Building Customer Loyalty towardthe Service Industry – An overview

Adnan Abdullah SharafAddin ALkhateeb¹ and B. Shivaraj²

Research Scholar, B.N. Bahadur Institute of Management Studies, University of Mysore, Mysore – 570005, India¹

Professor, B.N. Bahadur Institute of Management Studies, University of Mysore, Mysore – 570005, India²
Corresponding author: Adnan Abdullah SharafAddin AL khateeb

ABSTRACT: Building customer loyalty towards the organization, brand and specific service provider is critical and crucial to the objective of survival and growth of business organizations. Therefore, this field of science has gained a wide range of researchers' interest and those who are interested in business. This paper aims to analyze the major requirements that lead to customer loyalty. Furthermore, the paper seeks to develop a comprehensive model of the major important variables and factors related to building customer loyalty in the sector of service industries. Reviewing and summarizing previous literature related to customer loyalty in the service industries sector will be used to achieve the objectives. The classifications of customer loyalty variables, the backgrounds of customer loyalty and the relationship with some demographic, organizational, and environmental factors will be discussed. The findings show that there is a strong relationship between a number of variables and building customer loyalty in the service industries sector. In addition, the analysis of results confirmed that obtaining the true and high customer loyalty requires the adoption of a comprehensive set of variables and factors simultaneously. A set of recommendations related to future studies were included.

KEYWORDS: Customer loyalty, Comprehensive model, loyalty variables, and service industry.

Date of Submission: 28-11-2018 Date of acceptance: 13-12-2018

I. INTRUDCTION

Customer loyalty is an important scientific field for study and research by academics and those interested in business. According to (Oliver, 1999: Zammit, 2001: Smith, 2003: Allen, 2004) customer loyalty has taken on the importance of the organization's performance from its close association with important indicators such as profitability, survival, and competition. For example, many studies have indicated that the cost of searching for a new customer is five times more than that of retention for a long period of time. Therefore, many studies have been conducted related to loyalty variables and building loyalty to the brand in various industries. As a result of the increasing importance and the significant development in the service industries sector, marketing scholars and practitioners recognized the importance of customer loyalty as a strategic objective.

Since the 1990s, there has been a noticeable development inthestudy of customer loyalty. Authors have dealt with this issue chronologically from the study of principles and concepts, the causes and effects and then analyzing the dimensions of loyalty and its variables; finally, they study the comprehensive perspective to build customer loyalty and loyalty programs. (Oliver, 1997: Bowen & Chen, 2001: Smith, 2003: Chun & Davies, 2006: Ledhari& Leclerc, 2014: Han & Hyun, 2018). Most of the researchers focused on studying customer loyalty in the product industry and after the great development in the service industry, there was a great interest in studying customer loyalty towards services and service organizations. So this paper attempt to highlight separately the variables that are related to customer loyalty, overall requirements of building the customer loyalty, and the relations with the demographical, organizational, environmental differences to construct the comprehensive model of customer loyalty for the sector of service industries.

II. SERVICE INDUSRURY

The scope of service industry or service marketing is huge; some of the specialist reports referred that 50% of customers' expense get back to this sector, and more than 80% of jobs (non-agricultural jobs), are in the sector of service industry. The service industry is experiencing wide growth and extreme competition due to the effects of advanced technology as well as the continuous growth in the knowledge and power of customers. This sector includes all parties and components engaged in the manufacture and provides the intangible products. Similarly, it is based on the same well-known marketing activities and principles as target market analysis, appropriate marketing mix design, and choice of optimal marketing alternatives to sale the service with the best

www.ijbmi.org 1 | Page

way (Itzel, Walker & Stanton, 2006). With the significant progress in modern marketing practices, the service industry has become increasingly in need of modern marketing tools that simultaneously conduct to achieve customer satisfaction and to implement the organization's goals and strategies (Alkhateeb&Alkhateeb, 2013).

III. THE CONCEPT OF CUSTOMER LOYALTY

Authors, researchers and those interested in marketing differed on the concept of customer loyalty. Thus, there is no specific definition of customer loyalty in psychological and marketing literature. Therefore, they addressed the concept of customer loyalty through their different views based on different times and environmental situations. (Day, 1969; Stewart, 1996; Hallowell, 1996; Oliver, 1997) mentioned and assumed that loyalty could be described sufficiently by patterns of repeat purchasing from specific provider for a long time. While many authors and researchers expanded the concept of customer loyalty to include customer attitudes towards the organization and the positive word of mouth (Oliver, 1997; O'Brien &Manross, 2002; Jaishankar, Arnold, & Kristy, 2000; Sirdeshmukh et al. 2002; Ganyu et al. 2012). In addition, (Oliver, 1999) distinguished between cognitive loyalty related to the customer's beliefs and information and effective loyalty associated with attitudes and feeling satisfied. According to (Dick&Basu, 1994; Walter et al. 2017) repeating a patronage for specific provider service by the customer is sufficient to describe the concept of customer loyalty. And by depending on both the relative attitude and the repeat patronage, they classified four situations of customer loyalty which starts with true loyalty when the customer has a strong positive attitude and a great ability to distinguish between alternatives, latent loyalty, spurious customer loyalty, and the last classification is no loyalty which related to negative act when the customer has not a positive attitude toward the specific service provider and there isn't any purchase behavior no loyalty.

