

**FACTORS THAT INFLUENCE COMMERCIAL CUSTOMER'S CHOICE OF
PETROLEUM FUEL SUPPLIER IN ZAMBIA: A CASE OF SPECTRAOIL IN LUSAKA.**

By

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A Dissertation Submitted in Partial Fulfilment of the Requirement for the Degree of
Master of Business Administration (Management Strategy).

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DECLARATION

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APPROVAL

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A B S T R A C T

Oil Marketing Companies (OMC) uplift the refined products petroleum fuels from TAZAMA fuel Terminals dotted around the country and distribute them for sale to the service stations and commercial customer. Since 2013, Zambia's petroleum sector has experienced a significant increase (from 21 licensed Oil Marketing Companies to over 55 in 2018). This has resulted in fierce competition among OMCs when it comes to serving commercial customers. Unlike service stations customers who are subjected to Uniform Pump Pricing (UPP), Commercial customers are bulk buying customers, product get delivered to their site and are able to negotiate price. Furthermore, all OMCs draw fuel from TAZAMA and this has limited the avenue of differentiating of one OMC offering from the other. Against this background, most OMCs have found it very challenging to create brand loyalty among their commercial customers. This deemed it imperative to investigate what influences choice of petroleum fuel supplier among commercial customers in Zambia. The target sample was 150 commercial customers of Spectra. The study employed purposive sampling techniques to select respondents. Both qualitative and quantitative data analysis methods were used as regards sources of data. The study utilized a descriptive, correlational methods, and cross sectional study. Primary data was analyzed with the use of SPSS version 21. It was concluded from the findings that choice of Petroleum fuel supplier is affected by Time and Territory Management, brand preference, service quality and advertising. All these variables were found to be positively related to commercial customer's choice of petroleum fuel supplier and the relationships were also significant. The study recommended that management should allocate or rather invest more in customer service excellence training of its staff and advertising in order to improve its brand loyalty and raise brand awareness among commercial customers

Keywords: oil marketing company, commercial customer, brand preference, advertising, service quality, time and territory management.

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DEDICATION

I wish to dedicate this piece of work to my family

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LIST OF ACRONYMS AND ABBREVIATIONS

ERB	ENERGY REGULATION BOARD
OMC	OIL MARKETING COMPANY
HFO	HEAVY FUEL OIL
UPP	UNIFORM PUMP PRICE
TAZAMA	TAZAMA PIPELINE LIMITED

CHAPTER ONE

1.1 INTRODUCTION

It is important to understand that choice entails the presence of options and way to take any of the present options with no difficulties. Quality of one's choice more often than not is influenced by information about the present options (Mwenda and Oloko, 2016). Customers make decision by apportioning their limited resources across all possible products in order to get the best satisfaction. Consequently, decisions made by customers are largely influenced by their perception of the environment and understanding of different events, which are greatly individualistic. Furthermore, Posavac (2012) registered that customers complex nature is shaped by a number of factors which include; personal believe, purchase experience, marketing programs and communication which ultimately influence their decisions.

We all make decisions on daily basis regarding various facets of our lives. Generally, a decision means choosing of an alternative from two or more alternatives. However, in today's fiercely competitive business environment, firms face challenges in attracting customers to create brand loyalty. This competition, has resulted in consumers and increasingly end user having more control than ever for how they search for, select and ultimately buy product (Deloitte, 2018). Competition in terms of product compatibility and increased number of competing brands in the market has chiefly led to firms considering and studying the factors that captivate consumers in their brand choice decision and behavior (khan and Rohi, 2013). Kotler (2006) established that most of the consumer buying behaviour research by companies is greatly to understand where they buy, when they buy, why they buy and how much they buy.

1.2 BACKGROUND

Zambia has got two ways of supplying its market with petroleum products (White products). The first way is the importation of crude oil which gets refined at Indeni refinery in Ndola on the Copperbelt province. Secondly, importing of the already refined products. The locally or imported refined product is then distributed to TAZAMA terminals which are dotted around the country for final distribution to the service stations and commercial customers by OMCs. Since 2013, the number of OMCs has more than

doubled. OMCs were 21 in 2013 and as 31st December 2017, the number of licensed OMC by ERB were 55 (ERB, 2017).

Two decades ago, due to the small numbers of OMCs, commercial customers did not have much choice in terms of OMCs to buy from. Commercial customers unlike service station customers, are bulk buyers and normally negotiate for price as they are not subjected to UPP pricing system which obtains at service station. They normally have storage and dispensing facilities in their yards.

Spectra oil Corporation is one of the OMCs in Zambia and leading the Lubricants markets and number five (5) in the distribution of white petroleum products (ERB 2017). In line with its growth strategy, the company ventured in the white petroleum products (Diesel, Petrol, Kerosene and HFO) business in 2003. The white petroleum products business is highly regulated industry in Zambia and the government (TAZAMA) has been the only source for white petroleum products with an exception of the low sulphur diesel imported for mines by selected OMCs (ERB, 2017).

The government only allows direct imports by the OMCs in instances of shortage and Special cases. This has resulted in competing brands of OMCs having limited ways of differentiating their offering to commercial customers due to similarity in product quality. In addition, Parliamentary committee on lands, Energy, water for the first session of the Eleventh national assembly appointed on 20th October, 2011 reported that Zambia's downstream petroleum market was overtraded. At the time of the report, there were 35 registered downstream fuel marketers. Of these, only three players had market shares in excess of 10%, whilst it was estimated that 25 of these marketers had a market share of less than 2%. It was highly questionable that players with such market shares could survive economically.

This change and growth is mainly on account of:

- (a) The liberalization of the economy which has attracted new investment from both local and foreign entrepreneurs.
- (b) Growth in the fuel market, specifically the demand has given rise to more entrants in the sector.

(c) Perceived attractive return on investment.

With this level of competition, it means that for a company to stay afloat or increase its market share, it needs to understand how consumers buy.

The combined effect of increased competition in the Petroleum industry and products similarity, coupled with increased knowledge among consumers with regards to the expectation from supplier, has translated into more power for Consumers (PWC, 2012). This has really set the companies into the search mode for ways to have competitive advantage by understanding what influences the consumer's decision making process.

1.3 STATEMENT OF THE PROBLEM

For decades, Oil Marketing Companies (OMCs) operating in the downstream segment (distributing white petroleum products to service stations and commercial customers), have focused on product and cost. They have packaged their selling messages with ways of improving customers' fuel consumption while optimizing supply, internal operations and go to market models to drive cost efficiency. Unfortunately, what differentiated OMCs in years past like an exclusive product or slightly better price for example, may no longer be enough to influence commercial customers brand choice (Deloitte, 2018).

Many Oil Marketing Companies and Spectra Oil Corporation inclusive, are finding it increasingly challenging to compete solely on a product and price basis (Deloitte, 2018). The company has managed to attain market leadership in the lubricants sphere through various ways of differentiation of its offering. However, due to limited ways of differentiating its offering in the fuel sector and also the proliferation of oil marketing companies as aforementioned, the movement to market leadership in this sector has terribly been slow.

Commercial customers (bulk buying and with storage and dispensing facilities in their yards) have more power due to the increased number of options. They have more control than ever for how they search, select and ultimately buy product. It has been observed that, they readily switch from one OMC to another in case of dissatisfaction. This probably is due to the fact that there could be some factors which would be influencing their choice. Further, it was pointed out by Mwenda and Oloko (2016) that consumers

have developed more dynamic, complex and differentiated demands. The behaviour change by consumers in itself provides both threats and opportunities. Against this background, loyalty from commercial customers is the main challenge among suppliers of Petroleum fuels. This research was set out to explore the factors other than price and product that could be influencing the commercial customer's choice of their Petroleum fuel suppliers.

1.4 RESERCH OBJECTIVES

The main objective of this research is to explore factors that influence commercial customer's choice of fuel supplier in Zambia.

1.4.1 SPECIFIC OBJECTIVE

- (i) To explore the role territory and time management play in influencing choice of fuel supplier.
- (ii) To explain the effect of advertising and service quality on influence of choice of fuel supplier.
- (iii) To describe how brand preference influences choice of fuel supplier.
- (iv) To evaluate how fuel marketing companies can improve brand choice among consumers.

1.5 RESEARCH QUESTION

In the wake of exploring the factors that influence commercial customers choice of fuel supplier, this research will seek to answer the following question:

- (i) What role does territory and time management play in choosing a fuel supplier?
- (ii) What is the effect of advertising and service quality on choice of fuel supplier?
- (iii) What is the association between the brand preference and choice of fuel supplier?
- (iv) How can fuel marketing companies improve brand choice among customers?

1.6 THE SIGNIFICANCE OF THE STUDY

This research is quite significant for a number of reasons and the bulk are drawn from literature. Firstly, the research was justified as there are very few studies in Zambia focusing on determinants of Petroleum fuel brand choice. Most studies in Zambia on consumer Choice have focused on the telecommunication sector. Further, most of studies in the petroleum sector have focused on service station customers with a focus on

geographical and demographic factors such as; population, median income, number of cars, proximity highways with a few focusing on time and territory management, brand preference, service quality and advertisement. Thus a gap in literature which this study intends to fill by exploring the factors that influence commercial customer's choice of Petroleum fuel supplier in Zambia.

In the academia it is a step in establishing a benchmark for Zambia Petroleum sector's future research activities focusing on consumer choice. Additionally, the research will generate information that will add to the knowledge pool of consumer behaviour which companies would use when trying to attract demand. Further, the outcome of the research will provide a deeper understanding to the academicians and students of sales and marketing management.

The findings could also be relevant to all oil marketing companies operating in Zambia and will aid them boost their market performance. Additionally, it could be used to rank the importance of the determinants of choice so as to identify the most significant determinants of choice of OMC

1.7 SCOPE OF THE STUDY

The research was conducted in Lusaka, Zambia because it provides an opportunity for the researcher to verify certain information from the participants and also institutions that helped in the provision of secondary data involved.

This is a cross-sectional study as it seeks to explore phenomena, it seeks an understanding of phenomena from a case within a narrow contemporaneous time span (Balte et al, 1998, Crewel, 2005) and will be anchored within the petroleum industry and will be restricted to one OMC which is Spectra Oil Corporation limited. The research will limit itself to one OMC due to financial and logistical limitations.

The general subject area under which this research falls is marketing, specifically brand loyalty, consumer buying behavior and customer satisfaction. Consequently, this research is focused on understanding the choice of fuel brands specifically among commercial

customers. This research therefore sets out to understand the factors that influence Commercial fuel customers in their buying decisions.

1.8 DELIMITATION OF THE STUDY

The study was confined to field research by analyzing the sourced primary data that was obtained from the use of closed ended questionnaires that used a Likert scale relying on a level of one (1) to five (5).

The study identified and utilized independent variables as follows; time management, territory management, service quality, brand preference, and advertising. The selection of these variables was based on the review of the literature and availability of data. More so, because they provided the necessary relationship with the dependent variable, being choice of fuel supply.

Service Quality being relative, for this study, we considering the following; respect to customers, Tangibility, Responsiveness, assurance, reliability and empathy.

The other variables that were left out are Social influence, Convenience, Price, Product, Value Added Services. The reasons that were cited was mainly due to high levels of multicollinearity with the other independent variables and others were too insignificant.

