

## Purchasing Behaviour among Small Medium Enterprise (SME) customer during Covid-19 Pandemic using 7Ps approach.

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### Abstract

Covid-19 Pandemic has an impact toward the businesses wide range inclusive Small Medium Enterprise (SME). The main purpose of this study is to investigate the purchasing behaviour of SME customer during Pandemic Covid -19 by using 7Ps approach. This study measured the relationship between 7Ps factors with purchasing behaviour in SME. Based on reliability test, all constructs are reliable and fit for mass data collection. Using convenience sampling, 105 of good questionnaires was able to be obtained for analysis using Statistical Package Social Science (SPSS) Statistic 26. Pearson correlation has been used to measure the relationship between 7Ps factors and purchasing behaviour. The result shows that all 7Ps factors has strong and positive relationship with purchasing behaviour. Factors with highest correlation with purchasing behaviour is People (0.903). This is followed by Product (0.766) and Price (0.747). Factors with least correlation with Purchasing behaviour is Place (0.558). These findings provided contribution to the literature in this field and help SME owner to strategies their businesses to retain and increase number of customers. This study can be expended to include customer retention in the framework.

**Keywords:** 7Ps, Small Medium Enterprise (SME), purchasing behaviour, customer retention.

### 1.0

#### INTRODUCTION

The COVID-19 pandemic becomes an unforeseen global phenomenon which has thrown the economy into outrage and effectively put commerce at a standstill. Many businesses are affected by this pandemic, including small medium enterprises (SMEs) and micro-SMEs which make a significant effect to Malaysian businesses. The impact of this crisis on a business enterprise should be of a great concern to entrepreneurs as it affects the on-going and future business performances. In fact, statistics have shown that about 75% of businesses without a continuity plan would fail within three years after a disaster or crisis strikes (Cook, 2015).

SMEs may go through different experiences during pandemic given that larger SMEs may have millions in cash reserves to sustain their payroll, while others reported that they may not last beyond two months. Not to mention the micro-SMEs that may even have a briefer duration due to the lack of savings in their accounts. Even though micro-SMEs may not have high expenses, they still have financial commitments in terms of employee salaries and rental cost. The micro-SMEs are more adaptable as they can switch their business model very speedily due to their small population size. On the other hand, SMEs with a high number of employees will struggle to sustain overheads and apply changes in

business direction Kotler (2017), defines the marketing mix as a marketing tools that the company should applied for them to achieve marketing objective in the target market. Marketing strategy had resulted to the creation of marketing mix variables. This could enable a business to achieve objective in the targeted market area. Once customers' behavior switch, the 4P adaptation also should improvised by developing into the new 7P concept (Faheem, Waqas and Rabail, 2018).

The purpose of this study is to identify which 7Ps factors that influence customer purchasing behaviour. Moreover, researcher also intended to highlight the relationship between 7Ps factors with customer purchasing behaviour. Hence, marketers would also understand customers purchasing trend so that they could take actions to improve services, meet customer needs, and demands accordingly. This statement was made because customer loyalty is one of critical elements in business. Businesses could sustain and grow well if they have repeated purchasing from customers which also indirectly indicates that their business is on the right track. In this current economic situation, every business nature will get affected due to the Covid-19 pandemic. Therefore, this study can give some beneficial information to marketers on the important of having a good strategy to sustain as well as making a good relationship with customers for them to become loyal.

## 2. LITERATURE REVIEW

### 2.1 The Marketing Mix

According to Mahajan (2013), the idea on marketing mix 4Ps received a positive feedback and popular during back time. The introduction of 4Ps marketing mix such as price, product, place and promotion which make the idea become popular. These 4 variables could helped develop a unique selling point as well as brand image to the company which can helped the company having a high profit in future. However, Loo and Leung (2018) had mentioned that Booms and Bitner had extended the current 4Ps model into 7Ps by adding three more Ps which involving people, physical evidence, and process for the service products. Moreover, 7Ps framework also can be applied to consumer goods, marketing situations and demonstrates the clear advantages that it has over the 4Ps framework.

#### 2.1.1 Product

Kotler (2017) characterizes product as results of material substance which are methods for offering types of services. It can be defined further as a result of an immaterial nature which exercises available to be purchased but don't allow possession. They can be anything the businesses offers available to address customer issues. Whether or not the item is substantial nature or immaterial nature (services), it is significant that businesses pick the ones that the potential client is keen on. Each customer has certain thoughts and assumptions regarding the attributes and nature of items and services that the businesses is attempting to be fulfilled.

