



SERVICE QUALITY AND CONSUMER ADVOCACY

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ABSTRACT:

Several pieces of research have proved that the relational effects and outcomes of service quality have a positive and significant impact on consumer satisfaction, consumer retention, consumer loyalty and consumer advocacy. The present research analysed the impact of seven relational outcome constructs on the consumer satisfaction and found that Consumer education, Physical evidence, Emotional intelligence, Social competence and Product policy, have significant and direct impact on overall consumer satisfaction. The other relational outcome constructs, personalized relationship between individual customer and service employee, consumer retention and consumer loyalty have important direct effect on overall consumer satisfaction, and these three outcomes also have a direct effect on consumer advocacy. Hence, it was concluded that service quality, consumer satisfaction and consumer loyalty are positively correlated and have a significant and positive impact on consumer advocacy. The research was conducted on 300 consumers of the insurance industry.

KEYWORDS: Service Quality, Satisfaction, Loyalty, Consumer Advocacy, Insurance Industry.

1.1 INTRODUCTION

Following the identification of gaps in the literature, the research problem is stated as: how important are relational outcomes of service quality to consumer satisfaction, consumer retention, consumer loyalty and consumer advocacy? The researcher argues that relational outcomes of service quality have a significant influence on customer satisfaction, consumer retention, consumer loyalty and consumer advocacy as the present research work was a comparative study conducted on the consumers of LIC and Bajaj-Allianz-Allianz. The broad framework for the interaction between service evaluation, relational outcomes, and customer loyalty is depicted in the CRM model in Figure 2.3 at the start of section 2.3.

Following research questions helped the researcher to develop research objectives and above mentioned research problems gave insight to the researcher to research questions which ultimately guided the research work conducted. This research addresses the following questions:

1. What is the impact of Communication skills, Personal competence, Consumer education, Physical evidence, Emotional intelligence, Social competence and Product policy on the overall satisfaction of the consumers in LIC and Bajaj-Allianz-Allianz?
2. Which relational outcomes have a direct impact on consumers overall satisfaction in LIC and Bajaj-Allianz-Allianz?
3. Which relational outcomes have an impact on consumer advocacy?

These were some major research questions that guided the research work. However, these questions

further became the bases for several other research questions in order to carry out thorough and comprehensive research work on some of the unexplored areas at the micro level. The researcher studied the role of physical evidence in overall consumer satisfaction and role the service delivery process in every detail; and several aspects of service delivery such as communication skill, personal and social competence of employees, emotional intelligence of employees etc. were also researched. In order to research abovementioned research problems, many research objectives were formed.

1.5 Research Aim & Research Objectives

1.5.1 Research Aim

To create a frame work that estimates the relationship between service quality dimensions, customer satisfaction , retention , loyalty and consumer advocacy in LIC&Bajaj-Allianz-Allianz.Following research objectives were formed to address the all the research problems and research questions in order to carry out a through and comprehensive research work on some of the unexplored areas at micro level.

1.5.2 Research Objectives and Hypotheses

Research objectives are presented in this chapter in the sequence in which their alternate hypotheses were proved or disprove in the chapter of data analysis and interpretation.Following research hypotheses and research objectives were formulated to address the research questions and to thoroughly research upon the topic of service quality and consumer advocacy:

Research Objective-1: - To study the impact of Communication skills, Personal competence, Consumer education, Physical evidence, Emotional intelligence, Social competence and Product policy (7 independent variables) on consumer advocacy(dependent variable) in LIC and Bajaj-Allianz –Allianz.

Research Objective-2: - To study the correlation between the consumer loyalty, consumer retention & personalised approach and **consumer advocacy** in LIC and Bajaj-Allianz –Allianz.

Research Objective-3: - To study the impact of consumer loyalty, consumer retention & personalised approach and **consumer advocacy** in LIC and Bajaj-Allianz –Allianz.

Alternate Hypothesis-3.1 (H1): There is a positive/significant relationship between the loyalty and consumer advocacy in LIC&Bajaj-Allianz-Allianz.

Alternate Hypothesis-3.2 (H1): There is a positive/significant relationship between the retention and consumer advocacy in LIC&Bajaj-Allianz-Allianz.

Alternate Hypothesis-3.3 (H1): There is a positive/significant relationship between the Personalised Approach and consumer advocacy in LIC&Bajaj-Allianz-Allianz.