1.9 LIMITATION OF THE STUDY

While correlation implies that an independent variable and a dependent variable may be related, it does not imply that a change in one variable leads to a change in the other variable (Plichta & Kelvin, 2013). Correlation will examine if a linear relationship exists between an independent and dependent variable. However, causality is the relationship between one event being the cause of another event. While correlation may indicate a relationship between two variables it does not account for other underlying variables which may be causing the effect.

Another common error is to make inferences about a group. Correlational analysis may indicate there is a relationship between two variables; however, it is not always possible to make inferences about the general population based on a correlation. Therefore, the study was limited by the estimation technique applied. For instance, correlation does not imply causality among the variables.

The study was limited to Spectra oil Commercial customers only. This does not make it generalizable to the entire commercial customer's population in Lusaka or even in Zambia as a whole. Another limitation was the difficulty in finding respondents, especially transporters who were willing to participate in the study.

Although different factors that affect brand choice were considered in this study, it may be needed that other aspects and factors not covered needed to be explored.

1.10 SYNOPSIS OF THE CHAPTERS

The study is organized into six chapters. Chapter one is the introduction and consists of the background to the study, statement of the problem, research questions, objectives of the study, significance of study, limitations, delimitations, and definition of significant terms.

Chapter two deals with the empirical review of literature related to independent and dependent variables. It also looks at the theoretical and conceptual framework that govern the research study.

Chapter three describes the research methodology that the study has adopted, that is, research design, sample size and sampling procedure, research instruments for data collection, validity and reliability of the instruments, data collection procedures, and data analysis techniques.

Chapter four, deals with the data findings and results of the study. It brings out the diagnostic results of normality, reliability and multicollinearity checks. It further looks at the model fitness of the regression analysis and correlation analysis.

Chapter five includes data analyses, discussion of research findings and research report writing there by informing the reader of the problem the researcher initially set out to investigate and method of investigation used.

Finally, chapter six contains research findings, summary, conclusions, recommendations and suggestions. This chapter includes the objectives set in chapter one and ensures that they have been satisfactorily been answered.

1.11 SUMMARY

This introductory chapter mainly presented the problem by raising the question of what factors influence commercial customer's choice of fuel supplier among commercial customer of Spectra Oil Corporation. The study embarked on the quest to research on the problem statement that was based on the fact that there is a lot of competition in the fuel business in Zambia. And what is more critical is the fact that all these fuel marketing firms draw their supplies from one source. This means that product differentiation alone cannot work as a strategy to win more customers. Therefore, objectives focused on the following determinants of choice of fuel supplier; time management, territory management, service quality, brand preference and advertising

CHAPTER TWO: LITERATURE REVIEW

2.1 INTRODUCTION

This chapter will bring out the empirical review of the research based on studies done by other researchers in petroleum sector and other markets with regards to consumer buying behaviour. Furthermore, a theoretical review will also be considered to highlight the key theories that underpin this research. In addition, a conceptual framework is also used in order to presents concepts and variables that have been selected in the research. Then the research will end with a summary of the literature review.

2.2 EMPIRICAL LITERATURE

This section comprise of the studies by other researchers who have studied factors that influence choice of a product or service or brand. The empirical study will help in reviewing the various concepts, variables, approaches and various methodologies adopted. This section is meant to create a niche and fill a gap in the literature.

Consumers make decisions every day concerning different aspect of their daily lives. In the most general terms, a decision is the selection of an option from two or more alternatives (Schiffman and Kanuk, 2007). However, in today's market environment the competition has become too huge to face scarce resources and sustain profitable customers for a longer period (Dutsenwai, et al., 2016). The increased competition has translated into more power and choice for consumers. The intense competition in terms of product similarity and increased number of competing brands in the market have led the marketers to consider and research the factors that are influential in consumers' brand choice decisions and behaviors (Khan and Rohi, 2013). As such, most large companies research consumer buying decisions deeply with an aim to find answers to questions such as what consumers buy, where they buy, how and how much they buy, when they buy, and why they buy and how they dispose what they have bought and don't need (Kotler,2006).

Pilelienė and Bakanauskas (2016), conducted a study that was aimed at determining factors influencing petrol station brand choice in Lithuania. The study identified factors that were more important for consumers in choosing a petrol station and are given as

follows; price, price-quality association, and location (territory). Nevertheless, the competition is tough. Consequently, attaining to enticing consumers, petrol stations' management has to use suitable methods. Latter methods (influences) have to match with consumer priorities to improve the optimum outcome (Pilelienė and Bakanauskas, 2016).

2.2.1 TIME AND TERRITORY MANAGEMENT

Time Management is prioritizing activities to accomplish established goals and objectives while Territory management is organizing and utilizing resources to achieve desired business results (Wagner, 2014). Further, a sales Territory is a group of customers or a geographical area assigned to a sales person. In addition, the popular saying that 'time is money' is due to the revenue and cost generated by individuals (sales person) in that time. The American management association stated that time is salesperson's most valuable asset. Lost hours means lost sales and lower earnings while poor sales territory management leads to missed opportunities and meager results. Therefore, to survive today's fiercely competitive market place, a sales person need the best sales territory management skills.

Time and territory management, makes it easy sharing of customer accounts among different sales persons, it ensures proper and effective use of the sales force to maximize sales opportunities, provide excellent customer service and expand the customer relationships (Paritra, 2014). Moreover, because of things such as the rapidly increasing cost of direct selling, decreasing time for face-to-face customer contact, continued emphasis on profitable sales, and the fact that time is always limited, it is no wonder that companies are concentrating on improving how sales people manage time and territory (Mc Graw, 2001).

In order to grow one's business, one of the key challenges is effective management of one's client portfolio, and prioritizing time. High value activities that are not urgent often get the back burner, and life becomes very reactive – not a formula for creating loyal customers. Managing Time & Territory is designed to broaden understanding of what it takes to plan and implement the sales and service requirements of customers. The intent is not to satisfy customers; rather it is to create loyal customers. The activities required to do this need to be well thought out, and put into a manageable plan.

Territory management is organizing and utilizing resources to achieve desired business results (Wagner, 2014). Companies establish territories and territory management skills due to the following reasons. Firstly, it helps to cover the whole market. Territories allow for the identification of existing or potential clients in a given area, reducing thus the likelihood of omitting some business opportunity or the overlapping of contacts and, therefore, helping to avoid excessive transport costs (Olariu, 2010). Moreover, it helps in defining of responsibilities of each sales person more accurately. Further, it allows an easier classification of accounts by name, number and frequency of contacts. Secondly, it helps to adjust the selling activity to the customer needs (Johnston and Marshal, 2006). This is possible due to various reasons related to the respective location, such as knowledge of the local conditions and customs. In addition, it ameliorates customer relations as a sales person in a given area may find out more about their customer and establish a closer relation with them, visiting them regularly, a thing which represents, by itself, a time-saving source. However, excessive contacts and wasting time with too many courtesy visits should be avoided (Olariu, 2010). Parasuraman and Day (1977) in their journal of marketing research indicated that territory management helps in reducing distribution expenses. The number of travels and the related costs are much more reduced if they are situated within the same area. For this reason, most of the companies insist that their sales persons should live in the area they cover.

Territory management can also be used as means of facilitating performance evaluation (Cravens, et al., 1972). Business situations related to previous periods, to a plan or to some measure of the potential are easier to work out and more accurate when they refer to a well-defined territory. Sales managers can also draw comparisons between territories which could help them realize how to improve the activity of the entire sales personnel. Last but not the least, it helps sales persons to work. Territory and Time Management, supports a better coordination among the different departments of a company, between the concrete marketing and advertising activities undertaken by it, at the same time contributing to sustaining and motivating sales persons who thus become managers of the areas they cover (Olariu, 2010).

The most convincing reason is that territory management facilitates the implementation of the concept of marketing, contributing to a better identification of the customers' needs and allowing for more specific actions with a view to satisfying them. In the environment in which selling take place nowadays, the ability to conduct an efficient management of territories is becoming increasingly important, this being the prerequisite for achieving optimum sales in terms of costs (Olariu, 2010). We all face a daily dilemma: too much to do and not enough time to do it. Time management concerns how we resolve that dilemma. Time is the limiting factor, not activities (Wiley, 2002). We must make tough choices about what to do and what not to do. Further, the goal of enlightened time management is to allow a sales person to spend most of their time on work that is truly important, but relatively non-urgent (Harvard College, 1997). Using time well involves priorities more than planners, focus more than frenetic activity. The main thing is to keep the main thing (Covey, 1994). Time management helps in maximizing results as results are a combination of resources and productivity (Wagner, 2014). People, equipment, money, and time are all examples of resources. Productivity is the relationship between capacity and efficiency. In other words, what we have and how it affects our results.

2.2.2 ADVERTISING

Advertising is a communication form which is paid for and impersonal, and is among the ways companies communicate to consumers about their products since it can be used to communicate such messages to masses (McDaniel and Hair, 2012). In the same way, Perreault, et al. (2010) affirmed that advertising is a paid, impersonal way of communication used to pass product qualities to consumers. Advertising is included in media such as television, radio, newspapers, signs and magazines. Pride and Ferrell (2010) Added that advertising has a number of benefits and reaches a huge number of people, which makes it cost efficient. Advertisements are repeated often, which works well for the popularity and remembrance of brands or products. Similarly, Hult et al., (2012) stated that advertising is paid impersonal communication to consumers about brands or products using television, radio, the internet, newspapers, magazines, direct mailings and signs. Preferences and habits of customers get changed, and supports the efforts of any companies wishing to market their brands, because it persuades consumers to buy these brands. There are many types of advertising that companies can use to market

their brands and influence consumer behaviour. Television advertising is the most influential type, because almost all people watch television, which has the ability to communicate advertising messages through sights, sounds and motions (Yusuf and Shafri, 2013).

Share and Salaimah (2010) additionally agreed that consumer buying decisions are largely influenced by advertising. These authors agree that television advertising helps consumers choose between the many brands available. Advertising influences brand preferences by creating brand awareness and stimulating brand choices. Kotwal, et al (2008) support the concept that television advertisements are the most effective in reaching the target markets of companies, with their study results showing that the largest number of respondents made their choices of given brands using the information provided by advertising.

Advertising is therefore a tool used to draw the attention of consumers to particular products, and is therefore used to popularise brands. It guides consumers in their brand choices, because they use advertising to obtain information and make choices. It provides detailed, up-to-date information on products, such as their benefits, prices and availability, which helps consumers learn more (Arshad, et al., 2015). Advertising is a major tool used to develop product awareness and attract consumers to brands. Advertising alone, however, does not make consumers prefer brands, but only attracts their attention towards them (Ayanwale, et al., 2005). Through advertising, consumers are led to believe that brands are magical, and this convinces them that owning such brands gives them power. Advertising is simple, it reduces anxiety through answers to consumer problems by providing them with information about brands, which therefore influences consumer brand preferences. Advertising provides consumers with information that helps reduce their search times for products or brands, and also communicates brand availability. However, too often repeated adverts, may result in it becoming ineffective, whereby consumers become so accustomed to the adverts that they no longer pay them any attention (Solomon, 2013).