#### 2.1.2 Price

Price is a financial articulation of the worth of the item. On the off chance that the price is relative to the nature of the item, the client will pay for what he/she is relied upon to be fulfilled. Price that is too high and one that is too low can restrict development of business (Githiri, 2018). Subsequently, if the price is inaccurately decided, the company may lose the customer and the customer may purchase items or utilize an assistance from a contender. Price are resolved dependent on item, distribution, and marketing interchanges choices, yet it is likewise essential to think about numerous internal and external factors. This is to guarantee that business can decide the right price to coordinate with costumer income, since, in such a case that customer do not accepting the item, it discloses to us that the business is priced mistakenly. Internal factors that can impact pricing incorporate marketing objectives, marketing mix strategy, expenses, and pricing choices. While external factors influencing pricing incorporate for instance market and demand nature, and contest (Kotler, 2010).

#### 2.1.3 Place

As indicated by Kotler and Armstrong (2017), place or distribution can be portrayed as a course of action of related affiliations consolidated during the time spent making a product open for utilization or utilization by customers. The distribution channel is an essential part of the marketing mix strategy as it serves for the arrangement and accessibility of product to different fare markets. These structures are initiated to ensure that product

produced in one nation crosses borders to make full of worldwide markets, to which in the process, deals performance is accomplished. Supported by Johnson, Scholes, and Whittington (2008), place is defined as the way that product or services can be delivered to the customers. Moreover, Armstrong, and Kotler (2017) likewise characterized place or distribution "as a bunch of related associations engaged in the process of making a product accessible for use or utilization by customers".

#### 2.1.4 Promotion

Kotler (2017) finds that promotion have transformed into a fundamental consider the product marketing mix which involves the mix of publicizing, individual contribution, bargains headway, publicizing and direct promoting instruments that the businesses use to seek after its publicizing and promoting objective. Past researchers have built up noteworthy connection amongst promotion and business performance. The review by Styles and Ambler (2009) inspected six promotion related factors, that is, publicizing, deals advancement, individual offering, exchange fairs, individual visits, and advancement adjustment, for their consequences for fare performance. A large portion of the limited time-related factors were observed to be decidedly connected to organisation performance.

#### 2.1.5 People

Up to this point, specialized wording did not consider human factor as one of the tools of the marketing mix. The arrangement of services bears a characteristic of connection just as heterogeneity. For example, many product offerings or services are supported by customer service team (service providers) and customers (individuals or groups) are more likely to reach them to discourse anything concerning products or services. Thus, it shows that 'people' is now getting one of the significant components in administrations As expressed by Lemke (2019), each company ought to subsequently focus in on employee selection, training, and inspiration as well as overall working environment.

#### 2.1.6 Physical Evidence

Due to the immaterial nature of the service, customer cannot evaluate the service ahead of time prior to devouring it. This aspect expands

the risk of purchasing the service. At such, material environment may play as one of the vital roles to influence purchasing decisions. In fact, somehow or another, it very well may be treated as a proof of service quality. Material environment may be in various forms, regardless of whether it is a structure where the service is provided or a leaflet where the particular service is indicated, for instance a theatre performance. Other than that, the quality of service can also be in the form of employees' clothing, which is typical for company with dress code, like hotels, airlines, and etcetera (Kotler, 2017).

#### 2.1.7 Process

It is essential to look more carefully at how the service is given as it burns-through the collaboration between the supplier and the customer. In the event that people must wait for hours to process their request, they are not happy with the arrangement of the service. If company gives the customer little information about the advantages or inadequately clarify the correlation with competing products, the customer leaves disappointed. Therefore, it is imperative to consistently investigate the processes, how the services are given, and furthermore because of this it is feasible to subsequently improve on the individual advances that make up the process . On the off chance that the way toward offering a service is at an undeniable level, it separates the services. If banks give home banking, customers will see the value in it, since they do not need to stand by in long queues or search for a place to park (Hartmannova and Otrubcak, 2019).

