



Personal Selling and Service Delivery in First Bank Plc, Ewekoro, Ogun State

*Fortune Ugochukwu ABIAZIEM¹ & Boniface Kelechi NWOGU²

¹Department of Marketing, The Federal Polytechnic Ilaro, Ogun State, Nigeria.

²Department of Public Administration, Imo State Polytechnic, Omuma.

*Correspondence: (fortune.abiazem@federalpolyilaro.edu.ng)

Abstract

The study looked into how personal selling affected the provision of services. Finding out how First Bank Nigeria Plc, Ewekoro, Ogun State, provides services in terms of trust, communication, integrity, and learning skills is the main objective of the study. The study used a descriptive research design because it allowed for accurate concept and variable evaluation as well as in-depth analysis. The population under investigation consists of every customer of First Bank Nigeria at the Ewekoro branch. The Cochran formula was used to determine the sample size. A structured questionnaire was employed in the study to collect data from the participants. The findings demonstrated that using personal selling as a marketing strategy is the only way for a business to boost sales volume and enhance customer retention. According to the study, companies should have a competent sales staff and marketing managers, with a focus on interacting, communicating, and developing relationships with both present and potential customers.

Keywords: Personal Selling, Service Delivery, Trust, Communication, Learning.

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Introduction

Any business that wants to grow, gain a competitive advantage, and stay relevant in the market needs to identify, anticipate, and cater to the needs of its customers. The use of personal selling strategies could enhance a business's operations (Anyadigbe, Awara & Esu, 2020). Personal selling is crucial to establishing direct communication and/or interactions between buyers and sellers/producers and to boosting a business's productivity. Productivity includes enhancing a business's sales volume, customer retention rate, and customer relationships. Helping and convincing a prospective customer to purchase a product in a face-to-face setting is known as personal selling (Charles, 2019). Direct and personal communication is necessary between the seller, his agent, and the potential buyer (Berkowitz, Kerin & Redelieu, 2019). Personal selling is the most expensive

and time-consuming part of the promotional mix, even though it increases customer response (Gupta & Khanta 2019). At particular stages of the buying process, personal selling is the most effective strategy for swaying a buyer's preference, beliefs, and behavior (Peter & Donnelly, 2019). The primary problem confronting the Nigerian banking industry is that banks still fail in a great deal of areas. The majority of product/service industries have seen a sharp rise in competition as well as a sharp rise in consumer demand for products and services of higher quality and value. Technical expertise has also hindered persuasive skills, the provision of partial or inaccurate information in some bank products, and a lack of trust among clients due to their fear of the unknown. Previous experience has shown that a poor sales presentation technique is another element that leads to customers' negative perceptions of personal selling. Furthermore, it has

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been demonstrated that low salesperson motivation significantly impairs their ability to conduct personal sales.

This study's primary goal is to investigate how personal selling affects service delivery. Other goals include figuring out how trust, communication, and learning skills affect First Bank Plc's service delivery in Ewekoro, Ogun State. Trust is a fundamental component of customer relationship building; people will never do business with a bank they don't believe to be reliable. The issues raised in response to these trends seem to have an answer in the form of efficient personal selling strategies. This study will clearly demonstrate how much the management of First Bank Plc. and its marketers will gain from it. The study's focus was on First Bank customers in Ewekoro, Ogun State, and it was limited to concepts and language related to the study's topic. First Bank of Nigeria Limited, popularly referred to as First Bank, was founded in 1894 and is currently the leading financial services provider in Nigeria, the top bank brand in West Africa, and the premier bank in the continent. Businesses commonly use this tactic to try to tell customers about new products. (Awa, 2019). Personal selling is one unique aspect of marketing communication. Personal selling is a tailored strategy created to satisfy the particular needs of potential customers, as opposed to advertising and sales promotion, which seek to inform the public about the existence of a product or service and provide details about its features, price, and availability on a large scale. Typically, it is aimed at particular market niches. Through the whole exchange process, it fulfills a purpose more important than marketing communication's main objective. Stated differently, executing the tasks linked to every other element of the marketing mix, particularly distribution (Anyadiobe, Awara & Esu 2018). Communicators attempt to influence others' attitudes or behaviors toward a topic by presenting a message in an environment that respects their right to free will, using the symbolic process of persuasion. Perloff and Richard (2017).