Chen and Lee (2005) Supports that the behaviour of consumers is influenced by advertising. Consumers' exposure to brand is affected after they see advertisements, as

this help create awareness in the event that the advert is appealing, and assists in consumer memory retention. Furthermore, in order to enhance brand awareness, and give consumers the needed information that facilitate their selection of a brand over others in the market place (Ayanwale, et al., 2005). An advert can communicate information concerning the apparent personalities, lifestyle and culture of consumers. Consequently, the choices made by consumers are based on the message from advertising based on these brands or products (Tsai, et al., 2007). Additionally, Uddin, et al., (2014) supports the fact that advertising done through different media channels has an influence on the decisions made by consumers. The choice of brands by consumers is influenced by advertising (Latif and Abideen, 2011).

Furthermore, (Akhtar, et al., 2013) supports advertising as having an influence on the behaviour of consumers, this being achieved by consolidating their brand memories. The formation of brands preference rests so much on advertising. Advertising varies, nevertheless, with some methods being eye-catching and innovative, and this complements positively to consumer brand preferences (Moorthy and Madevan, 2014).

Consumer preferences for fuel brand are shaped by advertising and lead people to select other brands over alternatives present on the market. Hence information that drive brand preferences (Negi and Pandey, 2013). Solanki (2015), additionally concludes that advertisements are the key basis of information that consumers utilised when buying their products.

According to American Marketing Association "advertising is any paid form of non-personal presentation and promotion of ideas, goods and services by an identified sponsor." Advertising creates awareness, aids in promoting sales and re-enforces a good brand image. Advertising has the potential of appealing to the emotions of consumers and thus influences consumer choice (Holbrook and Batra, 1987)

Given the literature reviewed, a conclusion was made that brand choices are influenced by advertising. Other researchers contend, nevertheless, that advertising only makes consumers aware of the availability of brands and does not automatically affect their brand preferences.

2.2.3 BRAND PREFERENCE

Consumers mostly use brands that come to mind first (Wang, et al., 2009). The popular a brand, the more consumers feel that they can trust that brand, which thereby influences consumer brand preferences (Lin, et al., 2011:5911). Well-known brands are preferred by customers to those that are not popular (Saif, et al., 2012). In addition, consumers' associate brands with particular qualities, and brand names can be used to signify quality in products. Most consumers are not easily able to judge the quality of products, however, and so rely on brands as indicators of such quality instead. Brand popularity influences brand preference in either a positive or negative way, depending on each brand (Pride and Ferrell, 2010).

Soomro and Ghumro (2013) Stated that customers prefer brands which they are familiar with. Furthermore, brands that are little known are ignored. Consumers do not go for brands that are little known to them, but prefer brands of whose popularity they are aware, especially where products are expensive (Ayanwale, et al., 2005). More so, Rijal (2013) suggested that customers do not choose unpopular brands because they want to create self-images, but because they believe that by choosing popular branded products, they reduce the risks they might otherwise encounter. Popular brands project images of quality, and many people therefore believe that brand names help to show consumers the quality and value of products. It is believed that if you were to show an individual two products, one having a popular brand name, and the other little known, they would always choose the one with the popular brand, and always believe it to be of higher quality. Consumers, however, also therefore believe that unpopular or unbranded products are of poor quality, and that such companies are therefore hesitant to promote their brands.

2.2.4 SERVICE QUALITY

According to (Hult, et al., 2012), quality is considered to be made up of the overall characteristics of products which allow them to perform in certain ways. The issue of quality is diverse, depending on the products and types of consumers being targeted. Service quality is one of the most important competitive factors in today's business landscape. That being said, one fact goes without question; if the service is not good enough, the service provider likely to disappoint customers regardless of the service.

This view is supported by Liu (2002), who maintains that consumers prefer service providers whose service is perceived to be of good quality. In turn, will recommend to family members and friends. Khan and Rohi (2013) establish in their study that service quality is a significant factor influencing the choice of brands in Peshawar, Pakistan. Moreover, Raj (2013), in a similar study of brand preferences, includes service quality as one of the variables that assists consumers in making decisions about the brands they prefer. In most cases, service quality plays a major role for consumers in choosing brands, since they believe that this helps them to decide whether or not to buy particular products. Consumers usually believe that there is a link between service quality and price, and consider that the higher the price of a brand, the higher is its service quality (Yusuf and Shafri, 2013).

2.3 THEORETICAL FRAMEWORK

A theoretical framework being an arrangement that defines the idea involving the research study, it elaborates the reason for the existence of the problem being investigated (Swanson, 2013). In terms of this research, there are five (5) theories that were included in the study with the self-concept theory being used to under pin this research. The other four support theories are stimulus-response, Contrast, Assimilation-contrast and Negativity theory. The essence of including these theories in the study was due to their relevance to the study.

2.3.1 SELF-CONCEPT THEORY

Rosenberg (1979) Defined the concept of self-concept theory as being everything involving a person's thinking and feelings by considering themselves as objective individuals, being linked to their feelings and behaviour. There is a different view however, which states that self-concept rests on the perception and reactions of other persons, the reason the judgement by other people so much impact their behaviour (Solomon, 2013).

According to Pride and Ferrell (2010), self-concept theory expresses the consumer inside an individual that can be a person consisting of a lot of images concerning them. This contributes immensely in the identification of consumer behaviour. The reason for this,

is that perception plays a key role regarding the brands they choose. Mostly this is so because consumer's wish is that their choices be revealed in what they buy.

A relationship has been well established involving consumer brands and the self-concept of people McCracken (1986) cited in Khare and Handa (2009). There is a general tendency among consumers that drives them to favour brands that coincide with their self-concept in the quest to express themselves to fit the environment. This is usually done to demonstrate that they can adapt to the prevalent concept being emphasised by the brand's usage.

Additionally, maintaining or presenting self-images is usually a consumer preference. Therefore, consumers will align themselves to brands that complement their own self-images. Thus the link involving self-images and brands tend to be greater and hence the stronger would be the specific preference for particular brands (Escalas and Bettman, 2005).

Consumers will usually choose brands or products that correspond with their self-concept. The result is that they will prefer particular brands, and hence will influence where they buy their products and services (Pride and Ferrell, 2010).

Schiffman and Kanuk (2010) Stated that consumers are driven by various self-images, which influence the type of product or service they will go for. The fact is that consumers select distinct self-concepts to direct their buying behaviour. For instance, consumers generally favour brands seen as pertinent to their self-concepts, and this impacts their brand loyalties and preferences (Hoyer, et al., 2013). It is pertinent to state that consumers poses many self-images concerning them. The latter is closely linked to personality, in the sense that consumers have a higher likelihood of purchasing brands or services presenting images that align to their self-concept. Essentially, customers like to be symbolised by their brand preferences. Therefore, consumers tend to favour brands carrying an image that can support development of their own self-concepts and will dissociate themselves from those that do not (Schiffman and Kanuk, 2010). Similarly, Solomon (2013) supports the fact that consumers select brands with qualities comparable to their personal self-concepts.

According to Yusuf and Shafri (2013), self-concept presents four distinct parts, being: the real self-image, which is an person's overall real image; the perceived self-image, which is the way in which persons see themselves; the looking-glass self-image, which is the manner in which persons think that people see them; and, lastly, the ideal self-image, which is what persons desire to be. Consumers frequently desire brands that support their ideal self-images.

2.3.2 STIMULUS-RESPONSE THEORY

The Stimulus –Response theory is useful in explaining the behaviour of individuals and it is also referred to as the classic psychological conditioning model (Schiffman and Kanuk, 2010). When consumers encounter purchasing circumstances, they react to outside stimuli (Schiffman and Kanuk, 2010)

The theory studies the link involving the stimuli and the behaviour that consumers manifest when responding. The theory asserts that particular stimuli drive outcomes from the consumers. Consumers respond to brands such as prices, social influences, popularity of the brand and marketing communications influencing fuel brands that they prefer. The stimuli mentioned influences tend to influence whether positive or negative brand preferences developing.

Stimuli are outside things, circumstances or signals that consumers recognize, whereas reactions are conducts by consumers in responding to these (Sahany, 2007). In the same vein, Perreault, et al., (2010) elaborated that Stimulus–Response theory is a process of learning in the sense that stimuli motivates actions. The actions of the consumers will hinge on the kind of stimuli to which they are subjected. Stimuli are cues that help consumers make decisions on when, where, and how they will respond in buying decision situations. And hence marketers find ways of motivating brand preferences among consumers through the cues mentioned above. This theory simply emphases on external cues, nevertheless, and disregards internal cues which also impact fuel brand preferences.

2.3.3 CONTRAST THEORY

Another theory is known as Contrast theory that was introduced by Hovland et al., (1987) in (Reginald, et al., 2003) the contrast theory asserts that consumers have a tendency of magnifying the discrepancy between their own attitudes and the attitudes represented by

opinion statements. Discrepancy of experience from expectations will be exaggerated in the direction of discrepancy (Reginald, et al., 2003). Thus if a firm under-promise in advertising while it over-deliver then the customer's experience will be higher than promised leading to positive exaggerated disconfirmation. Conversely, if the firm raises expectations in its advertising, and then customer's experience is only slightly less than that promised; the product/service would be rejected as totally un-satisfactory. While assimilation theory posits that consumers will seek to minimize the discrepancy between expectation and performance, contrast theory holds that a surprise effect occurs leading to the discrepancy being magnified or exaggerated (Reginald, et al., 2003). Although several studies in the marketing literature have offered some support for this theory this theory is weak because it predicts customer reaction instead of reducing dissonance; the consumer will magnify the difference between expectation and the performance of the product/service (Oliver, et al., 1994).

2.3.4 ASSIMILATION-CONTRAST THEORY

In effort to improve the previous theories, Anderson (1973); proposed another theory which is known as Assimilation-contrast theory. His theory is raised from the context of post-exposure product performance (Anderson, 1973); Assimilation-contrast theory proclaims that if performance is within a customer's range of acceptance, even though it may fall short of expectation, the discrepancy will be disregarded. This is because assimilation will take place and the performance will be deemed as acceptable. On the other hand, the theory asserts that if performance falls within the range of rejection, contrast will prevail and the difference will be exaggerated. As a result the product or service will be unacceptable (Teery, 1997).

The assimilation-contrast theory has been proposed as yet another way to explain the relationships among the variables in the disconfirmation model. This theory is a combination of both the assimilation and the contrast theories. "This paradigm posits that satisfaction is a function of the magnitude of the discrepancy between expected and perceived performance. As with assimilation theory, the consumers will tend to assimilate or adjust differences in perceptions about product performance to bring it in line with prior expectations but only if the discrepancy is relatively small. According to Reginald,

et al., (2003) this theory suggests that both the assimilation and the contrast theory can be applied to study customer satisfaction. However, the theory has attracted a number of criticism including methodologically flawed attempt at reconciling the two earlier theories (Anderson, 1973); whereas (Oliver, et al., 1994) argues that only measured expectations and assumed that there were perceptual differences between disconfirmation or satisfaction (Reginald, et al., 2003).

