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## TESTING THE MODERATING EFFECT OF CUSTOMER CHARACTERISTICS ON THE RELATIONSHIP BETWEEN BRAND MANAGEMENT ATTRIBUTES AND CUSTOMER SATISFACTION AMONG UNIVERSITY STUDENTS IN KENYA

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### Abstract

The general objective of this study was to establish the moderating effect of customer characteristics on the relationship between brand management attributes and customer satisfaction among university students in Kenya. The study adopted descriptive research design, the target population comprised students from all 70 universities registered and accredited to operate in Kenya, with a population of 443,783 students enrolled for various undergraduate degree programmes from which a random sample of 384 students was drawn from 21 universities. Questionnaires were administered using intercept approach. Through systematic random sampling, the researcher selected every 5th student entering the main gate of the selected university. Data was analyzed using descriptive statistical analysis, correlation analysis and regression analysis. The study revealed that brand management attributes had statistically significant influence on customer satisfaction among university students in Kenya ( $R^2=0.238$ ;  $p$ -value = 0.000). The study also revealed that customer characteristics had a statistically significant moderating influence on the relationship between brand management attributes and customer satisfaction ( $R^2=0.085$ ;  $p$ -value= 0.000). The study recommends that, when developing and designing different university programs, universities should consider the students' personal characteristics such as age, gender and income levels as well as their situational characteristics.

**Key words:** Branding, Brand Management Attributes, Customer Characteristics, Customer Satisfaction.

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## 1.0 Introduction

Brand management attributes comprises brand building initiatives intended to give a product or a service a distinct identity and distinguish it from the competitors' offerings. According to Aaker (1991), a brand identifies one seller's products and services and distinguishes them from those of others. Consumers respond to a company's branding efforts by giving preference to an organization's products, hence giving the company a competitive edge over the others. Vukasovic (2015) argues that a brand becomes the first level interface between the organization and the customer. One of the most important roles of branding is the focus it brings to a product, service or organization.

According to CUE (2016), universities in Kenya have experienced a tremendous growth in the last five years, from 65 in 2012/2013 to 70 in 2016/17, comprising thirty-three (33) public universities and thirty-seven (37) private universities. Similarly, students' enrolment increased from 251,196 in 2012/2013 to 443,783 in 2014/2015. The older public universities have had well-known brands and accumulated experiential reputation. Recently, the industry has experienced an emergence of well-organized public and commercially oriented private universities. This shift underscores the need for all universities to craft and maintain enduring brand equities (Kagai, 2014). To respond to stiff growth in competition in the sector, institutions of higher learning are increasingly exploring unique competences that would give them a competitive advantage in the market. Universities have been pushed to develop survival strategies to promote their brand and remain afloat in the market. Universities have shifted focus to customer needs hence more emphasis brand building initiatives that enhance customer satisfaction. These developments provoked the researcher to investigate the extent to which customer characteristics

influences the relationship between brand management attributes and customer satisfaction among university students in Kenya.

It has generally been observed that the relationships between brand attributes and overall satisfaction could be influenced by certain characteristics of customers. The theory of consumer behavior (Holbrook, 1995) predicts that different personal characteristics of customers influence their purchasing behavior in any shopping environment. This has also been verified empirically. For example, factors such as gender, education and income have been found to affect purchase behaviour of customers (Slama & Tashchian, 1985). Similarly, Dewan and Mahajan (2014) suggests that situational factors such as years of relationship and frequency of purchase play a critical role in influencing the level of customer satisfaction.

The knowledge of various higher education institutions and their corporate brands increases the students' position on awareness and loyalty. Additionally, the students' social economic situation influences the purchase decision (Mourad, 2010). Some customer characteristics that are critical in reaching a decision to apply for higher education service include influence of the peers, parental/guardian advice, high school suggestions, gender and occupational interest or aspirations (Keller, 1993). Service brands and especially the higher education institutions, carry certain unique complexities in that there is an inherent perceived risk since potential customers have to evaluate intangible service in advance of purchase (Vukasovic, 2015).

## 2.0 Literature Review

Branding is a core concept in marketing (Menon & Barani, 2016, Vukasovic, 2015). It is the management process in marketing of creating a unique name, symbol, images or design to a service or product. The combination of all branding strategies singly or integrated can rightly be referred to as brand management attributes. Effective branding leads to better identity, corporate image, brand equity, brand awareness, impacts on pre-purchase and post purchase decisions and eventually to customer satisfaction (Vukasovic, 2015, Nguyen & LeBlanc, 2001). Organizations position and reposition themselves and compete on the basis of perceived service quality, corporate image and competitive advantage. To attain sustainable competitive advantage, organizations have to innovate, improve in general and upgrade their competitive advantage through effective brand equity management (Porter, 1990).