Significance & Justification of Research

In order to do a comparative analysis between public (LIC) and private companies in the insurance industry, there were two options either to conduct comparative research on government insurance service provider (LIC) and private insurance service providers. However, this was not chosen for two reasons, first of all, researches were already there, and finally, it would have been entirely illogical and unjustified to compare just one government sector insurance provider (LIC) with several private insurance service providers. So, the researcher was left with one option only to choose one private insurance service provider who is second to LIC; and is also in collaboration with the world's largest insurance service provider. Hence, the researcher found that Bajaj-Allianz-Allianz, a joint venture is the most suitable option to compare with LIC, as Allianz Corporation is one of the oldest and most prominent insurance service providers in the world and Bajaj-Allianz is an established and reputed name in India.

Another justification for Service quality and consumer advocacy research is the relevance to contemporary trends within the business. The industry continues to recognise the importance of studying the changing needs of consumers; consumers have become more and more aware of their requirements and demand higher standards of services. Their perceptions and expectations are continually evolving making it difficult for service providers to manage and measure services effectively. So, this justification motivated me

to study CRM efforts and the level of service quality in the insurance industry especially in LIC&Bajaj-Allianz-Allianz operating in Lucknow, capital of Uttar Pradesh, a state of India.

2. LITERATURE REVIEW

2.1. Service Quality & Consumer Satisfaction

Parasuraman, Zeithami and Berry (1985) stated that it might be inappropriate to use a product-based definition of quality when studying the service sector and therefore developed the expression, "service quality". Quality has become an issue of high importance in recent years. Furthermore, studies address that service quality as a key success factor that can bring significant strategic advantages. Providing service quality improves the satisfaction of consumers, and this is believed to lead to favourable behavioural intentions and to ultimately affect the business success (Iacobucci, Grayson and Ostrom, 1994). Managing service quality may be the only option for differentiating oneself. That is why many existing businesses are using enhanced service quality to position them more competitive both domestically and globally (Parasuraman et al., 1988; Brown and Swartz, 1989). The concept of service quality has been extensively researched during the last four decades. Owing to the intangible, heterogeneous and inseparable nature of services, service quality can be defined as "the customer's assessment of the overall excellence or superiority of the service" (Zeithaml, 1988, p.3) or as "the consumer's overall impression of the relative inferiority/superiority of the organisation and its services" (Bitner, 1995).

In 1982, Grönroos identified two service quality dimensions, the functional aspect and the technical aspect. The functional aspect concern "how" service is provided while the technical aspect concern "what" service is provided. The "what" is the customer as the process in which the resources are used, i.e. the technical or outcome quality of the process. However, the customer also perceives process itself functions, i.e. the functional or process quality dimension. (Grönroos, 1983)

Lehtinen views physical service quality, corporate (image) quality and interactive quality. (Lehtinen & Lehtinen, 1991). Grönroos (2000) expressed that the image can be viewed as a filter in terms of a customer's perception of quality.

Grönroos (1983) also describes different definitions, and one of them comes from Philip Crosby (1987) who defines service quality as conformance to specifications. Services are performances, and often they are performed in the presence of the consumer. In the study described by Grönroos (1983) 10 determinants of service quality were identified: Reliability, Responsiveness, Competence, Access, Courtesy, Communication, Credibility, Security, Understanding the consumer & Tangibles.

2.2 Consumer Loyalty & Consumer advocacy

2.2.1 Measures of loyalty

After the profound review of previous researches, following measures of consumer loyalty were identified-

- Proportion of purchase (Cunningham, 1956),
- Purchase frequency (Brody & Cunningham, 1968),
- Probability of purchase (Farley, 1964),
- Probability of product repurchases (Kuehn, 1962),
- Repeat purchase (Hellier et al., 2003),
- Repeat purchase behaviour (Brown, 1952),
- Purchase sequence (Kahn, Kalwani, & Morrison, 1986),
- Multiple aspects of purchase behaviour (duwors & Haines, 1990)
- Money spent
- Makes regular purchases
- Repeated purchases
- Purchases across product and service lines
- Demonstrates an immunity to the pull of the competition
- Increase their level of purchasing