2.3.5 NEGATIVITY THEORY

Negative theory states that when expectations are strongly held, consumers will respond negatively to any disconfirmation. This theory developed by Carlsmith and Aronson (1963) suggests that any discrepancy of performance from expectations will disrupt the individual, producing 'negative energy' (Teery, 1997). For instance, if consumers' brand choices are influenced by time and territory management expectations. Failure to meet these expectations will exert negative energies that will lead to avoidance of the brand. Choice being linked to person's feeling and thinking, the concept of self-concept theory will underpin the study as it involves a person's thinking and feelings by considering themselves as objective individuals, being linked to their feelings and behaviour. The other four as aforementioned will be support theories as they are relevant to the study.

2.4 CONCEPTUAL FRAMEWORK

This section looks at how concepts are linked or related to each other. In this case, the conceptual framework shows the chosen variables both independent and dependent. The conceptual framework section brings a diagrammatical presentation of the association that the research is set to establish in the study. This conceptual framework was formulated based on the various relationships in the literature. The conceptual framework of this study was based on five independent variables namely: time management, territory management, service quality, brand preference and advertising. Figure 1 shows the conceptualization of how the independent variables relate with the dependent variables.

Independent Variables

Dependent

Variable

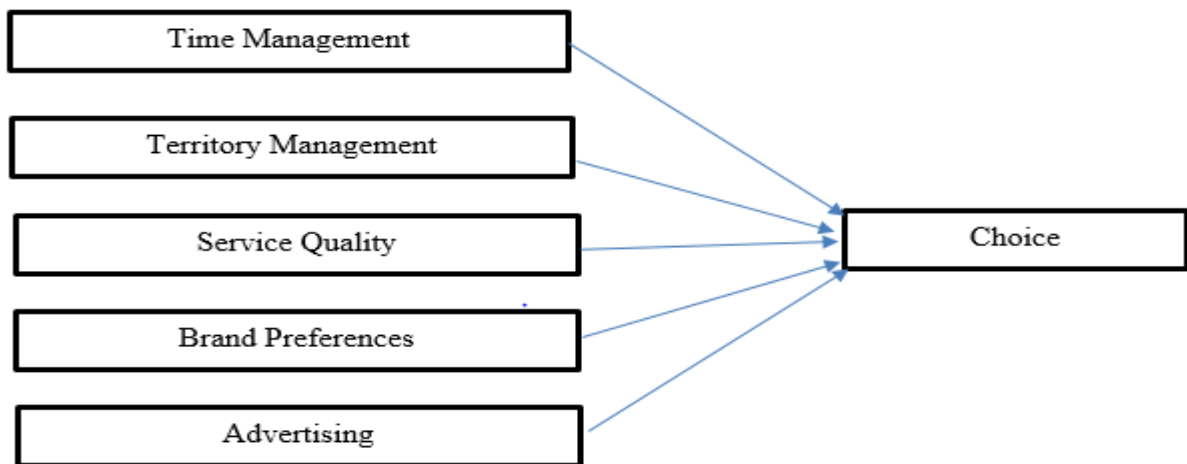


Figure 1: Conceptual Framework of the Study

Source: Constructed from the Literature (Winer, 1986)

The conceptual framework is based on the Brand Choice Model used by (Winer, 1986). The model is based on the assumptions that critical influences of demand are correlated to brand characteristics through either the marketing mix of the consumers' purchase experience or which brand emphasizes time and territory management. Simplicity was employed to produce a model that contains important factors related to choice and that is empirically estimable. Further, time and territory management were introduced in the model based on the efficiency theory. For advertising, it was considered in the model based on the study by (Shimp, 1981), who investigated attitude towards advertising as a mediator of consumer brand choice. He addressed the issue of how advertising influences consumer's brand choices.

2.5 LITERATURE GAP

There have been many studies of what influences consumers in their decisions to purchase or consume in various industries in various parts of the world. For example, global studies by Olatokun and Nwonne, (2012), Bekana, (2010) and Lertyingyot, (2010) have examined various factors influencing consumer choice. In Kenya, studies by Ofwona, (2007), Munyoki and Wachira, (2011), Apungu, (2013) have also investigated the determinants of consumer choice in both the petroleum sector and other industries as well.

However, most of the studies focused on local geographical and demographic factors such as; population, median income, number of cars, proximity to airport, downtown and highways with few of them focusing on service quality, accessibility, brand preference and advertising, price, promotions and also focusing on service station customers and not commercial customers. Furthermore, there are very few studies focusing on determinants of fuel brand choice in Zambia. In addition, most studies in Zambia on consumer choice have focused on the telecommunication sector. Thus, a gap in literature which this research intends to fill by investigating the determinants of commercial customers' choice of a fuel supplier in Zambia.

2.6 SUMMARY

The chapter has provided a review of empirical literature on the various factors that influence consumers' choice of petroleum brands in the market. The chapter also looked at the theories that under pin this study. The next Chapter draws the attention of this study to the methodology that was employed in conducting the field research work, the collection of data to demonstrate ways in which variables influence brand choice among the consumers of fuel products within the Zambian Petroleum Industry.

CHAPTER THREE: RESEARCH METHODOLOGY

3.1 INTRODUCTION

The previous chapter looked at the three aspects of the literature being empirical reviewed, theoretical and conceptual framework. However, the current chapter covers the research design and methodology, including sampling, population, establishing rigor during and after data collection, ethical considerations and data analysis. The study approach utilized in the research is defined in this chapter. The geographic part where the investigation was undertaken, the research scheme in addition to the sample and population are termed. The tools utilized to gather the data, comprising procedures applied to uphold rationality and consistency of the tools are defined.

3.2 EPISTEMOLOGY

Epistemology has been described as the processes through which warranted knowledge of the world is developed (Raut and Veer, 2014). In deciding on the research process, it is therefore important that the researcher in adopting the epistemology perspective should be mindful that what we come ‘to know’ influences what we experience as being true or false (Raut & Veer, 2014). Various authors have discussed epistemology and how it influences the process of research. Easterby-Smith, et al. (2012), discusses epistemology through the definition of two perspectives which are positivism and social constructionism.

The epistemological approach will drive the research in achieving the objectives. Taking into account the type of data to be collected the researcher will use constructionist approach. Easterby-Smith, et al. (2012), argues that “social constructionism focus on the ways that people make sense of the world especially through sharing their experiences with others.” In addressing the factors that influence commercial customer’s choice of fuel brand, the researcher mainly used a quantitative and some traces of qualitative approach.

3.3 RESEARCH DESIGN

Kothari (2004), describes a research design as the conceptual structure within which research is conducted. The research design used ensures collection of relevant information with minimal expenditure of effort, time and money.

A study strategy is essentially the plan used in the study that delivers the requirements of the techniques to be surveyed by the investigators so that the study objectives are accomplished or ensure that the formulated hypotheses are tested (McDaniels and Gates, 1999). The task is to safeguard that evidence obtained from the data has capacity to address the study questions assertively and realistically (De-Vaus, 2001).

The study employed a combination of correlational and descriptive research designs. The descriptive research design was adopted to enable the researcher gather information exhaustively on the subject matter. The descriptive approach was appropriate for this research not only in validating findings but also in the formulation of knowledge and providing solutions to the problem. Further, it was used since the research involved data collection, measurement, classification, analysis and interpretation to provide report summary such as correlation between variables. According to (Waters, 2017), a correlational study is a quantitative method of research in which you have two (2) or more quantitative variables from the same group of participants, & you are trying to determine if there is a relationship between the two (2) variables (that is, a similarity in pattern of scores between the two variables, not a difference between their means). The purpose of correlational research is to investigate “the extent to which differences in one characteristic or variable are related to differences in one or more other characteristics or variables.” (Leedy and Ormrod, 2010). A correlation occurs if one variable (X) increases and another variable (Y) increases or decreases. A study that produces a correlation coefficient of 0.00 signifies that there is no association between the variables investigated.

Some qualitative aspect were also considered and mainly address the open ended research questions from the questionnaire. The contribution of the qualitative aspect were to address certain questions that the correctional design alone would not achieve such, for instance, the challenges that consumers experience and the expected solution in dealing with the Fuel supplying firms.

3.3.1 RESEARCH APPROACH

The mixed research design that consist both qualitative and quantitative approaches was used as this allow researchers to collect information from the people on their habits, opinions, attitude and any other educational or social issues (Namusonge,2010). Moreover, Tashakkori and Teddlie (2003), argue that multiple methods are useful if they provide better opportunities for the researcher to answer research questions and where they allow for better evaluation of the extent to which the research findings can be trusted and inferences made from them.

Quantitative analysis techniques such as graphs, charts, and statistics were used in order to explore, present, describe and examine relationships and trends with our data (Saunders et al. 2009). It is worth noting and as maintained by maintained by Simiyu (2012) that quantitative analysis strives for precision by focusing on items that can be counted into predetermined categories and subjected to statistical analysis. On the other hand, Qualitative data consisted of open-ended information that the researcher gathered through interviews and observations. The analysis of the qualitative data (words, text or behaviours) typically followed the path of aggregating it into categories of information and presenting the diversity of ideas gathered during data collection.

An extensive literature and secondary data review were conducted to explore the factors that influence customer's choice within the petroleum industry. Building on the secondary data, the research next focused on testing the hypotheses. The data collected was analyzed using Statistical Package for Social Sciences (SPSS).

3.4 POPULATION OF INTEREST

Sekaran and Bougie (2013), asserts that a population denotes a whole cluster of items of interest that the study is aimed at investigating on. The population to be studied consists of Spectra's fuel commercial customers in Lusaka. These were gotten from Spectraoil commercial customers 2017 data base. The study was conducted in Zambia's Capital City, Lusaka. The City has the largest population in the Country of over 2.2 million people (Central Statistical Office, 2014). The research was possible in capital city, specifically due to its population density and convenience on the part of the researcher. The population of all commercial customers for Spectraoil in Lusaka was about 225.

3.4.1 SAMPLE SIZE AND SAMPLING TECHNIQUE

In contrast, a statistical sample is a subset drawn from the population to represent the population in a statistical analysis. A sample is described as a components carefully chosen with the objective of making approximate discovery concerning the entire population from whence they are derived (Sekaran and Bougie, 2013).

This research employed purposive sampling. Since commercial customers decision markers differ in terms of designation from customer to customer, as some it will be the business owner, accountant, Engineer, end-user and qualified procurement officer, purposive sampling was used particularly Maximum Variation for issuing questionnaires and interviews only. This was necessary to understand decision making from all angles of buyers.

Purposive sampling determines Sample size by data saturation (Saunders, et al, 2009). Therefore, the sample size of 150 was used and arrived at by observing the saturation point. This means the point where you stop seeing new data.

Therefore, from the above result, a sample size of all participants over the period of the research was pegged at 150 customers. It is worth noting that cost considerations influence decisions about the size and type of sample and the data collection methods (Cooper and Schindler, 2006). Cooper and Schindler explain that the rudimentary knowledge of sampling is implies that when selecting some items from the population, conclusions may be drawn about it.

Participants appropriately befitting the sample conditions were located by the researcher with help from Area sales manager of Spectra Oil-Zambia. It was believed that respondents were familiar with elements in the questionnaire relative to their personal involvement with Spectra Oil.

3.5 DATA COLLECTION

Equally primary and secondary data were obtained in order to meet the objectives of the study. Therefore, both primary and secondary data were used in the study to obtain comprehensive results.

