



PERSONAL SELLING AND CUSTOMER LOYALTY TO AIRTEL NIG. LIMITED, CALABAR

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ABSTRACT

This study on personal selling and customer loyalty to Airtel Nig. Limited, Calabar focused on determining the significant effect of personal selling approaches such as building trust by sales persons, follow up by salespersons and empathy by salespersons on the loyalty of customers to Airtel, Nig. Limited in Calabar. Based on the above, the study adopted the survey research design to use a questionnaire to obtain primary data from 69 respondents that constituted the study sample and comprised Airtel dealers and their employees in Calabar. The sample was drawn using the purposive non-probability sampling technique to select an appropriate sample for the study. Furthermore, the responses obtained through the questionnaire were subjected to statistical analysis using simple regression as a statistical tool in SPSS version 21. Hence, the findings of the study revealed that building trust and follow up approaches adopted by salespersons of Airtel Nig. Limited has a significant effect on customers' loyalty to Airtel product in Calabar, while empathy by salesperson does not have a significant effect on customers' loyalty. In line with the above finding it was concluded that personal selling and its various approaches, such as building trust and follow up adopted by sales persons all have a significant effect in ensuring the loyalty of subscribers to the product and services of Airtel Nig. Limited in Calabar, and it was recommended that Airtel Nig. Limited should ensure that their sales persons in their quest to stimulate customers patronage for their product and services, should endeavor to inculcate openness, benevolence, honesty and understanding in order to build trust with their customers because when that is achieved purchase and attitudinal loyalty of customers to their services remains guaranteed.

Keywords: building trust, follow-up, empathy, consumer trust, repurchase intentions

JEL: M3, M30, M31, M37

INTRODUCTION

Personal selling which is one of the functions of marketing under marketing communication is very important in the business of any organization. It involves the face-to face communication of product information from a seller to a prospective buyer; it involves the interaction of both the seller and the buyer for the purpose of facilitating exchange for the mutual satisfaction of both parties. It has long been recognized as the oldest and probably the most important component of the promotional mix, its age can be ascertained by the fact that word of mouth and recommendation by others long in existence as a method of winning somebody over to some idea.

Personal selling is a process of assisting and persuading a prospective buyer to buy a product in face-to-face situation. It involves direct and personal contact between the seller and his representative (Airtel Nigeria Limited, Calabar Marketing Officers) with the prospective buyers



(customers). Personal selling enhances quick customer response, but it is quite time consuming and most expensive of all the promotional mix elements (Gupta and Khanta, 2003; Donaldson, 1995). The need for the adoption of personal selling by organization cannot be underestimated. Personal selling remains a vital method to contact the prospective buyers personally and to persuade them to purchase a firm's offerings. Airtel Nigeria Limited, Calabar can equally use personal selling to convince customer about the quality of their services and the benefits there of.

Through personal selling, Airtel Nigeria Limited, Calabar representatives explain to their subscribers/customers how well the services they are selling can satisfy their needs. Building trust through personal selling can have effect on loyalty to Airtel Nigeria Limited, Calabar. They give their subscribers opportunity to make more enquiries about their services. This assists them to match their needs and the services. Airtel Nigeria Limited, Calabar representative (marketing officers) informs customers of new products/services and explain to them how best they can use these products. Personal selling equally assists Airtel Nigeria Limited, Calabar to increase their sales and expand the market by identifying new customer, retaining old customers and persuading them to buy the firm's product. Personal selling is a presentation by the firm's sales force for the purpose of matching, sales and building customer relationship (Kotler and Armstrong, 2010).

Customer loyalty is becoming more complex to achieve as a result of increased competition. Companies are trying hard to keep their customers loyal and avoid means of making room for competitors to grab these customers (Abubakar, 2014). Businesses require customers to be particularly loyal to their brand of products because it contributes greatly in reducing costs thus improving personal selling as well as company profitability (Tiele & Mackay, 2001). For instance, a company will gain profit when loyal customers provide free advertisement through positive word of mouth. Satisfied and happy customers recommend stores, products or services to their family and friends. Hadiza (2014) revealed that each satisfied customer tells nine or ten people about their happy experiences and 13% of dissatisfied customers tell more than 20 people about how bad the company or products are. Customers' loyalty is important for the continued growth of every industry. The concepts of personal selling and customer loyalty have been in existence for years and many purposeful researches have been carried out in this area. Earlier contributions to the study of personal selling and customer's loyalty to Airtel Nigeria Limited, Calabar include the works of Behabadi (2009) and Christian (2000). This area is given attention by researchers and scholars alike because of its continued relevance and centrality in the success of every firm. To corroborate this assertion, Holliday, Sue, Kuenzei and Sven (2008) asserted that a business is as strong as its unhindered customers, as loyal customers is the centre piece of every business that is hoping to do well.

Consumer loyalty is a behaviour of a consumer in which they show willingness to repurchase from a company and continue relationships with that company in their future purchases. Customer loyalty is the key factor under consideration of each and every firm (Vesel & Zabkar, 2009). Dick and Basu (1994) brought out the idea of relative attitudes while defining various forms of loyalty depicted below. They described loyalty as the strength of the relationship between a customer's relative attitude and repeat patronage and four dimensions had been identified: true loyalty, latent loyalty, spurious loyalty and no loyalty. The perception of the customers about a brand is very important, therefore organizations should deliver a consistent brand experiences that interact or connect with consumers and long-term communication with the customers to enable customer

loyalty.

In Nigeria, the telecommunication sector is highly competitive. The need for personal selling activities has increased because of still competition, widening of market, changes in tastes of customers and technology, increasing customer relationship and sales volume of the firm. Trust is the assured reliance on the character, ability, strength or truthfulness of the salesperson. Trust is an essential catalyst for the establishment and continuity of a relationship between customers after purchase in order to guarantee customer satisfaction and repeat or future purchases. It includes periodic communication between the salesperson and customer in order to ensure that customers are satisfied with the services of the organization. Empathy is the provision of caring and individualized attention to customers. It entails how polite and caring a salesperson is and his ability to provide individualized service attention to service customers. Salesperson's knowledge entails how much information a salesperson possess about the services are delivered, the price, ways of subscription, time of expiration, and other basic requirements (Kumar & Lamar 2014; and Shakhan & Rehman, 2012). The telecommunication industry (Airtel Nigeria Limited, Calabar) needs to adopt personal selling in their operations to remain relevant in the market place that is full of competition, enhance customer relationship, and increase sales volume. The appeal towards the concept "personal selling" attracted the researcher to embark on research on personal selling and customer's loyalty to Airtel Nigeria Limited, Calabar to unravel the impact of personal selling on the productivity (sales volume, building customer relationship, and customer's loyalty).

A close look at the Nigerian telecommunications industry reveals the imperative roles played by personal selling. All telecommunications companies, including Airtel, Etisalat, Globacom and MTN Nigeria Limited have long resorted to personal selling as a critical tool for prospecting for, contacting, communicating with, convincing and persuading customers to purchase their products and maintain loyalty. Given the growing competition in the industry, these telecommunications companies are intensifying their marketing campaigns by deploying sales force teams in rural and urban areas in Nigeria in order to acquire new customers and retain existing ones.

