

International Research Journal of Human Resource and Social Sciences ISSN(O): (2349-4085) ISSN(P): (2394-4218) Impact Factor 5.414 Volume 6, Issue 8, August 2019 Website- www.aarf.asia, Email : editoraarf@gmail.com

THE ROLE OF TELECOMMUNICATION MARKETING STRATIGIES FOR ATTRACTING YOUNG CUSTOMERS

Case Study: Afghanistan Telecom Companies FAISAL RAHIMI

Business Administration Program, Department of Business, Istanbul Aydin University, Istanbul, Turkey

ABSTRACT

Nowadays marketing strategy for attracting more consumers is the core policy of many businesses. Firms are always trying to implement the best possible marketing strategies so that they would attract more consumers and increase their shares. Telecom companies are not exception in this regard. Telecommunication business is a flourishing business of the last century. Many companies around the world and within countries are providing services for their customers. They use several marketing strategies and policies for increasing their subscribers. They seek their customers' satisfaction regularly. Telecom companies in Afghanistan were established in the first decade of the 21th century. Competition among companies is high, and they introduce new services and packages in order to keep their customers satisfied and increase their shares in the market. Therefore, the current research is designed to assess telecom companies' customers in Afghanistan, and their satisfaction for companies marketing strategies and services. The research is conducted in a quantitative research method. Primary data is collected through close-ended questions from 151 respondents who has been customer of at least one of the Telecom companies in Afghanistan. The questions are collected to assess customers' satisfaction from telecom companies and their strategies companies marketing strategies. The collected data are analyzed by SPSS 20 and the results are explained and shown by tables and charts.

KEYWORDS: Afghanistan, Customers, Marketing strategies, Telecom companies.

© Association of Academic Researchers and Faculties (AARF)

INTRODUCTION

A significant part of a telecommunication firm's policy is its marketing plan, which the actual steps that should be taken and involve four significant elements such as price, product, place, and promotions. For instance, in selling bundled internet, telephone device and cable matter of product is important, in opening a new branch in a new development which provide high traffic and quality to customers is matter of place (Kelly, 1999).

For having a better marketing plan, the specific demographic groups who are most likely in purchasing the product should be understood. Sometimes various groups have tendency in buying the product (Peppers, D., & Rogers, M., 2011). However, selling the product for them requires employing different marketing techniques. For instance, middle-age people, who have an established career, and young college students may be potential customers, but the first group may have need for family plans and jobs, while the second group may enjoy chatting and individual accounts.

Prior to 2001, long history of wars in Afghanistan has almost left telecommunication services ruined. Telecom was limited to a landline wired telephones provided by government. The access for internet was so weak that it can be counted as zero. However, after establishing the private telecom company (AWCC) in Afghanistan in April 2002, the pace of telecom improvements in Afghanistan was taken. Continually, some more telecom companies were registered in Kabul with branches in some others cities. It opened a market of competition between telecommunication companies in Afghanistan (AREU, 2009). Currently, more than seven telecom companies are working in Afghanistan with each providing a wide range of services to civilian. Internet, Call services, Texting have improved greatly from the past decade. Since one of the most potential customers of telecom services in Afghanistan are young generation and people in young ages, telecom companies are trying to enforce marketing policies in attracting these potential customers.

These marketing strategies may range from various advertisements, giving some sort bonus, decreasing phone charge prices, and providing a better a swift internet connection for customers. In this study, the intent is to find the marketing strategies which have been successful and how they attract customers. Telecom companies in Afghanistan compete together for making more customers and it is directly connected to a proper marketing policies.

© Association of Academic Researchers and Faculties (AARF)

each was seeking to dominate the market or increase its share in the market. Since most of the telecommunication users in Afghanistan are youth, companies design their marketing strategies to target in a most proper way. The target population of this study is youths who are one of the most potential telecom customers in Afghanistan (SIGAR, 2013).

The objective of this research is to describe and analyze marketing plans of telecom firms in Afghanistan and its relation in attracting young customers, who are significant customers and mobile users. The current research is designed to find out answer regarding to the questions about marketing strategies and customers' satisfaction in Afghanistan.