3.5.1 PRIMARY DATA

Questionnaires were administered to obtain data related to the factors that influence choice of fuel supplier among Spectra Oil commercial customers. The questionnaire was designed in such a way as to use the Likert scale, closed questions and very few open questions in order to obtain summaries of the respondent's views. This approach is just one other method suggested by (O'Hair et al., 2001). Further, the unstructured question were used to collect the qualitative data which provided a complete detailed description of the perception, suggestion, experience and opinion regarding the factors that affect choice of fuel supplier..

For measurement purposes, the questionnaire used Likert scale which is developed by Rensis Likert. This scale is the most frequently used variation of summated rating scale. Summated rating scales consist of statements that express either a favorable or unfavorable attitude toward the objective of the interest. The respondent is requested to agree or disagree with each statement. (Cooper and Schindler, 2006). In this research, the respondents were given five degrees for each question from "strongly disagree" to "strongly agree".

3.5.2 SECONDARY DATA

Secondary data generally provide a source of data that is both permanent and available in form that may be checked relatively easily by others (Denscombe, 2007). The research leveraged secondary data in an attempt to answer research questions and also helped in coming up with a research design. Further, it was used to check that the primary research is correct.

Desk and internet research was used to familiarize the researcher with previous studies. Secondary data was collected from both published and unpublished data sources. Data was gathered from the internet, magazines, books, journals and reports. (Stewart and Kamins, 1993) argue that using secondary data is advantageous compared to using primary data because, the data already exists and can evaluate it before use.

3.5.3 DATA COLLECTION INSTRUMENT

A data collection instrument used in the study was the survey questionnaire. (Sekaran and Bougie, 2013), define a questionnaire as a pre framed set of written questions given to respondents to respond mainly within the confines of strictly described choices. They are an effective data collection instruments when a study is descriptive or explanatory in nature. Questionnaires are generally less expensive and time consuming than interviews and observation, but they also introduce a larger chance of non-response and non-response error. Questionnaires are generally designed to collect large numbers of quantitative data. They can be administered personally, mailed to the respondents, or electronically distributed (Sekaran and Bougie, 2013). However, despite the positive attributes given by questionnaires, they too have downsides; for example, their validity and accuracy might be questionable (Sekaran and Bougie, 2013).

To validity the questionnaire, pilot questionnaire was given to 4 commercial customers that didn't form part of the main research (Mugenda and Mugenda, 2003). The purpose of the pilot testing was to establish the accuracy, appropriateness of the research design and data collection instruments (Mark, Philip, and Adrian, 2009). To enhance validity, the pilot results led to improvements and additions in the questionnaire.

3.5.4 DATA COLLECTION PROCEDURE

The researcher employed some two (2) Research Assistants to help in administering the questionnaires. Questionnaires were circulated by the Research Assistants to commercial customers of Spectra Oil in Lusaka. The questionnaires were in English and for those who did not understand the language, the researcher (Research Assistants) read, translated and wrote their answers for them. Questionnaires were administered in physical hardcopy format. The period for which the data was collected was six (6) months.

3.6 DATA PROCESSING AND ANALYSIS

This study made use of cross sectional data drawn from the closed ended questions. Therefore, this section present the data that was collected, interpreted, and analysed. The hypotheses formulated for the study were tested and discussed. The descriptive statistics for the variables of this study was used to present the results.

Data was entered into Statistical Package for Social Science (SPSS) after which descriptive and inferential statistics were obtained. Variation inflation factor (VIF) and descriptive statistics were conducted to test the Multicollinearity problem and usefulness of the data set. Multiple correlational analysis measures how well a dependent variable can be predicted using a linear function of a set of independent variables. The multiple correlation coefficient R, measures the strength of the relationship between the independent and dependent variables.

3.6.1 MODEL SPECIFICATION

Furthermore, the variables of this study are commercial customer's choice of fuel supplier as dependent variable and time management, territory management, service quality, brand preference and advertising as independent variable. Similarly, this study used aggregate data relevant to the study and relied mostly on primary data collected through closed ended questions that were in Likert scale form. In order to examine the challenges of various independent variables on Choice of fuel supplier, a multiple regression was used to analyse the data gathered for this study. It is worth noting that regression model the association of independent variables with dependent variables and multiple regression is used to model the association between two or more independent variables and one continuous dependent variable.

Accordingly, the multiple regression is specified thus:

$$CHO = \beta_0 + \beta_1 TM + \beta_2 TRM + \beta_3 SQ + \beta_4 BPR + \beta_5 ADV + \mu_t$$

Where:

β_0 = Base constant

β_1 to β_5 Regression coefficient

CHO=commercial customer's Choice of Fuel supplier as the dependent variable.

BRP = Brand Preference

TM = Territory Management

TRM = Time Management

SQ=Service Quality

ADV=Advertising

μ_t = stochastic term

The statistical significance of the regression coefficient was based on the appropriateness of the sign of the coefficient of determination (R^2). The regression equation specified above was analysed with aid of SPSS.

3.6.2 MODEL FIT

The research used R^2 for the model fitness as well as the ANOVA analysis for overall fitness. The coefficient of determination is given as the ratio of variations explained by the model to the total variations present in Y. Note that the coefficient of determination ranges between 0 and 1 and R^2 value is interpreted as the proportion of variation in the dependent variable (choice of fuel supplier) that is explained by the model (Larson & Farber, 2003). $R^2 = 1$ indicates that the model exactly explains the variability in the dependent variable, and hence the model must pass through every measurement (X_i, Y_i). On the other hand, $R^2 = 0$ indicates that the model does not explain any variability in the dependent variable. R^2 value larger than 0.5 is usually considered a significant relationship (Larson and Farber, 2003).

3.6.3 RESEARCH DIAGNOSTIC

The section of the study looked at the various diagnostic tests check for the suitability of the data. The following tests were conducted; normality and multicollinearity.

3.6.3.1 TEST FOR NORMALITY

Normality tests were also conducted on the data to help in justifying the appropriate analysis tools for this study. This is because there are implication for the data being normally distributed or not. When the data is not normally distributed, the study should have used non-parametric tests. However, when the data is normally distributed, parametric tests should be used.

3.6.3.2 MULTICOLLINEARITY

The study used the Variance Inflation Factor (VIF) to check for Multicollinearity in the data variables used in the study. The general rule of thumb is that VIFs exceeding 4 warrant further investigation, while VIFs exceeding 10 are signs of serious multicollinearity requiring correction (Rureri, et al , 2017)

Variance Inflation Factors (VIFs) are used to detect collinearity (also called multicollinearity) among predictors in a multiple linear regression model (Belsley, et al., 1980). High VIFs reflect an increase in the variances of estimated regression coefficients due to collinearity among predictor variables, over variances obtained when predictors are orthogonal (Belsley, et al., 1980). Models with collinearity thus have estimators with lower precision, with consequent problems in testing hypotheses and forecasting (Marquardt, 1970); (Kutner, et al., 2004).

3.6.4 HYPOTHESIS TESTING

Using the normal hypothesis-testing procedure, we would specify null and alternative hypotheses. In this case, our null hypothesis would be that there is no linear relationship between the two variables in the population. Our population parameter for correlation is ρ , so our null hypothesis (H_0) would be $\rho = 0$. Using a non-directional alternative hypothesis (H_1), we would specify $\rho \neq 0$.

Given the normal procedure, we are expecting (hoping) that we can reject the null hypothesis, which would provide us with evidence that the alternative hypothesis is more reasonable (i.e., there is a linear relationship between the two variables). Given the model above, the study tested the following hypothesis that helped in explaining the results obtained from the regression model.

H₀: There is no significant relationship between time management and choice of fuel supplier

H₁: There is a significant relationship between time management and choice of fuel supplier.

H₀: There is no significant the impact between territory management and choice of fuel supplier

H₁: There is a significant the association between territory management and choice of fuel supplier

H₀: There is no significant association between service quality and choice of fuel supplier.

H₁: There is a significant association between service quality and choice of fuel supplier.

H₀: There is no significant relationship between brand preference and choice of fuel supplier.

H₁: There is a significant relationship between brand preference and choice of fuel supplier.

H₀: There is no significant association between advertising and choice of fuel supplier

H₁: There is a significant association between advertising and choice of fuel supplier.

3.7 ETHICAL CONSIDERATION

The researcher was able to note that diligence and expertise alone cannot solve the problems inherent in the research process. This is because aspects such as integrity and honesty are required as well.

The researchers also took cognizance of the fact that safeguarding and dignifying the rights of the participants was an element of utmost good practice in Research. Therefore, the researchers were able to observe highest ethical standards by according participants a duty of confidentiality, rights to self-determination, anonymity and knowledgeable assent.

The researcher obtained prior permission to undertake research from all participants. This was however subject to participant's approval, which was fortunately obtained before they completed the questionnaires.

3.8 RELIABILITY

The reliability is tested using the Cronbach's Alpha and is a term used for consistency or repeatability over time (Rureri, et al, 2017). This means that the research must be auditable i.e. transparent and clear so that the researcher can undertake the same method themselves and produce the same results, or at least the method is clear enough to instill confidence in the reader that the research results were not fudged in any way (Greener, 2008). Reliability denotes the degree to which data collection procedures or investigation procedures will produce reliable results (Saunders, et al., 2009).

3.9 VALIDITY

The extent to which an instrument measures its intended purpose is referred to as validity of that measure (Sekaran and Bougie, 2013). Validity is particularly keen on checking whether the results are really what they seem to be, further more asking questions such as 'is the relationship between two variables causal?' (Saunders, et al., 2009).

Content validity which refers to the degree to which the tools used is representative of the factors to be investigated in the research was applied. To ensure this, questionnaires included a range of questions on experiences and knowledge of customers on factors that determine choice of fuel supplier. The questions were crafted with reference to the findings in the literature review in order that they were representative of what customers were expected to know about choice of fuel brand.

The researcher also stressed the use of external validity. It is defined as the degree to which research results could be generalized further than the sample being considered (Lucas, 2003). All the participants approached to take part in the research were able to respond to the questionnaires. Almost all the participants that were given the questionnaire did manage to respond to them completely.

Therefore, with validity issues in consideration, it becomes apparent that generalizing the results to all participants from the population was justifiable. The search for participants who are willing to take part in the research is usually not easy. This makes it challenging when it requires lots of time of the participants.

3.10 SUMMARY

From all the discussion in this chapter, the research used a descriptive and correctional research design which is quantitative in nature. The study obtained its data from questionnaire that were set up in Likert format. Diagnostic tests for the research were conducted to check for normality of the data and multicollinearity. The study used Statistical Package for Social Sciences (SPSS) to extract such output as descriptive results, Analysis of Variances (ANOVA), correlation and regression analysis. The next chapter presents the results as produced as output in SPSS.

CHAPTER FOUR: DATA ANALYSIS, PRESENTATION AND RESULTS

4.1 INTRODUCTION

The preceding chapter looked at the research methodology for the study. However, this chapter presents the findings of the study in a manner that helps the results to be analysed in a more logical manner. The chapter starts with descriptive statistics, then presents the necessary diagnostic tests for the data suitability and model fitness. Furthermore, the chapter presents test results for the correlation and regression analysis from which hypothesis are tested and conclusions drawn. Therefore, this chapter presents the findings of the study as follows; the data descriptive, Analysis of Variance, R square and regression analysis.