With the great development in the world of technology and business, there has been a development in the concept of loyalty of customers where many researchers and interested people discuss the philosophy of electronic loyalty to the customer or what is known as online loyalty. Researchers note that the customer's repeated request for online service from a specific supplier is based on trust, security, website, and technology that facilitate easy access to the service (Gommans, Krishnan, &Scheffold, 2001; Harris &Goodse, 2004; Pereira et al. 2016).

3.1 The Concept of Service Loyalty

Service loyalty was defined as a degree to which a customer exhibits repeat purchasing behavior from a service provider, possesses a positive attitudinal disposition toward the provider, and considers using only this provider when a need for this service arises (Gremler& Brown, 1998). Whereas, (Ladhari et al. 2011) conceptualized loyalty as a customer's continued patronage of a particular service provider. In addition (Rai&Medba, 2013) defined the service loyalty as "a psychological character formed by the sustained satisfaction of the customer coupled with emotional attachment formed with the service provider that leads to a state of willingly and consistently being in the relationship with preference, patronage, and premium".

Briefly, regarding the service industries market, it is clear that repeated patronage for a specific service, on the basis of what is mentioned above, for a long time by the customer falls within the behavioral loyalty. Whereas, whenever customers desire to broadcast positive recommendations and take the personal defense of the service provider (positive word of mouth) because of vulnerability to some positive attitudes falls within attitudinal loyalty for both offline and online activities.

IV. REVIEW OF LITIRTURE

Many studies have been conducted on the important requirements that affect customer loyalty towards the products and services provided by companies operating in the two sectors. It is noted those studies, either focused on independently investigating the relationship of each variable with customer loyalty or investigated the comprehensive variable model, led to building customer loyalty. In accordance with the objectives of this article, the paper seeks to highlight the most important variables associated with the customer loyalty; especially, in the sector of the service industries.

4.1 Services Quality (SQ)

According to (Hateemnujod, 2007; Almutairi, 2010; Haluz&aldhamur, 2012; Rai&Medba, 2013; Quach et al. 2016) the characteristic of service and availability of high quality is a positive sign that is directly related to customer loyalty. (Fogli, 2008) described service quality as "a global judgment or attitude relating to a particular service; the customer's overall impression of the relative inferiority or the superiority of the organization and its services. Service quality is a cognitive judgment". (Khinget al.2010) reported that there is a deep relationship between quality of service and the loyalty of the customer through the use of SERVQUAL tool based on measuring the dimensions of the service quality such as tangible, responsiveness, empathy, and assurance.

4.2 Trust (T)

In the marketing views, trust is a belief or expectation a positive exchange of partner's trustworthiness that results from the partner's expertise or reliability. Trust has been regarded as a behavioral intention that reflects a reliance on a specific partner (Moorman, Deshpande, &Zaltman 1993). In addition, the trust that is gained by the customer in dealing with the service provider is a fundamental and decisive indicator of both behavioral loyalty and attitudinal loyalty (kassim& Abdullah, 2010; Pan, Sheng & T. Xie, 2012;Minarti, Ningsih&Segoro, 2014; Marakanon&Panjakajornsak, 2017). According to (Rai&Srivastava, 2012) the main component of customer trust is Integrity, credibility, and degree of assurance in the performance of transactions granted by the organization to its customers.

4.3 Corporate Image (CI)

The corporate image expresses its reputation and its name in the market and reflects its position against other competitors. Further, (Barich& Kotler, 1991) described that corporate image as "an overall impression of a company on the minds of the business environment". (Chiang Line, 2005; Giovanis, Zondiros&Tomaras, 2014; Sang Cho et al. 2014; Chang &Yeh, 2017) point out that the corporate image plays an important role in the customer's mind and has a direct impact on customer loyalty and is considered one of the most important motives of customer loyalty. In the same context, (Chiang Lin, 2005; Chun & Davies, 2006) considers the type of services, attractiveness of services, the method of work in a company, imagination, innovation, reliability, and market leadership as the main elements of a construct of the corporate image.

