use this scale to measure the same construct multiple times do we get pretty much the same result every time, assuming the underlying phenomenon is not changing according to (Bhattacharjee, 2012). internal consistency reliability internal consistency reliability is a measure of consistency between different items of the same construct (Bhattacharjee, 2012) Hence, the study used a multiple –item measurement scale internal consistency method should be applied to the study. Cronbach alpha with acceptable cut off points 0.7 demonstrate that all attributes are internally consistent the reliability test for the instrument used for the study was conducted using SPSS the results shows that the items used are reliable.

Table 4.3 Reliability Analysis (Cronbachs’s Alpha)

Constructs	Number of Items	Cronbachs’s Alpha
Trust	9	0.970
Commitment	9	0.851
Satisfaction	8	0.807
Image	7	0.861
Switching cost	5	0.729
Customer loyalty	7	0.845

Source: SPSS output 2017

4.4 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 six constructs, which constitute 45 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 +1 values. Therefore, the data for this study is normally distributed.

Table 4.4 Normality test of Skewness and Kurtosis

Constructs	Skewness	Kurtosis
Trust	-0.41	-0.82
Commitment	-1.05	-0.272
Satisfaction	0.2	-1.027
Image	-0.056	-0.281
Switching cost	-0.99	1.80
Customer loyalty	-0.079	-0.540

Source: SPSS output 2017

4.5 Descriptive analysis

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 21). 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.*, 2004).

Table 4.5.1 Trust analysis

	Mean	Std. Deviation
The hospital is very concerned with my wellbeing.	3.61	.920
The hospital's promises are reliable.	3.62	1.071
The hospital is consistent in providing quality service.	3.35	1.227
The hospital fulfills its obligation to patient.	3.64	1.198
Given my experience, the hospital can be trusted completely.	3.58	1.078
The hospital has competent staffs who deliver the services.	3.61	1.130
The hospital has an accurate record of the patient	3.46	1.198
This hospital has the ability to meet its promises.	3.34	1.284
This hospital offers Trustworthy services.	3.64	1.262
Valid N (listwise)		

Source: Own survey result, 2017

Trustworthy services and the hospital fulfill its obligation to patient scored the highest mean value of 3.64 both. And the rest items of trust scored above the mean value 3.00 which means trust is important and it influence consumer's loyalty.

Table 4.5.2 Commitment analysis

	Mean	Std. Deviation
This hospital makes adjustment to suit customers need.	3.49	.744
The hospital offers personalized services to meet customers need.	3.22	.957
The hospital is flexible when its services are changed.	3.41	.872
The hospital is flexible in serving my needs.	3.57	1.041
The hospital respect customer needs.	3.43	1.043
The hospital contact customers to verify that they are satisfied.	2.88	1.092
The hospital contacts customers to remind them of the future services.	3.10	1.000
The hospital provides reliable hospital information for customers.	3.59	1.126
The hospital offers free consultancy for existing customers.	2.97	1.238

Valid N (listwise)		
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Source: Own survey result, 2017

The hospital provides reliable hospital information for customers and the hospital is flexible in serving my needs scored the highest mean value of 3.59 and 3.57 respectively. And the rest items of commitment scored above the mean value 3.00 which means commitment is important and it influence consumer’s loyalty. Only one item which is the hospital offers free consultancy for existing customers scored mean value 2.97.

Table 4.5.3 Satisfaction analysis

	Mean	Std. Deviation
I am satisfied with the way service is provided.	3.64	1.140
I am satisfied with the way workers treat customers.	3.73	1.048
I am satisfied with pricing of the hospital.	3.09	1.126
I am satisfied with the speed of providing services.	3.22	1.201
I am satisfied with the amount of time I spend waiting for a service.	3.29	1.174
I am satisfied with the convenience of hospital locations.	3.89	.909
I am satisfied with the effort of the hospital to inform new products and services.	3.47	.891
I am satisfied with the extended operation hours of the hospital.	4.03	.938

Source: Own survey result, 2017

I am satisfied with the convenience of hospital locations, I am satisfied with the way workers treat customers and I am satisfied with the way service is provided scored the highest mean value of 3.89, 3.73 and 3.64 respectively. And the rest items of satisfaction scored above the mean value 3.00 which means satisfaction is important and it influence consumer’s loyalty.

Table 4.5.4 Image analysis

	Mean	Std. Deviation
This hospital is widely known among customer.	3.87	.915
This hospital is stable and firmly established.	3.83	.785
The hospital offers fast and reliable service.	3.60	.989
This hospital has a good reputation.	3.81	.973
This hospital involved in the community service.	3.19	1.217
This hospital is well liked by society.	3.63	1.256
This hospital is distinctive / unique compared to others.	4.18	.660
Valid N (listwise)		

Source: Own survey result, 2017

This hospital is distinctive / unique compared to others, this hospital is widely known among customer and this hospital is stable and firmly established scored the highest mean value of 4.18, 3.87 and 3.83 respectively. And the rest items of image scored above the mean value 3.00 which means image is important and it influence consumer's loyalty.

Table 4.5.5 Switching cost analysis

	Mean	Std. Deviation
I feel that switching to a new hospital causes monetary cost.	3.54	1.300
To change to another hospital involves investing time in searching for information about other hospital.	4.13	.668
To change to another hospital involves much effort in deciding which other hospital to use.	3.88	.563
To change to another hospital involves a risk in choosing another hospital which might turn out not to satisfy me.	3.74	.938
I feel uncertain about whether other hospital can give the same service as this one.	4.08	.568

Valid N (listwise)

Source: Own survey result, 2017

To change to another hospital involves investing time in searching for information about other hospital and I feel uncertain about whether other hospital can give the same service as this one scored the highest mean value of 4.13 and 4.08 respectively. And the rest items of switching cost scored above the mean value 3.00 which means switching cost is important and it influence consumer's loyalty.