- Are customers satisfied from telecom companies services?
- What are marketing strategies for attracting young customer?
- Is there a relation between customers' satisfaction and telecom companies' marketing strategies?
- Are customers satisfied from telecom companies services?
- What are marketing strategies for attracting young customer?
- Is there a relation between customers' satisfaction and telecom companies' marketing strategies?

The main hypothesis for the current research based on the relation between customers' satisfaction and their strategies of companies marketing policies. There is relationship between telecom companies marketing strategies and customers' satisfaction.

ITERATURE REVIEW

Marketing Definition

Among various definitions marketing is defined as identifying and meeting human and social needs. In another short definition it is considered as meeting needs profitability. Marketing has been also defined as social and managerial marketing definitions. Social definition talks about the role marketing plays in a society like delivering high standard of living products and services.

Marketing importance is not just limited to business, but it also extends to a whole society. Marketing has played a significant role in introducing new products which has changed and enrich the peoples' life (Keller and Fay, 2012). Marketing can be called to a vast number of

© Association of Academic Researchers and Faculties (AARF)

formal and informal activities engaged whether by organizations or people on behalf of the organizations.

Having proper and holistic marketing plan and strategy applied by the firms make them able to reserve a great share in the market. The key components for having a successful marketing management process are first by providing creative marketing strategies and second plans that can guide marketing activities.

The basic task for any kind of business is to deliver the best and most proper service and value to a firm at a profit. However, the object is not easily achievable in highly competitive economy with increasingly well informed buyers having various choices.

The basic traditional strategies from marketing is that companies make a product or provide a service and then sells it to the demanders, and the marketing task takes place in the selling process. These strategies can be true regarding to the companies which provide goods that consumers are not fussy about their quality, features, or style- for instance basic staple goods in developing markets.

The new view of the business processes to put the marketing at the beginning of the planning has been realized by firms. Firms, hence, find themselves in a position of value delivering process for the consumers rather than just emphasize on selling and making. In today's business environment firms are facing competitive challenges ever. New business processes as a shift from traditional marketing (product-and-selling) view has led firms to preparing a holistic marketing philosophy, providing a better opportunity of competition.

A key success growing a business is getting, keeping and growing customers. Customers are at the center of every business. They are the reason that companies launch business, hire employees, building factories. Without customers there will not be any business. Therefore, getting and keeping customers is crucial for a firm's survivals (Hallowell, R., 1996).

Attracting and Retaining Customers

Companies' main aim is to expand profit and increase sales. Hence, they are expected to dedicate considerable time and resources looking for new customers to achieve the goals. In order to achieve the goal, firms apply a lot marketing and ads regarding to product and service public awareness, introducing new products, and attaining new customers by placing it in media, reaching new prospect, sending e-mail, sending their salespeople to participate in trade shows, purchase names from list brokers and so on (Gordon, 1998).

© Association of Academic Researchers and Faculties (AARF)

One principle aims of marketing is providing and meeting target customers' needs and want better than any other competitor can. Therefore, to achieve the goal, customers should have a complete understanding of consumers thought, feelings, acts, and offer clear value to every individuals and target consumers.

1. Consumers Buying Behavior

Influential factors that affect costumers' buying behavior are classified into five such as Social factors, economic factors, personal factors, cultural factors and marketing campaign. Each of these factors are divided into different other sub-factors. However, in telecom companies the more focus are on marketing campaign factors.

Customers; purchasing behavior is believed to be affected greatly by his/her economic situation and well-being. A positive economic environment is known to make consumers more confident and willing to indulge in purchases irrespective of their personal financial liabilities (Kotler, & Keller, 2011). The economic situation of a customer is a combination of different factors that determine how a person is able for purchasing a specific good or service.

Another influential factor in buying decision making is personal factor. Personal characteristics that influence a person's buying decision making are age, stage in the life cycle, occupation, economic circumstances, self-concept, life style and values (Keeyan, 2002). Since each of these may have a direct impact on consumers' behaviors, each are expected to be studied in order to target them properly.

It is the prevalent belief regarding to a good or service in a society, that affect customers' buying behavior greatly. Customer buying behavior is affected from their environment, community where they live, and the groups with whom they interact regularly. These people and group put an impression on each other that effect on their purchasing. Significant social groups that affect customers buying behavior are following (Bourne, 1957).

