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Theoretical Perspective of Service Quality and Promotional Incentives in Customer Satisfaction and Customer Loyalty in Nigeria

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Abstract

The theoretical perspective on service quality and promotional incentives in customer satisfaction and customer loyalty has been reviewed to critically analyze and synthesize the existing theories on the relationship between service quality and promotional incentives in the realization of fulfilling customer satisfaction and customer loyalty. The following theories are reviewed: The Value Percept Theory and The Attribution Theory are reviewed under Customer Satisfaction, Social Exchange Theory and Cognitive Dissonance Theory are reviewed under customer loyalty, meanwhile, Service Quality Dimension Theory and Expectation-Perception Gap Model are reviewed under Service Quality, and finally B. F. Skinner's 'Reinforcement Theory of Motivation and the Game theory are reviewed under promotional incentives theory. In this paper, an endeavor has been made to provide an overview of various aspects of service quality and promotional incentives in customer satisfaction and customer loyalty through the review of existing theories in the literature.

Keywords: *Service Quality, Promotional Incentives, Customer Satisfaction and Customer Loyalty.*

Introduction

It is believed that promotional incentives from organizations may, to some extent, influence customer satisfaction and customer loyalty and have an impact on brand image. Consequently, the joint effects of service quality, customer satisfaction, customer loyalty, and promotional incentives on businesses should be studied. This research combines service quality, customer satisfaction, and customer loyalty with promotional incentives. The theoretical results can be materialized in future empirical applications.

Providing high service quality is essential to a service business's success. Many empirical studies have shown the relationship between service quality and customer satisfaction and/or customer loyalty. Customers are more likely to be satisfied in circumstances where they perceive and expect high service quality. Satisfied customers may have the same perception in the future and establish long-term relationships with companies. Further, they may recommend or refer their friends, creating business for the company. Consequently, customer loyalty can benefit a company sustainably.

Customer loyalty is a multidimensional concept that consists of behavioral and attitudinal rudiments (Miller et al, 2007). Le, Nguyen, and Le (2023) investigate the impact of digital engagement on customer loyalty, highlighting how personalized digital interactions can enhance emotional connections with the brand. Similarly, Verma and Singh (2021) explore the role of corporate social responsibility (CSR) in building loyalty, suggesting that customers are increasingly valuing brands that align with their ethical and environmental values.

Customer satisfaction remains one of the major goals for companies providing services or selling products to consumers. Satisfaction arises when a customer's expectations are met or exceeded by the product or service performance. It plays a fundamental role in fostering loyalty, as satisfied customers are more likely to repurchase and recommend the brand to others (Gummerus, Liljander, & Riel, 2022).

Service quality is defined as a comparison of customer expectations with service performance. Ali, Rasoolimanesh, and Cobanoglu (2022) highlight the importance of technology-enabled services in enhancing perceived service quality in the hospitality industry. They argue that digital interactions, when managed effectively, can significantly elevate the customer experience, thereby boosting satisfaction and loyalty. Similarly, Lee, Lee, and Trinh (2020) explore the role of service innovation in banking, demonstrating that innovative service offerings can enhance perceived value and customer trust, leading to higher loyalty.

Recent studies have examined the psychological and behavioral impacts of promotional incentives. According to Islam, Haque, and Rahman (2021), promotional incentives can significantly enhance perceived value, particularly when they are perceived as exclusive or personalized. Their research in the retail sector suggests that targeted promotions can foster a stronger emotional connection between the customer and the brand, thereby increasing satisfaction and loyalty. Similarly, Jung and Yoo (2023) found that the timing and relevance of promotional incentives play crucial roles in maximizing their effectiveness, emphasizing the need for data-driven marketing strategies.

Oliver and Swan (2021) discuss how the integration of service quality and promotional incentives can synergistically enhance customer satisfaction, leading to increased loyalty in the telecommunications industry. Their study underscores the importance of consistency in service delivery and the strategic use of promotions to maintain high levels of customer satisfaction.