4.2 DESCRIPTIVE RESULTS

Descriptive statistics are used to describe the basic features of the data in this study. They provide simple summaries about the sample and the measures. Together with simple graphics analysis, they form the basis of virtually every quantitative analysis of data.

Table 1: Descriptive Statistics

	N	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
Time Management	150	2.92	1.059	.436	.198	-.960	.394
Territory Management	150	2.89	1.270	-.136	.198	-1.309	.394
Advertising	150	3.03	1.049	-.018	.198	-1.077	.394
Service Quality	150	3.13	.914	-.041	.198	-.690	.394
Brand Preference	150	3.23	1.089	-.446	.198	-.790	.394
Valid N (listwise)	150						

The table above shows that the means for the variables used are not very different from each other as observed for time management at 2.92, territory management is at 2.89,

while Advertising is shows as 3.03, Service quality is 3.13 and brand preference has a mean of 3.23. The standard deviation also shows that the variables under consideration have less deviation from each other.

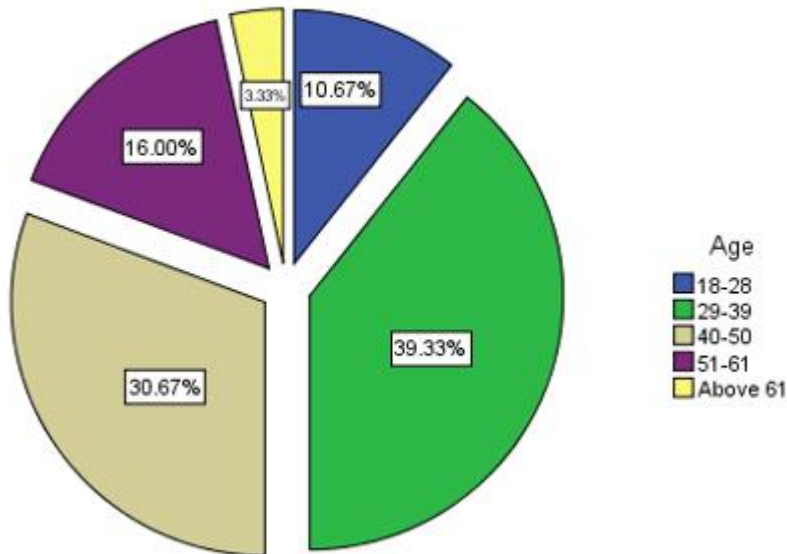


Figure 2: Age distribution of Respondents

The pie chart above in figure 2 shows the distribution of respondent's age groups. The results reviewed that the smallest representation of respondents in the study came from the age group for those that were above sixty one (61) years old, at 3.33%. This group was for the oldest respondents in the study. This was followed by a 10.67% representing the youngest respondents in the class of 18 to 28 years of age. Whereas, the age group between 51 to 61 years of age was found to be at 16%. The age group from 40 to 50 represented a 30.67% and the highest age of respondents came from the 29 to 39 age group at 39.33%.

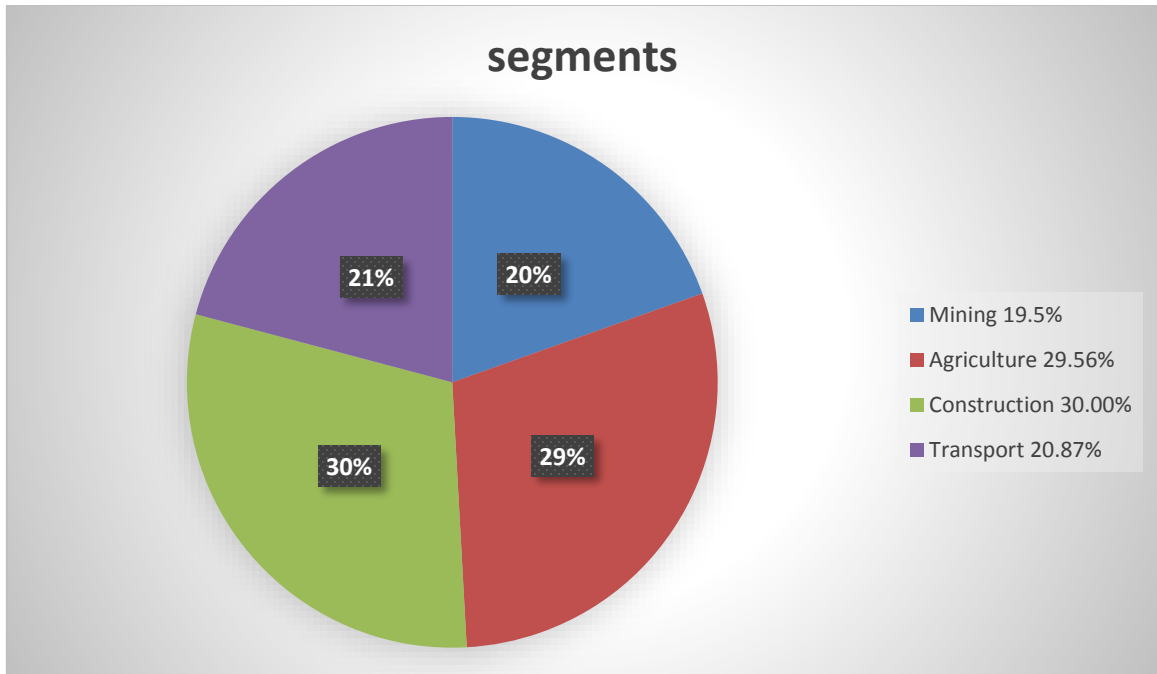


Figure 3: Respondents Participation Rate by segment

With reference to figure 3, the results in the pie chart above shows the participation rate of the respondents from the four (4) segments were the data was collected. From the results obtained, there were more participants from the Construction sector at 30%, then followed by Agriculture at 29.56%, Transport had 20.87% and 19.57% at Mining.

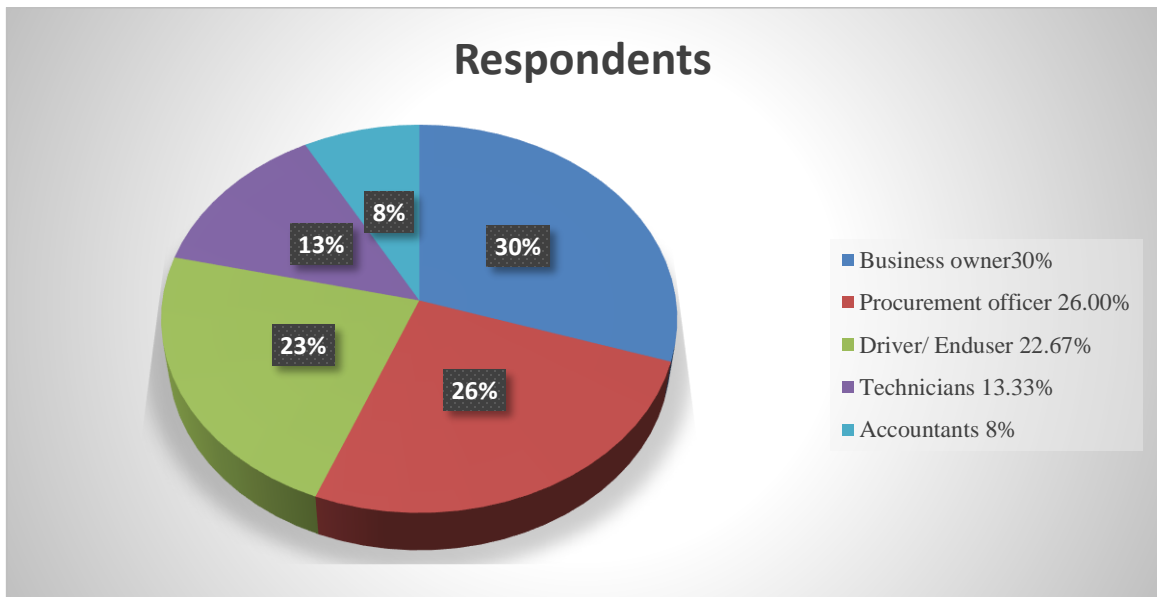


Figure 4: Distribution of Respondents

According to figure 4, the study revealed that largest percentage of respondents were those that are business owners and accounted for 30%. These were followed by the procurement officers at 26%. There was a 22.67% representing Drivers/end-users of Spectra fuels, while 13.33% were Technicians and accountant's category was represented by 8.00%.

4.3.1 GRAPHICAL TEST FOR NORMALITY

A graphical tool for assessing normality is the normal probability plot, a quartile-quartile plot (QQ plot) of the standardized data against the standard normal distribution.

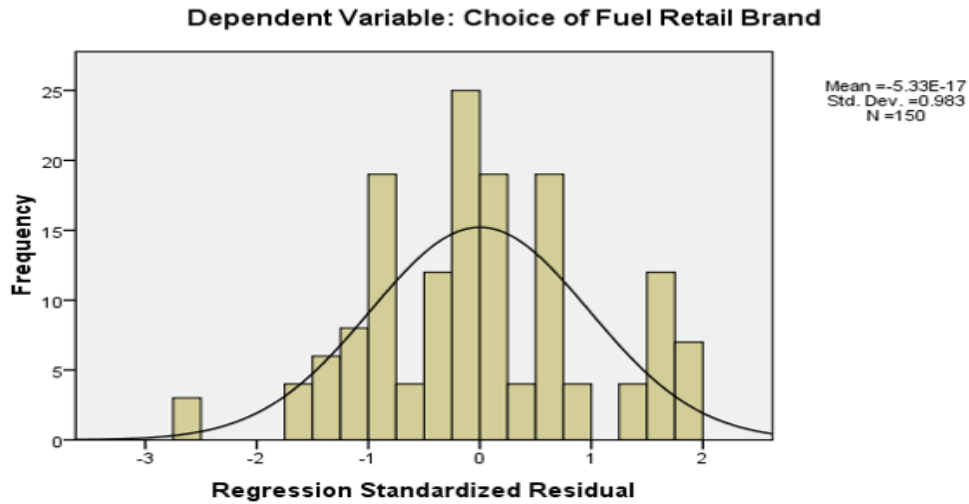


Figure 5: *Normality Test*

Here the correlation between the sample data and normal quartiles (a measure of the goodness of fit) measures how well the data are modelled by a normal distribution (Larson & Farber, 2003).

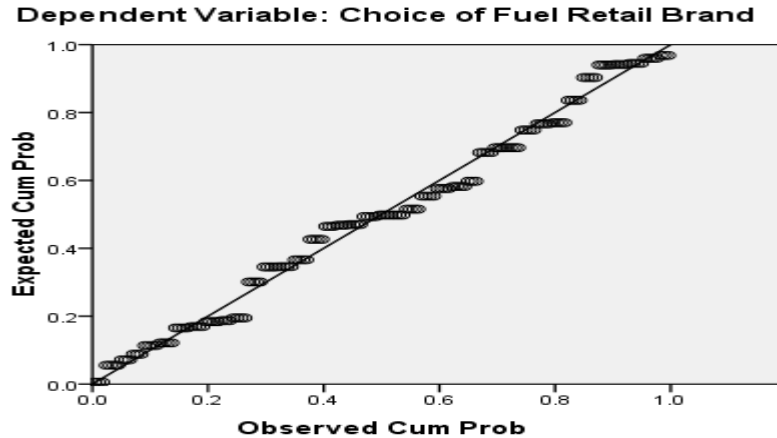


Figure 6: Normal P-P Plot of Regression Standardized Residual

For normal data the points plotted in the QQ plot should fall approximately on a straight line, indicating high positive correlation. These plots are easy to interpret and also have the benefit that outliers are easily identified. Figure 5 gives the graphical presentation showing normality. By looking at the result in figure 5 above, it shows that the data was normally distributed. By distribution, most the data points were clustered around the central area, which is basically between minus one and plus one in the figure 5 above. This suggests that parametric tests can be used to test relationships among variables.