The important influences on consumers' buying behavior are culture, subculture, and social class. For instance, children growing up in different countries are exposed to different values like success, activities, efficiency, strategies, progresses (Duchatelet, 2001). Marketers are expected to attend to culture values in every events to understand how the market their products and find demand for offering new products. Inside every culture there are some subculture groups that provide more specific specialization and identification about their

© Association of Academic Researchers and Faculties (AARF)

members. Subculture within a culture can be consisted of different religions, racial groups, geographical region, ages and etc. Therefore, when the subcultures grow or are enough to have impact on specific product or service, companies target them to provide a better marketing and services for them.

2. Telecom Companies' Marketing for Youth

Normally, Consumers purchasing behavior for buying a product or service involves into three different steps, through which they make their decision for buying that. These are steps are called as input, process and output. Furthermore, another effective and significant factor in purchasing behavior is formal and informal information sources (Awan & Fatima, 2014). Marketers' tends to design marketing strategies using four P's of marketing to provide information internally, while family, friends, and word of mouth is considered as good source of gathering informal information. After gathering information, it is processed in a meaningful way based on the knowledge, experience, strategies and culture of consumers. The last step which is output involves sub stage of post purchase evaluation and feedback (Schiffman & Kanuk, 2008).

Applying the theory to the selection of mobile phone network, the first step, input, is gathered by both formal and informal sources, and processing of information after the decision is made by customers which mobile phone network to use. Marketing strategies are long and short term plans employed by companies to attract more and retain the current customers. Marketing is more than just selling products to customers. Mobile phone networks utilize various competitive marketing strategies targeting different customer, mostly young generation, to increase their presence and their market share. According to Parasurama et. al, (1998) the overall analysis of a product or service is considered to be service quality of that product. Service quality is also specified as the diversity among the customer feels in perceived and what the actual performance is (Kang, 2006). Defining service quality as network coverage, package bundles variety for Calls, Internet, and SMS, which defines the customers' relationship with the company whether to be long or short. Our focus on service quality is network coverage, calling and the quality of voice.

Youth purchasing behavior is also defined by the prices offered company. Marketer are aware of price sensitivity in youth. Most youth at the young age are student, unemployed, or even new workers. Therefore, due to limited money in their pocket, which they may receive

© Association of Academic Researchers and Faculties (AARF)

as family support, they are reluctant to be customer of a company which offer good quality services with reasonable price (Kotler and Armstrong, 2009).

However, low price strategy without having good service quality may have contradictory effects on young generation purchasing patterns. The provision of extra minutes, Internet, SMS, package bundles, various promotional bundles can be significant tools marketer offer for attracting young customers. Offered values are mostly in form of innovations in terms of service offered by company in order to increase their market share by attracting new customers or make it as a preference in customers' perspective. These values can be different and various depending on the time and the company which offer.

Companies sometimes take advantage of their sole service to make a bigger image of their company in the public by offering specific services. According to (Jan and Wajidi, 2007) combination of two significant tools, network coverage and added services, are essential for increasing a company's profit which in return increases its market share. It not only retains the current customers but also attract new potential customers. The cost that customers are charged when changing from one cellular network to another one is called switching cost. Mathews and Murray (2007), defines these cost as financial and non-financial cost. Customers bear this cost when they move from one supplier or company to another supplier or company. If the customers don't find any greater benefit or offer alternative, they are not reluctant to change their line. They fear that may lose some contents and their contacts if they change line.

3. Customers' Satisfaction of Telecom Services

For the customer centered companies, according to (Kotler & Keller, 2012), it is believed that customers' satisfaction is both a goal and marketing tool. Customers' satisfaction is considered a key factor that leads to success of a business. In nowadays business, customers' satisfaction has been paid more attention and it has shifted from transactional government to relationship marketing. In order satisfies their customers, companies should address the customers' needs and wants. If the outcome or performance from a good or service falls less than the customers' expectation, the customer would not be satisfied with it.