The main objective, of this study is to understand the theoretical perspective of service quality and promotional incentives in customer satisfaction and customer loyalty. In addition, it also aims to understand service quality and promotional incentives, as the independent variables, and customer satisfaction and customer loyalty as the Dependent variables.

Theoretical Perspective on Customer Satisfaction:

The Value Percept Theory and The Attribution Theory are reviewed under the Customer Satisfaction theory.

The Value Percept Theory

Westbrook and Reilly (1983) proposed a Value-Percept Disparity theory, originally formulated by Locke (1967) According to the value percept theory, satisfaction is an emotional response that is triggered by a cognitive evaluative process in which the perceptions of an offer are compared to one's values, needs, wants or desires (Westbrook & Reilly, 1983). Similar to the Expectancy/Disconfirmation paradigm, a growing disparity between one's perceptions and one's values (value perception) indicates an increasing level of dissatisfaction. In their study, Westbrook and Reilly compared the expectation-confirmation model with the value-percept disparity model. The value-disparity was defined as the extent to which the product provides the features and performance characteristics needed or desired. The disparity was assessed on a single differential scale anchored with "provides far less than any needs" and "provides exactly what I need". In contrast to their hypothesis, which states that values, as opposed to expectations, determine satisfaction, Westbrook and Reilly found that the disconfirmation of expectations had a stronger effect on satisfaction than the disparity between value and perceptions. They suggested that both constructs (expectations and values) were needed in explaining customer satisfaction, as they found neither the expectation disconfirmation model nor the value percept model was sufficient on its own. Similarly, results of recent studies investigating the ability of value and expectations in determining satisfaction demonstrate that it might be better to integrate desires and expectations into a single framework, as they are both affecting consumer satisfaction (Oliver, R.L. 2010).

The Value-Percept theory postulates satisfaction as the fulfillment of consumer desires, values, or wants, as opposed to their expectations. This theory also posits that customer satisfaction is a function of the perceived value, which is the trade-off between perceived benefits and perceived costs. Key aspects of this theory include:

- ✓ **Perceived Benefits**: The advantages or benefits customers believe they receive from a product or service, such as quality, convenience, and performance.
- ✓ **Perceived Costs:** The costs customers associate with obtaining the product or service, including monetary costs, time, effort, and risk.

When perceived benefits outweigh perceived costs, customers are likely to feel satisfied. Conversely, if perceived costs are higher than the benefits, dissatisfaction may occur. The Value Perception Theory helps in understanding how the perceived trade-off between benefits and costs influences overall satisfaction. Businesses can enhance customer satisfaction by increasing perceived benefits (e.g., through higher quality, and better features) or reducing perceived costs (e.g., through competitive pricing, reducing effort required).

The Attribution Theory

Research of the Attribution Theory is primarily developed from Weiner, Frieze, and Kukla's (1971) work. It is important to note that the Attribution theory has been mostly used in dissatisfaction/ complaining behavior

models rather than in satisfaction models per se. According to this model, consumers are regarded as rational processors of information who seek out reasons to explain why a purchase outcome, for example, dissatisfaction, has occurred (Folkes, 1988). This model argues that when the delivery of a service does not match customers' prior expectations or other standards, customers engage in an attributional process to make sense of what has occurred (Heider, 1958). More specifically, this model assumes that consumers tend to look for causes for product successes or failures and usually attribute these successes or failures using a three-dimensional schema (Weiner et al 1971):

- ✓ **Locus of Causality (internal or external):** This means that the purchase outcome, for example, is a cause of dissatisfaction and can be attributed either to the consumer (internal) or the marketer or something in the environment or situation (external).
- ✓ **Stability (stable/ permanent or unstable/ temporary):** Stable causes are thought not to vary over time, while unstable causes are thought to fluctuate and vary over time.
- ✓ **Controllability (volitional/ controllable or non-volitional/uncontrollable):** Both consumers and firms can either have volitional control over an outcome or be under certain controllable constraints.