### 2.2 Customer Purchasing Behaviour

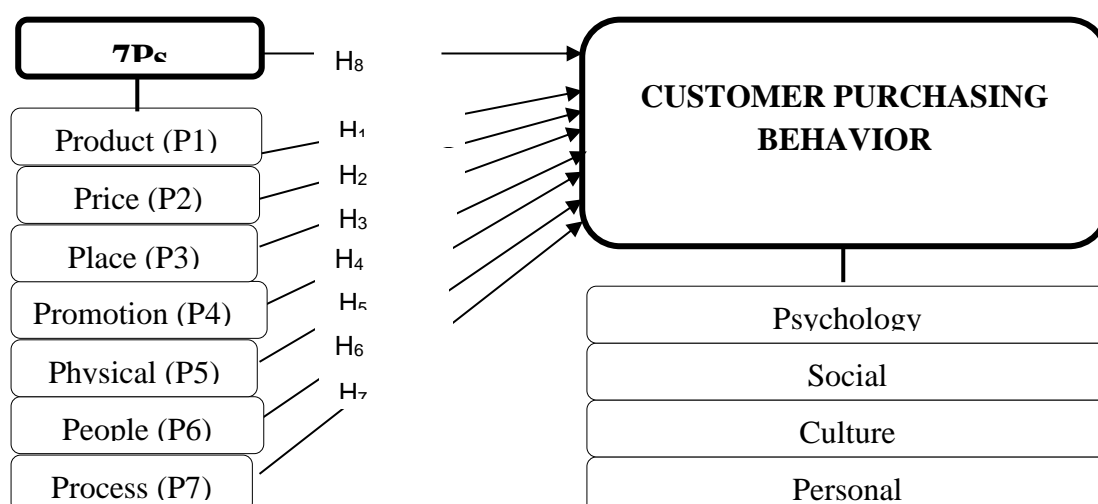
Customer behaviour study is related to customer purchasing behaviour, which involves three distinct roles namely user, payer, and buyer. The study of customer behaviour is nvery complex and in fact, research has shown that customer behaviour is hard to anticipate, in any event, for specialist in the field (Kotler, 2017). Luqmanul (2020) had mentioned that purchasing behaviour is profoundly influenced by cultural, social, individual, and psychological elements of customers. Nonetheless, these elements cannot be controlled by marketers since they are all related to customer's emotion. There are a few models of customer purchasing behaviour which he categorised as follows: economic

model, learning model and sociological model. First and foremost, the economic model which centres around the possibility that customer behaviour is administered by the need to fulfil essential and learn needs, subsequently, customers tend to buy things that will fulfil their necessities and provide satisfaction. The second is the learning model or a psychoanalytical model which clarifies that customer behaviour is impacted by cognizant and the psyche mind. Thirdly, the sociological model which thinks about that purchasing behaviour of a customer is depends on his job and his matchless quality in the public; and is affected by the individuals he connects with.

Customer behaviour is the mixture of psychology, sociology, marketing, and economics. Decision-making processes can be understood from the studies of customer's characteristics which include demographics and behavioural variables of both individuals and in groups. Groups of customers can be defined as family, friends, sports, reference group and society in general (Kahle, 2011). It could be said that customer behaviour is relevant to society which may have serious implications for the national health and economy (Perner, 2018). Wahab et al., (2016) mentioned that a reasonable comprehension of marketing mix elements by service providers would affect future and current customers, convert them into steadfast customers, and help them proceed their business lives. In addition, customer satisfaction will lead to customer loyalty (Nguyen, 2011).

### Conceptual Model

The hypotheses of the research were adaptation from previous study. The hypothesis and conceptual model for analysis is illustrated as Figure 1.



By having a clear understanding of how customers react or behave as well as knowing their buying patterns and behaviours, business owners may be able to identify customers' needs which might lead to a more profitable business. As supported by Anjali (2018), any businesses must not only offer an exceptional product or service but must be aware of the needs of its customers. This is because businesses may have their outstanding products and services, but without proper study of customer behaviour, the businesses would not succeed to tackle the right demand of products and services.

Hence, the researcher would like to let marketers understand the importance of identifying customer behaviour. From there, marketers or business owners can immediately identify the current needs of customers in this period of Covid-19 Pandemic. According to Jahangir (2020), the disease would grasp adjacent metropolises first, but also aloof cities with high air travel volumes; a pandemic initiating in Hong Kong can currently extent speedily to northern hemisphere cities 111 days earlier than in 1968. Turning to the effects of disease on destinations, the recent avian flu and severe critical respiratory syndrome (SARS) epidemics are good illustrations of outbreaks that have had a big media influence with important health procedure controversies in recent years.