Identifying customers, building product knowledge, marketing, promotion, prospecting, customer knowledge, service standards, scheduling appointments, selecting sales approaches, meeting customers, ascertaining their needs and requirements, showcasing products, using sales aids, closing deals, overcoming objections, and collecting payments are just a few of the tasks involved in personal selling, according to the New Zealand Qualifications Authority (2018). Palmer (2018), however, highlights a number of essential elements of personal selling, such as trust, mutual benefit, information sharing, adaptability, sales promotion, and in-person persuasion. Still, a company's competitive advantage comes from its ability to keep customers. It's important to determine what banks can do to increase customer retention. Corporate clients who would otherwise be hesitant to switch banks will be more likely to do so if banks fail to improve the quality of their services (Lam & Burton, 2017). The goal of personal selling, according to Kotler and Armstrong (2018), is to create a personal connection between a business's sales team and customers in order to close deals and forge lasting relationships. Personal selling is a sales pitch given by the organization's representatives to potential clients with the goal of matching them, closing deals, and building rapport (Kotler & Armstrong, 2017). Speaking orally with one or more potential clients in order to close deals is a more thorough definition of personal selling (Kotler 2017). Persuasion and information are the two interrelated roles that personal selling plays, according to Donaldson (2018). In order to effectively communicate information about First Bank Plc's product or offer to both current and potential customers, management must accurately interpret and comprehend customer needs. This is the information role in a two-way process. Sales representatives at First Bank Plc are well-versed in the services that benefit customers as well as a wide range of information about financing, technical support, customer service, and other factors that increase customer satisfaction.

Belch (2019) posits that personal selling has responsibilities of job requirements. Here are the



following: Locating prospective customers: This involves salespeople searching for qualified prospective customers. Whether its leads (who may become customers) or prospects (who need the product or service). Determining the needs and wants of customers: This entails salespeople gathering information about the needs and wants of prospects, enabling them to choose the most effective approach to ensure the prospect is capable of making a purchase decision. In certain situations, the salesperson must help the potential customer identify their needs. Offering a way to satisfy the client's needs and desires: Salespeople do this by advising, recommending, or providing other workable solutions that fit the needs and preferences of the potential customer. Showcasing the capabilities of the business and its products: This comprises the salesman giving the prospective customer an explanation of why they should choose this specific product from this business. such as commercials and extra marketing materials. Sealing the deal: This is what the salesperson does to convince the buyer to buy. Maintaining contact and taking care of the account: This calls for the salesperson to continue working after the sale is made. It's easier to retain current clients than to find new ones.

Trust facilitates transactions with clients. Customers don't have to be concerned about the bank watching out for their savings, personal interests, or any financial products they currently own or plan to purchase from the bank, like insurance policies and mortgages. Trust is the foundation of any successful relationship; it is the belief in the ability and integrity of one's partner (Chu, 2019). This is the notion that promises made to partners in a courteous and sincere manner are trustworthy (Suh & Han, 2018). If customers trust you, they are more likely to stick with your goods or services (Iglesias, Markovic, Bagherzadeh, & Singh, 2020). Customer loyalty and trust are related, and both are necessary for making purchases or helping (Sarwar, Abbasi, & Pervaiz, 2019). Effective communication is the link between closing a deal and your knowledge and skills. It appears that knowledge is the theoretical component of being a salesperson, and communication is the