It is argued that under some conditions, for example, when several consumers find themselves in agreement about the cause of their dissatisfaction when the same establishment repeats its mistake over and over again (consistency), and when only this establishment commits error (distinctiveness of the behavior is high), external attribution process takes place. On the other hand, when the agreement is low, consistency is low and distinctiveness is low, consumers are assumed to relate their negative reactions (dissatisfaction) to themselves (i.e., just having an "off" day) (Pearce, 1984).

The Attribution Theory helps gain insights into how customers' explanations for their experiences affect their satisfaction. By understanding and managing attributions, businesses can mitigate dissatisfaction. For instance, clear communication about uncontrollable factors and showing efforts to address controllable issues can help maintain customer satisfaction.

Theoretical Perspective on Customer Loyalty:
Social Exchange Theory and Cognitive Dissonance Theory are reviewed under customer loyalty theories.

Cognitive Dissonance Theory

Cognitive Dissonance Theory was introduced by Leon Festinger in 1957 and quickly evolved into a major framework for explaining key aspects of human psychology, communication, and social influence (Festinger, 1957). Earlier foundations of consistency-based thinking include Heider's theory of cognitive imbalance (1946), Newcomb's Asymmetry Theory (1953), and Osgood and Tannenbaum's Congruity Theory, presented in their work *The Principle of Congruity in the Prediction of Attitude Change* (Osgood et al., 1955). As an advancement of these earlier perspectives, cognitive dissonance theory diverges in two significant respects. First, its purpose extends beyond explaining social interaction to addressing the broader relationship between cognition and human behavior (Harmon-Jones, 2007). Second, it has exerted far greater influence within social psychology than other consistency theories. Over the past decade, numerous scholars have continued to recognize cognitive dissonance as a prominent theoretical framework, especially for its substantial contribution to the study of human motivation and social behavior (O'Connor, 2017). It has become one of the most widely accepted explanations for behavioral change and a range of related social phenomena, having been applied in tens of thousands of empirical investigations and remaining central to social psychological theory (Nilsson, 2019).

Despite its long-standing relevance, the role of cognitive dissonance in today's digital, information-rich environment represents an emerging area with significant potential for further investigation. Previous research has largely centered on its connection to interpersonal relations, health behavior, and management contexts (Nugroho, 2020). Accordingly, this paper focuses specifically on how cognitive dissonance functions within positive reinforcement processes, particularly through post-purchase experiences such as high-quality customer service, follow-up communication, and reassurance strategies that help lessen dissonance and validate customer decisions. This focus remains important, as consistently delivering high-quality experiences and meeting—or exceeding—customer expectations can effectively prevent dissonance, thereby enhancing satisfaction and fostering customer loyalty.

Social Exchange Theory

Social Exchange Theory, developed by George C. Homans, asserts that social behavior emerges from an exchange process through which individuals seek to maximize rewards and minimize costs. Since the foundational contributions of Homans (1961), Blau (1964), and Emerson (1962), the theory has remained one of the central frameworks in social psychology. Its foundations draw from both utilitarian thought and behaviorist principles, and traces of these intellectual traditions continue to shape contemporary formulations of exchange theory. In this paper, emphasis is placed on the application of exchange theory to the examination of social psychological and

sociological processes that illuminate how micro-level exchanges inform the creation of broader social structures. Although early scholarly debates centered on the characteristics of the actor within social exchange systems, such discussions have largely diminished in relevance over time (Heath, 1976). The theory holds that human relationships are initiated and sustained through evaluations of costs and benefits, as well as comparisons with potential alternatives. Within this framework, customers choose to engage with businesses when the perceived advantages exceed the associated costs. The principal elements of this theory include:

- ✓ **Costs and Rewards:** Customers evaluate the tangible and intangible costs (e.g., money, time, effort) and rewards (e.g., quality, satisfaction, emotional connection) associated with a product or service.
- ✓ **Comparison Level:** Customers compare their current experiences with past experiences and expectations to determine satisfaction and loyalty.
- ✓ **Comparison Level for Alternatives:** Customers consider the availability and attractiveness of alternatives when deciding whether to remain loyal to a brand or switch to another.