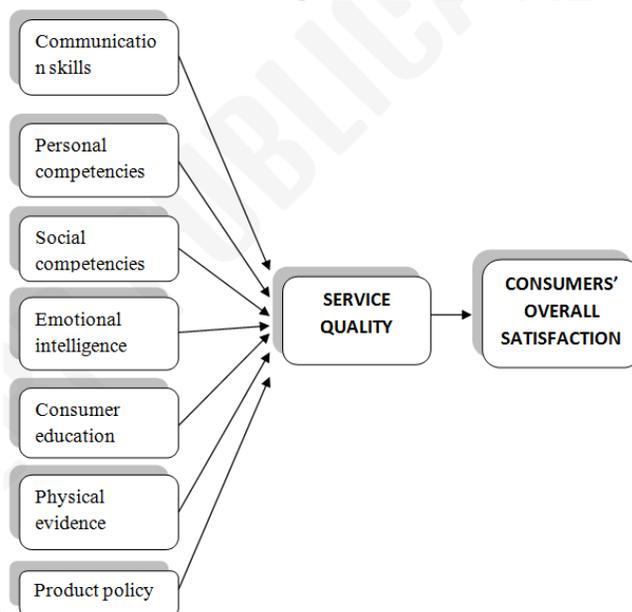
- Influences other consumers' future purchases
- Positive buying behaviour for an extended period of time
- Positive attitude towards the company and its products or services
- Leads to higher sales and revenue,
- Better prediction of sales,
- Requires minimal marketing efforts,

3. RESEARCH METHODOLOGY

The present exploratory, qualitative, cross-sectional research was conducted based on the primary data survey method. A structured, close-ended questionnaire was designed to measure the impact of service quality dimensions- Communication skills, Personal competence, Consumer education, Physical evidence, Emotional intelligence, Social competence and Product policy, consumer loyalty consumer retention strategies, personalised approach strategies on consumer advocacy of the consumers for the insurance services provided by the LIC&Bajaj-Allianz-Allianz insurance services providers in Lucknow, Uttar radish, India. To collect information/data for the research purpose, quota sampling technique was used. The total Sample size was of 300 consumers. For the analysis of the data, IBM SPSS Statistics 23 version software was used to perform Frequency Analysis, Correlations Analysis, and Multiple Linear Regression Analysis.

❖ Conceptual Framework

Figure-1:



4. DATA ANALYSIS AND DISCUSSION

4.1. Correlations analysis

It was found that there was positive correlation between SQL dimensions (Communication skills, Personal competence, Consumer education, Physical evidence, Emotional intelligence, Social competence and Product policy) and consumers' Overall satisfaction in LIC& Bajaj-Allianz-Allianz. The results show that in LIC&Bajaj-Allianz-Allianz, the correlation between Overall satisfaction and Communication skills indicates that there was a significant correlation between two variables with coefficient correlation $r = .273$ at $p < 0.00$ level. The correlation between Overall satisfaction and Personal competence indicates that there was a significant correlation between two variables with coefficient correlation $r = .543$ at $p < 0.00$ level. The correlation between Overall satisfaction and Consumer education indicates that there was a significant correlation between two variables with

coefficient correlation $r = .729$ at $p < 0.00$ level. We can also see that there is positive and significant correlation between consumer education and service delivery process dimensions namely- **Social competence, Emotional intelligence, Personal competence & Communication skills. It is a very important finding.** The correlation between Overall satisfaction and Physical evidence indicates that there was a significant correlation between two variables with coefficient correlation $r = .414$ at $p < 0.00$ level. The correlation between Overall satisfaction and Emotional intelligence indicates that there was a significant correlation between two variables with coefficient correlation $r = .611$ at $p < 0.00$ level. The correlation between Overall satisfaction and Social competence indicates that there was a significant correlation between two variables with coefficient correlation $r = .683$ at $p < 0.00$ level. The correlation between Overall satisfaction and Product policy indicates that there was a significant correlation between two variables with coefficient correlation $r = .798$ at $p < 0.00$ level. The correlation among Communication skills, Personal competence, Consumer education, Physical evidence, Emotional intelligence, Social competence and Product policy indicates that there was a significant and positive correlation with **one another**.

4.2. Multiple Regression Analysis

Multiple regression analysis was performed to test the relationship between the overall satisfaction (dependent variable) and seven service quality dimensions (independent variables) namely- Communication skills, Human efficiency service delivery, service delivery, Physical evidence, Emotional intelligence, Social competence & Product policy.