4.3.2 TEST FOR INTERNAL CONSISTENCY

Exploratory factor analysis was used to find out the factors that influence choice of fuel supplier. Cronbach's alpha is a measure of internal consistency, that is, how closely related a set of items are as a group. Cronbach's alpha is not a statistical test-it is a coefficient or reliability i.e., consistency. 6 numbers of items have been inducted to scale and test the reliability. The Cronbach's Alpha value is 0.847.

Table 2: Reliability statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.847	.865	6

This statistic in table 2 provides an indication of the average correlation among all of the items that make up the scale. Values range from 0 to 1, which higher values indicating greater reliability. While different levels of reliability are required, depend on the nature and purpose of the scale, Nunnally (1978) recommends a minimum level of 0.7.

4.3.3 MULTICOLLINEARITY

Variance Inflation Factors (VIFs) are used to detect collinearity (also called multicollinearity) among predictors in a multiple linear regression model (Belsley, et al., 1980).

Table 3: Test for Multicollinearity of the Independent Variables in the Model

	Collinearity Statistics (VIF)
Time Management	1.232
Territory Management	2.152
Service Quality	1.417
Brand Awareness	1.954
Advertising	1.072

High VIFs reflect an increase in the variances of estimated regression coefficients due to collinearity among predictor variables, over variances obtained when predictors are orthogonal. The Variance Inflation Factor (VIF) for the study as obtained from the results show that the independent variables are not linearly correlated because most of them have shown a Variance Inflation Factor of less than 5 (Rureri, et al, 2017).

4.3.4 MODEL FITNESS

Table 4: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.835 ^a	.697	.687	.593

a. Predictors: (Constant), Brand preference, Advertising, Time Management , Service Quality, Territory Management

b. Dependent Variable: commercial customer’s choice of Fuel Supplier

The regression showed the relationship between the dependent variable, commercial customer’s choice of the fuel supplier in Zambia and independent variables which are, Brand preference, Advertising, Time Management, Service Quality and Territory Management. Table 4 above, R value is 0.835 which represents the simple correlation. It indicates a fairly strong degree of correlation between commercial customer’s choice of fuel supplier in Zambia and brand preference, advertising, time management, service quality and territory management. The R² value indicate how much of the dependent variable ‘commercial customer’s choice of fuel supplier in Zambia’, can be explained by the independent variables, ‘brand preference, advertising, time management, service quality and territory management’. In this case, 0.697 or 69.7% of the variation in the dependent variable (choice) is explained by the independent variables jointly, while 30.3% is explained by other factors not considered by the research. The results also suggest that the model created is a good fit. The R² measures the Good of fit of the regression model (Larson and Farber, 2003)

Table 5: Analysis of Variance (ANOVA)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	116.765	5	23.353	66.316	.000 ^a
	Residual	50.709	144	.352		
	Total	167.473	149			

a. Predictors: (Constant), Advertising, Brand preference, Time Management, Service Quality, Territory Management

b. Dependent Variable: commercial customer’s Choice of Fuel supplier

Table 5 shows results of analysis of variance (ANOVA) between choice of fuel Supplier and brand preference, time management, advertising, service quality and territory management. The results indicate that the regression model predicts the outcome variable significantly, this indicates the statistical significance of the regression model that was applied. An attained F value of 66.316 supported by a probability (p) value of 0.000 (p <0.05), indicated that the model was significant. This shows that overall the model used can significantly predict the determinants of choice of fuel suppliers by commercial customers in Zambia.

4.3.5 REGRESSION

Results of statistical analysis displayed in Table 6 gives the information needed to predict commercial customer's choice of fuel supplier in Zambia from time management, territory management, advertising, service quality and brand preference. It can be seen from table 6 that the constant does negatively impact commercial customer's choice of fuel supplier in Zambia while the 5 explanatory variables positively influence. This is shown by the Beta values of .293, .275, .150, .183 and .291.

Table 6: Regression output from SPSS

Model	Unstandardized Coefficients		t	Sig.
	B	Std. Error		
1 (Constant)	-.462	.239	-1.936	.055
Time Management	.293	.049	5.979	.000
Territory Management	.275	.057	4.837	.000
Advertising	.150	.048	3.111	.002
Service Quality	.183	.064	2.833	.005
Brand Preference	.291	.064	4.555	.000

a. Dependent Variable: commercial customers' Choice of Fuel Supplier

The linear resultant regression model is presented below;

$$CHO = -0.462 + 0.293TM + 0.275TRM + 0.150ADV + 0.183SQ + 0.291BPR$$

The t-values test the hypothesis that the coefficient is different from 0. To reject this, you need a t-value greater than 1.96 (at 0.05 confidence). The t-values can also be obtained by dividing the coefficient by its standard error. The t-values also show the importance of a variable in the model (Larson and Farber, 2003). The Unstandardized beta coefficients were used in the formulation of the regression model. The standard errors of the independent variables were also very small. The smaller the standard error, the less the spread and the more likely it is that any sample mean is close to the population mean. From the model, it is clear that, all of the independent variables are positively related to the dependent variable.

The model is therefore useful to fuel Companies, in this case, Spectra Oil Company because it provides a guide as to the elasticity of commercial customer's choice of fuel supplier. The interpretation of the model established is that without any influence on the commercial customers's choice, an autonomous negative factor (-0.462) will be found. This means that the company will be losing customers. Whereas holding other factors constant, a unit increase or decrease in a factor will lead to either an increase or decrease in the choice of fuel brand respectively. The magnitude of the increase or decrease in the variables will be drawn from the coefficients in the regression model. For instance when time management increases by 1 unit, commercial customer's choice of fuel supplier will increase by 0.293 units.

4.4 CONSUMER EXPECTATIONS ON QUALITATIVE COMMERCIAL CUSTOMERS'S CHOICE OF FUEL SUPPLIER DETERMINANT

Table 7 below shows qualitative responses that commercial consumers gave on the choice of fuel supplier. By simple thematic analysis, the three (3) major themes arose from the findings of this study, fuel station presence, social influence and electronic fuel management system

Table 7: Consumer expectations on qualitative brand choice determinant

Observations by Consumers	Frequency	Relative (%)
Fuel Station Presence	92	61
Social Influence	17	11.3
E fuel management system	41	27.3
	150	100%

Source: Author

According to the findings, 61% of the respondents suggested that there no many fuel stations for the company despite their loyalty to the brand. This has affected its visibility and in an event that they run out of fuel in their storage tanks and they have some immediate need, they have to cope with using other brands just to meet need.

With respect to social influence, 11.3 % of respondents said that social influence was a factor in determining choice of the fuel brand. The social influence in this case referred to the aspect of corporate image and perceptual issues in patronizing the brand.

27.3% proposed that Spectra oil should invest in electronic fuel management system at their commercial customer's sites. This will enable customers manage their stocks well and improve usage which will translate to reduction in costs.

4.5 SUMMARY

The chapter has presented data on the descriptive statistics, and further presented results on a few diagnostic tests and model fit. Furthermore, relationship between the selected independent variables on to the dependent variable and found that all of the independent variables are significant. The necessary data analysis and tests have been carried out in order to meet the objectives of this research as well as answer the research questions. The result of the current practices among respondents has been outlined as well as significant statistical tests performed on the primary data collected through a questionnaire. The hypotheses of this research are tested and set the pace to either reject or accept the null hypothesis. The next chapter discusses the findings of the study by considering the necessary hypothesis.

CHAPTER FIVE: DISCUSSION OF THE FINDINGS

5.1 INTRODUCTION

This section brings out the discussion of the findings and makes necessary inferences as necessary. It discusses importance and implication of the research finding. The previous chapter looked at the findings and the results of the research. However, this chapter was dedicated to discussion of the findings from chapter four (4). The chapter discussed the five (5) hypothesis that were formulated in chapter three of the research.

5.2 DISCUSSION OF THE OBJECTIVES AND THE FINDINGS OF THE STUDY

This section discussed the three (3) objectives of the study and how they relate to findings by other researchers in the context of the literature reviewed in chapter two of this research.

5.2.1 DISCUSSION ON THE HYPOTHESIS INVOLVING TIME MANAGEMENT AND CHOICE OF FUEL SUPPLIER.

The regression results showed that time management has a positive relationship with choice of a fuel supplier where a unit increase in time management would result in 0.293 increase in the commercial customer's choice of fuel supplier. This is true whilst holding other predictor variables constant at zero.

The hypothesis of the relationship involving the two variables were also found to be significant at 0.05 level as the significance level recorded was 0.000. Since the significance level is less than 0.05, we reject the null hypothesis and conclude that there is a positive relationship between time management and commercial customer's choice of fuel supplier. From this, we can say that time management is quite key where choice of fuel supplier by commercial customers is concerned. Commercial customers usually experience some down time due to delays in fuel deliveries which in some cases could be costly and affect their bottom line. Therefore, a supplier will be of choice if they prove to be good at time management as they will cost the customer no downtime. In this regard, management of oil marketing companies should set up their value proposition in such a way that orders from customers are delivered in a timely fashion and also allow some flexibility in their system for emergency orders.

5.2.2 DISCUSSION ON THE HYPOTHESIS INVOLVING TERRITORY MANAGEMENT AND COMMERCIAL CUSTOMER'S CHOICE OF FUEL SUPPLIER

The model also shows that holding the other predictor variables constant at zero (0), Territory Management coefficient is found to be 0.275. This means that with each unit increase in the territory management, will result in a 0.275 increases in choice of fuel supplier, whilst holding other factors constant.

The hypothesis was also found to be significant at the 0.05 level as the significance level recorded was 0.000. Since the significance level is less than 0.05, we reject the null hypothesis and conclude that there is a positive relationship between territory management and commercial customer's choice of fuel supplier.

Against this, it can be noted that territory management is as important as time management where choice of fuel supplier is a matter among commercial customers. How a company organizes and utilizes its resources has a great role in making it access and be accessible to its customers. Once, an OMC is well accessible and can access its customers, demand avenues are created and this will translate to sales. Poor territory managements leads to missed opportunities and meager results. Consequently, oil marketing companies should work or spend on making themselves easy access to or accessible by customers. Further, effective territory management will also enhance opportunity Identification and exploration. In same the line, territory management helps to maximize sales opportunities, provide excellent customer service and expand the customer relationships. On opportunity identification, territory management allows for identification of existing or potential clients in a given area, reducing thus the likelihood of omitting some business opportunities or overlapping of contacts and, therefore helping to avoid excessive transport costs. Moreover, territory management facilitates identification of the customer's needs and allowing for more specific action with a view to satisfying them.