### Figure 1. Conceptual Framework

Based on conceptual framework as per depicted in figure 1, eight hypotheses have been developed in table 1 below.

No	Hypotheses Statement
H <sub>1</sub>	There is a significant relationship between product and customer purchasing behaviour.
H <sub>2</sub>	There is a significant relationship between price and customer purchasing behaviour.
H <sub>3</sub>	There is a significant relationship between place and customer purchasing behaviour.
H <sub>4</sub>	There is a significant relationship between promotion and customer purchasing behaviour.
H <sub>5</sub>	There is a significant relationship between physical evidence and customer purchasing behaviour.
H <sub>6</sub>	There is a significant relationship between people and customer purchasing behaviour.
H <sub>7</sub>	There is a significant relationship between process and customer purchasing behaviour.
H <sub>8</sub>	There is significant relationship between 7Ps and customer purchasing behaviour.

Table 1: Summary of Hypotheses Statement

### 3. RESEARCH METHOD

This researched adopted quantitative method whereby questionnaire was used as instrument for data collection. The questionnaire has been divided to three main sections which is Part A (Demographic), Part B (marketing mix factors) and Part C (Customer Behaviour). The questions used in questionnaires is developed based on past literatures. Likert scale from 1-5 was used. The Likert scale is reliable and has been widely used in the past research. Likert scale is relatively simple and the nature of results is based on a numerical scale (Hibberd & Bennett, 1990). The scope of study was focus on customers of Small and Medium Enterprise (SME). The respondents in this study are bakery's customer in one of the states in Malaysia. Prior to full data collection, pilot study has been conducted by using data from 40 respondents. Chua (2012) mentioned that the pilot test number is normally from 20-40 people with similar demographic background. The Cronbach Alpha reading for all marketing mix and customer behaviour items are more than 0.7. A good reliability should produce at least a coefficient value of 0.7 (Hair et al., 1995; Pallant, 2001). Thus, the pilot test result for

marketing mix (0.9) and customer behaviour (0.9) is considered reliable.

Based on the population, 384 sample has been identified for the purpose of question ire distribution by using Krejcie and Morgan (1970) table. Convenience sampling has been selected for distributing the questionnaire. 105 of good data have been selected for further analysis. SPSS version 26 has been used for data analysis. In this study, two main analyses have been conducted which is descriptive test and Pearson Correlation to align with the objective of this research.

### 4.0 RESULT AND DISCUSSION

#### Reliability Test

Reliability test analysis is performed in this research study to ensure internal consistency of the overall item scale. Therefore, Cronbach's Alpha standard method value is used to measure the reliability test in this study. The reliability test is performed in both dimensions and items. Table 2 showed the result of the reliability test.

Reliability Statistics	Cronbach's Alpha	N of Items	Result
Marketing Mix	0.983	44	Excellent

Customer Behaviour	0.934	9	Excellent
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Table 2. Reliability Test S=40

**Normality Test**

The normality test analysis was done to validate the items in the questionnaire were truly normal and accepted to be executed. This analysis proved that all variables in the questionnaire are

normal based on the statistical technique. The Skewness and Kurtosis values between -1 and +1 indicate normal distribution. Table 3 discussed the normality of data for each variable.

Variables	Skewness	Kurtosis	Conclusion
Product	0.053	-0.613	Normal Distribution
Price	-0.374	-0.366	Normal Distribution
Place	0.157	-0.266	Normal Distribution
Promotion	-0.485	0.617	Normal Distribution
People	-0.475	-0.446	Normal Distribution
Physical Evidence	-0.548	0.729	Normal Distribution
Process	-0.389	-0.620	Normal Distribution
Customer Purchasing Behaviour	-0.297	-0.389	Normal Distribution
Customer Loyalty	-0.556	-0.488	Normal Distribution

Table 3. Normality Tes

**Sample Adequacy Test**

The KMO is used to measure sample adequacy which help researcher to determine whether the respondent's sample are adequate or not. The

result as in Table 4 indicates that the KMO measure of sample adequacy value is 0.870 which is acceptable to proceed to the factor analysis. Thus, it is proved that the amount of data questionnaire is enough.