A reliability test for each dimension of service quality was performed which showed that Cronbach's alpha coefficients were above 0.60 for all dimensions except communication skills, Personal competence and Emotional Intelligence in Bajaj-Allianz-Allianz.

Table -1: Reliability Statistics

Reliability Statistics			
	Name of Company	Cronbach's Alpha	N of Items
Communication skills	LIC	.618	4
	Bajaj-Allianz	.439	4
Personal competence	LIC	.638	7
	Bajaj-Allianz	.387	7
Consumer education	LIC	.851	7
	Bajaj-Allianz	.660	7
Physical evidence	LIC	.758	8
	Bajaj-Allianz	.762	8
Emotional Intelligence	LIC	.704	6
	Bajaj-Allianz	.430	6
Social competence	LIC	.837	12
	Bajaj-Allianz	.746	12
Product policy	LIC	.878	7
	Bajaj-Allianz	.851	7

Based on the results, it seems all the two models for LIC and Bajaj-Allianz-Allianz, have worked well in explaining the variation in overall satisfaction of respective consumers.

Table - 2: Multiple Regression Analysis: Model Summary

Model Summary					
Name of Company	Model	R	R Square	Adjusted Square	Std. Error of the Estimate
LIC	1	.925 ^a	.855	.848	.37957
Bajaj-Allianz	2	.875 ^b	.765	.754	.54895

In **model-1** (LIC), the proportion of explained variance as measured by R-SQUARE was (R²=0.855) indicates that about 85% of the variance in overall satisfaction is explained by the seven predictor variables (independent) in case of LIC.

In **model-2** (Bajaj-Allianz-Allianz), the proportion of explained variance as measured by R-SQUARE was (R²=0.765) indicates that about 76% of the variance in overall satisfaction is explained by the seven predictor variables (independent) in case of Bajaj-Allianz-Allianz. The proportion of explained variance as measured by R-SQUARE (.855) for LIC (Model-1) was higher compared to R-SQUARE (.765) for Bajaj-Allianz-Allianz (Model-2).

Table -3:Regression Coefficients

Coefficients ^a									
Name of Company	Model		Unstandardized Coefficients		Standardized Coefficients	T	Collinearity Statistics		
			B	Std. Error			Beta	Sig	Tolerance
LIC	1	(Constant)	-1.391	.218		-6.384	.000		
		Communication Skills	-.128	.022	-.349	-5.804	.000	.282	3.550
		Personal Competence	-.002	.026	-.005	-.060	.952	.130	7.696
		Consumer Education	.084	.015	.455	5.751	.000	.163	6.139
		Physical Evidence	.031	.011	.160	2.791	.006	.311	3.218
		Emotional Intelligent	.039	.019	.147	2.102	.037	.208	4.797
		Social Competence	.027	.012	.210	2.296	.023	.121	8.242
		Product Policy	.047	.008	.279	5.799	.000	.441	2.265
Bajaj-Allianz	2	(Constant)	.352	.707		.497	.620		
		Communication Skills	-.115	.023	-.248	-4.965	.000	.664	1.506
		Personal Competence	-.137	.042	-.306	-3.276	.001	.190	5.269
		Consumer Education	.014	.025	.055	.561	.575	.173	5.787
		Physical Evidence	.072	.021	.278	3.406	.001	.249	4.014
		Emotional Intelligent	.071	.036	.177	1.972	.051	.204	4.894

	Social Competence	.012	.020	.063	.609	.544	.154	6.501
	Product Policy	.138	.020	.723	6.899	.000	.150	6.645

a. Dependent Variable: Overall satisfaction of consumers with LIC / Bajaj-Allianz-Allianz.

Regression coefficients values of SQL dimensions in LIC&Bajaj-Allianz-Allianz

From the result it can be concluded that, in case of LIC, Consumer education has the great positive influence on overall satisfaction, followed by positive influence of Product policy, followed by positive influence of Emotional intelligence, followed by positive influence of Physical evidence, and finally followed by positive influence of Social competence (this conclusion is based on the values of unstandardised coefficients). Thus we can conclude that a change in Consumer education and product policy has a greater relative effect on overall satisfaction.