In case of telecommunication companies, a customers' satisfaction is post-purchase evaluation and emotional response to the overall outcome of a product or various services provided by firms (Lin & Wang 2006). There are several factors that affect telecom

© Association of Academic Researchers and Faculties (AARF)

companies' customers' satisfaction. These factors can be service quality, price, companies' attitude, image and so on. According to (Uddin & Akhtar, 2012), telecom service provider customers' satisfaction is affected by the service quality provided by companies, but since the quality is a multi-dimensional phenomenon, therefore, three dimensional of service quality such as output technical quality, service performance quality, and the firms' mental image are considered the significant quality to be addressed.

Another significant effective factor in customers' satisfaction is price. The price could be price of product or cost of service provided by firms. In the current fast improving technology, it is challenging for the firms to satisfy their customers and keep them for long. Therefore, innovation is used as a tool for adapting firms service to new technology by offering new kind of services to customers.

4. Conceptual Framework

In order to define research's map and explain the relationship of research variables. According to literature review customers' satisfaction is used as a tool in order to evaluate and assess how marketing strategies addresses customers' needs and wants. Telecom companies set up marketing strategies to attract young customers and satisfy their needs. Marketing strategies such as service quality, innovation, price, availability, and firms' reliability to find how satisfied their customers are, and therefore, they could increase their profit and market share.

Since Youths consist a significant part of customer in telecom industries, the companies set up strategies marketing plan to attract them and keep them subscribers. Afghanistan is not different in case. Most telecom company service demanders are youth whether students and employees. They have their preferences and consideration in becoming subscribers of a specific firms. The companies, on the other hand, launch various different marketing strategies and plan to attract more youth customers.

Therefore, as it was mentioned factor influencing customer's behavior, customer values, promotions, pricing, and service qualities affect youth purchasing decision making process. Therefore, the independent variable marketing strategies is assessed and how it impacts youth decision making process.

© Association of Academic Researchers and Faculties (AARF)

Research Methodology

The current research is conducted and designed based on the quantitative research approach. The first chapter explains research problem and narrow it to research questions and research hypothesizes, which to find if the effect marketing strategies on youth purchasing behavior in telecom companies. The Second chapter bases broad fundamental literature review for the research. Data is gathered through questionnaire survey instrument from target population which will be explained later.

Secondary data of the current research is collected from books, journals, and report. Although few researches have been done regarding to the research case study, reports from other official institutions are used for the conducting the research. For the current research population is youth in Afghanistan from whom Herat city youth is targeted as the target population.

The sample for the current research is defined through multi-stage cluster sampling technique and 380 individuals are seemed to be sufficient because the population is somehow large and unknown. The research instrument employed for conducting the current research is questionnaire survey distributed among 151 individuals who are youth and sample of target population in Herat city Afghanistan. The questionnaires are divided into three different parts. The first part asks about demographic characteristics of respondent. Second part includes questions to evaluate marketing strategies of telecom companies in Afghanistan, and last part youth purchasing behavior and how their buying behavior is affected by marketing strategies.

FINDINGS AND ANALYSIS

The primary data for the current research has been gathered through distributing questionnaires. Questionnaires are divided into three parts. The first part is about the research demographics. Four questions are made to ask about the respondents' gender, age, education, and income level. These questions function as operational variable for a better understanding of the research's target population. The second part of questionnaire is designed to evaluated customers' satisfaction level from telecom companies and next part are included the questions to address the respondents' strategies of companies marketing strategies.

From 151 valid questionnaires 64.2 percent of the respondents were male and 35.8 percent of the respondents were female. As the population for the current research is young customers,

© Association of Academic Researchers and Faculties (AARF)

people between 16 to 32, 17.9 % are between 16-20 years old, 28.5 % are between 20-24
year-old, 52% are between 24-28 years-old, and 29% of the respondents are between age of
28-32 years' old

	Englishon	Doroont	Valid Percent	Cumulative
	Frequency	Percent	vanu rercent	Percent
16-20	27	17.9	17.9	17.9
21-24	43	28.5	28.5	46.4
25-28	52	34.4	34.4	80.8
29-32	29	19.2	19.2	100.0
Total	151	100.0	100.0	

Research's respondents Age

1. Cross-Tabulation and Chi-Square

Cross tabulation is simply data tables that introduce the results of the entire group of respondents also results from sub-groups of survey respondents. Both cross-tabulation and chi-square analysis are conducted for the current research and results are shown in the following table. The analyses are conducted to find if there is communication among two categorical variables such as age and marketing strategies or the reason for choosing a mobile line.