This study views personal selling from four (4) dimensions: building trust, follow-up, empathy and salesperson's knowledge of service. Trust is a customer's firm belief in the integrity, reliability, truth, and ability of the salesperson. Trust is the assured reliance on the character, ability, strength or truthfulness of the salesperson. Trust is an essential catalyst for the services are post-sale services offered by a salesperson to customers after purchase in order to guarantee customer satisfaction and repeat or future purchases. It includes periodic communication between the salesperson and customer in order to ensure that customers are satisfied with the services of the organization.

Empathy is the provision of caring and individualized attention to customers. It entails how polite and caring a salesperson is and his ability to provide individualized service attention to service customers. It involves how concerned, polite, caring and focused a salesperson is to customers. An empathetic salesperson is not just focused on making a sale but on ensuring customer satisfaction through gestures of care and concern. Salesperson's knowledge entails how much information a salesperson possesses about the service they provide to customers. It includes their awareness and understanding of how the services are delivered, the price, ways of subscription, time of expiration, and other basic requirements (Kumar & Lamar 2014; and Shakhan & Rehman, 2012).

These practices of personal selling have been adopted by salespersons of firms in the telecommunications industry in Calabar including Airtel Nigeria Limited in order to approach, interact, serve, satisfy and make subscribers loyal. Against this backdrop, this study thoroughly examines the effect of personal selling on customer loyalty to Airtel Nigeria Limited, Calabar.

The main objective of this study is to evaluate the impact of personal selling and customer loyalty; using Airtel Nigeria Limited, Calabar as a case study. The specific objective however will be:

1. To examine how does building trust affect customer loyalty to Airtel Nigeria Limited in Calabar.
2. To determine how does follow-up by salespersons influence customer loyalty to Airtel Nigeria Limited in Calabar?
3. To examine how empathy by salespersons affect customer loyalty to Airtel Nigeria Limited in Calabar?

The study is guided by following questions: -

1. How does building trust affect customer loyalty to Airtel Nigeria Limited in Calabar?
2. How does follow-up by salespersons influence customer loyalty to Airtel Nigeria Limited in Calabar?
3. How does Empathy by salesperson improve customer's loyalty to Airtel Nigeria Limited, Calabar?

The following research hypotheses were formulated to achieve the objectives of the study,

1. Ho: Building trust has no significant effect on customer's loyalty to Airtel Nigeria Limited, Calabar.
2. Ho: Follow-up by salespersons has no significant effect on customer loyalty to Airtel Nigeria Limited in Calabar.
3. Ho: Empathy by salespersons has no significant effect on customer's loyalty to airtel Nigeria Limited, Calabar.

LITERATURE REVIEW

Theoretical framework

The theoretical framework guiding the investigation is depicted in adapted from Agus, Arawati, Barker, Sunita & Kandampully, Jay (2007) and Caruana (2002). This research will study 3 variables: Follow-up, Building trust and Empathy in personal selling and customer's loyalty to Airtel Nigeria Limited, Calabar. In this model, follow-up by sales persons impacts building trust to customers and empathy.

Follow-up, Building trust and empathy

The study of consumer behaviour tells that consumers want satisfaction in order to remain loyal to their retailers (Yang & Peterson, 2004) while on the other hand, retailers are uncertain about what satisfies consumers. Due to the aggressive nature of today's business, here is need for the retailer to gain some form of differential advantages to their customers in a bid to retain them (McElheran (2013). According to research by (Ali & Sankaran, 2010; Mattsson, 2009), customer satisfaction is the key antecedent to customer loyalty, building trust and empathy behaviour. The following hypotheses are therefore proposed.

Building trust and customer loyalty

The concept of customer loyalty is used in this research as the customer's positive attitude on particular brand manifested on consistent repurchase. A relationship including building trust and loyalty has been appraised in various ways by different researchers, with some having taken it to be antecedent of overall satisfaction (Ok et al., 2005). The impact of trust on customer loyalty is yet to be reconciled since researchers are coming up with different results. Ok et al (2005) noted that trust has no significant influence on customer loyalty using community services data while Kim and Han (2008) found building trust to have an influence on customer loyalty using data from Nigeria Network Telecommunication Industries. Since trust is a long-term orientation (Caceres & Paparoidamis, 2007) and forward looking in nature, then logically it can be asserted that Building trust, follow-up and empathy will an influence on the customer loyalty to Airtel Nigeria Limited, Calabar.

Consumer trust and repurchase intentions

According to Grewal, Hardesty and Iyer (2004) a high level of repurchase intention will exist in a consumer with trust. Also, where trust exists, there is an intention to accept flaws based on positive expectations. In a market place, satisfaction which leads to customer trust has to be established between the retailer and consumer in order to ensure purchase. Also, due to uncertainties in transactions, (Gounaris, 2005) noted trust as a critical factor influencing repurchase behaviour since it stimulates a relational bond between the supplier and the customer, hence H4.

Empathy by salesperson and consumer loyalty

Accordingly, we define empathy as a person's ability to sense another's thoughts, feelings, and experiences (Davis 1996; Redmond 1989), and share the other's emotional experience (Duan and Hill 1996; Moore 1990; Redmond 1989), and to react to the observed experiences of another person (Davis 1983). We contend that the empathy construct includes both a cognitive dimension, namely, perspective taking, and emotional contagion. We understand employee empathy as an employee's ability to sense and react to a customer's thoughts, feelings, and experiences during a service encounter (Castleberry and Shepherd 1993). We further posit customer empathy to reflect a customer's ability to take the employee's perspective, and we propose that customer empathy fosters an increased understanding of the employee's experience during the service encounter. Thus, empathy incorporates a customer's apprehension of and reaction to an employee's thoughts, feelings, and intentions during a service interaction.

Commitment-trust theory of relationship marketing

The commitment-trust theory of relationship marketing says that two fundamental factors, trust and commitment, must exist for a relationship to be successful. Relationship marketing involves forming bonds with customers by meeting their needs and honouring commitments. Rather than chasing short- term profits, businesses following the principles of relationship marketing forge long-lasting bonds with their customers. As a result, customers trust these businesses, and the mutual loyalty helps both parties fulfill their needs (Shakhan & Rehman, 2012).

Trust: Trust is the confidence both parties in the relationship have that the other party won't do something harmful or risky, according to the book "Relationship Marketing and Customer Relationship Management," by (Annie Brink and Adele Berndt, 2004). Businesses develop trust by standing behind their promises.



Commitment: Commitment involves a long-term desire to maintain a valued partnership, according to Brink and Berndt. That desire causes the business to continually invest in developing and maintaining relationships with its customers. For example, a business might follow up after a purchase to ensure a customer was satisfied with her experience. If not, the business might refund the customer or offer a discount on her next purchase. Further, the business could incorporate the feedback to ensure that other customers don't have the same bad experience. In other words, through a series of relationship-building activities, the business shows its commitment to the customer.

Follow-up: The selling process does not end with the closing of a sale; rather, professional selling requires customer follow-up. One marketing authority equated the follow-up with courtship and marriage (Levitt Theodore, 1983), by observing, "The sale merely consummates the courtship. Then the marriage begins. How good the marriage is depending on how well the relationship is managed." The follow-up stage includes making certain the customer's purchase has been properly delivered and installed and difficulties experienced with the use of the item are addressed. It is important that the salesman follows the client to get informed of his satisfaction degree and, maybe, his probability of repurchase.

Empathy: Given that service production and delivery incorporate social interactions (Solomon et al. 1985, Surprenant and Solomon 1987), we contend that empathy is an important mechanism in governing customer-employee interactions. Despite containing a certain ambiguity regarding the nature of empathy, the literature shows substantial agreement on two effects, namely, the facilitation of Adaptive and Prosocial behaviours.