Table 4.5.6 Customer loyalty analysis

Customer loyalty	Mean	Std. Deviation
I am a loyal customer to this hospital.	3.47	1.045
I would always recommend this hospital to someone who seeks my advice.	4.02	.868
Even if close friends recommended another hospital, my preference for this hospital would not change.	3.23	.817
I only pay my attention to this hospital.	3.01	1.057
I do not like to change to another hospital because, I value the hospital.	3.49	1.251
I would not switch to a competitor, even if I had a problem with the products/services of the hospital.	2.92	1.054
My intention to use the services of this hospital would not be changed.	3.23	1.172
Valid N (listwise)		

Source: Own survey result, 2017

I would always recommend this hospital to someone who seeks my advice scored the highest mean value of 4.02. And the rest items of customer loyalty scored above the mean value 3.00 only one item I would not switch to a competitor, even if I had a problem with the products/services of the hospital mean value is below 3.00.

4.6 Inferential analysis

Inferential analysis was used for hypothesis testing that includes correlation and regression.

4.6.1 Correlation analysis

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 4.6.1 correlation value of coefficient

Value of coefficient	Relation between variables
0.70-0.90	Very strong relationship
0.50-0.69	strong relationship
0.30-0.49	Moderate relationship
0.10- 0.29	Low relationship
0.01-0.09	Negligible relationship

Source: Alwadaei (2010)

Table 4.6.2 Correlations

		commitme nt_X2	satisfaction _X3	image_ X4	switching_ cost_X5	customer_l oyalty_X6	trust_ X1
commitment_X 2	Pearson Correlation	1	.721**	.767**	.207**	.875**	.525**
	Sig. (2-tailed)		.000	.000	.000	.000	.000
	N	357	307	328	357	315	337
satisfaction_X3	Pearson Correlation	.721**	1	.652**	.650**	.677**	.862**
	Sig. (2-tailed)	.000		.000	.000	.000	.000
	N	307	333	333	333	320	287
image_X4	Pearson Correlation	.767**	.652**	1	.556**	.644**	.714**
	Sig. (2-tailed)	.000	.000		.000	.000	.000
	N	328	333	354	354	341	308
switching_cost_ X5	Pearson Correlation	.207**	.650**	.556**	1	.555**	.596**
	Sig. (2-tailed)	.000	.000	.000		.000	.000
	N	357	333	354	383	341	337
customer_loyalt y_X6	Pearson Correlation	.875**	.677**	.644**	.555**	1	.675**
	Sig. (2-tailed)	.000	.000	.000	.000		.000
	N	315	320	341	341	341	295
trust_X1	Pearson Correlation	.525**	.862**	.714**	.596**	.675**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	337	287	308	337	295	337

** . Correlation is significant at the 0.01 level (2-tailed). Source: own Survey, 2017

Correlation analysis between commitment and customer loyalty: - Pearson correlation test was conducted to know whether there is relationship correlation between commitment and customer's loyalty. A correlation analysis from the above table indicated that there exist a significant and positive relationship between commitment and customers loyalty($r = 0.875$ which is between 0.70-0.90). The value of $r = 0.875$ indicates that commitment and customers' loyalty have Very strong relationship. From this we can understand that when customer's commitment towards the Amin general hospital increases customer's loyalty of the hospital also increases. Therefore commitment is significantly and positively correlated with the customer's loyalty in the context of Amin general hospital.

Correlation analysis between satisfaction and customer loyalty: - Pearson correlation test was conducted to know whether there is relationship correlation between satisfaction and customer's loyalty. A correlation analysis from the above table indicated that there exist a significant and positive relationship between satisfaction and customers loyalty($r = 0.677$ which is between 0.50-0.69). The value of $r = 0.677$ indicates that satisfaction and customers' loyalty have strong relationship. From this we can understand that when customer's satisfaction towards the Amin general hospital increases customer's loyalty of the hospital also increases. Therefore satisfaction is significantly and positively correlated with the customer's loyalty in the context of Amin general hospital.

Correlation analysis between image and customer loyalty: - Pearson correlation test was conducted to know whether there is relationship correlation between image and customer's loyalty. A correlation analysis from the above table indicated that there exist a significant and positive relationship between image and customers loyalty($r = 0.644$, which is between 0.50-0.69). The value of $r = 0.644$ indicates that image and customers' loyalty have strong relationship. From this we can understand that when customer's image towards the Amin general hospital increases customer's loyalty of the hospital also increases. Therefore image is significantly and positively correlated with the customer's loyalty in the context of Amin general hospital.

Correlation analysis between switching cost and customer loyalty: - Pearson correlation test was conducted to know whether there is relationship correlation between switching cost and customer's loyalty. A correlation analysis from the above table indicated that there exist a significant and positive relationship between switching cost and customers loyalty($r = 0.555$, which is between 0.50-0.69). The value of $r = 0.555$ indicates that switching cost and customers' loyalty have strong relationship. From this we can understand that when customer's switching cost towards the Amin general hospital increases customer's loyalty of the hospital also increases. Therefore satisfaction is significantly and positively correlated with the customer's loyalty in the context of Amin general hospital.