4.4 Switching barriers (SB)

(Hellier et al. 2003) referred to the customer's assessment of the personal loss or sacrifice in terms of time, effort and money associated with shifting to another service provider as the best expression for switching cost. The issue of customer switching barriers and their relation to customer loyalty has raised the interest of researchers and those interested in the business world. Switching barriers include two main aspects. The first aspect is related to the cost, effort and time the customer incurs as a result of a move to another service provider (Hellier et al. 2003; Oyeniyi&Abiodun, 2010; Su wan et al. 2013). Whereas, the second aspect contains a variety of alternative attractiveness elements that customer will sacrifice due to shifting to other organization (Koo Kim et al. 2016). Many studies regarding switching barriers have indicated a significant impact and direct relationship with customer loyalty at different levels of customers (Burnham, Judy & Vijay, 2003; Mohammadoghli&Hassanzadeh, 2013; Nesset&Helgeson, 2014; Blut et al. 2014).

4.5 Involvement (I)

(Anderson & Norus1990) refer customer involvement as communication activities. And they described customer involvement as "a continually interactive dialogue between the company and its customers". It is a vital meaning for understanding and developing ideas to create familiarity and strengthen relationships. The analysis of (Ndubisi, 2007; Wan Lee et al.2010; Banyte&Dovaliene, 2014; Greve, 2014; Lewin et al. 2014) showed a significant moderating impact of customer involvement on the customer loyalty. They assured that positive relationship between all the activities which the companies present to its customer and obtaining the customer loyalty. While (Thakur, 2016) claimed that customer involvement as arising out of five different customer experiences such as self-connect, intrinsic enjoyment, time-content, utilitarian and monetary evaluation experiences.

4.6 Electronic Services (ES)

E-Service refers to any service provided by electronic means e.g. Internet/website and mobile devices (Rowley, 2006). It has become necessary for the service provider to present some of its services in electronic forms, especially with the great development in the world of technology, communications, and the Internet. Many studies have shown the importance of providing and converting many traditional services to electronic form in order to save time, effort and cost to the customer service. These studies also showed a strong correlation between the availability of services electronically and attitudinal customer loyalty (Srinivasan, Anderson, &Ponnavolu, 2002, Lu, X. L., 2007; Safa& Ismail, 2013; Ladhari& Leclerc, 2013; Hwang et al. 2016; Silva &Goncalves, 2016). While (Pitta, Franzak, Fowler, 2006; Abdulfattah, 2012;Pereira, Salgueiro& Rita, 2016) indicated that importance of some requirements to provide efficient electronic services such as accessibility, adequacy of information, personal security and the attractiveness of e-activities.

4.7 Perceived value (PV)

The perceived value by the customer reflects the real benefit that customer receives from the service after excluding the service costs incurred. Numerous of studies have concluded that there is a direct relationship between a customer's feeling of real value of using a particular service and an increase in his or her long-term

loyalty (Lien Li & Green, 2011; Hasnelly, & Yusuf, 2012; El-Adly&Eid, 2016; Cossio-Silva et al. 2016). On the other hand, motivations, opportunities, utilitarian benefits, and hedonic benefits have been identified as the most important elements needed to achieve actual value in order to obtain customer loyalty (Gruen et al. 2011; Frank et al. 2014; Xu et al. 2015; Purwanto et al. 2015).

4.8 Customer Satisfaction (CS)

Customer Satisfaction was defined as a positive overall condition felt by the customer towards the service provider. A cumulative state of cognitive and affective aspects that affect the strength and level of the relationship between the customer and the organization (Levesque & McDougall, 1996; Giese & Cote, 2000). Researchers have conducted many studies on satisfaction philosophy and its measurement tools over the past 30 years by surveying levels of satisfaction with respondents using statistical tools, interviewing methods and other research tools. They also tried to study customer satisfaction by measuring the interrelationship and mediating effect with some other independent variables such as service quality, trust, and corporate image in the market (Droge, Diane & Robert, 1996; Allen, 2004). Regarding the relationship between satisfaction and customer loyalty to a particular organization or service, Despite, there is considerable debate among researchers about the nature of the relationship between a customer's satisfaction and loyalty towards a specific service or brand, they agree that there is a strong direct relationship or indirect relationship - related to other factors - between customer satisfaction customer loyalty (Rust &Zahorik, 1993; Bowen & Chen, 2001; Market, 2007; Bayrakter, 2011; Baumann & Elliott, 2012; Mei Liu et al. 2014; Diaz, 2016).