First, empathy strengthens the ability to competently interact with others and to display behaviors appropriate for a given situation or person (Kedmond 1989). By fostering a more complete and accurate understanding of the interaction partner, empathy elevates the ability to predict or anticipate the actions or reactions of others (Hakansson and Montgomery 2003). In addition, adapting behaviors to the other's thoughts and feelings and acting for the benefit of the other facilitates reciprocal actions (de Waal 2008). Empathy therefore enhances social interactions by eliciting and fortifying mutually supportive attitudes and behaviors (Lazams 1991). We conclude that empathy on the part of the employee and the customer enhances mutual adaptation in service encounters, which results in "symbiotic customer-employee interactions and a satisfying service experience (Varadarajan and Rajaratnam 1986).

Commitment-Follow-Up theory of relationship marketing

The post-sale follow-up ensures customer satisfaction and maximizes future and long-term sales volume. Often times, follow up on a lost sale may eventually close the sale and recover the loss. Follow up contributes to the customer's perception of the value that has been purchased. For example, if a customer is only mildly satisfied with the product, but pleased with the service and experience, he may view the overall sale favourably. However, if the product is mediocre and the service poor, in all likelihood customers follow up will not result in future sales unless the follow up can change the perception of both the product and the services rendered (Hassan A., 2008).

Regular follow up is an integral part of good customer service. It tells the customer that he or she continues to matter and this perception might make him receptive to repeat business. Ranging from

a simple phone call or thank you note to an office visit for some coffee, the follow up gives the customer a chance to be heard and to engage in a deeper, more meaningful relationship with the salesperson. The time frame in which the follow up takes place also impacts the experience. Short term follow up occurs right after the sale has closed while long term follow up may include a card on a birthday or anniversary or a note commemorating a milestone or a thank you card for a referral. Show appreciation that motivates sales teams to do more follow up to facilitate repeat business and referrals (Oluwo, A. D., 2007). Try to build a more personal relationship with the client by finding common ground for other than the product or transaction. The salesperson/client relationship can be strengthened and personalized and possibly evolve into a light level of friendship. This can also be achieved by helping the customer with a problem by connecting them with one of your non-competing contacts for help.

Commitment Empathy theory of relationship marketing

For a firm to be successful it has to be able to relate to consumer, customers have to be satisfied with its offerings to be able to do business and to build a relationship with mutual trust. Personal selling plays an important role in enhancing customer-firm relationships. Customer relationship is the approach affirms to winning and retaining customer. One of the unique ways of providing satisfaction to consumer is through personal selling. Currently, the telecommunication industries is characterized by stiff competition arising from the fact that most telecommunication industries offer the same or equal services, leaving customers with the absent of choice. It is then vital for customers to be properly or correctly informed, convinced and provided with benefits about a firm offering. This can only be achieved with the use of personal selling in a firm's operations.

In view of the intense competition in Telecommunication industries in Calabar, telecoms engage sales representatives (sales agencies) to sell their network cards and other products to consumers which in turn lead to customer-firm relationship and increase in the profit margin of the company. Airtel Nigeria Limited, Calabar sells their products through sales representative (agents) to potential and actual customers. Through this form the company possess a competitive advantage over other network providers company (So and Speece, 2000). Backstorm (2002) in his study "Personal selling and customer relationship" revealed that personal selling activities (examples sales presentations, customer visits, trade fairs, entertaining the customer) are performed by the investigated companies in order to have a reason to contact the customer and develop the customer relationship.

In contrast, some scholars advance the notion of empathy as an emotional response to another person's emotional state or situation (Eisenberg and Strayer 1987; Hoffman 1984; Mehrabian and Epstein 1972). This conception includes facets such as empathic concern and emotional contagion (Coke, Batson, and McDavis 1978). Empathic concern refers to a person responding to another person's emotions in a given situation without experiencing these emotions. Empathic concern allows individuals to express apprehensiveness for the welfare of others, resulting in altruistic behaviours (i.e., helping others; Batson 1991; Buchheimer 1963).

Empathy strengthens the ability to competently interact with others and to display behaviours appropriate for a given situation or person (Redmond 1989). By fostering a more complete and accurate understanding of the interaction partner, empathy elevates the ability to predict or anticipate the actions or reactions of others (Hakansson and Montgomery 2003) In addition,

adapting behaviors to the other's thoughts and feelings and acting for the benefit of the other facilitates reciprocal actions (de Waal 2008). Empathy therefore enhances interactions by eliciting and fortifying mutually supportive attitudes and behaviors (Lazarus 1991). We conclude that empathy on the part of the employee and the customer enhances mutual adaptation in service encounters, which results in "symbiotic" customer-employee interactions and a satisfying service experience (Varadarajan and Rajaratnam 1986). To illustrate its function in our conceptual framework, we call this interaction effect of customer and employee empathy "symbiosis," indicating mutual alignment between the actors involved in service encounters. Second, empathy relates positively to prosocial behaviors, which are actions intended to help others (Batson 1987).

Conceptual and empirical evidence indicates that empathy evokes the motivation to help others (Batson 1987, 1990, Lazarus 1991). In particular, sensing and understanding another's distress increases the inclination to advance the other individuals' welfare (Batson and Shaw 1991). Further, the motivation to help is an integral component of forgiveness (Penner et al. 2005), which social psychology defines as a motivational change in an individual involving a decrease in revenge seeking and an increase in benevolence (McCullough and Hoyt 2002). Having the ability to understand and relate to another's thoughts, feelings, and experiences increases the likelihood of forgiving encountered mistakes, since through forgiveness one reframes an unfavorable experience and turns negative emotions, thoughts, and behaviours resulting from a perceived interpersonal harm into more positive emotions, thoughts, and behaviours (Thompson et al. 2005). Individuals with greater empathy tend to respond to interpersonal hurt with less anger and greater indulgence than to those with less empathy (Konstam, Chernoff, and Deveney 2001; McCullough and Worthington 1995). We term this effect of empathy "forgiveness," referring to the fact that empathy is capable of alleviating dissatisfying experiences in social interactions (Hodgson and Wertheim 2007). We postulate that empathy affects the link between customers' evaluation of service encounters and loyalty intentions in such a way that higher levels of empathy correspond with stronger tendencies to forgive employees for dissatisfactory service encounters.

Relationship marketing practices, relationship and customer satisfaction

The conceptual framework was developed based on the precepts of relationship marketing, strategic marketing and services marketing literature. These concepts outline the likely relationships among the constructs of relationship marketing. The framework assumes that relationship marketing comprises of nine dimensional constructs namely trust, competence, commitment, communication, conflict handling, social connection, shared values, empathy, and reciprocity, which are referred to as 'relationship marketing practices'. This study seeks to establish the effect of relationship marketing practices on relationship quality and customer satisfaction. Again, it seeks to establish the effect of relationship quality on customer satisfaction.

Therefore, relationship marketing practices are hypothesized to lead to relationship quality and customer satisfaction. Also, relationship quality is hypothesized to lead to customer satisfaction. Relationship marketing is an important factor of effective customer relationship management (CRM), which cultivates long-term customer engagement. Businesses foster customer loyalty instead of just focusing on short term goals, such as singular sales or customer procurement. This marketing strategy seeks to develop solid relationships with customers by giving them direct information that caters to their specific interests and needs. During this process, open communication is actively encouraged.