Branding does not only elevate an institution's corporate image but also impacts positively on customer satisfaction. An institution's positioning sets out what, who, and where the brand is and what it offers. Ultimately it is the differentiation, the unique benefits, quality of service and the positive history of the brand that the customer remembers (Harsha & Shah, 2011). Makgosa and Molefhi (2012) argue that for the customer (student), branding helps in serving as a promise that once they enroll and study in the university, their expectations and future aspirations will be met. Furthermore, branding facilitates the overall evaluation of the university brand by the student. This is important because education services are intangible and experiential in nature, making their evaluation before purchase complex. In addition, the perceived value is also associated with accompanying perceived risk (Vukasovic, 2015). Branding thus plays an important part of risk relieving,

reinforcing the customer's confidence, trust and initial satisfaction (Erdem & Swait, 1998).

According to Grewal and Levy (2010), branding serves to differentiate service offerings from those of competing institutions. It is a management function that involves creating a distinct name and image in order to occupy a unique position in the consumer's mind, attract and retain such customers. A good brand can evoke and engender acceptance, feelings of trust, confidence, attract premium price value, and associate the brand with security. This can be achieved by enhancing the brand architecture. It involves integrating all the brand building processes to develop positive relationships within the competitive environment. Brand architecture depends highly on the management's past decisions in relation to the competitive challenges in the marketplace (Kapferer, 2012). To enhance customer satisfaction, university branding would normally take the form of dual branding whereby the process captures not only the university name but also the academic programmes offered (Peter & Donnelly, 2009).

According to Mourad, Ennew and Kortam (2011), there is a high correlation between customer characteristics and satisfaction based on customers' own socio-economic characteristics and experience with the brand. The trio established that academic qualification, motivations, occupational interest and previous experience with the service provided played significant roles in influencing customer satisfaction in higher education sector in Egypt. In another study conducted in the higher education sector in Silvenia, Vukasovic (2015) established that customer characteristics such as gender, family life cycle stage, income, customer experience with the service provided and education level, greatly influence customer satisfaction. In a similar study in USA, Mittal and Kamakura (2001) noted a great

variation in customer levels of satisfaction based on numerous customer demographic characteristics and the situational characteristics. Additionally, Baumann, Suzan and Greg (2005) established that customer age strongly moderates the relationship between loyalty and satisfaction. In particular, they concluded that satisfied consumers from the older generation were likely to be more loyal to a particular brand than their counterparts from the younger generation. Conversely, in a different study among grocery consumers, Magi (2003) was of a contrary opinion that age did not have any moderating effect on the relationship between customer satisfaction and loyalty.

Homburg and Giering (2001) established that customer income level inversely affects the relationship between customer satisfaction and loyalty. Consumers in high income market segments are willing to commit more time and resources in favor of a brand with less evaluation effort. Mittal and Kamakura (2001) noted that consumers who are highly educated and are more informed and have a likelihood of lower loyalty levels and less satisfied. Similarly, Farley (1964) argues that highly educated individuals are associated with high income levels and lower levels of loyalty. This may be attributed to the freedom to choose from variety of products and services.

The term customer satisfaction is used to describe the level of gratification by a customer after comparing the product/service performance and their expectations prior to consumption (Fischer & Suwunphong, 2015). They observed that customer satisfaction is a summative evaluation of the outcome after consumption has occurred. Organizations use customer satisfaction to optimize their service quality by focusing on capabilities such as time, finances, employees, production process among other. In the long run, customer satisfaction becomes a fundamental determinant of consumer

purchase behavior (Cooil, Keiningham, Aksoy & Hsu, 2007). They considered age, income and education in relation to satisfaction where an increase in age led to increase in satisfaction while an increase in income and education led to decrease in satisfaction. This indicates a relationship between customer characteristics and satisfaction.

