UNIVERSITY OF GHANA

VALUE CREATION THROUGH CUSTOMER SERVICE EXPERIENCE: A STUDY OF SELECTED CHURCHES IN GHANA

BY

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DECLARATION

I do hereby declare that this work is the result of my own research and has not been presented by anyone for any academic award in this or any other university. All references used in the work have been fully acknowledged.

I bear sole responsibility for any shortcomings.

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CERTIFICATION

I hereby certify that this thesis was supervised in accordance with procedures laid down by the University.

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ABSTRACT

The creation of value has long been recognized as a central concept in marketing and has been suggested as the main purpose of organizations, a key to success via differential positioning, and a precursor to customer satisfaction and loyalty. Understanding what value is and how value is created and delivered to customers has become critical especially for service firms where there is less tangibility. The main aim of this study was to assess the value creation process of churches – a social institution – through the service experience created for the patrons of their services i.e. the church members and how personal factors affect the assessment of customer value.

This study assumed that churches first create positive service experiences through the deployment of their service mix in order to create the needed value for their customers. However, the assessment of value created out of the service experience is moderated by personal idiosyncrasies of church members. Data was collected from four categories of churches in Ghana through a structured questionnaire. The analysis method included ANOVA, Exploratory Factor Analysis and Structural Equation Modeling to test the hypothesized relationships.

The study identified five elements of church service mix whose deployment influence the creation of church service experience. The study found no relationship between church service mix and customer value; but found a positive relationship between church service experience and customer value. It was also found that members' personal goals negatively influence church service experience and customer value creation relationship; while members' value for fellowship positively influence church service experience and customer value creation relationship.

Thus study has contributed to the understanding of value creation and customer experience within churches, a dominant and non-profit making sector in the Ghanaian economy. The study has also made some major recommendations to guide future research and church management.

DEDICATION

This work is dedicated to my beloved family; Lady Yaa Achia Boadi Nyamekye, Michael Boadi Nyamekye Jnr, Mitchell Boadi Nyamekye, Michelle Boadi Nyamekye and Miguel Boadi Nyamekye

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TABLE OF CONTENT

CHAPTER SIX: CONCEPTUAL FRAMEWORK AND HYPOTHESES FORMULATION

CHAPTER SEVEN: METHODOLOGY

CHAPTER TEN: SUMMARY, CONCLUSIONS AND IMPLICATIONS

LIST OF TABLES

LIST OF FIGURES

CHAPTER ONE

INTRODUCTION

In this chapter, the study explains the rationale behind this thesis and gives justification for the study. The chapter presents the objectives of the thesis and the research questions it seeks to answer. The significance of the study is also explained in addition to how the entire thesis is structured.

1.1 BACKGROUND TO THE STUDY

The creation of value is the core purpose and central process of economic exchange. As a matter of fact, every business or entity irrespective of motive (be it profit or non-profit) exists to create value (Peteraf & Barney, 2003; O'Cass & Ngo, 2010). Value is considered to be the strongest motivator of behavior of consumers of goods and services. As asserted by Sok and O'Cass (2011), the primary pursuit of any business is to understand what value customers are looking for in the marketplace and to create, offer and maintain that value for them (Sirmon et al., 2007). Patrons of goods and services engage in activities to achieve value, not only financial value, but also social, psychological, aesthetic, and moral values (Normann, 2001). Likewise, in social entities such as churches, patrons seek value in the form of social, psychological, moral, spiritual upliftment and emotional happiness. This study is therefore interested in how value is created for the church member and how the value created is adjudged to be an outcome of the church activities. The value creation process in such institutions has not received the needed attention in the current literature that therefore positions the study as making substantial contribution to the literature.

The creation of value has long been recognized as a central concept in marketing (Woodruff, 1997) and the fundamental basis for all marketing activities (Holbrook, 1994). It has been suggested as the purpose of organizations (Slater, 1997), a main key to success via differential positioning (Cooper, 2001), and a precursor to customer satisfaction and loyalty (Woodall, 2003). Understanding what value is and how value is created and offered to customers has become critical (Bowman & Ambrosini, 2000, 2009; Mittal & Sheth, 2001; DeSarbo et al., 2001; Payne & Frow, 2005; Anderson et al., 2006; Lepak et al., 2007; Sirmon et al., 2007) especially for service firms (Sok & O'Cass, 2011). The notion of marketing as a facilitator and 'structurer' of the mutual creation and enjoyment of value is gaining credence (Payne et al., 2007) as such value must be studied from different perspectives such as the nonprofit as well as the profit-oriented organizations.

Business entities are searching for new and better ways to create value that leads to the differentiation of service offerings in order to attract and keep customers, as well as make a profit (Shaw & Ivins, 2002). Value has been argued not to be just economic benefit owned by a seller to be relinquished to the customer but a disposition or an experience (Haksever, Chaganti, and Cook, 2004). Especially in service setting, there is a strong advocacy that there is no real ownership in the exchange. Holbrook (1994) refers to value as preference or favorable disposition, general liking, positive affect, and judgment as being good which all come up to an experience created for the customer. Woodruff (1997) sees value as both desired and received experiences from actual use or contact with a service institution. Value is therefore a phenomenological disposition or experience. Holbrook (1994) succinctly defines value as an interactive relativistic preference experience. Value is therefore created through the experience the customer has with the service entity.

Woodruff and Flint (2006) state that something has value when a customer attaches preference to it. Value then is an outcome of a customer's experience of interacting with some object (Holbrook, 1994). Vargo and Lusch (2004) assert that value plays an important role in the service-dominant economy by recommending that marketing pay more attention to value, which implicitly suggest the experience nature of value in the relational exchange. Leaders in marketing are moving towards a dynamic exchange relationship perspective that involves performing processes and exchanging skills and services in which value is co-created with the customer (Prahalad & Ramaswamy, 2004). Vargo and Lusch (2004a) in their new perspective of value indicated that value is realized when a service is used and users both create and judge the value. Consequently, how customers experience activities is crucial to their perception of value (Bitner, 1992). "Value is now centered in the experiences of consumers" (Prahalad & Ramaswamy, 2004, p. 137), rather than embedded in goods and services. This therefore suggests that the value creation process in organizations can be better undertaken through the service experiences of customers and this is even more essential for service firms.

Service experience is the internal and subjective response customers have to any contact (direct or indirect) with a particular service. Companies offering customer experience create a holistic offer that encompasses the exceptional pleasure enjoyed by customers with contact with every aspect of the organization's offering (Zomerdijk & Voss, 2009). Service experience is seen as a service process that creates customers' cognitive, emotional and behavioral responses, resulting in a mental mark (Johnston & Clark, 2001; Svari et al., 2011). If the service experience is negative, customers frequently communicate their negative emotions to others and themselves become emotionally detached from the service provider (Barsky & Nash, 2002). Unfortunately, the possibility of failure in service encounters cannot be completely eliminated, due to the variety of factors that may impact on the process of service co-creation (Vargo & Lusch, 2004, 2008), service consumption, and of the customers' perceived values and expectations. Research that attempts to gain insight into service experience has been encouraged to help the management and delivery of service (Smith & Bolton, 2002; Svari, et al., 2011).

Recent definitions of customer experience include that "the customer experience originates from a set of interactions between a customer and a product, a company, or part of its organization, which provoke a reaction (Verhoef et al., 2009, p. 32). This experience is strictly personal and implies the customer's involvement at different levels (rational, emotional, sensorial, physical, and spiritual)" (Gentile, Spiller & Noci, 2007, p. 397). A second and related definition is that "customer experience is the internal and subjective response customers have to any direct or indirect contact with a company. Direct contact generally occurs in the course of purchase, use, and service and is usually initiated by the customer. Indirect contact most often involves unplanned encounters with representatives of a company's products, service or brands and takes the form of word-of-mouth recommendations or criticisms, advertising, news reports, reviews and so forth" (Meyer & Schwager, 2007, p. 118).

The current study has the preoccupation of investigating the church value creation through the service experience delivered to its patrons. The study is interested in evaluating the value creation process of the church for its customer and how the customer of the church, who in this study is defined as the member of the church, experiences this value through the services provided.

Churches are social institutions which belong to the not-for-profit service sector with immense economic and social importance, however, the relevant application of marketing and managerial principles seem not be emphasized within these institutions. Social institutions are defined in this thesis as essentially private, that is, outside the institutional structures of government; that are not primarily commercial and do not exist primarily to distribute profits to their directors or “owners”; that are self-governing; and that people are free to join or support voluntarily when it is necessary. The church has the main client to be the members that form the group called the church. Churches are private non-profit organizations without a financial objective, under private control, which aims to generate social and other benefits for a specific sector of society (Gonzalez et al., 2002) and it is this social and other benefits (termed as value in this thesis) that is under investigation.

1.2 STATEMENT OF THE PROBLEM AND RESEARCH GAP

The emerging customer value paradigm and theory of the firm (e.g., Hunt & Morgan, 1997; Slater, 1997; Hunt, 1999) suggests that firms exist to create value for others where it is neither efficient nor effective for buyers to attempt to satisfy their own needs. From this perspective, the objective of marketing is to achieve personal, organizational, and societal objectives by creating superior customer value for (exchange with) one or more market segments with a sustainable strategy (Hunt, 1999). The church as an entity exists to achieve societal and religious or spiritual objectives (Vidal, 2001). The church exists and professes to offer solutions to the challenging needs of all mankind (Ortberg, Gorsuch & Kim, 2001). It is in this quest that the church creates value for society and specifically for their members.

Despite the centrality of customer value to marketing thought, customer value research is still nascent and in the early stages of conceptual development (Zhao, Wang & Fan 2015; Armstrong, Kotler, Harker & Brennan, 2012; Cheng, & Chen, 2009; Brodie, Whittome, & Brush, 2009; Palmatier, 2008; Woodruff & Flint, 2006). Although popular works have focused on normative customer value creation strategies (e.g., Treacy & Wiersama, 1993; Slywotzky 1996), preliminary academic work has focused on the importance of the customer value concept (e.g., Band, 1991; Gale, 1994) and definitions, conceptualizations and typologies of customer value (e.g., Woodruff, 1997; Ulaga, 2003; Woodall, 2003) and has not deeply engaged in how and the process of value creation.

Woodruff and Flint (2006) describes the nature of customer value as dynamic and presents rich direction for research. They opine that research on customer value process, the kind of value created in the relational exchange and customer value chain are key areas that more research needs to be done if the service dominant logic is to become the marketing paradigm. The apparent confusion on how value is defined by different scholars lend to the fact that there is a real importance for a study in value creation. This study makes an attempt to fill this gap by investigating into the value creation process of a social institution (the church to be specific) and consumption of the value by the consumer (church member).

The experience economy proponent assert that there is a paradigm shift from goods and service economies to experience economy (Schmitt & Zarantonello, 2013; Pine & Gilmore, 2011,1999), the service-dominant logic seems to place more emphasis on customer value which is similar to experience creation. This study uniquely makes an attempt to find out how social institutions can create a service experience that will result in value creation for their clientele.

Many companies fail to meet customer expectations with respect to creating customer value (Cheng & Chen, 2009; Klingmann, 2007; van Riel & Lievens, 2004), probably because managers are not completely sure of what brings value to the customer, or how it is created. In the literature, concepts such as value (Lepak, Smith & Taylor, 2007) and experience (Verhoef, et al., 2009) are often only vaguely defined. To stress the importance of the relationship between service experience and value, the theoretical part of this thesis has made an attempt to provide answers, in accordance with the study's standpoint, to the questions of how the service experience is conceptualized and how it is linked to value in service research.

Another uniqueness of this study stems from the fact that it is situated in the non-profit sector that is under-researched compared to the profit sector (Stone & Cutcher-Gershenfeld, 2002; Herman & Renz, 2004). Though non-profit organizations such as churches play an important societal role in the economic development of nations especially in the sub-Saharan Africa, less is known about their value creation process and delivery.

Considering the fact that NPOs (not-for-profit organizations) contribute substantially to GDP (Renshaw & Krishnaswamy, 2009, p. 457) and the fact that their social contribution to the generation of social value has risen in recent times (Salamon, 2007; Fagan 2006), it is important for empirical studies such as this to investigate this all important sector of the world's economy. There appears to be an overconcentration of research in the for profit sectors while leaving the nascent nonprofit sector receiving less attention. Despite the sector's immense importance in addressing problems in the nooks and crannies of society, it is seen sometimes as not having a significant impact on the overall output of society due to the lack of empirical research to prove otherwise. Though their missions are socially important, the management challenges they face are considered to be relatively mundane in comparison to the really hard problems that businesses (profit oriented) address routinely (Andreasen & Kotler, 2008). Dowie (2001) posits that massive changes are occurring in the nonprofit sector and their isolated events are touching the lives of virtually everyone. Andreasen and Kotler (2008) categorized the world's economy into three sectors i.e. the private profit oriented, the public government driven and the nonprofit; and that managers of these sectors need to understand marketing and how marketing is – and ought to be. It is in this light that this study becomes even more relevant in terms of it theorization and its empirical contribution.

Although religion (church being central) is a common experience among humans, it remains largely unexplored within the developmental sciences and management literature (Kerestes & Youniss, 2002; Benson, Roehlkepartain & Rude, 2003). The paucity of research on a central element of human functioning within the developmental sciences is surprising, considering that youths and adults alike report high levels of religious beliefs and participation (Gallup & Bezilla, 1992; Gallup International Association, 2009). A Gallup International Association (2009) poll of 50,000 adults in 60 countries found that 87% of respondents reported being part of a religious denomination, 63% indicated that God was highly important in their lives, and 75% believed in either a personal God or "some sort of spirit or life force".

In Ghana, anecdotal evidence indicates that about a substantial portion of the population of adults spend a substantial amount of their active times whining the church. The weekend is normally reserved to church activities. However, the values these church members expect, how they are created and delivered have received a paucity of research.

Although the field of the psychology of religion has produced a rich history of theoretical and empirical work, developmental and management issues remain relatively underexplored (Benson et al., 2003; King & Boyatzis, 2004). The small body of existing literature has often focused on the relationship between religiousness and various behavioral outcomes. For instance, these studies suggest that among adolescents, religion likely serves a dual role of promoting positive development as well as offering protection against risk behaviors (King & Boyatzis, 2004). Although interest has grown in the identification of the benefits of churches to human well-being and the application of business principles, many of the existing studies provide little theoretical explanation for these positive effects.

1.3 RESEARCH OBJECTIVES

The main aim of this study is to assess the value creation process of NPOs through the service experience created for the patrons of their services and other relevant groups who directly benefit from their social services. In specific terms, the study seeks:

1. To identify the elements of the church service mix;
2. To determine the effect of church service mix elements on church service experience.

3. To establish the effect of church service experience on value derived by the patron; and
4. To evaluate the effect of idiosyncratic factors on church service experience and customer value relationship.

1.4 RESEARCH QUESTIONS

To achieve the above objectives, the thesis seeks to find answers to the following questions:

a. What are the components of the church service mix?
b. What is the effect of church service mix elements on church service experience?
c. What is the effect of the church service experience on the value experienced by the church member?
d. What is the effect of church member's personal factors on the service experience and customer value relationship?

1.5 SIGNIFICANCE OF THE STUDY

The significance of this study cannot be over emphasized. This study makes general contribution to the body of knowledge in terms of giving a different perspective to the value creation and service experience literature. The current study is situated in an arena (Not-for-profit: NPOs) that has not received enough attention over the years in terms of the sectors value creation process and consumption. The study specifically focuses on the church which is a very important social institution providing all kinds of value to the community and the people living in it. This research seeks to contribute to the knowledge gathering in this respect and develop the literature in the Ghanaian context.

In terms of profit-oriented organizations, service marketing in Ghana has been widely explored by academics (e.g. Hinson, Owusu-Frimpong & Dasah, 2009; Narteh & Owusu-Frimpong, 2011), while the non-profit organization such as the church has not been given priority. The study in its uniqueness applies some elements usually used by the business sector. The current study tests how a social institution applies the service mix elements to create service experience that eventually create value for its members.

As Christian denominations grow in their numbers within the society, there is the need for uniqueness and differentiation. Even though all preaches the simple message of salvation, every denomination would want to be seen as unique. This thesis brings to the fore how churches of different orientations create value for its members.

1.6 ORGANIZATION OF THE THESIS

The thesis is organized into ten chapters. The first chapter of the thesis is an introduction to the entire study that looks at the background, problem statement, research objectives, questions and the significance. Chapter Two concentrates on the context of the study which discusses a brief history of the church from its time of inception to the present day and shows how the church spread throughout the world and later concentrates on the existence of the church in Africa. Chapter Two also gives a detail account of how the church started in Ghana, i.e. the geographic context of the study and its spread to other parts of the country amidst hindrances. The chapter gives account of how the church has impacted on the socio-economic and political landscape in Ghana and how its influence continues to be felt by all. It concludes by showing how the church over the years has created value in every facet of the economy in every community that it establishes in.

Chapter Three begins the literature review chapters and discusses the important literature related to value and its origins as well as the different perspectives from which other scholars have viewed the subject. The chapter also discusses the value creation process for the firm and the various frameworks that explain the dimensionalities of value. In the next chapter, review of literature is done on service experience and customer service experience. The chapter gives different perspectives as shared by different scholars in terms of the forms of customer service experience. Discussions are also done on what customer service experience is and how the firm can go beyond satisfaction to creating customer experiences at all fronts.

Chapter Five has discussed the conceptualizations done in the study and has also established the possible relationships that exist among the construct. The chapter has conceptualized that the church service mix will influence both the church service experience and the customer value. It has also established that, although the study expects church service experience to influence customer value, there are some personal factors that may moderate this relationship. The chapter has also hypothesized the various relationships accordingly, which has paved the way for empirical examination.

The theoretical chapter follows and discusses the theoretical foundations for this thesis. The chapter explains that two complementary behavioral theories were adopted to explain how people orient themselves to enjoy value and how they perform or associate themselves to setting courses as a means to an end. The chapter shows that the combination of the expectancy value theory and the means end theory has explained the consequence of service experience which Sheth et al. (1991) call consumption value.

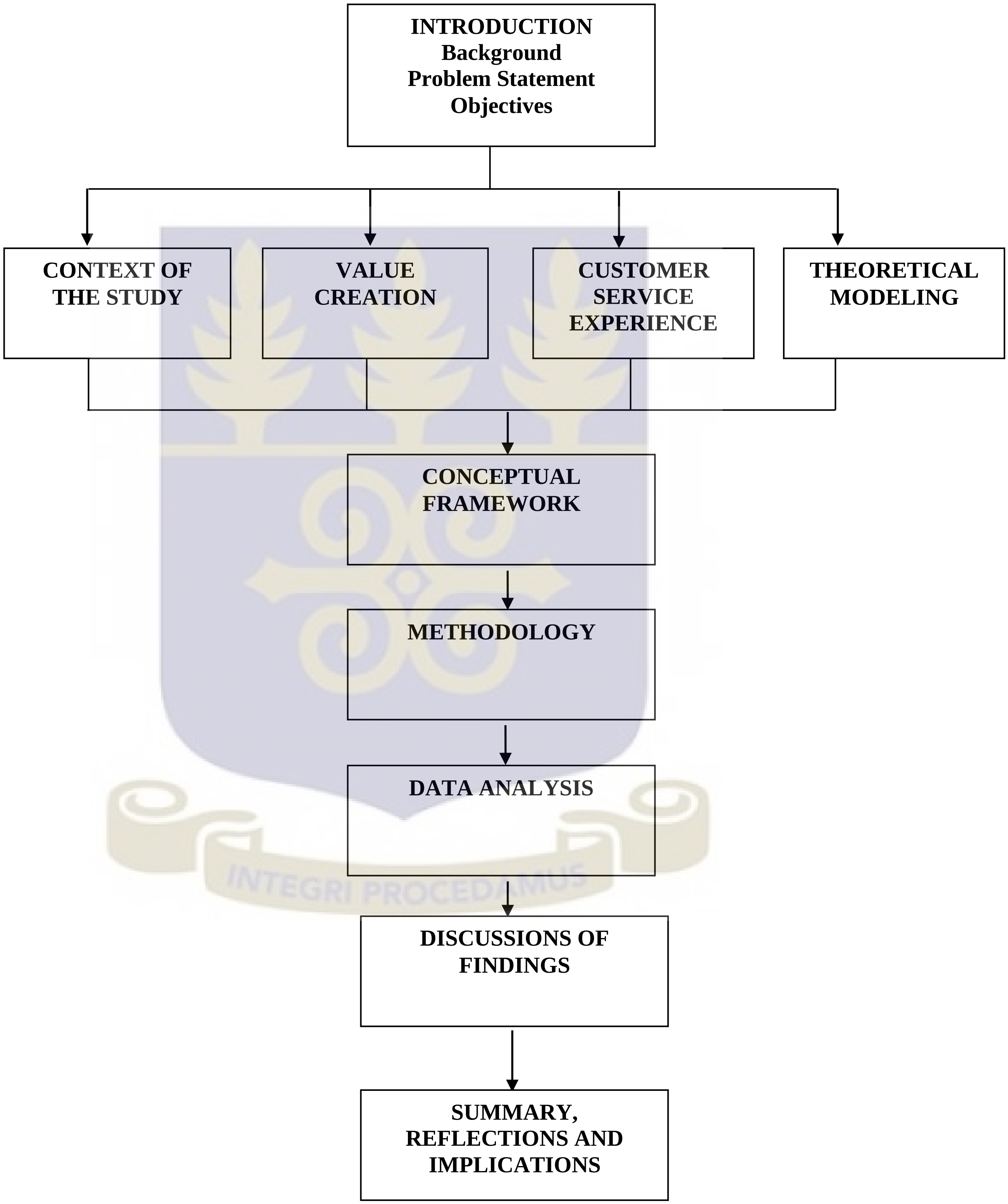
The methodological chapter dealt with all the philosophical and methodological issues that are related to the current study. The chapter first discussed the ontological and epistemological stance chosen for the study and later presented the research approach and the purpose of the current study. The methods of qualitative and quantitative research are also discussed and a justification given in line with the philosophical and research approach underpinning this study for choosing quantitative methods. Data collection methods and the instruments used in the data collection as well as method of analysis and quality criteria are discussed. Sampling issues were dealt with in this chapter and concluded by explaining the construct measures used in the study.

Chapter Eight begins the chapters that present the data analysis and discussions of the study's data. The data were collected from the church members from four categories of churches in Ghana, namely The Catholic, Protestants, Charismatic and Pentecostal churches. This chapter in particular presents the sample characteristics of the respondents who took part in the study in terms of their demographic peculiarities such as age, sex, income, nationality, educational level, marital status and employment status. Descriptive statistics of the scales used in measuring the constructs are presented. The chapter also deals with the data purification and validity checks through exploratory and confirmatory factor analyses.

In the ninth chapter, discussions are had on the relationships that exist between the demographic factors (sex, age, education and income) of church members and their service experience and customer value evaluations. The objective of this assessment is to determine whether a person's demographic characteristic relates to how he/she perceive the kind of service experience or customer value obtained from the church. The second part of this chapter also conducts a two-way relationship analysis of service mix and service experience, service mix and customer value and service experience and customer value. The objective is to assess which factors within the three constructs influence what. This enabled the study to give recommendations in terms of which aspects of the church activities must be emphasized to increase customer value and service experience. This chapter also focused on analyzing the hypothesized model proposed in Chapter Six.

This final chapter of the thesis concludes the study by recapping all the relevant matters discussed in the thesis. The chapter also offers a summary of the key findings based on the objectives of the study. The chapter discusses the implications of the findings of the study by suggesting strategic options and policies that churches can adopt to increase their propensity to create relevant value for their members and the entire society at large.

Figure 1.1: DIAGRAMMATIC PRESENTATION OF THE THESIS



CHAPTER TWO

CONTEXT OF THE STUDY

In this chapter, attention is paid to the context within which this study is being conducted. The chapter gives a brief history of the church from its time of inception to the present day. It shows how the church spread throughout the world and later concentrates on the existence of the church in Africa. The chapter also gives a detail account of how the church started in Ghana, i.e. the geographic context of the study and its spread to other parts of the country amidst hindrances. The chapter gives account of how the church has impacted on the socio-economic and political landscape in Ghana and how its influence continues to be felt by all. It concludes by showing how the church over the years has created value in every facet of the economy in every community that it establishes in.

2.1 INTRODUCTION

Christianity developed out of Judaism in the 1st century C.E. (LeMarquand, 2000). It is founded on the life, teachings, death, and resurrection of Jesus Christ, and those who follow him are called "Christians". Christianity has many different branches and forms with accompanying variety in beliefs and practices. The three major branches of Christianity are Roman Catholicism, Eastern Orthodoxy, and Protestantism, with numerous subcategories within each of these branches (Stark, 2006). Until the latter part of the 20th century, most adherents of Christianity were in the West, though it has spread to every continent and is now the largest religion in the world (Stark, 2006). Traditional Christian beliefs include the belief in the one and only true God, who is one being and exists as the Father, Son, and Holy Spirit, and the belief that Jesus is the divine and human Messiah sent to save the world. Christianity is also noted for its emphasis on faith in Christ as the primary component of religion. The sacred text of Christianity is the Bible, including both the Hebrew Scriptures (also known as the Old Testament) and the New Testament. Central to Christian practice is the gathering at churches for worship, fellowship, and study, and engagement with the world through evangelism and social action.

The Catholic Encyclopedia (1993) adequately provides the history of Christianity. Christianity emerged in the Levant (now Palestine and Israel) in the mid-1st century AD. Christianity spread initially from Jerusalem throughout the Near East, into places such as Syria, Assyria, Mesopotamia, Phoenicia, Asia Minor, Jordan and Egypt. In the 4th century it was successively adopted as the state religion by Armenia in 301, Georgia in 319, the Aksumite Empire in 325 (Munro-Hay, n.d), and the Roman Empire in 380. After the Council of Ephesus in 431 the Nestorian Schism created the Church of the East (Catholic Encyclopedia, 1913). The Council of Chalcedon in 451 further divided Christianity into Oriental Orthodoxy and Chalcedonian Christianity. Chalcedonian Christianity divided into the Roman Catholic Church and Eastern Orthodox Church in the Great Schism of 1054 (Catholic Encyclopedia, 1913). The Protestant Reformation created new Christian communities that separated from the Roman Catholic Church and have evolved into many different denominations. Roman Catholic and Eastern Orthodox Christianity spread to all of Europe in the Middle Ages. Christianity expanded throughout the world during Europe's Age of Exploration from the Renaissance onwards, becoming the world's largest religion (adherents.com). During its early history, Christianity grew from a 1st-century Jewish following to a religion that existed across the entire Greco-Roman world and beyond.

2.2 THE EARLY CHURCH

The early church is mostly referred to as the Apostolic Church which was the community led by the apostles, and to some degree, Jesus' relatives (Gerberding & Cruz, 2004). In his "Great Commission", the resurrected Jesus commanded that His teachings be spread to the entire world. While critics dispute the historical reliability of the Acts of the Apostles, the *Acts of the Apostles* is the major primary source of information for this period. Acts gives a history of the Church from this commission in Acts 1:3–11 to the spread of the religion among the gentiles (Catholic Encyclopedia, 1913) and the eastern Mediterranean by Paul and others.

The first Christians were essentially all ethnically Jewish or Jewish Proselytes. In other words, Jesus preached to the Jewish people and called from them his first disciples; see for example Matthew 10. However, the *Great Commission* is specifically directed at "all nations," and an early difficulty arose concerning the matter of Gentile (non-Jewish) converts as to whether they had to "become Jewish" (usually referring to circumcision and adherence to dietary law), as part of becoming Christian. Greeks in particular considered circumcision repulsive and Hellenists (Frederick, 2001) while circumcision advocates were labelled *Judaisers*. The actions of Peter, at the conversion of Cornelius the Centurion, seemed to indicate that circumcision and food laws did not apply to gentiles, and this was agreed to at the Apostolic Council of Jerusalem.

The doctrines of the apostles brought the Early Church into conflict with some Jewish religious authorities. This eventually led to their expulsion from the synagogues, according to one theory of the Council of Jamnia. Acts records the martyrdom of the Christian leaders, Stephen and James of Zebedee. Thus, Christianity acquired an identity distinct from Rabbinic Judaism, but this distinction was not recognized all at once by the Roman Empire. The name "Christian" was first applied to the disciples in Antioch, as recorded in Acts 11:26. Some contend that the term "Christian" was first coined as a derogatory term, meaning "little Christs", and was meant as a mockery, a term of derision for those that followed the teachings of Jesus.

2.3 REASONS FOR THE SPREAD OF THE CHURCH

In spite of being at-times intense persecutions, the Christian religion continued its spread throughout the Mediterranean Basin (Whitby et al., 2006). There is no agreement on an explanation of how Christianity managed to spread so successfully prior to the Edict of Milan and the establishment of Christianity as the state religion of the Roman Empire. For some Christians, the success was simply the natural consequence of the truth of the religion and the hand of Providence. However, similar explanations can be claimed for the spread of Islam and Buddhism. In *The Rise of Christianity*, Rodney Stark argues that Christianity triumphed over paganism chiefly because it improved the lives of its adherents in various ways (Stark, 1996).

Another factor was the way in which Christianity combined its promise of a general resurrection of the dead with the traditional Greek belief that true immortality depended on the survival of the body, with Christianity adding practical explanations of how this was going to actually happen at the end of the world (Øistein Endsjø, 2009). For Mosheim

(1999) the rapid progression of Christianity was explained by two factors: translations of the New Testament and the Apologies composed in defense of Christianity.

2.4 THE EXPLOSION OF CHRISTIANITY IN AFRICA

According to Overseas Ministries Study Center (OMSC) (2008), in the twentieth century, the Christian population in Africa exploded from an estimated eight or nine million in 1900 (8 to 9%) to some 335 million in 2000 (45%), marking a shift in the "center of gravity of Christianity" from the West to Latin America, parts of Asia and Africa. At the turn of the 20th century, Christianity was virtually nonexistent in many parts of Africa but is now the faith of the majority, as the following figures demonstrate:

Table 2.1: The Explosion of Christianity in some African Countries

Country	% Christians in 1900	% Christians in 2000
Congo-Zaire	1.4%	95.4%
Angola	0.6%	94.1%
Swaziland	1.0%	86.9%
Zambia	0.3%	82.4%
Kenya	0.2%	79.3%
Malawi	1.8%	76.8%

Source: christianity.com

In addition, as of early 2000s, there were a number of African countries with a significant population of Christians. Details are shown in Table 2.2.

Table 2.2: Some African Countries and Percentage of Christian Population

Countries	**% of Christian population**
Seychelles	96.9%
Sao Tomé & Principe	95.8%
Cape Verde Islands	95.1%
Namibia	92.3%
Burundi	91.7%
Congo-Brazzaville	91.2%
Lesotho	91%
Gabon	90.6%
Uganda	88.7%
South Africa	83.1%
Rwanda	82.7%
Equatorial Guinea	76.6%
Ghana	69% (Ghana Statistical Service, 2000 Census)
Central African Republic	67.8%
Zimbabwe	67.5%
Botswana	59.9%
Ethiopia	57.7%
Cameroon	54.2%
Eritrea	50.5%
Tanzania	50.4%
Madagascar	49.5%
Nigeria	45.9%
Togo	42.6%

Source: christianity.com

The figures above show the growth and dominance of Christianity on the African continent. The spread of the faith in Africa represents perhaps the most dramatic advance in all Christian history, and yet the names and stories of persons chiefly responsible are largely unknown.

According to Sigg (2008) of The Dictionary of African Christian Biography (DACB) (dacb.com), the church has been continuously present on the African continent since the days of Christ. While the history of African Christianity is multifaceted in its regional development, it is, nevertheless, possible to discern four general phases in the planting and maturing of the African Church.

In the phase one, Africa was a major center of Christian thought and activity during the first three centuries after Christ. Origen was from Alexandria in Egypt, while Tertullian and Augustine were from North Africa. By the end of the third century, Christians in the eastern Magrib were in the majority. Sadly, Christianity in much of North Africa virtually disappeared as Islam advanced in the following centuries. In Egypt and in Ethiopia, however, it had taken deep root, and was thus able to survive the Islamic juggernaut and continues to this day.

In the phase two, there was a continuation by The European Contribution of the Sub-Saharan Church. While the Portuguese introduced a Catholic form of Christianity to the Kongo Kingdom (central Africa) between the sixteenth and eighteenth centuries, there were few, if any, lasting results. Only at the end of the eighteenth century did the Evangelical Revival begin to bring to Africa an influx of missionaries whose labors would produce the first fruits of an enduring Christian presence in Sub-Sahara Africa.

Two great British champions from the nineteenth century were Thomas Fowell Buxton and Henry Venn, neither of who ever set foot on African soil. While Buxton sought to fully eradicate the slave trade by encouraging local commercial and agricultural initiatives in its place, Venn is responsible for laying down the principles of the "indigenous church" whereby the nascent African church began to come of age.

The phase three was dubbed "passing the Mantle, the First African Leadership". For the next two hundred years, African Christians had to struggle against racism and

Western spiritual imperialism. But, as Venn (1909) had written, if the African church were to mature and establish itself, missionaries had to move on once the seed was sown, leaving indigenous leaders to build the church. Samuel Ajayi Crowther was the first African to be appointed bishop by the Anglican Church.

In phase four which is dubbed "Pentecost", the African Church sought its own language. Western missionaries had planted the seeds of the Sub-Saharan church. Now, as the Gospel spread throughout the nooks and crannies of the continent, African Christianity began to define itself on its own cultural terms. Reformers within the missionary churches as well as independent church leaders called for change in the institutionalized church. This led to both reform, on the one hand, and to the birth of thousands of "African Initiated Churches" (AICs) on the other.

2.5 THE CHURCH IN SUB-SAHARAN AFRICA: EVANGELIZATION: 15TH AND 16TH CENTURIES

The exploration of the African coast by the Portuguese in the 15th century was soon accompanied by evangelization. As early as 1462, Pope Pius II entrusted the evangelization of the Guinea Coast to the Franciscans led by Alfonso de Bolano. By 1486, Dominicans and others were active in West Africa, notably among the Wolof in Senegambia. The Guinea mission depended upon that of Cape Verde where a bishopric was eventually created in 1553 (*Catholic Encyclopedia*, 1913, adherents.com).

At the request of the King of Benin, who had come into contact with the Portuguese in 1485, the Church was planted in that kingdom. However, no great results were achieved. The mission in Benin, which served only intermittently from Sao Tome and was made a bishopric in 1534 by Pope Paul II, simply vegetated. In the Congo, systematic evangelization began in 1490, conducted by Franciscans, Canons Secular of St. John the Evangelist, and secular priests. From the start, its success was remarkable. Nzinga was baptized under the name Dom Jodo (1491). A church was built in his capital, which was named Sao Salvador. A truly Christian kingdom, closely modeled on that of Portugal, arose on the left bank of the river. During the reign of King Alfonso (1506-43) Christianity spread widely. Missionaries arrived regularly from Portugal; and young Congolese were sent to Portugal for instruction. Dom Hernique, son of the King, was elected (1518) and consecrated (1521) bishop of Utica (*Catholic Encyclopedia*, 1913, adherents.com).

In Angola evangelization began in the second half of the 16th century. Francis Borgia had undertaken to establish a mission there for the Society of Jesus. The Angolan mission was not initially as successful as that in the Congo. It was only established when the bishops of Sao Salvador took up residence at Loanda in 1626. It is to the credit of the early Portuguese missionaries in Zaire and Angola that they displayed remarkable missionary farsightedness by setting up a seminary for the formation of indigenous priests.

On the East African Coast, particularly in Mozambique, evangelization began during the first half of the 16th century. Saint Francis Xavier stopped over in Mozambique on his way to the East. In 1561 the Emperor of Monomatapa was baptized, thereby arousing a strong movement towards the Catholic Church. These hopes were to be destroyed by Muslim intrigue and influence. By 1591 the mission in Mozambique counted 20,000 Catholics. During the 17th century the Dominicans again undertook new evangelizing efforts in Monomatapa. A college and a seminary were erected. However, in the course of the 18th century, decline and decadence set in among the Christian communities and among the missionaries, and by the middle of the 19th century, the Portuguese mission in Eastern Africa was practically extinct. A very crucial and decisive achievement of Portuguese Catholic missions in East Africa was the rolling back and weakening of Islam beyond Mombasa. They succeeded in holding down Islam in the south (*Catholic Encyclopedia*, 1913, adherents.com).

Early missionary work in Madagascar by Portuguese Franciscans and Dominicans during the 16th century did not enjoy much success. Jesuits started a mission there in 1613. They were followed by the Discalced Carmelites (1647), and the Vincentians; (1648), all without significant impact. Small-scale attempts were undertaken intermittently, but the French Revolution brought an end to all missionary work on the island (*Catholic Encyclopedia*, 1913, adherents.com).

In spite of the heroic evangelizing efforts of the 15th and 16th centuries, Christianity in Sub-Saharan Africa had completely disappeared by the beginning of the 19th century. Among the many reasons for that extinction, the following should perhaps be mentioned here. The missions in Sub-Saharan Africa were entrusted to Portugal that claimed the privileges of patronage (*patroado*) earlier granted to it by the Popes. Insistence by Portugal on its *patroado* privileges practically nullified the efforts of the Sacred Congregation *de Propaganda Fide* to exercise effective control and to direct evangelization in those territories. Certain religious orders also managed to obtain privileges which enabled them to circumvent or obstruct Propaganda's missionary policies and approaches.

While insisting on its patronage privileges, which enabled it to exclude missionaries of other nationalities from Sub-Saharan Africa, Portugal became increasingly unable to supply enough missionaries for the region. This even led to prolonged vacancies in the bishoprics in Africa, which in turn, resulted in the decline and decay of what had been laboriously built up. While insisting on its exclusive right to direct evangelization in Africa, the Portuguese government tended to prefer its commercial interests to the spread of the Faith. There was no effort made to penetrate beyond a coastal strip to the interior.