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.870
Bartlett's Test of Sphericity	Approx. Chi-Square	1590.454
	df	66
	Sig.	0.000

Table 4. KMO and Bartlett's Test for the sample number of S 105

**Descriptive Analysis**

Demographic is about the respondent's profile, including their gender, age, education,

occupation, race, locality, and monthly income. Table 5 had summarised the findings for the respondent's demographic.

Measure	Item	Frequency, (N)	Percent, (%)
Gender	Female	79	75.2
	Male	26	24.8
	Total	105	100.0

Age	< 20 years	20	19.0
	20-29 years	36	34.3
	30-39 years	32	30.5
	40-49 years	13	12.4
	50 years above	4	3.8
	Total	105	100.0
Education	Certificate	2	1.9
	Degree	35	33.3
	Diploma	22	21.0
	Master/PhD	2	1.9
	SPM	44	41.9
	Total	105	100.0
Occupation	Businessman	6	5.7
	Professional	15	14.3
	Self-employed	30	28.6
	Service	42	40.0
	Student	12	11.4
	Total	105	100.0
Race	Malay	101	96.2
	Chinese	3	2.8
	India	0	0.0
	Others	1	1.0
	Total	105	100.0
Locality	Alor Gajah	11	10.5
	Jasin	15	14.3
	Melaka Tengah	79	75.2
	Total	105	100.0
Monthly Income	<RM 1000	23	21.9
	RM 1100- 2000	26	24.8
	RM 2100- 3000	21	20.0
	RM 3100- 4000	26	24.8
	>RM 4100	9	8.5
	Total	105	100.0

Table 5. Summary of Demographic Analysis (N=105)

**Mean Score Analysis**

In the mean score analysis of items, it consists of the items of the 7Ps, Customer Behavior, and Customer Loyalty. The data mean for all items have been overviewed and the majority mean

are above 3.00. The range of the mean is between 3.90 and 4.18, thus indicating that all respondents agreed with the dimensions listed in the questionnaire. The summary of the 9 variables' mean score is shown in Table 6.

Variables	Mean	Std. Deviation
Product	4.07	0.597
Price	4.09	0.549
Place	3.99	0.620
Promotion	4.18	0.521

People	3.90	0.643
Physical Evidence	4.17	0.534
Process	4.03	0.594
Customer Behavior	4.01	0.501
Customer Loyalty	4.09	0.474

Table 6. Summary Mean Score of Variables

**Pearson Correlation Analysis**

This section described in detailed the result obtained from the correlation between 7Ps and

customer purchasing behaviour, and the correlation between customer purchasing behaviour and customer loyalty.

**Correlation**

Customer Purchasing Behavior			
	Pearson Correlation	Sig.(2-tailed)	Strength of Relationship
7Ps	0.874**	0.000	Strong

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

Table 7. Summary of Pearson Correlation Analysis between 7Ps Variable and Customer Purchasing Behaviour

Based on the result from Table 8, there is a significant, strong, and positive correlation

between 7Ps variable and customer purchasing behaviour as the result of the coefficient is ( $r=0.874$ ,  $p<0.01$ ). This correlation shows that the more reasonable 7Ps variable offered by the bakeries shop, the higher the influence from customer behaviour to purchase at the shop.

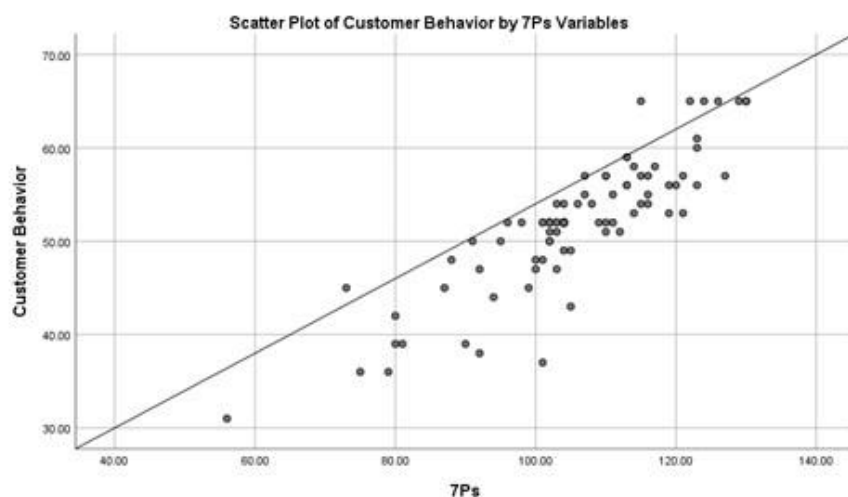


Figure 2. Scatter Plot of Customer Behaviour by 7Ps Variables

Figure 2 illustrated the scatter plot of customer purchasing behaviour by 7Ps variables and it shows that there is a positive and strong correlation with the R-value is 0.874. The result