According to (Johns, 1999. Weitz and Bradford, 1999) Posit on some importance of relationship marketing for companies and their customers include the following:

- 1) **Feedback:** Customers benefit from the opportunity to add value to the company culture by offering opinions on their experiences, as well as any complaints or suggestions they have. Savvy marketing professionals will utilize this information as an invaluable resource to make the customer experience better by addressing these concerns and suggestions. Immediate solutions to a negative customer experience can improve the customer's satisfaction level and cultivate a relationship of trust with the company.
- 2) **Promotion:** Satisfied customers become effective promoters who share experiences with individuals in their circle of influence. This organically shared promotion can create new customers for the company.
- 3) **Offers:** Companies that create complementary offers for their customers further cement their relationship with these individuals.
- 4) **Inner Circle:** Companies that invite their customers to become part of the inner circle of their company culture create positive, long-standing relationships with them. These companies know that by giving their customers a chance to innovate with them by offering creative ideas for products, services, and customer benefits. They will build a solid relationship, and customers will feel like an invaluable resource to the company.

Conceptual framework

An overview of the conceptual framework developed to meet the study objectives. Here, the variables of importance are identified and the specific hypotheses to be tested are highlighted. Key outcome variables within the model are Follow-up, Building trust and Empathy. We hypothesize that customers' trust in the supplier firm, their attitudinal loyalty, and aspects of their relationship with the salesperson are antecedents to customers' future purchase intentions, their price loyalty, and their recommendation giving behaviours to Airtel Nigeria Limited, Calabar. We also advance a number of hypotheses concerning relationships between the proposed antecedent variables. The following sections now explore the logic underlying the hypotheses developed.

Associations between salesperson-specific relationship variables

Within the context of dyadic sales relationships, customer trust in the salesperson has been argued as a key determinant of sales success and a facilitator of the exchange process (e.g. Dwyer, Schurt and Oh, 1987; Swan et al., 1988). It has also been argued that the more trusting a relationship, the higher the value a customer places on the relationship; in turn, the customer is more likely to maintain trusting relationships than risk the uncertainty of building new exchange processes (Chow and Holden, 1997; Macintosh et al., 1992). Similarly, mistrust leads customers to actively protect their interests and fosters behaviours such as recommendation seeking (Swan et al., 1988). In addition to a direct effect of trust on future interaction perceptions, we also argue that trust in the salesperson influences customers' intentions to do business with the salesperson in the future indirectly, through satisfaction with the salesperson. First, trust in a salesperson is established as an antecedent to satisfaction with the salesperson (Ramsey and Sohi, 1997). Specifically, when customers feel that a salesperson is sincere and honest, and believe that the salesperson's actions will result in positive outcomes or not result in native outcomes, they are likely to be highly satisfied with their dealings with him or her (Geyskens, Steenkamp and Kumar, 1998).

Furthermore, positive experiences from the buyer-seller interaction induce customers to continue



with relationships (Crosby, Evans and Cowles, 1990) and, thus, satisfaction with the interaction experience should lead to increased likelihood of future interaction behaviours with the salesperson.

Personal selling and customer relationship

For a firm to be successful it has to be able to relate to consumer, customers have to be satisfied with its offerings to be able to do business and to build a relationship with mutual trust. Personal selling plays an important role in enhancing customer-firm relationships. Customer relationship is the approach affirm to winning and retaining customer. One of the unique ways of providing satisfaction to consumer is through personal selling. Currently, the telecommunication industries are characterized by stiff competition arising from the fact that most telecommunication industries offer the same or equal services, leaving customers with the absent of choice. It is then vital for customers to be properly or correctly informed, convinced and provided with benefits about a firm offering. This can only be achieved with the use of personal selling in a firm's operations. The Bennett (2000) study using data collected through a mail survey examined the role of personal selling in enhancing customer - firm relationship.

A questionnaire was sent to 28 selected states within Nigeria with Airtel Telecommunication Network and across a variety of product sectors. The questionnaire was mailed to the Head of Marketing of each state or sub branch at the registered domicile address of the Telecommunication Industries. 9 complete questionnaires were received. 5 of the respondents were based in the state capital, 6 were in some major cities in the state. 8 of the respondents were located in rural areas and a variety of other states. The study obtained the following findings for the sample revealed that strong personal selling and social relationships are a prerequisite to developing a close customer-firm relationship.

In view of the intense competition in Telecommunication industries in Calabar, telecoms engage sales representatives (sales agencies) to sell their network cards and other products to newly and existing consumers which in turn lead to customer-firm relationship and increase in the profit margin of the company. Airtel Nigeria Limited, Calabar sells their products through sales representative (agents) to potential and actual customers. Through this form the company possess a competitive advantage over other network providers company (So and Speece, 2000). Backstorm (2002) in his study "Personal selling and customer relationship" revealed that personal selling activities (examples sales presentations, customer visits, trade fairs, entertaining the customer) are performed by the investigated companies in order to have a reason to contact the customer and develop the customer relationship.

The concept of customer loyalty

The increasing competition has forced every seller in the market to reconsider their views on customers. Gone are the days when customers were simple and attracting them to the firm was child's play. Today the customers are to be treated like kings and must be provided with all that they expect the firm to provide. The firms face double challenges of attracting the customers as well as retaining them. The competition in the marketplace offers the consumers with an opportunity to select from wide variety of similar offerings; 50 achieving customer loyalty is extremely difficult. Customer loyalty has been defined by Oliver (1997) as, "A deeply held commitment to rebuy or patronize a preferred product/service consistently in thereby causing

repetitive same brand or same brand-set purchasing, despite situational influences and marketing efforts having the potential to cause switching behaviour". (Oliver, 1999 cited in Pohl, 2006) The definition provided by Oliver lays stress on the situational influences and marketing efforts which cause customers to switch over. A loyal customer is one who is not influenced by these factors and makes repeated purchases from the same seller or brand.

Dick and Basu (1994) have emphasized another aspect of the customer loyalty and suggest that customer loyalty is a combination of behaviours and attitudes. Dick and Basu have provided that a loyal customer is one who not only makes repeated purchases from the seller but also has a positive attitude towards the seller or the brand. Thus, anyone who makes repeated purchases from the firm but does not have a positive attitude towards it cannot be termed as a loyal customer.' It is because such customers will only benefit the firm by regular purchases but will not spread positive word-of-mouth for the firm. (Dick & Basu, 1994 cited in Allen et al, 2002).

Chiang (1998) & Gronholdt (2000) provide the features of customer loyalty. They have mentioned four features in this regard: 1. Intention to repurchase, 2. Willingness of recommending to others, 3. Tolerance of price fluctuation, and 4. Intention of purchasing other products from the same company. These four features together define a loyal customer. (Chiang, 1998 & Gronholdt, 2000 cited in Liu, 2008). *Customers' loyalty starts with customers' satisfaction. This is well reflected in the following statement of Rai, "Gaining high levels of customer satisfaction is very important to a business because satisfied customers are most likely to be loyal and to make repeat orders and to use a wide range of services offered by a business."* (Rai, 2008).

Building trust and customer loyalty

Long ago (the 1990s), the majority of businesses-built relationships with their customers based on face-to-face interactions with the owner or the staff. This has changed dramatically in the modern marketplace, where many transactions take place online. This change hasn't diminished the value of relationship building with customers.