### 3.0 Methodology

To effectively measure the relationship between the dependent and independent variables, this study adopted a descriptive cross sectional survey design. The target population for this study was undergraduate university students in Kenyan local universities. According to the Commission for University Education [CUE] 2015, there were 33 public universities, 18 private individual owned universities and 19 private institutional owned universities making a total of 70 universities registered and accredited to operate in Kenya, with a population of 443,783 students enrolled for various undergraduate degree programmes. Krejcie and Morgan (1970) model was adopted in determining the sample size. According to the table the appropriate sample size of a population size of 443,783 at 95% confidence level was 384.

The study used a multistage sampling procedure that involved two stages. The first stage was sampling 30% of the universities in each category using a simple random sampling method. The second stage used systematic random sampling, selecting every 5th student entering the main gate of the main campus of the selected university. Purposeful sampling was applied strategically to ensure equitable distribution of respondents based on gender, the program enrolled and the year of study. This helped reduce biasness and ensured fair representation. Questionnaires were administered using a 'fill as I wait' approach across all the universities selected. A total of 325 questionnaires were successfully returned,

achieving a 84.6% response rate. According to Richardson (2005), a return rate above 60% is fairly good and above 70% very good, hence the response rate was rated as satisfactory.

According to Baron and Kenny (1986), to assess the moderating effect, the study applied hierarchical regression method. Baron and Kenny (1986) defined a moderator as a variable that affects the direction and/or strength of the relationship between a predictor and a criterion variable. They posit that moderation can only be supported if path C (which is the interaction of paths A and B) is significant. The hypothesis is stated thus;

*H<sub>1</sub>: Customer characteristics have significant moderating effect on the relationship between brand management attributes and customer satisfaction among universities in Kenya.*

To test for moderation effect, a hierarchical regression analysis was conducted by first using the following two steps. Step one, tested the influence of brand management attributes and customer satisfaction. Step two tested the influence of customer characteristics on customer satisfaction. Then in step three, the interaction term was introduced in the equation and its significance evaluated when controlling for brand management attributes and customer satisfaction. The interaction term was computed as the product of the standardized scores of brand management attributes and customer characteristics. To confirm moderation, the influence of the interaction term should be significant. The significance of the predictor variable and the moderator variable is not mostly relevant in determining moderation (Yzerbyt, Muller, Batailler, & Judd, 2018).

The relationship was depicted in Figure 1.

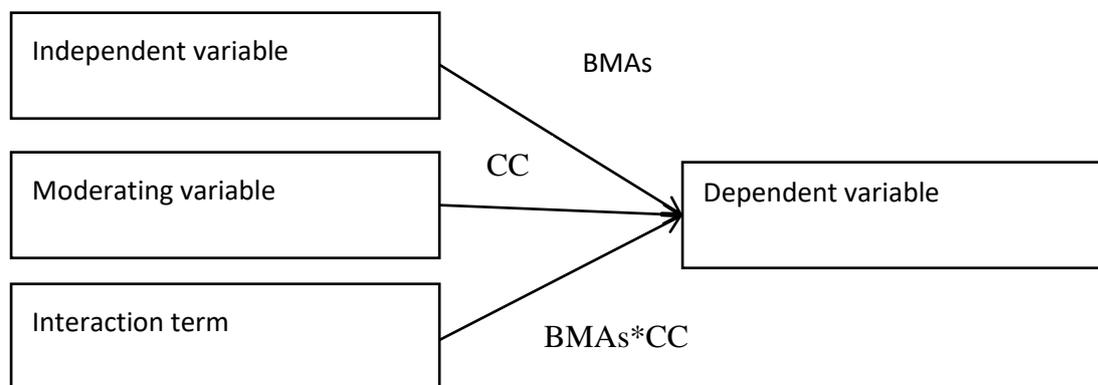


Figure 1: Test of moderation – path diagram for direct and indirect effects

Figure 1 illustrates that each arrow in the path represents a causal relationship between two variables to which are assigned the change statistics ( $R^2$  and F ratio). This shows direction and magnitude of the effect of one variable on the other. Using hierarchical regression analysis, both direct and indirect causalities were determined by first regressing Brand Management Attributes (BMAs) on

Customer Satisfaction (CS) for the direct causality. The same procedure was repeated with the inclusion of customer characteristics (CC) where the indirect causality was determined.