The review of this theory in its application to Customer Loyalty is linked to the perceived value that customers are likely to remain loyal if they perceive that they receive high value from the relationship, meaning that the rewards outweigh the costs because it builds trust and commitment to customer satisfaction which enhances perceived rewards, reduces perceived risks and fostering customer loyalty.

Theoretical Perspective on Service Quality:
Service Quality Dimension Theory and Expectation-Perception Gap Model are reviewed under the Service Quality theory

Service Quality Dimension Theory

The Service Quality Dimension Theory, also known as the SERVQUAL model, was developed by Parasuraman, Zeithaml, and Berry in 1985. It identifies five key dimensions of service quality:

1. Tangibles (Physical Evidence):
   - Appearance of physical facilities, equipment, and personnel
   - Visual cues that affect customer perceptions

2. Reliability (Dependability):
   - Ability to perform the service consistently and accurately
   - Keeping promises and meeting expectations

3. Responsiveness (Willingness to Help):
   - Promptness and willingness to help customers
   - Readiness to provide assistance and support

4. Assurance (Credibility and Trust):
   - Knowledge, courtesy, and friendliness of staff
   - Ability to inspire trust and confidence

5. Empathy (Understanding and Caring):
   - Ability to understand and address individual customer needs
   - Showing concern and care for customers

These five dimensions are used to measure the quality of service provided by an organization and to identify areas for improvement to meet customer expectations and increase satisfaction. The SERVQUAL model in theoretical review and its correlation to service quality, provides a structured approach to measure service quality across the five dimensions, allowing businesses to identify areas of strength and weakness. Also, by understanding which dimensions are lacking, businesses can target specific areas for improvement, such as enhancing employee training for better responsiveness or upgrading physical facilities to improve tangibles as well as focusing on the dimensions that customers prioritize leading to better alignment with customer expectations and perceptions, thus improving overall service quality.

Expectation-Perception Gap Model

The Expectation-Perception Gap Model, also known as the Gap Model, was developed by Parasuraman, Zeithaml, and Berry in 1985. It identifies four key gaps that can lead to a disparity between customer expectations and perceptions of service quality:

- ✓ Gap 1: Customer Expectation Gap
  - The difference between customer expectations and the organization's understanding of those expectations
- ✓ Gap 2: Service Quality Specification Gap
  - The difference between the organization's understanding of customer expectations and the service quality standards it sets
- ✓ Gap 3: Service Delivery Gap
  - The difference between the service quality standards and the actual service delivered to customers
- ✓ Gap 4: Communication Gap
  - The difference between the service delivered and what customers perceive they received (due to inadequate communication or unrealistic expectations). These gaps can lead to a fifth gap, the:
- ✓ Gap 5: Perceived Service Quality Gap
  - The difference between customer expectations and their perceptions of the service received

Understanding and addressing these gaps can help by using this model to help businesses identify specific gaps in the service delivery process that lead to discrepancies between customer expectations and perceptions. Once these gaps are identified, businesses can take targeted actions to close these gaps, such as improving internal communication, ensuring consistent service delivery minimizing the perception gaps, and enhancing customer satisfaction.

Theoretical Perspective on Promotional Incentives:

B. F. Skinner's 'Reinforcement Theory of Motivation and the Game theory are reviewed under promotional incentives theory.

B. F. Skinner's 'Reinforcement Theory of Motivation

Motivation is the concept we apply when we "describe the forces acting on or within an organism to initiate and direct behavior". We also use the term motivation to explain differences in the course of the behavior. Moreover, we often apply the concept of motivation to show and highlight the direction of behavior (Reeve, J 2018). As behaviorist B.F. Skinner brought up the Reinforcement Theory which was primarily developed and detailed in his work published in 1953. The foundational ideas of this theory were outlined in his book "Science and Human Behavior." (Skinner, B. F. 1953). The Reinforcement Theory is one of the oldest theories of motivation which describe behavior and how we act. This theory can be called "behaviorism" or "operant conditioning" which is taught in today's world of psychology. This theory is all about: "an individual's behavior is a function of its consequences" (Management Study Guide 2013).