Ganiyu, Uche and Elizabeth (2012) concur that customer satisfaction can lead to trust, then a repurchase decision. Trust is when a customer highly believes in a specific product or service. According to Eid (2011) trust is a set of beliefs held by a consumer concerning certain characteristics of the supplier as well as the future behaviour of such a supplier. It is a level of confidence that one party has on another party that they would behave as expected. Trust can influence the willingness to repurchase from a particular company (Jarvenpaa, Tractinsky, & Vitale, 2000). According to Ha and Akamavi (2009) trust based on prior affective experience plays a crucial role in facilitating consumers further repurchase intentions. Moorman et al (1993) cited in La and Choi (2012) viewed trust using two approaches. This first approach was as a belief, confidence or expectation about another party's worthiness that results from expertise or reliability. The other views trust as one's reliance upon another due to their vulnerability or uncertainty. Pertaining beliefs, numerous researchers have emerged and they include (Doney & Cannon, 1997) who suggest two types of beliefs; honesty and benevolence, McKnight and Chervany (2001- 2002) who believed that the trustee possesses features that would benefit the trustor and Ring & Van de Ven (1994) who perceived trust as some perceptions about the ethical character.

Trust has become important in many business decisions involving uncertainty and dependency.

For consumers to establish trust with the retailers, information has to be revealed by about the products. In reality some retailers promote products which may mislead consumers, negatively influencing the purchase thereby hindering consumer trust of products (Moodie, Stead, Bauld, McNeill, Angus, Hinds, Kwan, Thomas, Hasting & O'Mara-Eves, 2012). Moreover, businesses have limitations such as the physical separation between buyers and sellers which forces retailers to be trustworthy in order to foster customer trust.

Researches that suggest a strong relationship between consumer loyalty and repurchase intention is substantial (Van Vuuren, Roberts-Lombard & Tender 2012; Singh & Khan, 2012; Vesel & Zabkar, 2009; Ang & Buttle, 2006; Thompson, 2005). Oliver (1999) defines customer loyalty as a situation where a consumer keeps purchasing the product at the same shop for a long time. It is repurchased behaviour and a commitment to re-patronize the product despite influences and marketing efforts to cause a switching behaviour and keep the relationship with a particular company in future purchases (Inamullah, 2012; Bagram & Khan, 2012; Eid, 2011). This relationship is built on the belief that the retailer gives a better service and the desire to be with the same service provider Yang & Peterson, 2004; Vesel & Zabkar, 2009). On the other hand, Ruyter, Moorman and Lemmink (2001) suggest switching risks and cost of training as key operators that lead to loyalty. Yang and Peterson (2004) note the following advantages of highly loyal customers; the possibility of attracting more customers, forgive the customer service mishaps, price insensitive and being a major source of retail profits. These advantages create a reason for the operators to promote loyalty as a main operation target. At a global level, customer loyalty is generally positively related to the profitability and long- term growth of a firm (Helgesen, 2010; Bagram & Khan, 2012). Hence the need to determine the key factors like satisfaction, high switching costs, trust and commitment that influence customer loyalty as this can be a critical asset for retailers (Vesel & Zabkar, 2009).

The concept of customer loyalty is used in this research as the customers' positive attitude on particular brand manifested on consistent repurchase. A relationship including trust and loyalty has been appraised in various ways by different researchers, with some having taken it to be an antecedent of overall satisfaction (Ok et al., 2005). The impact of trust on customer loyalty is yet to be reconciled since researchers are coming up with different results. Ok et al. (2005) noted that trust has no significant influence on customer loyalty using community services data while Kim and Han (2008) found trust to have an influence on customer loyalty using data from restaurant customers. Since trust is a long-term orientation (Caceres & Paparoidamis, 2007) and forward looking in nature, then logically it can be asserted that building trust will have an influence on the customer loyalty in Airtel Nigeria Limited, Calabar, building trust is necessary as customers become more wary of cyber theft and customer loyalty is essential for any business that plans to survive into the future. Since, face-to-face tactics are out of the question, here are five things business owners can do to build customer trust and loyalty online.

1. Use social media to connect with subscribers

The best place to connect with customers is on social media. For good or ill, consumers have become accustomed to the idea of reaching businesses through social media. People use it as a quick way to vet a company and to see what other people have to say about it. According to a 2014 study from Deloitte, 75% of online Americans say product information found on social channels influences their shopping behaviour and enhances brand loyalty. Not having a social media channel, or having a poorly managed one, can scare off potential customers.



2. Offer Customer Service Assistance Online

Though there are less face-to-face interactions in modern business, it doesn't mean there aren't things customers need to say to a business. The internet is often the first-place people turn for customer service assistance, hoping to avoid lengthy hold times on customer service hotlines. In fact, a business can reduce the amount customer calls they get by having a frequently asked questions section on the site. Similarly, a customer service chat on the website can reassure customers who are trying to buy something that they can get help if they need it. Even when customers who are trying to buy something that they can get help if they need it. Even when customers have a mobile device in their hands, they prefer web-based solutions to talking to a live agent. A recent Loyalty 360 study found that for US mobile shoppers, 75 percent would prefer to use live online chat versus calling to speak with an agent and 60 percent will abandon their online shopping carts and never make purchases from an online retailer again if they experience poor customer service.

3. Use loyalty programs

This may seem a little obvious ("use loyalty programs to build loyalty") but this is an undemilitized tactic for how effective it truly is. Nelson found that 76 percent of Nigerians consumers are more likely to choose retailers that offer loyalty programs. The percentage are higher in Asia (92%) and Latin America (82%); and slightly lower in Europe (72%). It goes beyond preference and actually affects shopping patterns. The same study noted that three out of five US consumers say that there are loyalty programs offered where they shop. There are a lot of ways to implement loyalty programs for online customers. This can be through email coupons, loyalty points for doing certain actions, free shipping perks, contests, etc. Make sure loyalty programs are easy to use. Loyalty 360 released data that found 48 percent of US loyalty program members have experienced frustration when attempting to redeem rewards. Frustrating rewards programs would be the opposite of building trust and fostering loyalty.

4. Encourage customer reviews and display them prominently

Customer reviews are important for online consumers since they aren't able to hold the product in their hand or test it before they buy it. Nielsen found that 70 percent of global consumers trusted online reviews. According to other studies, consumers trust reviews as if they were coming from friends and family. Business owners can use this to their advantage and use the words of their satisfied customers to boost confidence in online shoppers. Encouraging reviews also lets current customers know that a business cares about their opinion. This builds loyalty, and often, these customers will become brand ambassadors to their friends, family and people they meet online.

5. Offer multiple payment options

Internet security is no joke (I wasted five minutes trying to think of one). What seems like a never-ending stream of breaches and hacks, consumers are increasingly wary of how only use a certain payment method and the sites that have it are at an advantage over those that don't. One study found that 73 percent of online consumers want several payment options when making purchases. Building customer trust and loyalty is vital for online businesses that want to succeed. With so many options out there, consumers won't shop with or stay with a business that doesn't make them feel valued or where they have lingering concerns about privacy and security. Adding these features to a site can help a business make a lasting rapport with customers that can last a lifetime.

Follow-up and customer's loyalty

Many companies spend a majority of their time and budgets on chasing business instead of taking care of the customers they already have. Are you focused on offering the most innovative products and services to your customers? Do you have creative marketing and brand awareness activities for your business in hopes that customers will respond positively and stay? All of your marketing and product development efforts are wasted if your customers don't trust you to do what you say you're going to do.