Hence, we can conclude that, in case of Bajaj-Allianz-Allianz, Product policy has the greatest positive influence on overall satisfaction, followed by positive influence of Physical evidence, followed by positive influence of Emotional intelligence, followed by positive influence of Consumer education, and finally followed by positive influence of Social competence (this conclusion is based on the values of unstandardised coefficients). Thus we can conclude that a change in Consumer education and product policy has a greater relative effect on overall satisfaction.

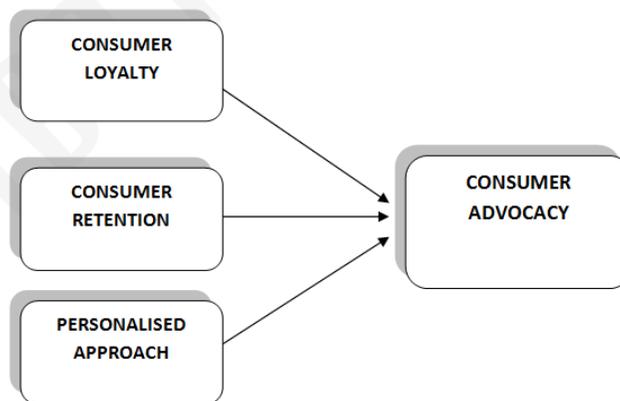
LIC (Model-1): In case of model-1, Consumer education has the greatest influence on overall satisfaction ($\beta=0.45$), followed by Product policy ($\beta=0.27$), followed by Social competence ($\beta=0.21$), followed by Physical evidence ($\beta=0.16$), followed by Emotional intelligence ($\beta=0.14$), followed by Social competence ($\beta=0.45$)

Bajaj-Allianz-Allianz (Model-2): In case of model-2, Product policy has the greatest influence on overall satisfaction ($\beta=0.72$), followed by Physical evidence ($\beta=0.27$), followed by Emotional intelligence ($\beta=0.17$).

4.3. Analysis: Impact of Loyalty, Retention & Personalised Approach on Consumer Advocacy in LIC&Bajaj-Allianz-Allianz

❖ Conceptual Framework

Figure-2.



4.4.1. Correlations Analysis

It was found that there is a positive correlation among the service quality dimensions-Consumer loyalty, Personalized approach & Consumer Retention with **consumer advocacy** in LIC&Bajaj-Allianz-

Allianz insurance service providers. The correlation analysis shows that four variables are significant at the 0.000 level, which is lower than the 0.05 confidence level for the study. The results show that in LIC&Bajaj-Allianz-Allianz, the correlation between **consumer advocacy** and Consumer loyalty indicates that there was a significant & positive correlation between two variables with coefficient correlation $r = .651$ at $p < 0.00$ level. The correlation between **consumer advocacy** and Personalized approach indicates that there was a significant & positive correlation between two variables with coefficient correlation $r = .618$ at $p < 0.00$ level. The correlation between **consumer advocacy** and Consumer Retention indicates that there was a significant & positive correlation between two variables with coefficient correlation $r = .457$ at $p < 0.00$ level.

4.4.2. Multiple Linear Regression Analysis

Table-4.9. provides the results of Multiple Linear Regression. Based on the results, it seems the model for LIC and Bajaj-Allianz-Allianz insurance service providers, have worked realistically well in explaining the variation in consumer advocacy of consumers.

Table-4 Crosstab: Multiple Linear Regression Analysis - Model Summary^b

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.701 ^a	.491	.486	.79550
a. Predictors: (Constant), Personalised approach, Retention, loyalty				
b. Dependent Variable: Consumer Advocacy				

In **model summary**, the proportion of explained variance as measured by R-SQUARE was **0.491**. In other words **49.1%** of variation in dependent variable '**consumer advocacy**' in LIC&Bajaj-Allianz-Allianz is explained by the service quality dimensions 'Loyalty, Retention & Personalised approach' (3 independent variables).