practical component—you can't have one without the other. Effective communication is a vital resource for any business owner. Effective communication by a business can make the difference between closing a deal and missing out on a potential opportunity. Companies should be able to answer questions from customers and clients about their products and services and give a concise description of their policies. In order to ensure that you accomplish your goals during negotiations, good communication is crucial. In a business, internal communication is essential. Effective communication can help to foster a good working relationship between company and staff and customers, which can in turn improve morale and efficiency. (Iglesias, Markovic, Bagherzadeh & Singh, 2020). The phrase "learning skills" describes the aptitudes required for learning, including efficient notetaking, time management, comprehension of what is being read, study methods, and test writing. Salespeople can improve their ability to listen intently, evaluate options, identify important drivers and stakeholders, handle conflicts and objections, and figure out how to reach an agreement without causing chaos by learning new skills. According to Rentz, Shepherd, Tashchian, Dabholkar, and Ladd (2018), listening, empathy, optimism, and perceived observation skills are some of the dimensions of learning skills. These dimensions serve as measures of selling skills that have been operationalized and independently empirically tested to forecast salesperson performance in the banking sector. These factors should therefore work together to achieve effective learning skills and, consequently, salesperson performance, as it seems that having strong selling abilities is necessary for achieving high selling performance.

A "service delivery" framework enables a provider to offer services to a client. It also includes the continuous communication that occurs between the customer and the provider while the customer is making the purchase and the provider is delivering the service. The goal of bank service delivery is to give customers high-quality services. Their quality-of-service delivery is unquestionably a differentiator between competitors

(banks) and other banks in the Nigerian banking industry. This is true because the quality of a bank's services influences the level of satisfaction of its customers, which influences the number of customers that use the bank. Customers' satisfaction with a bank's services undoubtedly plays a role in their decision to keep doing business with it. Customer satisfaction in the context of bank service delivery refers to how well the service fulfills the needs and expectations of the customer. In (Babatunde and Olukemi 2018). No doubt that information from current technologies in banking operations has improved efficiency and effectiveness of their operations so that more transactions can be processed faster and most conveniently. AIDAS theory (attention, interest, desire, action, and satisfaction) is based on experimental data. This is a widely accepted belief. According to St. Elmo Lewis' theory, a potential buyer's mind goes through the following stages. The acronym AIDAS, which stands for "drawing attention of consumers," is widely recognized in the sales sector and is a crucial stage in the AIDAS procedure. The objective is to mentally get the prospect ready for the sales talk. The salesperson's job is to convince the prospective client to come in for an in-person interview; a persuasive opening could set the stage for a lengthy sales pitch. For the purpose of getting the prospect to pay attention to his sales presentation, the salesperson must use his social and psychological skills. Interest, Desire, Action, and Satisfaction come next.

By advancing earlier models, Brady and Cronin (2001) put forth a new hierarchical theory. By narrowing down SERVQUAL's characteristics to what should be dependable, responsive, empathetic, confident, and tangible, they attempted to create SERVQUAL dimensions. According to Brady and Cronin, SERVQUAL dimensions require precise definition. They proposed three sub-dimensions for each dimension, citing waiting time, tangibles, and valence for the outcome quality dimension, ambient condition, design, and social factors for the environment quality dimension, and attitude, behavior, and expertise for the interaction quality dimension. This was due to the

theoretically strong support for multidimensional and multilevel service quality. By specifying these factors, they determined what should be reliable, responsiveness, and empathy as suggested in SERVQUAL theory. Buying formular theory is a buyer-oriented theory because the needs and problems of the buyers are the primary concern. Consequently, the salesperson's objective is to ascertain the customer's needs and problems. A salesperson is required to help them solve the problems. The theory states that internal factors affect prospects' responses, and it is assumed that the salesperson is not ignoring external factors. It was called the "Purchasing Formula" by E. K. Strong Jr. Ultimately, the salesperson has to determine how a product or service will address a need or problem that a client has raised. The buyer takes action by acquiring the good or service after receiving the solution. The solution offered by the salesperson could be a product or service, a brand name, or both. There's a good chance the prospect and the salesperson will get along after the solution is delivered, which could lead to the prospect being satisfied. Furthermore, the prospect realizes when he is in need of satisfaction, and the salesperson's job is to always work to transform that need into adequate satisfaction (Rentz, 2020).