Correlation analysis between trust and customer loyalty: - Pearson correlation test was conducted to know whether there is relationship correlation between trust and customer's loyalty. A correlation analysis from the above table indicated that there exist a significant and positive relationship between trust and customers loyalty($r = 0.675$, which is between 0.50-0.69). The value of $r = 0.675$ indicate that trust and customers' loyalty have strong relationship. From this we can understand that when customer's trust towards the Amin general hospital increases customer's loyalty of the hospital also increases. Therefore satisfaction is significantly and positively correlated with the customer's loyalty in the context of Amin general hospital.

4.6.2 Regression Analysis

4.6.2.1 Multi-Collinearity Analysis

Before running regression, one should check for the problem of multi-Collinearity which is present if there is high correlation between some of the independent variables. The study checks this with the variance Inflation Factor (VIF) which calculates the influence of correlation among the independent variables on the precision of regression estimates. The VIF should not exceed 10. If variance Inflation Factor (VIF) value is less than 0.1 it indicates that there is possibility of multi-Collinearity, but if it is greater than 0.1 it means that there is no multi-Collinearity problem with in the model(Hair et al., 2004).

Table 4.6.2.1 Multi-Collinearity Statistics

	Collinearity Statistics	
	Tolerance	VIF
commitment_X2	.219	4.557
satisfaction_X3	.178	5.605
image_X4	.209	4.785
switching_cost_X5	.392	2.550
trust_X1	.225	4.452

a. Dependent Variable: customer loyalty Source: own Survey, 2017

The above multi-Collinearity statistics shows the tolerance value to be greater than 0.1 and VIF value to be significantly below 10. This shows that there is no multi-Collinearity problem with in the model.

4.6.2.2 Regression Analysis

Regression analysis is a statistical method to deal with the formulation of mathematical model depicting relationship amongst variables which can be used for the purpose of prediction of the values of dependent variable, given the values of the independent variable. According to Field

(2005), regression analysis is a model that is used to predict the value of dependent variable from one or more independent variables. Regression analysis is conducted to test the effect of independent variables (trust, commitment, satisfaction, image and switching cost) on a dependent variable (customer loyalty). The hypotheses formulated were tested as shown in table below.

Table4.6.2.2 Regression Analysis

Model	Un standardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	1.799	.107		16.763	.000		
commitment_X2	1.404	.038	1.263	37.222	.000	.219	4.557
satisfaction_X3	.487	.041	.446	11.848	.000	.178	5.605
image_X4	.551	.033	.580	16.672	.000	.209	4.785
switching_cost_X5	.908	.038	.605	23.846	.000	.392	2.550
trust_X1	.194	.027	.237	7.058	.000	.225	4.452

a. Dependent Variable: customer_loyalty_X6 Source: own Survey, 2017

According to the above regression analysis result table 4.6.2.2, the standardize deta coefficient implies that how intensely the five independent variables (trust, commitment, satisfaction, image and switching cost) components predict the behavior of dependent variable (customer loyalty), or the relative importance of each independent variables in predicting the dependent variable customer loyalty. Accordingly, commitment has large beta coefficient value ($\beta=1.263$, $p < 0.05$). This indicates that commitment is significant predictor of customer loyalty. In other word commitment is essential factor in creating customer loyalty in the context of Amin general hospital. Based on the above result, **H2**: Commitment has a significant positive effect on customer loyalty is **supported**. This finding support the study of Ndubisi (2007) and (Vuuren et al., 2012) commitment is a critical factor in building customer loyalty.

In the above regression table switching cost has a coefficient Beta value ($\beta = .605$, $p < 0.05$) it is the next important variable in predicting customer's loyalty in the context of Amin general

hospital. Based on the above result, **H5**: Switching cost has a significant positive effect on customer loyalty is **supported**. This finding is in lined with finding of Keshivari and Zare (2012) and Aydin and Ozer (2005).Which founds that switching cost has a significant impact on customer loyalty.

In the above regression table image have beta value of ($\beta = .580$, $P < 0.05$). Image is the important variable in predicting customer’s loyalty in the context of Amin general hospital. Based on the above result, **H4**: Corporate image has a significant positive effect on customer loyalty is **supported**. This finding is in lined with finding of to Andreassen and Linderstad.(1998), a good corporate image has been found to help established and maintain loyal relationship with customers.

In the above regression table satisfaction has a coefficient Beta value ($\beta = .446$, $P < 0.05$). Satisfaction is the important variable in predicting customer’s loyalty in the context of Amin general hospital. Based on the above result, **H3**: Customer satisfactions have a significant positive effect on customer loyalty is **supported**. This finding is in lined with finding of (Morgan & Hunt, 1994; Forgas et al., 2010) which founds that there exist quite a broad consensus that customer satisfaction is an antecedent of loyalty.

In the above regression table Trust has a coefficient Beta value ($\beta = .237$, $p < 0.05$). Trust is the important variable in predicting customer’s loyalty in the context of Amin general hospital. Based on the above result, **H1**: Trust has a significant positive effect on customer loyalty is **supported**. This finding is in lined with finding of Ndubisi (2007) which founds that trust has a significant impact on customer loyalty.

ANOVA tells us whether the model, overall, is acceptable from a statistical perspective i.e. whether the independent variables are in a significantly good degree of prediction of the outcome variable (SPSS, version 21).