Table-5: Crosstab: Regression Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	T	Collinearity Statistics		
		B	Std. Error	Beta		Sig	Tolerance	VIF
1	(Constant)	2.483	.046		53.970	.000		
	loyalty	.653	.085	.588	7.686	.000	.295	3.390
	Retention	-.262	.079	-.234	-3.331	.001	.349	2.866
	Personalised approach	.388	.067	.350	5.775	.000	.470	2.128
a. Dependent Variable: I would strongly recommend LIC/Bajaj-Allianz to friends (consumer advocacy)								

❖ **Regression coefficients values of SQL dimensions in LIC&Bajaj-Allianz-Allianz:**

Loyalty: From the table-4.9.1 we can see that in case of LIC&Bajaj-Allianz-Allianz, the value of unstandardised (β) coefficients for SQL Dimension, Loyalty is **0.653**, it means that one unit positive change in Loyalty, while holding other variables constant, would result in the **increase** of dependent variable **consumer advocacy** by 0.653 unit. And the value of standardised coefficients (Beta) is **0.588**. So, we can say 1 unit positive standard deviation change in Loyalty is expected to result in a 0.588

standard deviation change in dependent variable **consumer advocacy**. Hence, we can conclude that SQL Dimension, Loyalty has significant value of coefficients and Loyalty has positive relationship with dependent variable **consumer advocacy**. Hence, it can be said that **sub alternate hypothesis: 3 B (H1), is accepted & sub null hypothesis: 3 B (H0), is rejected**, thus, **Sub objective-3 B** is fulfilled.

Retention: From the table-4.9.1 we can see that in case of **LIC&Bajaj-Allianz-Allianz**, the value of unstandardised (β) coefficients for SQL Dimension, Retention is **-0.262**, it means that one unit positive change in Retention, while holding other variables constant, would result in the **decrease** of dependent variable **consumer advocacy** by -0.262 unit. And the value of standardised coefficients (Beta) is **-0.234**. So, we can say 1 unit positive standard deviation change in Retention expected to result in a negative **-0.234** standard deviation change in dependent variable **consumer advocacy**. Hence, we can conclude that SQL Dimension, Retention has significant values of coefficients but has negative relationship with dependent variable **consumer advocacy**. Hence, it can be said that **sub alternate hypothesis: 3 C (H1), is accepted & sub null hypothesis: 3 C (H0), is rejected**, thus, **Sub objective-3 C** is fulfilled.

Personalised Approach: From the table-4.9.1 we can see that in case of **LIC&Bajaj-Allianz-Allianz** the value of unstandardised (β) coefficient for SQL Dimension, Personalised Approach is **0.388**, it means that one unit positive change in Personalised Approach, while holding other variables constant, would result in the **increase** of dependent variable **consumer advocacy** by 0.388 unit. And the value of standardised coefficient (Beta) is **0.350**. So, we can say 1 unit positive standard deviation change in Personalised Approach expected to result in a 0.350 standard deviation change in dependent variable **consumer advocacy**. Hence, we can conclude that SQL Dimension, Personalised Approach has significant values of coefficients and has positive relationship with dependent variable **consumer advocacy**. Hence, it can be said that **sub alternate hypothesis: 3 D (H1), is accepted & sub null hypothesis: 3 D (H0), is rejected**, thus, **Sub objective-3 D** is fulfilled.

5. CONCLUSION

In the extensive competition in the insurance industry, after the Indian Government opened this sector for the private sector, companies want to create a differential advantage for them in order to remain ahead of their competitors. The Government sector insurance service provider (LIC) is facing very stiff competition from the new private insurance service providers entering the market. The main focus of the present research was to test the relationship between service quality, consumer satisfaction and consumer loyalty while brand plays a moderating role in consumer satisfaction and consumer loyalty. The results confirm that service quality is crucial to acquire loyal consumers, as well as the influence of service convenience on consumer loyalty. In addition, several implications for insurance providers are given resulting from our analysis. The result indicates that improved service delivery is successful in turning consumers into loyal consumers. Service providers realise well the positive influence of service quality on consumer value and loyalty in homogeneous markets, where service providing was similar as well as not the main competitive source. Hence, once service providers provide more exceptional service quality and relationship management, they would benefit more and earn a competitive advantage.

In summary, we provide several implications for LIC& Bajaj-Allianz-Allianz from the above analysis and discussion. First, we acknowledge that most consumers are loss averse, as well as service failure is difficult to avoid in the service industry. Hence, in order to avoid consumer loss, service providers should take full responsibility for dissatisfaction if there is any fault in the service process. Thus, for service providers, the successful speediness and accuracy of the service delivery process are a strategic means to transform dissatisfied consumer into a loyal one. Finally, the consumers' complaints should be carefully and sincerely responded to by the call centre of the company, as well as the complaint data being used for future failure-prevention mechanisms. By doing so, service providers ensure functional service quality and thereby gain consumers' trust and loyalty.