The Portuguese Catholic missions thrived only in areas that were effectively under Portuguese power, and consequently they acquired the character of ecclesiastical colonies. With the exception of the Italian Capuchins in the Congo and in Angola, the early Portuguese missions did not face up to the need for inculturation. A deep and accurate knowledge of the African languages and of the customs and mentality of the people was lacking. The tropical climate often killed the missionaries within a short time after their arrival. This is one reason why the mission in the Kingdoms of Loango and Kakongo (1766-1776) had to be abandoned (adherents.com).

2.6 A NEW PERIOD OF EVANGELIZATION

Towards the middle of the 19th century the evangelization of Africa was resumed, thanks to the heroic dedication of many missionary institutes of men and women. During the 19th century, Spanish and Portuguese influence had waned and the system of *patroado* had weakened and declined, thus leaving room for the Sacred Congregation *de Propaganda Fide* to get a firm and untrammeled hold on missionary policy and strategy in Africa. Today, the Catholic Church is present everywhere in Africa, the result of barely one century of apostolic activity.

The resumption of the evangelization of Africa in the last century took place during an era in which most African countries were dependent territories. The colonial period in Africa has now come to an end. Therefore, the context in which evangelization has to be carried out is a new one, that of independent African countries. During the colonial period, the agents of the evangelization of Africa were exclusively missionaries from abroad, members of the various missionary institutes. Today that situation has changed as indigenous and expatriate clergy and religious hands work hand in hand in the task of evangelizing Africa.

2.7 CHRISTIANITY, COLONIZATION AND GHANA'S IDENTITY

Christianity entered the land in the form of Catholicism in the latter part of the 15th century. Whereas this brand of Christianity thrived around Elmina and Cape Coast, it disappeared mysteriously after about 50 years. Then came the second wave of Christianity in the 19th century. This time it was a very fragmented and confrontational Christianity that we had to contend with.

To begin with, it is sometimes said that the same Christians who brought to the Africans the faith from Europe were the same people who colonized the continents. Brandishing the cross in one hand, they held fast to the pistol in the other. It is true that the colonizers were not evangelizers and, in many instances, did not even believe in Christianity; yet, their origin and coincidence of their appearance in Ghana identified them as one. They were, therefore, entangled in the supreme contradiction of preaching the freedom of all the children of God, while at the same time they imposed heavy burdens such as the slave trade on the Africans.

What is worse, they preached forms of Christianity that had caught on in their various countries in Europe and which often invariably, at least externally, clashed with one another. Religion and colonial secular interests locked horns with each other, the colonialists bringing along with them the brand of Christianity found in their countries. Calvinist Danes who in turn had to give way to Reformed Dutch who vacated their position to Anglican and Methodist British ousted the catholic Portuguese. This was otherwise a military, political or economic colonial situation created an inevitable sectarian conflict among different Christian churches.

Christian denominations were caught up in the struggle for conversions, which made one denomination the enemy or, at least, the rival of another. The different denominations established strongholds in different parts of Ghana. The Methodists were strong in Western and Central Regions, the Presbyterians in the Eastern Region, Anglicans in the urban areas and Catholics spread thinly over the whole land. Greater Accra Region was mainly Presbyterian and Methodist.

The different Christian denominations, by their rivalry, ended up dividing Ghanaians, in contradiction to the principle of unity that all nations seek and the cardinal virtue of being one, according to the Lord Jesus Christ's own words.

The mid-20th century saw the upsurge of new religious movements: Pentecostal, charismatic, healing, spiritual and independent African churches, to mention a few. These new Christian churches were either introduced from outside Africa, especially the United States, or from other African countries such as Nigeria. They came at different times and settled but many of them too sprang from Ghanaian roots. Some of these were splinter groups from mainline mother Churches while many others were churches that have sprung up on their own merit. The thrust of their ministry seems to be insistence on evangelism, man's sinfulness, repentance, healing, provision to answer problems of practical life, literary interpretation of scriptural texts, lively and participatory liturgies, and the use of African mentality in dealing with the faithful.

The Orthodox Christian churches led the evangelization crusade in Ghana in the 19th century onwards. Europeans led these religious denominations and the impact of these Christians institutions cannot be over emphasized. The late 1970s witnessed a second wave of religious crusade led by Ghanaians. These Charismatic churches for the past four decades have been making headlines with their healing and deliverance services.

2.8 THE DOMINANCE OF ORTHODOX CHRISTIANITY IN GHANA

By the mention of Orthodox Christian Churches in Ghana, one refers to the Roman Catholic, Anglican, Basel (now Presbyterian), Bremen or North German (now Evangelical Presbyterian) and Wesleyan Methodist Missions (Ahiable-Addo 2001:1). Since the advent of these churches in Ghana at various times, these Christian institutions have contributed in varying dimensions to the cultural, economic, moral, social, spiritual and political transformation of the people of Ghana. The Catholic Church is one of the mainstream Christian religious missions in Ghana. In fact, it is the premier Christian religious society in the country, for it is the first mission that was established by Europeans on the Ghanaian soil. This was done at Elmina (El Mina-the gold mines) in 1482 by some Catholic priests who accompanied the Portuguese immigrants who arrived in the Gold Coast in January 1482 to build Fort St.George (Sao Jaogo), the present day Elmina Castle. However, in 1642, the Calvinist Dutch proscribed the Catholic Church. This action was necessitated by the capture of all Portuguese possessions throughout the West Coast of Ghana between 1637 and 1642. The presence of the Dutch (1637-1872) in Ghana forced Catholicism into recession for two hundred and thirty eight years. The Catholic Church re-emerged in Ghana in May 1880 thus becoming the last of the major Christian denominations of the 19th century to be established in Ghana. The Rev. Frs. Auguste Moreau (33) and Eugene Murat (31), both French national and from the Society of the African Mission (S.M.A) are credited with the re-establishment of the Catholic Church in Ghana. After establishing a mission station at Elmina by 31st March, 1882, the S.M.A missionaries decided to extend the Catholic faith to Kumasi, the capital of the Asante state. They would, in due course spread the Catholic faith to other communities (Ahiable-Addo, 2001:2). However, this intention was not possible and it took the Catholic missionaries twenty eighty years to found a formal church in Asante.

Before the re-entry of the Catholic Church into the evangelization field, other religious denominations had already established their bases along the coastal regions of Ghana. One such religious mission was the Wesleyan Methodist, presently the Methodist Church of Ghana. In terms of membership strength and geographical reach, the Methodist Church is the second largest church in Ghana. Rev. Mr. Joseph Rhodes Dunwell established the Methodist Church in Cape Coast in 1835. On March 26, 1835, he issued to fifty adherents, the first Methodist Church membership cards ever given in Ghana. This act marked the formal establishment of the Methodist Church in Ghana (ibid: in TJCT Vol. VI, No.2, July, 1996, p.5).

2.9 CHRISTIANITY BEYOND THE COASTAL TOWNS OF GHANA

The Christian Missions immediately after establishing their bases at Elmina (Catholic) and Cape Coast (Methodist) respectively, decided to extend their faiths to Asante. The coastal towns, perhaps because of their early contact with Europeans accepted Christianity without any major recorded squabbles. Were the Asante also ready to accept a foreign religion? In November 1838 when the Methodist Church was only forty-four months old in Ghana, it members and Circuit Minister, the Rev. Thomas Birch Freeman resolved to extend the church to Asante in the forest zone of Ghana.

The Asante by their religious thoughts and practices were animists and polytheists. In the second half of the 1830s when Methodism was the Christian way of life at the Fante and Ga coasts, Asante's religion was fetishism or paganism. And if there were to be progress in Asante, fetishism must be replaced with Christianity (ibid: Vol.III, Nos: 1 & 2, July, 1997, p.29). The Methodist missionaries therefore resolved that Methodism must be planted at Kumasi at any cost to save the people not only from paganism, but also Islam as well as the vices endemic in their society. The Asante did not only resist the introduction of a foreign religion into their Kingdom, but they viewed every move by the missionaries with great suspicion and consternation. Hence all early attempts at proselytizing the Asante to Christianity were thwarted.

The Methodist Church made the first attempt when the Rev. Freeman led a team from Cape Coast in February 1839 to visit the Asante Kingdom. The Rev. Freeman and his party traveled to Kwisa in Fomena (Adansi District of Asante). At Kwisa the troubles of the mission started. On the party's entry into the town, a fetish priest, who sighted it went clairvoyant and immediately instructed that the party be restrained from further advance. On the next day, Rev. Freeman and his party were summoned to a meeting with the fetish priest in attendance. The fetish priest proclaimed that the town stood the danger of being ravaged by fire on account of the Rev. Freeman's entry and that the calamity could only be averted by propitiating the gods (Wolfson 1965). The ordeals at Kwisa and Fomena did not end the mission's trauma on the remainder of its journey to Kumasi. At Fomena the paramount chief, Nana Kwantwi detained the party for two weeks. Upon their release from detention, the party continued it journey to Kumasi. However, the mission was to witness more distressing things on its way to Kumasi. The path to Kumasi that the mission took was strewn with ritual sacrifices containing boiled eggs, beads and plantains among other items (ibid). On the outskirts of Kumasi, they had yet another excruciating experience. The Manhyia guards, who came to lead them into the town, took the party through two towering domes of fresh earth on either side of the narrow path. On enquiry, they were informed that the heaps were graves of two persons ritually buried alive on the instructions of the Asante court to avert any calamity that might emanate from their visit (Claridge, 1964:433, cited in Ahiable-Addo, 1997).

These experiences among many others were enough to daunt the Rev. Freeman's determination to drop his agenda and return to Cape Coast, but these pioneers of the Methodist Church in Asante pressed on. They were determined to proselytize the Asante at any cost. The assumption was that once the 'blood thirsty' Asante were converted to Christianity, they would desist from heinous crimes (Ahiable-Addo 1997, p.33). It took several weeks before the Asantehene Kwaku Dua I (1838-1867) eventually granted the Methodist mission audience. He allowed Rev. Freeman to visit the royal mausoleum, preach in the streets of Kumasi and conduct two Sunday services (Bartels 1986:39). Spurred on by these developments, Rev. Freeman asked the Asantehene for permission to formally establish a church and a school. This request was turn down by the Court. However, Rev. Freeman was asked to return at a later date if he so desired.

Clearly, this first attempt to proselytize the Asante was a failure. With the first attempt at evangelizing the Asante being a failure, the Methodist missionaries worked hard to make their second visit a success. And just like most 19th century European adventurers, the Rev. Freeman lavished a lot of gifts on his host (the Asantehene) on this second visit. And to demonstrate that Methodism was welcome in the Kingdom, the Asante court allocated to the missionaries a piece of disused military cemetery in 1842, located at Krobo, presently an integral part of Asante New Town (Ahiable-Addo 1997, p.36). As a result of the positive change in attitude by the Asante court to Christianity, the Rev. Freeman accomplished the establishment of Methodism in Kumasi in 1842. Through the spread of the gospel in and around Kumasi by the Methodist missionaries, some converts were made to Methodism. Occasionally, even the Asantehene, his elders and palace officials attended divine services conducted at the mission station (Bartels, 1986:53). With these early developments, the missionaries proposed the establishment of schools in Kumasi in which Asante's children could enroll for formal education (op.cit, 37). The court blatantly rebuffed the request. The Asante did not take kindly to the idea of having formal education in the Kingdom. And in emphasizing his subjects' aversion to western education, the Asantehene, Kwaku Dua I himself, swanked to the missionaries;

> *Asante's children have better work to do than to sit down (in school) all day long idly, to learn hoy! hoy! hoy!; they have to fan their parents and do their (house)work which is better* (Kimble,1965:75 & Agyeman,1986:56-57, cited in Ahiable-Addo,1997).

Hoy! Hoy! Hoy! refers to Holy! Holy! Holy! This resurgence of negative response from the Asante court did not dim the church's desire to introduce formal education into the Kingdom. The missionaries persisted in talking to the Asantehene and his elders about the benefits of formal education. Manhyia finally endorsed, in 1842, the establishment of the

Kumasi Wesleyan Methodist Junior School, the first of its kind in Asante. Whereas the Asantehene Kwaku Dua I and his elders did not see the need to have western education established in the Asante Kingdom, in 1952, the Asantehene Nana Sir Osei Agyemang Prempeh II (1931-1970), asked the Catholic Church to build more schools in Asante.

Efforts to start the Catholic Church in Asante dated to April 1, 1882 when Rev. Frs Moreau and Jean-Marie Michon resolved to that effect. Unlike the Methodist missionaries of the 1830s, the Catholic delegation to Kumasi was warmly received. The Asantehene Mensa Bonsu (1874-1883) granted them an exclusive audience. And during the interview, the Rev. Fr. Moreau requested that they be allowed to open missions in the Asante Kingdom; this done, they would be able to help the King and his subjects to praise God, teach their children to be equal to Europeans in skills and knowledge, as well as look after the sick (Graham, 1976:61). This maiden effort to open a Catholic mission in Kumasi was not successful. The Catholic Church was formally established in the Asante Kingdom in 1910. The Rev. Fr. Simeon Albeniz celebrated a Holy Mass on Christmas Day, December 25, 1910, thus marking the formal introduction of the Catholic Church in Kumasi.

The Catholic Church is very important in northern Ghana and is contrary to the popular perception held by many southerners that northerners are all Moslem. In fact Tamale is an Archdiocese and has a major seminary. The White Fathers planted Catholicism in northern Ghana; it was their robe, originally based on the white garments of the Arabs that gave them the name. Unlike in Asante where Manhyia was the standing block in the way of the Methodist and Catholic missionaries, in northern Ghana it was the British colonial authorities and their local agents (the chiefs) who thwarted efforts at proselytizing the people of the North to Christianity. Until 1929, the British colonial authorities would not permit any Christian mission to establish a presence in the North-West (presently the Upper West Region). The first Catholic mission station in the North was opened in Navrongo in 1906 in the North-East and another station was opened in Jirapa in the North-West in 1929. Here, the Jirapa Naa allotted the missionaries a barren piece of land allegedly haunted by evil spirits, and waited to see whether they would drive out the White Fathers or the White Fathers would drive them out (McCoy, 1988:48-9). It was from these humble beginnings that the churches spread to all corners of Ghana.

2.10 THE CHURCH IN NATIONAL POLITICS

The Church in Ghana has generally been apolitical but has not hesitated to take a stand against evil in the political process in Ghana (Oquaye, 2004:347-8). The nation since independence has had Christian leaders from various denominations. The woman who had the greatest influence on Dr. Kwame Nkrumah, Madam Elizabeth Nyaniba, his mother was a Roman Catholic and through her Nkrumah too became a Roman Catholic; he took the Christian name Francis but seldom used it. Nkrumah went through Roman Catholic institutions including the St. Theresa's Roman Catholic seminary at Aminsano near Cape Coast (Pobee, 1988:10-11). Despite his Catholic upbringing, Nkrumah later described himself as a non-denominational Christian (Nkrumah, 1957:10). The Convention People's Party (CPP) had a few clashes with the Christian Council of Ghana. Immediately after independence the Christian Council of Ghana clashed with the politicians, first over the pouring of libation to welcome the Duchess of Kent and over a statue of Nkrumah. In 1958

Nkrumah's statue, which stood twenty feet high, was erected in front of Parliament House. On its pedestal was inscribed the words: Seek ye first the political kingdom and all others things shall be added to you. This is an adaptation of Mathew 6:33, Seek ye first the kingdom of God and his righteousness; and all things shall be added unto you (Pobee, 1988:118). The Christian Council of Ghana campaigned to have the words removed from the statue. This protest was to no avail. Further, the Christian Council condemned the introduction of the Preventive Detention Act (PDA).

Another Ghanaian leader who came in for criticism by the Christian denominations was General Ignatius Kutu Acheampong (1972-78). General Acheampong was also born into the Roman Catholic Church. The mismanagement of the Ghanaian economy by the Supreme Military Council members resulted in organized labour embarking on strikes. When the crisis of May to August 1977 erupted, General Acheampong, declared a Week of National Repentance to run from the 27th June to 3rd July, 1977. The official reason given by the soldiers for subjecting all Ghanaians into repentance was that the ills of the nation, political and economic, were due to the sinfulness of the nation (Pobee, 1992:6). Most of the main streams churches ignored the General's call for repentance and rather the leadership of SMC was criticized for it mismanagement of the country. The churches did keep up a steady barrage of criticism until the General was toppled in a palace coup.

The government that bore the greatest criticism from the Church was the Provisional National Defence Council (PNDC 1981-1992) of Flight-Lieutenant J J Rawlings. The church in its publication through the Catholic Standard, The Christian Messenger persistently protested against the PNDC until they were shut down. The Churches also condemned the extra-judicial killings generally and particularly the murder of the three high court judges and the retired army officer. From 1990 onwards, the churches became forceful exponents of a return to multi-party politics. In January 1991, for example, the Christian Council of Ghana issued a statement calling for the release of all political prisoners, the establishment of a constituent assembly and a return to democracy by the end of 1992 (Nugent, 1996:189).

2.11 THE ROLE OF THE CHURCH IN THE DEVELOPMENT OF GHANA

The role played by the church in the socio-economic development of Ghana cannot be overemphasized. The Christian missions established several socio-economic institutions in Ghana as a medium of evangelization and conversion of the people to Christianity. These institutions were educational facilities at the basic and second cycle levels, health-care delivery units and industrial or economic institutions. These activities of the Christian missions had a tremendous impact on the people on Ghana both positively or negatively. However, the positive influences outweighed the negative ones.

The Christian missions starting from the coastal towns of Ghana established many educational institutions. The central region is referred to as the "citadel of education" because of the many schools in the region. The region boasts of schools such as St. Augustine's College, Wesley Girls' High, and Adisadel College among others. Asante and the Northern regions remained largely illiterate up to the end of the 19th century. It was

Asante's intransigence that denied it citizens' western education and the historian, S.K. Odamtten, commented this on:

> *During the nineteenth century when the coastal and near-coastal peoples of Ghana embraced Christianity and western education, with the recipients gaining employment in European commerce, industry, teaching, security services and the churches, the Asante refused to be touched by those modernizing social forces; they were still drumming and dancing Kete in the forest.*

When the Asante finally embraced western education by the close of the 19th century, they demanded for more educational institutions to be established in the Asante Kingdom. In the case of Northern Ghana, it was basically the racist policies of the British colonial authorities that denied northerners western education. But thanks to the introduction of Christianity, many northerners were able to access education. In 1937, the Catholic mission opened its first primary school for boys in the Upper West region. Other prominent schools such as St. Francis of Assisi (girls), St. Francis Xavier Minor Seminary (boys) in the Upper West region, St. Charles secondary school (Tamale) and Notre Dame secondary school (Navrongo) were all established by the catholic mission.

Many Ghanaians became formally educated through the work of the Christian missions. Almost all churches have schools at the primary, secondary and tertiary levels of education in the country. Consistently, over 95 percent of the country's top second cycle institutions are all mission schools. Notable amongst them are:

- Adisadel College - Anglican - Cape Coast
- Mfantsipim School - Methodist - Cape Coast

- Wesley Girls High School - Methodist - Cape Coast
- St. Augustine's College - Catholic- Cape Coast
- Holy Child School - Catholic - Cape Coast
- Prempeh College - Methodist/Presbyterian - Kumasi
- Opoku Ware School - Catholic - Kumasi
- St. Peter's Boys Senior Secondary School - Catholic - Nkwatia Kwahu
- Pope John's Secondary School - Catholic - Effiduase Koforidua
- St. Rose's Girls Secondary School - Catholic - Akwatia
- Aburi Girls Secondary School - Presbyterian- Aburi
- St. Louis Secondary School - Catholic - Kumasi
- Arch Bishop Potter Girls Secondary School - Catholic - Takoradi
- Presbyterian Boys Secondary School - Presbyterian - Accra

Many acquired skills that they used to acquire decent means of livelihood as they contributed to local, regional and national development at various levels. Again by embracing Christianity many Ghanaians societies abandoned several obnoxious traditional customs. Further, the Christian missions led the way in health-care provision. They provided western health facilities for the people of Ghana especially the rural folk. The bookshops and printing presses opened throughout Ghana promoted education or literacy in general. Agriculture also received great attention from the Christian missions.

The various Christian denominations have grown from their humble beginning in the 19th century into the mega-institutions that they are in the twenty first century Ghana. In keeping with the missions' philosophy of saving souls, education and performing acts of charity, the various Christian denominations have established congregations in various parts of the country. The impact of this is that many Ghanaians have become notoriously religious. Above all, the churches built schools and colleges, (and now university colleges) which have turned out educated Ghanaians who have contributed immensely to the development of Ghana in the past five decades. Of equally important contribution to the development of Ghana is the churches health-care delivery system in which various Christian denominations constructed hospitals, clinics and health posts in various communities throughout Ghana to serve the health needs of Ghanaians throughout the past five decades. Lastly the role of the Christian Council of Ghana, the Ghana Bishop's Conference of the Roman Catholic Church and the National Catholic Secretariat in conflict resolution should be commended. These institutions were the credible reconciler of the warring factions in the crisis that engulf the Acheampong regime. They have established themselves as the voice of the voiceless, fighting the cause of the poor in society.

2.12 ECONOMIC AND SOCIAL BENEFITS FROM THE CHURCH

In any society, social development ranks high in the list of national priorities. This is most seen in the process of establishing human dynamisms and activities at higher levels to achieve greater results in the areas of health, food, shelter and security. These fundamentals are at the core of social development in the most simplistic terms. Commonly the church is assumed to have a role in helping development of community (Vidal, 2001).

The church plays a vital role in the cognitive, spiritual, economic and social development of the community. The church over the years has designed programmes to contribute to the individual's self-improvement, creative learning as well as meeting spiritual, economic, emotional and community needs (Sutcliffe, 2003). The church has helped develop almost all the human rights that we now take for granted. The right to healthcare, an education, the right to vote, workers rights, women's rights, the right of children to be children – all of this is the legacy of the church together with ending the slave trade and slavery, opening schools, universities, hospitals – the list goes on and on. In the late 20th century, great Christian leaders like Dr. Martin Luther King Jr. fought for civil rights in America and Archbishop Desmond Tutu and Nelson Mandela fought to end apartheid in South Africa.

Churches, have contributed to the success of economies by encouraging virtue, but social science research has also shown that churches provide direct and indirect economic and social benefits to communities (Tirrito & Cascio, 2003). Churches provide valuable contributions to communities in the areas of direct economic contributions, social services and community volunteering, education and civic skills training, and reduced levels of deviance. These benefits positively improve communities in both direct and indirect manners, and they enhance political stability and the long-term health of communities.

The presence of churches in the community brings direct economic benefits to the local area. Church organizations provide jobs for the community, and churches support a variety of local businesses. Churches bring individuals from surrounding areas to the community where the church is located, and these individuals provide economic support to local establishments. Thus, churches aid in bringing additional revenue to communities.

Churches are also an attractive component to local communities. Much like strong school systems, many families and individuals consider the presence of local religious organizations when making decisions about moving to communities and purchasing property. The presence of churches aids in families choosing to establish residence in a local community. This, in turn, helps support local businesses and contributes to property tax payments. Therefore, churches provide direct economic benefits to the community. Churches encourage community growth, job creation, and overall economic vitality.

Beyond direct economic benefits, churches also provide social benefits that have economic value. Several researchers have identified the social benefits that churches bring to communities, including: providing help to poor and vulnerable individuals in the community; improving marriage relationships; increasing moral community obligations; and promoting charitable contributions and volunteering. Social scientists consider it irrational to participate in moral and volunteer projects, because they have such a low personal benefit. However, being a member of a religious community increases one's duty to serve others in the community, countering the "free rider" problem. Churches help communities complete vitally important social projects, which the government would need to fund if churches did not provide such support. In Ghana, there are several evidence of churches providing good drinking water and healthcare for deprived communities.

A comprehensive study of religious congregations in six metropolitan communities found that 91 percent of religious congregations provided at least one social service (Cnaan et al.. 1999); similarly, 87 percent of the congregations in a Philadelphia survey provided at least one social service to the community (Boddie et al., 2001). The researchers in the Philadelphia study found that churches do much more community aiding work, including helping the poor and making positive social inroads in the community, than previously realized by scholars. The authors declare, “If it were not for the impressive collective effort of some 2,120 local religious congregations, life in Philadelphia would have become extremely harsh” (Cnaan et al., 2006; p. 291).

The presence of churches in the community also increases the religiosity of locals, and increased religiosity results in positive social contributions for the community. For example, religiosity influences individuals’ obligations to perform non-religious moral acts. Individuals who are religious have been shown to have an increased propensity to participate in community building, and moral projects such as giving blood (Ortberg, Goruch & Kim, 2001). For example, the International Central Gospel Church – Christ Temple on an annual basis organizes blood donation exercise to shore up the Korle-Bu Hospital Blood Bank. Additionally, church affiliation and religiosity increase community volunteering as well as intra-church volunteering (Park & Smith, 2000). Cnaan valued that churches in large metropolitan communities provide support equal to one full-time social service employee (Cnaan, 1999), and it is clear that by building up and sending out volunteers to the community, churches provide significant economic and social benefits, helping improve communities. Most church groups on the various university campuses in Ghana, embark on annual missionary service in rural areas where they, for instance, teach in schools, provide clothing and help local businesses where possible.

Along with creating social programs and serving as a foundation for community volunteers, churches also improve the educational success of students and provide training and skills that promote civic engagement. For students, religious involvement is positively correlated with higher math and reading scores and greater educational aspirations (Regnerus, 2000; 2001). Students who frequently attend church have an improved ability to allocate time and achieve goals (Freeman, 1985), and religiously connected students are five times less likely than their peers to skip school (Sloane & Potvin, 1986). Parents' involvement in churches also improves their children's educational capacities and achievements. Parents with higher levels of religiosity raise children who more consistently complete homework, attend class, and complete degree programs (Muller & Ellison, 2001). Churches provide educational, psychological, and moral training and resources, which result in positive present and future educational outcomes for students.

Several cross-national and community based studies also show that churches help members obtain civic skills, such as public speaking, networking, organizing, and participating in politics (Schwadel, 2002). The church environment provides a training ground for individuals from all socio-economic backgrounds, affording individuals the skills to succeed in industry, business, education, and politics. The presence of churches in our communities also decreases the occurrence of crime and deviance in communities and among local youth. Reduced levels of crime and deviance make communities more safe, stable, and productive; and safe and stable communities encourage economic growth, through business expansion and attracting new residents. Church attendance has also been associated with decreased levels of assault, burglary, and larceny (Bainbridge, 1989), and religiosity promotes decreased levels of violent crime both at the individual and the state level (Lester 1987; Hummer et al., 1999). Increased levels of religiosity also directly decrease deviant behavior, such as drug use, violence, and delinquency among at risk youth (Fagan, 2006).

Churches also promote a variety of health benefits for the community, improving the vitality of the community and decreasing government expenditures. Studies have consistently shown that religiosity is related to increased longevity (Johnson et al., 2002; Fagan, 2006). There is strong research that supports that the average religious individual lives seven years longer than the average non-religious individual (Hummer et al., 1999; Fagan, 2006). Research by Johns Hopkins scholars shows that non-religious individuals have increased risks of dying from cirrhosis of the liver, emphysema, arteriosclerosis, cardiovascular diseases, and suicide (Comstock & Patridge, 1972; Fagan, 2006). Religious attendance has been shown to decrease stress, increase self-esteem, and give individuals hope and a greater sense of life purpose (Fagan, 2006; Johnson et al., 2002). Increased religious practice also is associated with decreased levels of depression and suicide (Johnson et al., 2002; Ellison, 1995). In sum, church involvement has been shown to improve mental health, and having strong mental health makes individuals more productive and less at risk for committing crimes. Churches provide mental health benefits to individuals, and improved mental health directly aids communities.

Currently in Ghana, health establishments belonging to various Christian bodies in the country cater for 42% of all the nation’s health care needs. The umbrella organization of which the various mission hospitals, clinics and facilities are members of is known as the Christian Health Association of Ghana (CHAG). Some of these facilities are in deprived areas of the country. CHAG serves as a link between Government and its Development Partners and CHAG Member Institutions and provides support to its members through capacity strengthening, coordination of activities, lobbying and advocacy, public relations and translation of government policies. The goal of CHAG is to improve the health status of people living in Ghana, especially the marginalized and the impoverished, in fulfillment of Christ's healing ministry. CHAG's 183 Member Institutions are therefore predominantly located in the rural (underserved) areas. CHAG plays a complementary role to the Ministry of Health (MOH) and the Ghana Health Service (GHS) and is the second largest provider of health services in the country.

Community contributions such as volunteerism, mental and physical health, reduced deviance, increased education and civic awareness, and social networks are all components of social capital—a concept numerous social science researchers have identified as having a significant impact on successful communities and societies (Putnam, 2000). Social capital is the outcome of trust, social networks, and social health, and it encourages economic and social opportunities for communities. Scholars have frequently referenced the role of religion in creating social capital and developing the positive societal impacts of social capital (Fukuyama, 2001). Social capital, which churches promote, has been shown to increase economic growth (Zak & Knack, 2001), and it also improves government performance, according to an evaluation of the fifty states (Knack, 2002).

In total, Churches have diverse positive impacts on communities, ranging from increased trust, improved mental and physical health, decreased crime, and enhanced levels of volunteering and community outreach. These attributes build norms and values that encourage political stability and economic performance. Churches contribute to vitally important components of successful societies, and their presence in communities provides many benefits that cannot be measured solely by direct revenue.

2.13. CHAPTER SUMMARY

The chapter has paid extensive attention to the context within which this study is being conducted. A brief history of the church from its time of inception to the present day has been given and has also shown how the church spread throughout the world and later concentrates on the existence of the church in Africa. The chapter has also given a detail account of how the church started in Ghana, i.e. the geographic context of the study and its spread to other parts of the country amidst hindrances. How the church has impacted on the socio-economic and political landscape of Ghana and how the church over the years has created value in every sphere of life concluded the chapter.

CHAPTER THREE

LITERATURE REVIEW – VALUE CREATION

The major aim of the thesis is to understand the value creation process and typologies and customer experience in churches. As a result, two major concepts are reviewed: value creation and customer experience. This chapter will focus on the literature on value creation.

3.1 INTRODUCTION

Value creation is a central concept in the management and organization literature for both micro level (individual, group) and macro level (organization theory, strategic management) research. The primary pursuit of any business is to understand what value customers are looking for (DeSarbo et al., 2001; O'Cass & Ngo, 2010) in the marketplace and to create, offer and maintain that value for them (Conner, 1991; Sirmon et al., 2007). Yet there is little consensus on what value creation is or on how it can be achieved (Lepak, Smith & Taylor, 2007). Understanding what value is and how value is created and offered to customers has become critical (Bowman & Ambrosini, 2000, 2009; Mittal & Sheth, 2001; DeSarbo et al., 2001; Payne & Frow, 2005; Anderson et al., 2006; Lepak et al., 2007; Sirmon et al., 2007) especially for service firms. Currently, there is little consensus on what value creation is and how it can be achieved (Lepak et al., 2007; O'Cass & Ngo, 2010).

First, the multidisciplinary nature of the field of management introduces significant variance in the parties or targets for which new value is created and in the potential sources or creators of value. To illustrate, scholars in strategic management, strategic human resource management, marketing, or entrepreneurship, for example, may emphasize the creation of value for business owners (Porter, 1985; Sirmon, Hitt & Ireland, 2007), stakeholders (Post, Preston & Sachs, 2002), or customers (Kang, Morris & Snell, 2007; Priem, 2007). Conversely, researchers emphasizing organizational behavior may emphasize value creation that targets individual employees, employee groups or teams, and organizations (March & Simon, 1958). Scholars from sociological or economic disciplines may focus on value creation in terms of society (Lee, Peng & Barney, 2007) or nations (Porter, 1990). While not exhaustive, this list does highlight the differences in *targets* or users for whom value can be created.

Similarly, researchers' formative discipline causes them to focus on different sources of value creation. For example, psychology, organizational behavior, and many HR scholars focus on the behavior of individuals or groups. In contrast, organizational theorists, strategic management researchers, strategic HRM scholars, and entrepreneurship scholars often emphasize the organization level; further, some economists, organizational theorists, and sociologists examine the industry or societal level of analysis. Overall, the existence of this plurality in both the targets and sources of value creation introduces a host of challenges to scholars, including the development of a common definition for the term (Bowman & Ambrosini, 2000; Lepak, Smith & Taylor, 2007).

A second source of difficulty regarding value creation is that value creation refers both to the content and process of new value creation. On the content side, questions regarding what is value/valuable, who values what, and where value resides highlight the complexity of understanding value creation (Lepak, Smith & Taylor, 2007; O'Cass & Ngo, 2010). The fact that value creation is used just as frequently to refer to the underlying process of creation, how value is generated, and the role, if any, of management in this process underscores this confusion.

Finally, the process of value creation is often confused or confounded with the process of value capture or value retention. However, Lepak et al. (2007) argue that value creation and value capture should be viewed as distinct processes, since the source that creates a value increment may or may not be able to capture or retain the value in the long run. Rather, value created by one source or at one level of analysis may be captured at another—a process called, "value slippage" (Lepak, Smith & Taylor, 2007). For example, although an individual may create value by developing a new way to perform a particular task in the workplace, other parties, such as organizations or even societies, may benefit more from the value that is created than does the individual creator. Similarly, value created by organizations, possibly through the introduction of a new product or process, may not be wholly captured by them but, instead, may spill over into society as a whole. Thus, it can be argued that the tendency for scholars to combine value creation and capture into discussions of value creation has, to some extent, also contributed to the level of disagreement and confusion surrounding the term *value creation.*

It is important at this juncture to address issues of what value is and its creation as it has been discussed in the extant literature. The rest of this chapter deals with what is value, its creation, sources of value creation and what is termed as customer value creation that is the kind of value this study focuses on.

3.2 VALUE

Value is a concept discussed in several literature streams and has a wide range of meanings (Ramirez, 1999). It has been used in various disciplines such as economics, accounting, finance, strategy and operations management (Gale, 1997). The concept appears frequently and commonly in the economics, management and marketing literature and the definitions and descriptions thereof is numerous as well as diverse (Woodruff, 1997; LaPierre, 1997; Oliver, 1999). Value has been claimed to be an elusive concept (Helfert, 1966) and the elusiveness of the value concept fascinatingly enough seems to be a characteristic that does not change despite of the keen research interest. In spite of the ambiguity surrounding the concept, its creation and delivery to customers is a concern for all businesses today, both in the private and public sectors. In an attempt to explaining the concept, some scholars define value as a trade-off between the benefits and sacrifices perceived by the customers in the offering of a supplier (Zeithaml et al., 1990; Monroe, 1991; Woodruff & Gardial, 1996).

Many have defined value in different ways from different perspectives. From the resources based view of the firm, resources are considered valuable when they enable a firm to conceive of or implement strategies that improve its efficiency or effectiveness or when they exploit ―opportunities and/or neutralize threats in a firm's environment (Barney, 1991). Based on the economic "advantage-value-return" and "value-price-cost" frameworks, the resource-based view focuses primarily on how firms are able to generate rents and profits (Bowman & Ambrosini, 2000; Peteraf & Barney, 2003). Resources are valuable when they enable firms to realize this. Further evidence on the use value and exchange value is provided in the next section from the perspective of Aristotle.

3.3 ARISTOTLE'S VIEW OF VALUE

The controversy over the definition of value dates back to the time of Aristotle, who first distinguished between two meanings: ''use-value'' and ''exchange value'' (Aristotle 4th century B.C. in Vargo, Maglio & Akaka, 2008). This division came about through Aristotle's efforts to address the differences between things (e.g., automobile in modern) and their attributes, which included the qualities (e.g., red, fast, sporty), quantities (e.g., one car), and relations (e.g., lease, ownership) of such things (Fleetwood, 1997). Use-value was recognized as a collection of substances or things and the qualities associated with these collections. For example, an automobile is a collection of qualities, both specific (e.g., red and fast) and overarching (e.g., transportation and status).

The qualities related to use-value mean different things to different people and thus, are inherently differentiated and heterogeneous. Alternatively, exchange-value was considered as the quantity of a substance that could be a commensurable value of all things. Whereas Aristotle was able to explain use-value, he had difficulty specifically identifying exchange-value.

Exchange-values are more complex. When one writes 1 hamster = 20 pencils, it is not obvious what the commensurable dimension is. Such an equation is meaningless until one knows by which property they can be rendered commensurable (Vargo et al., 2008). There is only one common substance that renders incommensurable commodities commensurable – although Aristotle did not know what it is.

Whatever it turns out to be, one refers to this substance as value. The measure of this substance is exchange value (Fleetwood, 1997, pp. 732–733). In his attempt to understand exchange value, Aristotle deliberated over two things he believed could be considered commensurable in exchange, money and need, and eventually rejected both. He decided that money could not be a measure of value because for money to measure a substance, the substance itself must already be commensurable. In addition, Aristotle believed that ''need'' was what held the process of exchange together, but a person's need lacked a unit of measurement. When he attempted to reconcile the two, using money as the measurement of need, Aristotle deduced that, although something holds parties of exchange together, it does not hold the same value as the substance exchanged. In the end, Aristotle was never able to clearly identify a commensurable measure for exchange-value (Fleetwood, 1997).

Although Aristotle was the first to distinguish between use value and exchange-value (Fleetwood, 1997), the Medieval Schoolmen are recognized for emphasizing use-value in economic exchange and arguing that the basis of exchange was found in the needs of consumers (Dixon, 1990). Prior to the formal development of economics, those who recognized the role of satisfaction and fulfillment in value regularly acknowledged use-value. Galiani (1751, p. 304) noted, ''it is certain that nothing has a price among men except pleasure, and that only satisfactions are purchased'' (see Dixon, 1990, for history of use-value). The definition of use-value was widely accepted among early schoolmen and philosophers, and there was little debate about it at the time. However, the controversy over a commensurable metric of exchange value remained as it was embedded in the development of economic thought, largely by Smith's (1776) early distinction of real value, labor, nominal value and money. In this (neo) classical economic view, value is assumed to be an objective characteristic of resources and it is seen as an input variable that needs to be considered rather than one that needs to be explained. An exposition on value is given in the next section from the economic perspective.