Table 4.6.2.3.4 ANOVA^a

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	166.268	5	33.254	737.720	.000
Residual	12.080	268	.045		
Total	178.348	273			

a. Dependent Variable: customer_loyalty_X6

b. Predictors: (Constant), trust_X1, switching_cost_X5, commitment_X2, image_X4, satisfaction_X3 Source: own Survey, 2017

As we can be seen from the above table, the factors (independent variables) significantly predict the dependent variable (customer's loyalty) with $F=737.720$ and $\text{sig}=0.000$. F-test is used to find out overall probability of the relationship between the dependent variable and all the independent variables occurring by chance (SPSS, version 21). The F-test result of the study is 737.720 with a significance of 0.000 meaning that the probability of these results occurring by chance is less than 0.05. Thus, one can decide that regression model best fitted the data at significance level of 0.000.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATION

5.1 Summary of Findings

The objective of this study is to assess factors affecting customer loyalty. The study was conducted by distributing questionnaires 400 patients of which 383 have been collected. To test the reliability of data collecting instrument, Cronbach alpha coefficients were computed for the 30 questionnaires administered for pilot survey. The Cronbach alpha coefficients were within the range of 0.729 and 0.970 shows that all are above the acceptable value 0.7. The relations among the different items were measured using Pearson Correlation Coefficient. The result continued that there is positive correlation between all the independent and dependent variables ranging from moderate up to strong level correlation.

The result o the survey is presented in table blow.

Table 5.1 Regression Analysis

Research Hypotheses	Regression Analysis result	Result
H1: Trust has a significant positive effect on customer loyalty.	($\beta = .237, p < 0.05$)	Supported
H2: Commitment has a significant positive effect on customer loyalty.	($\beta=1.263, p < 0.05$)	Supported
H3: Customer satisfactions have a significant positive effect on customer loyalty.	($\beta = .446, p < 0.05$)	Supported
H4: Corporate image has a significant positive effect on customer loyalty.	($\beta = .580, p < 0.05$)	Supported
H5: Switching cost has a significant positive effect on customer loyalty.	($\beta = .605, p < 0.05$)	Supported

Source: own Survey, 2017

5.2 Conclusion

Customer loyalty has become more important due to significant increase in competition in healthcare sector. Long-term existence of companies is now a day's depending on the customer loyalty. Hospitals need to identify factors that affect customer loyalty to exist in the operation and become more profitable. Identification and understanding of this factor is important for hospital management to design various strategies to the factors that have significant impact on customer loyalty. The purpose of present study is to examine factors affecting customer loyalty in Amin general hospital. In this study five independent variables (trust, commitment, satisfaction image and switching cost) are considered and their influence on customer loyalty is tested by using regression analysis.

Based on the study conducted and the analysis made, the following conclusions are drawn:

- **Trust** has a coefficient Beta value ($\beta = .237, p < 0.05$). Trust is the important variable in predicting customer's loyalty in the context of Amin general hospital. Based on the above result, **H1**: Trust has a significant positive effect on customer loyalty is **supported**. This finding is in lined with finding of Ndubisi (2007) which founds that trust has a significant impact on customer loyalty.
- **Commitment** has large beta coefficient value ($\beta=1.263, p < 0.05$). This indicates that commitment s significant predictor of customer loyalty. In other word commitment is essential factor in creating customer loyalty in the context of Amin general hospital. Based on the above result, **H2**: Commitment has a significant positive effect on customer loyalty is **supported**. This finding support the study of Ndubisi (2007) and (Vuuren et al., 2012) commitment is a critical factor in building customer loyalty.
- **Satisfaction** has a coefficient Beta value ($\beta = .446, P < 0.05$). Satisfaction is the important variable in predicting customer's loyalty in the context of Amin general hospital. Based on the above result, **H3**: Customer satisfactions have a significant positive effect on customer loyalty is **supported**. This finding is in lined with finding of (Morgan & Hunt, 1994; Forgas et al., 2010) which founds that there exist quite a broad consensus that customer satisfaction is an antecedent of loyalty.

- **Image** have beta value of ($\beta = .580$, $P < 0.05$). Image is the important variable in predicting customer's loyalty in the context of Amin general hospital. Based on the above result, **H4**: Corporate image has a significant positive effect on customer loyalty is **supported**. This finding is in lined with finding of to Andreassen and Linderstad.(1998), a good corporate image has been found to help established and maintain loyal relationship with customers.
- **Switching cost** has a coefficient Beta value ($\beta = .605$, $p < 0.05$) it is the next important variable in predicting customer's loyalty in the context of Amin general hospital. Based on the above result, **H5**: Switching cost has a significant positive effect on customer loyalty is **supported**. This finding is in lined with finding of Keshivari and Zare (2012) and Aydin and Ozer (2005).Which founds that switching cost has a significant impact on customer loyalty.

5.3 Recommendation

Based on conclusion the following recommendation is forwarded

- Based on the result of this study commitment was found as the most essential factors in creating customer loyalty. Therefore, management of the Amin general hospital should concentrate on commitment by making adjustment to suit customers need, offering personalized and flexible services, respecting customer needs, providing reliable hospital information, offering consultancy, contacting customer to know whether they are satisfied and to remind them of future service , by doing so we can build commitment between patients and the hospital .
- The second most essential factor in affecting customer loyalty is Switching cost. Therefore, management of the Amin general hospital should create higher cost for customers switching to another hospital. By develop different strategies to make their patients have higher switching cost by ensure-that service offered by them matches or exceeds customer expectation by having more specialist doctors that they couldn't find

in other hospitals. In order to make customers more loyal toward their hospital, Amin general hospital should have to increase its customers switching cost by increasing speed of service, by having more specialist doctors, charging fair price, minimizing waiting time, having good treatment for patients.