#### 4.0 Results

From a target population of 384, data was collected from 325 students across 21 universities. The universities were stratified

into three categories; public, private institutional owned and private individual owned. The three categories recorded sufficient response rates. Public universities at 76.5%, private institutional owned at 85.5%, and private individual owned at 100.0%. According to Richardson (2005), a return rate above 60% is fairly good and above 70% very good, hence the response rate was rated as satisfactory. The response rates across all university categories were considered excellent given the recommendations by Mugenda and Mugenda (2003) as cited in Tangri and Mwenda (2013) that a response rate of 50% is adequate for analysis and reporting a rate of 60% is generally good while a response

rate of above 70% is good enough. This is also the same position taken by Babbie (1990) cited in Mbaku (1993) who adds that a response rate of above 70% is deemed to be very good. Based on these assertions, this implies that the response rate for this study was adequate.

#### 4.1 Descriptive analysis

To capture data on customer characteristics, respondents were asked to indicate on a 5 – point Likert scale the extent to which customer characteristics influenced their level of satisfaction with the university’s brand management attributes. The results of one sample t-test are presented in Table 1 below.

**Table 1: Descriptive analysis for Customer Characteristics**

	Mean	SD	t-value	CV (%)	Sig. (2-tailed)
Age	3.01	1.34	43.49	44	0.000
Gender	2.97	1.42	40.30	48	0.000
Income	3.13	1.40	42.45	45	0.000
Social status	3.22	1.41	44.22	44	0.000
Ethnic background	2.9	1.40	39.35	48	0.000
Year of study	3.26	1.37	45.00	42	0.000
Programme enrolled	3.43	1.31	50.02	38	0.000
Mode of study	3.44	1.45	44.96	42	0.000
<b>Average</b>	<b>3.17</b>	<b>1.38</b>	<b>43.723</b>	<b>43.87</b>	<b>0.00</b>

**N = 325**

Source: Researcher (2018)

The results in Table 1 show that on average, customer characteristics were rated averagely (average mean score of 3.17). This indicates that customer characteristics influence the students’ interpretation of the university’s brand management initiatives. Notably, all characteristics had high t-values yielding to statistical significance (p values of less than 0.05). The student mode

of study had the highest mean score of 3.44, indicating that the mode of study such as evening, full time or weekend intensive, influenced their interpretation of the university brand management initiatives. The second ranking characteristic was the programme enrolled with a mean of 3.43. Ethnic background had the lowest mean of 2.9, implying that majority of the respondents felt that ethnic background did

not influence their satisfaction with of the university brand management initiatives.

‘Gender’ and ‘ethnic background’ had the highest coefficient of Variation (CV) of 48 percent suggesting that there was a relatively high level of disagreement among the respondents that these characteristics influence their interpretation

of the university’s brand management initiatives. Lastly, the programme enrolled had the lowest Coefficient of Variation (CV) of 38 percent suggesting that there was a relatively high level of agreement among the respondents.

## 4.2 Regression Analysis

Table 2: Regression Results of the Moderation Effect

### Goodness of Fit

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.488 <sup>a</sup>	.238	.236	1.007
2	.519 <sup>a</sup>	.269	.265	.987
3	.534 <sup>b</sup>	.285	.279	.978

### ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	114.829	1	114.829	100.815	.000 <sup>b</sup>
	Residual	368.004	323	1.139		
	Total	482.833	324			
2	Regression	129.848	2	64.924	59.237	.000 <sup>b</sup>
	Residual	352.985	322	1.096		
	Total	482.833	324			
3	Regression	137.466	3	45.822	42.586	.000 <sup>c</sup>
	Residual	345.367	321	1.076		
	Total	482.833	324			

### Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients		Sig.
		B	Std. Error	Beta	t	
1	(Constant)	2.339	.173		13.512	.000
	BMA's	.475	.045	.488	10.643	.000
2	(Constant)	2.003	.190		10.534	.000

	BMA	.441	.045	.453	9.880	.000
	CC	.146	.037	.180	3.925	.000
3	(Constant)	1.034	.391		2.643	.009
	BMA	.704	.103	.722	6.836	.000
	CC	.470	.121	.577	3.901	.000
	IBMA*CC	-.085	.030	-.537	-2.822	.005

Model 2. Predictors: (Constant), Brand management attributes, Customer Characteristics

Model 3. Predictors: (Constant), Brand management attributes, Customer Characteristics, Brand management attributes\*Customer Characteristics

Dependent variable: Customer Satisfaction

Source: Researcher (2018)