V. ANTECEDENTS OF CUSTOMER LOYALTY- INTEGRATED CONCEPT

The antecedents of customer loyalty reflect a more in-depth approach to the relationships that correlate customer loyalty requirements with each other and with the idea of building customer loyalty. Many of the previous literature dealt with the idea of building customer loyalty toward a specific service provider. These works have analyzed the holistic and integrated independent variables as a function of customer loyalty in the service industries sector. By reviewing the previous literature, three main trends can be categorized in a way that the priorities of customer loyalty have been studied. First, (Zammit, 2001; Smith, 2003; Donelly, 2009; alnasoor, 2010; Santouridis&Trivellas, 2010; Kumar & Srivastava, 2012; Pan & et al. 2012; Rai&Medba, 2013; Hoang-Tung & Kubota, 2014) have presented an overall view about the direct relationship between customer loyalty variables and customer loyalty such as service quality, corporate image, trust, commitment, switching cost, preserved value and customer satisfaction. While, (Sohrabi& Akmar, 2013) added the electronic services variable or what is known as online loyalty as a prerequisite for the comprehensive concept of customer loyalty building for a particular organization. Second, (Yavas et al. 2004; Akbar & Parvez, 2009; Sharma, 2011; Pena et al. 2013; Abu Hassan et al. 2013; Othman, 2013; Han & Hyun, 2018) have attempted to discuss the interrelationship between a number of independent variables and their direct or indirect relationship with customer loyalty Such as the interrelationship between service quality, trust, commitment, and corporate image and the resulting direct or indirect impact on customer loyalty, the interrelationship between customer satisfaction, service quality, perceived value and the likelihood that this will affect customer loyalty in longterm. Third, (Costabil, 2000; Churchill & Halpern, 2001; Chaudhuri& Holbrook, 2001; Gendall, et al. 2005; Kuusik, 2007; McMullan & Gilmore, 2008; Liang, Wang, & Farquhar, 2009; Khan, 2009; Elliot & Burton, 2012; Pan, Sheng, T.Xie, 2012; Bagram& Khan, 2012; Bobalca, 2013; Nesset&Helgeson, 2014; Tung & Kubota, 2014; Ansari & Riasi, 2016; Berjoyo, Moreno & Castro, 2016) have deeply analyzed the customer loyalty, customer loyalty dimensions, and customer loyalty models. They tried to use different research methods at the same time such as a cross-sectional survey, simple interviews, and in-depth interviews, a two-part study, and a comparative study. In addition, those studies have used the several levels of statistical analysis tools such as simple and more complex statistical methods, using one scale, and multi-scale. They concluded that behavioral loyalty and emotional loyalty are the most important dimensions of customer loyalty. The results revealed different cases and grades of the customer loyalty based on many factors and circumstances. The results of these studies provided integrated models of important loyalty derivatives in the service industry sector.

VI. OTHER FACTORS

Seeking to collect an integrated perspective to build customer loyalty in the sector of service industries, more than one study has shown a significant difference due to some of the demographic factors, organizational factors, and environmental factors. The factors like Age, gender, and educational status have had a clear impact on the customer's appreciation of the service quality, the company's reputation, and the nature of his sense of satisfaction. The impact of the same factors on the ability of managers of business organizations to understand the modern marketing philosophy as well as the obvious influence of some other regulatory factors such as the existence of CRM. According to (Hoang-Tung & Kubota 2014; Melnyk, 2014;Blascoa, Velazquezb&Saura, 2014; Nyadzayo&Khajehzadeh, 2016) there is a significant difference related to some factors namely, age,

gender, level of education, marital status, experience, duration of relationship with the service provider, deep of relationship, and the existence of department of customer relationship management in the organizations in the sector of service industries. In addition, (Martinez & Bosque, 2013; Abdul Rashid, Khalid, & Rahman, 2015) referred to the importance of some environmental factors like the factor of (CSR) to increase the customer loyalty.

VII.RESULTS AND CONCLOSION

By reviewing the previous literature in the field of marketing, customer relationship management (CRM), and customer loyalty, it is possible for this study to summarize the main results through a comprehensive model that explains the most important variables related to the customer loyalty function in the services industries, as explained in the figure 1:

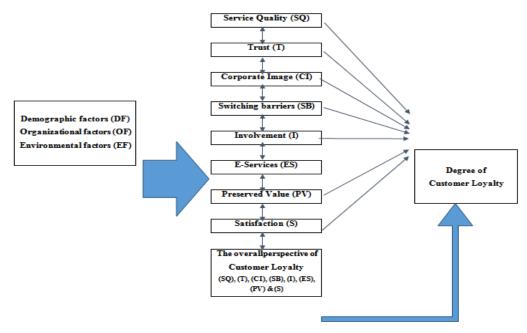


Figure 1: Comprehensive model of customer loyalty, Developed by the researcher.

By looking at the overall model of customer loyalty in Figure (1) it can be summarized in three outcomes. First, it is shown that there is a set of independent variables which led to achieving customer loyalty in the services market. These variables have an effect and a direct or indirect relationship with the customer loyalty. Moreover, customer loyalty can be achieved with any of these factors independently; for example, the service quality may be the sole responsibility of customer loyalty, or the satisfaction factor may be sufficient to achieve customer loyalty and so on. However, this does not adequately reflect the long-term strategic perspective in building relationships with the customer. This requires strong relationships to create strong, real, non-temporary loyalty based on an integrated range of activities and events. Second, more broadly, it is clear that there are a number of interrelated variables that are actually causing customer loyalty in the service industry. The most important of these integrative variables can be identified by service quality, trust, switch barriers, involvement, e-services, perceived value, and customer satisfaction. It is noted that these variables are affected with each other which leads to achieving customer loyalty over a long time, for example, it shows that the service quality interacts with both the involvement and trust, which leads to the customer loyalty. The corporate image may also affect the perceived value and level of satisfaction, causing customer loyalty and so on. In general, an objective of obtaining the superior loyalty is linked to the availability of all these variables with the same service provider. Third, there is a significant effect and strong correlation between some demographic, organizational and environmental factors and building customer loyalty toward the service organizations namely, age, gender, income level, educational level, length and depth of relationship with a service provider, availability of department of CRM and the adoption of CSR. That result supports and helps to achieve a comprehensive understanding and true practice of the concept of customer loyalty towards a specific service provider or service organization. Furthermore, the overall interactions and relationships can be clarified through the following functional relationship:

CL=f(SQ, T, CI, SB, I, ES, PV, S)

 $CL = A + W_1 (SQ) W_2 (T) + W_3 (CI) + W_4 (SB) + W_5 (I) + W_6 (ES) + W_7 (PV) + W_8 (S)$

CL = f(PF, OF, EF)

Where (A) is a constant and (w) represents the relative weights of the factors contributing in the customer loyalty formation as the previous studies suggest that each of those determinants exerts a relative influence over improvement of customer loyalty toward specific service provider. Those formulas can use to test the interrelationships between the requirements of customer loyalty and may help the future research work as a theoretical base to conduct the field work.

VIII. FURTHER RESEARCH

For future studies, the overall model of customer loyalty should be subject to more empirical and field research to cover the perspectives of the managers and the degree of practice by them toward the concept of customer loyalty in the sector of service industries as well as to measure the attitude of customer concerning the services they obtain in order to make a comparison between the two perspectives. In addition, there should be more researches and tests of customer loyalty variables, demographic, organizational and environmental factors in order to study and analyze relative relationships and measure the degree of significance of each variable relative to the other variable. According to (Rai and Srivastava, 2012) it is necessary to cover the variable of service recovery to prevent service failure in future research due to its high impact on customer loyalty and may ad this variable with the model of customer loyalty to formulating and testing of hypotheses. Interviews, random field surveys, and some marketing research should be conducted in the future researches.

REFERENCES

- [1]. Oliver, Richard L. "Whence consumer loyalty?" the Journal of Marketing (1999): 33-44.
- [2]. Bowen, John T., and Shiang-Lih Chen. "The relationship between customer loyalty and customer satisfaction." International journal of contemporary hospitality management 13.5 (2001): 213-217.
- [3]. O'Brien, Pat, and G. Gary Manross. "Building customer loyalty-ten steps toward obtaining this valuable commodity." Parks & Recreation (Ashburn) 37.12 (2002): 50-53.
- [4]. Ganesh, Jaishankar, Mark J. Arnold, and Kristy E. Reynolds. "Understanding the customer base of service providers: an examination of the differences between switchers and stayers." Journal of Marketing 64.3 (2000): 65-87.
- [5]. Sirdeshmukh, Deepak, Jagdip Singh, and Barry Sabol. "Consumer trust, value, and loyalty in relational exchanges." Journal of Marketing 66.1 (2002): 15-37.
- [6]. Dick, Alan S., and KunalBasu. "Customer loyalty: toward an integrated conceptual framework." Journal of the Academy of marketing science 22.2 (1994): 99-113.
- [7]. Gommans, M., KS Krishnan, & KB Scheffold. "Development of two-dimensional apparel CAD system." Journal of Clothing and Technology Research 3.1 (2001): 43-58.
- [8]. Moorman, Christine, Rohit Deshpande, and Gerald Zaltman. "Factors affecting trust in market research relationships." the Journal of Marketing (1993): 81-101.
- [9]. Kassim, Norizan, &nor Asiah Abdullah. "The effect of perceived service quality dimensions on customer satisfaction, trust, and loyalty in e-commerce settings: A cross-cultural analysis." Asia Pacific Journal of Marketing and Logistics 22.3 (2010): 351-371.
- [10]. Pan, Yue, Simon Sheng, and Frank T. Xie. "Antecedents of customer loyalty: An empirical synthesis and reexamination." Journal of retailing and consumer services 19.1 (2012): 150-158.
- [11]. Minarti, Sri Ningsih, and WasesoSegoro. "The influence of customer satisfaction, switching cost and trusts in a brand on customer loyalty—The survey on the student as IM3 users in Depok, Indonesia." Procedia-Social and Behavioral Sciences 143 (2014): 1015-1019.
- [12]. Marakanon, Lalinthorn, and VinaiPanjakajornsak. "Perceived quality, perceived risk and customer trust affecting customer loyalty of environmentally friendly electronics products." Kasetsart Journal of Social Sciences 38.1 (2017): 24-30.
- [13]. Rai, Alok Kumar, and Medha Srivastava. "Customer loyalty attributes A perspective." NMIMS management review 22.2 (2012): 49-76.
- [14]. Barich, Howard, and Philip Kotler. "A framework for marketing image management." MIT Sloan Management Review 32.2 (1991): 94.
- [15]. Giovanis, Apostolos N., DimitrisZondiros, and PetrosTomaras. "The antecedents of customer loyalty for broadband services: The role of service quality, emotional satisfaction, and corporate image." Procedia-Social and Behavioral Sciences 148 (2014): 236-244.
- [16]. Chun, Rosa, and Gary Davies. "The influence of corporate character on customers and employees: Exploring similarities and differences." Journal of the Academy of Marketing Science34.2 (2006): 138-146.
- [17]. Porter, Michael E. Clusters and the new economics of competition. Vol. 76. No. 6. Boston: Harvard Business Review, 1998.
- [18]. Hellier, Phillip K., et al. "Customer repurchase intention: A general structural equation model." European journal of marketing 37.11/12 (2003): 1762-1800.
- [19]. Oyeniyi, Omotayo, and A. J. Abiodun. "Switching cost and customer loyalty in the mobile phone market: The Nigerian experience." Business Intelligence Journal 3.1 (2010): 111-121.
- [20]. Kim, Moon-Koo, et al. "Determinants of customer loyalty in the Korean smartphone market: Moderating effects of usage characteristics." Telematics and Informatics 33.4 (2016): 936-949.
- [21]. Mohammadoghli, Naser, and Mohammad Hassanzadeh. "THE EFFECT OF SERVICE QUALITY AND SWITCHING COST ON CUSTOMER LOYALTY AT INTERNET SERVICE PROVIDERS COMPANIES IN ARDABIL PROVINCE." International Journal of Management Research and Reviews 3.9 (2013): 3458.
- [22]. Blut, Markus, et al. "The impact of service characteristics on the switching costs-customer loyalty link." Journal of Retailing 90.2 (2014): 275-290.