- Image is another essential factor to building customer loyalty. Therefore, management of the Amin general hospital should focus on building positive image, give more attention to find ways of building a feeling of intimacy between the consumer and the image of the hospital, concentrate on creating good image of the hospital in the minds of customers by creating awareness about the hospital and association, offering fast and reliable service, by involving more in the community service, maintain the good reputation of the hospital and the hospital has to be able to create a position in the minds of its of customers to show that the hospital has a unique image than other hospitals.
- Satisfaction is another essential factor to building customer loyalty. When customers are satisfied with services provided by the hospital their loyalty toward the hospital increases. Therefore, Amin general hospital should attempt to get customers trust by giving high quality services, by exceeds customer expectation, showing respect for patients showing concern for the health of their patients this will keep the satisfied customer loyal to the hospital.
- Trust is another essential factor to building customer loyalty. When customers have strong trust toward the hospital, their loyalty also increases. Therefore, Amin general hospital should attempt to get customers trust by giving and keeping promises, showing concern for the health of their patients, providing consistent quality services, showing respect for patients and fulfilling obligations to patients.

5.4 Areas for Further Research

- This study focused on the factors affecting customer's loyalty in case of Amin general hospital but other researchers can study on other private hospital.
- .
- Other researchers can also study factors affecting customer's loyalty in case of other public hospital.

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APPENDIX

APPENDIX- RESEARCH QUESTIONNAIRES

Appendix A (English Questionnaire)

Addis Ababa University School of Commerce Marketing Management

Dear Respondent

The questionnaire is designed to seek information on the factors affecting customer's loyalty in hospital: in case of Amin general hospital in Partial Fulfillment for the award of Master of Arts in Marketing Management.

The overall objective of this questionnaire is to gather first-hand information on the aforementioned issue I would like to assure you that the information you are going to provide will be exclusively used for academic purpose ,will kept confidential and please don't write your name . Your contribution to this research is very greatly appreciated. Thank you in advance for your cooperation.

Part 1: demographic information

1. Gender

Male

Female

2. Ages:

18- 30

31 - 39

40 – 49

Over 50

3. Type of Treatment : Medical

Surgical

antenatal care

4. Type of patient: Outpatient

In patient

Part two: Factors affecting customer loyalty

The following factors are expected to influence customer loyalty of the hospital. To what extent you agreed with the following statement concerning about factors affecting customer's loyalty. Please indicate your level of agreement by circling the number in the specified box using five point scales. **1 = strongly disagree, 2 = disagree, 3 = no opinion, 4 = agree , 5 = strongly agree**

No	Factors	Strongly disagree (1)	Disagree (2)	No opinion (3)	Agree (4)	Strongly agree (5)
Trust						
1.	The hospital is very concerned with my wellbeing.	1	2	3	4	5
2.	The hospital's promises are reliable.	1	2	3	4	5
3.	The hospital is consistent in providing quality service.	1	2	3	4	5
4.	The hospital fulfills its obligation to patient.	1	2	3	4	5
5.	Given my experience, the hospital can be trusted completely.	1	2	3	4	5
6.	The hospital has competent staffs who deliver the services.	1	2	3	4	5
7.	The hospital has an accurate record of the patient.	1	2	3	4	5
8.	This hospital has the ability to meet its promises.	1	2	3	4	5
9.	This hospital offers Trustworthy services.	1	2	3	4	5
Commitment		(1)	(2)	(3)	(4)	(5)
10.	This hospital makes adjustment to suit customers need.	1	2	3	4	5
11.	The hospital offers personalized services to meet customers need.	1	2	3	4	5
12.	The hospital is flexible when its services are changed.	1	2	3	4	5
13.	The hospital is flexible in serving my needs.	1	2	3	4	5
14.	The hospital respect customer needs.	1	2	3	4	5
15.	The hospital contact customers to verify that they are satisfied.	1	2	3	4	5
16.	The hospital contacts customers to remind them of the future services.	1	2	3	4	5
17.	The hospital provides reliable hospital information for customers.	1	2	3	4	5
18.	The hospital offers free consultancy for existing customers.	1	2	3	4	5
Satisfaction		1	2	3	4	5
19.	I am satisfied with the way service is provided.	1	2	3	4	5
20.	I am satisfied with the way workers treat customers.	1	2	3	4	5
21.	I am satisfied with pricing of the hospital.	1	2	3	4	5
22.	I am satisfied with the speed of providing services.	1	2	3	4	5
23.	I am satisfied with the amount of time I spend waiting for a service.	1	2	3	4	5