3.4 VALUE FROM THE ECONOMICS PERSPECTIVE

From the economics point of view, the concept of value is used in the neoclassical and Marxist's perspectives differently. In the neoclassical, use value is purely subjective. Utility is the satisfaction or pleasure derived by an economic agent (a person or a firm) from consuming a good. Utility is the measure of value. This stems from a subjective valuation of the worth of the good by an economic agent. Thus the value placed on any good can, and often does, vary from person to person. Two people can derive completely different utilities from a good that costs them the same price. (Lepak et al., 2007) Also, utility can influence the price of a commodity.

Exchange value on the other hand from the neoclassical perspective is the price that a good or service commands in the marketplace, although the price can also be affected by supply and demand. The utility of the good (and the individual subjective valuation of that good) can directly influence the price, particularly when aesthetic judgments are involved. In modern microeconomic analysis, *price theory* is the study of how prices are determined in individual markets. In neoclassical economics, there are two main factors affecting the price of a good: the demand side and the supply side. The demand side is essentially consumer behavior involving individuals maximizing utility. The number of individuals who place a subjective value on a particular good can cause demand, and, along with supply, this influences the price of the good (Lepak et al., 2007).

The Marxist economics perspective sees *Use-Value* as the objective usefulness of a good and it depends on the way in which the buyer uses the good. *Exchange Value* is the power that something has in obtaining other goods in exchange, and it is completely independent of the use value.

In what follows, one may accept the general neoclassical definitions of value, and reject the Marxist ones. Modern neoclassical economics has largely dispensed with "value theory." As I. A. Kerr has pointed out, *more recently, the attitude of neoclassical economists to the value/price distinction has been one of indifference, rather than hostility … value theory is virtually synonymous with price theory and many economists would be hard pressed to explain the difference between the two. In fact, the two terms are widely conflated by neoclassical economists* (Kerr, 1999).

In the post Keynesians perspective, the focus have not been concerned much with the general concept of "use value" in the subjective sense either, although Post Keynesian economics does have *strong* criticisms of the diminishing marginal utility theory (Keen, 2001). Post Keynesianism departs from neoclassical theory in adopting a synthetic theory of prices that combines both the classical cost of producing ideas and neoclassical price theory (Kerr, 1999). Thus Post Keynesian price theory is an essentially empirical discipline, and seeks to find the causes of price in analysis of modern economies and production.

If we are talking about "use value," then the idea that the value placed on a commodity is fundamentally subjective seems reasonable. If value is subjective, then it does not always come from one specific or more objective and consistent sources (e.g. labor). The idea that a person *can* in some cases subjectively value labor when buying a commodity is coherent and convincing. This may be unquestionable. However, the idea that *all* value judgments made by consumers when purchasing commodities are simply derived from a subjective valuation of labor does not follow.

One can also note that the very definition of value used above is not properly defined. Is it "use value" or "exchange value"? (note that "use value" is not the "price" of a commodity). If one assumes that it is "use value," then "use value" is the subjective worth of a commodity to an agent. The worth is measured by utility. The "utility" is the satisfaction or pleasure and the degree to which we are satisfied by the commodity. The source of how and to what extent we are satisfied by a commodity could come from one, two or multiple causes. A subjective theory of value commits you to the view that there is no universal objective source of "worth" or the way in which we measure worth.

3.5 A WIDER INTERPRETATION OF VALUE

Shewhart (1939) had a wider interpretation of value including use, cost, esteem, and exchange. It is in accordance with this view, that Ulaga and Chacour (2001) see value as a trade-off between benefits and sacrifices from the perspective of the customer as offered by the supplier. Perceived benefits are often described as a combination of physical attributes, service attributes and technical support available in relation to the particular use situation. Perceived sacrifices are sometimes described in monetary terms, but other definitions describe sacrifices more generally (Monroe, 1991). The traditional view of value is connected to a product (Shewhart, 1939). However, due to the increased importance of the service sector (Shugan, 1994; Schneider & White, 2004) and the characteristics of a service as being produced and consumed at the same time, a more process-oriented perspective has been proposed (Flint et al., 2002). In service production, resources can act on or in tandem with other resources to provide benefits and create value.

Some other scholars have shared views on the notion of value. These definitions include:

> "Value is the way in which an individual actor's actions take on meaning, for the actor herself, by being incorporated into a larger social whole" (Graeber, 2005 p.37)

> "Value…is the way people represent the importance of their own actions to themselves. By representing this importance they have a guide to their action. Value however does not spring out of individuals isolated from the rest of society. Any action, or process, only becomes meaningful…by being integrated into some larger system of action" (De Angelis, 2005 p.66)

> "Value is the capacity of a good, service, or activity to satisfy a need or provide a benefit to a person or legal entity" (Haksever, Chaganti & Cook, 2004 p.292)

Kraaijenbrink (2011) posits that definitions of value mostly imply a meaning of a larger "system" which can be deduced from the above definitions. He asserts that these systems can be a customer who values a product or service, a firm that values a resources or a society that values productive labor. In that effect, Graeber, 2005 explains that valuation is a matter of relating parts (e.g., things, people, or activities) to a larger whole in which they have meaning. Kraaijenbrink (2011) upon scrutinizing a lot of value definition comes up with a definition that see value as the capacity of a good, activity, or relationship to satisfy a need or provide a benefit to a person or a legal entity. In this thesis, the definition of Kraaijenbrink (2011) is adopted as it positions value to be an end enjoyed by an entity based on the entity's association with a particular course that has capacity. It is important now to understand what value creation is, and this is what the next section deals with.

3.6 VALUE CREATION

What do we mean by value creation? For the customer, it entails providing products/services that customers find consistently useful. In today's economy, such value creation is based typically on innovation and on understanding unique customer needs with ever increasing speed and precision (Lin & Lin, 2006). Firms therefore create value through their superior ability to organize and coordinate activities. They are able to produce products and services that are valued by society and hard to produce otherwise. Economists and sociologists have acknowledged and theorized this role of firms for more than two centuries (Weber, 1947; Parsons, 1956; Say, 1971/1803; Smith, 1991/1776) and also in today's strategy and organization theory, discussions on value creation abound (e.g., Priem & Butler, 2001; Holcomb, Holmes Jr. & Connelly, 2009; Pies, Beckmann & Hielscher, 2010).

3.6.1 How is Value Created?

According to Lepak, Smith and Taylor (2007), there are at least two possible ways to conceptualize the process of value creation: (1) a single universal conceptualization; and (2) a contingency perspective that explicates how value is created from the vantage point or perspective of a particular source. The endorsement of the contingency perspective means a proposal to answer the question of how value is created which requires one to define the source and targets of value creation and the level of analysis. O'Cass and Ngo (2010) posit that when the individual is the unit of analysis, the focal process is the creative acts displayed by individuals and a select set of individual attributes, such as ability, motivation, and intelligence, and their interactions with the environment. On the other hand when the organization is the source of value creation, issues regarding innovation, knowledge creation, invention, and management gain prominence (Sok & O'Cass, 2011). At this point the study tries to explain sources of value creation by dwelling on the organization as the source as the study seeks to assess how religious organizations create value for its patrons.

Porter (1985) contends that new value is created when firms develop/invent new ways of doing things using new methods, new technologies, and/or new forms of raw material. Thus, when the organization is the unit of analysis, innovation and invention of activities impact the value creation process. Damanpour (1996) suggests that innovative organizations introduce new products or services or new management practices related to the products or services. The new products, services, or practices arise from the innovation process which Van de Ven, Polley, Garud, and Venkataraman (1999) argue consists of: an intentional effort to develop a novel idea, involving significant market, technical, and organizational ambiguity; regarding a commitment of collective effort over an extended period of time; and requiring more resources than are currently held by the parties involved. Further, the literature suggests that firms are more likely to innovate when they face uncertain environments (Brown & Eisenhardt, 1997); enjoy slack resources (Van de Ven, Venkataraman, Polley & Garud, 1989); are managed by entrepreneurial managers (Brown & Eisenhardt, 1997); have large social networks (Smith, Collins & Clark, 2005); and have the organizational capacity to combine and exchange knowledge into new knowledge (Nahapiet & Ghoshal, 1998; Smith et al., 2005).

Here, the focus is on how the target user benefits from the new product or service. From this perspective, Priem (2007) suggests that value creation involves innovation that establishes or increases the consumer's valuation on the benefits of consumption (increases use value). Similarly, other scholars (O'Cass & Ngo, 2010; Lepak, Smith & Taylor, 2007) argue that at the organization level, the value creation process includes any activity that provides a greater level of novel and appropriate benefits than target users or customers currently possess, and that they are willing to pay for.

In the field of strategic management—dynamic capabilities—also has examined how organizations create value by focusing on how firms can create new advantages as existing ones are worn away by environmental changes (Teece, Pisano & Shuen, 1997). At the organizational-level literature, attention is paid to the process through which new organizational knowledge is generated and, hence, value created. Presumably, such new knowledge can lead to greater value for target users. In particular, Nahapiet and Ghoshal (1998) suggest that the social connections of individuals within the firm and outside of it will provide greater information and knowledge that can be used by organizational members to combine and exchange this information in a way that produces new organizational knowledge. Smith et al. (2005) found that social networks of organizational members were positively related to the knowledge creation capability and that this capability itself was an organizational level concept that was positively related to firm innovation and value creation. Thus, it may be that social networks that are externally directed to detect the needs of customers and product/service users have greater potential for novel and appropriate product/service innovations to create (Sok & O'Cass, 2011).

To this point, the discussion has implied that the target or user of value is almost exclusively an external customer of the organization. Yet it would be in appropriate if the impression is created that the customer is the exclusive target or user of value creation. Rather, many potential targets for value creation exist at the organizational level. In their book on stakeholder analysis, Post et al. (2002) suggest that the purpose of the organization is to create value in many different ways for many different targets, including earnings for owners, pay for employees, benefits for customers, and taxes for society. However, as it has been explained earlier, the mainstay of this study is to understand how value is created for the customer that therefore limits our discussion to value in use (i.e. value created for the customer).

3.7 CUSTOMER VALUE CREATION

Understanding what buyers value within a given offering, creating value for them, and then managing it over time have long been recognized as essential elements of every market-oriented firm's core business strategy (Drucker, 1985; Porter, 1985, Slater and Narver, 1998). The success of a firm hinges on its ability to offer new and superior customer value in existing markets and/or to create new markets through quantum leaps in customer value (Kang, Morris & Snell, 2007). Determining what the customer wants in a product or service also helps a firm formulate a clear statement of its "value proposition," i.e., the communication of the unique benefits and utility obtainable only from the focal product or service in contrast to those from its competitors.

The term customer value has many meanings (Woodall, 2003), but two dominate—value for the customer (customer perceived value or customer received value) and value for the firm (value of the customer, now more commonly referred to as customer lifetime value). Gupta and Lehman (2005) have also observed and agreed that there are two sides to value creation, namely, value created for the customer and value created for the firm. The focus of this study is the former (value created for the customer).

Woodruff (1997, p. 141), defines customer value as "a customer's perceived preference for, and evaluation of, those product attributes, attribute performances, and consequences arising from use that facilitates (or blocks) achieving the customer's goals and purposes in use situations" which can be evaluated pre- or post-product use. This broad conceptualization incorporating multiple contexts (pre- and post-use), multiple cognitive tasks (preference for and evaluation of), and multiple assessment criteria (attributes, performances, and consequences) poses significant measurement issues and may not be operationalizable (Parasuraman, 1997).

Slater and Narver (2000) assert that customer value is created when the benefits to the customer associated with a product or a service exceed the offering's life-cycle costs to the customer. Consumers are therefore "the arbiters of value" (Priem, 2007 pp. 219). Holbrook defines customer value as an "interactive, relativistic preference and experience" (2005, p. 46), which is also a bit difficult to understand and apply, but is seemingly intended to capture some of the key characteristics of customer value. These include: (i) it is perceived uniquely by individual customers; it is conditional or contextual (depending on the individual, situation, or product); (ii) it is relative (in comparison to known or imagined alternatives); and (iii) it is dynamic (changing within individuals over time) (Ulaga 2003). Simpler definitions (e.g., Gale 1994; Zeithaml 1988) see customer value as being what customers get (benefits, quality, worth, utility) from the purchase and/or use of a product versus what they pay (price, costs, sacrifices), resulting in an attitude toward, or an emotional bond with the product (Butz & Goodstein, 1996).

Customer value is therefore the beneficial outcome derived from the interaction of a customer and a supplier. The value creation process signifies the dialogue and activities taking place between customer and service provider. In a strict economic sense, value has been defined in relation to pricing as the difference between the customer's perceptions of benefits received and sacrifices incurred (Leszinski & Marn, 1997). Customers' benefits include tangible and intangible attributes of the product/service offering (Monroe, 1990; Gale, 1994). The sacrifice component includes monetary and non-monetary factors such as time and effort needed to acquire and use the product/service (e.g. Butz & Goodstein, 1996; Khalifa, 2004).

Considering the various definitions given above, it appears there is no single definition for the concept. Parasuraman puts it clearly by suggesting that it is still not clear whether customer value is a summative (benefits less sacrifices) or ratio (benefits divided by sacrifices) based evaluation or whether it is made with compensatory or non-compensatory decision rules (Parasuraman 1997). These however, are empirical issues best left to investigation in customer value research. Given the complexity of the customer value construct, it may not be possible to accurately measure how a particular customer assesses the value of a product (the value proposition) at a particular point in time, although some progress has been made in this area (e.g., Sinha & DeSarbo 1998). It is possible, however, to understand the categories or dimensions on which such assessments are made and to create a customer value framework that captures the domain of the construct.

3.8 CUSTOMER VALUE FRAMEWORKS

Judging from the above, the lack of commonly accepted definition of customer value has led to no definitive conceptualization, framework, or typology of customer value. Some attempts have been made; and while each has its merits, none are particularly well suited as aids for developing measures of customer value (Smith & Colgate, 2007).

Park, Jawarski and MacInnis (1986) in an earlier conceptualization describe three basic consumer needs that reflect value dimensions—functional needs, symbolic needs, and experiential needs. Functional needs are those that motivate the search for products that solve consumption-related problems. Symbolic needs are desires for products that fulfill internally generated needs for self-enhancement, role position, group membership, or ego-identification. Experiential needs are desires for products that provide sensory pleasure, variety, or cognitive stimulation. Consumer needs, wants, and preferences underlie value perceptions. Consequently, three basic types of value are implicitly suggested by Park, Jawarski and MacInnis (1986) —functional value, symbolic value, and experiential value. This typology, however, does not capture the cost/sacrifice aspect of customer value suggested by the simple definition, nor does it suggest sub-dimensions of the higher-order constructs.

Heard (1993–94) offers a different perspective and conceptualizes customer value in terms of three factors; product characteristics, delivered orders, and transaction experiences—that are linked to basic value-chain activities or processes (design, production, marketing) which reflect where value is created within organizations. Customers along four value dimensions—being correct, timely, appropriate, and economical, evaluate these factors, or sources of value. The specification of three value sources (product characteristics, delivered orders, and transaction experiences) is parsimonious, but other processes within organizations create other sources of value. For example, product and corporate information and, in particular, the ability to understand the features, functions, benefits, and use of a product enhance the perceived value of a product during its purchase and consumption. The physical environment in which a product is purchased or consumed is also an important source of value, particularly in the retail and service industries. Finally, transaction experiences are created through customer interactions with salespeople, other staff, and transaction systems or processes. The source of this value is the customer–employee–organization interaction.

Later conceptualization focused on customer value in specific contexts. Ulaga (2003), for example, identifies eight categories of value in business relationships—product quality, delivery, time to market, direct product costs (price), process costs, personal interaction, supplier know-how, and service support. For each category, Ulaga identifies three or four specific benefits that are reflective of the category. This framework is quite comprehensive in delineating relationship value, but there are other types of customer perceived or received value in a business-to-business context.

As part of the later conceptualization schools, Woodall (2003) identifies five primary typologies of value for the customer (VC)—net VC (balance of benefits and sacrifices); derived VC (use/experience outcomes); marketing VC (perceived product attributes); sale VC (value as a reduction in sacrifice or cost); and rational VC (assessment of fairness in the benefit–sacrifice relative comparison). With the benefit of hindsight, Woodall's typology is considered the most comprehensive by Smith and Colgate, (2007). There is, however, considerable overlap in the categories in the sense that the same benefits appear under multiple headings. In addition, the benefits and sacrifices identified do not fully capture the domain of the higher-order value dimension and Woodall does not identify the sub-dimensions of customer value of which the specific benefits and sacrifices might be illustrative examples. These limitations make the framework difficult to use either for developing marketing strategy recommendations, or as a basis for developing measures of key dimensions of customer value. Similar limitations apply to Holbrook's (1999; 2006) customer value typology (axiology) that considers the source of motivation behind a value assessment (intrinsic or extrinsic); the orientation of the value assessment (self or other oriented); and the nature of the value assessment (active or reactive). Holbrook identifies eight types of value—efficiency, excellence, status, esteem, play, aesthetics, ethics, and spirituality.

Smith and Colgate (2007) opine that the type of value created is usually experiential, but interactions could provide functional/instrumental value (such as taking a correct order in a restaurant), symbolic/ expressive value (such as being upgraded to first class on an airline flight), or even value concerned with the cost/ sacrifice aspect of value (such as being served quickly or in a stress-reducing manner). They further suggests that understanding what customers value in different contexts, and what customer value creation strategies are more (less) appropriate in particular contexts, is central to marketing strategy and marketing thought.

Smith and Colgate (2007) offer a more strategic oriented framework by drawing on previous conceptual foundations and propose a framework that builds on the strengths of previous ones and mitigates their key weaknesses. They identified four major types of value that can be created by organizations—functional/instrumental value, experiential/hedonic value, symbolic/expressive value, and cost/sacrifice value with five major sources of value—information, products, interactions, environment, and ownership—that are associated with central value-chain processes.

The current stay adapts Sheth, Newman and Gross (1991) customer framework which describes five types of value that drive consumer choice. They considered functional, social, emotional, epistemic, and conditional values as the typologies. Functional value represents the perceived utility of an alternative resulting from its inherent attribute or characteristic-based ability to perform its functional, utilitarian, or physical purposes. Social value represents the perceived utility of an alternative resulting from its image and symbolism in association or disassociation with demographic, socioeconomic, and cultural-ethnic referent groups. Emotional value represents the perceived utility acquired by an alternative as a result of its ability to arouse or perpetuate feelings or affective states, such as comfort, security, excitement, romance, passion, fear, or guilt. Epistemic value is the perceived utility resulting from an alternative's ability to arouse curiosity, provide novelty, or satisfy desire for knowledge. Finally, conditional value is the perceived utility acquired by an alternative as a result of the specific situation or the physical or social context faced by the decision maker. The choice of this customer value framework for this study is considered appropriate as relates to the higher-order constructs suggested by Park, Jawarski and MacInnis (1986). The Sheth's framework as a higher-order construct has the ability to capture all the necessary value elements that others have discussed in the extent literature and also tap into all the needs and wants that customer expect to be satisfied.

Through a synthesis of the literature, the current study adapts the following typology of customer value;

Functional Value: Functional value concerns the utilitarian functions and services that a product can offer. The value is often manifested through a product's composite attributes such as qualities or features that can deliver impressions of utilitarian performance (Tzeng, 2011). According to Sheth et al. (1991), functional value pertains to the ability of product to perform its functional, utilitarian, or physical purpose and while it may be based on any salient physical attribute, sometimes price is the most salient functional value.

Social Value: Social value (SV) has been defined as the "perceived utility acquired from an alternative's association with one or more specific social groups" (Sheth et al., 1991). Choices involving highly visible products (e.g. clothing, jewelry) and goods or services shared with others (e.g. gifts, products used in entertaining) are often driven by social value (Sheth et al., 1991). Hence, social value relates to social approval and the enhancement of self-image among other individuals (Sweeney & Soutar, 2001). The motive of buying and using products depends on how a consumer wants to be seen by others and/or how he wants to see himself (Sheth et al., 1991a; Sweeney & Soutar, 2001). The purchase and use of products is a means by which an individual can express self-image socially to others.

Emotional Value: Emotional value (EMV) is a social-psychological dimension that is dependent on a product's ability to arouse feelings or affective states (Sheth et al., 1991). A product acquires emotional value when associated with specific feelings or when precipitating or perpetuating those feelings. Play or fun gained by using a product/service for its own sake is related also to emotional value (Holbrook & Hirschman, 1982). It has been argued that emotional components, such as enjoyment and playfulness, could promote the use of information systems, respectively (Tseng, 2011; Verkasalo, López-Nicolás, Molina-Castillo, & Bouwman, 2010).

Epistemic Value: Epistemic value (EPV) is created when a product/service arouses curiosity, provides novelty and/or satisfies a desire for knowledge (Sheth et al., 1991). In some contexts, it could refer to novelty value and the value from learning new ways of doing things. It entails curiosity for new content and knowledge gained through testing new services (Pihlstrom & Brush, 2008).

Conditional Value: Sheth et al. (1991) described conditional value (CV) as the perceived utility acquired by an alternative as the result of the specific situation or set of circumstances facing the choice maker. Furthermore, Holbrook (1994) presumes that conditional value depends on the context in which the value judgment occurs and exits only within a specific context. Thus, conditional value applies to products or services whose value is strongly tied to use in a specific context. It might be derived from temporary functional or social value (Sheth et al., 1991), hence it arises when the circumstances create a need. Thus, conditional value could be described as a specific case of other types of value (Sweeney & Soutar, 2001).

3.9 CHAPTER SUMMARY

This chapter has discussed the important literature related to value and its origins as well as the different perspectives from which other scholars have viewed the subject. The value creation process for the firm has also been discussed with the various frameworks that explain the dimensionalities of value. In the next chapter, the focus will be on service experience and how firms, especially service firms, can create a customer service experience in order to create the needed value for both the customer and the firm.

CHAPTER FOUR

LITERATURE REVIEW - CUSTOMER SERVICE EXPERIENCE

The thesis is concerned with capturing the experiences of church members. Therefore, this chapter reviews literature on service experience and customer service experience. The chapter gives different perspectives as shared by different scholars in terms of the forms of customer service experience. Discussions are also done on what customer service experience is and how the firm can go beyond satisfaction to creating customer experiences on all fronts.

4.1 INTRODUCTION

The creation of a superior customer experience appears to be one of the central objectives of businesses today as it is believed to be the main driver for performance (Verhoef, Lemon, Parasuraman, Roggeveen, Tsiros and Schlesinger, 2009). It is believed that in both goods and services, the value derived by the customer or user is formed through the experiences of the encounter with the brand. Although few companies have zeroed in on customer experience, many scholars and practitioners alike have been keen on measuring customer satisfaction and have plenty of data as a result (Verhoef et al., 2009). Firms have had a fixation on customer satisfaction and the problem with this stance is that measuring it does not tell us how to achieve it. Customer satisfaction is essentially the culmination of a series of customer experiences, thus the net result of the good ones minus the bad ones. It only occurs when the gap between customers' expectations and their subsequent experiences have been closed. Therefore, to understand how to achieve satisfaction, firms must deconstruct it into its component experiences to help better manage their customers.

The customer experience has therefore become critical to business success and must be monitored and probed. Such attention to customers' experience will lead to better delivery of offering that creates customer value.

Customer experience encompasses every aspect of a company's offering—the quality of customer care, of course, but also advertising, packaging, product and service features, ease of use, and reliability. Yet few of the people responsible for those things have given sustained thought to how their separate decisions shape customer experience (Meyer and Schwager, 2007). This part of the literature review seeks to interrogate the issue of experience from different perspectives to help build a framework to guide this study.

4.2 EXPERIENCE AS A GENERAL CONCEPT

English dictionaries (Oxford Dictionary of English, 2003; Webster's Dictionary, 2001) use various words to characterize the term "experience" – including an "event", a "process", a "phenomenon", or a "change". The subject of such an experience can be an individual, a community, a nation, or even humankind as a whole. Moreover, the experience can be "real" and physical, or "virtual" and observed, or perhaps a holistic phenomenon that combines both "real" and "virtual" elements. It can also be a single event or a process of events. The wide variation that is apparent in these dictionary characterizations indicates that the notion of "experience", at least in the English language, may vary in accordance with different contexts and circumstances (Helkkula, 2011). A diversity of dictionary definitions of experience present a barrier to clear understanding and adoption by marketers, because of marketers' confusion of experience as a verb with experience as a noun. Collins English Dictionary describes experience as "the accumulation of knowledge or skill that results from direct participation in events or activities" and ". . . the content of direct observation or participation in an event" (Collins, 2007). These are essentially cognitive definitions of experience as an outcome. A more affective and process based definitions is provided by the American Heritage Dictionary of the English Language (2006), which defines experience as "the feeling of emotions and sensations as opposed to thinking" and ". . . involvement in what is happening rather than abstract reflection on an event".

In academia, experience has been looked at from different angles. Discussion of experience in a marketing context for instance has a long history. Abbott (1955), cited in Holbrook (2006, p. 40) noted that:

> *[. . .] What people really desire are not products, but satisfying experiences. Experiences are attained through activities. In order that activities may be carried out, physical objects for the services of human beings are usually needed. Here lies the connecting link between men's inner world and the outer world of economic* (and perhaps social) *activity. People want products because they want the experience that they hope the products will render.*

Dewey (1963) added an additional dimension of uniqueness by stating that experience involves progression over time, anticipation, emotional involvement, and a "uniqueness that makes an activity stand out from the ordinary" (emphasis added). This was later followed by Pine and Gilmore (1998, p, 12), who described successful experiences as being those that "a customer finds unique, memorable and sustainable over time". The range of definitions presented here began with experience being essentially about the accumulation of knowledge and wisdom, such that an individual could be expected to respond to stimuli with a learned response. However, the later definitions emphasize experience as a unique event, and therefore, by implication, learning from previous experience is of little value in attempts to understand consumers' response (cognitive, affective or behavioral).

The literature indicates a drift in time away from Abbot's essentially utilitarian view of experience, towards definitions based more on the hedonistic properties of a product. Thus, Schmitt (1999, p. 26) stated that experiences ". . . provide sensory, emotional, cognitive, behavioural and relational values that replace functional values". A more all-embracing definition of experience is provided by Gupta and Vajic (2000, p. 34) who state that ". . . an experience occurs when a customer has any sensation or knowledge acquisition resulting from some level of interaction with different elements of a context created by the service provider". Other authors have sought to broaden the concept of experience, sometimes with seemingly circular definitions; for example, "total experience emphasizes the importance of all contacts that a consumer has with an organisation and the consumer's holistic experience" (Harris et al., 2003). However, such broad definitions take us back to Abbott's understanding of experience as being the transformation of products into value as perceived by the consumer. The next section deals with what constitutes customer experience.

4.3 WHAT IS CUSTOMER EXPERIENCE?

The term "customer experience" has received increasing attention from consultants and some puzzlement by academics, uncertain whether the concepts of "customer experience", "customer experience management" and "total customer experience" are merely consultants' hype, representing nothing new, or an important conceptual framework for understanding marketing more generally (Palmer, 2010). Increasing use of the vocabulary of "customer experience" by firms would appear to be a substitute for the language of "customer relationships". Furthermore, many academics and practitioners have argued that customer relationship management has not created the expected levels of value for customers and profitability for organisations. Customer experience management may be an integrating framework that overcomes the theoretical and practical limitations of customer relationship management. Pine and Gilmore, (1998) assert that academics have not significantly added rigorous academic value to the comments of practitioners and consultants who have talked about an "experience economy". Definitions are often circular in nature, and little guidance has emerged that is likely to be useful to practitioners (Pullman & Gross, 2004). The term "customer experience" has been so widely used, and abused, that a potentially important construct is in danger of being dismissed because of the ambiguous manner in which it has been applied.

Pine and Gilmore (1998, p. 12) opine, "experiences are events that engage individuals in a personal way". Schmitt (1999, p. 26) argues that experiences "provide sensory, emotional, cognitive, behavioral and relational values that replace functional values", which have been at the heart of traditional features-and-benefits marketing. He claims that traditional marketing has been replaced by experiential marketing, which focuses on consumer experiences, treats consumption as a holistic experience and recognizes both the rational and emotional drivers of consumption. Furthermore, there has been an upsurge in research that explores how contemporary consumers define their own experiences; specifically on how "consumers in postmodernity seek to construct experiences that carry symbolic meaning" (Manolis et al., 2001, p. 232). This strand of research continues to demonstrate how consumers seek service experiences for reasons that bear little relationship with the service/product being sold (Arnould & Price, 1993; Aubert-Gamet & Cova, 1999; Penaloza, 1999). In parallel, business strategists and consultants are embracing the concept of the "total customer experience" as a strategic initiative. Here, there is an emphasis on the importance of every single contact the customer has with the organisation, and on the customer's holistic experience.

There is obvious growth of interest in experience in business and the model by Christopher et al. (1991) appears to offer insight into this phenomenon. The focus for competitive differentiation between companies has evolved over time. Christopher et al. (1991) argued for a model by which the dominant basis for marketing-based competitive advantage has evolved, noting that during the 1950s and 1960s, firms in manufacturing-dominated economies used tangible product qualities to gain competitive advantage. As development of tangible bases for differentiation reached a plateau from the 1970s, the focus for differentiation moved to services. In turn, services, which began as a differentiator eventually became generic and from the 1980s, the quality of ongoing relationships became a new differentiator (Christopher, Payne, & Ballantyne, 1991). The authors illustrate this evolution with reference to the car industry where services such as finance, warranties and insurance were used to differentiate otherwise increasingly generic tangible offerings from the 1970s. In turn, services became generic, leading to the development of relationship marketing strategies. But what happens if relationships themselves become generic, and all companies operating in a product area and targeting similar groups of customers have similar patterns of relationship development activities? By extension of Christopher et al.'s model, experience may be a differentiator in markets where relationships have ceased to be a point of competitive differential advantage.

A further argument for paradigm displacement is that like many new ideas within the domain of marketing, relationship based marketing emerged as a "new" paradigm, only to attract increased critical attention as its assumptions were challenged. There should be little surprise at this process of emergence and criticism, reflecting Gladwell's (2000) model of how new ideas emerge and are subsequently challenged by a new emerging orthodoxy.

If a sequential model of paradigm displacement is accepted, an explanation for progression from relationship focus to experience focus may be based on intellectual and practical shortcomings of what has become known as "relationship marketing". Relationship marketing remains challenged by evidence that customers who are satisfied with their relationship may nevertheless not return to a service provider (Brady & Cronin, 2001; Gerpott et al., 2001). At an operational level, buyer-seller relationships in business-to-consumer markets have generally failed in their attempts to emulate the interpersonal relationships characterized by Pepper and Rogers' (1993) "Mom and Pop" store, with a suggestion that quantitative, rules-based approaches to developing a relationship between one company and millions of customers belongs to a different paradigm (O'Malley & Prothero, 2004), Academic study of relationship marketing has been criticized because of the lack of attention given to consumers' emotional state and the effect of emotions on the strength and longevity of a relationship. A growing body of literature now points to the role of positive and negative emotions consumers associate with a service encounter, or sequence of encounters, in determining future behavioral intention (Allen et al., 1992; Oliver, 1993; Richins, 1997; Barsky & Nash, 2002).

4.4 CUSTOMER SERVICE EXPERIENCE

The concept of "customer service experience" has been described as the core of the service offering and service design (Zomerdijk & Voss, 2010); as such, it is a key concept in the emerging paradigm of service-dominant logic (S-D logic), which regards the service experience as the basis of all business (Lusch & Vargo, 2006; Schembri, 2006; Vargo & Lusch, 2008). The literature on marketing management and service management historically has not considered customer service experience as a separate construct. Instead, researchers have focused on measuring customer satisfaction and service quality (e.g., Parasuraman, Zeithaml & Berry 1988; Verhoef, Langerak & Donkers 2007). However, it is not that customer experience has never been considered. Most notably, Holbrook and Hirschmann (1982) theorized that consumption has experiential aspects (see also Babin et al., 1994). Schmitt (1999) has explored how companies create experiential marketing by having customers' sense, feel, think, act and relate to a company and its brands. Berry, Carbone and Haeckel (2002) on the other hand suggest that, in order for organizations to compete by providing customers with satisfactory experience, they must orchestrate all the "clues" that people detect in the buying process.

Customer experience has been taught to originate from a set of interactions between a customer and a product, a company, or part of its organization, which provoke a reaction (Hume et al., 2006; Verhoef et al., 2009). This experience is “strictly personal and implies the customer’s involvement at different levels (rational, emotional, sensorial, physical, and spiritual)” (Gentile, Spiller and Noci, 2007, p. 397). Other thoughts on the subject have been that customer experience is the internal and subjective response customers have to any direct or indirect contact with a company (Verhoef et al., 2009). The direct contact is said to be generally occurring in the course of purchase, use, and service and it is usually initiated by the customer while the indirect often involves unplanned encounters with representatives of a company’s products, service or brands and takes the form of word-of-mouth recommendations or criticisms, advertising, news reports, reviews and so forth (Meyer & Schwager, 2007).

In services, the concept has been described as the core of the service offering and service design (Zomerdijk & Voss, 2010); as such, it is a key concept in the emerging paradigm of service-dominant logic, which regards the service experience as the basis of all business (Lusch & Vargo, 2006; Schembri, 2006; Vargo & Lusch, 2008). Holbrook and Hirschman’s (1982, p. 132) pioneering article on the service experience characterized the concept in experiential and phenomenological terms, which was in accordance with the authors’ view of consumption as: “. . . primarily [a] subjective state of consciousness with a variety of symbolic meanings, hedonic responses, and aesthetic criteria”. Twenty years later, Caru and Cova (2003) observed that the concept of service experience has subsequently been characterized, often somewhat loosely, in a wide variety of ways –

although most authors continued to restrict the use of the term to specific kinds of service experience, such as hedonic consumption.

Previous research into the service experience has been inconclusive (Verhoef et al., 2009). The focus has mainly been on the functional qualities of products or services, but the emotional parts have largely been neglected (Wong, 2004). Furthermore, Cho and Lee (2005) stress that one of the most important issues in modern industry is to satisfy consumers' emotional demands. Quality has often been classified as a functional measurement of a product or a service (Zeithaml, 1988). However, purely focusing on functional strategies in customer experience management has some general disadvantages. For example, functional values can often be easily imitated. It is therefore important to view service experience as consisting of two parts: a functional as well as an emotional outcome. This implies that, in order to fully leverage experience as part of a value proposition, organizations must pay attention to both the functional and the emotional qualities of the service (Sherry, 1998; Cronin, 2003; Edvardsson et al., 2005). In a more specific case of churches, the service offering is even more of an emotional experience with functional embellishments.

According to Roos et al. (2008), emotions have been studied for a long time, and issues related to customers' perceptions and evaluations of service providers' overall service, or of particular dimensions of it, have been addressed (e.g. Liljander and Strandvik, 1997; Stauss & Neuhaus, 1997; Bolton, 1998; Yu & Dean, 2001); other interactions between customers and personnel (Smith & Bolton, 2002; Bagozzi, 2006; Dallimore et al., 2007) have also been considered. These perceptions and evaluations predominantly concern (dis)satisfaction in customer episodes, which is commonly discussed in terms of the "affective summary response" towards the product or service consumed (Giese & Cote, 2000; White & Yu, 2005), meaning that the factor could be cognitive or effective. Emotions are therefore important in the service context, as they are likely to influence the satisfaction of service experiences and responses to service recovery efforts (Smith & Bolton, 2002).

Emotions are complex and arise from many sources (Palmer, 2010). Oliver (1993) argues that when considering emotional responses in consumption experiences, it is sensible to focus on the emotions that arise as a consequence of specific events. This perspective argues that specific emotions and their intensity are tied to an appraisal of the event eliciting those emotional responses (Folkman & Lazarus, 1985). Considering the fact that service experience in the case of churches may have many emotional sources, it is also fair to posit that the service experience created and savor by the patrons of the churches may come in varying forms.

In an attempt to unravel the puzzling nature of customer service experience, Verhoef et al. (2009) offer a view by submitting that customer experience construct is holistic in nature and involves the customer's cognitive, affective, emotional, social and physical responses to the provider's offerings. Verhoef et al.'s (2009) submission seems even more profound as consumers are seeking an integrated bundling of products and services in a way that generates responses across a range of their intellectual, emotional and aesthetic senses.

A definition of service suggests it to be "a bundle of explicit and implicit attributes" perceived differently by customer segments (Driver & Johnston, 2001, p. 132). These attributes are perceived as either "search qualities", (i.e. verifiable attributes), "experiential qualities" that cannot be evaluated until experienced, or "credence qualities", those that the consumer finds difficult to evaluate due to limited expertise and understanding (Lovelock, Patterson, & Walker, 2001). Holding the above definition and characterization true, service experience creation must be such that it must touch on every aspect of the customer senses. Services provided by the church are seen to be high in experiential qualities and in some sense high in credence qualities. Churches are therefore expected to provide a "service experience" that involves the total being of its patrons.

Just like any service encounter, the service provided by the church is dyadic – it occurs between two parties (Shostack, 1987; Czepiel, 1990) and is bounded, it has a beginning and an end or outcome, and some form of exchange takes place (Dwyer et al., 1987). Most researchers would agree that the term "service experience" relates to a number of contributory events and a number of transactions or interactions between a customer and a provider in the exchange of the service (Czepiel, 1990; Hume et al., 2006). The service experience as a stand-alone term lacks clarity. A service experience is not defined solely by any individual incident (Hume & McColl-Kennedy, 1999; Hume et al., 2006). It is the interpretation of the incidents and encounter points that defines the experience. According to Hume et al. (2006), the provider creates an offering through the design of a series of encounters and interactions. The consumer interprets these encounters to construct an overall experience. The service description is the verbalization of the service offering from the provider by their design intent and from the consumer by experience. When describing and designing the overall service offering the church must consider the customers' responses to the encounter in order to align the service offering with the service experience.