In the work of Abiazem and Bako (2019) examined the efficacious personal selling tactics as a magic bullet for retaining customers at Access Bank Plc, located in Ilaro, Ogun State, Nigeria. Using Access Bank Plc Ilaro as a case study, this study examined the impact of personal selling techniques on customer retention. The study aimed to determine the degree to which trust contributes to customer retention and the direct relationship between persuasion, communication, and information supply. The population of the descriptive research design that the researchers used included all retail banking employees and clients of Access Bank plc in Ilaro, Ogun State. Data were collected from primary and secondary sources. Stratified probability sampling techniques were utilized to obtain a sample size of sixty. The X^2 - Chi-square method was utilized to test hypotheses and analyze the data through frequency charts and tables, with the assistance of the statistical program SPSS. The study found that the

level of persuasion affects bank customers' retention. Based on these results, the study recommended that banks form a customer-focused team to monitor and address problems that lead to the high rate of customer attrition and develop lifelong loyalty reward schemes for existing customers. Also, Young-Bong and Fortune (2021) examined the effects of personal selling organizations' sales-related capabilities on individual sales ability, sales behaviors, and sales performance in the context of cosmetics personal selling channels. This study aims to assess the effects of personal selling organizations' sales-related capabilities on individual sales abilities, sales behaviors, and sales performance in cosmetics personal selling channels. Data is collected in South Korea from 151 sales representatives, their sales organizations, and the 151 foreign clients. The primary goal of this study was to investigate, using the resource-based theory as a framework, the causal relationship between the

organization's sales-related variables, individual sales capabilities, sales related behaviors (SOCO), and sales performance.

Methodology

The study examined the personal selling services offered by First Bank Plc in Ewekoro, Ogun State. The study employed a descriptive research design to determine the variables and their relationships. The population of the study is the entire bank's clientele in Ewekoro. The Cochran Z-Score formula was utilized by the researchers to ascertain a sample size of 385 at a 95% confidence level because bank customers are unknown. For a total of 424 respondents, an extra 10% was added to account for the decline or error percentage. Simple sampling technique was adopted to reach the respondents. The hypotheses were tested using regression with the aid of SPSS (Version 23).

Table 1: Instrument Reliability Table

<i>Variables</i>	<i>Cronbach Alpha Value</i>	<i>Number of Item</i>
1. Trust	0.907	6
2. Communication Skill	0.911	6
3. Learning Skills	0.981	6
4. Service Delivery	0.933	6

Source: Author's Computation, 2023.

Data Presentation

Table 2: Trust has been major motivator to patronizing First Bank Plc

Likert Scale	Freq.	Percent	Cum.
Strongly Disagree	56	13.21	13.21
Disagree	27	6.37	19.58
Partially Disagree	0	19.58	
Partially Agree	24	5.66	25.24
Agree	135	31.84	57.08
Strongly Agree	182	42.92	100.00
Total	424	100.00	

Source: Field survey, 2023

Table 2 shows that 13.21% of the respondents strongly disagree as with 6.37% of respondent disagree, 5.66%

of the respondents partially agree, 31.84% of the respondent agree and 42.92% of the respondent

strongly agree, this indicate that respondents who agree, partially agree, disagree and strongly disagree in strongly agree outnumbered the respondents who the course of this study.

Table 3: Communication promotes excellent service delivery in First Bank Plc.

Likert Scale	Freq.	Percent	Cum.
Strongly Disagree	53	12.50	12.50
Disagree	68	16.04	28.54
Partially Disagree	14	3.30	31.84
Partially Agree	21	4.95	36.79
Agree	117	27.59	64.39
Strongly Agree	151	35.61	100.00
Total	424	100.00	

Source: Field survey, 2023

Table 3 shows that 12.50% of the respondents strongly disagree as with 16.04% of respondent disagree, 3.30% of the respondent undecided, 4.95% of the respondents partially agree, 27.59% of the respondent agree and 35.61% of the respondent strongly agree, this indicate that respondents who strongly agree outnumbered the respondents who agree, partially agree, undecided, disagree and strongly disagree in the course of this study.

Table 4: First Bank Staff are well trained and Honest with their customers.