Following through with customer requests and timely follow-up are great ways to build trust and this trust is a big part of customer loyalty. Unfortunately, some don't understand the importance of something as simple as following up when you say you will. Finding new customers is crucial to the growth and success of your business. But entrepreneurs shouldn't forget there is huge potential for revenue in their list of existing customers. Selling to a new client cost five to 25 times more than to an existing client, Wording to the Harvard Business Review. A sound sales follow-up strategy is a great way to boost your revenues by selling more to existing customers and by getting referrals to new customers.

The period immediately following a sale is what is often called "the honeymoon phase," when there's a certain level of excitement on both sides. The client has fulfilled a need or solved a problem; your company has closed a deal. But this is also a vulnerable time. Your attitude in this phase can make or break the future relationship with the customer.

Here are five simple steps to effectively follow-up after a sale.

1. Send a note to say thank you: Some companies send emails. Other say it with a card they enclose with the invoice. Whatever your method, it's important to say thanks after making a sale as part of making it a good experience for your client. You can include messages such as "We are here for you" in your thank you note. Also make sure the note contains contact details and the name of a person who can be reached in case the client has an issue or question. Ideally, that person should be the account manager or salesperson who handled the transaction since that is the employee the client knows and trusts.
2. Check in: It is a good strategy to call clients a week or two after the sale and find out how everything is going. Are they happy with their purchase? How was the service they received? Do they have any questions? But don't overdo it. The customer's time is precious. Especially, avoid trying to make a sale at this stage. Instead, listen to your customer's needs and opinions, and try to resolve any issue they might have.
3. Keep the lines of communication open: Ask your clients for permission to communicate with them. Then send helpful information and advice based on their needs and interests. Focus on high-value content, such as guides, articles or educational webinars. This is the phase of consolidating the trust between you and your client.
4. Think second sale: Talking to existing clients who already bought might seem like a waste of time, but it is actually the key to future sales. Regular contact will help you understand their needs, give your ideas about product improvements and set the stage to offer a complementary product. By creating a relationship, you are going beyond a simple transaction and giving yourself an opportunity to offer more products or services to the client.
5. Ask for referrals: Happy customers will refer you to other customers. When a

recommendation comes from someone who has actually used your services, it has an extra layer of credibility and trust. Delighted clients make the best advocates because third-party claims of excellence carry more weight than self-promotion. For the most part, customers are willing to refer because they know how important referrals are and people like to help.

Salesperson behaviour and customers' loyalty

Ethical & Listening Behaviour: Evans et al., (2012) described that ethics is connected with sales execution in light of its part in growing commonly advantageous organizations with two basic partners, customers and salespeople, and they urge specialists to direct experimental studies investigating the connections between ethics related variables and sales execution measurements. Multilevel reliability examination has demonstrated that a customer's connection to the ring's general faithfulness for the firm (Sun & Lin, 2012).

Researchers analyzed the impact of forefront service workers disposition and practices (e.g. worker compassion, engagement, esteem conveyance rehearses, and able to use both hands conduct) on customer social results in a dyadic manner. Moral sales promotion for customers assumes a huge part in business (Yusuf, 2010). At the point when a salesperson's conduct is seen as moral, the organization is additionally seen as moral (Lin 2012) and a salesperson with great ethics could set up a good organization with the customer, consequently getting the consumer loyalty and trust (Hazrati 2012). If the salesperson gives right data, then the customer will feel more fulfilled by the service, and the trust and fulfilment will be trailed by listening in on others' conversations suggestions. In this manner, it is clear that the positive moral sales conduct will diminish the exchange costs that outcome from false data and accordingly have a constructive outcome on consumer loyalty (Lin 2012).

Researches show that effective relationship promoting endeavors enhance customer steadfastness and firm execution through more grounded social bonds (Alrubaiee and Alnazer 2010; Alrubaiee 2012). Customer Orientation: In today's focused offering environment, organizations are deliberately activating to set up manageable points of interest in the commercial center through viable relationship advertising and customer orientation techniques (Deshpande et al., 1993; Morgan and Hunt 1994; Ramani and Kumar 2008). It is all around bolstered that customer arranged practices assume a basic part in affecting purchaser view of trust in B2B sales cooperation (Newell et al., 2011). Customer orientation is a bunch of benefits in sales which points on customer needs and fulfillment considering these as the need of a salesperson (Drucker, 1994). Homburg et al., (2011) define useful customer orientation as an arrangement of errand related practices went for helping customers settle on agreeable purchase choices. A salesperson's customer orientation concentrates on customer needs, the thought of customer hobbies by giving helpful customer arrangements, and the conclusion of sales through a communitarian treatment of any protests that may be put by a customer (Homburg et al., 2011).

Additionally, in a versatile offering setting, which is a customer driven sales conduct, the characteristic inspiration of a salesperson assumes an imperative part and is absolutely connected with customer orientation (Roman and Iacobucci, 2010). Furthermore, normal prize systems have a constructive impact on effort and attention, and are in this way of compelling significance for consistent customer orientation in salespeople (Lee and Turban, 2010). However, to a salesperson, customer orientation is a vital occupation asset that upgrades his/her engagement with the

employment (Zablah et al., 2012). In a sales connection, customer orientation in salespeople will lead them to recognize the customer's requirements, present answers for the customer, participate in shared treatment of any protests raised by the customer, and close sales by both utilizing educational shutting procedures and considering the customer's advantage (Hamburg et al., 2011). Customer orientation in salespeople additionally goes about as a natural help on the grounds that it empowers them to serve their customers and satisfy their needs too (Zablah et al., 2012). Consequently, customer orientation in salespersons prompts customer situated sales experiences that are pointed towards accomplishing a concurrence with customers. In such sales experiences, a customer arranged salesperson connects with customer to comprehend complaints and arrange those protests through information closing (Hamburg et al. 2011).

Among a few different points of view on customer orientation, specialists have considered salespersons' customer orientation as a passionate venture that propels salesperson to convey more elevated amount of execution (Singh and Koshy, 2012). Salespeople with more noteworthy levels of customer orientation have long haul center, larger amounts of sympathy and the capacity to control/manage feelings of both self and customers (Pettijohn et al, 2010). Singh and Koshy (2011) found that a customer-oriented salesperson is more prone to make esteem for the modern purchaser, and late discoveries from Homburg et al., (2011) uncovered that customer orientation builds customer devotion to the firm. A salesperson's customer orientation and the relationship in the middle of that and their execution have been examined by a few scientists, and the discoveries range from the relationship being straightforwardly straight (Boles et al., 2001) to, all the more recently, being curvilinear (Hamburg et al., 2011). On the other hand, there exists an absence of clarity in the matter of the relationship between a salesperson's particular practices and the aptitudes they have (which, thusly, impact the adequacy of his/her customer orientation) in clarifying fluctuation in his/her sales execution (Wachner et al, 2008). Generally speaking, this includes further exact confirmation with respect to the key part of the customer orientation of bleeding edge service representatives in the service firms' prosperity (Coelho et 2010; Subramony & Holtom, 2012).