In this thesis, "customer service experience" is defined as a totally positive, engaging, enduring, and socially fulfilling physical and emotional customer experience across all major levels of one's consumption chain and one that is brought about by a distinct market offering that calls for active interaction between consumers and providers. This study synthesizes the various typologies discussed (Pine & Gilmore, 1999; Gentile et al., 2007; Brakus, 2001; Fornerinoet al., 2006; Schmitt, 1999, 2003) and present four types of experiences that better explain customer service experiences and they are explained below:

Cognitive experience concerns with the act or process of knowing, perceiving. It also relate to the mental processes of perception, memory, judgment, and reasoning, as contrasted with emotional and volitional processes. Cognitive experience is the perception in connection with the thinking or conscious mental processes derived from the offering of a product or service. Cognitive is a component of the customer service experience connected with thinking or conscious mental processes; an offering may engage customers in using their creativity or in situations of problem solving; furthermore a company can lead consumer to revise the usual idea of a product or some common mental assumptions

Schmitt (1999) defined ***social experience*** as "the relationship with others and society". Schmitt (2003) argued that every social experience could create impacts toward individual in the socializing procedure through family, schooling, peer groups, and mass media. Each of these social impacts has the power to influence our thoughts, feelings and activities. For example, the association with the peer group allows individuals to obtain useful experience in creating social connections on their own and creating a sense of themselves (Macionis and Plummer, 1997). Beside peer group, the mass media --- television, radio, and newspapers do create great impacts on individuals via the socialization process (Olsen, 1993). Therefore, Griffiths (2003) argued that social experience can form individual skill to recognize appropriate multiplying and shoaling partners as well as affect the individual conduct in a behaviour way. ***Social*** is a component of the customer service experience that involves the person and, beyond, his/her social context, his/her relationship with other people or also with his/her ideal self. An offering can leverage on such component by means of a product/service which encourages the use/consumption together with other people or which is the core of a common passion that may eventually lead to the creation of a community or still a tribe of fans; finally the product/service can be also a means of affirmation of a social identity, inducing a sense of belonging or of distinction from a social group; in this case the link with the lifestyle component is very relevant.

Affective is a component of the customer service experience which involves one's emotional system through the generation of moods, feelings, emotions; an offering can generate emotional experience in order to create an affective relation with the company, its brand or products

Physical is a component of the customer service experience coming from the practical act of doing something; in this sense the physical component includes, but is not exhausted by, the concept of usability. In fact it does not only refer to the use of the product/service in the postpurchase stage, but it extends to all the product/service life-cycle stages.

4.5 CHAPTER SUMMARY

This chapter has reviewed literature on service experience, what it entails, the different perspective from which scholars have dealt with the construct and the forms it may take. Discussions were also had on what customer service experience is and how the firm can go beyond satisfaction to creating customer experiences at all fronts. The next chapter deals with the theoretical underpinnings of this study and how the theories adapted helps explains the issue of customer value creation through service experience.

CHAPTER FIVE

THEORETICAL MODELING

In order to understand the customer service experience and value creation in the church, two behavioural theories have been selected to gain further insight into the issues. This chapter will first discuss the expectancy value theory and then the means-end theory which both explain how people generally orient themselves to receive some desirable outcomes. The chapter shows that the combination of the expectancy value theory and the means end theory has explained the consequence of service experience which Sheth et al. call consumption value.

5.1 INTRODUCTION

Ajzen (1991) emphasizes that explaining human behavior in all its complexity is a difficult task. It can be approached at many levels, from concern with physiological process at one extreme to concentration on social institutions at the other. Ajzen (1991) states that social and personality psychologists have tended to focus on an intermediate level, the fully functioning individual whose processing of available information mediates the effect of biological and environmental factors on behavior. Various theoretical frameworks have been proposed to deal with the psychological processes of value assessment by an individual based on the biological and environmental factors at play. An example is the theory of subjective value from the economics perspective.

The subjective theory of value, also known as the theory of subjective value, is an economic theory of value which identifies worth as being based on the wants and needs of the members of a society, as opposed to value being inherent to an object. It holds that to possess value an object must be useful, with the extent of that value dependent upon the ability of an object to satisfy the wants of any given individual. "Value", in this context, is separate from exchange value or price, except insofar as the latter is intended to help identify the former; the value of any good or service simply being whatever someone would trade for it in the present. This creates problems, as consumers tend to bid up prices if they are funding demand with credit. This tends to separate subjective values from stable values.

The theory recognizes that one thing may be more useful in satisfying the wants of one person than another, or of no use to one person and of use to another (Menger, 1999). The theory contrasts with intrinsic theories of value that hold that there is an objectively correct value of an object that can be determined irrespective of individual value judgments, such as by analyzing the amount of labor incurred in producing the object.

The subjective theory contrasts with intrinsic theories of value, such as the labor theory of value which holds that the economic value of a thing is contingent upon how much labor was - necessarily - exerted in producing it - under the condition, however, that this "thing" has a use value. For example David Ricardo said, "The value of a commodity, or the quantity of any other commodity for which it will exchange, depends on the relative quantity of labour which is necessary for its production, and not as the greater or less compensation which is paid for that labour" (Recardo, 1891 in Sraffa, 1951).

There are two main theories underlining this thesis i.e. the expectancy value theory and the means-end theory which explains the value creation process for the customer, expected value of a behavior and the assumption that customers acquire and use products or services to accomplish favorable ends. The two theories complement each other in explaining the relationship between customer service experience and the customer value. This section first deals with the expectancy value theory.

5.2 EXPECTANCY VALUE THEORY

Attitudes, subjective norms and perceived behavioral controls are shown to be related to appropriate sets of salient behavioral, normative and control beliefs about behavior, but the exact nature of these relations is considered uncertain (Ajzen, 1991). Ajzen (1991) states that the only theory that best explains the relations is the expectancy value theory.

Expectancy-value theory was originally created in order to explain and predict individual's attitudes toward objects and actions. Martin Fishbein founded the theory in the 1970s and it states that attitudes are developed and modified based on assessments about beliefs and values. Primarily, the theory attempts to determine the mental calculations that take place in attitude development. According to the theorist, the theory has three basic components. First, individuals respond to novel information about an item or action by developing a belief about the item or action. If a belief already exists, it can and most likely will be modified by new information. Second, individuals assign a value to each attribute that a belief is based on. Third, an expectation is created or modified based on the result of a calculation based on beliefs and values.

According to the expectancy-value theory, behavior is a function of the expectancies one has and the value of the goal toward which one is working. Such an approach predicts that, when more than one behavior is possible, the behavior chosen will be the one with the largest combination of expected success and value. Expectancy-value theory has proved useful in the explanation of social behaviors, achievement motivation, and work motivation. Examination of its use in achievement motivation can serve to represent the various types of expectancy-value motivations.

Achievement values are "the incentives or purposes that individuals have for succeeding on a given task" (Wigfield, 1994, p. 102). According to the expectancy-value theory, the value that a person places on either the task or the outcome and his perceived probability of success determine the amount of effort that he will exert attempting to successfully complete the task. The motivating potential of anticipating outcomes is largely determined by the subjective value that the person places on the attainment (Bandura, 1997). Two people may hold the same belief that their behavior will result in a particular outcome, but they may evaluate the attractiveness of that outcome quite differently (Bandura, 1997). The person who values the outcome or finds the outcome more attractive will be more motivated to attain the outcome.

Eccles and Wigfield, two leading researchers in the field of motivation, expanded Atkinson's expectancy value model to include a variety of achievement related influences that impact individuals' expectancies and values (Wigfield, 1994). In particular, they hypothesized that students' motivation to complete tasks stems from the attainment value, utility value, and intrinsic value associated with the task (Wigfield, 1994; Wigfield & Eccles, 2000), as well as with the costs associated with engaging in the task.

Intrinsic value often results from the enjoyment an activity produces for the participant (Wigfield, 1994). When people enjoy tasks, they are intrinsically motivated to do well. Both interests and personal relevance produce intrinsic value for a person. Attainment value is the importance people attach to the task as it relates to their conception of their identity and ideals or their competence in a given domain (Wigfield, 1994). Utility value is how the task relates to future goals. While people may not enjoy an activity, they may value a later reward or outcome it produces (Wigfield, 1994). The activity must be integral to their vision of their future, or it must be instrumental to their pursuit of other goals. Because goals can play a key role in attaining later outcomes, educators and parents, for example, should help students see beyond the immediate activity to the long-term benefits it produces. Finally, Eccles and Wigfield stress the importance of "cost" in an individual's decision to engage in an activity. "Cost refers to how the decision to engage in one activity (e.g., doing schoolwork) limits access to other activities (e.g., calling friends), assessments of how much effort will be taken to accomplish the activity, and its emotional cost" (Wigfield & Eccles, 2000). When the cost of an activity is too high, individuals may choose not to engage in that activity, even if they enjoy the activity or value the outcome of the activity. Conversely, the high cost of failure can also impel someone toward achievement.

Expectancy value theory suggests, "people orient themselves to the world according to their expectations (beliefs) and evaluations". Utilizing this approach, behavior, behavioral intentions, or attitudes are seen as a function of "(1) expectancy (or belief) – the perceived probability that an object possesses a particular attribute or that a behavior will have a particular consequence; and (2) evaluation – the degree of affect, positive or negative, toward an attribute or behavioral outcome" (Palmgreen, 1984).

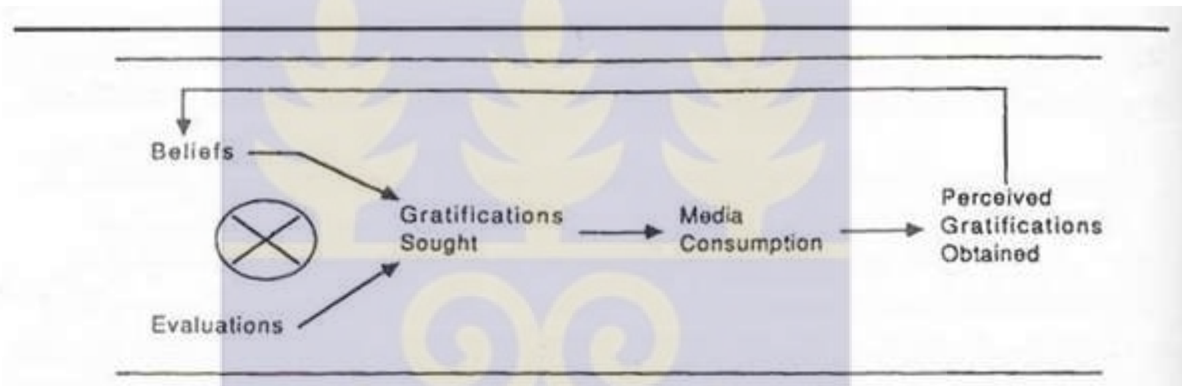


Figure 5.1: Expectancy Value Model (Palmgreen, 1984)

The theory further asserts that behavior is a function of the expectancies one has and the value of the goal toward which one is working (Fishbein, 1967). Such an approach predicts that when more than one behavior is possible, the behavior chosen will be the one with the largest combination of expected success and value. Expectancy-value theories hold that people are goal-oriented beings. The behaviors they perform in response to their beliefs and values are undertaken to achieve some end. However, although expectancy-value theory can be used to explain central concepts in uses and gratifications research, there are other factors that influence the process. For example, the social and psychological origins of needs, which give rise to motives for behavior, may be guided by beliefs, values, and social circumstances into seeking various gratifications through media consumption and other non-media behaviors.

From the perspective of the church, this study sees the church members/customers as being goal oriented and that; they are guided by their expectations and belief that shapes their attitude and behavior towards a church brand. The end result sought by the customers of the church is the kind of experiences and benefits sought as a result of their belief and what they consider as valuable. The expected value by the church's customers is seen by this study to be driven by social and psychological origins of needs that drive their behavior. Therefore through this theory, the study proposes that the churches can create value by understanding the expectations of the customer. This expectation of value comes in the personal values, mental images, or cognitive representations underlying customers' needs and goals that are better explained by the mean-end theory.

5.3 MEANS-END THEORY

Means-end models are based on the assumption that customers acquire and use products or services to accomplish favorable ends. This view is prevalent in consumer behavior literature, in particular, where value is defined in terms of personal values, mental images, or cognitive representations underlying customers' needs and goals (Rokeach, 1973; Gutman, 1982; de Chernatony et al., 2000).

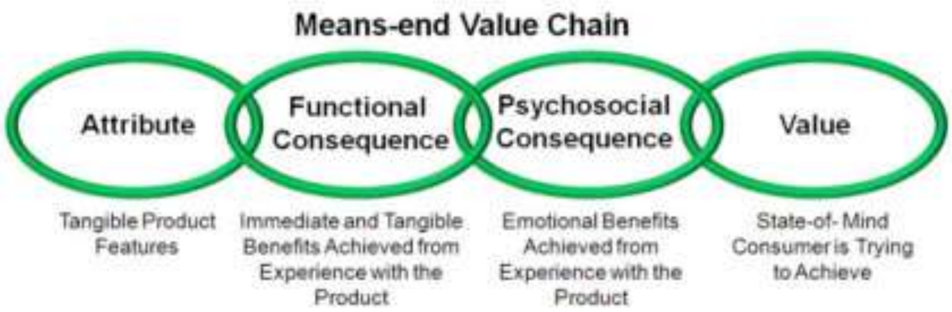


Figure 5.2: *The Means-End Value Chain (Gutman, 1982)*

The means-end theory has its roots in cognitive psychology seeking to explain how a consumer's choice of a product or service enables him to achieve his desired end-states (Gutman, 1982, Laukkanen, 2007). The theory, according Huber et al., (2001), postulates that linkages between product attributes, consequences produced through consumption, and personal values of consumers underlie their decision-making processes (Gutman, 1991). Means are products or services, and ends are personal values considered important to consumers. The means-end theory seeks to explain how an individual's choice of a product or service enables him or her to achieve his or her desired end states. Huber et al. (2001) assert that consumers obtain consequences (desirable or undesirable) from the consumption of products or services either directly from consuming or indirectly at a later point in time or from others' reactions to one's consumption behavior. They stress that consumers choose actions that produce the desired consequences and minimize undesired consequences (Peter & Olson, 1990; Olson & Reynolds, 1983). They believe that values provide the overall direction, consequences determine the selection of behavior, and attributes produce the consequences.

Levitt (1980, p. 84) argued that a product/service represents “a complex cluster of value satisfactions” to those whom it is being offered and therefore attach importance to the product/service according to its perceived ability to meet their needs (ends). According to Gutman (1982), individuals attach specific meanings to the objects they buy and use such meanings to reach personal goals. The process involves a cognitive structure organized as a means-end chain that starts from the attributes of a product or a service and establishes a sequence of links with the perceived benefits provided by those attributes until personal values are reached. These links are organized in a hierarchy: products or service attributes are stored as “first level” knowledge; consequences at a higher level; and values stand at the highest level of abstraction. Consequently, consumers learn to choose products and services that are instrumental to obtain desired consequences and values (Reynolds & Gutman, 1988).

An important point made by Lanning (1998) is that the value that matters is the value in the customer’s experience and not the value in the product. He further suggests that his concept of value as the customer’s resulting experience from an action equates value with what the customer is willing to sacrifice. The question to ask in order to understand the customer’s resulting experience, is this: “what would the customer perceive as the value of the end-result consequence of this event, compared to alternatives, if they could experience it?” (Lanning, 1998, p. 46). This study in respect of the means end theory argues that customers evaluate service experiences in an organized manner with attributes and their links of attributes are stored at different levels of abstraction (Gutman, 1992). This abstraction may come from what is seen, felt, heard, touched or smelt by the customer and therefore use that as the judgment criteria. In this sense, the study argues that the church service mix (i.e. product, price, promotion, place, physical evidence, process and people) are what are seen, felt, heard, touched or smelt by the church member to produce a certain level of service experience which in turn creates value. The consumer judges service attributes based on their ability to produce certain consequences associated with consuming the service (Gardial et al., 1994). Therefore, customers are not only satisfied or dissatisfied with the presence of a number of determinant attributes of the service experience, but also with the consequences and values these attributes bring along. What the customer would value at the end-result consequence of the service experience is what Sheth et al. (1991) call the consumption values which are a series of related “functional”, “social”, “emotional”, “epistemic” and “conditional” events leading to an end-result or a consequence. The current study therefore theorizes that the church value creation involves a cognitive structure organized as a means end chain which starts from the attributes of the church (church service mix) and establishes a consequence link with perceived benefits (produces certain service experience) provided by the attributes (the church service mix) until personal value are reached (customer value). This therefore suggests that church members will orient themselves to a church brand with the expectation of achieving a desired goal that is terms as customer value in this study. On the other hand, in their orientation to a church for an expected outcome, the church in turn creates experiences through its attributes that are explained by the church service mix in order to create the desired goal of the member i.e. the customer value. However, the expectancy value explains that expectation of value is shaped by some factors that are idiosyncratic to a person such as personal value, belief, goals and some mental images of what an actual value would look like. In that respect, this study argues in line with other behavioural studies (see Wilkie, 1994; de Chernatony et al., 2000) and the neoclassical perspective of value which assert that value is subjective and that its evaluation is also subjective. Therefore, the study theorizes that the evaluation of value as a consequence of service experience is moderated by a person's subjective judgment that is underlined by personal values, expectations and goals.

5.4 CHAPTER SUMMARY

This chapter has discussed the theoretical foundations for this thesis. The study has adopted two complementary behavioral theories to explain how people orient themselves to enjoy value and how they perform or associate themselves to setting courses as a means to an end. The combination of the expectancy-value theory and the means-end theory has explained the consequence of service experience which Sheth et al. call consumption value. The next chapter provides details of the conceptual framework for the study and how the various elements in the study are linked. The next chapter also discusses the hypotheses to be tested based on the conceptual framework.

CHAPTER SIX

CONCEPTUAL FRAMEWORK AND HYPOTHESES FORMULATION

In this chapter, a conceptual framework is proposed to explain the possible relationships that exist among the constructs guiding the study. The chapter proposes that the church service mix will influence both the church service experience and the customer value. It also establishes that, although the study expects church service experience to influence perceived customer value, there are some personal factors that may moderate this relationship. The chapter also hypothesizes these relationships accordingly, which paved the way for the empirical examination.

6.1 INTRODUCTION

The thesis is set up to understand value creation through service experience within the context of the church. The thesis also explores the role of personal factors in experiencing the value. The first part of the study has reviewed the background of the study, problem statement and the main objectives of the study. Subsequent to that, other chapters have reviewed the literature on customer value and service experience and the theoretical underpinnings of the study to provide insights into the value creation process and experience in churches. In this chapter, the conceptual framework is presented to explain the various constructs and the hypothesized relationships.

This thesis agrees with Vargo and Lusch's (2004) statement that value is something that is perceived and evaluated at the time of consumption. Customer value that is referred to as "value in use" in the service dominant logic and in this thesis is the evaluation of the service experience, i.e. the individual judgment of the sum total of all the functional and emotional experience outcomes. This is different from the goods-dominant logic where value is produced into a good and exchanged to a customer (value-in-exchange). Value cannot be predefined by the service provider, but is defined by the user of a service during the consumption process.

When the service comes alive, the service experience is realized and made possible for the customer to evaluate in the form of value in use. Value in use is most often conceptualized as a cognitive assessment (Vargo & Lusch, 2004). As value evaluation is subjective, there might be an individual and situational filter also influencing the evaluation of value. It is the standpoint of this thesis that since the service experience does not exist until the user perceives it, the company will never be able to create the experience or offer predefined value, only the prerequisites for the service experience and the value for the user (Vargo & Lusch, 2004). It is therefore the contention of this thesis that service organizations such as the church only offer prerequisites for service experience through their marketing effort that are best described by the marketing mix.

This study therefore offers a basic service experience-customer value conceptualization as follows;

> *Church service experiences are influenced by a church's deployment of the marketing mix elements. The church service experience in turn affect the customer value i.e. value in use albeit a moderation from some individual church member factors which shapes the value perceived and/or derived. The value that a customer*

derives from consuming the service produced through the service mix is therefore mediated by the church service experience created as a result of deploying the church service mix.

As the purpose of this study is to contribute to the understanding of value creation in social institutions, the above framework must reflect this purpose. Social institutions such as churches are not motivated by profit but immensely affect individuals, societies and nations. As the creation of value is the core purpose and central process of economic and social exchange, every entity irrespective of motive (be it profit or non-profit) exists to create value since value is the strongest motivator of behavior of consumers. Value is now centered in the experiences of consumers. In a more social setting such as churches, the value created is more experiential than in a profit service organization that therefore demands a more critical analysis and conceptualization.

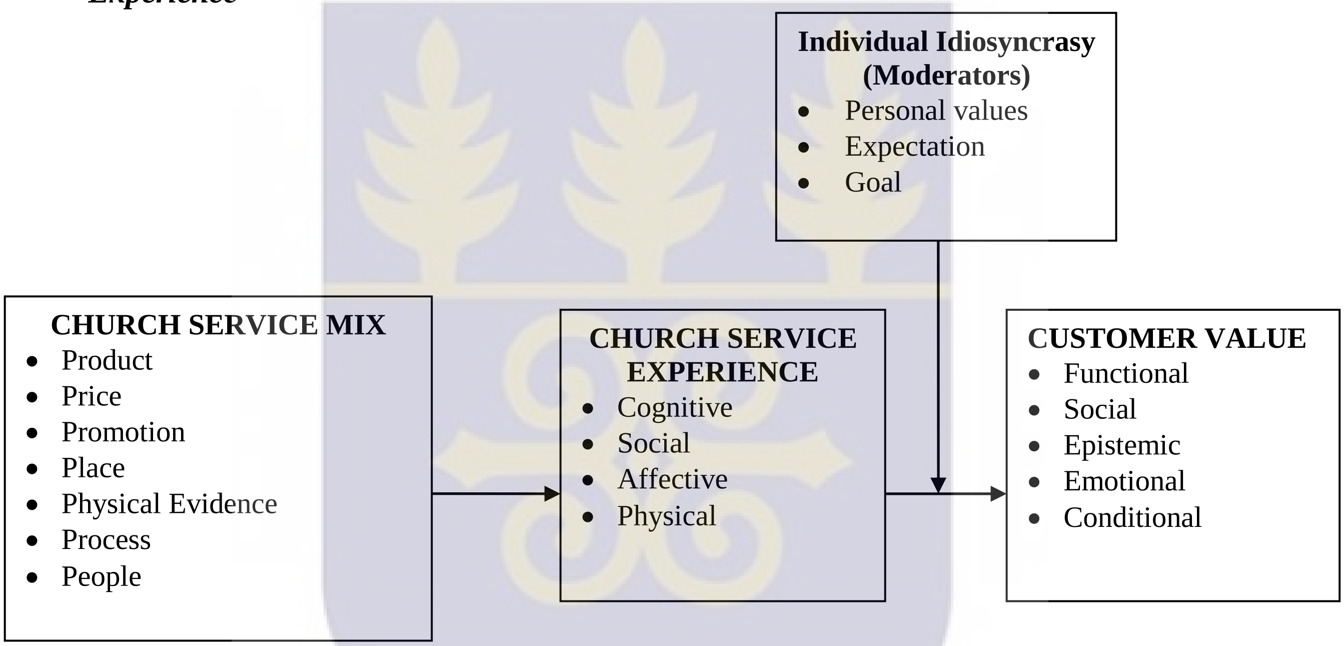
Customer service experience has been thought to originate from a set of interactions between a customer and a product, an organization, or part of the organization, which provoke a reaction (Hume et al., 2006; Verhoef et al., 2009). This experience is strictly personal and implies the customer's involvement at different levels (rational, emotional, sensorial, physical, and spiritual) (Gentile, Spiller & Noci, 2007, p. 397). Service experience is at the core of the service offering and service design (Zomerdijk & Voss, 2010) and a key concept in the emerging paradigm of service-dominant logic (Vargo & Lusch 2004). This study has defined customer service experience as a totally positive, engaging, enduring, and socially fulfilling physical and emotional customer experience across all major levels of one's consumption chain and one that is brought about by a distinct market offering that calls for active interaction between consumers and providers.

From the above definition, the study contends that the experiences savored by patrons of church services are first stimulated by the marketing efforts of the churches to trigger different kinds of service experience to create value. The individual's (i.e. the patron) evaluation of the service mix of the religious entity determines the service experience delivered which in turn influences the customer value. The expectancy value theory suggests that people orient themselves to the world according to their expectations (beliefs) and evaluations and therefore are goal oriented (Wigfield & Eccles, 2000). The patrons of the church are goal oriented and they are guided by their expectations and belief that shapes their attitude and behavior towards a church brand. The end result sought by the customers of the church (i.e. the patrons) is the kind of service experience that results out of their belief and what they consider to be valuable. The expected value by the church's customers is driven by social and psychological origins of needs (Laukkanen, 2007) that drive their behavior and that churches can create value by understanding the expectations of the customer. This expectation of value comes in the personal values, expectations and goals that are better explained by the mean-end theory.

6.2 CONCEPTUALIZATION AND HYPOTHESES FORMULATION

The starting point of the conceptual framework is that the customer service experience and value creation in the church is as a result of the deployment of the marketing mix known in this thesis as the *"church service mix"*. This deployment influences the experience of the customer and subsequently the value that is created for the congregation. The model presented also assumes that the relationship between service experience and customer value derived by the church members are moderated by members' personal idiosyncrasies. These building blocks of the model and their relationships are explained below:

Figure 6.1: ***Conceptual Framework for Value Creation through Church Service Experience***



Source: Author's own conceptualization

6.2.1 The Church Service Mix Deployment

The church service mix consists of all activities performed by the church in their quest to create experiences and value for the patrons. The service mix represents fundamental service innovation development conduits and/or outputs as they present themselves as the basic tools, avenues, opportunities and capabilities for competitive advantage development. The marketing mix according Kotler and Armstrong (1989) are a set of controllable tactical marketing tools the firm blends to produce the response it wants in the target market. They are normally referred to as the 7Ps (product, price, promotion, place, physical evidence, people and process).

Product: Service products are the means by which the service firm seeks to satisfy consumer needs (Palmer, 2008). The church product represents the core benefit sought (Lovelock et al., 1999) by the church member. The service product assesses how the services provided by the church addresses the needs of members and how unique they are. It assesses the word of God being preached, how engaging the various events are and how church events directly address the needs of members. This is significant because it addresses the question why do people go to the church and what activities are performed at the church that provide core benefits to the church members?

Price: According to Palmer (2008), price represents the cost incurred by the customer for accessing the service. The price component that can be termed as the cost element of the church service mix includes social, monetary and non-monetary factors such as time and effort needed to acquire and use the product/service. This assessed the sacrifices one has to make in terms of social, financial and time sacrifices (Borden, 1984). In the context of the church, patrons make financial sacrifices that can be termed as price in the form of collection, tithes and other donations that consumers often give to support the activities of the church. Though members may not see it as cost, it is a bunch of sacrifices that consumers must undertake to be able to address some of the needs of the church. The quantum and frequency of the price is normally dependent on the nature of the church and the main objective for which it was set up.

Promotion (communication): Promotion concerns with the various activities which are geared towards using messages to communicate the benefits (Zeithaml et al. 2006) of a service product to a potential church members. Service firms' promotion must address both the internal and external customers by addressing issues of service promise and expectation management, customer education and internal communication. Palmer (2008) asserts that services promotion need to place particular emphasis on increasing the apparent tangibility of a service to help customers make a choice. Customers make choices base on the amount and quality of information they possess at any point in time. The promotion in church spans many media such as, direct marketing, television, radio, posters and other electronic means of delivering church services to patrons. For churches that aspire to be modern and trendy, the frequency and content of this communication tools may be amazing. For instance, some church leaders rely on miracles to communicate to the patrons and these are vividly recorded and shown live to the patrons.

Place: This refers to the ease of access that potential church member have to the church service (Lovelock et al., 1999). The choices about distribution includes physical location decision for church service delivery (which in this case will mainly be the sermon), the use of intermediaries in making the service accessible to church members and other non-locational decisions (Bitner, 1990) that are used to make church service available to members and potential members. Place represents the mode of delivery assessed how and where the services were made available to the church members. This assessed the means through which core services are delivered to members at the branch level, media usage and other communications. Today, this has seen an explosion in the religious landscape as various marketing actives are deployed in the churches to brand their activities and made them known to consumers.

***Physical evidence*:** Physical evidence represents the tangibles that are used as a cue to provide the members with an indication of the service offered, while it also impacts on the way in which the service is positioned and differentiated (Zeithaml et al. 2006). This component looks at the physicality associated with the church such as physical environment and ambiance. This assesses the architectural and aesthetic value of the building in terms of exterior, interior design, ambiance (Bitner, 1990) and how those draw people to the church. A lot of investment is made in modern buildings, communication equipment and the interior decorations and arrangements in order to present an appealing picture of the churches' activities. Some church edifices have become national museums for tourist attractions.

People: An important aspect of service delivery is the people (Palmer, 2008).The people reflected the human contact that members have with the church on every front be it permanent staff or non permanent staff in the church service delivery (Bitner, 1990). Standing at the apex is the leadership of the church who could be titled differently as Pastors, Reverends, Bishops, Overseers just to mention a few. The activities of these leaders may vary across the churches. For the Orthodox and the Pentecostal churches, the focus of the church appears to be the institution that is created. However, in the later days Charismatic churches, which is normally founded and owned by individuals, the emphasis is normally placed on the leader. All others play subordinate roles to the leader. The people element may also include a host of other church staff who work either permanently and or temporary to support the church.

Process: Process is the systems used to assist the organization (the church) in delivering the service in all forms. Johne and Storey (1998) posit that unlike physical goods, services are dynamic, unfolding over a period of time through a sequence or constellation of events and steps. The process element assesses the procedural arrangements and requirements within the church in terms of becoming a member or attaining certain services or privileges (Lovelock et al., 1999; Palmer, 2008). This assesses how accessible pastors are and how easily it is for someone to get assistance when needed. It may also encompass the processes that are put in place to ensure that the church activities are properly coordinated. Such processes may vary from church to church, but generally, the process becomes a bit complex as the church grows.

6.2.2 Church Service Experience

The second component of the model is the church service experience. It assumes that the deployment of the church service mix creates some experience for the patrons**.** Experiences are events that engage individuals in a personal way. Experiences are seen to provide sensory, emotional, cognitive, behavioral and relational values for an individual. This experience is "strictly personal and implies the customer's involvement at different levels (cognitive, social, affective and physical). This thesis defines, "customer service experience" as a totally positive, engaging, enduring, and socially fulfilling physical and emotional customer experience across all major levels of one's consumption chain and one that is brought about by a distinct market offering that calls for active interaction between consumers and providers. This study categorizes church service experience into cognitive, social, affective and physical.

Cognitive is a component of the customer service experience connected with thinking or conscious mental processes; an offering may engage customers in using their creativity or in situations of problem solving; furthermore a company can lead consumer to revise the usual idea of a product or some common mental assumptions (Gentile et al., 2007; Schmitt, 1999). Churches sometimes challenge the congregants to reflect and address cognitive issues facing the church.

Social is a component of the customer service experience that involves the person and, beyond, his/her social context, his/her relationship with other people or also with his/her ideal self (Schmit, 2003). An offering can leverage on such component by means of a product/service which encourages the use/consumption together with other people (Brakus, 2001) or which is the core of a common passion that may eventually lead to the creation of a community or still a tribe of fans; finally attending a church can be also a means of affirmation of a social identity, inducing a sense of belonging or of distinction from a social group (i.e. the church); in this case the link with the lifestyle component is very relevant.

Affective is a component of the customer service experience which involves one's emotional system through the generation of moods, feelings, emotions; an offering can generate emotional experience in order to create an affective relation with the company, its brand or products (Pine & Gilmore, 1999; Gentile et al., 2007). The activities of the church must have the capacity to influence the general moods and feelings of church members. These can be achieved through singing and dancing, worship and adoration of God, deliverance and Holy Spirit impartation services. Moods, feelings and emotions could also be influenced through the sermon preached and through personal encounter with the pastor or a church leader through counseling.

Physical is a component of the customer service experience coming from the practical act of doing something; in this sense the physical component includes, but is not limited to, the concept of usability (Brakus, 2001; Fornerinoet al., 2006). In fact, it does not only refer to the use of the product/service in the post-purchase stage, but it extends to all the product/service life-cycle stages (Fornerinoet al., 2006). Physical experience within the church context could come about as a result of singing and dancing and through any activity that directly require the church members' active participation. This may include some social activities such as indoor and outdoor games, interaction with other members and singing and dancing.

This experience created by the church is considered to have come as a result of the various activities performed by the church. The church service mix best explains the efforts of the church in creating a service experience for its patrons. The various programs and services held, the mode of delivery in terms of communication and distribution as well as the physical evidence explains in part how service experience is created for the church member. The processes and the cost (be it social, financial and other cost) incurred by a church member are considered to have a significant influence on the kind of service experience he or she may enjoy. This study contends that the antecedents of this service experience are the various marketing programs employed by the service firm. These marketing programs are what this study refers to as the church service mix. This study therefore hypothesizes that:

H_1: Church service mix positively influences service experience of members

6.2.3 Customer Value

The third component of the model discusses the value that is created for the congregants. The study sees value as an outcome of different service experiences created as a result of the different activities performed by the church. This study is interested in the value in use that is the evaluation of the service experience i.e. the individual judgment of the sum total of all the functional and emotional experience outcomes. The study adapted Sheth, Newman, and Gross (1991) typology of value i.e. functional, social, emotional, epistemic, and conditional values that are also captured by Smith and Colgate, (2007).

Functional Value**:** Functional value concerns the utilitarian functions and services that a product can offer. The value is often manifested through a product's composite attributes such as qualities or features that can deliver impressions of utilitarian performance (Tzeng, 2011). According to Sheth et al. (1991), functional value pertains to the ability of product to perform its functional, utilitarian, or physical purpose and while it may be based on any salient physical attribute, sometimes price is the most salient functional value. Functional value from the church is derived from the gathering of church members to worship their maker and receive from their maker as well. The functional value however, could be subjective as any other value as the ability of the church to deliver impressions of utilitarian performance is individually assessed. When a church member's core reason for attending a church is met – which can be in the form of spiritual, emotional or social – then functional value is derived.

Social Value: Social value (SV) has been defined as the "perceived utility acquired from an alternative's association with one or more specific social groups" (Sheth et al., 1991). Choices involving highly visible products (e.g. clothing, jewelry) and goods or services shared with others (e.g. gifts, products used in entertaining) are often driven by social value (Sheth et al., 1991). Hence, social value relates to social approval and the enhancement of self-image among other individuals (Sweeney & Soutar, 2001). The motive of buying and using products depends on how a consumer wants to be seen by others and/or how he wants to see himself (Sheth et al., 1991; Sweeney & Soutar, 2001). The purchase and use of products is a means by which an individual can express self-image socially to others. Social value from the church's perspective is the utility a member derives from associating him/herself with the social institution – the church. One could gain social acceptance from attending a church in societies such as Ghana where over 65% of the population are Christians. Ones association with the church can also increase social standing, give social approval and help form friendship with like-minded people.

Emotional Value: Emotional value (EMV) is a social-psychological dimension that is dependent on a product's ability to arouse feelings or affective states (Sheth et al., 1991). A product acquires emotional value when associated with specific feelings or when precipitating or perpetuating those feelings. Play or fun gained by using a product/service for its own sake is related also to emotional value (Smith & Colgate, 2007; Holbrook & Hirschman, 1982). Ones relationship with a Deity or Supreme Being relates very much with emotion. In relation to churches, ones association with God arouses specific feelings or perpetuates specific feelings. Emotional value in the church context reflects a members' emotional connectedness with God and the fun that comes along with it.

Epistemic Value: Epistemic value (EPV) is created when a product/service arouses curiosity, provides novelty and/or satisfies a desire for knowledge (Sheth et al., 1991a). In some contexts, it could refer to novelty value and the value from learning new ways of doing things. It entails curiosity for new content and knowledge gained through testing new services (Pihlstrom & Brush, 2008). Epistemic value in relation to church reflects members' curiosity to know more about life and the life after death, to gain knowledge about God and to increase their faith in God.

Conditional Value: Sheth et al. (1991) described conditional value (CV) as the perceived utility acquired by an alternative as the result of the specific situation or set of circumstances facing the choice maker. Furthermore, Holbrook (1994) presumes that conditional value depends on the context in which the value judgment occurs and exits only within a specific context. Thus, conditional value applies to products or services whose value is strongly tied to use in a specific context. It might be derived from temporary functional or social value (Sheth et al., 1991), hence it arises when the circumstances create a need. Conditional value in relation to church deals with the utility derived by a church member as a result of specific situation or set of circumstances facing the church member. Attending a church may open opportunities for church member that hitherto would not have been available. Church members may derive certain value from the church that may not be the real reason for going to church.

Gupta and Lehman (2005) observe that there are two sides to value creation, namely, value created for the customer and value created for the firm. Value creation for the parties in a business engagement cannot be kept apart. Measuring mutual value creation as an indicator of business and marketing performance is in accordance with Eggert et al.'s (2006) observation that performance indicators on the individual dyad level rather than aggregate measures such as market share and sales volumes are more frequently used than before. The metrics are illustrated by a case in a business-to-business context. This study is restricted to value creation in dyads, not in larger networks. Since both parties should benefit from doing business with each other, the economic effects on the supplier's business of supporting a customer's value creation, i.e. the value created for the supplier from serving the customer, is taken into account simultaneously with the value created by the customer (mutual value creation). In the case of this study, value is seen as the creation of key benefits by the church for the patrons. The value creation by the church results in service experiences enjoyed by the patrons to satisfy the emotional, social and spiritual needs.

Quality has often been classified as a functional measurement of a product or a service (Zeithaml, 1988). However, purely focusing on functional strategies has some general disadvantages. For example, as mentioned above, functional values can often be easily imitated. It is argued in this study that a service experience consists of two parts: a functional as well as an emotional outcome. This implies that, in order to fully leverage experience as part of a value proposition, organizations must pay attention to both the functional and the emotional qualities of the service (Cronin, 2003; Edvardsson et al., 2005; Sherry, 1998). In a more specific case of churches, the service offering is even more of an emotional experience that makes service experience study as a great determinant of value creation. In that respect, the following hypotheses are put forward:

H_2: Church service mix positively influences customer value derived by members

H_3: Service experience positively influences customer value derived by members

H_4: The relationship between church service mix and customer value is mediated by service experience

6.2.4 Moderators

The moderators in this study are the personal church member factors that bring into play the subjective measurement of value by individuals. Relatively little attention has been paid to understanding the service experience and its influence on customer value (O'Neill & Palmer, 2003). Although, there are some research studies that cover this subject McKnight and Sechrest (2003) in their study stressed that the service experience is a criterion for evaluating and understanding service performance. A study conducted by Orsingher and Marzocchi (2003) also regards the hierarchical structure of the service experience dimensions in relation to customer perceived value.