- [23]. OlyNdubisi, Nelson. "Relationship marketing and customer loyalty." Marketing intelligence & planning 25.1 (2007): 98-106.
- [24]. Banyte, Jurate, and AisteDovaliene. "Relations between customer engagement into value creation and customer loyalty." Procedia-Social and Behavioral Sciences 156 (2014): 484-489.
- [25]. Greve, Goetz. "The moderating effect of customer engagement on the brand image-brand loyalty relationship." Procedia-Social and Behavioral Sciences 148 (2014): 203-210.
- [26]. Srinivasan, Srini S., Rolph Anderson, and Kishore Ponnavolu. "Customer loyalty in e-commerce: an exploration of its antecedents and consequences." Journal of retailing 78.1 (2002): 41-50.
- [27]. Ladhari, Riadh, and André Leclerc. "Building loyalty with online financial services customers: Is there a gender difference?." Journal of Retailing and Consumer Services 20.6 (2013): 560-569.
- [28]. Pitta, Dennis, Frank Franzak, and Danielle Fowler. "A strategic approach to building online customer loyalty: integrating customer profitability tiers." Journal of consumer marketing 23.7 (2006): 421-429.
- [29]. Li, Mei-Lien, and Robert D. Green. "A mediating influence on customer loyalty: The role of perceived value." Journal of Management and Marketing research 7 (2011): 1.
- [30]. Hasnelly, E. "Yusuf, 2012. Analysis of Market-Based Approach on the Customer Value and Customer Satisfaction and Its Implication on Customer Loyalty of Organic Products in Indonesia." Procedia-Social and Behavioral Sciences 40: 86-93.
- [31]. Levesque, Terrence, and Gordon HG McDougall. "Determinants of customer satisfaction in retail banking." International Journal of Bank Marketing 14.7 (1996): 12-20.
- [32]. Giese, Joan L., and Joseph A. Cote. "Defining consumer satisfaction." Academy of marketing science review 1.1 (2000): 1-22.
- [33]. Dröge, Cornelia, Diane Halstead, and Robert D. Mackoy. "The role of competitive alternatives in the post-choice satisfaction formation process." Journal of the Academy of Marketing Science 25.1 (1996): 18-30.
- [34]. Rust, Roland T., and Anthony J. Zahorik. "Customer satisfaction, customer retention, and market share." Journal of retailing 69.2 (1993): 193-215.
- [35]. Bowen, John T., And Shiang-Lih Chen. "The relationship between customer loyalty and customer satisfaction." International journal of contemporary hospitality management 13.5 (2001): 213-217.
- [36]. Baumann, Chris, Greg Elliott, and Suzan Burton. "Modeling customer satisfaction and loyalty: survey data versus data mining." Journal of services marketing 26.3 (2012): 148-157.
- [37]. Santouridis, Ilias, and PanagiotisTrivellas. "Investigating the impact of service quality and customer satisfaction on customer loyalty in mobile telephony in Greece." The TOM Journal 22.3 (2010): 330-343.
- [38]. Hoang-Tung, Nguyen, Aya Kojima, and Hisashi Kubota. "Recognising customers' patterns of bus service patronage using a loyalty framework." IATSS Research 37.2 (2014): 148-156.
- [39]. Sohrabi, Safa N., and Ismail M. Akmar. "Investigations on e-trust and e-satisfaction of customers for e-loyalty: the case of Iranian e-commerce." Актуальніпроблемиєкономіки 1 (2013): 492-502.
- [40]. Yavas, Ugur, Martin Benkenstein, and UweStuhldreier. "Relationships between service quality and behavioral outcomes: A study of private bank customers in Germany." International Journal of Bank Marketing 22.2 (2004): 144-157.