Count Cross-tabulation

		Please select a reason you choose a network					
		Network coverage and availability	Quality services	of	Cheaper call Prices	Bundles and Packages	Total
Age	16-20	3	8		13	27	51
	21-24	7	8		10	14	39
	25-28	10	8		12	10	40
	29-32	8	4		7	2	21
Total		28	28		42	53	151

© Association of Academic Researchers and Faculties (AARF)

According to above table, 27 respondents from age 16-20 prefer bundles and packages which is the highest number and followed by 13 responded who cheaper prices. Few people in this age choose a telecom company because of its network coverage. However, the last age category 29-32 shows different result which means they have their own preferences for selecting a mobile network SIM. Youth are mostly students and they want to enjoy cheaper

Chi-Square Tests

phone calls and internet	packages	despite network	coverage problems.
1	1 0	1	∂

	Value	df	Asymp. Sig. (2-
	v aluc	ui	sided)
Pearson Chi-Square	20.172 ^a	9	.017
Likelihood Ratio	21.787	9	.010
Linear-by-Linear Association	17.523	1	.000
N of Valid Cases	151		

a. 2 cells (12.5%) have expected count less than 5. The minimum expected count is 3.89.

According to above chi-square test table 4.20, there is a statistical significant relationship between age categories and telecom companies marketing tools for attracting customers or it can be interpreted as a reason that customers choose a network, which is divided into four categories here. Since the P-value=0.017 which is less than the significant level (0.05). Therefore, the null hypothesis is rejected and it illustrate that there is a relationship among the categorical variables.

2. Pearson Correlation

As it was mentioned before, the strategies of customer's form telecom companies' marketing strategies are taken to account as an independent variable and level of young customers' satisfaction from telecom companies is taken to account as a dependent variable. Dependent variable is set to determine how the satisfaction attract young customer and, are the policies enough to satisfy young customers and lead to their attraction. The table below shows a 2-tailed Pearson Correlation between satisfaction and marketing strategies of the current study. According to this chart, the correlation between satisfactions itself is 1 and the correlation between marketing strategies and satisfaction is 0.976. This correlation means that the change in one amount in one the variable will have 0.976 changes to another variable.

© Association of Academic Researchers and Faculties (AARF)

Furthermore, the correlation between marketing strategies itself is 1, and the correlation between marketing strategies and satisfaction is 0.976.

		Satisfaction	Marketing
		Satisfaction	Strategies
Satisfaction	Pearson Correlation	1	.976**
	Sig. (2-tailed)		.000
	Ν	151	151
Marketing Strategies	Pearson Correlation	.976**	1
	Sig. (2-tailed)	.000	
	Ν	151	151

Correlation Test

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

3. Regression Analysis

The young customers' satisfaction has been taken into account to find customers' marketing strategies of telecom companies in attracting young customers. Regression analysis is run to find the relation between two variables and how they affect each other's, and to which amount they are related together. According to the table below Model Summary, the amount for R Square, which indicates how the data fits the model, and it is the same amount with Adjusted R Square is 0.952. This means that the 95% percent of the dependent variable which is the customers' satisfaction is explained by the independent variable which is Marketing Strategies of the customers.

ANOVA is used to calculate a test statistic (the F-ratio) with which we can obtain the probability (the P-value) of obtaining the data assuming the null hypothesis. A significant p value less 0.05 (P<0.05) analyzing that at least one group is different from another, which reject the null hypotheses. According to the table below ANOVA the p significance is less 0.05, which indicate statistical significant of relationship.