Empirical studies

It is over a decade now that the Nigerian government successfully liberalized its telecommunications sector and brought into existence GSM services. Over these years, a lot of dies have been conducted on GSM communication. Oyeniyi and Abiodun (2010) examined switching cost and customer loyalty in the Nigerian mobile phone market. The study revealed that customer satisfaction positively affects customer retention and that switching cost affects significantly the level of customer retention. Serenko, Ofir and Sert (2006) investigated the moderating roles of user demographic employing the American customer satisfaction model with GSM services. The study showed that customer satisfaction was influenced by age, income, gender, perceived quality and perceived value but not by pre-purchasing expectations. Cengiz and Yayla (2000) tested the relationship between marketing mix, perceived value, Perceived quality, customer satisfaction and customer loyalty. Marketing mix elements were found to have a significant effect on customer loyalty especially price. Adegoke et al. (2008) appraised the performance of GSM operators in Nigeria and discovered that as revolutionary as GSM may seem to be, many problems have bedeviled the sector. The problems identified were instability in power supply, security of infrastructure, menace of social miscreants in host communities, multiple regulations and taxation as well as inter-network connectivity. They stated that all these factors

contribute in one way or the other to the quality of services rendered by GSM operators in Nigeria. These variables are exogenous variables which the firm may not be able to control however, marketing mix variables are endogenous variables and the firm has full control over them. So, they could be used effectively to ensure customer satisfaction.

METHODOLOGY

Study area

Calabar (also called 'Canaan City') is a city in Cross River State, coastal south eastern Nigeria. The city is watered by the Calabar and Great Kwa Rivers and creeks of the Cross River. Calabar Metropolis is the capital of Cross River State. For the purpose of administration, the city is divided into Calabar Municipal and Calabar South LGAs. It has an area of 406 km² and a population of 371,022 at the 2006 census. The original town was known as Akwa Akpa from the Efik words Akwa and Akpa. Calabar is a large metropolis today with several towns like Akim, Ikot Ansa, Ikot Ishie, Kasuk, Duke Town, Henshaw Town, Ikot Omin, Obutong, Bakassi, Biase, Akamkpa, among others.

As far back as the 16th century, Calabar had been a recognized international seaport, shipping out goods such as palm oil. The city boasts of an International Museum, a Botanical Garden, a Free Trade Zone/Port, an International Airport and Seaport, an integrated sports stadium complex, a cultural centre, one of the most prominent universities in the country the University of Calabar, a slave history park and several historical and cultural landmarks. It also boasts of several standard hotels, resorts and amusement parks. The Cross-River State Annual Christmas Festival held every year attracts thousands within and beyond Nigeria. The Festival which includes music performance from both local and international artists, the annual Calabar Carnival, Boat regatta, Fashion shows, Christmas Village, traditional dances and the annual Ekpe Festival is a yearly event that brings in thousands of tourists at the time of the year. Hence, due to the peculiar nature of the city in terms of tourist destinations and rich cultural heritage, the presence of several telecommunication operators such as MTN, Airtel, 9mobile and Globacom are all domiciled within the state capital.

Research design

Research design is the plan, structure and strategy of investigation conceived so as to obtain answers to research questions and to control variance, thus the survey design was used by the researcher because the survey research design according to Isangedighi (2001) is a systematic process of collecting data about through the use of different instruments like the questionnaire, interview mails among others a group of individuals who have same characteristic was adopted to enable the researcher collect first-hand formation from the respondents in order to achieve the objectives that are gated for this study.

Population of the study

The population of the study consist of the Two (2) major Airtel Nigeria limited dealer outlets that are available in Calabar. Based on the above, Airtel dealers with their sales employees with reference to both contract and main staff from the interaction with a customer service staff is placed at 84 employees. Hence, the population of this study is 84 Airtel Nigeria limited dealers with their employed Staff in Calabar.

Sampling Design and procedure

This research work adopted the purposive non-probability sampling technique. Hence, in determining the sample size from the population of this study, the Yaroyamene formula was adopted because the population was placed at 84 Airtel Nigeria limited dealers with their employed Staff in Calabar.

Therefore, the Taro Yamane formula is given below as

$$n = \frac{N}{1 + Ne^2}$$

Where: n = sample size

N = population

1 = constant

e = level of significance

Where 5% significance level will be used. And as such, N = 46, e = 5% = 0.05

$$n = \frac{84}{1 + (84 \times 0.05^2)}$$

$$n = \frac{84}{1.21}$$

$$n = 69.42$$

Thus, the sample size for this study is 69 Airtel Nigeria limited dealers with their employed Staff in Calabar.

Sources of data and data collection Method

This study obtained data from both the primary and secondary sources. The primary sources include the use of questionnaires in the collection of data while the secondary source included the information obtained from various Published and unpublished materials.

Research instrument

The research instrument used for this study is a questionnaire, the questionnaire was divided into section A and section B, section A comprises the respondents personal data while section B comprised structured questions with a five (5) point likert scale as described below:

Option	Weight
Strongly Agree (SA)	5
Agree (A)	4
Undecided (UN)	3
Disagree (D)	2
Strongly Disagree (SD)	1

Validity and reliability of instrument

A survey instrument is said to be valid when it measures what it is intended to measure (Etuk, 2010). To ensure the face and content validity of the items on the instrument measuring the different variables in the study, the questionnaire will be submitted to my supervisor for his scrutiny and corrections.

Data analysis technique

The data collected in the course of this study would be presented in tables and analyzed using simple regression analysis. This tool exists in the statistical package for the social sciences (SPSS) version 21.

DATA ANALYSIS, RESULTS AND DISCUSSIONS

Test of hypotheses

Decision rule

Accept the alternative hypothesis if the P – value is less than 0.05 and reject the null hypothesis if the P – value is greater than 0.05. If otherwise the reverse becomes the case.

Hypothesis one

H₀: Building trust has no significant effect on customers' loyalty to Airtel Nig. Limited in Calabar.

H₁: Building trust has a significant effect on customers' loyalty to Airtel Nig. Limited in Calabar.

Table 1: Model summary showing the effect of building trust on customers' loyalty to Airtel Nig. Limited in Calabar

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.556 ^a	.309	.298	2.25283

a. Predictors: (Constant), building trust

Table 2: ANOVA^a showing the effect of building trust on customers' loyalty to Airtel Nig. Limited in Calabar

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	151.871	1	151.871	29.924	.000 ^b
	Residual	340.042	67	5.075		
	Total	491.913	68			

a. Dependent Variable: Customer Loyalty

b. Predictors: (Constant), Building trust

Table 3: Regression Coefficients^a showing the effect of building trust on customers' loyalty to Airtel Nig. Limited in Calabar

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.766	.679		5.543	.000
	Building trust	.517	.094	.556	5.470	.000

a. Dependent Variable: Customer Loyalty

Interpretation of result

The regression analysis conducted above was to determine the significant effect of building trust by salespersons on customer loyalty to Airtel Nig. Limited in Calabar. Table 4.2.1 above summarizes the statistics and the results of the analysis as shown in table 4.2.2 and 4.2.3. The tables produced an R – square = .309, (F = 29.924) and (sig .000 < .05) the model has a correlation

coefficient (R) of .556^a. Therefore, the result implies that building trust by salespersons have a significant effect on customers' loyalty to Airtel Nig. Limited in Calabar. This is because the sig. 000 is < .05. Hence, the alternative hypothesis stating that Building trust has a significant effect on customers' loyalty to Airtel Nig. Limited in Calabar is accepted and the null hypothesis is rejected.

Hypothesis two

H₀: Follow up by salesperson has no significant effect on customers' loyalty to Airtel Nig. Limited in Calabar.

H₁: Follow up by salesperson has a significant effect on customers' loyalty to Airtel Nig. Limited in Calabar.