The primary idea of this study is that satisfactory service experiences are organized in the customer's mind in the form of hierarchical cognitive networks, with satisfaction elements being stored at different levels of abstraction. The various elements or dimensions of the service experience are thus linked to different consequences and values. As Vargo and Lusch's (2004) posit, something has value if and when it is perceived and evaluated at the time of consumption by the customer (church member) and this is what is referred to as value in use.

Value in use is the evaluation of the service experience, i.e. the individual judgment of the sum total of all the functional and emotional experience outcomes. Value cannot be predefined by the service provider, but is defined by the user of a service during the user consumption. Consequently, the individual characteristics and perceptions such as expectations, values and goals will influence the evaluation of the customer value. The study therefore conceptualizes and puts forward the following hypotheses in respect of individual filters influencing the evaluation of value

Personal values for relationship: Value is considered to be subjective in terms of assessment and that the premium on places on an item or incident will influence the evaluation of same (Wilkie, 1994; Wigfield & Eccles, 2000). Personal value for relationship seeks to assess the premium a church member places on being a member of as the church. The importance placed by a member on being part of a fellowship is seen to influence the evaluation of the value derived from the service experience. When an individual attach high values as members of a church, they are likely to perceive high values from the church service experience that is created as a result of the church's activities.

> *H_5: The relationship between service experience and customer value is positively and significantly affected by personal value for companionship*

Expectations: The expectancy value theory asserts that the evaluation of value is influenced by the evaluator's expectations (Wigfield & Eccles, 2000; Laukkanen, 2007). Expectation in the framework seeks to explore the social expectations of a church member and how such expectations can influence the assessment of the value produced through the service experience created by the church. Patrons with high expectations from their membership of a church will have high expectations of the values than those with low expectations.

> *H_6: The relationship between service experience and customer value is positively and significantly affected by personal goals*

Goal: Wigfield (1994) explains that value is how task related to future a goal which therefore suggests that a person's goal for engaging in an activity is influences the evaluation of the value derived. Bandura, 1997 also suggests that two people may hold the same belief that their behavior will result in a particular outcome, but they may evaluate the attractiveness of that outcome quite differently based on their goals and expectations. The framework assumes that individuals may have different goals in pursuing their church activities. Individuals with high premium on personal relationship with God will perceive high values from the church than those with low than those with low perceived values.

> *H_7: The relationship between service experience and customer value is positively and significantly affected by church members' social expectation*

6.3 CHAPTER SUMMARY

The current chapter has discussed the conceptualizations formed in the study and has also established the possible relationships that exist among the construct. The chapter has conceptualized that the church service mix will influence both the church service experience and the customer value. It has also established that, although the study expects church service experience to influence customer value, there are some personal factors that may moderate this relationship. The chapter has also hypothesized the various relationships accordingly, which has paved the way for empirical examination. The next chapter deals with the methodological issues in terms of research approaches and data related issues.

CHAPTER SEVEN

METHODOLOGY

In this chapter, discussions are presented on all the philosophical and methodological issues that are related to the current study. The chapter first discusses the ontological and epistemological stance chosen for the study and later presents the research approach and the research purpose of the current study. The methods of qualitative and quantitative research are also discussed and a justification given to support the choice of a quantitative approach was adopted for this study. Data collection methods and the instruments used in the data collection as well as method of analysis and quality criteria are discussed. Sampling issues are dealt with in this chapter and conclude by explaining the construct measures used in the study.

7.1 RESEARCH METHODS OVERVIEW

This chapter enumerates the various methods used to answer the research questions suggested in Chapter One. The chapter is organized into sections. The first and second sections discuss the research paradigm and the approach. The next section deals with the overall research design which encompasses sampling techniques, unit of analysis, data analysis techniques, research strategy and approach. A description of data collection method that was employed in this study is provided. Here, methods used for the development of research questionnaire and administration are discussed. A presentation on the various measures used in this study is made. Data analysis was also discussed.

7.2 RESEARCH PARADIGM

According to Saunders, Lewis and Thornhill (2007), research philosophy is an overarching term which relates to the development of knowledge and the nature of that knowledge. The research philosophy one adopts contains vital assumptions about the way in which one views the world and these assumptions underpin the research strategy and methods chosen. A researcher's view of the relationship between knowledge and the process of developing that knowledge determines the research philosophy to adopt. No research philosophy can be considered superior to another. Each research philosophy might be better suited for a particular research question(s) being investigated, though research questions hardly fall neatly into one particular research philosophy (Saunders et al., 2007). Guba and Lincoln (1994) argue that the importance of methods in a research project is secondary to the question of the type of research paradigm such as ontology or epistemology, applicable to a particular study. The study therefore discusses various research philosophies and indicates the research philosophy that best suits the study. The research philosophies, dominated mostly by ontology and epistiomoloy, are discussed in the next section.

7.3 ONTOLOGY

Ontology as a research philosophy is concerned with the study of the nature of social being and reality (Sauders et al., 2007). Ontology explores the nature of social reality, and considers such questions as: what is existence and what does it mean to say that an object exists? Ontology concerns itself with understanding how a given social reality came to be constituted as it appears (Given, 2008).

Ontology relates to questions such as whether an objective reality exists and it can be defined as the science of being (Burrell and Morgan, 1979). Ontology also reflects the claims that a particular approach to social inquiry makes about the nature of social reality (i.e. nature of service research). It investigates the type of reality that exists, what that reality looks like, which entities exist within the reality, and how these entities interact. The service researcher's view of reality establishes the cornerstone for all other assumptions; these assumptions predicate other assumptions, and therefore, the researcher's view of ontology effects his or her epistemological persuasion and influences the methodological approach chosen. Ontology is therefore concerned with the nature of what it is that the researcher seeks to learn. It is about the assumptions researchers hold about the way the world operates. Ontology can be described as objective or subjective.

7.3.1 Objectivism

Objectivism holds that social entities exist in reality external to the social actors who are interested in their existence. The objectivist tend to view organisational culture as something the organisation "has" as opposed to "is", and so the organisation can manipulate or otherwise direct this culture, or as in this instance "service experience", in a certain manner to achieve desired goals (Smircich, 1983). For the objectivists therefore, service experience in the services sector would be a definite state that can be achieved through the manipulation of certain factors such as improving employee behavior or enhancing the service environment.

7.3.2 Subjectivism

Subjectivism on the other hand holds that social phenomenon is created from the perceptions and consequent actions of social actors. This is a continuous process as through the process of social interaction, the social phenomenon is in a constant state of revision (Sauders et al., 2007). A researcher may have to study "the details of the situation to understand the reality or perhaps a reality working behind them" (Remenyi et al., 1998: 35). Subjectivism is often associated with social constructionism which views reality as being socially constructed (Sauders et al., 2007). Subjectivism would suggest for example that one's value derived from a product or service is as a result of the interacting with the brand. So at no time is there or would there be a definite state of service quality as it is constantly changing. For the subjectivists, culture is something the organisation "is" through a process of continual creation and re-creation, and so cannot be isolated, understood and manipulated as such (Saunders et al., 2007).

7.3.3 Ontological Considerations for the Study

The study adopted objectivism in its ontological considerations. Objectivism as a perspective of ontology holds that social entities exist in reality independent of social actors who are concerned about those social entities. The current study attempts to identify what influence service experience and customer to explain the value creation process of a social entity i.e. the church. The nature of the research problem and objectives therefore suggest that the actions being investigated exist external to the researcher. Customer value and service experience creation have a reality different from the entity and the personnel who provide them, the church members who perceive the said reality, and the researcher interested in its existence. Consequently, objectivism as a category of ontology better suits this research project.

7.4 EPISTEMOLOGY

The term epistemology which was introduced by James Frederick Ferrier, a Scottish philosopher (Encyclopaedia Britannica online, 2007) is derived from two Greek words that means the study of knowledge, and refers to the branch of philosophy that deals with the nature and scope of knowledge. Epistemology therefore concerns itself with what constitutes acceptable knowledge in a field of study, and attempts to determine how we know what we know. Epistemology is related to the assumption about the acquisition of knowledge (Schwandt, 2007).

Epistemology addresses how we perceive the world and raises questions about both how we understand it and how we communicate this knowledge to others (Burrell & Morgan, 1979). The means to obtain knowledge about the world may vary with the social context and different phenomena; consequently, no single epistemology is right or wrong. Applied to service research, different epistemological approaches can be used to describe how to view the world and explain the activities and interactions that form the basis for the research processes. There are several strands of epistemology that variously conceptualizes what constitutes acceptable knowledge in a field of study. The different conceptualization of epistemology discussed in this study includes positivism, realism and interpretivism.

7.4.1 Positivism

Positivism adopts the philosophical stance of the natural scientist, and considers reality to consist of discrete events that can be observed by human senses (Blaikie, 2010). Positivists believe in working with an observable social reality, the end result of which can be law-like generalizations similar to the physical sciences (Remenyi et al., 1998). These law-like generalizations are however not considered as causative (Blaikie, 2010). Adherents of positivism believe that research must be done in a value-free manner.

Positivism assumes that the researcher is independent of the subject of research, and that the researcher is not affected by the subject of research, neither does he affect the subject under study (Remenyi et al., 1998). In fact, for the positivist researcher, value judgment must be excluded from scientific enquiry since their validity cannot be tested (Blaikie, 2010). This is however debatable since the very act of deciding to employ a particular philosophical research approach suggests the existence of a certain value position.

Positivism predominates in science and assumes that science quantitatively measures independent facts about a single apprehensible reality (Healy & Perry, 2000). In other words, the data and its analysis are value-free and data do not change because they are being observed: that is, researchers view the world through a "one-way mirror" (Healy & Perry, 2000).

In its broadest sense, positivism is a rejection of metaphysics. It is a position that holds that the goal of knowledge is simply to describe the phenomena that we experience. The purpose of science is simply to stick to what we can observe and measure. Knowledge of anything beyond that, a positivist would hold, is impossible (Trochim, 2000). As such, positivists separate themselves from the world they study, while researchers within other paradigms acknowledge that they have to participate in real world life to some extent so as to better understand and express its emergent properties and features (Healy & Perry, 2000).

According to the positivist epistemology, science is seen as the way to get at truth, to understand the world well enough so that it might be predicted and controlled. The world and the universe are deterministic; they operate by laws of cause and effect that are discernible if we apply the unique approach of the scientific method. Thus, science is largely a mechanistic or mechanical affair in positivism. The positivists believe in empiricism, the idea that observation and measurement are at the core of the scientific endeavor. The key approach of the scientific method is the experiment, the attempt to discern natural laws through direct manipulation and observation (Trochim, 2000).

Numerous individuals have defined positivism over the years. Kolakowski (1972), for example, states that positivism embraces a four point doctrine: (1) the rule of phenomenalism, which asserts that there is only experience; all abstractions be they "matter" or "spirit" have to be rejected; (2) the rule of nominalism – which asserts that words, generalizations, abstractions, etc. are linguistic phenomena and do not give new insight into the world; (3) the separation of facts from values; and (4) the unity of the scientific method. Burrell and Morgan (1979) define it as an epistemology "which seeks to explain and predict what happens in the social world by searching for regularities and causal relationships between its constituent elements".

7.4.2 Realism

Realism, as a philosophical paradigm, has elements of both positivism and constructivism (Healy & Perry, 2000). Realism is also known as critical realism (Hunt, 1991), postpositivism (Denzin & Lincoln, 200) or neopostpositivism (Guba & Lincoln, 1994). While positivism concerns a single, concrete reality and interpretivism multiple realities, realism concerns multiple perceptions about a single, mind-independent reality (Healy & Perry, 2000). The concept of reality embodied within realism is thus one extending beyond the self or consciousness, but which is not wholly discoverable or knowable. Rather than being supposedly value-free, as in positive research, or value-laden as in interpretive research (Lincoln & Guba, 1985), realism is instead value cognizant; conscious of the values of human systems and of researchers. Realism recognizes that perceptions have certain plasticity (Churchland, 1979) and that there are differences between reality and people's perceptions of reality (Bisman, 2002). According to Bisman (2002), the critical realist agrees that our knowledge of reality is a result of social conditioning and, thus, cannot be understood independently of the social actors involved in the knowledge derivation process. However, it takes issue with the belief that the reality itself is a product of this knowledge derivation process. The critical realist asserts that "real objects are subject to value laden observation"; the reality and the value-laden observation of reality operating in two different dimensions, one intransitive and relatively enduring; the other transitive and changing.

Within this framework, the discovery of observable and non-observable structures and mechanisms, independent of the events they generate, is the goal of realism (Tsoukas, 1989). In other words, researchers working from a realist perspective observe the empirical domain to discover by a "mixture of theoretical reasoning and experimentation" (Outhwaite, 1983, p. 332) knowledge of the real world, by naming and describing the generative mechanisms that operate in the world and result in the events that may be observed. This inherent complexity that exists within the world of the social scientist, thus posits a reality that may be considered "real but fallible" (Wollin, 1995, p. 80).

Within a critical realism framework, both qualitative and quantitative methodologies are seen as appropriate (Healy & Perry, 2000) for researching the underlying mechanisms that drive actions and events. Methods such as case studies and unstructured or semi-structured in-depth interviews are acceptable and appropriate within the paradigm, as are statistical analyses, such as those derived from structural equation modeling and other techniques (Bisman, 2002). With realism, the seeming dichotomy between quantitative and qualitative is therefore replaced by an approach that is considered appropriate given the research topic of interest and level of existing knowledge pertaining to it.

7.4.3 Interpretivism

The position of interpretivism in relation to ontology and epistemology is that interpretivists believe the reality is multiple and relative (Hudson & Ozanne, 1988). Lincoln and Guba (1985) explain that these multiple realities also depend on other systems for meanings, which make it even more difficult to interpret in terms of fixed realities

(Neuman, 2000). The knowledge acquired in this discipline is socially constructed rather than objectively determined (Carson et al., 2001, p.5) and perceived (Hirschman, 1985; Berger & Luckman, 1967, p. 3: in Hudson and Ozanne, 1988).

Interpretivism, also known as interpretivist involves researchers to interpret elements of the study, thus interpretivism integrates human interest into a study. Accordingly, "interpretive researchers assume that access to reality (given or socially constructed) is only through social constructions such as language, consciousness, shared meanings, and instruments" (Myers, 2008, p.38). Development of interpretivist philosophy is based on the critique of positivism in social sciences.

Interpretivists avoid rigid structural frameworks such as in positivist research and adopt a more personal and flexible research structures (Carson et al., 2001) which are receptive to capturing meanings in human interaction (Black, 2006) and make sense of what is perceived as reality (Carson et al., 2001). They believe the researcher and his informants are interdependent and mutually interactive (Hudson & Ozanne, 1988). The interpretivist researcher enters the field with some sort of prior insight of the research context but assumes that this is insufficient in developing a fixed research design due to the complex, multiple and unpredictable nature of what is perceived as reality (Hudson & Ozanne, 1988). The researcher remains open to new knowledge throughout the study and lets it develop with the help of informants. The use of such an emergent and collaborative approach is consistent with the interpretivist belief that humans have the ability to adapt, and that no one can gain prior knowledge of time and context bound social realities (Hudson & Ozanne, 1988).

Therefore, the goal of interpretivist research is to understand and interpret the meanings in human behavior rather than to generalize and predict causes and effects (Hudson & Ozanne, 1988; Neuman, 2000). For an interpretivist researcher it is important to understand motives, meanings, reasons and other subjective experiences that are time and context bound (Hudson & Ozanne, 1988; Neuman, 2000).

Interpretivism is "associated with the philosophical position of idealism, and is used to group together diverse approaches, including social constructionism, phenomenology and hermeneutics; approaches that reject the objectivist view that meaning resides within the world independently of consciousness" (Collins, 2010, p.38). Moreover, interpretivism studies usually focus on meaning and may employ multiple methods in order to reflect different aspects of the issue.

In general interpretivist approach is based on the following beliefs:

1. Relativist ontology. This approach perceives reality as intersubjectively that is based on meanings and understandings on social and experiential levels.

2. Transactional or subjectivist epistemology**.** According to this approach people cannot be separated from their knowledge, therefore there is a clear link between the researcher and research subject.

The basic differences between positivism and interpretivism are illustrated by Pizam and Mansfeld (2009) in the following manner:

Table 7.1: Differences between Positivism and Interpretivism

Assumptions	Positivism	Interpretivism
Nature of reality	Objective, tangible, single	Socially constructed, multiple
Goal of research	Explanation, strong prediction	Understanding, weak prediction
Focus of interest	What is general, average and representative	What is specific, unique, and deviant
Knowledge generated	Laws Absolute (time, context, and value free)	Meanings Relative (time, context, culture, value bound)
Subject/Researcher relationship	Rigid separation	Interactive, cooperative, participative
Desired information	How many people think and do a specific thing, or have a specific problem	What some people think and do, what kind of problems they are confronted with, and how they deal with them

Source: Pizam and Mansfeld (2009)

Interviews and observations are the most popular primary data collection methods in interpretivism studies. Secondary data research is also popular with interpretivism philosophy.

The use of interpretivism approach in business studies involves the following principles as suggested by Klein and Myers (1999):

1. The Fundamental Principle of the Hermeneutic Circle.
2. The Principle of Contextualization

3. The Principle of Interaction between the Researchers and the Subjects
4. The Principle of Abstraction and Generalization
5. The Principle of Dialogical Reasoning
6. The Principle of Multiple Interpretations
7. The Principle of Suspicion

The main disadvantages associated with interpretivism relate to the subjective nature of this approach and the great room for bias on behalf of the researcher. Primary data generated in interpretivist studies cannot be generalized since data is heavily impacted by personal viewpoint and values. Therefore, reliability and representativeness of data is undermined to a certain extent as well.

7.4.4 Epistemological Considerations for the Study

This study adopts the positivist stance that assumes resistance to qualitative research, and assumes that "science quantitatively measures independent facts about a single apprehensible reality" (Healy & Perry 2000). According to Tronvoll, Brown, Gremler and Edvardsson, (2011), service research is positivistic if it uses formal propositions, quantifiable measures of variables, hypotheses testing, and inferences about a phenomenon drawn from a representative sample of the stated population. Considering the fact that this study tests hypothesis and make inferences about value creation in the church context with a stated population, positivism is considered appropriate.

Tronvoll et al. (2011) argue that positivistic studies tend to be driven by theory and assume that reality is objectively given and can offer guidelines for how companies, employees, and customers should act. The measurable constructs are independent of the researcher and his or her instruments. In positivistic studies, the phenomenon consists of predefined (a priori) relationships. Orlikowski et al. (1991, p. 5) state, “such studies serve primarily to test theory in an attempt to increase predictive understanding of phenomena.” This attempt is especially important for an applied scientific discipline, such as service research, where relevance and rigor are key criteria for the acceptance of positivistic conclusions (Tronvoll et al., 2011).

The positivistic paradigm also combines static and a priori approaches, such that a researcher concentrates on understanding a stationary situation with a single transaction as the focus and time is not a relevant issue. In this sense, the researcher maintains a distance from the research object and emphasizes a theoretical perspective, such that the research purpose emanates from this researcher. The positivistic paradigm is well illustrated by Zeithaml et al.’s (1996) study of the behavioral consequences of service quality: they offer a model describing the impact of service quality on specific behaviors that signal whether customers will remain with or defect from a company. In the same vein, this study investigates the behavioral consequence of service experience in the context of churches. The situation under positivism paradigm captures a snapshot of customer behavior, which provides a description of how companies (i.e. churches) should act to increase customer value. The theory-driven research within the positivistic paradigm often requires a test of a model using questionnaires constructed without input from the respondents (Tronvoll et al., 2011) that is the case in this research.

7.5 RESEARCH PURPOSE

As presented in Farhang (1990), “To research (i.e. re-search) is to search again, to take another more careful look, to find out more. Research, a combination of experience and reasoning, is universally accepted to be the generating power for the advancement and utilization of science; in short it has been defined as the ‘paradigm of scientific inquiry’” (p. 39, with reference to Nachmias & Nachmias, 1981).

According to Denzin and Lincoln (1994), the obtainment of knowledge for a postpositivist, “accumulates by a process of accretion (i.e. growth or enlargement), with each fact (or probable fact) serving as a kind of building block that, when placed into its proper niche, adds to the growing ‘edifice of knowledge.’ When the facts take the form of generalizations or cause-effect linkages, they may be used most efficiently for prediction and control. Generalizations may then be made, with predictable confidence, to a population of settings” (pp. 113-114). However, such generalizations cannot be made without first exploring and discovering, which is supported in the next section covering the specific stages that research often follows.

7.5.1 Stages of Research

Reynolds (1971) discusses what he refers to as the *composite approach*, versus the research-then-theory or the theory-then-research approaches. He states that the research-then-theory strategy has the disadvantage that a great deal of effort will go into collecting data that has no real purpose, but that at least some information could be useful for inventing theories. The theory-then-research strategy, on the other hand, has the disadvantage of the researcher possibly not having any initial information on which to base the first attempts at a theory, with the view that research is more efficient when one collects information related to a few important hypothesis. A composite of these two strategies could provide a more efficient overall procedure and, at the same time, a more accurate representation of the process that actually occurs in building up scientific knowledge. This composite approach divides research into three distinct stages, as presented by Reynolds (1971, pp. 154-55):

- *Exploratory Stage:* Here, research is designed to allow an investigator to just "look around" with respect to some phenomenon, with the aim being to develop suggestive ideas. The research should be as flexible as possible and conducted in such a way as to provide guidance for procedures to be employed during the next stage.
- *Descriptive Stage:* The objective of this stage is to develop careful descriptions of patterns that were suspected in the exploratory research. The purpose may be to develop inter-subjective descriptions (i.e. empirical generalizations). Once such generalizations begin to emerge, they are thus worth explaining, which of course leads to theory development.
- *Explanatory Stage:* The goal here is to develop explicit theory that can be used to explain the empirical generalizations that evolved from the second stage. This provides a cycle then of: 1) Theory construction; 2) Theory testing (attempts to falsify with empirical research); 3) Theory reformulation (back to step one).

The above presentation of the "composite approach" differs from the research then- theory approach in that the data collected in the exploratory stages is not thought of as the final answer, but is instead recognized as being exploratory in nature using a flexible research design. According to Reynolds (1971), collecting data this way is often a procedure that uses hunches and insights, which of course have an effect on data collection. It differs from strict theory-then-research approaches in that it assumes that a useful theory is hard to invent without some acquaintance with the phenomenon. This acquaintance with the "phenomenon" under investigation thus takes place during the exploratory and descriptive stages of research. It is this composite approach that was utilized for this study.

Based on the overall research problem (purpose) and the research questions involved, the overall purpose for this research project is to describe and possibly begin to explain the phenomena under investigation. However, the way in which one must go about investigating must be based on the research approach, which will be discussed next.

7.6 RESEARCH APPROACH: *Qualitative and Quantitative*

The two main approaches to be discussed are the quantitative and qualitative. Quantitative approach is usually applied when the purpose is to verify existing theories or test hypotheses developed based on previous research. The main advantage of the quantitative paradigm is the possibility of gaining an objective and precise assessment of the social phenomenon or human behavior. It is, however, argued whether such a complex phenomenon as human behavior can be correctly described using numbers. Personal meanings and feelings — an inherent subjective dimension of social research — are difficult to capture in numbers or counts (Yin, 1994; Sullivan, 2001; Hair et al., 2003).

Rudestam and Newton (1992), state that the current research done within the social sciences seems to be steeped in the empirical and quantitative traditions. They go on to add that most social science research within the 20th Century has been quantitative in nature. They continue that there has been a recent expansion of qualitative research in the social sciences and they emphasize the further need and advantages of the qualitative approach. "A countervailing trend in social science research calls for side-stepping the artificiality and narrowness of experimental studies by promoting studies that allow researchers to be more spontaneous and flexible in exploring phenomena in their natural environment" (p. 29). For our purposes, the natural environment would mean collecting information at the churches being investigated.

Whereas quantitative studies emphasize the measurement and analysis of causal relationships between variables, Denzin and Lincoln (1994) explain that qualitative research emphasizes processes and meanings that are not rigorously examined or even measured (in terms of quantity, intensity, amount, or frequency). Data are usually non-quantitative and are in the form of words versus numbers. Qualitative research, inductive in nature, allows the researcher to first collect the data, and then go on to possibly generate an hypothesis or propositions that can be tested (quantitatively).

Gummesson (1988) writes that qualitative methodology "provides powerful tools for research in management and business administration" (p. 9). Gummesson continues to state that, too often, business schools oppose the use of qualitative methods of research and classify them as "second rate." He argues that the limited use of qualitative research and its often-incorrect use, as well as an exaggerated reliance on quantitative techniques, is due to both tradition and ignorance in academia.

According to Polkinghorne (1991), qualitative research methods are also very useful in the ”generation of categories for understanding human phenomena and the investigation of the interpretation and meaning that people give to events they experience” (p. 112). From this statement it can be added that, in order to understand and characterize the marketing communication tools used in industrial markets, as well as the people using them and being affected by the current communication revolution, a qualitative approach may be best. As Silverman (1993) states, “qualitative research can be used to familiarize oneself with a setting before the serious sampling and counting begins” (p. 20). Yin (1994) adds that the best research method to use for any one study depends on that study’s research problem and the accompanying research questions. These qualitative approaches for the social sciences will be covered in the next section. For these reasons, as well as the others presented earlier, the data collected for this primarily exploratory and descriptive study is deemed to best be conducted via qualitative methods versus quantitative ones.

Miles and Huberman (1994, p. 27) indicate that sampling in qualitative research involves two actions:

1) The setting of boundaries “to define aspects of your case(s) that you can study within the limits of your time and means”; and

2) The creation of a frame “to help you uncover, confirm, or qualify the basic processes or constructs that undergird your study”.

In qualitative research, the purpose of sampling is generally to gain access to relevant evidence about the phenomenon under study. There are two primary reasons why the researcher selects a specific sample. First, when the researcher is in quest of efficiency, sampling can be done by selecting cases based on convenience (i.e., purposive sample). Secondly, the sampling can be guided by formal purposes, such as representativeness, finding a critical case, finding a typical case, or striving for a set of cases that maximizes variation. The most commonly used argument for sampling is the one of convenience (Lincoln & Guba, 1985; Potter, 1996).

In such cases where there is a limited understanding of a phenomenon, a *qualitative* research approach is often preferred, as it can be more exploratory and allows the researcher to be very descriptive (Sullivan, 2001; Hair et al., 2003;). Thus, when the focus is on providing a complete picture of the situation, aiming to discover and gain a deeper understanding of social processes and interrelations, qualitative research is more useful (Hair et al., 2003). Contrary to the typical use of numbers and statistics in quantitative studies, qualitative research basically involves data in the form of words or descriptions (Sullivan, 2001). Qualitative research often implies small samples, little concern for representativeness, and unstructured methods for data collection (Miles & Huberman, 1994; Sullivan, 2001; Hair et al., 2003). Qualitative methods are primarily used in social sciences (Herzog, 1996), and have become more important as a mode of inquiry in this field of science (Marshall & Rossman, 1999).

This study is quantitative and adopted the survey approach in collecting the data; specifically, through the use of a questionnaire. The choice for this research design became necessary not only due to the exploratory nature of the study but also because it has been found to be suitable for analyzing a phenomenon, situation, problem, attitude or issues by considering a cross-section of the population at one point in time (Robson, 1993). The suitability of using the survey strategy in this study is to help the researcher identify and explain statistically, the factors that explain church branding and its impact on church choice in Ghana. Quantitative research has been used to measure how people feel, think or act in a particular way and it is a research technique that seeks to quantify data and apply some statistical analysis. It is often formalized and well structured and data is usually obtained from large samples – anything from 50 upwards (Tull & Hawkings, 1990). It also involves the use of structured questionnaires usually incorporating mainly close-ended questions with set responses. The choice of quantitative methodology can also be justified based on the fact that it is concise and the sample is usually representative of a large population (Yin, 1994).

7.7 DATA COLLECTION: *Questionnaires*

Survey research can involve qualitative data only, quantitative only, or both (Yin, 2002). As cited by Eisenhardt & Martin, (2000, p. 267), "quantitative data could point out the relationships which may not be salient to the researcher, and qualitative data is important for understanding the rationale or theory underlying the relationships revealed in the quantitative data, or may directly suggest a theory which can then be strengthened by quantitative analysis.

According to Yin (1994), data can be collected from different sources: documentation, archival records, interviews, direct observations, survey questionnaire, participant observations, and physical artifacts. Yin adds, "a major strength of case data collection is the opportunity to use many different sources of evidence". Yin calls this use of multiple sources of evidence "triangulation", which means that the researcher has the opportunity to obtain multiple measures of the same phenomenon, which in turn adds to the validity of any scientific study.

Yin (1994, p. 80) writes that, "no single source has a complete advantage over all the others. In fact, the various sources are highly complementary and a good case study will therefore want to use as many sources as possible". This study utilized two of the sources from which evidence can be collected, allowing for triangulation (multiple sources of evidence) to still be possible.

These two sources of evidence include:

- *Questionnaire:* As stated above, this research incorporated the use of questionnaires to gather primary data. A questionnaire, in Oppenheim's (2008) argument, is not some sort of official form with casually jotted-down questions, but rather an important instrument of measurement in research. In fact, being a commonly used approach in marketing research (Churchill, 1995), a questionnaire - which constitutes a formalized set of questions for obtaining information from respondents - represents a typical sub-element of the data collection procedure (Malhotra & Birks, 2007). The pluses associated with the use of questionnaires include the simplicity to tabulate and analyse, and the reliability it churns as a result of the framework of fixed alternatives. However, the fact that the respondent could be coerced to choose an option which may not exactly represent the true situation, as he does not have the possibility to answer in his own words, strikes a minus (Churchill, 1995).

Nonetheless, it is one of the best ways of collecting data on business or management researches.

Questionnaires were used on the data gathering from church patrons rather than personal (face to face) interviews. The basic difference between a written questionnaire and face-to-face interview is the presence of the interviewer and interviewee during face-to-face interviews. The advantages of questionnaires are enormous and include the fact that it is likely to be less expensive in terms of time spent in collecting data. Secondly, written questionnaires can be distributed to a large number of respondents simultaneously in a large geographical area at a relatively low cost. Another advantage is that questions in questionnaires are standardized and are therefore not subject to changes in emphasis as in the case of verbal interviews.

7.8 SAMPLING

Data can be obtained from a census (i.e. a complete enumeration of the elements of a population) or a sample (i.e. a subgroup of the elements of the population selected for participation in the study) (Malhotra & Birks, 2007). However, there is about 71.2% of Ghana's population considered as Christians according to the 2010 population census (Ghana Statistical Service, 2011). The website of one of the credible news houses (www.thechronicle.com.gh) in Ghana asserted that there are about 7897 churches in Ghana as at the end of 2010. The current study concentrated on four established categories of churches with well-structured administrative systems to be part of the study.

The study considered four categories of churches in Ghana, namely, The Catholic, Protestants, Charismatic and Pentecostal churches. Information on the churches categories was sought from the Ghana Bishops Conference (The Catholic Church), Christian Council of Churches (Protestants), National Association of Charismatic Churches (Charismatic) and the Ghana Pentecostal Council (Pentecost). Except for the Catholic Church, five member churches were selected from each category. The selection of churches was based on the size and the number of branches a church has. Methodist Church, Presbyterian Church of Ghana, Anglican Church, Ghana Baptist Convention and The Salvation Army were selected from the Protestants. Lighthouse, Perez Chapel, International Central Gospel Church, Action Chapel and Victory Bible Church were selected from the charismatic churches. From the Pentecostal, The Church of Pentecost, Assemblies of God Church, Christ Apostolic Church, The Apostolic Church and Church of Christ were selected. With regards to the Catholic Church, five branches within Accra were selected.

In each case church, a single branch was selected. Large churches with a minimum of 500 members within the Accra metropolis were selected to be part of the study. The city of Accra was chosen for its cosmopolitan nature that allow for different people from different backgrounds to be included in the study. For each selected branch, 50 questionnaires were distributed to the members.

Prior to the day of the questionnaire distribution, visits were paid to the selected churches' offices to inquire about the church activities and the days of their various services. This allowed the leadership of the churches to give prior announcement on data collection exercise and as a way of soliciting members' cooperation during the exercise. The churches were visited during the mid-week services that are normally held between the hours of 18:00 and 21:00. The mid-week was chosen since during such times, the church services are more flexible and allow for non-church announcements. Announcements were made during these services about the distribution of the questionnaires and the purpose of the study that made people more willing to participate in responding to the data collection instrument. Church members were intercepted after a church's midweek service as a way of sampling regular church members. To avoid double sampling, the church members were divided into two groups of adult and youth. Members over 35 years were sampled in the first week whiles those below 35 were sample the following week. After two visits to each church during their mid-week services, a total of six hundred and eighteen (618) out of the thousand (1000) questionnaires were collected. This meant that 61.8% response rate was recorded and formed the basis of quantitative analysis. After visual examination and data screening, the number came down to 542 that were used for the final analysis.

7.9 DATA ANALYSIS

After the quantitative data collection, the researcher organized and summarized the data for every case based on the variables selected from existing literature and according to the research questions. Within this context, the study analyzed data collected from respondents and compared the findings based on the research questions and the selected variables.

The raw data from the personal administered survey were first edited for non-answered questions. The raw data of consumers were coded and entered into different data files. The coded database was analyzed using SPSS (statistical package for social sciences) 16.0 for

Windows. The frequencies command in SPSS was used to detect any coding error. Re-coding and transformation of data into different variables was done.

7.10 METHOD OF ANALYSIS

7.10.1 Exploratory Factor Analysis (EFA)

Before the study could proceed with any form of relationship analysis, exploratory factor analysis (EFA) was employed to search for a structure among the set of items used to describe the constructs used in this study. To use EFA for this purpose and not to set any a priori constraints on the estimation of factors is considered an appropriate practice in scale development (Hair et al., 2008). Using EFA, the items were evaluated for any underlying dimensions or factors that might explain the pattern of correlations within the set of observed items within the various constructs (Malhotra & Birks, 2007). Additionally, factor analysis helps to determine whether certain variables within a construct add value to the research. Variables that contribute significantly to the total explained variance of a construct are seen as worthy of keeping in measurement instruments.

The goal of the exploratory factor analysis was to find the smallest number of interpretable factors that can adequately explain the correlations among a set of variables. Items that were grouped together were presumed to be measuring the same underlying construct. It is important that the factors be interpretable according to a recognized theory in addition to the model fitting the data well. Exploratory factor analysis is a useful tool for understanding the dimensionality of a set of variables and also for isolating variables that do not represent the dimensions well. It is extremely helpful during pilot work in the development of a set of items as all loadings are free to vary. This approach is in contrast to confirmatory factor analysis, which allows for the explicit constraint of certain loadings to be zero.

The data were subjected to EFA through principal component analysis using SPSS 21.0 software with varimax rotation for church service mix, service experience and customer value constructs. Variables were considered to load significantly on a factor when their factor loading was ≥0.5 (Hair et al., 2007). Any item that exhibited a cross loading of 0.4 or higher (Hair et al., 2008) and low inter-item correlations was eliminated. Further removal was done on any item that increased Cronbach's α on omission.

Given that the aim was to identify the minimum portion of the variance of the original items, principal component analysis was selected (Nunnally, 1978) to reduce the number of factors where the Eigen value greater than 1 and a cumulative percentage of variance explained being greater than 50% were the criteria used in determining the number of factors.

7.10.2 Analysis of Variance (ANOVA) and Chi-Square Tests

A one-way ANOVA (F-test) was conducted to test whether there were differences in mean of the various demographic factors (sex, age, education and income) and their perception of service experience created by their church. In other words, this analysis seeks to answer the question: does the kind of service experience created by the church have any association with members' demographic idiosyncrasies? Symmetric measures (Cramers V and

Contingency coefficient) were further assessed to quantify the association of a demographic variable and service experience dimensions. The Cramer's V gives the direction while the Contingency coefficient gives the level of significance.

Chi square tests were also performed on the relationship that exists between customer value and the demographic variables of sex, age, educational and income levels. The study sought to establish the level of significant relationship between demographic variables and customer value and Chi-square test was considered very appropriate. The Chi-square test enables you to find out how likely it is that two variables are associated (Saunder et al., 2007). The Chi-square test calculates the probability that data could occur by chance alone by comparing with what you would expect if the two variables being compared were independent of each other.

7.10.3 Structural Equation Modeling (SEM)

Structural Equation Modeling (SEM), specifically the two-step approach to SEM (Anderson & Gerbing, 1988) was employed as the method of analysis. SEM is a family of statistical models that seeks to explain the relationships among multiple variables (Hair et al., 2007). SEM is comparable to common quantitative methods, such as correlation, multiple regression, and analysis of variance (ANOVA), as well as factor analysis and multivariate analysis of variance (MANOVA) (Hair et al., 2007). According to Weston and Gore (2006) SEM is similar to correlation, multiple regression, and analysis of variance (ANOVA) based on the fact that firstly, all four statistical procedures are general linear models. Secondly, all these quantitative methods are valid only if specific assumptions are met and thirdly, none of these techniques implies causality.

According to Hair et al. (2007) however, empirical inference of causation can be made possible in SEM when the hypothesized relationship has a strong theoretical support. As such, SEM is most useful in assessing the soundness of the causal relationships researchers formulate based on theory (Tobbin & Kuwornu, 2011).

SEM is also similar to multiple regressions and MANOVA in the sense that exogenous variables (which are similar to independent variables in the multiple regressions and MANOVA techniques) are used to predict and explain endogenous variables (which are similar to dependent variables in the multiple regressions and MANOVA techniques) (Hair et al., 2007). In this study, church service mix was the exogenous variable while service experience and customer value are the endogenous variables.