- [41]. Akbar, Mohammad Muzahid, and NoorjahanParvez. "Impact of service quality, trust, and customer satisfaction on customer loyalty." ABAC Journal 29.1 (2009).
- [42]. Churchill, Craig Farren, and Sahra S. Halpern. Building customer loyalty. Washington, DC: MicroFinance Network, 2001.
- [43]. Chaudhuri, Arjun, and Morris B. Holbrook. "The chain of effects from brand trust and brand affect to brand performance: the role of brand loyalty." Journal of Marketing 65.2 (2001): 81-93.
- [44]. East, Robert, et al. "Consumer loyalty: singular, additive or interactive?" Australasian Marketing Journal (AMJ) 13.2 (2005): 10-26.
- [45]. Kuusik, Andres. "Affecting customer loyalty: Do different factors have various influences in different loyalty levels?" (2007).
- [46]. McMullan, Rosalind, and Audrey Gilmore. "Customer loyalty: an empirical study." European Journal of Marketing 42.9/10 (2008): 1084-1094.
- [47]. Liang, Chiung-Ju, Wen-Hung Wang, and Jillian Dawes Farquhar. "The influence of customer perceptions on financial performance in financial services." International Journal of Bank Marketing 27.2 (2009): 129-149.
- [48]. Bagram, Mohammad Majid Mehmood, and Shahzad Khan. "Attaining customer loyalty! The role of consumer attitude and consumer behavior." International Review of Management and Business Research 1.1 (2012): 1.
- [49]. BOBALCA, Claudia. "STUDY OF CUSTOMERLOYALTY: DIMENSIONS AND FACETS." Management & Marketing Journal 11.1 (2013).
- [50]. Ansari, Azarnoush, and ArashRiasi. "Modelling and evaluating customer loyalty using neural networks: Evidence from startup insurance companies." Future Business Journal 2.1 (2016): 15-30.
- [51]. Picón-Berjoyo, Araceli, Carolina Ruiz-Moreno, and Ignacio Castro. "A mediating and multigroup analysis of customer loyalty." European Management Journal 34.6 (2016): 701-713.
- [52]. Nyadzayo, Munyaradzi W., and SamanKhajehzadeh. "The antecedents of customer loyalty: A moderated mediation model of customer relationship management quality and brand image." Journal of Retailing and Consumer Services 30 (2016): 262-270.
- [53]. Martínez, Patricia, and Ignacio Rodríguez del Bosque. "CSR and customer loyalty: The roles of trust, customer identification with the company and satisfaction." International Journal of Hospitality Management 35 (2013): 89-99.
- [54]. Rashid, NikRamliNik Abdul, ShaifulAnnuar Khalid, and Nor Irwani Abdul Rahman. "Environmental corporate social responsibility (ECSR): Exploring its influence on customer loyalty." Procedia Economics and Finance 31 (2015): 705-713.
- [55]. Fornell, Claes. "A national customer satisfaction barometer: The Swedish experience." the Journal of Marketing (1992): 6-21.
- [56]. Smith, M. Ruth, 2003, "Profiling Customer Loyalty in the financial service sector", Metropolitan University, Budapest-Hungary.
- [57]. Chiang Lin, Chin, 2005, "Evaluating Effects of Customer Satisfaction, Customer Loyalty, and Store Image on Customer Retention: An Examination in Retail Setting", Manchester Business School, Manchester city, UK.
- [58]. Zammit, Joseph A., 2001, "Antecedents to Services Loyalty: Theoretical and Empirical Investigation", Surrey University, south-east of England-UK.