Table 4: Model summary showing the effect of follow up by salesperson on customers' loyalty to Airtel Nig. Limited in Calabar

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.331 ^a	.109	.096	2.55696

a. Predictors: (Constant), Follow up by sales person

Table 5: ANOVA^a showing the effect of follow up by salesperson on customers' loyalty to Airtel Nig. Limited in Calabar

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	53.863	1	53.863	8.238	.005 ^b
	Residual	438.050	67	6.538		
	Total	491.913	68			

a. Dependent Variable: Customer Loyalty

b. Predictors: (Constant), follow up by salesperson

Table 6: Regression Coefficients^a showing the effect of follow up by salesperson on customers' loyalty to Airtel Nig. Limited in Calabar

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.133	1.103		3.746	.000
	Follow up by salesperson	.502	.175	.331	2.870	.005

a. Dependent Variable: Customer Loyalty

Interpretation of result

The regression analysis conducted above was to determine the significant effect of follow up by salespersons on customer loyalty to Airtel Nig. Limited in Calabar. Table 4.2.4 above summarizes the statistics and the results of the analysis as shown in table 4.2.5 and 4.2.6. The tables produced an R – square = .109, (F = 8.238) and (sig .005 < .05) the model has a correlation coefficient (R) of .331^a. Therefore, the result implies that follow up by salespersons have a significant effect on customers' loyalty to Airtel Nig. Limited in Calabar. This is because the sig. 005 is < .05. Hence, the alternative hypothesis stating that follow up has a significant effect on customers' loyalty to Airtel Nig. Limited in Calabar is accepted and the null hypothesis is rejected.

Hypothesis three

H₀: Empathy by salesperson has no significant effect on customers' loyalty to Airtel Nig. Limited in Calabar.

H₁: Empathy by salesperson has a significant effect on customers' loyalty to Airtel Nig. Limited in Calabar.

Table 7: Model summary showing the effect of empathy by salesperson on customers' loyalty to Airtel Nig. Limited in Calabar

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.190 ^a	.036	.022	2.66035

a. Predictors: (Constant), Empathy by salesperson

Table 8: ANOVA^a showing the effect of empathy by salesperson on customers' loyalty to Airtel Nig. Limited in Calabar

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	17.724	1	17.724	2.504	.118 ^b
	Residual	474.189	67	7.077		
	Total	491.913	68			

a. Dependent Variable: Customer Loyalty

b. Predictors: (Constant), Empathy by salesperson

Table 9: Regression Coefficients^a showing the effect of empathy by salesperson on customers' loyalty to Airtel Nig. Limited in Calabar

Model		Unstandardized Coefficients	Standardized Coefficients	T	Sig.
		B	Std. Error	Beta	
1	(Constant)	5.7637	1.023		5.511 .000
	Empathy by salesperson	.272	.172	.190	1.583 .118

a. Dependent Variable: Customer Loyalty

Interpretation of result

The regression analysis conducted above was to determine the significant effect of empathy by salespersons on customer loyalty to Airtel Nig. Limited in Calabar. Table 4.2.7 above summarizes the statistics and the results of the analysis as shown in table 4.2.8 and 4.2.9. The tables produced an R – square = .036, (F = 2.504) and (sig .118 < .05) the model has a correlation coefficient (R) of .331^a. Therefore, the result implies that empathy by salespersons has no significant effect on customers' loyalty to Airtel Nig. Limited in Calabar. This is because the sig. 005 is < .05. Hence, the null hypothesis stating that empathy by salesperson has no significant effect on customers' loyalty to Airtel Nig. Limited in Calabar is accepted and the alternative hypothesis is rejected.

Discussion of findings

From the regression analysis conducted above, the findings of the study are discussed below:

H₁: Follow-up by salespersons has a significant effect on customer loyalty to Airtel Nigeria Limited in Calabar. This finding is supported by Morgan and Hunt (1994) who maintained that trust is a major factor that influences relationship commitment which in turns leads to brand loyalty. More so, Chauduri and Holbrook (2001) maintained that brand trust is directly related to

both purchase and attitudinal loyalty of customers to the services of an organization. Further supporting the above finding, a study conducted by Hafez & Naznin (2017) on the Determinants of Customer Loyalty in Mobile Telecommunication Industry in Bangladesh revealed that there is a significant positive relationship between trust and customer loyalty in telecom industry in Bangladesh, and trust contributes more than 20% customer loyalty in telecom sector in Bangladesh.

H₂: Building trust has a significant effect on customer's loyalty to Airtel Nigeria Limited, Calabar. Supporting this finding, Hubspot (n.d) as cited in Maddy (2016) maintains that 80% of sales require at least five follow-up calls before the deal reaches "Closed Won" status. Moreso, Maddy (2016) maintained that following up after an initial call is very important for getting business done. This is because follow up on customers build trust that is capable of reinforcing a prospect's decision about making a purchase that can consequently result into customer loyalty if maximum satisfaction was derived from previous purchase.

H₃: Empathy by salespersons has no significant effect on customer's loyalty to airtel Nigeria Limited, Calabar. This finding contradicts that of Iddrisua, Noonib, Fiankoc, Mensahd (2015) who in their study on assessing the impact of service quality on customer loyalty: a case study of the cellular industry of Ghana opined that empathy has positive significant impact at on customer loyalty. The deferment of the above result is owed to the fact that salespersons are more concerned in meeting target imposed by their employees and as such, often fail to consider the human touch of a service encounter.

The findings of this study are summarized to include:

1. Building trust by salespersons has a significant effect on customers' loyalty to Airtel Nig. Limited in Calabar.
2. Follow up by salespersons has a significant effect on customers' loyalty to Airtel Nig. Limited in Calabar.
3. Empathy by salespersons has no significant effect on customers' loyalty to Airtel Nig. Limited in Calabar.

CONCLUSION AND RECOMMENDATIONS

Conclusion

In today's highly competitive marketplace, personal selling remains a critical element in the effort of modern firms especially those in the telecommunication sector to achieve organizational success based on customer satisfaction, loyalty and profitable sales volume. This is because personal selling plays a vital role of creating direct contacts and/or interactions between Customers and organizational sales persons which in turn enhances customer relationship, influences their purchase decisions and consequently stimulates their loyalty towards the products and services of the organizations which the sales persons represent. Based on the above, this study in conclusion maintains that personal selling and its various approaches, such as building trust and follow up adopted by Sales persons all have a significant effect in ensuring the loyalty of subscribers to the product and services of Airtel Nig. Limited in Calabar. The above conclusion was drawn owing to the fact that personal selling uses a face-to-face situation to persuade a prospective buyer to subscribe to the offerings of an organization.

Recommendations

Based on the summary of findings and the conclusion of the study, the following recommendations were proffered:

1. Airtel Nig. Limited should ensure that their sales persons in their quest to persuade customers patronage of their product and services, they should endeavour to inculcate openness, benevolence, honesty and understanding in order to build trust with their customers because when that is achieved purchase and attitudinal loyalty of customers to their services remains guaranteed.
2. Airtel Nig. Limited should ensure that their sales persons continually follow up both prospective and active customers on the network in order to persuade the later to patronise Airtel services while still obtaining feedback from the latter to be used in developing strategies on how to keep them loyal to the network.
3. Airtel Nig. Limited should concentrate a large chunk of its marketing budget in training of sales persons because the salespersons are the representative of the company and their interaction with prospective and active subscribers of the network goes a long way in determining their loyalty to the network.

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