24.	I am satisfied with the convenience of hospital locations.	1	2	3	4	5
25.	I am satisfied with the effort of the hospital to inform new products and services.	1	2	3	4	5
26.	I am satisfied with the extended operation hours of the hospital.	1	2	3	4	5
	Image	1	2	3	4	5
27.	This hospital is widely known among customer.	1	2	3	4	5
28.	This hospital is stable and firmly established.	1	2	3	4	5
29.	The hospital offers fast and reliable service.	1	2	3	4	5
30.	This hospital has a good reputation.	1	2	3	4	5
31.	This hospital involved in the community service.	1	2	3	4	5
32.	This hospital is well liked by society.	1	2	3	4	5
33.	This hospital is distinctive / unique compared to others.	1	2	3	4	5
	Switching Cost	1	2	3	4	5
34.	I feel that switching to a new hospital causes monetary cost.	1	2	3	4	5
35.	To change to another hospital involves investing time in searching for information about other hospital.	1	2	3	4	5
36.	To change to another hospital involves much effort in deciding which other hospital to use.	1	2	3	4	5
37.	To change to another hospital involves a risk in choosing another hospital which might turn out not to satisfy me.	1	2	3	4	5
38.	I feel uncertain about whether other hospital can give the same service as this one.	1	2	3	4	5
	Customer loyalty	1	2	3	4	5
39.	I am a loyal customer to this hospital.	1	2	3	4	5
40.	I would always recommend this hospital to someone who seeks my advice.	1	2	3	4	5
41.	Even if close friends recommended another hospital, my preference for this hospital would not change.	1	2	3	4	5
42.	I only pay my attention to this hospital.	1	2	3	4	5
43.	I do not like to change to another hospital because, I value the hospital.	1	2	3	4	5
44.	I would not switch to a competitor, even if I had a problem with the products/services of the hospital.	1	2	3	4	5
45.	My intention to use the services of this hospital would not be changed.	1	2	3	4	5

APPENDIX B (Amharic Questionnaire)

በአዲስ አበባ ዩኒቨርሲቲ የንግድ ሥራ ትምህርት ቤት

ውድ የጥናቱ ተሳታፊ

ስሜ ፍታወቅ ወ/መስቀል ይባላል በአዲስ አበባ ዩኒቨርሲቲ የማርኬቲንግ ማኔጅመንት የማስትሬት ዲግሪ ተመራቂ ተማሪ ስሆን በአሁኑ ወቅት የመመረቂያ ጽሁፌን በማዘጋጀት ላይ እገኛለሁ። ጥናቱ የሚያተኩረው የአሜሪካ አጠቃላይ ሆስፒታል ደንበኞች የሆስፒታሉን ታማኝነት ላይ በሚያነሱባቸው ጥያቄዎች ላይ የተሰራ መጠይቅ ነው።

ይህ መጠይቅ ሁለት ክፍሎች ያሉት ሲሆን የመጀመሪያው ክፍል ስለ እርሶ አጠቃላይ መረጃ ለመሰብሰብ የሚጠቅም ሲሆን ቀጣዩ ክፍል ደግሞ ስለ የሆስፒታሉ ደንበኞች የሆስፒታሉ ታማኝነት ላይ የሚያነሱባቸው ጥያቄዎች ለማወቅ ይረዳል። ይህንን መጠይቅ በሙሉ በታማኝነት እንዲሞሉልኝ እየጠየኩኝ የሚሰጡኝ መረጃ ከዚህ ጥናት ውጭ ለሌላ ለምንም አገልግሎት እንደማይውል አረጋግጣለሁ። የእርሶ አስተያየት ለዚህ ጥናት መሳካት ከፍተኛ አስተዋጾ እንደሚያደርግ እየገለፅኩ ለሚያደርጉልኝ ትብብር ከልብ አመሰግናለሁ።

ክፍል 1: የተሳታፊዎች መረጃ

1. ፆታ
 ወንድ ሴት
2. ዕድሜ:
 18- 30 31 - 39
 40 - 49 ከ50 በላይ
3. የህክምናዉ ዓይነት: የዉስጥ ደዌ ሕክምና የቀዶ ሕክምና ቅድመ ወሊድ ክትትል
4. የታካሚዉ ዓይነት: ተመላላሽ ታካሚ ተኝቶ ታካሚ

ክፍል ሁለት: ደንበኛን ታዕማኝ ሊያደርጉ የሚችሉ ምክንያቶች

ከዚህ በታች የተዘረዘሩት ዐረፍተ ነገሮች የባንክ ደንበኞችን ታማኝ ሊያደርጉ የሚችሉ ምክንያቶች ናቸው። እነዚህ ምክንያቶች የባንክ ደንበኞችንን ታማኝ እንደሚያደርጉ በምን ያህል

ደረጃ ይስማሙብታል? በሰንጠረዥ ውስጥ በተሰጠው ቦታ ላይ ከተሰጡት አማራጮች በጣም እስማማለሁ (5)፣ እስማማለሁ (4)፣ ገለልተኛ (3)፣ አልስማማም (2)፣ በጣም አልስማማም (1)፣ መመዘኛዎች በመጠቀም ሀሳቦችን የ “ “ ምልክትን ያስቀምጡ

	በሆስፒታሉ ላይ ያሉት ዕምነት	በጣም አልስማማም (1)	አልስማማም (2)	ገለልተኛ (3)	እስማማለሁ (4)	በጣም እስማማለሁ (5)
1	ሆስፒታሉ ለደህንነቴ ይጨነቃል	(1)	(2)	(3)	(4)	(5)
2	ሆስፒታሉ ቃል የሚገባቸው ስራዎች እምነት የሚጣልባቸው ናቸው	(1)	(2)	(3)	(4)	(5)
3	ሆስፒታሉ ጥራት ያለው አገልግሎት ለታካዎቹ በተከታታይ ይሰጣል	(1)	(2)	(3)	(4)	(5)
4	ይህ ሆስፒታል ግዴታውን በአግባቡ ይወጣል	(1)	(2)	(3)	(4)	(5)
5	ሆስፒታሉ በሚሰጣቸው አገልግሎት እተማመናለሁ	(1)	(2)	(3)	(4)	(5)
6	ሆስፒታሉ ብቃት ያላቸው ሰራተኞች አሉት	(1)	(2)	(3)	(4)	(5)
7	ሆስፒታሉ የታካሚዎችን የህክምና መረጃ በትክክል ይይዛል	(1)	(2)	(3)	(4)	(5)
8	ሆስፒታሉ ቃል የገባውን የመፈጸም ብቃት አለው	(1)	(2)	(3)	(4)	(5)
9	ሆስፒታሉ እምነት የሚጣልበት አገልግሎት ይሰጣል	(1)	(2)	(3)	(4)	(5)
	የሆስፒታሉ ቁርጠኝነት	(1)	(2)	(3)	(4)	(5)
10	አገልግሎቶቹ ሲቀያየሩ ሆስፒታሉ የተለያዩ ማስተካከያ ያደርጋል	(1)	(2)	(3)	(4)	(5)

11	ሆስፒታሉ የደንበኞችን ፍላጎት ለማርካት ለግለሰቦች ልዩ አገልግሎት ይሰጣል	(1)	(2)	(3)	(4)	(5)
12	አገልግሎቱን ከታካሚዎች ፍላጎት ጋር ለማጣጣም ይሰራል	(1)	(2)	(3)	(4)	(5)
13	ሆስፒታሉ የሚያስፈልጉኝን ሁሉ ለማሟላት ፈቃደኛ ነው	(1)	(2)	(3)	(4)	(5)
14	ሆስፒታሉ የታካሚዎችን ፍላጎት ያከብራል ሆስፒታሉ	(1)	(2)	(3)	(4)	(5)
15	ሆስፒታሉ ታካሚዎቹን በመጠየቅ መደሰታቸውን ያረጋግጣል	(1)	(2)	(3)	(4)	(5)
16	ሆስፒታሉ ወደፊት ሊኖሩት የሚችሉትን አገልግሎቶች ለደንበኞች ያስተዋወቃል	(1)	(2)	(3)	(4)	(5)
17	ሆስፒታሉ ለደንበኞቹ ታክሚነት ያለው መረጃ ይሰጣል	(1)	(2)	(3)	(4)	(5)
18	ሆስፒታሉ ለደንበኞቹ ነፃ የማማከር አገልግሎት ይሰጣል	(1)	(2)	(3)	(4)	(5)
	እርካታ	(1)	(2)	(3)	(4)	(5)
19	በሚሰጠው አገልግሎት ደስተኛ ነኝ	(1)	(2)	(3)	(4)	(5)
20	ሠራተኞች በሚሰጡት አገልግሎት ደስተኛ ነኝ	(1)	(2)	(3)	(4)	(5)
21	ለአገልግሎቱ በምክፍለው የሒሳብ ተመን ደስተኛ ነኝ	(1)	(2)	(3)	(4)	(5)
22	በሆስፒታሉ አገልግሎት አሰጣጥ ፍጥነት ደስተኛ ነኝ	(1)	(2)	(3)	(4)	(5)
23	አገልግሎት ለማግኘት በምጠብቀው ጊዜ ደስተኛ ነኝ	(1)	(2)	(3)	(4)	(5)

24	ሆስፒታሉ በሚገኝበት ቦታ አመቺነት ደስተኛ ነኝ	(1)	(2)	(3)	(4)	(5)
25	በሆስፒታሉ አዳዲስ አገልግሎቶችን የማስተዋወቅ ባህል ደስተኛ ነኝ	(1)	(2)	(3)	(4)	(5)
26	በሆስፒታሉ ተጨማሪ የአገልግሎት ሰዓት ደስተኛ ነኝ	(1)	(2)	(3)	(4)	(5)
	የሆስፒታሉ ገፅታ	(1)	(2)	(3)	(4)	(5)
27	ዕውቅና ያለው ሆስፒታል ነው	(1)	(2)	(3)	(4)	(5)
28	የተረጋጋና ጠንካራ አቅም አለው	(1)	(2)	(3)	(4)	(5)
29	ቀልጣፋ እና ጥራት ያለው አገልግሎት ይሰጣል	(1)	(2)	(3)	(4)	(5)
30	ስመጥር/ ዝና ያለው ሆስፒታል ነው	(1)	(2)	(3)	(4)	(5)
31	ሆስፒታሉ በማህበረሰብ አገልግሎት ይሳተፋል	(1)	(2)	(3)	(4)	(5)
32	በህብረተሰቡ የሚወደድ ሆስፒታል ነው	(1)	(2)	(3)	(4)	(5)
33	ከሌላው አንፃር ልዩ የሆነ ሆስፒታል ነው	(1)	(2)	(3)	(4)	(5)
	ወደ ሌላ ለመቀየር የምናወጣው ወጪ	(1)	(2)	(3)	(4)	(5)
34	ወደ ሌላ አዲስ ሆስፒታል ደንበኝነቴን መቀየሩ ገንዘብ ያስወጣኛል	(1)	(2)	(3)	(4)	(5)
35	ወደ ሌላ ሆስፒታል ለመቀየር ብፈልግ ስለሆስፒታሉ መረጃ ለመሰብሰብ ጊዜ ይወስድብኛል	(1)	(2)	(3)	(4)	(5)
36	ወደ ሌላ ሆስፒታል የምቀየርበትን	(1)	(2)	(3)	(4)	(5)