© Association of Academic Researchers and Faculties (AARF)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the
WIUUCI	ĸ	K Square	Aujusteu K Square	Estimate
1	.976 ^a	.952	.952	.20812

a. Predictors: (Constant), Marketing S

ANOVA

Mode	1	Sum	of Df	Mean Square	F	Sig.
		Squares				
1	Regression	128.104	1	128.104	2957.432	.000b
	Residual	6.454	149	.043		
	Total	134.558	150			

a. Dependent Variable: Satisfaction

b. Predictors: (Constant), Marketing Strategies

Table above, which is Coefficients table, indicates how the variables are related to each other, and to which amount they affect each other. As it is shown in the below firstly, the P amount is less 0.05 (P<0.05) shows an existence of significant statically relationship among variable. Furthermore, the Unstandardized Coefficients is 0.974 and the Standardized Coefficients is $(\beta) = 0.976$ with a positive sign. This shows that the customers' satisfaction is highly dependent on the marketing strategies of the companies, which lead to attraction of less or more young customers. The higher the mount of Beta indicates the higher significant of the research Independent Variable (Marketing Strategies) and the research dependent variable (Customers' satisfaction). This amount shows how a 1 amount change in Marketing strategy has effect on the customers' satisfaction. **Coefficients Test**

Model	Unstandar	dized Coefficients	Standardized Coefficients	t	Sig.
	В	Std. Error	Beta		
(Constant)	122	.058		-2.079	.039
Marketing Strategies	.974	.018	.976	54.382	.000

© Association of Academic Researchers and Faculties (AARF)

CONCLUSION AND RECOMMENDATION

According to the research findings most of young people between age of 16 to 24 year-old prefer to choose a network company which is cheaper than others and offer them more favorable phone calls and internet bundles and packages despite companies' having some issues with network coverage. Since these category people are mostly student with low income, they consider their financial before purchasing a SIM card. Furthermore, these people mostly enjoy having friendly, groups, and class group calls and chats which may not so vital for them in every point, or they surf internet for less serious purpose than people in the middle age do for their business. However, people in age of 29 to 32 or above since they are mostly employees, employers, or running their business accessibility and timely and daily contact is so vital for them, so they prefer a telecom firm which has a better coverage and a better availability and accessibility. Therefore, telecom companies set up marketing polices by consideration of the influencing factors in purchasing of youths. Youth purchasing behavior in telecom company services are quality of service, prices, trust and reliability, value offered, accessibility and switching costs. Marketing strategies also designed to address social, personal, and economical influential factors of customers.

Afghanistan telecom companies are not exception in this regards. Afghanistan is a country which has been in turbulent and disability for long time. Therefore, the establishing telecom companies were a new phenomenon when they started launching their services to the customers. Several companies started providing telecom services to customers within few years of at the beginning of the 21th century. Within a short time, they attracted a lot subscriber from every group of people. The first telecom company in Afghanistan is AWCC, and later several other companies such as Roshan, MTN, Etisalat, and Afghan Telecom started providing services to people. Competition increased among these companies, and each of them tried to apply the better marketing strategies to attract more subscribers.

Young people prefer to have variety of choices of bundles and packages. These packages and bundles are generally including Phone calls, SMS, and Internet connection. The preference of the young customer for choosing a telecom company is network coverage of the line. Since the people are moving around every day, they want their phone to be accessible every time.

© Association of Academic Researchers and Faculties (AARF)

each telecom company is trying to keep its customers by offering loyalty programs and achieve their satisfaction. According to the research's statistical descriptive findings, customers are not satisfied properly from telecom companies call prices, quality of services and promotional programs. However, customers are somehow satisfied with telecom companies bundles and packages, and availability and network coverage.

On the other hand, the research illustrates the customers' strategies of the telecom companies marketing strategies. Customers believe that the telecom companies services are simple to use, promotions programs are attractive for them, they do not want to switch to another line if they find favorable promotional programs. But the fact is that the companies are trying their subscribers, so the introduce new attractive marketing polices and strategies in attracting young customers. Therefore, there has been improvement from the beginning of the time the telecom companies launched their operation in Afghanistan.

Recommendations fall into two groups. One recommendation is suggested to the telecom companies for improving better marketing polices and increasing their subscribers by attracting more young customers. As it was stated in finding and conclusion section, young customers choose a telecom firstly because of its packages and bundles, and they also showed little satisfaction from telecom companies bundles and packages, but they stated that companies somehow improving their packages and bundles. Therefore, it is recommended for the telecom companies to offer various different monthly, weekly, and daily packages and bundles. Internet packages are considered as the growing demands among young generation.