Structural equation modeling technique however has certain advantages that distinguish it from other quantitative and multivariate techniques. According to Chin (1998) the correct application of SEM-based procedures generates substantial advantages over first-generation techniques (e.g. factor analysis, discriminant analysis and multiple regressions) because of the greater flexibility to:

i. Model relationships among multiple predictor and criterion variables;
ii. Construct unobservable variables (also called Latent variables [LVs] - these represent multidimensional constructs);
iii. Model errors in measurement for observed variables; and
iv. Statistically test a priori substantive/theoretical and measurement assumptions against empirical data (i.e. confirmatory analysis).

Thus, SEM according to Chin (1998) involves generalizations and extensions of first-generation procedures. SEM is also the only multivariate technique that allows the simultaneous estimation of multiple equations (Hair et al., 2007). In this study SEM was employed to estimate the multiple relationships that were hypothesized to exist among church service mix, service experience, customer value and the various items employed in measuring them.

SEM consists primarily of two parts, namely, the measurement model specifying the relationships between the latent variables and their constituent indicators or items, and the structural model designating the causal relationships between the latent variables. It has therefore been viewed as a coupling of two traditions - psychometric emphasis and an econometric perspective focusing on prediction (Chin, 1998).

Together, the measurement model and the structural model enables researchers to assess both the measurement properties and test the key theoretical relationships in a single technique (Hair et al., 2007); a unique feature of SEM. The measurement model part of SEM is however essentially Confirmatory Factor Analysis (CFA) (Schreiber, Nora, Stage, Barlow & King, 2006).

7.11 QUALITY STANDARDS FOR RESEARCH: *Validity and Reliability*

In setting standards for the quality of our work, according to Miles and Huberman (1994), "getting it all right" is an unworkable aim. Instead, in conducting research, we should do as Wolcott (1990a) suggests which is to try and "not get it all wrong" (p. 277). Miles and

Huberman present the main (somewhat overlapping) issues with regards to validity and reliability of a study:

1. *Objectivity/Confirmability:* Here, it is asked whether the conclusions depend on "the subjects and conditions of the inquiry" rather than on the inquirer (Guba & Lincoln, 1981)? A few of the many questions (Miles & Huberman, 1994, p. 278) which could be asked with regards to this, along with answers to them regarding our study, are provided.

2. *Reliability/Dependability/Auditability:* Here, the issue is whether or not the study is consistent, and reasonably stable over time (i.e. have things been done with reasonable care?)

3. Internal Validity/Credibility/Authenticity is what Miles and Huberman (1994) refer to as "truth value" (p. 278). In other words, do the findings of the study make sense? Are they credible to the people we study and to our readers?

4. *External Validity/Transferability/Fittingness* is Miles and Huberman's (1994) way of asking if the conclusions of a study have any larger import. The question posed regarding this was: do they fit and can they be *generalized* with previous theory? Here they use what Maxwell (1992c) calls "theoretical validity", where a study's findings gain added power if they are connected to theoretical networks beyond the immediate study.

7.11.1 Reliability

Reliability is an assessment of the degree of consistency between multiple measurements of a construct (Hair et al., 2007). Reliability in essence is a measure of the stability of the proposed measure (Ghauri & Gronhaug, 2005). As such the two basic concerns addressed with respect to reliability of a measure are the consistency of items within a measure and stability of the measure over time (Hinkin, 1995). Approaches for accessing reliability include test-retest, alternative forms and internal consistency reliability. However the commonly used method of assessing reliability is internal consistency (Hair et al., 2007). The simplest form of measuring internal consistency of a scale is the split-half reliability and the most widely used method of measuring the split- half reliability is by using the coefficient alpha or Cronbachs alpha (Hair et al., 2007). According to Ghauri and Gronhaug, (2005) the Cronbach's alpha can be conceived as a measure of the intercorrelations between the various items used to capture the construct. The assumption therefore is that the various items should correlate positively but should not correlate perfectly; perfect correlation among items defeats the assumption that no single item is a perfect measure of a concept that is represented by a construct (Ghauri & Gronhaug, 2005; Hair et al., 2007). Cronbach's alpha values fall between 0 and 1, however the generally accepted lower limit is 0.7 though this might decrease to 0.6 in exploratory research (Hair et al., 2007). Cronbach's alpha may however understate reliability in certain cases and in addition, also increases with an increasing number of items; thus making it not a perfect indicator of the reliability of a scale (Hair et al., 2007). Other measures of reliability such as composite reliability generated using confirmatory factor analysis can be employed as additional measures of reliability (Hair et al., 2007). This study therefore employed both Cronbach's alpha and composite reliability as indicators of the internal consistency of the measurement scales.

7.11.2 Validity

"For a scale to be used with confidence it must possess validity; in simple terms, it must measure what it purports to measure" (Berthon et al., 2005). In more technical terms, validity is the extent to which a scale or set of measures accurately represent the concept of interest (Hair et al., 2007). Types of validity used in this study include content validity, convergent validity and divergent validity (Ghauri & Gronhaug, 2005).

7.12 MEASURES

7.12.1 Main measures

Church Service Mix: The church service mix consists of all activities performed by the church in their quest to create experiences and value for the patrons. The service mix represent fundamental service innovation development conduits and/or outputs as they present themselves as the basic tools, avenues, opportunities and capabilities for competitive advantage development. The marketing mix according Kotler and Armstrong (1989) are a set of controllable tactical marketing tools the firm blends to produce the response it wants in the target market. Through literature search and expert opinion, the study construed the church service mix to consist of six elements i.e. service product, sacrifice (cost), mode of delivery (communication and service distribution), physical evidence, process and people. Church service product was initially measured by 6 items, sacrifice (cost) by 5 items, mode of delivery by 4 items, physical evidence by 5 items, process by 5 items and people by 5 items. The number of items for each of the church service mix was arrived at after 5 marketing scholars scrutinized the initial pool of several items. The initial items had all the elements of the 7Ps, however, consensus by the experts allowed for the merger of communication and distribution as they both shared close similarities and were therefore considered to be measuring the same thing. In view of possible multicollinearity, the study merged them and called them mode of delivery. The cost in the framework was also suggested to be changed to sacrifice as it better explains the price aspect of church service mix. The sacrifice component includes social, monetary and non-monetary factors such as time and effort needed to acquire and use the product/service (e.g. Butz & Goodstein, 1996; Khalifa, 2004).

The church service product represented the core benefit sought by the church member. The service product assessed how the services provided by the church address the needs of members and how unique they are. The mode of delivery assessed how and where the services were made available to the church members while physical evidence looked at the physicality associated with the church such as physical environment and ambiance. The process assessed the procedural arrangements and requirements within the church in becoming a member or attaining certain services or privileges while the people reflected the human contact that members have with the church on every front be it permanent staff or non permanent staff in the church service delivery.

Service Experience: The study agreed with the definition; "experiences are events that engage individuals in a personal way" (Pine & Gilmore, 1998, p. 12). Experiences seek to provide sensory, emotional, cognitive, behavioral and relational values for an individual (Schmitt, 1999). This experience is "strictly personal and implies the customer's involvement at different levels (rational, emotional, sensorial, physical, and spiritual)" (Gentile, Spiller & Noci, 2007, p. 397). This thesis defines, "customer service experience" as a totally positive, engaging, enduring, and socially fulfilling physical and emotional customer experience across all major levels of one's consumption chain and one that is brought about by a distinct market offering that calls for active interaction between consumers and providers. In measuring service experience, this study consulted the works of Pine and Gilmore (1998), Verhoef et al., (2009) and Bryman (2004). Service experience was measured by four dimensions with each having a set of items measuring it. Cognitive experience was measured by 4 items, social by 7 items, affective 7 and physical experience by 6 items.

Customer Value: The study followed the work of Vargo and Lusch (2004) and sees value as something which is perceived and evaluated at the time of consumption and that it is the different dimensions of service experience provided by the church which produce the different consequences and values. The study therefore sees value as an outcome of different service experiences created as a result of the different activities performed by the church. This study was interested in the value in use which is the evaluation of the service experience i.e. the individual judgment of the sum total of all the functional and emotional experience outcomes. The study adapted Sheth, Newman and Gross's (1991) typology of value i.e. functional, social, emotional, epistemic, and conditional values. Functional value was measured by 5 items, social by 4 items, epistemic by 5 items, emotional by 5 items and conditional by 6 items.

Functional value represents the perceived utility of an alternative resulting from its inherent and attribute or characteristic-based ability to perform its functional, utilitarian, or physical purposes. Social value represents the perceived utility of an alternative resulting from its image and symbolism in association or disassociation with demographic, socioeconomic, and cultural-ethnic referent groups. Emotional value represents the perceived utility acquired by an alternative as a result of its ability to arouse or perpetuate feelings or affective states, such as comfort, security, excitement, romance, passion, fear, or guilt. Epistemic value is the perceived utility resulting from an alternative's ability to arouse curiosity, provide novelty, or satisfy desire for knowledge. Finally, conditional value is the perceived utility acquired by an alternative as a result of the specific situation or the physical or social context faced by the decision maker.

7.12.2 Moderators

Personal values: this sought to assess the premium a church member places on being a member of a group such as the church. The importance placed by a member on being part of a fellowship is seen to influence the evaluation of the value derived from the service experience; 4 items measured this.

Expectations: this sought to explore the social expectations of a church member and how such expectations can influence the assessment of the value produced through the service experience created by the church; three items measured this.

Goal: personal goal meant to explore the aim of a member in relation to encountering God and eventually attaining heaven; three items measured this.

Control variables: Just like in the literature, the study controlled for sex, age, level of education and income of the respondents. The study assumes that these demographic factors could significantly influence one's evaluation of value in the study's model.

7.13 CHAPTER SUMMARY

This chapter has dealt with all the philosophical and methodological issues that are related to the current study. The chapter first discussed the ontological and epistemological stance chosen for the study and later presented the research approach and the purpose of the current study. The methods of qualitative and quantitative research were also discussed and a justification was given in line with the philosophical and research approach underpinning this study for choosing quantitative methods. Data collection methods and the instruments used in the data collection as well as method of analysis and quality criteria were discussed. Sampling issues were dealt with in this chapter and concluded by explaining the construct measures used in the study. The next chapter begins the data analysis of the data collected in terms of data purification, confirmatory and validity analyses.

CHAPTER EIGHT

DATA ANALYSIS: Data Purification, Confirmatory and Validity Analyses

This chapter begins the chapters that present the data analysis and discussions of the study's data. The data were collected from the church members from four categories of churches in Ghana, namely The Catholic, Protestants, Charismatic and Pentecostal churches. This chapter in particular presents the sample characteristics of the respondents who took part in the study in terms of their demographic peculiarities such as age, sex, income, nationality, educational level, marital status and employment status. Descriptive statistics of the scales used in measuring the constructs are presented. The chapter also deals with the data purification and validity checks through exploratory and confirmatory factor analyses.

8.1 INTRODUCTION

Due to the large nature of the scales used for the constructs, a data purification exercise was conducted through an Exploratory Factor Analysis (EFA) to cleanse the scales and group the scales under factors to set the pace for further analysis on the hypotheses to be tested. The exploratory factor analysis leads to testing for the reliability of the factors that were extracted through the EFA and validity proofs shown to allow for the testing of the hypotheses.

The present study concentrated only on churches located in Accra, the capital of Ghana as its sample location. The study distributed two hundred and fifty (250) copies of questionnaires each to the four categories of churches used. Before the day of the questionnaire distribution, visits were paid to the selected churches' offices to inquire about the church activities and the days of their various services. This allowed the leadership of the churches to give a prior announcement on the data collection exercise and as a way of soliciting members' cooperation during the exercise. Church members were intercepted after a church's midweek service as a way of sampling regular church members.

8.2 SAMPLE CHARACTERISTICS

The table below shows the demography of the respondents in terms of their sex, age, education level, income, marital status, employment status and the category of church they belong. From the table, there is more females than males as 37.5% males as against 62.5% females were recorded. Regarding age distribution, 1.7% of the respondents were below the age of 18 while 10.1% were above 46 years. The rest of the respondents constituting 88% were between the ages of 26 and 45.

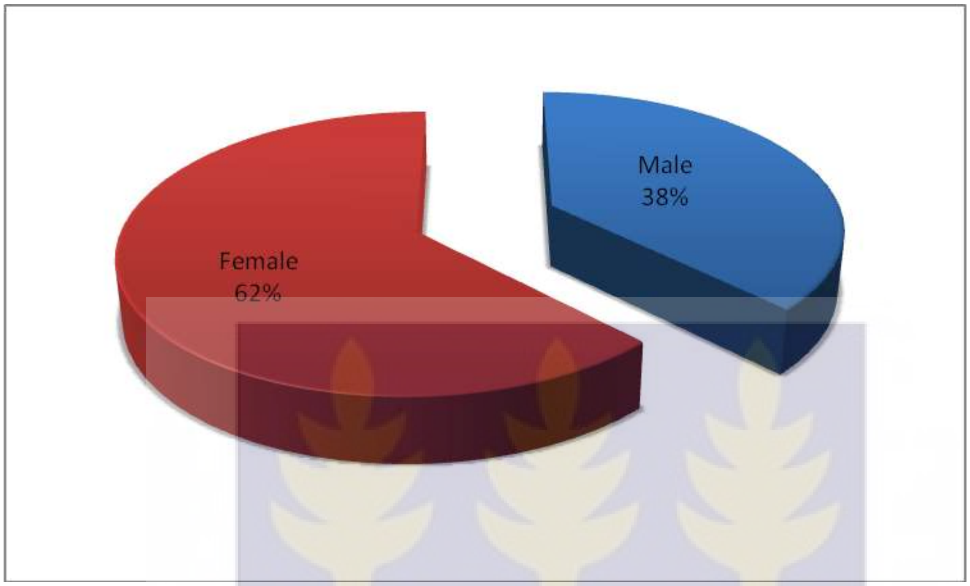
The sample was highly educated which suggests that most of them could read and comprehend the issues raised on the questionnaire on their own which reduces researchers biases. Over 80% had had at least secondary education while 10.5% had had basic education with the remaining 9.4% having no formal education. 37.6% were married while 9.4% were divorced, separated or widowed and the remaining 52.8% have never married. 57.2% were employed and 13.5% were unemployed with the remainder being students. 22.7% had an income less than GHs 200 while 10.5% were earning more than GHs 2000 a month. 35.6%, 18.6%, 7% and 5.4% were earning between GHs 200-500, GHs 501-1000, GHs 1001-1500 and GHs 1501-2000 respectively. The sample was evenly distributed among the church categories as 23.4%, 27.9%, 24.9% and 23.8% were Catholics, Protestants, Pentecostals and Charismatic respectively.

Table: 8.1: Respondents' Demography

DEMOGRAPHIC FACTOR	FREQUENCY (N=541)	PERCENTAGE (%)
Sex		
Male	203	37.5
Female	338	62.5
Age		
Less than 18	9	1.7
18-25	122	22.5
26-35	209	38.6
36-45	147	27.1
46 and above	55	10.1
Highest Education Level		
Basic	57	10.5
Secondary	206	38.1
Tertiary or more	222	41.0
No formal schooling	51	9.4
Marital Status		
Never married	286	52.8
Married	204	37.6
Divorced/separated/widowed	51	9.4
Employment Status		
Student	157	29.0
Employed	310	57.2
Unemployed	73	13.5
Estimated Monthly Income		
Below GHc 200	123	22.7
GHc 200-500	193	35.6
501-1000	101	18.6
1001-1500	38	7.0
1501-2000	29	5.4
over 2000	57	10.5
Church Category		
Catholic	127	23.4
Protestants	151	27.9
Pentecostal	135	24.9
Charismatic	129	23.8

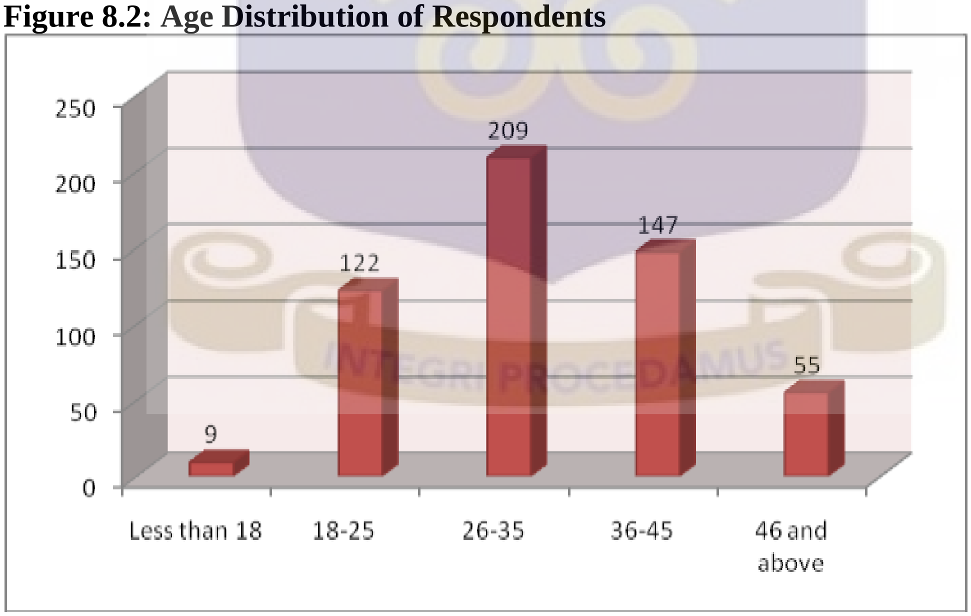
Source: Survey data (Note: all variables that do not add up to 100 are due to missing values)

Figure 8.1: Sex Distribution of the Respondents



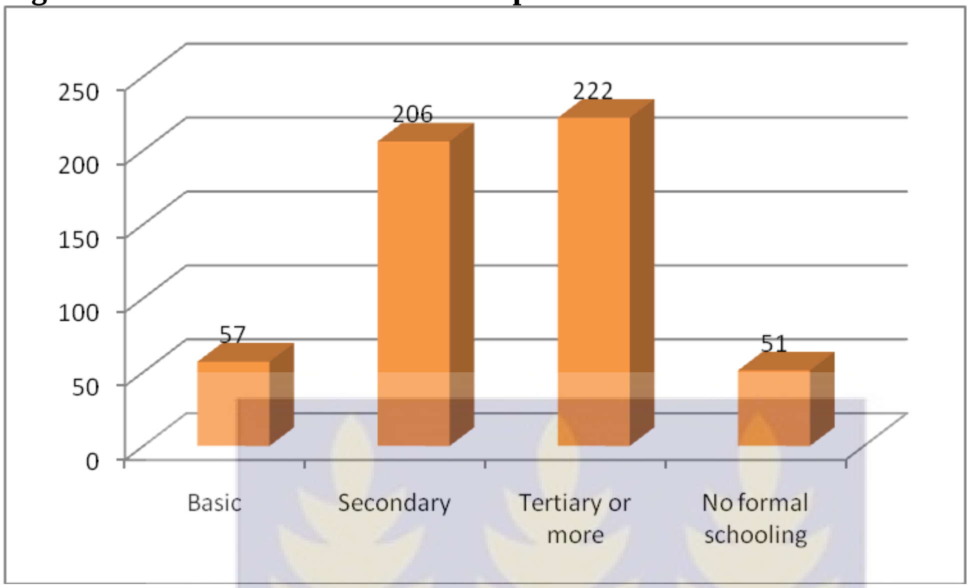
Source: Survey Data

Figure 8.2: Age Distribution of Respondents



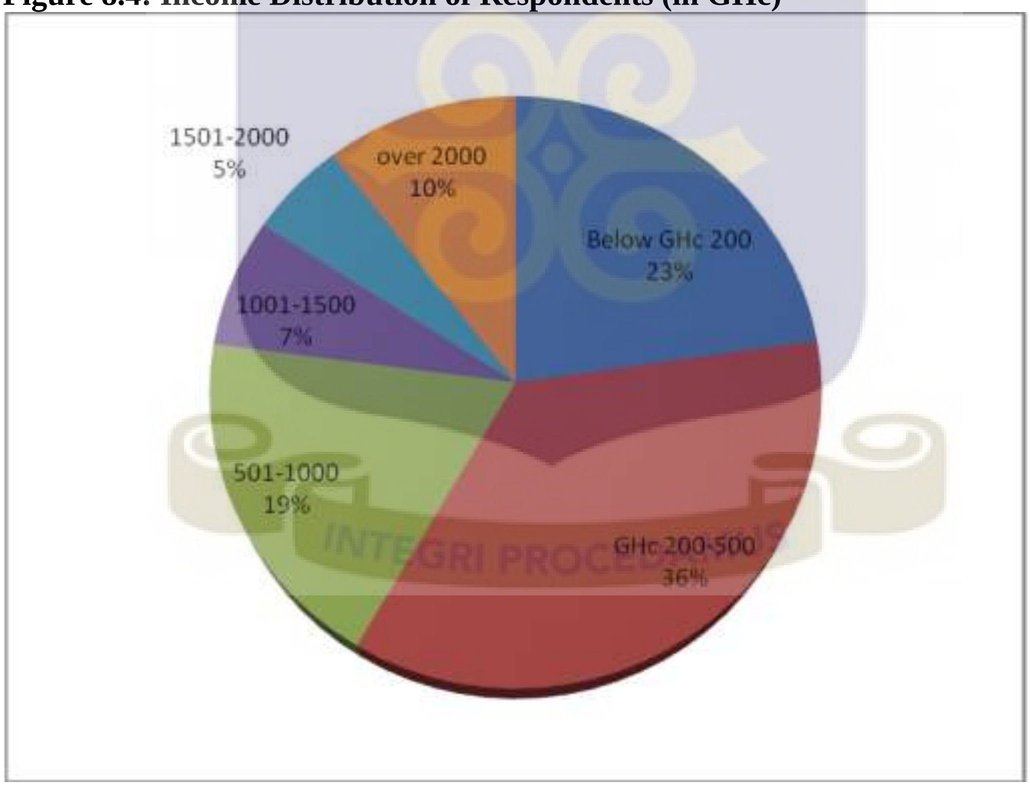
Source: Survey Data

Figure 8.3: Educational Levels of Respondents



Source: Survey Data

Figure 8.4: Income Distribution of Respondents (in GHc)



Source: Survey Data

8.3 DESCRIPTIVE ANALYSIS

The initial analysis of the study explored the descriptive statistics of all items used in the study to determine the mean and standard deviation. Table 8.2 was used to represent the descriptive statistics of items used in the church service mix elements. In Table 8.3, the descriptive statistics of service experience items with their data entry codes, means and standard deviations are displayed. Table 8.4 gave attention to the items used in evaluating customer value with their respective means and standard deviations.

Table 8.2: Descriptive Statistics for Church Service Mix Items

Item	Item code	Mean	Std. Deviation
The Word of God is preached with clarity and depth	ChSer1	4.0886	.79013
My church's services are engaging and sustain my interest	ChSer2	4.0572	.75603
My church's services are unique as compared to that of other churches	ChSer3	3.9723	.87117
My church organizes programs that address members' needs	ChSer4	3.9465	.81285
My church's services help me to grow spiritually	ChSer5	4.2731	.73666
My church services help members in their Christian lives	ChSer6	4.2731	.71631
We are required to make sacrifices (time and finances) in this church	Sacr1	4.0314	.87104
I have lost some social relationships for attending this church	Sacr2	3.4317	.87581
I am looked down upon by family members and friends for attending this church	Sacr3	3.4539	.87304
Beyond normal offering, our church collects money from members through tithes, fundraising, harvest, building projects, seed sowing and pledges	Sacr4	3.9908	1.10699
We are required to participate or serve in associations, groups and committees within the church (e.g. choir, ushers, men/women groups, harvest committee, project committee etc.)	Sacr5	4.1292	.91300
The messages from our preachers are appropriately prepared and preached to help members grow	Com1	4.2768	.81855
The church uses different means (brochures, powerpoint presentations, video presentations, audio/video coverage) to communicate the Word of God to members during the service	Com2	3.4760	1.33984
The church has many branches which helps me when I am away from my usual branch	Com3	4.2472	.74326
Our church uses media such as TV, radio, email, phones calls, text messages, website, and social media to reach out to as many people as possible	Com4	3.4908	1.26334
The architectural and aesthetic value of our church (building exterior, interior design, ambiance) draws a lot of people to us	PE1	3.5517	1.12117
Our church premises put everyone at ease to enjoy the service	PE2	3.7749	.91661
The architectural and aesthetic value of our church creates a solid brand for the church	PE3	3.6642	1.15114
I always feel comfortable when I enter this church	PE4	4.2565	.82178
Our church surroundings are always tidy and serene	PE5	4.1882	.81439
There are rigorous processes or requirements for becoming a member of this church	Pro1	3.7675	.79823
Our main services are sometimes too long (go beyond the specified time)	Pro2	3.8007	.83199
There are some unnecessary aspects that church leaders can do away with during the main service	Pro3	3.4945	1.17230
A simple procedure is required to contact or communicate with a department and person in this church	Pro4	3.6808	.68760
It is very easy to speak to any pastor or church leader after service or during non-service times	Pro5	4.0185	1.11767
The church ushers make you feel at home when you are in church	Peo1	3.9631	.80118
The church staff are sometimes rude	Peo2	4.1716	.70257
The pastors are friendly and approachable	Peo3	4.2269	.74849
The church staff know what they are about when it comes to church duties	Peo4	4.0221	.74434
Leaders in this church are knowledgeable of Christian doctrine	Peo5	4.2435	.74200

Source: Survey Data

Table 8.3: Descriptive Statistics for Church Service Experience

Item	Item code	Mean	Std. Deviation
I find myself reflecting on the sermon after the service	CE1	3.7804	.88202
My thoughts are obsessed with the church	CE2	3.7196	.97792
My church and I share the same values and belief systems	CE3	3.9982	.86948
The church stimulates my curiosity, intellect and desire to know more about God	CE4	4.1015	.78505
There is nothing more important to me than my association with my church	SE1	3.3561	1.23734
If I am separated from my church for a long time, I would feel intensely lonely	SE2	3.4280	1.31583
I cannot stay home when it's time for church	SE3	4.0664	.98191
I feel good in the midst of the people at church	SE4	4.0739	.85531
I like identifying myself with the group of people at my church	SE5	3.7098	1.02690
I like to be identified in public wearing/holding my church paraphernalia (wrist bands, cloth, T shirt, stickers etc.)	SE6	3.8819	.98458
The church gives me a family feeling	SE7	4.0000	1.03005
I experience great happiness whenever I go to church	AE1	4.1531	.83841
I feel emotionally close to God whenever I am in church	AE2	4.1494	.91091
There is something almost fascinating about my association with my church	AE3	3.6642	1.04686
I would feel deep despair if I were to leave this church	AE4	3.5756	1.14107
I feel cared for in this church	AE5	3.7897	1.01014
The sermons preached intensifies my love for God and neighbor	AE6	4.1827	.78446
I feel spiritually uplifted after every church program	AE7	4.1328	.88783
The quality of church service is great all the time	PhE1	3.7749	1.01061
I feel at home whenever I am in church	PhE2	3.7546	1.13454
I am able to express myself when I am in church (e.g. usage of talents and spiritual gifts)	PhE3	3.9207	.85942
The physical atmosphere of this church is refreshing	PhE4	3.8838	.88076
The physical environment of my church gives me fulfillment	PhE5	3.7657	1.04540
I engage in physical actions and behavior whenever I am in church (e.g. dancing, singing, jumping, clapping, etc.)	PhE6	4.0443	.94677

Source: Survey Data

Table 8.4: Descriptive Statistics for Customer Value

Item	Item code	Mean	Std. Deviation
This church adequately fulfills my needs (spiritual, emotional and social)	FV1	3.6624	.92731
This church produces an acceptable standard of quality service and programs	FV2	3.9151	.88120
My church offers consistent quality of service	FV3	3.6679	.96157
Going to church is not a financial burden or stress	FV4	3.7934	1.15272
The sacrifices I make at church yield the needed social and spiritual benefits	FV5	3.9151	.98613
Attending this church helps me to feel accepted by others.	SV1	3.4133	1.27931
Attending this church gives me social approval.	SV2	3.2897	1.15004
Attending this church improves the way I am perceived by other people.	SV3	3.2528	1.21935
I make quality friends through this church	SV4	3.4982	1.26921
Attending this church allows me to know more about God	EV1	4.0092	1.01281
Attending this church has taught me new things	EV2	4.0978	.92592
Attending this church heightens my desire for godly knowledge	EV3	3.9723	.94447
Attending this church arouse my curiosity for godly things	EV4	3.7731	1.10543
Attending this church has increased my level of faith in Christ	EV5	4.3026	.93443
I find this church emotionally engaging	EmV1	3.8063	.96583
I feel good about my church	EmV2	4.1993	.80718
Attending this church gives me pleasure	EmV3	3.6753	1.19985
Attending this church makes me feel relaxed	EmV4	3.6697	1.14872
Attending church is an enjoyment	EmV5	3.6218	1.32756
Attending this church will get me closer to God through Christ	CV1	3.6661	1.36808
Attending this church will get me to Heaven	CV2	3.3155	1.40704
Attending this church helps me attain what I want in life	CV3	3.4063	1.18229
When I am in uncertain circumstances attending this church helps me to make a decision.	CV4	3.8524	.91019
The people I meet in this church sometimes provide assistance outside of church	CV5	3.9151	.92620
My association with this church sometimes opens doors for me or gives me opportunities outside of church	CV6	3.9004	1.07451

Source: Survey Data

8.4 EXPLORATORY FACTOR ANALYSIS

The study performed an exploratory factor analysis on the three main constructs. The goal of the exploratory factor analysis was to find the smallest number of interpretable factors that can adequately explain the correlations among a set of variables. Items that were grouped together were presumed to be measuring the same underlying construct (Kerlinger, 1986). Exploratory factor analysis is a useful tool for understanding the dimensionality of a set of variables and also for isolating variables that do not represent the dimensions well.

The data were subjected to EFA through principal component analysis using SPSS 21.0 software with varimax rotation for church service mix, service experience and customer value constructs. Variables were considered to load significantly on a factor when their factor loading was ≥0.5 (Hair et al., 2007). Any item that exhibited a cross loading of 0.4 or higher (Hair et al., 2007) and a low inter-item correlations was eliminated. Further removal was done on any item that increased Cronbach's α on omission.

Given that the aim was to identify the minimum portion of the variance of the original items, principal component analysis was selected (Nunnally, 1978) to reduce the number of factors where the Eigen value greater than 1 and a cumulative percentage of variance explained being greater than 50% were the criteria used in determining the number of factors. In the case of church service mix, five factors emerged explaining 56.99% of variance with Bartlett's test of sphericity and the Kaiser-Meyer-Okin (KMO) measure of sampling adequacy both supporting factor analysis integrity (KMO: 0.726/Bartlett: $p < 0.00$). Regarding service experience, four factors emerged with cumulative variance extracted at 60.93%. Bartlett's test of sphericity and the Kaiser-Meyer-Okin (KMO) measure of sampling adequacy both supported factor analysis integrity (KMO: 0.814/Bartlett:$p < 0.00$). Lastly, five factors emerged for customer value with 63.05% variance extracted and Bartlett's test of sphericity and the Kaiser-Meyer-Okin (KMO) measure of sampling adequacy both supporting factor analysis integrity (KMO: 0.857/Bartlett: $p < 0.00$).

Table 8.5 shows the final items after the EFA of the church service mix items. The factor analysis reduced the number of items from 31 to 21. Except for sacrifice, all the loaded items loaded onto their conceptualized factors. In situations where items cross loaded beyond 0.3, they were deleted and all items that loaded below 0.5 were also deleted. Since most of the items loaded onto their respective conceptualized factors, they were accordingly named as shown in Table 8.5 with their item loadings and the Cronbach alpha for the five factors.

Table 8.5: Internal Consistency and Reliability for Church Service Mix

Items/ Factor Name	Cronbach α	Item loading
Service Product (5-items)	0.801	
ChSer1		.599
ChSer2		.650
ChSer4		.591
ChSer5		.785
ChSer6		.509
Service Communication Delivery (4-items)	0.793	
Com1		.617
Com2		.588
Com3		.507
Com4		.757
Physical Evidence (4-items)	0.815	
PE1		.700
PE2		.512
PE3		.800
PE5		.552
Process (4-items)	0.781	
Pro1		.572
Pro2		.708
Pro3		.633
Pro4		.546
People (5-items)	0.783	
Peo1		.762
Peo2		.629
Peo3		.551
Peo4		.699
Peo5		.549

Source: Survey Data

After the exploratory factor analysis on the church service mix, item ChSer3 was deleted from the service product list as it did not meet the criteria set for the EFA. PE4 and Pro5 were also deleted due to same criteria measures. The sacrifice dimension as conceptualized did not load together as expected but rather recorded low factor loadings and other cross loaded unto other dimensions. In that respect, sacrifice was entirely deleted from the church service mix.

Table 8.6 shows the final items that loaded well onto their respective service experience factors conceptualized. As indicated earlier, four factors emerged out of the 24 items entered. Cognitive experience returned 4 out of the 4 items; social experience with 4 out of 7 items; affective experience with 5 out of 7 while physical experience returned 3 out of the 6 items entered. All items that cross-loaded beyond 0.3 or had a loading score of below 0.5 were deleted.

Table 8.6: Internal Consistency and Reliability for Church Service Experience

Items/ Factor Name	Cronbach α	Item loading
Cognitive Experience (4-items)		
CE1	0.791	.687
CE2		.665
CE3		.515
CE4		.607
Social Experience (4-items)		
SE3	0.812	.685
SE4		.809
SE5		.588
SE7		.626
Affective Experience (5-items)		
AE1	.0773	.502
AE2		.735
AE3		.569
AE5		.530
AE7		.533
Physical Experience (3-items)		
PhE1	0.914	.843
PhE4		.723
PhE5		.754

Source: Survey Data

As the EFA pertains, items SE1, 2 and 6 were deleted from the social experience dimension due to poor loading. AE4 and 6 were also deleted from affective experience dimension due to the same criteria issue while PhE 2, 3 and 6 were also deleted from physical experience dimension.

In Table 8.7, the item loadings and the Cronbach alpha for customer value are displayed. Just as in the case of service mix and service experience, all items that cross-loaded beyond 0.3 or had a loading score of below 0.5 were deleted. Out of the 25 items entered for dimension reduction in the SPSS software, only one item i.e. FV1 did not load as conceptualized. FV1 cross-loaded on a conditional value and was therefore deleted as per the earlier criterion set for item deletion and inclusion. The final set of items, factor names and their respective reliability statistics and item loading are displayed in Table 8.7.

Table 8.7: Internal Consistency and Reliability for Customer Value

Items/ Factor Name	Cronbach α	Item loading
Functional Value (4-items)	0.782	
FV2		.591
FV3		.618
FV4		.607
FV5		.736
Social Value (4-items)	0.817	
SV1		.782
SV2		.785
SV3		.781
SV4		.684
Epistemic Value (5-items)	0.822	
EV1		.623
EV2		.725
EV3		.768
EV4		.761
EV5		.630
Emotional Value (5-items)	0.832	
EmV1		.540
EmV2		.733
EmV3		.620
EmV4		.669
EmV5		.756
Conditional Value (6-items)	0.908	
CV1		.774
CV2		.748
CV3		.752
CV4		.729
CV5		.796
CV6		.644

Source: Survey Data

8.5 CONFIRMATORY FACTOR ANALYSIS

After the exploratory factor analysis, a confirmatory factor analysis was conducted on the various measuring constructs. Amos 20 software was used to estimate the measurement model of the proposed scale for all of the three major constructs, thus, church service mix, service experience and customer value. The CFA was used to check the goodness-of-fit of the measurement scales. The CFA has been used to test the psychometric properties of measurement scales in a number of studies (Rieflier et al., 2012) and CFA is recommended in assessing construct validity and reliability of subjective measurement instruments (Montoya-Weiss & Calantone, 1994). CFA improves congeneric measurement properties of scales during the refinement stage (Anderson & Gerbing, 1988; Arnold & Reynolds, 2003).

Confirmatory Factor Analysis is considered as the best-known statistical procedure for testing a hypothesized factor structure (Byrne, 2010). Although CFA is similar to exploratory factor analysis (EFA) in some respects, philosophically it is quite different (Hair et al., 2006). Unlike EFA that is data driven and as such derives factors from statistical results obtained from analyzing the data (Hair et al., 2007), CFA is essentially theory driven; the analysis is driven by the theoretical relationships among the observed and unobserved or latent variables (Schreiber et al., 2006). Additionally, although in EFA it is assumed that each common factor affects every observed variable and can be under taken with, CFA requires researcher to specify both the number of factors that exist within a set of variables and which factor each variable will load highly on before results can be computed (Hair et al., 2006).

According to Schreiber et al. (2006) when a researcher conducts CFA, the researcher uses a hypothesized model to estimate a population covariance matrix that is compared with the observed covariance matrix. Technically therefore, the researcher aims at minimizing the difference between the estimated and observed matrices. Beyond its demand for rigorous theoretical support, another important advantage of CFA in SEM is the researcher's ability to evaluate the construct validity of the measurement theory (Hair et al., 2007) which is usually indicated in the researcher's conceptual or structural framework or both (Schreiber et al., 2006).

CFA was thus employed to check the validity of the measurement model as proposed in the conceptual framework as well as establish both the convergent and discriminant validity of the constructs employed in the study.

An initial 22-item five factor confirmatory factor analysis was modeled for church service mix. The results included a significant χ^2-value ($\chi^2_{(75)}$=350.611, p,0.00), and root mean square error of approximation (RMSEA), goodness-of-fit-index (GFI), adjusted goodness-of-fit-index (AGFI), normed fit index (NFI), incremental fit index and comparative fit index (CFI) values of 0.088, 0.77, 0.71, 0.74, 0.81 and 0.85, respectively for the initial model were obtained. The CFA results reveal some fit indices in excess of acceptable thresholds and an inspection of the modification indices (MIs) suggests the removal of some items. We then inspected all items for domain representativeness (Byrne, 2010; Lin & Hsieh, 2012).

Repeated scrutiny of the items resulted in a final confirmatory model that contained 13 items and displayed acceptable overall fit ($\chi^2_{(75)}$ =219.232, $p < 0.00$; SRMR=0.066,

RMSEA=0.072, GFI=0.92, AGFI=0.85, NFI=0.90, and CFI=0.95). Since the final 13 items parsimoniously represent the five dimensions of church service mix and since each item taps into a unique facet of each dimension while providing good domain representation, no further items were removed.

Table 8.8: Final 13 Items for Church Service Mix

	FINAL CFA				
Service mix	**Item**	**Item loading**	**t-values**	**Composite reliability (α)**	**AVE**
Service product	ChSer6	.835	Fixed	0.813(0.792)	0.528
	ChSer5	.816	7.719		
Communication	Com3	.643	6.603	0.725(0.721)	0.608
	Com2	.786	Fixed		
Physical evidence	PE5	.667	Fixed	0.792(0.714)	0.516
	PE3	.678	6.324		
	PE2	.686	5.635		
	PE1	.767	6.719		
Process	Pro4	.604	Fixed	0.722(0.734)	0.526
	Pro1	.631	6.292		
People	Peo4	.738	7.386	0.792(0.744)	0.606
	Peo3	.780	7.086		
	Peo2	.699	Fixed		

Source: Survey Data

Table 8.9: Correlation Table for Church Service Mix Dimensions

	Mean	SD	1	2	3	4	5
1. Service product	4.2731	.60587	1				
2. Communication	3.8616	.82880	.128**	1			
3. Process	3.7242	.57039	.244**	.257**	1		
4. Physical evidence	3.8758	.65245	.222**	.189**	.243**	1	
5. People	4.1402	.53891	.389**	.120**	.333**	.312**	1

Source: Survey Data

A confirmatory factor analysis was also performed on the service experience construct. A 16-item four factor was modeled for church service experience and the results included a significant χ^2-value ($\chi^2_{(38)}$=157.539, p,0.00), and root mean square error of approximation (RMSEA), goodness-of-fit-index (GFI), adjusted goodness-of-fit-index (AGFI), normed fit index (NFI), incremental fit index and comparative fit index (CFI) values of 0.076, 0.70, 0.68, 0.70, 0.79 and 0.81, respectively for the initial model were obtained. The CFA results reveal some fit indices in excess of acceptable thresholds and an inspection of the modification indices (MIs) suggests the removal of some items. We then inspected all items for domain representativeness.

Repeated scrutiny of the items resulted in a final confirmatory model that contained 9 items and displayed acceptable overall fit ($\chi^2_{(38)}$ =88.370, $p < 0.00$; SRMR=0.046, RMSEA=0.067, GFI=0.96, AGFI=0.92, NFI=0.90, and CFI=0.96). The indices showed a good fit and therefore the items were maintained for further analysis.

Table 8.10: Final 9 Items for Church Service Experience

		FINAL CFA			
Service Experience	**Item**	**Item loading**	**t-values**	**Composite reliability (α)**	**AVE**
Cognitive Experience	CE2	.723	8.261	0.783(0.794)	0.678
	CE1	.844	Fixed		
Social Experience	SE5	.780	7.334	0.776(0.743)	0.652
	SE3	.793	Fixed		
Affective Experience	AE2	.764	Fixed	0.788(0.752)	0.689
	AE1	.865	10.003		
	AE7	.764	9.172		
Physical Experience	PhE5	.795	Fixed	0.791(0.776)	0.677
	PhE4	.891	6.245		

Source: Survey Data

Table 8.11: Correlation Table for Service Experience Dimensions

	Mean	**SD**	**1**	**2**	**3**	**4**
1. Cognitive Experience	3.7500	.77552	1			
2. Social Experience	3.8875	.82322	.224**	1		
3. Affective Experience	4.1451	.66253	.451**	.437**	1	
4. Physical Experience	3.8247	.83350	.285**	.116**	.279**	1

Source: Survey Data

Finally, a confirmatory factor analysis was also performed on the customer value. The final 24-items from the EFA were modeled in a five-factor model. The results for the initial modeling with the 24-items showed indices beyond accepted thresholds. The modification indices were inspected and some items removed to allow for better fitting of the model to the data. A final fitting model of 12 items was obtained with better indices. The results included a significant χ^2-value ($\chi^2_{(78)}$ =148.533, $p < 0.00$; SRMR=0.039, RMSEA=0.058, GFI=0.96, TLI=0.95 AGFI=0.92, NFI=0.96, and CFI=0.97). The indices showed an acceptable goodness of fit and therefore the items were maintained for further analysis.

Table 8.12: Final 12 Items for Customer Value

	FINAL CFA				
Customer Value	**Item**	**Item loading**	**t-values**	**Composite reliability (α)**	**AVE**
Functional Value	FV3	.852	11.663	0.722(0.704)	0.521
	FV2	.673			
Social Value	SV3	.840	22.160	0.7855(0.742)	0.638
	SV2	.823	21.659		
	SV1	.842			
Epistemic Value	EV2	.659	12.168	0.724(0.701)	0.543
	EV1	.865			
Emotional Value	EmV4	.794	18.068	0.770(0.739)	0.624
	EmV3	.790			
Conditional Value	CV3	.745	20.053	0.781(0.741)	0.621
	CV2	.739	19.781		
	CV1	.911			

Source: Survey Data

Table 8.13: Correlation Table for Customer Value Dimensions

	Mean	SD	1	2	3	4	5
1. Functional Value	3.7915	.79502	1				
2. Social Value	3.3515	1.01766	.364**	1			
3. Epistemic Value	4.0535	.85927	.435**	.216**	1		
4. Emotional Value	3.6725	1.05935	.418**	.438**	.290**	1	
5. Conditional Value	3.4625	1.07556	.465**	.464**	.441**	.456**	1

Source: Survey Data

8.6 RELIABILITY AND VALIDITY ANALYSIS

8.6.1 Reliability of Measures

Reliability analysis for the study was at two levels using SPSS version20. Firstly the reliability of the items under the three main constructs i.e. service mix, service experience and customer value were measured. According to Hair et al. (2008), the generally accepted lower limit for Cronbach's alpha (Cronbach, 1970) reliability measure is 0.7, however, in exploratory research, a lower limit of 0.6 may be considered acceptable (Hair et al., 2006). An examination of the reliability measurement under the EFA in Tables 8.5, 8.6 and 8.7 showed figures which were above 0.75; which therefore signify that the scales used had a higher internal consistency. Secondly, the Cronbach α after the CFA (Tables 8.8-8.12) also showed reliabilities which are above the 0.7 minimum threshold suggested by Hair et al. (2008).

8.6.2 Validity Analysis

The validity of a measure refers to the extent to which it measures what is intended to be measured. Given that this model employed an exploratory factor analysis, two different types of validity were considered: content validity, and construct validity.

Content Validity: A measure can be said to possess content validity if there is general agreement among the subjects and researchers that constituent items cover all aspects of the variable being measured; therefore, content validity depends on how well the researchers create items that cover the content domain of the variable being measured (Nunnally, 1978). Although the judgment of validity is somewhat subjective, the procedures used in this study are consistent with ensuring high content validity. The constructs developed for the three major constructs and their respective dimensions were derived from an exhaustive review of the literature and detailed evaluations by both academics and practitioners alike. This multi-stage process employed (literature review, expert opinion, pre-test sample review) in the methods lead to a refinement of the constructs used, and in the final analysis, pre-test subjects indicated that the content of each factor was well represented by the constructs employed.

Construct Validity: Construct validity is concerned with the extent to which the theoretical essence of the measure is captured. In this case, construct validity was evaluated by examining convergent validity. Convergent validity was established as all items in the CFA loaded significantly with large patterns of coefficients (Gerbing & Anderson, 1988). Again, measuring the average variance extracted (AVE) indicates the degree to which scale items measure one common factor, underscoring a scales convergent validity. Discriminant validity is evident when the AVE for each construct is greater than the squared correlation between that construct and any other construct in the model (Fornell & Larcker, 1981). Table 6.11 shows the correlation figures for all the nine constructs used in the final structural modeling. The scales also demonstrated discriminant validity as the study applied the AVE method developed by Fornell and Larcker (1981). The analytical results showed that for all factors, AVE exceeded 0.5 (Tables 6.8-6.10) indicating convergent validity. The squared Pearson correlation coefficients between factor pairs were lower than the AVEs of all the six constructs used in the final structural equation modeling and therefore showed adequate discriminant validity.

Table 8.14: Correlation of Main Constructs

Constructs	1	2	3	4	5	6
1. Customer Value	1					
2. Church Service Mix	.046	1				
3. Service Experience	.060	.365**	1			
4. Expectation	.043*	.273**	.252**	1		
5. Goal	.015	.130**	.112**	.365**	1	
6. Personal Value For Fellowship	.089*	.016	.251**	.296**	.339**	1

Source: Survey Data

CHAPTER NINE

STRUCTURAL PATH AND HYPOTHESES TESTING

In this chapter, discussions are had on the relationships that exist between the demographic factors (sex, age, education and income) of church members and their service experience and customer value evaluations. The objective of this assessment is to determine whether a person's demographic characteristic relates to how he/she perceives the kind of service experience or customer value obtained from the church. The second part of this chapter also conducts a-two way relationship analysis of service mix and service experience, service mix and customer value and service experience and customer value. The objective is to assess which factors within the three constructs influence what. This will enable the study to give recommendations in terms of which aspects of the church activities need to be emphasized to increase customer value and service experience. This chapter also focuses on analyzing the hypothesized model proposed in Chapter Six.

9.1 INTRODUCTION

The study conceptualized that for a patron to derive value from the church, it must come as a result of the experiences created by the church through its service mix elements. The study also proposed that there are some situational mediators such as a members experience in other churches and interaction among church members that mediate the relationship between church service mix and customer service experience. Some personal idiosyncratic factors such as value for fellowship (i.e. the "assembly of saints"), personal expectation of the church and the goal for attending church to moderate the relationship that may exist between customer service experience and customer value derived from the church.

9.2 DEMOGRAPHY AND CHURCH SERVICE EXPERIENCE

A one-way ANOVA (F-test) was conducted to test whether there were differences in the mean of the various demographic factors (sex, age, education and income) and their perception of service experience created by their church. In orders words, this analysis seeks to answer the question: does the kind of service experience created by the church have any association with members' demographic idiosyncrasies. Symmetric measures (Cramers V and Contingency coefficient) were further assessed to quantify the association of a demographic variable and service experience dimensions. The Cramer's V gives the direction while the Contingency coefficient gives the level of significance. According to Saunders et al. (2007), Contingency coefficient should be approaching 1 to be deemed to be very strong while a figure below 0.5 is deemed to be not strong. The results are shown in the table below.

Table 9.1: Demographic Idiosyncrasies and Church Service Experience Association

Service Experience	Sum of Squares	F	Cramer's V	Contingency Coefficient
Members' sex and church service experience association				
Cognitive Experience	.441	.366(NS)	.115	.160
Social Experience	8.178	6.149**	.184**	.252**
Affective Experience	3.197	3.678*	.163	.224
Physical Experience	4.455	3.232*	.156*	.216*
Members' age and church service experience association				
Cognitive Experience	5.646	2.371(NS)	.203	.376
Social Experience	14.379	5.480***	.279***	.488***
Affective Experience	15.798	9.567***	.254***	.452***
Physical Experience	11.381	4.192***	.185***	.348***
Members' educational level and church service experience association				
Cognitive Experience	1.511	.837(NS)	.185	.305
Social Experience	4.818	2.388(NS)	.231	.372
Affective Experience	7.309	5.695**	.223***	.360***
Physical Experience	8.506	4.153**	.184***	.304***
Members' income level and church service experience association				
Cognitive Experience	17.675	6.147***	.239***	.471***
Social Experience	16.610	5.083***	.257***	498***
Affective Experience	9.158	4.306**	.268***	.514***
Physical Experience	14.376	4.261**	. .226***	.451***

******p<0.001 **p<0.01 *p<0.05 NS=not significant***

Source: Survey Data

9.3 DEMOGRAPHY AND CUSTOMER VALUE

Chi square tests were performed on the relationship that exists between customer value and the demographic variables of sex, age, educational and income levels. The study sought to establish the level of significant relationship between demographic variables and customer value and the Chi-square test was considered very appropriate. The Chi-square test enables you to find out how likely it is that two variables are associated (Saunder et al., 2007). The Chi-square test calculates the probability that data could occur by chance alone by comparing with what you would expect if the two variables being compared were independent of each other. The results the chi-square tests are displayed in Table 9.2 along with Cramer's V and Contingency coefficient to determine the level of significance and the direction of the relationship.

Table 9.2: Demography and Customer Value Relationship

Demo variable		Pearson Chi-square	Cramer's V	Contingency Coefficient
Sex	Value	669.760	0.786	0.743
	Df	302		
	Significance level	.000	.000	.000
Age	Value	2076.6	0.979	0.891
	Df	604		
	Significance level	.000	.000	.000
Education	Value	1530.669	.970	.859
	Df	453		
	Significance level	.000	.000	.000
Marital status	Value	1038.379	0.980	0.811
	Df	302		
	Significance level	.000	.000	.000
Employment	Value	976.343	0.951	0.802
	Df	302		
	Significance level	.000	.000	.000
Income	Value	2466.305	0.955	0.906
	Df	755		
	Significance level	.000	.000	.000

Source: Survey Data

While the chi-square test is useful for determining whether there is a relationship, it does not tell you the strength of the relationship. Symmetric measures (Cramers V and Contingency coefficient) attempt to quantify this. The significance values of the two measures (Cramers V and Contingency coefficient) are 0.000 indicating a statistically significant relationship. The Cramer's V gives the direction and the level of significance while the Contingency coefficient give the level of significance. The two were used to complement each other and reinforce whatever outcome was obtained.

9.4 CHURCH SERVICE MIX AND CHURCH SERVICE EXPERIENCE RELATIONSHIPS

This part of the data analysis seeks to assess the relationships that exist among the various dimensions of church service mix and that of service experience. In the conceptual model, the study posited that church service mix will predict the service experience savored by the church members. All the elements of service mix were regressed on the service experience dimensions and the results are displayed in Table 9.3.

Table 9.3: Church Service Mix and Church Service Experience Relationships

Service Experience Dimensions	Direction of Regression	Church Service Mix Elements	Standardized Regression Weight
Cognitive Experience	<---	Service Product	.202***
Social Experience	<---	Service Product	.035
Affective Experience	<---	Service Product	.169***
Physical Experience	<---	Service Product	.065
Cognitive Experience	<---	Communication	.118**
Social Experience	<---	Communication	.188***
Affective Experience	<---	Communication	.132**
Physical Experience	<---	Communication	.107**
Cognitive Experience	<---	Physical Evidence	.078*
Social Experience	<---	Physical Evidence	.044
Affective Experience	<---	Physical Evidence	.051
Physical Experience	<---	Physical Evidence	.294***
Cognitive Experience	<---	Process	.022
Social Experience	<---	Process	.056
Affective Experience	<---	Process	.076*
Physical Experience	<---	Process	.120**
Physical Experience	<---	People	.097*
Affective Experience	<---	People	.158***
Social Experience	<---	People	.252***
Cognitive Experience	<---	People	.117**

Source: Survey Data

The analysis suggests that not all of the service mix elements significantly influence the service experience dimensions. Service product was seen to influence only cognitive and affective experiences while communication was seen to influence all of the experience. The findings suggest that when churches were to pay attention to the individual mix and experience elements, service product were to be targeted at producing both cognitive and affective experience while communication could target only of the experiences. Physical evidence influenced both physical and cognitive experiences only while process on the other hand influenced both affective and physical experiences. People who are basically the human face of the services produced were seen to be significantly affecting all the service experiences.

9.5 CHURCH SERVICE MIX AND CUSTOMER VALUE RELATIONSHIPS

As it was hypothesized that service mix will determine the customer value derived by the church member, all the mix elements are regressed on the customer value dimensions to determine which mix elements influences what kind of customer value. The details of the various relationships are displayed in Table 9.4

Table 9.4: Church Service Mix and Customer Value Relationships

Customer Value	Direction of Regression	Church Service Mix Elements	Standardized Regression Weight
Functional Value	<---	Service Product	.138**
Social Value	<---	Service Product	.127**
Epistemic Value	<---	Service Product	.150***
Emotional Value	<---	Service Product	.010
Conditional Value	<---	Service Product	.117**
Functional Value	<---	Communication	.072*
Social Value	<---	Communication	.019
Epistemic Value	<---	Communication	.013
Emotional Value	<---	Communication	.085*
Conditional Value	<---	Communication	.012
Functional Value	<---	Physical Evidence	.095*
Social Value	<---	Physical Evidence	.218***
Epistemic Value	<---	Physical Evidence	.177***
Emotional Value	<---	Physical Evidence	.228***
Conditional Value	<---	Physical Evidence	.288***
Functional Value	<---	Process	.103*
Social Value	<---	Process	.192***
Epistemic Value	<---	Process	.004
Emotional Value	<---	Process	.155***
Conditional Value	<---	Process	.140**
Functional Value	<---	People	.186***
Social Value	<---	People	.002
Epistemic Value	<---	People	.209***
Emotional Value	<---	People	.088*
Conditional Value	<---	People	.106*

Source: Survey Data

Service product was seen to influence all the customer values except emotional value while communication influenced only functional and emotional values. The physical evidence components of the church service mix had a significant effect on all the customer values. However, process and people did not affect epistemic and social values respectively but significantly influenced the other value dimensions.

9.6 CHURCH SERVICE EXPERIENCE AND CUSTOMER VALUE RELATIONSHIPS

In the framework (Chapter Five), it is conceptualized that service experience will determine the value that a church member may derive from the activities of the church. All the elements of the church service experience were regressed on all of the customer value dimensions and the results are shown in Table 9.5.

Table 9.5: Church Service Experience and Customer Value Relationships

Customer Value	Direction of Regression	Church Service Experience	Standardized Regression Weight
Functional Value	<---	Cognitive Experience	.035
Social Value	<---	Cognitive Experience	.230***
Epistemic Value	<---	Cognitive Experience	.151***
Emotional Value	<---	Cognitive Experience	.080*
Conditional Value	<---	Cognitive Experience	.155***
Functional Value	<---	Social Experience	.086*
Social Value	<---	Social Experience	.016
Epistemic Value	<---	Social Experience	.139***
Emotional Value	<---	Social Experience	.016
Conditional Value	<---	Social Experience	.106*
Functional Value	<---	Affective Experience	.119*
Social Value	<---	Affective Experience	.082*
Epistemic Value	<---	Affective Experience	.316***
Emotional Value	<---	Affective Experience	.036
Conditional Value	<---	Affective Experience	.082*
Functional Value	<---	Physical Experience	.345***
Social Value	<---	Physical Experience	.316***
Epistemic Value	<---	Physical Experience	.308***
Emotional Value	<---	Physical Experience	.468***
Conditional Value	<---	Physical Experience	.372***

Source: Survey Data

Physical experience was the only dimension that positively influenced all the customer value dimensions suggesting the churches should be keen to create physical experience if they want to create value for their customers. Cognitive experience influenced all but functional value while social experience did not influence both social value and emotional value. Affective experience influenced all values except emotional value.

9.7 THE HYPOTHESIZED MODEL – STRUCTURAL EQUATION MODELING

In this section, the attention is focused on analyzing the main hypothesized model for the entire study.

9.7.1 The Structural Model

The structural model is the part of SEM that describes interrelationships among constructs or latent variables (Weston & Gore, 2006). The structural model is essentially the corresponding structural theory, or specification of hypothesised relationships based on theory represented with a set of structural equations that can be depicted with a visual diagram (Hair et al., 2006). It is therefore the part of the SEM process that is employed in estimating specified relationships among constructs. Given that the study included the investigation of mediation and moderation relationships, the study employed both mediation and moderation analysis in SEM (Preacher, Rucker & Hayes, 2007).

In order to analyze the moderating effect of relationships, a multiplicative approach as recommended by Marsh et al. (2007) was used. The study specifically followed Ping (1995) to create single indicants for each variable involved in multiplicative interactions as used in single indicants helps reduce model complexity. To ease for possible multicollinearity problems due to the usage of interactive terms, all measures involved in multiplicative interactions were orthogonalized as per the recommendation of Ping (1995).

9.7.2 Assessing the Structural Model

The assessment of structural models involves determining whether the theoretical relationships specified in the model are indeed supported by the data (Cobb, 2007). As such assessing the structural model in this study was to determine whether the relationships hypothesized based on theory were supported by the data. The overall fit of the structural model was tested using the various fit indices. The exact model fit for the study's final model was assessed using chi-square (χ^2) test. Following Bagozzi and Yi (2012) a number of approximate fit heuristics were also examined to provide additional information on model fit and the indices ranged from good to very good. A full measurement model was estimated in which the study had all items entered simultaneously to predict the measurement model (Cadagan, Cui, Morgan & Story, 2006). All factor loadings were positive and significant with good fit indices though the model was complex with normed chi-square value of 1.971 (χ^2/DF=272.078/138) and other fit heuristics were within acceptable cut-off ranges – root mean square error of approximation (RMSEA) = .063, Normed Fit Index (NFI) = .95, Tucker–Lewis index (TLI) = .95 and comparative fit index (CFI) = .96. The structural paths and their respective standardized regression weights are displayed in Table 9.6 below.

Table 9.6: Structural Paths Analysis

Structural Paths Analysis			Standardized Regression Estimates	P-Values
		Hypothesized Paths		
Service Experience	<---	Church Service Mix	.262	***
Customer Value	<---	Church Service Mix	.057	.179
Customer Value	<---	Service Experience	.135	.002
Customer Value	<---	Service Experience X Personal Value	.510	***
Customer Value	<---	Service Experience X Expectation	-.019	.848
Customer Value	<---	Service Experience X Goal	-.260	.031
		Control Paths		
Customer Value	<---	Age	-.164	***
Customer Value	<---	Sex	.050	.217
Customer Value	<---	Income	.035	.437
Customer Value	<---	Education	-.004	.918
		Non Hypothesized Paths		
Customer Value	<---	Personal Value for fellowship	-.512	***
Customer Value	<---	Expectation	.128	.180
Customer Value	<---	Goal	.274	.014

Source: Survey Data, 2014

9.8 EXAMINING THE HYPOTHESIZED RELATIONSHIPS

This part examines the results of the structural model that embedded the study's hypotheses. This section is sub-divided into three parts. The first deals with the baseline model where discussions are had on the relationships that exist among the three main constructs i.e. church service mix, service experience and customer value. The second part deals with the moderating role of some personal idiosyncrasies in the relationship between service experience and customer value.

9.8.1 Baseline Structural Model

In this section, the results of the first three major hypotheses are dealt with. These hypotheses sought to assess the direct relationships that exist among the three main constructs, thus, church service mix, service experience and customer value.

H_1: Church service mix positively influences service experience of members

This hypothesis sought to explain the relationship that exists between the activities of the church (the church marketing mix elements) and the service experience derived by members of the church as they interface with and consume those activities of the church. The hypothesis was supported thus, the service mix of the church positively affect the service experience derived by the church members. This was represented by a standardized coefficient of 0.26 significant at $p<0.001$. This result signifies that the activities undertaken by the church in the form of their service products, communication, processes, physical evidence and the people indeed positively influence the level and kind of experience delivered to the patrons of the church. The result shows that it is the combination of the entire mix element that will yield such a positive relationship with service experience. As indicated in the preceding chapter, the individual mix elements on their own do not yield the same kind of impact on the service experience; however, the combination of the church service mix has a significant and positive relationship with service experience.

H_2: Church service mix positively influences customer value derived by members

H2 sought to understand whether there is a positive relationship existing between the church service mix and the customer value expected and derived. Contrary to the hypothesized claim, there was no significant relationship between church service mix and customer value though the relationship was positive. A non significant standardized regression weight of 0.06 was recorded. This suggests that the activities of the church in terms of service product, communication, process, people and the physical evidence do not significantly influence the value that a member will derive from the church. Although the individual mix elements may influence customer value significantly, the combination of such elements do not influence the value derived by the patron of the church.

H_3: Service experience positively influences customer value derived by members

Hypothesis 3 sought to explain the relationship that exists between the service experience created as a result of activities of the church (the church marketing mix elements) and the customer value derived by members of the church. This hypothesis was supported thus, the service experience of the church positively affect the customer value obtained by the church members. This was represented by a standardized coefficient of 0.14 significant at $p<0.01$. This means that it is the experience created by the church as a result of the service mix elements that creates a positive relationship with customer value.

H_4: The relationship between church service mix and customer value is mediated by service experience

H4 sought to examine the mediating role played by service experience created by the church in the relationship between service mix of the church and the customer value derived by members in their association with the church. There was a significant relationship between church service mix (β=.26, $p < 0.001$) and a significant relationship between service experience and customer value (β=.14, $p < 0.01$). This therefore supports the hypothesis that the relationship between church service mix and customer value is mediated by service experience.

9.8.2 Moderating Role of Personal Idiosyncrasies

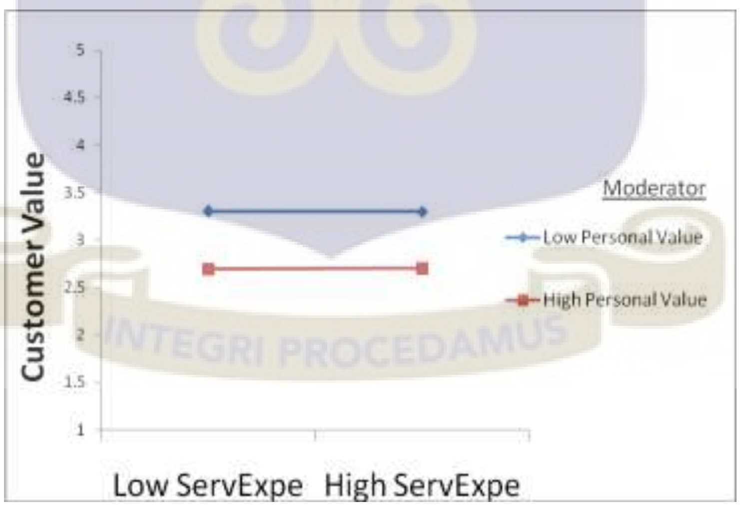
This set of hypotheses are meant to explain the moderating role of some personal idiosyncrasies of a church member in the relationship that exists between service experience created by the church for the customer through the service mix and the value derived by the church members. Three personal factors were used as moderators thus; personal value for fellowship, personal eternity goals for attending church and personal relational expectations from the church the member anticipates to be fulfilled. The study estimated three structural equations simultaneously (Ping, 1995) involving the three moderators to determine the impact of service experience on customer value.

> *H_5: Service experience is more positively related to customer value when personal value for fellowship is high*

In order to appropriately assess the moderating role personal value for fellowship plays in service experience and customer value relationship, an interaction term between service experience and personal value was calculated. H5 argues that the church member's value derived will be high when service experience and personal value for fellowship is high. The study found support for H5, as the product term service experience and personal value (ServExp x PersValue) is positive and significant ($\gamma = .51$; $p < .01$). This therefore suggests that the church's ability to produce high levels of service experience for members when members' personal value for assembly of saints (members) is high is significantly associated with high customer value derived by members.

To better understand the relationship between service experience and personal value in influencing customer value, a graph was plotted for the interaction effect using sub-group analysis. Service experience is plotted against customer value for high and low values of personal value. As Figure 9.1 indicates, higher customer value is associated with higher values of service experience and personal value as opposed to smaller values. This shows that personal value strengthens the positive relationship between service experience and customer value.

Figure 9.1: Effect of Personal Value on Service Experience and Customer Value



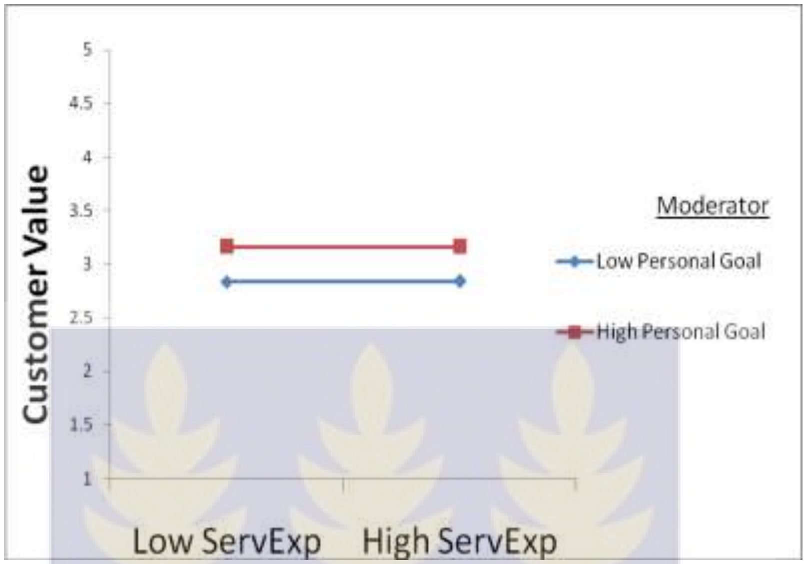
Source: Survey Data, 2014

H_6: Service experience is more positively related to customer value when personal goals are high

H6 sought to explain the moderating role of personal goals on service experience and customer value. The study sought to establish the role played by a church member's personal goals for joining the church in determining the relationship that will exist between the experience created by the church and the value derived by the church member. To assess this moderating role, an interaction term between service experience and personal goals was calculated. The results did not support the H6 assertion of a positive relationship but rather a significant negative relationship was recorded. The study found that the product term of service experience and personal goal (ServExp x PGoal) is negative and significant ($\gamma = -.26$; $p < .05$). This therefore suggests that the church's ability to produce low levels of service experience for members when members' personal goals in terms of encountering God, answered prayers and attaining heaven is high is rather significantly associated with high customer value derived by members.

In order to understand this complex relationship between service experience and personal goal on customer value, a graph (Figure 9.2) was plotted for the interaction effect using sub-group analysis. Service experience is plotted against customer value for high and low values of personal goal and Figure 9.2 indicates that higher customer value is associated with lower values of service experience and personal value as opposed to higher values. This shows that personal goals of a member in terms of eternity dampen the positive relationship between service experience and customer value.

Figure 9.2: Effect of Personal Goals on Service Experience and Customer Value



Source: Survey Data

H_7: Service experience is more positively related to customer value when expectations are high

H7 sought to explain the moderating role of member expectations on service experience and customer value. The study sought to establish the role played by a church member's expectations for joining the church in determining the relationship that will exist between the experience created by the church and the value derived by the church member. To assess this moderating role, an interaction term between service experience and expectation was calculated. The results did not support H7 assertion of a significant relationship as a non-significant weight was recorded. The study found that the product term of service experience and expectation (ServExp x Expectations) is negative and not significant ($\gamma = -.019$; $p > .05$). This therefore suggests that the church's ability to produce level of service experience for members to influence their customer value is not moderated by members' expectations.

Table 9.7: Findings as Against Hypothesized Relationships

Hypothesis	Decision
H1: Church service mix positively influences service experience of members	Supported
H2: Church service mix positively influences customer value derived by members	Not supported
H3: Service experience positively influences customer value derived by members	Supported
H4: The relationship between church service mix and customer value is mediated by service experience	Supported
H5: Service experience is more positively related to customer value when personal value for fellowship is high	Supported
H6: Service experience is more positively related to customer value when personal goals are high	Not supported (however, the opposite was found to be significant)
H7: Service experience is more positively related to customer value when expectations are high	Not supported

Source: Survey Data

9.9 DISCUSSIONS

To adequately discuss the findings of this study, it is important to situate the issues of value and service experience in the context of this study. The current study sought to understand and explain value creation in dyads and not in a larger network as some studies has done (see Gupta & Lehman, 2005). By this, the study concentrated on the value creation process of the church through its activities that are geared towards its customers; thus, church patrons. The study was interested in the resultant effect of the church patrons' relationship with the church and not just perceptual value such as the assessment of trust and commitment as other studies have done (see Barry & Terry, 2008).

Value is seen in this study as the beneficial outcome derived from the interaction of the church customer and the church. The dialogue and activities taking place between the customer and the service provider (church) is what was of interest in this study. Though in strict economic sense, value is normally quantified monetarily, this study sought to assess value in customer-social institutions (the church) relationships and therefore saw value in a non-financial but functional, emotional, social and other non-monetary benefits derived from the church by the patrons.

Following Vargo and Lusch's (2004) position on value, the study sees value as something which is perceived and evaluated at the time of consumption and that it is the different dimensions of service experience provided by the church which produce the different consequences and values. The study therefore sees value as an outcome of different service experiences created as a result of the different activities performed by the church. This study was interested in the value in use that is the evaluation of the service experience i.e. the individual judgment of the sum total of all the functional and emotional experience outcomes. It is therefore the position of this study that the church cannot predefine value, but the user of a service i.e. church patron defines it during the consumption of the service. The value is therefore not the same as the sum total of all the functional and emotional outcome dimensions, but the evaluation of these. Value in use is very idiosyncratic to every single customer since the value is co-created with that customer, hence, the individual and situational factors may influence the savoring of the experience and the evaluation of the value thereof.

The first objective of this study sought to find out the determinants of church service experience and customer value creation in the service delivery of churches. To achieve this objective, literature search and empirical analysis were conducted. The extended service mix is seen to be important in influencing service experience as it is considered to be the set of controllable tactical marketing tools the church blends to produce the response it wants in the marketplace (Kotler & Armstrong, 1989). The study uncovered a five service mix elements for churches instead of the traditional 7Ps elements in the literature. Through the analysis, issues on price that was called cost/sacrifice did not load when an exploratory factor analysis was performed to determine the underlining structure of the elements. This find shows that within the church context, therefore five key elements that come together to for the controllable tactical marketing tool to produce a response from church members and non members. The church service product, church service delivery mode, physical evidence, process and people constitute the church service mix as this study found. It is the combination of these that determine the kind of service experience created by the church for the patrons. The service product, service delivery mode, physical evidence, process and people are therefore seen as the determining factors for service experience in the church context. The church service product represents the core service benefit that the church promises and delivers individuals who are part of the church. This service product is meant to deal with the core needs and wants of patrons. The service delivery mode explains the forms and shapes through which the service products are delivered. In place of the traditional place and communication, within the church context, there is no clear-cut difference in the way the product is distributed and communicated. The communication of the product example through a radio station will mean the delivery of sermon to the target audience. This therefore explains why the both are combined to be called church service delivery modes. The physical evidence is explained by the physicality associated with the church. This includes the physical environment, the ambience, and other physical components that add to the delivery of the core product. Example may include the structure within which services are delivered, surroundings of the building, the choice of colour themes, statutes and images among others. The process on the other hand explains the procedural arrangements and requirements within the church. Example, how does one become a member or access certain benefits available, or seeing a head pastor. It also includes other requirements such as becoming a member or attaining certain services or privileges. The people element reflects all the human interactions one may have with the church through the permanent and non-permanent church workers in the delivery of the core service product. Example includes contact with ushers, pastors, security personnel, church leaders and other persons who may influence the service delivery process.

The implication is that all these five elements come together to create a certain experience for the church member. Service experience in the church context is created trough the core service offering which may be the quality sermon preached, the manner in which this sermon is delivered, the atmosphere under which is delivered, the processes one must go through to enjoy this sermon and the persons involved in the delivery of the sermon, i.e. the pastor. It must also be said that since the sermon alone does not constitute the church service, other events such as song ministration will all add to the service experience created. The church service mix uncovered in this study therefore taps into all the aspects of the church and its activities to understand how the combination of these activities creates an experience for members.

In evaluating the individual mix elements and their effect on the service experience produced by the church, the study found that all the elements individually positively and significantly influence service experience. People were found to be with the strongest impact followed by delivery mode (communication), physical evidence service product and process. This therefore suggests that for a church to create a positive service experience for the customer, it must pay attention to the church service mix. A more narrowed analysis of the elements (Table 8.3) showed that service product significantly determines cognitive and affective experience. Communication was found to determine all the four experiences while physical evidence significantly influences cognitive and physical evidence. The process within the church for members to access various services was found to significantly influence physical and affective experience.

Regarding the determinants of customer value, the hypothesis that the church marketing mix determines value was not found to be significant suggesting that the efforts of the church through its service mix will not on their own produce value for the customers. A further evaluation of the mix elements on an individual basis also showed that they neither in combination or individually influence customer value except people. However, a much narrower analysis revealed that individual mix elements influence individual value dimensions (functional, social, epistemic, emotional and conditional) but not the total customer value. Service product was found to significantly influence all customer value dimensions but emotional value. Communication as a mix element was found to influence only emotional and functional values while physical evidence influences all the customer value dimensions. Process influenced all customer value dimensions but epistemic value while people did not influence social but all other value dimensions.

The study found that it is the mediating role played by service experience that allows church service mix to create customer value. Therefore service experience fully mediate the relationship between the church activities and the customer value that those activities intend to create for the patrons. This suggests that churches must be minded to create service experience by the activities they embark on in order to create value for their customers. This finding reinforces the position of Vargo and Lusch (2004) that value is perceived and evaluated at the time of consumption and that the service experience created by the church through their mix elements produce the different consequences and values for the patrons. This finding answers the question posed by objective three of the study.

The church in its quest to produce value for its patrons must be guided by the fact that it must first aim at producing a positive experience for the patrons. As service experience positively and fully mediate the relationship between the church's activities and the value the church creates, the effort of the church must be channeled at producing physical, cognitive, social and affective experience in order to achieve its value creation objective. This finding therefore consolidates the position of McKnight and Sechrest (2003) that service experience is a criterion for evaluating and understanding service performance. This implies that for a better understanding of how well a service entity is performing, one must first understand what kind of service experience that entity is creating. This finding also agrees with Orsingher and Marzocchi's (2003) findings that hierarchical structure of the service experience relates to customer perceived value. This finding supports the study's primary idea that satisfactory service experiences are organized in the customer's mind in the form of hierarchical cognitive networks, which helps the customer to critically evaluate the value produced for him/her. The implication of the findings is that church service only comes alive when the service experience is realized and made possible for the customer to evaluate in the form of value in use.

The last objective of the study sought to evaluate the effect of idiosyncratic factors on the service experience and customer value relationship. The study reckoned that the ability of the service experience created by the church to influence customer value may be moderated by some factors that are peculiar to each member. Value is seen as an individual judgment of the sum total of experience outcomes (Vargo and Lusch, 2004) and therefore suggests that personal factors of a church member will moderate the evaluation of the experience that in turn will determine the value derived. Michel et al. (2008) also suggest that it is the customer himself or herself who perceives and defines value when using a good or a service.