- [59]. Almutairi, Gnamm, 2010, "The Impact of Service Quality and Relationship Marketing on Customer Loyalty: An Analytical Study on a Sample of Passengers on AL -Jazeera Airways in Kuwait State", the University of the Middle East for high studies, department of the business of administration, Kuwait.
- [60]. Allen, Derek R., 2004, "Customer Satisfaction research Management: A Comprehensive Guide to Integrating Customer Loyalty and Satisfaction Metrics in the Management of Complex Organizations", Library of Congress Cataloging-in-Publication Data, American Society for Quality, USA.
- [61]. Khan, Osman, 2009, "The impact of business orientation on customer loyalty: An empirical study using the case study, European Centre for TQM School of ManagementUniversity of Bradford.
- [62]. Chang, Yu-Hern, and Chung-HsingYeh. "Corporate social responsibility and customer loyalty in intercity bus services." Transport Policy 59 (2017): 38-45.
- [63]. Othman, Abdul Kadir, et al. "The influence of supplier characteristics, customer trust and emotional intelligence on perceived value and satisfaction of online purchasing behavior." International Journal of Business and Management 8.24 (2013): 37.
- [64]. Wan, Heng Su, et al. "Loyalty in Business to Business Context: A Study in Puchong, Malaysia." International Journal of Business and Management 8.22 (2013): 98.
- [65]. Lee, Wan-I., Chih-Yuan Chang, and Yu-Lun Liu. "Exploring customers' store loyalty using the means-end chain approach." Journal of Retailing and Consumer Services 17.5 (2010): 395-405.
- [66]. Díaz, Gonzalo Ruiz. "The influence of satisfaction on customer retention in the mobile phone market." Journal of Retailing and Consumer Services 36 (2017): 75-85.
- [67]. Quach, T. N., Thaichon, P., &Jebarajakirthy, C. (2016). Internet service providers' service quality and its effect on customer loyalty of different usage patterns. Journal of Retailing and Consumer Services, 29, 104-113.
- [68]. Liu, Chu-Mei, Chien-Jung Huang, and Mei-Liang Chen. "Relational benefits, customer satisfaction, and customer loyalty in chain store restaurants." International Journal of Organizational Innovation (Online) 7.1 (2014): 46.
- [69]. Hassan, LailatulFaizah Abu, Wan Jamaliah Wan Jusoh, and Zarinah Hamid. "Determinant of customer loyalty in Malaysian takaful industry." Procedia-Social and Behavioral Sciences 130 (2014): 362-370.
- [70]. Cho, Young Sang, Hye-Su Rha, and Steve Burt. "The impact of customer awareness of manufacturer name disclosure on retail brand attitudes and loyalty in Korea." Journal of Retailing and Consumer Services 22 (2015): 128-137.
- [71]. Abdulfattah, Fattheia H., "THE EFFECT OF ELECTRONIC CUSTOMER RELATIONSHIP ON CUSTOMER SATISFACTION A STUDY ON WEB BANKING IN SAUDI ARABIA", University of Huddersfield, UK. Rashid, N. R. N. A., Khalid, S. A., & Rahman, N. I. A. (2015). Environmental corporate social responsibility (ECSR): Exploring its influence on customer loyalty. Procedia Economics and Finance, 31, 705-713.
- [72]. Cossío-Silva, Francisco-José, et al. "Value co-creation and customer loyalty." Journal of Business Research 69.5 (2016): 1621-1625.
- [73]. El-Adly, Mohammed Ismail, and RiyadEid. "An empirical study of the relationship between shopping environment, customer perceived value, satisfaction, and loyalty in the UAE malls context." Journal of Retailing and Consumer Services 31 (2016): 217-227
- [74]. Thakur, Rakhi. "Understanding customer engagement and loyalty: a case of mobile devices for shopping." Journal of Retailing and Consumer Services 32 (2016): 151-163.
- [75]. Costabile, Michele. "A dynamic model of customer loyalty." 16th IMP-conference, Bath, UK. 2000.
- [76]. Donnelly, Martina. Building customer loyalty: a customer experience based approach in a tourism context. Diss. Waterford Institute of Technology, 2009.
- [77]. Pereira, HéliaGonçalves, Maria de FátimaSalgueiro, and Paulo Rita. "Online purchase determinants of loyalty: The mediating effect of satisfaction in tourism." Journal of Retailing and Consumer Services 30 (2016): 279-291.
- [78]. Melnyk, Valentyna. "Resisting temptation: gender differences in customer loyalty in the presence of a more attractive alternative." Australasian Marketing Journal (AMJ) 22.4 (2014): 335-341.
- [79]. Fuentes-Blasco, M., B. Moliner-Velázquez, and I. Gil-Saura. "Effect of customer heterogeneity on the relationship satisfaction—loyalty." Revista Española de Investigación en Marketing ESIC 18.2 (2014): 78-92.
- [80]. Pan, Yue, Simon Sheng, and Frank T. Xie. "Antecedents of customer loyalty: An empirical synthesis and reexamination." Journal of retailing and consumer services 19.1 (2012): 150-158.
- [81]. Lu, X. L. (2007). Relationship quality and customer loyalty in internet grocery shopping in the UK (Doctoral dissertation, © Xiaoming (Lucy) Lu).
- [82]. Itzel, Michele, Brose, Walker & William, Stanton, "The Marketing", McGraw-Hill Education, first edition, (2006): 292-295 USA.
- [83]. Gremler, