



Effects of Brand Image on Consumer Retention: A Study of the Meat Pie Product of Roban Stores Enugu, Enugu State, Nigeria

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ABSTRACT

The main objective of the study was to determine the effects of brand image on customer retention in a firms' product with particular reference to the meat pie product of Roban stores Enugu, but specifically, the objectives was to determine the relationship existing between brand awareness, brand experience, customer loyalty and brand personality on customer retention in Roban stores Agbani Road Enugu. The study was conceived from the consistency observed in the past by the management of the organization for the high level of patronage from their customers instead of competing brands. Research questions and research hypotheses was formulated in line with the research objectives. The study drew the population of the study from selected customers in their branch at Agbani Road Enugu through convenience sampling method. Data was generated from 200 customers out of which 155 copies of the questionnaire was properly file and returned for use. The analytical tools used in the study comprises of; simple tables, percentages, T- test, correlation and regression analysis. The results obtained from the study revealed that brand awareness, brand experience, customer loyalty and customer satisfaction used as sub-variables for brand image have positive and significant effects on customer retention in the high patronage experienced by the management of Roban stores Enugu. Based on these findings, the study recommended to management to be consistent, reliable and dependable in delivering their services to their customers. The study also recommended that the organization should increase their marketing efforts through more brand awareness creation, increase their brand experience, increase their customer loyalty and increase their customer satisfaction to continue their lead in the industry. Offering attractive brand name and image to a product influences prospective buyers to continue patronizing a firms' product.

Keywords:

Brand image, Brand awareness, Brand experience, Customer loyalty, brand personality, and Customer retention.

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(1) Introduction

A brand is a name, symbol, design or combination thereof that identifies a seller's products and differentiates that of competitors' products (McDaniel, Lamb and Hair, 2008). Branding helps consumers to identify the product, help sellers to have repeat sales, as well as new product sales. Those attributes that consumers use in identifying a product when placed by side with other products is known as brand image. Consumers usually develop a set of beliefs about product's attributes as they constantly continue to use a product and through these beliefs form a brand image. The brand image shapes consumers' attitudes toward the product. The image a brand poses shapes consumers' attitudes towards the product as they tend to develop a set of beliefs about the product attributes. The integration of the P's of marketing will help marketers to deliver satisfactory services to their customers as none of them works in isolation of the other. The competition going on in the beverage industry is high that no firm can claim to have it all in all the products. It is in line with the above that the researchers deemed it necessary to use some attributes of the independent variable of brand image including brand awareness, brand experience, and brand loyalty to determine their relationship on customer retention of the meat pie product of Roban stores Enugu. Brand awareness reflects the familiarities of consumers with a particular product/service, over a long period of time based on the knowledge of the brand performance when the product was used. Brand experience is the knowledge consumer gain after using the brand that is positive or satisfactory. Brand loyalty is the willingness of consumers to continue using the firm's brand over a long time based on the satisfaction they usually derive after using the brand. These sub-variables will be used to determine its effects on customer retention of the Meat Pie product of Roban stores Enugu.

Gerport (2019), Ram (2001), and Schindler (2001) defined Customer retention on the other hand as the continued patronage of the business relations between the customers and the marketing organization for a long time. They went further to state that customer retention is more than giving the customers what they expect; it is about exceeding their expectation to make them become loyal advocates for a firm's brand. The retention of customers to continue using the firm's product will help the firm to increase their market share and revenue generation. Withholding the customers for a long period of time is profit to the organization as cost accruing from awareness creation will be reduced to the barest minimum because the customers have full knowledge of the company and its product.

1.2 Statement of the Problem

The study was conducted to find the factors that made customers of Roban stores to continue patronizing the firm's Meat Pie product instead of that of competitors' products. Competitors are using different brand images to create unique benefits to attract customers to the organizations' products, but customers continue to patronize the firm's products. Not minding the different innovations made by the competitors in their various products like Crunches, Chitis, and Itachi Osa etc, to win the popular will of the customers, more and more customers continue to patronize the Meat Pie product of Roban stores Enugu. Their intention of employing different innovative strategies on their products was to offer better and satisfactory services to retain them. The image a brand poses shapes consumers' attitudes toward the product as they tend to develop a set of beliefs about products' attributes. The experience customers have of a brand image helps them to make a decision on whether to make a repeat purchase or not.

Proper integration of the 4P's of marketing helps marketers to deliver satisfactory services to their customers as none of the P's works in isolation of the other. The competition going on in the beverage industry is high that no firm can claim to have it all in terms of the product attributes. It is in line with the above that the researchers deemed it necessary to use these sub-variables for brand image including brand awareness, brand experiences, brand loyalty, and brand personality to determine their relationship on customer retention of the Meat Pie product of Roban stores Enugu.

1.3 Objectives of the study

- 1 To determine the relationship existing between brand awareness and customer retention on the sale of Meat Pie product of Roban stores Enugu.
- 2 To determine the relationship existing between brand experience and customer retention on the sale of Meat Pie product of Roban stores Enugu.
- 3 To determine the relationship existing between brand loyalty and customer retention on the sale of Meat Pie product of Roban stores Enugu.
- 4 To determine the relationship existing between brand personality and customer retention on the sale of meat pie product of Roban stores Enugu.

1.4 Research questions

For the purpose of the study, the following research questions were used;

- 1 What is the relationship existing between brand awareness and customer loyalty on the sale of the Meat Pie product of Roban stores Enugu.
- 2 What is the relationship existing between brand experience and customer retention on the sale of the Meat Pie product of Roban stores Enugu.
- 3 What is the relationship existing between brand loyalty and customer loyalty on the sale of the Meat Pie product of Roban stores Enugu.
- 4 what is the relationship between brand personality and customer retention on the sale of Roban stores Enugu.

1.5 Research hypotheses

The hypotheses were formulated in null form.

- (1) There is no relationship existing between brand awareness and customer retention of the Meat Pie product of Roban stores Enugu.
- (2) There is no relationship existing between brand experience and customer retention of the Meat Pie product of Roban stores Enugu.
- (3) There is no relationship existing between brand loyalty and customer retention of the Meat Pie product of Roban stores Enugu
- (4) There is no relationship existing between brand personality and customer retention of the meat pie product of Roban stores Enugu

1.6 Significance of the study

The study will be of immense benefit to the firms in the industry, including the customers, government, general public and future researchers.

To the firms in the industry, it will help them to know their customers, competitors, and how to manage the affairs of the organization, know how to identify customer needs to satisfy them, know how to position their services to remain competitive as well as the strategies used by other competitors to stand competitive in the marketplace.

To the customers, it will help them to know their needs, know the firms that offers satisfactory services, know how to differentiate the firm's services to enable customers to make their choice and to make assessment on whether their objections are met or not. It will also help them to know how to improve on their services in the industry as the firms are competing to gain customer's interests to win the will of the customers in the industry.

To the general public, it will help them to improve the firms' services which will in turn improve the health status of the customers as they object to some of their actions. It will help them to improve the economy by offering high quality products to their customers. They can advise firms to employ qualified and skilled workers who will contribute to the development of the society. It can also help future researchers in related fields of study to provide relevant materials that will improve performance in future. It can also help firms to provide quality services that will help the government to make good policies and programmes in relations to the industry existence.

2 Literature Review

Brand Image

Advancement in technology and stiff competition made marketing organization to give their products unique images to survive in the mix of other competing products in the industry. The image of a brand creates value in the mind of the prospective users as they know some of the attributes of the brand that adds value to them before purchases are made. A brand image is a reflection of the brand personality which can be developed from the consumers' interpretation based on his past experience about the brand. Kotler and Keller (2006) defined brand image as the individual way and beliefs held by consumers, as reflected in the association held in consumer's memory about a brand. A successful brand image help consumers to identify the needs that the brand can satisfy customers need and differentiates the brand from other competing brands in the market. This increases the chances of repeat purchase in future among the prospective customers. The attributes of the Meat Pie product of Roban stores Enugu had created additional value to its customers who consistently continue to have a repeat purchase of the brand instead of other competing brands in the market. In this study four sub-variables of brand image will be used to determine its effect on consumer retention of the brand, these sub-variables include brand awareness, brand experience, brand loyalty, and brand personality. These will be explained briefly:

Brand Awareness

Brand awareness according to Kotler and Keller (2006) is the consumers' ability to recognize the brand under different conditions, as reflected by their brand recognition or recall brand performance. They went further to state that it occurs when the customer show willingness to purchase a brand than how he memorizes the brand effortlessly. Brand awareness attract attention and convey meaning to the images of familiarity of the brand to the consumer. Hoyer

and Brown (1990) stated that brand awareness and brand image are the determinants of brand knowledge. The awareness the consumers have of a product and the knowledge of its features helps them to continue with the brand for a long time. It is through brand awareness that brand recall could occur leading to repeat purchase of the brand. Brand awareness according to O'guinn, Allen and Semenik (2006) is a measure of the consumer knowledge about the existence of the product and how easily that knowledge can be retrieved from memory. For example, Meat Pie product from Roban stores Enugu is ranked first when compared with others in the marketplace today as the consumers make repeat purchase of the product regularly. Brand awareness create changes and reinforces attitudes towards the purchase of the product in Roban stores Enugu. It also help consumers to make purchase intention, trial usage, repeat purchase and brand switching as full knowledge of the product attributes are known by the customers who have been using it.

Brand Experience

Brand experience can be seen as the knowledge gained on the process of using a particular brand of a firm's product. Braku, Schmitt, and Zarantonello (2009) stated that "brand experience affects customers' loyalty directly and customer satisfaction in the course of brand personality association". They constructed three dimensions to brand experience to include affective, behavioral and intellectual. That, it is subjective as well as highly dependent on customers' internal and external forces that can influence their behavior in responding to a brand attributes. The responses can be feelings and sensations or behavioral responses a customer may have towards a brand due to its packaging design, environment and the communication it portrays to the consumers. Brand experiences is very effective when measuring customer satisfaction compared to brand personality as is a predicator of buying behavior. Customers make repeat purchase of a brand because of the experience of the brand attributes which they may have gotten after a repeated uses of the product.

Brand Loyalty

Brand loyalty is a consistent preference for one brand of a firm's product over others in an industry. It helps customers to buy a particular brand of a product time without number and remain insensitive to competitors offering. When a brand is trusted by the customers, it leads to customer retention in the purchase of the product. Learning helps in building habit formation among customers as they use the brand on repeated basis. Brand loyalty is a favorable attitude towards and consistent purchase of the brand overtime. It results from positive reinforcement from previous knowledge of the attributes. Brand loyalty reduces risks and saves time for the consumer as he consistently continue to purchase the same brand of the product over time, as the product benefits are known by the consumers. Brand loyalty prolong the life cycle of a product as users assist the firm in suggesting when improvements need to be made on the brand. It also help producers to concentrate in their production activities rather than scanting for prospective buyers of their products as well as their production activities,.

Brand Personality

This refers to the specific human traits, characteristics and emotions that a brand conveys to its target market that create a unique and relatable personality to them. It is how a brand expresses

itself to the users through its tone, voice, visual, identity, and overall marketing strategies, aimed at fostering an emotional connection with their prospective customers. Brand are often personified with human-like attributes, such as sincerity, excitement, competence, sophistication, and ruggedness. It reflects its core values and principles, which guides its behavior and communication. The way a brand speaks, both in its marketing materials and customer interactions, contributes to its overall personality to the users. The brands' visual elements, including logos, colors, and typography, help to communicate its personality to the users. Marketing campaigns are a primary way to showcase and reinforce a brand's personality to its prospective users.

The goal of brand personality is to create a strong emotional connection between the brand and its target market. Knowledge of Brand personality is important to a consumer as it poses the following features including differentiation, relatability, loyalty, memorability, and brand advocacy to prospective buyers of the product. This creates a distinct and memorable image of the brand that resonates with its target market as it builds a strong, lasting relationship with the target audience.

Consumer Retention

Customer retention can be referred to as the capability of a marketing organization to keep and retain its customers for a very long time. In the beverage industry, there are lots of competition that is ongoing as the firms are offering customized and differential services to gain competitive standing among the rival firms. They compete to gain the will of the prospective customers by offering customized and quality services/products worthy of retaining the customers to make repeat purchase action in future. The ability to attract and retain customers is dependent on the customers' positive experience on the firm's product in the past. Firms that offer quality and satisfactory products like that of the Meat Pie product of Roban stores Enugu are remembered whenever the need arises while those that do not are discarded. Products in the beverage industry are unique and to gain the popular will of the customers, marketers should personalize their products to recognize the importance of their customers to the firm. Anyionu, Mmamel and Obasiabara (2021) stated that this can be achieved through the understanding of their individual needs to provide solution in line with their expectations. Customer retention according to (Gerpott,2001; Rams,2001; and Schinder,2001) is defined as the continued being in business relations between the customer and the marketing organization that will last for a long period of time. They went further to state that customer retention is more than giving the customers what they expect but it is about exceeding customers' expectations to become loyal advocates for the organizations' products. Customer retention provide firms with a reduced cost in their marketing activities, increased patronage, increased profit and long term relationship with the target market. Retaining customers increase the market share and profit base of Roban stores Enugu. Also, post sales services can be used by Roban stores to determine customer feelings towards their products. A customer is assumed to be retained when the customer buys the product repeatedly without switching to rival brands. Customers have measurement attributes that influence their purchase action which may be interpreted in terms of price, quality, size, colour etc. Customer retention has economic benefits including growth or increase on purchased product as well as customer referrals. Day (1994) stated that the identification and satisfaction of customer needs can lead to customer retention. The satisfaction of customer's needs is then the intervening

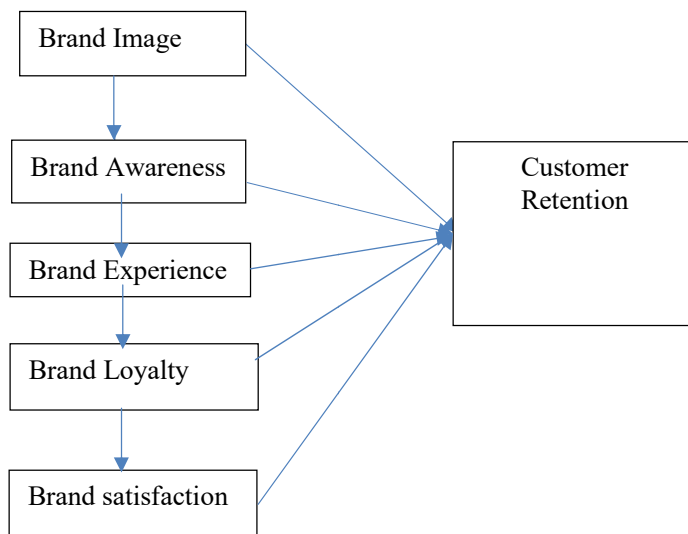
variable that lead customers to continue patronizing a firm’s product. Customer retention is a strategic planning tool for achieving competitive advantage in the mix of stiff competition in every marketing environment.

Satisfaction can lead customers to a long term profitable relationship with brand. It also gives value to the brand and extend affirmative word of mouth marketing that will build good brand reput (Hanif:2019).Customer loyalty can be enhanced through customer satisfaction, trust and company reput. Customer satisfaction can be achieved by providing a premium quality product to customers which helps marketing organizations to build customer loyalty.

Theoretical Framework of the study

This framework describes the relationship existing between the dependent and independent variable in the study. It is a diagrammatical illustration of the variables which are selected to conduct the study. The difference existing between them is significant in a comparative study using regression analysis. Dependent variables are variables that may directly or indirectly depend on independent variables for any prediction. The theoretical framework is a diagrammatic illustration of the variables used in the study. The following diagram shows the theoretical framework of the research work.

Theoretical Framework



Conceptual model for the study

3.0 Research Methodology

The study examined the effect of brand image on consumer retention in the purchase of the Meat Pie product of Roban stores Enugu. The study is both a survey and descriptive research design, aimed at eliciting information from the respondents on their personal characteristics.

3.1 Population of the study/Sample

The customers of Roban stores Enugu constitute the population of the study. The study drew the population from the customers to understand the treatment given to them by the firm as the

do their purchases. Data was generated from 200 customers of Roban stores Enugu which were randomly chosen. Out of the 200 copies of well-structured questionnaires, 155 copies were properly filled and returned as been qualified for use in the study. This gives a 78% response rate.

3.2 Research Instrument, Analysis and Interpretation

The study used the questionnaire as their research instrument in eliciting information from the respondents who have knowledge of the subject matter. The questionnaire was structured in five likert-scale. This was developed to measure the effects of brand image on customer retention with particular reference to the meat pie product of Roban stores Enugu. The scale ranges from 1 to 5, where 1= strongly disagree, 2 = disagree, 3 = indifferent, 4 = agree, 5 = strongly agree.

The Reliability of the scales was measured using Cronbach’s Alpha. The Cronbach Alpha score for brand image and customer retention to switch was .886 and .720 respectively. These indicated high reliability of the scale between the variables. These scales was based on the previous research scale on the respective topics on brand image (Biel;1992, Blackett;1993, Macdonad and Sharp;2000,Brakus, Schmitt and Zarantnelo; 2009, Hanif, Hafeez and Riaz; 2010, Hoyer and Brown; 1990). Consumer retention (Allred and Adams; 2000, Gerrand and Cunningham; 1997) were measured n 5 point scale. A demographic section was also included in the questionnaire containing questions regarding gender, age, qualification and occupation of the respondents. The data collected was analysed using SPSS version 20.

(4) Analysis and discussions

Table 1 below provides a demographic distribution of the customers with regards to their age bracket.

Table1; Respondents opinion on their age brackets

Options	frequency	Percent	Valid percent	Cumulative percent
20 – 25 years	70	45.16	45.16	45.16
25 – 30 years	60	38.71	38.71	83.87
30 – 35 years	25	16.13	16.13	100.0
Total	155	100.	100	

Source; Field survey; 2025

The above table revealed that 70(45.16%) of the respondents were between the ages of 20 – 25 years, 60(38.71%) were between the ages of 25 – 30 years and 25(16.13%) were between the ages of 30 – 35 years.

Further investigation was conducted by the researchers to determine the gender of the respondents

Table 2; Gender of the respondents

Options	frequency	Percent	Valid percent	Cumulative percent
FSLC	10	6.45	6.45	6.45
WASC	40	25.81	25.81	32.26
BSc	65	41.94	41.94	74.20
MSc/PhD	40	25.80	25.80	100.0
Total	155	100.00	100.00	

Source; Field survey, 2025

The table revealed that 10(6.45%) of the respondents had FSLC, 40(25.81%) had WASC, 65(41.94%) had bachelors degree certificate while 40 (25.80%) had masters and PhD degrees.

Further investigations were conducted to determine the occupational background of the respondents

Table 4; Occupational background of the respondents

Options	frequency	percent	Valid percent	Cumulative percent
Civil servant	50	32.26	32.26	32.24
Traders	25	16.13	16.13	48.39
Lecturers	70	45.16	45.16	93.55
Farmers	10	6.45	6.45	100.00
Total	155	100.00	100.00	

Source; Field survey, 2025

The above table revealed that 50(32.26%) of the respondents were civil servants, 25(16.13%) were traders, 70(45.16%) were lecturers and 10(6.45%) were farmers

The researchers employed some statistical tools to determine the reliability of the research instruments

Table 5; Reliability of the research instrument

Options	Valid N	No of items	Cronbach Alpha
Brand awareness	155	5	0.71
Brand experience	155	5	0.69
Brand loyalty	155	5	0.74

Customer retention	155	5	0.69
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Source; Field survey, 2025

The reliability of the data can be checked through Cronbach Alpha value. The table revealed that all the data used for the research study were reliable as the values of Cronbach Alpha are 7 and above.

The researchers further went on to make a comparative analysis of the respondents at the two branches of Roban stores in Enugu metropolis (Agbani road and Bisala road branches) using T-test statistical tool.

Table 6; T – test comparative analysis of Agbani road and Bisala road branches of Roban stores

Options	ranch area of the respondents	N	Mean	Std Deviation	Std Error mean
Brand awareness	Agbani road	79	4.1392	.56578	.06366
	Bisala road	76	4.2039	.44104	.05059
Brand experience	Agbani road	79	4.4958	.14611	.01644
	Bisala road	76	4.5000	.13053	.01497
Brand loyalty	Agbani road	79	4.4962	.24570	.02764
	Bisala road	76	4.4737	.20615	.02365
Customer retention	Agbani road	79	4.7848	.18052	.02031
	Bisala road	76	4.7316	.16183	.01856

Source; Field survey, 2025

The above table revealed that the computed mean obtained at both branches of Roban stores at Enugu. The computed sub-variable of brand awareness revealed that customers at Bisala road has 4.20 mean in brand awareness while those at Agbani road has 4.13 in brand awareness. This means that customers at Bisala road branch are more conscious and aware of the firms offerings than customers at Agbani road branch of the firm. Again, Customers of both branches have equal level of customer experience and customer loyalty as they have mean which is 4.50. Customers at both Bisala road and Agbani road have equal level of customer loyalty because their mean are 4.5 each but that of Agbani road have more knowledge about customer retention than customers at Bisala road that has 4.8 while mean of Bisala road is 4.7 The above analysis revealed that the differences existing in customer retention do not vary much.

Further investigation was conducted by the researchers to find the attributes of brand image that attract male and female gender in their purchase behavior using independent sample T test.

Table 7; Independent Sample T – test

		Levine’s Test for Equality of Variance F Sig. Value		t-fest for equality of means t. Sig. (2-tailed)		Gender	Mean
Brand Image	Equal Variance assumed	1.034	0.000	-0.186	0.000	Male	3.0083
						Female	2.9614
Brand Awareness	Equal Variance assumed	0.54	0.000	-0.19	0.000	Male	3.5556
						Female	3.5398
Brand Experience	Equal Variance assumed	0.237	0.000	-0.049	0.000	Male	3.6361
						Female	3.4867
Brand loyalty	Equal Variance assumed	0.54	0.000	-0.19	0.00	Male	3.5556
						Female	3.5398
Customer Relation	Equal Variance assumed	0.799	0.000	-0.012	0.000	Male	3.5306
						Female	3.5012

Source; field survey, 2025

The main objective of this study is to determine the image of a product brand that can influence consumer retention (male and female). As a result of this reason an independent sample t-test was used to identify the differences in the table above. The independent variable used in this study was discussed. Significance value of levene’s test for equal variance assumed is less than 0.05 which is 0.000. This reveals that the more consumers are aware (both male and female) of product benefits the more they will be retained in their future purchases. This revealed that there is an existing relationship between brand awareness and customer retention. This means that H1 will be accepted while H0 is rejected. The significance value of 2-tailed tests is less than 0.05 which also shows that there is a difference between the brand awareness created at Agbani Road and Bisala Road branches of the firm. T-test value is -0.19. The second independent variable is brand experience and its significance value of levenes’ Test for Equal variance assumed is less than 0.05 which is 0.000. This means that relationship exist between brand experience and customer retention of the two branches of Roban stores at Enugu. Again, Alternative hypothesis was accepted and null rejected. This significance value 2 tailed tests is less than 0.05 which also shows that relationship exist between the independent and dependent

variable. Thirdly, the third independent variable is brand loyalty and its significance value of levene’s test for Equal variance assumed is less than 0.05 which is 0.000. Also, this shows that relationship exist between brand loyalty and customer retention.

Again, the fourth independent variable is brand personality and its significance value of levene’s test for equal assumed is less than 0.05 which is 0.000. This means that relationship exist between the dependent and independent variable. Here, customer retention and its significance value of levene’s test for Equal assumed is less than 0.05 which is 0.000. This means that relationship exist between the dependent and independent variables of Roban stores meat pie products. This revealed that Alternative hypothesis are accepted and null rejected.

Correlations

Options	Brand Awareness(BA)	Brand Experience(BE)	Brand Loyalty (BL)	Brand Image (BI)
BA	1	0.341 0.000	0.367 0.000	0.468 0.000
BE		1	0.133 0.000	0.325 0.000
BL			1	0.328 0.000
				1

Source; Field survey survey, 2025.

The correlation table shows that al the variables are correlated with each other and hey have significant value that are less than 0.05

Regression

Independent variable	Dependent variables
	Customer Retention
BA	0.202
BE	0.361
BL	0.401
BP	0.067
BI	0.176

The above table revealed that dealing with intervening variable means that multiple regression should be applied using SPSS statistical tool. The table revealed that 20% increase will occur when the consumers are aware of the benefits accruing from the firms products. 36% change will occur due to the experience the consumers had of the firms’ product while 40% will occur

due to the consumers brand loyalty to the product. 6% will occur due to the brand image. Brand experience has major effect on customer retention.

(5) Conclusion

The study examined the effects of brand image on consumer retention with particular reference to the meat pie product of Roban stores Enugu. Hoyer and MacInni (2021) earlier stated that the satisfaction of customers' needs lead to a repeat purchase, brand loyalty, and positive word of mouth which in turn lead to customer retention. Again, Bowen and Chen (2021) also stated that having satisfied consumers may not be enough and that customers should be extremely satisfied and be made fully aware of the product and its benefits and attributes to become loyal to the firms brand. Building customer loyalty is no longer seen as a choice but a way of building sustainable and competitive advantage to the firm. The Roban stores Enugu should endeavor to offer different varieties of meat pie that will satisfy their customers to remain competitive in retaining customers. The study concluded that significant relationship existed between the sub-variables of Brand image and customer retention of Roban stores' meat pie product at Enugu. Consequently, the implication of the study is that Roban stores Enugu should go on to increase their brand awareness programme, to enable customer be aware of the product personality, to build customer experience that will lead to customer loyalty and retention.

(6) Recommendations.

Based on the above findings, the management of Roban stores Enugu should endeavor to increase its marketing efforts by;

- (1) Increasing more awareness campaign on their product benefits to attract and retain their customers.
- (2) Creating unique and satisfying products that will remain in the mind of the customers after use.
- (3) Ensuring that their loyal customers are adequately satisfied in all their contacts to avoid switching from one firm to another
- (4) Ensuring that the satisfaction received by their customers are more than their expectations through brand personality.

(7) Acknowledgements

I wish to acknowledge all those whose works were cited in this research. This is because no single work has what it takes to give the needed result. Also, to be remembered in this research is the management of Roban stores Enugu including Agbani Road and Bisala Road branches and the research assistants who helped in administering the questionnaire questions meant for this research work.

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