As shown in Table 2, the effect of brand management attributes and customer characteristics on customer satisfaction were both positive and statistically significant ( $p < 0.05$ ). The change in  $R^2$  due to the interaction term was 0.016 (0.285 - 0.269) and the interaction term was statistically significant ( $p < 0.05$ ). Therefore, the study accepted the hypothesis  $H_1$  that customer characteristics significantly moderate the relationship between brand management attributes and customer satisfaction in public, private-individual owned and private-institutional

owned universities in Kenya. The resultant single moderation regression equation is:

$$CS = 1.034 + 0.722BMA + 0.577CC - 0.537(BMA*CC)$$

Where; CS = the customer satisfaction;  
 BMA = Brand Management Attributes;

CC = Customer Characteristics;  
 BMA\* CC = Interaction term

Figure 2: Summary Results of Moderation Testing

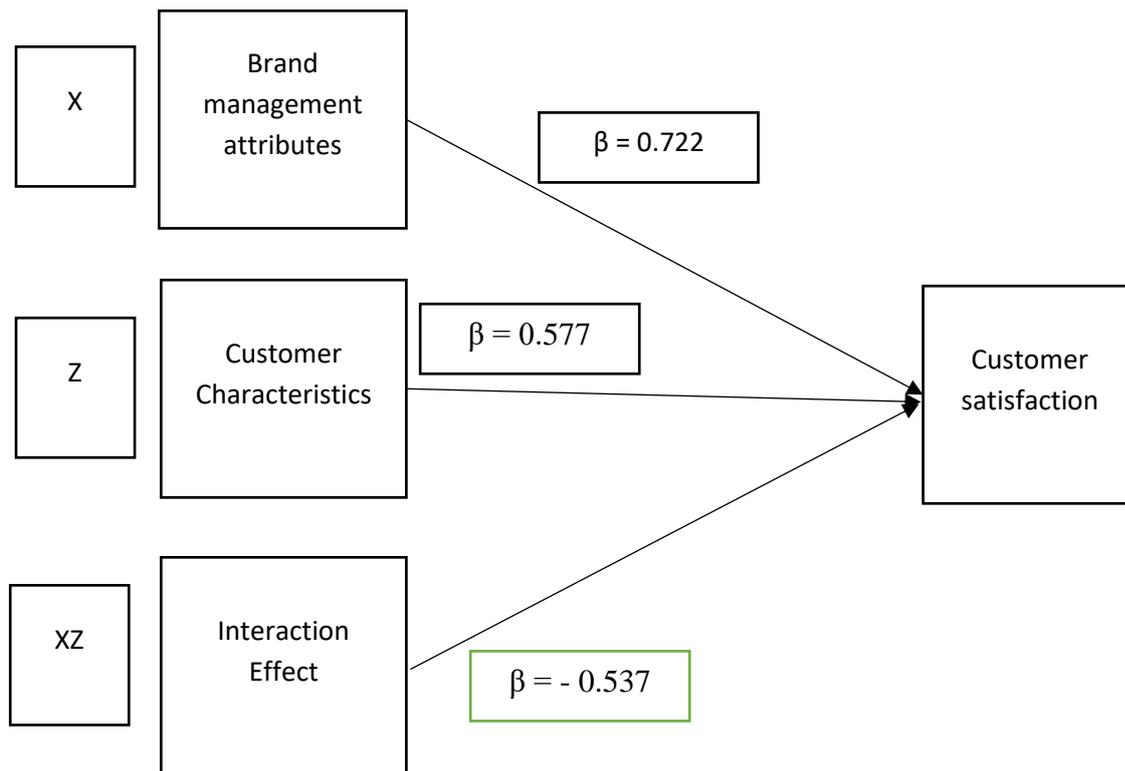


Figure 2 represents a summary of the results for moderation testing. It shows the regression coefficients along the tested variable relationships as a result of the interaction term. The current study findings are in line with assertion of previous studies that customer characteristics such as age, gender, income, social status and ethnic background moderates the relationship between brand management attributes and customer satisfaction, hence supporting the hypothesis that customer characteristics moderates the relationship between brand management attributes and customer satisfaction. However, although there was a strong overall influence, the study noted that, in public universities, customer characteristics did not significantly influence customer satisfaction with the university brand management attributes as indicated by  $p = 0.243$  against the threshold of  $p \leq 0.05$ . Hence the study concluded that customer characteristics had no significant moderating effect on the relationship between brand management attributes and customer characteristics among students in

public universities. This may be explained by the fact that students in public universities have little or no freedom of choice as compared to their private university counterparts. Admission to public universities is centrally done by the Kenya Universities and Colleges Central Placement Service (KUCCPS), as compared to private universities where the students' personal and situational characteristics play a significant role when choosing and evaluating a university brand.

Further, the findings have revealed that situational characteristics such as mode of study, programme enrolled and year of study had a high influence on the students' judgment of the university branding and marketing initiatives, with a mean of 3.44, 3.43 and 3.26 respectively. Similarly, personal characteristics such as social status, income and age moderately influenced the students' satisfaction with the university brand management attributes, with means of 3.22, 3.13 and 3.01 respectively. On the other hand, income level and ethnic background did not influence the students' level of satisfaction,

with a mean of 2.97 and 2.90 respectively. The above findings may be due to the fact that personal characteristics are not based on student own initiatives as compared to the situational characteristics. Students don't choose their age, gender, social status, ethnic background and income levels, but they choose mode of study and program to enroll. As the student progress with their studies, their experience with the brand increases hence influencing their overall satisfaction with the brand. This supports the findings of Chu, Cleff and Walter (2013) who established that brand experiences highly influenced brand personality and satisfaction among BMW motor vehicle customer in Canada and Germany. Similarly, Moreira, Silva and Moutinho (2017) established a positive relationship between brand experience and satisfaction. This indicates that the more a student has been in the university the more likely they will become loyal and satisfied with the university brand.

The findings are in line with Mourad et al. (2011), there is a high correlation between customer characteristics and customer satisfaction based on consumers' own socio-economic characteristics and experience with the brand. The trio established that academic qualification, motivations, occupational interest and previous experience with the service provided played a significant role in influencing customer satisfaction in higher education sector in Egypt.

Similarly, the findings are in line with Vukasovic (2015) findings in their study conducted in the higher education sector in Slovenia. The study findings established that customer characteristics such as gender, family life cycle stage, income, customer experience with the service provided and education level, greatly influence customer satisfaction among university students in Slovenia. In a similar study in USA, Mittal and Kamakura (2001) noted a great variation in customer levels of

satisfaction based on numerous customer demographic characteristics and the situational characteristics. Additionally, Baumann et al., (2005) established that customer age strongly moderates the relationship between loyalty and satisfaction. In particular, they concluded that satisfied consumers from the older generation were likely to be more loyal to a particular brand than their counterparts from the younger generation. Conversely, in a different study among grocery consumers, Magi (2003) was of the contrary opinion that age did not have any moderating effect on the relationship between customer satisfaction and brand loyalty.

Homburg and Giering (2001) established that customer income level inversely affects the relationship between customer satisfaction and brand loyalty. Consumers in high income market segments are willing to commit more time and resources in favor of a brand with less evaluation effort. Mittal and Kamakura (2001) noted that consumers who are highly educated and are more informed and have a likelihood of lower loyalty levels and less satisfied. This may be attributed to the freedom to choose from variety of products and services. The study also found that income level did not significantly influence the students' satisfaction with the brand, hence agreeing the findings of Farley (1964) who argued that highly educated individuals are associated with high income levels and lower levels of loyalty.

## 5.0 Conclusion

Further, the study discloses that customer characteristics have a significant moderating effect on the relationship between brand management attributes and customer satisfaction ( $R^2=0.285$ ;  $P$  value  $< 0.05$ ). However, customer characteristics had a significantly more influence among students in private institutional owned universities ( $\beta = -0.986$ ;  $R^2 = 0.543$ ) as

compared to private individual owned ( $\beta = -1.081$ ;  $R^2 = 0.431$ ) and public universities ( $\beta = 0.317$ ;  $R^2 = 0.265$ ). This means that the student situational characteristics such as programme enrolled, mode of study and year of study, as well as the personal characteristics such as age, social status, and income, influence the students' satisfaction with the university's brand management attributes.

The study findings also indicate that students' personal and situational characteristics greatly influence their satisfaction with a university brand. For example, the younger generation is more sensitive to brand attributes such as the name, logo, slogan, association and image. Since majority of students in the undergraduate programme are young, the management must focus on enhancing these attributes in order to win their trust. This eventually gives the institution a positive publicity through the word of mouth and social media. Additionally, the study established that students' personal characteristics such as age, income, gender and social status affects the students' satisfaction with the brand management attributes of a university, which eventually influence their level of satisfaction with the overall services offered by the university. The managers must therefore strategically segment their market with special focus on the different demographic categories with customized messages.

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