The findings on the moderating role of idiosyncratic factors suggest that the church's ability to produce high levels of service experience for members when members' personal value for assembly of saints (members) is high is significantly associated with high customer value derived by members. The value a member place on the regular assembly of members as a church will significantly moderate the value one derives from the church. When a church member places a high premium on being a part of a group, the value derived by him/her will be high. When low premium is placed on the communion of saints, then the value derived by a member will be low. This suggests that though service experience significantly influence the value derived by the member, the levels of value derived (high or low) depends on the members' affinity for being part of a group.

A personal goal for attending church was found to moderate the relationship between service experience and customer value. Personal goal of a member was found to dampen the relationship between positive service experience and customer value. The suggestion is that when a member's goal for attaining eternity is high, their evaluation of the value created by the church is low. This may be explained by the fact that members who are more heavenly minded tend not to pay so much attention to values such as functional, social, epistemic and emotional values but may be more interested in the church aiding him/her to heaven or have their prayers answered which may be of conditional value in nature. Such members' evaluation of value created by the church is premised on the church aiding him/her to attain heaven or have God listen to his/her prayers.

The study through these idiosyncrasies of members has suggested that value evaluation is very individualistic since the value is co-created with the customer. The findings agree with O'Cass and Ngo's (2010) position that since the individual is the unit of analysis, the focal process is the creative acts displayed by individuals and a select set of individual attributes. The individual therefore predefines value and it is the individual whose attributes will determine the evaluation of the value created by the church.

9.10 CHAPTER SUMMARY

In this ninth chapter, discussions were had on the relationships that exist between the demographic factors (sex, age, education and income) of church members and their service experience and customer value evaluations. The objective of this assessment is to determine whether a person's demographic characteristic relates to how he/she perceive the kind of service experience or customer value obtained from the church. The second part of this chapter also conducts a-two way relationship analysis of service mix and service experience, service mix and customer value and service experience and customer value. The objective was to assess which factors within the three constructs influence what. This enabled the study to give recommendations in terms of which aspect of the church's activities needs to be emphasized to increase customer value and service experience. This chapter also focused on analyzing the hypothesized model proposed in Chapter Six.

CHAPTER TEN

SUMMARY, CONCLUSIONS AND IMPLICATIONS

This final chapter of the thesis concludes the study by recapping all the relevant matters discussed in the thesis. The chapter also offers a summary of the thesis and provides the major findings, and reflections on all of the issues discussed in the thesis. The chapter discusses the implications of the findings of the study by stating the theoretical contributions made by the study, synthesizing the literature, and providing implications for practice.

10.1 INTRODUCTION

Knowing that value is the strongest motivators of behavior for consumers of goods and services, the study set out to understand the value creation process of the church as a social institution that provides all kinds of value for its clientele. The fundamental motivation that guided the study was that people engage in all kinds of activities and associations to achieve value that comes in different forms and sought to understand how the service provider can create the needed value for its patrons. In doing so, the study conceptualized that the activities of the service firm which are best explained by their marketing mix was the main value creator. However, in the case of a social institution such as the church, the study asserted that the service provider largely first create certain experiences out of its service mix to be able to deliver the expected value. The study therefore generally hypothesized that the service mix of the church will create certain experiences which in turn create value for the customer who is the church member or attendee. However, there were certain individual level moderators that were also hypothesized to affect the relationship between the service experience created and the value delivered as what is value is the subjective judgment of the person receiving it.

The study was important because value had long been seen as the central concept of marketing (Woodruff, 1997) and the fundamental basis for all marketing activities (Holbrook, 1994) and has been studied extensively in the profit oriented sectors of the world's economy but had received little attention in institutions such as the church. Although the church has contributed immensely in the individual's self-improvement, creative learning as well as meeting spiritual, economic, emotional and community needs (Sutcliffe, 2003), the application of marketing concepts in researching such an important social institution has been lacking. The church as an entity exists to create value for the society and specifically for its members and was therefore seen to be an important institution to be studied in terms of its value creation process.

Additionally, some scholars (see Woodruff & Flint, 2006) have suggested that the constituent of customer value is nascent and now developing gradually. This study saw it as importunity to shed light on the customer value creation process from the church's point of view. The study saw an opportunity to make unique contribution to the customer value literature by finding an interface service experience creation by social institutions in their bid to create value for their clientele. The current study reckoned that service firms may be failing to meet the customer expectations in respect of creating the needed customer value because they are not sure of what brings the needed value to the customer. The study theorized that since value is a subjective judgment of the customer, then the service firm must be interested in creating experiences to be savored by their customers who will in turn get value out of such experiences. In this respect, the next section provides a summary of the numerous findings of the study.

10.2 SUMMARY

This section gives a summary of the entire thesis by way of chapter synopsis. In the initial chapter, the study explained the rationale behind this thesis and gave justification for the study. The rationale for the thesis was to investigating the church value creation through the service experience delivered to its patrons. The study was interested in evaluating the value creation process of the church for its customers and how the customers of the church, who in this study were defined as the member of the church experience this value through the services provided. The study realized that churches as social institutions which belong to the not-for-profit service sector possess immense economic and social importance, however, the relevant application of marketing and managerial principles seem not be emphasized within these institutions. Considering their importance in the society, the study thought of making contribution to the service experience and value creation literature with this work. The chapter also presented the objectives of the thesis and the research questions it sought to answer. The significance of the study was also explained in addition to how the entire thesis was structured.

In chapter two, attention was paid to the context within which the study was being conducted. The chapter gave a brief history of the church from its time of inception to the present day. It showed how the church spread throughout the world and later concentrated on the existence of the church in Africa. The chapter also gave a detail account of how the church started in Ghana, i.e. the geographic context of the study and its spread to other parts of the country amidst hindrances. The chapter gave account of how the church has impacted on the socio-economic and political landscape in Ghana and how its influence continues to be felt by all. It concluded by showing how the church over the years has created value in every facet of the economy in every community that it establishes in.

There were two literature review chapters that followed and concentrated on reviewing scholarly works on customer value and service experience. The review on customer value started with the origins as well as the different perspectives from which other scholars have viewed the subject. Value was as a multidisciplinary concept and required better position of the discussion on the context of customer value that in this thesis was referred to as value-in-use. The value creation process was also discussed with the various frameworks that explain the dimensionalities of value as seen by customers.

The other chapter on literature review was concerned with capturing the experiences of church members. Therefore, the chapter reviewed literature service experience and customer service experience and how it can be created. The chapter gave different perspectives as shared by different scholars in terms of the forms of customer service experience. Discussions were also done on what customer service experience is and how the firm can go beyond satisfaction to creating customer experiences on all fronts.

In order to understand the customer service experience and value creation in the church, the theoretical chapter reviewed two behavioural theories for further insight into the issues of church value creation through service experience. The chapter first discussed the expectancy value theory which asserted that behavior is a function of the expectations one has and the value of the goal toward which one is working; thus, people are goal oriented. The means end also asserted that customers acquire and use products or services to accomplish favorable ends. The combination of both was used to explain how people (church members) generally orient themselves to receive some desirable outcomes (customer value). The chapter showed that the combination of the expectancy value theory and the means end theory better explains the consequence of service experience which customer value.

The theoretical chapter then led to a conceptual framework and hypothesis formulation. The study proposed a conceptual framework to explain the possible relationships that exist among the constructs i.e. church activities (church service mix), church service experience and customer value. The chapter conceptualized that the church service mix will influence both the church service experience and the customer value. It also established that although the study expects church service experience to influence customer value, there are some personal factors that may moderate this relationship. The study then hypothesized the various relationships accordingly, which paved the way for empirical examination.

In terms of methodology, the study first discussed the ontological and epistemological stance chosen for the study and later presented the research approach and the research purpose. The methods of qualitative and quantitative research were also discussed and a justification given to support the choice of a quantitative approach. Data collection methods and the instruments used in the data collection as well as method of analysis and quality criteria were discussed. The study considered four categories of churches in Ghana, namely, The Catholic, Protestants, Charismatic and Pentecostal churches and five churches were selected from each category except the Catholic. In each case church, a single branch was selected within the Accra metropolis were selected to be part of the study and 50 questionnaires distributed to church members during mid week service. A total of 542 questionnaires out of the collected were good and were included in the final analysis. The study employed EFA, descriptive statistics, ANOVA, CFA and SEM as the methods of analysis.

The last set of chapters concentrated on data analysis, discussions of findings and conclusions. The study ultimately found that for the church to create value for its members, it must aim at using its activities that are explained by its church service mix to create positive service experience that will in turn created the needed value for members. However, the church must also know that the evaluation of the value created as a result of the service experience will be influence by some members' idiosyncratic tendencies.

10.3 MAJOR FINDINGS

In this section, a brief summary of the findings of the study is given in respect of the study's objectives and hypotheses that ensued out of the conceptual model for the study.

The first objective sought to identify the elements of church service mix. To achieve this, the study applied the traditional service mix thus, the 7Ps in the form of questionnaires. Through an exploratory and confirmatory factor analyses, the study identified five church service mix elements. They are church service product, communication, physical evidence, process and people.

The study through a chi-square test found that there were strong relationships between a church member's demographic factors and their assessment of customer value. This therefore signified that value is indeed a subjective assessment and therefore influenced by a person's demographic characteristics such as age, sex, educational level, marital study, employment status and income level. In the same vein, the demographic factors are very much related to the kind of service experience a church member enjoys or perceives from the church.

As hypothesized, the study found that the activities undertaken by the church in the form of their service products, communication, processes, physical evidence and the people indeed positively influence the level and kind of experience delivered to the patrons of the church. The results show that it is the combination of the entire mix of elements that will yield such a positive relationship with service experience. Although the individual mix elements individually do not yield the same kind of impact on the service experience; the combination of the church service mix has a significant and positive relationship with service experience. This implies that an integration of the elements of the church service mix is important for creating the right experience for the customers.

The study also found contrary to the hypothesized claim that there is no significant relationship between church service mix and customer value. The suggestion that comes out of this is that the activities of the church in terms of service product, communication, process, people and the physical evidence do not significantly influence the value that a member will derive from the church. Although the individual mix elements may influence customer value significantly, the combination of such elements do not influence directly the value derived by the patron of the church. However, the study found that the service experience of the church positively affect the customer value obtained by the church members. This means that it is the experience created by the church as a result of the service mix elements creates a positive relationship with customer value. This shows that the church's effort to create value will be wasted if it does that through its marketing efforts explained in terms of the church service mix alone. The study therefore found that the relationship between the church service mix and the customer value is mediated by the church service experience. This confirms the assertion that the efforts of the church should be channeled in ensuring that its service mix achieves the needed level of service experience expected by the church members in order to create value for the members. Churches must therefore seek more to create positive experiences with their activities than to aim at creating value with their mix elements. The study has uncovered that it is the experiences created by the church that will determine the nature and type of customer value.

In order to understand the role played by individual factors in determining what is valuable in the service experience and customer value relationship, three factors i.e. personal value for fellowship, personal eternity goals for attending church and personal relational expectations from the church were tested. The study found that personal value for fellowship strengthens the positive relationship between service experience and customer value. This meant that when a church member put premium on fellowship (being part of a group), the person would have higher customer value out of the church service experience as oppose to a person who does not put much premium on value fellowship.

The study also found that when a member's personal goals for joining the church in terms of attaining eternity negatively influence the relationship between church service experience and customer value. This finding suggested that when a church member's goal for attending church is more inclined towards attainment of heavenly goals, then his/her value derived out of the church service experience is less and that the opposite is true. Although the study's hypothesis in this case was not supported, a significant finding was discovered in this respect. As regards expectation as a moderator of the relationship between service experience and customer value, the study found that social expectations of a member (such as to network and to find aid) before joining the church do not influence their evaluation of the value derived from the church.

10.4 CONCLUSIONS

This section discusses how the current study has successfully attempted to achieve the objectives for which it was set up and how the study has also contributed to the literature on value, service experience in the not-for-profit organizations.

The study saw value as something which is perceived and evaluated at the time of consumption and that it is the different dimensions of service experience provided by the church which produce the different values. Value is seen in this study as the beneficial outcome derived from the interaction of the church customer and the church. Value in this study was seen as an outcome of different service experiences created as a result of the different activities performed by the church. This study was interested in the value in use which is the evaluation of the service experience i.e. the individual judgment of the sum total of all the functional and emotional experience outcomes. In doing that the study set out to achieve the following objectives:

- To identify the elements of church service mix
- To determine the effect of church service mix elements on church service experience
- To establish the effect of church service experience on value derived by the patron
- To evaluate the effect of idiosyncratic factors on church service experience and customer value relationship.

The first objective was achieved through literature search and empirical analysis. From the literature review, the church service mix was seen to be the set of controllable tactical marketing tools the church can blend to produce the needed church service experience. The initial literature review revealed the mix elements to be product, price, place, promotion, people, process and physical evidence. However, through the EFA and CFA, the study found that the church service mix is constituted by the church service product, delivery mode (communications), physical evidence, process and people. Place and price dropped from the initial analysis because of their insignificant loadings and low Cronbach alpha scores. This indicates that patrons do not consider price as an important activity in the church. Though anecdotal evidence indicates that patrons pay tithes, offertory and make generous donations to support the church activities, they are not interpreted as “prices”. They are whole-heartedly paid to support the work of God. In addition, place was also not viewed as important to customers. This demonstrates the omnipresence of God and conforms to the biblical stand that God does not live in house built by people to serve him. However, in order to gain wider access, place is considered very importance. The issue of “electronic place” where church service is deployed through virtual places is in support of this finding.

The determinants of the church service experience on the other hand were found to be the church service experience as it is the experience that was found to influence customer value. The study found that the determinants of customer value to include cognitive experience, social experience, affective experience and physical experience that jointly determine customer value in the case of the church value creation process.

The second objective was also achieved when the individual church service mix elements and their combination indicated a positive relationship with church service experience. In the general model, church service mix was found positively relate to church service experience signifying that the church can create a positive service experience for its members when they engage the right mix of their marketing programs. The church therefore must blend in the right proportion its service product, communication, physical evidence, people and process to create a positive service experience for its members. In evaluating the individual elements of the church service mix, the study found that people were found to have the strongest impact on service experience followed by communication, physical evidence, service product and process. This confirms the fact that in service, the person delivering the service and the service itself is difficult to be separated and therefore makes the such as pastors, elders and church staff critical for delivery of the needed church experience to customers.

In respect of the third objective, the study found that church service experience positively and fully mediate the relationship between the church's activities and customer value and therefore indicates to the church to put all their effort in creating physical, cognitive, social and affective experience in order to achieve its value creation objective. Other studies such as McKnight and Sechrest (2003) have also found that service experience is a criterion for evaluating and understanding service performance that is the customer value derived at the end of the day. The church must first understand the kind of experiences that will delight customers and work towards creating them in order to create value for church members.

To achieve the last objective, the study considered that the assessment of customer value might be moderated by some factors that are peculiar to each member of the church as value is considered an individual judgment of the sum total of experience outcomes. The church member will define and perceive the value when he/she encounters the church. The findings of this study lay claims to the effect that when a member places a high premium on being a part of a church, the value derived by him/her will be high and the value will be low when value for fellowship is low. Personal goal of a member in terms of eternity and attaining heaven is seen to negate the positive service experience and customer value relationship. The suggestion is that when a member's goal for attaining eternity is high, their evaluation of the value created by the church is low which may be explained by the fact that members who are more heavenly minded tend not to pay so much attention to values such as functional, social, epistemic and emotional values but may be more interested in the church aiding him/her to attain heaven. Such people will value more of conditional customer value as the church is seen as a condition to attain their ultimate aim of attaining heaven as explained by the means-end theory. The church is seen as a means to an end for such persons and not an end in itself. However, it must be emphasized that those who do not set high goals in respect of riding on the back of the church to attain heaven will experience a strong positive relationship between the church service experience and customer value derived.

10.5 REFLECTIONS

Reflecting on the entire process of the study, it can be said that the choice of theories selected, the model used, the methodology and analysis methods have adequately helped in achieving the objectives of the study. These notwithstanding, in every research process, there are limitations that must be pointed out.

In terms of the theory selection, the current study is of the opinion that the two theories provided enough inspiration for the research to be carried out. However, since the study of human behaviour comes with difficulties and is considered by Ajzen (1991) as a complex and a difficult task, there were challenges. Just like the theory of subjective value, value could identify worth as being based on the wants and needs of the members of a society (a church member), as opposed to value being inherent to an object. It holds that to possess value an object must be useful, with the extent of that value dependent upon the ability of an object to satisfy the wants of any given individual. In that regard, customer value in the context of the study referred to as "value in use" which is the perceived and evaluated at the time of consumption and it is the individual judgment of the sum total of all the functional and emotional experience outcomes. This is different from the goods-dominant logic (value as used in economics) where value is produced into a good and exchanged to a customer (value-in-exchange).

In terms of the two theories selected (expectancy value theory and means-end theory), this study saw the church members as being goal oriented and that, they are guided by their expectations and belief which shapes their attitude and behavior towards a church brand. The end result sought by the customers of the church is the kind of experiences and benefits sought as a result of their belief and what they consider as valuable. The expected value by the church's customers was seen by this study to be driven by social and psychological origins of needs that drive their behavior and evaluation of value.

The selection of the two theories therefore provided a base model with which the various relationships were tested. The combined theories allow for the argument to be made that church activities determine the kinds of service experiences delivered which in turn influence the customer value. Even though a number of activities the church embark on could have been listed to predict service experience, in terms of theory, the marketing mix offered a more refined set of elements upon which the church service mix could be build on. In that sense, opportunity was created for the study to make contribution to the service mix literature in the context of the church. The introduction of the moderators in the form of personal idiosyncrasies was also inspired by the choice of the theories of the study and the definition of value. Since the assessment of value was on value-in-use – the perceived and evaluated at the time of consumption and it is the individual judgment of the sum total of all the functional and emotional experience outcomes – there was always going to be an influence of personal factors; hence the introduction of individual idiosyncrasies in the model.

In terms of methodology, it was possible to have done a purely qualitative study to understand the value creation process of churches. However, since the main objective of the study was to assess the value creation process from the perspective of the church member, the quantitative approach was considered very appropriate. Since the idea was to test for hypotheses, the justification swayed in favour of quantitative approach. The advantage for choosing quantitative paradigm is that the study gained the possibility of an objective and precise assessment of the human behavior in a social institution (Sullivan, 2001). It is, however, argued whether such a complex phenomenon as human behavior can be correctly described using numbers. Personal meanings and feelings — an inherent subjective dimension of social research — are difficult to capture in numbers or counts (Yin, 1994; Hair et al., 2003). However, since the study was interested in the church members' perceptual evaluation of service experience and customer value, scales were used to capture perceived value. Additionally, since emphasis was on the measurement and analysis of causal relationships between variables, the quantitative approach was considered appropriate. The use of quantitative approach in this study helped to establish the needed relationship among the constructs.

In analyzing the hypothesized relationships, the study could have used other methods of analysis such as multiple regression analysis; however, the choice of structural equation modeling (SEM) provided a number of advantages. As SEM is a family of statistical model that seeks to explain the relationships among multiple variables and it is comparable to common quantitative methods, such as correlation, multiple regression, and analysis of variance (ANOVA), as well as factor analysis and multivariate analysis of variance (MANOVA). According to Weston and Gore (2006) SEM is similar to correlation, multiple regression, and analysis of variance (ANOVA) based on the fact that firstly, all four statistical procedures are general linear models. Secondly, all these quantitative methods are valid only if specific assumptions are met and thirdly, none of these techniques implies causality. However, empirical inference of causation can be made possible in SEM when the hypothesized relationship has a strong theoretical support in the case of this study. As such, SEM was considered the most useful in assessing the soundness of the causal relationships in this study that was based on theory. SEM that is the only multivariate technique that allows the simultaneous estimation of multiple equations (Hair et al., 2006) was considered very useful in the study's estimation of multiple equations at the same time.

10.6 IMPLICATIONS OF THE STUDY

In this section, the study discusses two main contributions made in terms of contribution of the study to theory building and implication for practice.

10.6.1 Contribution to Theory

The major goal of a PhD thesis such as the one carried out in this study is to extend useful knowledge in a particular way. The current thesis has achieved this noble objective in the following ways:

Synthesis of literature: For the study to adequately understand the issues service experience and customer value, the study first explained value creation in dyads and not in a larger network as some studies has done (see Gupta & Lehman, 2005). By this, the study concentrated on the value creation process of the church through its activities which are geared towards its customers; thus, church patrons. The study was interested in the resultant effect of the church patrons' relationship with the church and not just perceptual value such as the assessment of trust and commitment as other studies have done (see Barry & Terry, 2008).

Various literatures exist in different forms on the extended service mix, customer value and service experience. The current study has pulled together all the diverse views of these concepts and helped provide concise literature for them. The study introduced the concept of church service mix to denote the various activities performed at the level of the church. These elements are noted in this study as church product, church communication, process, physical evidence and people. This is the first time such a term like the church service mix was introduced into the social institution known as church. Various contributions were made to the reference with the other constructs-customer value and church service experience as well as personal idiosyncrasies. The study has thus helped to advance the literature in this areas and their application to the church context. The real applicability of marketing principles and concepts to social institutions like the church has been amply demonstrated in this study.

The current study also agrees with Verhoef et al. (2009) that the creation of a superior customer experience is one of the central objectives of institution today, as it is believed to be the main driver for performance. In the current study, the findings fully support this assertion, as the church activities were not found to be creating customer value in them; but had to be routed through church service experience. As Meyer and Schwager (2007) pointed out, it will be naïve on the part of every institution to leave the creation of experience to only few people who are responsible for the sale of the product. This study agrees that customer experience encompasses every aspect of an institution's offering—the quality of customer care, of course, but also advertising, packaging, product and service features, ease of use, reliability and every aspect of the service mix. The current study found that within the church context, experiences are created through the combination of the actual service which gives functional value, the mode of delivery (communication), the process, the physical evidence and all the people involved in the church service delivery.

In an agreement with Helkkula (2011), experience can be "real" and physical, or "virtual" and observed, or perhaps a holistic phenomenon that combines both "real" and "virtual" elements; and can also be a single event or a process of events. The church experience can be virtual, real or physical; and at the same time can result out of a single event or a process of event. By event, the study means that activities such as singing, dancing, communion or the sermon can individually create experiences in themselves or through a combination of any of such events.

Though the findings of the current study agree with the point made by Schmitt (1999) that experiences "provide sensory, emotional, cognitive, behavioral and relational values that replace functional values", it disagree with the assertion that experiential marketing wholly replaces traditional marketing. The current study found that the traditional 7Ps for example are key in determining the quality and level of experience savored by a church member. Though the current study appreciates the thoughts of scholars (see Arnould & Price, 1993;

Aubert-Gamet & Cova, 1999; Penaloza, 1999) who claim that consumers seek service experiences for reasons that bear little relationship with the service/product being sold, it can however be argued from the point of this study that when the institution such as the church aligns its strategic intent with the values and experiences sought by customers, then a total experience can be delivered. This means that there is a strong relationship between the totality of the service delivered through the church service and the service experience savored by the church members.

The current study by way of findings agrees with Haksever, Chaganti & Cook, 2004 p.292) that value is the capacity of a good, service, or activity to satisfy a need or provide a benefit to a person". Value is the way in which an individual actor's actions take on meaning, for the actor herself, by being incorporated into a larger social whole" (Graeber, 2005 p.37). Value therefore is subjective and that its assessment is influenced by other personal factors which a customer places importance on. For a better evaluation of how value is created, it is important to understand the source and the level of analysis. The current study agrees with Sok & O'Cass (2011) that when the source of value creation is at the organizational level like in the case of this study, the church; and then it would require management, innovation, invention and adequate use of firm level resources to create value. In this study, the firm level issues were all the activities performed by the church in terms of its church service mix. It is therefore important for service firms to understand its capabilities in terms of the service mix and pay attention to its deployment in an effective manner to create the needed value for customers (Teece, Pisano & Shuen, 1997)).

Model Contribution: One major contribution that has come out of this study is the creation of a model to understand the value creation process and experience in the church. The model appeared on page 100 and is depicted as Figure 6.2. The model assumes that the starting point for understanding the value creation process in the church in the deployment of the church marketing mix elements which the study has reduced into five. The deployment of the model predicts both the experience patrons will have in the church as well as the value emanating from the experience. The model further assumes that personal idiosyncrasies mediate the relation between experience and customer value derived. Further empirical investigation and analysis indicate the plausibility of the model in stimulating academic research in the coming years. The further refinement of the model will be a noble course to be pursued at some point in life.

Theoretical Contribution: In terms of theoretical contribution, the current study argues that relationship marketing has now become generic than a differentiator as it was strong in the 1990s and calls for specific focus on service experience creation as competitive differentiator. The current study argues for paradigm extension, as the new paradigm of experience creation should be the focus of competitive differentiation since relationship marketing has become generic for all firms. Academic study of relationship marketing has been criticized because of the lack of attention given to consumers' emotional state and the effect of emotions on the strength and longevity of a relationship. The current study has shown that in creating value, emotions play a significant role in delivery expected value.

The findings in this study allow for the argument to be made that customer service experience is the mainstay of competitive advantage for all firms especially service firms as it is the main mediator between the service firm activities (service mix deployment) and customer value creation. The experience that this study is trumpeting is very personal and implies the customer's involvement at different levels (cognitive, social, affective and physical). The customer service experience is also the internal and subjective response customers have to any direct or indirect contact with an institution.

The current study also contribute to theory by proposing a 5 elements of church service mix which is made up of product, promotion, physical evidence, process and people. The traditional marketing mix has always been 4Ps while the extended service mix has been 7Ps; however, this study has come up with 5 elements for church service mix which further studies may consider to test in other geographical and social contexts. In the case of churches, price does not seem to be a prominent element as a member's cost borne in the run up to participating or enjoying the church is not seen as a cost but as sacrifice to God. The belief is that it is God who provides all wealth that therefore makes all cost associated with church as giving back to the one who gave. Additionally, there is a blur line between church service promotion and place as both in the context of the church play the role of delivering the core service. It is therefore the justification of this study that in the context of social institutions such as the church, there are 5 key elements of service mix which when blend in the right proportion will elicit the desired response from the target audience.

10.6.2 Implication for Practice

The study also provides ample managerial pointers to the leadership of the church. A large proportion of Ghanaians are Christians and this study provides opportunities for leaders to improve the experiences of the patrons. The creation of customer value in the church context constitutes four major constructs that must be well managed by leaders of the church. They are the church service mix, the church service experience, customer value and individual idiosyncrasies. In general terms, service firms must manage their service mix to create positive experiences for customer that will in turn create the needed value. The church and for that matter other service firms must understand the individual idiosyncrasies of their customers in order to positively influence the value customers will derived from the service experiences created out of the service mix. It is also critical for service managers to understand the individual mix elements in order to guide their investments in them. A better understand on what configuration produces the best positive experience must be sought if service firms are to create the needed value.

Managers of churches must know that having the appropriate staff and people is an important factor for any service provision. In order to attract and get competitive advantage for the church, it is important to hire the right employees and train them. In cases where the church normally deploys other church leaders to perform certain duties such as ushering and the likes, the managers must ensure that proper training in human relations is given. The quality of service experience is largely dependent on the people involved in the service delivery as consumers make judgments about the service based on the behavior of people involved. Thus, employees should have the interpersonal skills and service knowledge. The people also constitute the pastors and other higher-ranking members of the church who serve as leaders. The head pastor’s ability to personally relate to all church members will in the long run have a strong impact on the service experience one receives from the church.

Additionally, the church must pay important attention to its communications as it was found to influence all the four service experience dimensions strongly. The choice of communication mode and how the church decides to communicate with its audience is important. Communication in this study entailed both how sermons and other programs of the church are delivered as well as how the church promotes its activities. Churches must have a well-designed communication plan that promotes all of its activities through different media as media consumption of its target customers may vary significantly. Preachers must also prepare adequately to deliver messages (part of the service product) in a manner that will promote personal growth in all sphere of life.

The church must also pay attention to the physicality of their service delivery as it influences the perception of and actual service experience. The surroundings and the ambience under which the experience is delivered greatly impact on the outcome value. The service delivery process also impacts on the service experience. For example, the length of a specific event and procedure to speak to a pastor may influence the service experience. Furthermore, the product delivered must be such that it uniquely addresses the value needs of all members. The church must design programs and events that will connect its members to the church and to their value needs such as emotional, epistemic, social and conditional needs.

For the church to produce the needed value for its target audience especially members, it must first aim at producing a positive experience which is seen as the precursor for customer value in the church context. The implication of this is that the activities of the church are especially important only when they are meant to create a positive experience for the members. It is only when they are able to create such experience that they can be confident that members are getting value from the church. This shows that church service only comes alive when the service experience is realized and made possible for the customer to evaluate in the form of value in use. Managers of the church must expend their effort in creating service experiences through every activity in order to ensure that value is delivered.

Since value is seen as the an individual judgment of the sum total of experience outcomes and that personal factors of a church member will moderate the evaluation of the experience which in turn will determine the value derived, the church must be concerned about the personal idiosyncratic factors. The church must endeavor to align its goals with that of members or shape the goals of members to be in-line with conditional values that sees the church as a means of attaining heaven rather than the church being an end in itself. The implication of the finding that the value a member places on the regular assembly of members as a church will significantly moderate the value one derives from the church should inform managers of churches to encourage member participation in all activities of the church. As members become and feel good to be part of the family of the church, the propensity to deliver positive service experience for him/her goes up which in turn increases their value takeout. The plan of the church must be to create the atmosphere for all members to belong to a group within the church and feel part of the church and be more than just be a Sunday or midweek worshiper who leaves right after the service. Events and programs of interest to all members must be staged even if it does not directly correspond to spiritual uplifting of members. Social events that bring members together will enhance bonding of members to each other and to the entire church.

10.6.3 Implication for Future Research

Considering the importance of the various elements of the service mix, future research should be interested in the individual elements and the configuration types and their relationship with service experience. Two of the elements, price and place did not load in the current study. Further investigations will be needed in order confirm and validate these elements in social institutions such as the church. Since different churches may mix the elements in different ways, further study is needed to understand how the elements are blended from church to church. The 5 elements of service mix found in this study should also be tested in other social context to assess their validity or otherwise.

Again since experience is the involvement of different levels of person's cognitive, social, affective and physical during a service encounter, future studies can examine these different levels and how they impact on the value creation process. Lastly, the proposed model of customer value creation was limited to only the church context which is nonprofit therefore the current study advocate that its application in the profit sectors of both service and non service arena will be worthwhile.

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APPENDIX 1:

CHURCH VALUE CREATION SURVEY QUESTIONNAIRE

Dear Sir/Madam,

I am a PhD candidate at the University of Ghana Business School. I am conducting a research on Value Creation through Customer Service Experience: The Church's Perspective. The study seeks to determine the value that congregants experience from their church.

Many thanks for taking a few minutes to answer this questionnaire. The survey comprises of 18groups of short questions and you will need 10-15 minutes to complete it. Please note that all information provided will be strictly confidential and will be used for academic purposes only. By completing the survey, you indicate that you voluntarily wish to participate in this research.

For any questions please contact me or my supervisors. Our details are provided below:

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Below are a number of statements regarding the value you experience from your church; please read each one and indicate to what extent you agree or disagree with each statement.

Part A - CHURCH SERVICE MIX

	1. Church Service	**Strongly Disagree**	**Disagree**	**Neutral**	**Agree**	**Strongly Agree**
a	The Word of God is preached with clarity and depth					
b	My church's services are engaging and sustain my interest					
c	My church's services are unique as compared to that of other churches					
d	My church organizes programmes that address members' needs					
e	My church's services help me to grow spiritually					
f	My church services help members in their Christian lives					

	2. Cost/Sacrifices	**Strongly Disagree**	**Disagree**	**Neutral**	**Agree**	**Strongly Agree**
a	We are required to make sacrifices (time and finances) in this church					
b	I have lost some social relationships for attending this church					
c	I am looked down upon by family members and friends for attending this church					
d	Beyond normal offering, our church collects money from members through tithes, fundraising, harvest, building projects, seed sowing and pledges					
e	We are required to participate or serve in associations, groups and committees within the church (e.g. choir, ushers, men/women groups, harvest committee, project committee etc.)					

	3. Communication	**Strongly Disagree**	**Disagree**	**Neutral**	**Agree**	**Strongly Agree**
a	The messages from our preachers are appropriately prepared and preached to help members grow					
b	The church uses different means (brochures, powerpoint presentations, video presentations, audio/video coverage) to communicate the word of God to members during the service					
c	The church has many branches which helps me when I am away from my usual branch					
d	Our church uses media such as TV, radio, email, phones calls, text messages, website, and social media to reach out to as many people as possible					

	4. Physical evidence	**Strongly Disagree**	**Disagree**	**Neutral**	**Agree**	**Strongly Agree**
a	The architectural and aesthetic value of our church (building exterior, interior design, ambiance) draws a lot of people to us					
b	Our church premises put everyone at ease to enjoy the service					
c	The architectural and aesthetic value of our church creates a solid brand for the church					
d	I always feel comfortable when I enter this church					

		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
e	Our church surroundings are always tidy and serene					
5.	**Process**	**Strongly Disagree**	**Disagree**	**Neutral**	**Agree**	**Strongly Agree**
a	There are rigorous processes or requirements for becoming a member of this church					
b	Our main services are sometimes too long (go beyond the specified time)					
c	There are some unnecessary aspects that church leaders can do away with during the main service					
d	A simple procedure is required to contact or communicate with a department and person in this church					
e	It is very easy to speak to any pastor or church leader after service or during non-service times					

6.	**People**	**Strongly Disagree**	**Disagree**	**Neutral**	**Agree**	**Strongly Agree**
a	The church ushers make you feel at home when you are in church					
b	The church staff are sometimes rude					
c	The pastors are friendly and approachable					
d	The church staff know what they are about when it comes to church duties					
e	Leaders in this church are knowledgeable of Christian doctrine					

Part B – SERVICE EXPERIENCE

	7. Cognitive Experience	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
a	I find myself reflecting on the sermon after the service					
b	My thoughts are obsessed with the church					
c	My church and I share the same values and belief systems					
d	The church stimulates my curiosity, intellect and desire to know more about God					

	8. Social Experience	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
a	There is nothing more important to me than my association with my church					
b	If I am separated from my church for a long time, I would feel intensely lonely					
c	I cannot stay home when it's time for church					
d	I feel good in the midst of the people at church					
e	I like identifying myself with the group of people at my church					
f	I like to be identified in public wearing/holding my church paraphernalia (wrist bands, cloth, T shirt, stickers etc.)					
g	The church gives me a family feeling					

	9. Affective Experience	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
a	I experience great happiness whenever I go to church					
b	I feel emotionally close to God whenever I am in church					
c	There is something almost fascinating about my association with my church					
d	I would feel deep despair if I leave this church					
e	I feel cared for in this church					
f	The sermons preached intensifies my love for God and neighbor					
g	I feel spiritually uplifted after every church programme					

	10. Physical Experience	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
a	The quality of church service is great all the time					
b	I feel at home whenever I am in church					
c	I am able to express myself when I am in church (e.g. usage of talents and spiritual gifts)					
d	The physical atmosphere of this church is refreshing					
e	The physical environment of my church gives me fulfillment					
f	I engage in physical actions and behavior whenever I am in church (e.g. dancing, singing, jumping, clapping, etc.)					

Part C – CUSTOMER VALUE

	11. Functional Value	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
a	This church adequately fulfills my needs (spiritual, emotional and social)					
b	This church produces an acceptable standard of quality service and programmes					
c	My church offers consistent quality of service					
d	Going to church is not a financial burden or stress					
e	The sacrifices I make at church yield the needed social and spiritual benefits					

	12. Social Value	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
a	Attending this church helps me to feel accepted by others.					
b	Attending this church gives me social approval.					
c	Attending this church improves the way I am perceived by other people.					
d	I make quality friends through this church					

	13. Epistemic Value	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
a	Attending this church allows me to know more about God					
b	Attending this church has taught me new things					
c	Attending this church heightens my desire for godly knowledge					
d	Attending this church arouse my curiosity for godly things					
e	Attending this church has increased my level of faith in Christ					

	14. Emotional Value	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
a	I find this church emotionally engaging					
b	I feel good about my church					
c	Attending this church gives me pleasure					
d	Attending this church makes me feel relaxed					
e	Attending church is an enjoyment					

	15. Conditional Value	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
a	Attending this church will get me closer to God through Christ					
b	Attending this church will get me to Heaven					
c	Attending this church helps me attain what I want in life					
d	When i am in uncertain circumstances attending this church helps me to make a decision.					
e	The people I meet in this church sometimes provide assistance outside of church					
f	My association with this church sometimes opens doors for me or gives me opportunities outside of church					

Part D – INDIVIDUAL IDIOSYNCRASY

	16. Personal Goal to attain eternity	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
a	I encounter God when I am in Church					
b	That God will listen to my prayers					
c	I would be able to go to heaven as a result of my membership of the church					
	17. Personal Value for Fellowship	**Strongly Disagree**	**Disagree**	**Neutral**	**Agree**	**Strongly Agree**
a	Being a member of a group is very important to me					
b	I cannot forfeit fellowship					
c	I feel good in the midst of other people					
d	I like to identify myself with a group most of the time					

	18. Social Expectation for attending church	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
a	To find aid when I am in need					
b	To find happiness at Church					
c	To network					

Socio-Demographic Factors

19. Sex [ ] male [ ] female

20. Age [ ] < 18 [ ] 18-25 [ ] 26-35 [ ] 36-45 [ ] 46 and above

21. Level of education [ ] Primary [ ] Secondary [ ] Tertiary [ ] No formal education

22. Marital status [ ] never married [ ] married [ ] divorced/separated/widowed

23. Employment status [ ] student [ ] employed [ ] unemployed

24. Estimated monthly Income (including gifts and monies from guardian)

[ ] GH¢<200 [ ] GH¢200 to 500 [ ] GH¢501-1000

[ ] GH¢1001 to 1500 [ ] GH¢ 1501 and 2000 [ ] over GH¢ 2000

Thank you