This theory emphasizes that behavior is a function of its consequences and can be shaped through reinforcement. Since psychology always looks into people's psyche and brings awareness to each individual Skinner also highlighted this theory from different angles. After understanding Skinner's ideas, different institutions like business, governmental, educational, and even mental hospitals can acquire a vast knowledge of human behavior. "In understanding why any organism behaves the way it does, Skinner saw no place for dwelling on a person's intentions or goals" (Skinner, 1974). Skinner was concerned about human behavior and the environment in which he was living and has greatly contributed to psychological science in the concept of reinforcement. Different types of reinforcements can be used to influence behavior:

- ✓ Positive Reinforcement by providing a rewarding stimulus after a desired behavior to increase the likelihood of that behavior being repeated. For example, offering discounts, freebies, or loyalty points to customers who make a purchase.
- ✓ Negative Reinforcement by removing an aversive stimulus after a desired behavior to increase the likelihood of that behavior being repeated. For example, higher cost delivery for customers who don't spend up to a certain amount.
- ✓ Punishment by introducing an aversive consequence to reduce the likelihood of an undesired behavior which could include penalties for late payments on a flexible payment plan or increased interests.
- ✓ Extinction by the absence of reinforcement following a behavior, leading to a decrease in that behavior over time.

The review of this theory as a promotional incentive theory will help in designing promotions by using positive reinforcement to encourage repeat purchases by rewarding customers with discounts, cashback, loyalty points, or exclusive offers which will impact customer satisfaction and customer loyalty.

The Game Theory

Game Theory was developed by John von Neumann and Oskar Morgenstern, and it was first introduced comprehensively in their book published in 1944. (Von Neumann & Morgenstern, O 1944). The Game Theory is a mathematical theory of socio-economic phenomena exhibiting human interaction, i.e., conflict and cooperation between decision-making individuals. The theory is based on the structural procedures of mathematics and directed towards problems in various fields of application. An appropriate synonym is "Multi-personal Decision Theory". The main paradigms are those of strategic behavior, incomplete information, mutual anticipation of actions, bargaining power, fairness, and equity.

Game Theory approaches the problem of decisions for a group of individuals under uncertainty; it deals with a lack of information about the state of the environment, the state of the interpersonal decision process, and the state of the opponent's incentives and abilities. Hence, a probabilistic context is inevitable. A version of utility theory is underlying most game theoretical models. The Game theory is particularly useful for understanding competitive behavior and strategic decision-making in situations in which players are uncertain about the game they are playing and the opponents they are facing including the following:

- ✓ Nash Equilibrium is a situation where no participant can gain by unilaterally changing their strategy, assuming other participants' strategies remain unchanged.
- ✓ Dominant Strategy is the strategy that is the best choice for a participant, regardless of what others do.

- ✓ Mixed Strategies use a probabilistic approach to choose among strategies to keep opponents uncertain.

The main fields of application of this theory can be found in economics. However, sociology, political sciences, psychology, industrial organization, management science, biology, warfare, etc. are all open to formulation and formal treatment via games. In this context, Game Theory changes its appearance and can be applied to understand promotional incentives in the context of customer behavior and competitive business strategies as it provides a framework to analyze strategic interactions between different players (e.g., businesses and customers, or competing businesses) where the outcome for each player depends on the actions of others.

Conclusion

In conclusion, both the service quality and promotional incentives in customer satisfaction and customer loyalty has been reviewed because of their gained popularity with the major aim of understanding consumer behavior and the realization of fulfilling customer satisfaction and customer loyalty.

The researcher also concluded that the following theories reviewed: The Value Percept Theory and The Attribution Theory are reviewed under Customer Satisfaction, Social Exchange Theory and Cognitive dissonance Theory are reviewed under Customer Loyalty, meanwhile, Service Quality Dimension Theory and Expectation-Perception Gap Model are reviewed under Service Quality, finally B. F. Skinner's 'Reinforcement Theory of Motivation and the Game theory are reviewed under Promotional Incentives Theory has a significant impact in the field of Industrial and Organizational Psychology and social science at large.

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