defines that the increases of customer 7Ps variables do significantly impact the increases of customer purchasing behaviour. Table 9 below shows the result of Pearson Correlation



as to measure the relationship between marketing mix and customer behaviour.

Correlation			
Customer Purchasing Behavior			
7Ps	Pearson Correlation	Sig. (2-tailed)	Strength of Relationship
Product (IV <sub>1</sub> )	0.766**	0.000	Strong
Price (IV <sub>2</sub> )	0.747**	0.000	Strong
Place (IV <sub>3</sub> )	0.558**	0.000	Strong
Promotion (IV <sub>4</sub> )	0.727**	0.000	Strong
People (IV <sub>5</sub> )	0.903**	0.000	Strong
Physical Evidence (IV <sub>6</sub> )	0.722**	0.000	Strong
Process (IV <sub>7</sub> )	0.628**	0.000	Strong

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

Table 9. Pearson Correlation Analysis between 7Ps Variable and Customer Purchasing Behavior

Based on Table 9, the result stated that there is a significant, strong, and positive correlation between product and customer purchasing behaviour as the result of the coefficient is ( $r = 0.766$ ,  $p < 0.01$ ). This correlation shows that the more reasonable product offered by the bakery shop, the higher the influence from customer behaviour to purchase at the shop. The result indicates also mentioned that there is a significant, strong, and positive correlation between price and customer purchasing behaviour as the result of the coefficient is ( $r = 0.747$ ,  $p < 0.01$ ). This correlation shows that the more reasonable price offered by the bakery shop, the higher the customer behaviour's influence by the shop. Table 9 also stated that there is a significant and positive correlation between place and customer purchasing behaviour. However, the result shows that place is the lowest correlation towards the customer purchasing behaviour, as the result of the coefficient is ( $r = 0.558$ ,  $p < 0.01$ ).

The next variables which is promotion, the result shown that there is a significant, strong, and positive correlation between promotion and

customer purchasing behaviour. The result of the coefficient is ( $r = 0.727$ ,  $p < 0.01$ ), and it shows that the more promotion keeps going, the higher the chance for customer tends to purchase. The result also stated there is a significant, strong, and positive correlation between people and customer purchasing behaviour, as the result of the coefficient is ( $r = 0.903$ ,  $p < 0.01$ ). This is the highest correlation among the 7Ps variables. This correlation shows that the better the service offered from the bakery shop, the higher the chances for customer to purchase at the shop. The result from Table 9 also indicates a significant and positive correlation between physical evidence and customer purchasing behaviour as the result of the coefficient is ( $r = 0.722$ ,  $p < 0.01$ ). This correlation shows that the more attractive physical features offered by the bakery shop, the higher the customer behaviours will be influenced by the shop. The result from Table 9 also showed that there is a significant and positive correlation between price and customer purchasing behaviour as the result of the coefficient is ( $r = 0.628$ ,  $p < 0.01$ ). This correlation shows that the more appropriate the

process offered by the bakery shop, the higher the chances for customer to purchase at the shop.

## 5. CONCLUSION AND RECOMMENDATION.

In conclusion, all 7Ps marketing mix variables have relationship with customer behaviour. However, interestingly factor with higher correlation is people. This is followed by product and price. This finding indicated that in recent business, people factor such as appearance, personality, commitment and attitude are very crucial. The customers, not only look at the quality and price of the product only. This finding can be used for SME owner to review the current performance of business and consider to improve the business by developing and enhancing people's factor. Future research is recommended to explore more on marketing mix variables such as Persona, Packaging, Promise, and Philosophy. In addition, the scope of research can be extended to a wider segment and population for a better generalization of result.

## Acknowledgement:

Researcher would like to thank Universiti Kuala Lumpur (UniKL), Malaysian Institute of Industrial Technology (MITEC) Research and Innovation (R&I) Unit and Post Graduate Office for all support during the research has been conducted.

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