Likert Scale	Freq.	Percent	Cum.
Strongly Disagree	68	16.04	16.04
Disagree	48	11.32	27.36
Partially Disagree	36	8.49	35.85
Partially Agree	34	8.02	43.87
Agree	114	26.89	70.75
Strongly Agree	124	29.25	100.00
Total	424	100.00	

Hypotheses Testing and Discussion

Table 5: Regression Table Hypothesis 1

H1: Trust has no significant effect on service delivery in First Bank Nigeria

Source	SS	df	MS	Number of obs=424
Model	402.13554	4	100.533885	F(4,419) = 109.41 Prob > F = 0.0000
Residual	385.004323	419	.918864732	R-squared = 0.5109 Adj R-squared = 0.5062
Total	787.139863	423	1.86085074	Root MSE = .95857

Table 5 indicates the regression table for the hypothesis testing and the model has a value of 402.13554 and it shows high degree of result, the r square shows 0.5109

and a total of 787.139863 which indicate that trust, communication skill, integrity, learning skills, has a significant effect on service delivery.

Table 6: Regression Table for Hypothesis 2

H2: Communication skills have no significant influence on service delivery in First bank Nigeria

Source	SS	df	MS	Number of obs = 424
Model	402.13554	4	100.533885	F(4,419) = 109.41 Prob > F = 0.0000
Residual	385.004323	419	.918864732	R-squared = 0.5109 Adj R-squared = 0.5062
Total	787.139863	423	1.86085074	Root MSE = .95857

Table 6 indicate the regression table for the hypothesis testing and the model has a value of 402.13554 and it shows high degree of result, the r square shows 0.5109

and a total of 787.139863 which indicate that communication skill has a significant effect on service delivery.

Table 7: Regression Table for Hypothesis 3

H3: Learning skills have no significant effect on service delivery in first bank Nigeria

Source	SS	df	MS	Number of obs = 424
Model	402.13554	4	100.533885	F(4,419) = 109.41 Prob > F = 0.0000
Residual	385.004323	419	.918864732	R-squared=0.5109 Adj R-squared = 0.5062
Total	787.139863	423	1.86085074	Root MSE = .95857

Table 7 indicate the regression table for the hypothesis testing and the model has a value of 402.13554 and it shows high degree of result, the r square shows 0.5109

and a total of 787.139863 which indicate that learning skill has a significant effect on service delivery.

Table 8: Co-efficient Table

sd	Coef.	Std. Err.	t	P> t	[95% Conf. Interval]
tr	-.0969649	.0412974	-2.35	0.019	-.1781408 - .015789
cm	.0237121	.0633325	0.37	0.708	-.1007769 .148201
ln	.3818511	.0343291	11.12	0.000	.3143725 .4493298
_cons	1.245903	.1756276	7.09	0.000	.9006818 1.591124

Table 8 indicate trust has a co efficient value with the value of -.0969649 and has a std. err of 0412974, and it

indicate that trust does not has a significant impact on service delivery. Communication skill has a co efficient



value of .0237121 and has a std. err of .0633325, it indicates that learning skill has a significant influence on service delivery. Learning skill has a coefficient value of .3818511 and a std err of .0343291. This indicates learning skill has a significant effect on service delivery.

Interpretation of Result

The regression table for the hypotheses testing and the model has a value of 402.13554 and it shows high degree of result, the r square shows 0.5109 and a total of 787.139863 which indicate that trust, communication skill and learning skills, have a significant effect on service delivery.

Conclusion and Recommendations

Personal selling is an essential marketing tactic for strengthening client relationships, retaining customers longer, and increasing a business's sales volume. The majority of a company's offerings are promoted through personal selling, which also raises consumer demand for them. Using personal selling to identify, anticipate, and satisfy their needs is helpful. A great salesman puts the customer's long-term relationship first by thinking about what's best for them.

Recommendations

1. Prompt and adequate personal selling should be encouraged, especially for effective service delivery.
2. It was suggested that companies should have competent salespeople and marketing managers who are experienced in interacting, communicating, and developing relationships with both present and new customers.
3. The study recommended that there should be reward system for service delivery teams that performs excellently in the organization
4. More research on the impact of personal selling on service delivery for both franchised and non-franchised products was suggested.

5. Businesses used personal selling to sell their goods by getting to know their clients' needs, assessing and tweaking their customer service strategies to suit their views, and improving results as a result.
6. It is advised that businesses prioritize selling their services in areas where customers can relate to them and subsequently make a purchase. A strong personal selling approach should be convincing, successful, and include all the details the customer needs to know about the good or service.

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