❖ Consumer Advocacy

A most important contribution of this study is the provision of an approach for the managers to identify the factors of consumer retention and consumer loyalty in the life Insurance industry, especially in LIC& Bajaj-Allianz-Allianz in India. Though the satisfaction level of the consumer are on the higher side, yet there remains a lot to be done by the management of the life Insurance companies to maximise their consumers' satisfaction and improve the quality of service. The satisfaction of the consumer with the services of Life Insurance Companies is linked with the performance of the service. Such a delightful experience will certainly result in consumer loyalty and consumer advocacy. Customer advocacy represents the highest level of customer loyalty. A final conclusion relates to consumer advocacy as a main focal construct. Future research can explore how advocacy could contribute to consumer acquisition. Advocacy is the readiness of consumers to prefer a service provider and then refer it to friends, relatives, and colleagues. Advocacy results into retention, increased share what the s generally spend, and higher levels of acquisition. The ultimate test of a relationship between a service provider and consumer is the consumers' willing to advocate on behalf of the insurance service provider and defend the insurance service provider from other competitors. Research findings indicate an essential role of satisfaction, retention, personalised approach & loyalty on advocacy. The provider can create consumer advocacy by creating such a differentiated experience (delight) that consumers become the best salespeople on behalf insurance service provider. Advocacy can be built through a satisfying experience and value they offer consumers. Insurance Service Providers can deliver a delightful consumer experience that should be-

- Customised
- Consistent
- Intentional
- Differentiated
- Valuable

Effectively managed service quality results in consumer satisfaction, and consumer satisfaction leads to consumer retention. If this satisfaction and retention continue for an extended period, it will result in consumer loyalty; and finally, consumer loyalty will result in consumer advocacy.



Customer Advocacy is an extreme point of relationship where consumer feel oneness with brand or service provider.

Consumer advocacy is the result of—

- Dedicated to serve consumer
- Long term relationship
- Long term commitment

- Continuous efforts to develop mutual trust / faith

Long term relationship cannot be achieved; rather it is a state of mind that happens. It happens on its own on account of long-term commitment and dedication after a certain period. There is nothing that can immediately develop trust; it's a slow process; it's like planting a sapling and watering & caring it daily. These efforts cannot go in vain, the sapling will certainly become a tree in future. The way a sapling becomes tree, consumer's satisfaction also grows and becomes loyalty. It's a matter of time and intensity of commitment. The way a healthy tree bears fruit, in the same manner, a loyal customer also bears fruit of advocacy. This consumer loyalty will be the basis of consumer advocacy. And it just happens.

Final results of the present research are in accordance with the findings of previous researches.

❖ Effects/Results of consumer advocacy are-

- Also recommend other consumers
- Advocacy is a positive word of mouth, **(peck, payne, christopher, clark, 1999)**.
- Praising a brand/service and company **(peck, payne, christopher, clark, 1999)**.
- Advocates commend the company **(peck, payne, christopher, clark, 1999)**.
- Do the marketing of company's products and services, **(peck, payne, christopher, clark, 1999)**.
- Willingness to give strong recommendations, **[hill, s., provost, f., volinsky, c, 2006, and [harrison-walker, j, 2001,]**
- Praise on behalf of a products or service provider, **[hill, s., provost, f., volinsky, c, 2006, and [harrison-walker, j, 2001,]**
- Provide recommendations **(stum and thiry, 1991)**,
- Persuade others, **(bettencourt and brown, 1997);kingstrom, 1983)**,
- Preserve the service providers **(kingstrom, 1983)**.

❖ Practical Implications of Consumer Advocacy

- Positive word of mouth is nine times more effective than advertising **(Day, 1971)**
- Companies should distillate on customers, impart trust and confidence in them and make them advocates. **(Jaffe, 2010)**
- Positive word of mouth is more effective in the service sector, where customers cannot touch and practice the service before its purchase. **(Walz, A., &Celuch, K., 2010)**
- Creates consumers who are less sensitive to the marketing efforts of competitors (Jarvis & Wilcox, 1977).
- Long term competitive advantage for organizations **(Urban, 2004)**

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