The research also illustrated that the customers gave less priority among the bundles, quality of services, and network coverage. Therefore, it is suggested to telecom companies that they should provide better services and bundles with higher coverage for the customers. In order to attract more customers, companies should try to increase their customers' satisfaction by providing more loyalty promotional programs. The research indicated a highly significant relationship between young customers' satisfactions and their strategies of marketing strategies.

© Association of Academic Researchers and Faculties (AARF)

REFERENCES

- [1]. Kelly, K. (1999). New rules for the new economy: 10 radical strategies for a connected world: Penguin.
- [2]. Peppers, D., & Rogers, M. (2011). Managing Customer Relationship. A Strategic Framework.. New Jersey: John Willey & Sons: Inc.
- [3]. **AREU**. (2009). The A to Z Guide to Afghanistan Assistance. AREU.
- [4]. Keller, E., & Fay, B. (2012). Word-of-mouth advocacy: A new key to advertising effectiveness. *Journal of Advertising Research*, 52(4), 459-464.
- [5]. Hallowell, R. (1996). The relationships of customer satisfaction, customer loyalty, and profitability: an empirical study. *International journal of service industry management*, 7(4), 27-42.
- [6]. Gordon, I. H. (1998) Relationship Marketing: New Strategies, Techniques and Technologies to Win Customers You Want and Keep Them Forever: John Wiley & Sons Canada Ltd., Ontario.
- [7]. Kotler, P., & Keller, K. (2011). Marketing management 14th edition: Prentice Hall.

[8]. **Bourne, F.S.** (1957). *Group Influence in Marketing and Public Relations, in Some Applications of Behavioral Research*, (eds.) Rensis Likert and Samuel P. Hayes, Paris, France: Unesco

- [9]. Duchatelet, M. (1998). Cultural diversity and management/leadership models. *American Business Review*, 16(2), 96.
- [10]. Awan, A.G. & Fatima, A. (2014). Impact of Marketing Strategies on youth purchasing behavior: A Case study of Mobile Phone industry. *British Journal of Marketing Studies*, 2(4), 72-80.
- [11]. Schiffman, L., & Kanuk, L. (1995). Consumer Behaviour, NJ: Upper Saddle River: Prentice Hall, in Brown J., Broderick AJ, Lee.
- [12]. Kang, G.-D. (2006). The hierarchical structure of service quality: integration of technical and functional quality. *Managing Service Quality: An International Journal*, 16(1), 37-50.
- [13]. Kotler, P., Wong, V., Saunders, J., & Armstrong, G. (2005). Principles of Marketing, fourth European edition. Harlow: Pearson Education Limited.
- [14]. Berry, L., & Parasuraman, A. (1991). Marketing Services New York. NY: Free.
- [15]. Matthews, C., & Murray, D. (2007). Helping bank customers switch: A case study.

© Association of Academic Researchers and Faculties (AARF)

Journal of Financial Services Marketing, 11(4), 360-369.

- [16]. Kotler, P., & Keller, K. (2012). Marketing management 14th edition: Prentice Hall.
- [17]. Kotler, P., & Keller, K. (2011). Marketing management 14th edition: Prentice Hall.
- Mohammad, J. & Wajidi, A.Z. (2010). Cellular Mobile Phone Service and Users' Preference in Quetta City. *Journal of Managerial Sciences*, 11(1), 141-153.
- [18]. Nasit, A.A. (2011). An empirical study on Marketing strategy of telecom sector in Gujarat State. Saurashtra University.
- [19]. Lindholm, O. (2008). The Influence of sales promotion on consumer behavior in financial services.
- [20]. Kotler, P. (2009). Marketing management: A south Asian perspective: Pearson Education India.
- [21]. Habitat, U. United Nations ESCAP, (2015). The State of Asian and Pacific Cities 2015.
- [22]. Blythe, J. (2008). Consumer behaviour: Cengage Learning EMEA.

© Association of Academic Researchers and Faculties (AARF)