5.2.3 DISCUSSION ON THE HYPOTHESIS INVOLVING SERVICE QUALITY

Service quality is quite diverse and relative. For this research, we considered the following; respect for customers, Tangibility, responsiveness, reliability and empathy. From the regression model, results show that, service quality has a positive relationship with choice of a fuel supplier as the coefficient of service quality was found to be 0.183. A unit increase in service quality would result in a 0.183 increase in choice of fuel retail brand. This is true whilst holding other predictor variables constant at zero.

The hypothesis of the relationship involving the two variables were also found to be significant at the 0.05 level as the significance level recorded was 0.005. Since the significance level is less than 0.05, we reject the null hypothesis and conclude that there is a positive relationship between service quality and choice of a fuel supplier.

Considering the significance of service quality, management of oil marketing companies need to invest in training of its sales staff where service quality is concerned. Further, tangibles that enhance service quality such as modern fuel management systems should be invested in. it is worth noting that if the service is not good enough, the service provider is likely to disappoint customers notwithstanding the service. On the other hand, service providers whose service is perceived to be of good quality are preferred. In turn, customers, will recommend to family members and friends.

5.2.4 DISCUSSION ON THE HYPOTHESIS INVOLVING BRAND PREFERENCE AND COMMERCIAL CUSTOMER'S CHOICE OF FUEL SUPPLIER.

The model also shows that holding the predictor variables constant at zero (0), the brand preference coefficient is found to be 0.291. this means that with each unit increase in the brand preference, leads to an increases in commercial customer's choice of a fuel supplier by 0.291, whilst holding other factors constant.

The relationship involving the two variables were also found to be significant at the 0.05 level as the significance level recorded was 0.000. Since the significance level is less than 0.05, we reject the null hypothesis and conclude that there is a significant relationship between brand preference and commercial customer's choice of fuel supplier.

This entails that to be a supplier of choice, oil marketing companies need to invest in building their brands. In Lin (2011), it was highlighted that the popular a brand, the more consumers feel that they can trust that brand, which thereby influences brand preference. Further, Sail et al (2012), discovered that well-known brands are more preferred by customers to those that are not popular. In addition, most customers associate brands with particular qualities, and a brand name can be used to signify quality in products. Therefore, management in oil marketing companies need to take branding seriously if they have to get the desired loyalty from commercial customers.

5.2.5 DISCUSSION ON THE HYPOTHESIS INVOLVING ADVERTISING AND COMMERCIAL CUSTOMER'S CHOICE OF FUEL SUPPLIER

Advertising being a communication form which is paid for and impersonal, and is among the ways companies communicate to customers about their products, it was found to be positive and significantly related to commercial customer's choice of fuel supplier. The model also shows that holding the other predictor variables constant at zero (0), the coefficient of advertising was found to be 0.150. This means that with each unit increase in the advertising leads to a 0.150 increase in choice of fuel supplier, whilst holding other factors constant.

Similarly, the hypothesis of the relationship involving the two variables were also found to be significant at the 0.05 level as the significance level recorded was 0.002. Since the significance level is less than 0.05, we reject the null hypothesis and conclude that there is a positive relationship between advertising and choice of fuel supplier.

This influence and significance implies that oil marketing companies should invest in advertising activities such as promotions, radio and television adverts, and social media and also engage in corporate social responsibility. This will in turn improve the company's visibility and stick on customer's mind such that whenever they think buying fuel, the company is the first they think of. Therefore, management should always allocate funds for advertising if they have to be a company of choice among commercial customers of fuel. However, advertising alone does not make consumers prefer suppliers, but only attracts their attention towards them (Ayanwela, et al, 2005). Moreover, too often

repeated adverts results in it becoming ineffective, where by consumers become so accustomed to the advert that they no longer pay them any attention (Solomon, 2013)

5.3 SUMMARY

Chapter five (5) discussed the five variables in this research and how they relate to commercial customer's choice of fuel supplier. The five (5) variables considered were time management, territory management, service quality, brand preference and advertising. Further, it discussed importance and implication of the finding to management. It was found that that all the independent variables had a significant positive relationship with the dependent variable, commercial customer's choice of fuel supplier. The next and final chapter makes the necessary conclusions and recommendations of the whole research.

CHAPTER SIX:

CONCLUSION AND RECOMMENDATIONS

6.1 INTRODUCTION

This is the final chapter of the research and is aimed at concluding the research, and making necessary recommendations and comparisons with previous studies on the same topic. It will address the objectives that were initially set up in chapter one to ensure that they have been fully accomplished. The research was based on the factors that influence commercial customer's choice of fuel supplier in Zambia. In this research, five factors were identified and used; these being; time management, territory management, service quality, brand preference and advertising.

6.2 CONCLUSIONS

The study concludes that the choice of Petroleum fuel supplier by commercial customers in Spectraoil is influenced by several factors among them time and territory management, service quality, brand preference and advertising. The regression analysis results support the finding with F statistic of 66.316 with the probability (p) value of all the predictors being less than 0.05 indicating that the model was significant. Correlation analysis results shows that there is a fairly strong correlation between commercial customer's choices of fuel supplier in Spectraoil, and the five factors (time management, territory management, brand preference, advertising and service quality), ($R=0.835$ and $R^2=0.687$). The findings from the descriptive analysis indicate that all the factors (time management, territory management, service quality, brand preference and advertising) have significant positive influence on the commercial customer's choice of fuel supplier.

Considering each objective particularly, the first being to explore the relationship between territory and time management and choice of fuel supplier among Spectra Oil commercial customers. The results of the study found a significant positive relationship between territory and time management and choice of fuel supplier. A unit increase in time management would result in increase in commercial customer's choice of fuel supplier. This was true whilst holding other predictor variables constant at zero. It was

concluded that there is a positive relationship between time management and choice of fuel supplier.

From the results obtained, it is very clear that customers are so concerned about how the fuel service provider manages its time with respect to deliveries. This also implies that time keeping in serving customers is a fundamental aspect that influence the buying behaviour.

The second part of the first objective was to find out whether territory management has a relationship with choice of fuel supplier. From the findings, there exist a relationship between territory management and commercial customer's choice of fuel supplier.

Thirdly, the relationship between service quality and commercial customer's choice of fuel supplier was reviewed. It was found that there exist a significant positive relationship between service quality and choice of fuel supplier among commercial customers. The study found that when quality of service increases, there was a corresponding increase in the use of Spectra fuel.

The fourth objective was set to describe the influence of brand preference on commercial customer's choice of fuel supplier. The result showed that brand preference is an important determinant of the commercial customer's choice of fuel supplier, whilst holding other factors constant. Therefore, the choice of a fuel supplier increase with brand preference.

Finally, the relationship between advertising and commercial customer's choice of fuel supplier b was also reviewed. The study found a positive relationship between advertising and choice of fuel supplier brand. This means that commercial customers respond to advertising by these fuel suppliers.

6.3 RECOMMENDATIONS

The study recommend that Spectraoil should continue investing in training of its staff with respect to customer service, time and territory management. They should allocate more resources towards customer service excellence improvement and ensure the whole staff complement undergo customer service excellence training. Further, they should allocate more resources for the purpose of advertising as this will enhance brand

awareness and make the brand popular. Below are some of the recommendations on specific factors;

- i. Customers prefer to purchase from fuel suppliers that emphasize the effective use of time. This reduces or eliminates down time in their work hence improving profitability. Customers should be served on time to ensure that they continue to buy Spectraoil fuel products as they perceive time management to be an important aspect.
- ii. There are only four (4) Spectra fuel filling stations in Lusaka currently. Customers have raised concerns that there is need to have more filling stations for Spectra fuel in various locations in Lusaka and the rest of the Country to enhance visibility.
- iii. Service quality should be continually improved as a differentiation factor as fuel brands in Zambia are so many and that poses lots of competition. Management should invest in customer service training in its staff and also tangibles such as fuel management system.
- iv. Brand image is an important determinant of the commercial customer's choice of fuel supplier. Therefore, there is need to continually build brand image. This entails companies allocating money particularly for brand building.
- v. There is need to continually advertise Spectra fuel products so that customers are always made aware of all its offerings. This is so because the customers are responsive to advertising according to the findings of this research.

6.4 AREAS FOR FURTHER STUDIES

The study focused only on commercial customers buying Spectra Oil Corporation products. This means it focused on Spectra customers only. This might not represent the whole picture about all commercial customers in general. Therefore, there is need to study factors that influence choice of fuel supplier across all brands in Zambia.

With availability of information, studies about the financial performance of Spectra Oil Corporation and its market share can also be useful in understanding the business prospects of fuel brands.

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APPENDICES

APPENDIX I

QUESTIONNAIRE

My name is Chisala Mulenga, a Master of Business Administration (Management Strategy) student from the University of Zambia. The questionnaire is deigned to identify the factors that influence consumer choice of a fuel retail brands. This is an academic research and as such any information volunteered will be kept confidential and will be used solely for this this study. Kindly assist me in completing this questionnaire.

SECTION A: DEMOGRAPHICS

1. Gender	Male		Female	
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2. Age	Age Group	Select
	18 to 28 Years	
	29 to 39 Years	
	40 to 50 Years	
	51 to 61 Years	
	Above 61 Years	

3. Respondent	Qualification	Select
	Business owner	
	Procurement officer	
	Driver/End-user	
	Technician/Engineer	
	Accounts officer	

4. Segment	Mining	Agriculture	Construction	Transport
Tick				

SECTION B: FACTOR THAT INFLUENCE CHOICE OF RETAIL BRAND

5. Time Management (The following aspects of time management influence your choice criteria)

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
a) Lead time is good					
b) Response Rate to queries is good					
c) Time taken to offload is good					

6. Territory Management (The following aspects of territory management influence your choice criteria)

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
a) Convenience					
b) Support from sales team					
c) The ease of locating the brand					
d) Availability when needed					

7. Advertising (The following aspects of advertising influence your choice criteria)

Brand promotions.	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
a) Advertisements.					

8. Service quality (The following aspects of service quality influence your choice criteria)

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
a) Tangibility					
b) Responsiveness					
c) Assurance					
d) Reliability					
e) Empathy					

9. Brand preference (The following aspects of brand preference influence your choice criteria)

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
a) The history, heritage and experience of the brand as well as logos, characters, colour, symbols, slogans or jingles influenced your choice criteria.					
b) Your knowledge of the brand influenced your choice criteria.					
c) Your loyalty to this brand influenced your choice criteria.					

10. Choice Criteria of fuel supplier brand

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
a) You prefer to use products of Spectra fuel than other offerings.					
b) You always use Spectra fuel products.					

c) Emotionally attached towards your most preferred fuel brand.					
d) Economic, rational factors that influenced the choice of your most preferred fuel retail brand.					

Other Factors (The following aspects of other factors influence your choice criteria)

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Social Influence -Recommendation of a friend, family member or colleague or influence of choice from family/friends.					
Price -The value to cost of the product offered and its price competitiveness					
Product -The availability of different grades of fuel (regular, premium, super)					
Value Added Services -The added service the brand offers (product quality check, quantity and training)					

Interview Questions

How can fuel marketing companies improve brand loyalty among their customers?

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Thank you for your time.

End of Questionnaire