	ምክንያት ለመወሰን ብዙ ጥረት ያስፈልገኛል					
37	ወደ ሌላ ሆስፒታል ብቀይር ፍላጎቴን የማያረካልኝ ሊሆን ይችላል	(1)	(2)	(3)	(4)	(5)
38	አዲስ ሆስፒታል ብቀይር እንደዚህኛው አገልግሎት መስጠቴን እርግጠኛ አይደለሁም	(1)	(2)	(3)	(4)	(5)
	የደንበኞች ታማኝነት	(1)	(2)	(3)	(4)	(5)
39	የዚህ ሆስፒታል ታማኝ ደንበኛ ነኝ	(1)	(2)	(3)	(4)	(5)
40	ሌሎች ሰዎች ይህን ሆስፒታል እንዲጠቀሙ እመክራለሁ	(1)	(2)	(3)	(4)	(5)
41	ሰዎች ሌላ ሆስፒታል እንድጠቀም ቢመክሩኝ እንኳን ደንበኝነቴን አልተውም	(1)	(2)	(3)	(4)	(5)
42	ሁልጊዜም ለዚህ ሆስፒታል ብቻ ትኩረት እሰጣለሁ	(1)	(2)	(3)	(4)	(5)
43	ደንበኝነቴን አልቀይርም ምክንያቱም ለዚህ ሆስፒታል ትልቅ ግምት አለኝ	(1)	(2)	(3)	(4)	(5)
44	በዚህ ሆስፒታል ላይ ቅሬታ ቢኖረኝ እንኳን ደንበኝነቴን አልቀይርም	(1)	(2)	(3)	(4)	(5)
45	ይህን ሆስፒታል የመጠቀም ሀሳቤ መቼም አይለወጥም	(1)	(2)	(3)	(4)	(5)

ውድ ጊዜዎትን ሰውተው ይህንን መጠይቅ ስለሞሉልኝ እና ስለ ትብብርዎት በጣም አመሰግናለሁ።

Appendix C

Reliability Analysis (Cronbach's Alpha)

Constructs	Number of Items	Cronbach's Alpha
Trust	9	0.970
Commitment	9	0.851
Satisfaction	8	0.807
Image	7	0.861
Switching cost	5	0.729
Customer loyalty	7	0.845

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	166.268	5	33.254	737.720	.000 ^b
	Residual	12.080	268	.045		
	Total	178.348	273			

a. Dependent Variable: customer_loyalty_X6

b. Predictors: (Constant), trust_X1, switching_cost_X5, commitment_X2, image_X4, satisfaction_X3

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	1.799	.107		16.763	.000		
commitment_X2	1.404	.038	1.263	37.222	.000	.219	4.557
satisfaction_X3	.487	.041	.446	11.848	.000	.178	5.605
image_X4	.551	.033	.580	16.672	.000	.209	4.785
switching_cost_X5	.908	.038	.605	23.846	.000	.392	2.550
trust_X1	.194	.027	.237	7.058	.000	.225	4.452

a. Dependent Variable: customer_loyalty

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
ID	383	1	383	192.00	110.707
commitment_X2	357	2.00	4.78	3.4264	.66548
satisfaction_X3	333	2.25	4.75	3.5454	.70860
image_X4	354	2.00	5.00	3.7094	.75254
switching_cost_X5	383	2.80	4.60	3.8731	.59217
customer_loyalty_X6	341	1.71	4.86	3.3997	.74485
trust_X1	337	1.56	5.00	3.5437	1.04622
Valid N (listwise)	274				

Correlations

		commitme nt_X2	satisfactio n_X3	image_ X4	switching_ cost_X5	customer_ loyalty_X6	trust_ X1
commitment_X 2	Pearson Correlation	1	.721**	.767**	.207**	.875**	.525**
	Sig. (2-tailed)		.000	.000	.000	.000	.000
	N	357	307	328	357	315	337
satisfaction_X 3	Pearson Correlation	.721**	1	.652**	.650**	.677**	.862**
	Sig. (2-tailed)	.000		.000	.000	.000	.000
	N	307	333	333	333	320	287
image_X4	Pearson Correlation	.767**	.652**	1	.556**	.644**	.714**
	Sig. (2-tailed)	.000	.000		.000	.000	.000
	N	328	333	354	354	341	308
switching_cost _X5	Pearson Correlation	.207**	.650**	.556**	1	.555**	.596**
	Sig. (2-tailed)	.000	.000	.000		.000	.000
	N	357	333	354	383	341	337
customer_loyal ty_X6	Pearson Correlation	.875**	.677**	.644**	.555**	1	.675**
	Sig. (2-tailed)	.000	.000	.000	.000		.000
	N	315	320	341	341	341	295
trust_X1	Pearson Correlation	.525**	.862**	.714**	.596**	.675**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	337	287	308	337	295	337

** . Correlation is significant at the 0.01 level (2-tailed).

Collinearity Diagnostics^a

Mode	Dimension	Eigenvalue	Condition Index	Variance Proportions					
				(Constant)	commitment_X2	satisfaction_X3	image_X4	switching_cost_X5	trust_X1
1	1	5.912	1.000	.00	.00	.00	.00	.00	.00
	2	.045	11.437	.14	.01	.00	.01	.03	.10
	3	.019	17.697	.00	.12	.07	.20	.01	.18
	4	.013	21.551	.14	.28	.01	.22	.13	.00
	5	.009	26.352	.29	.04	.37	.02	.06	.55
	6	.003	44.211	.43	.55	.55	.56	.77	.17

a. Dependent Variable: customer_loyalty_X6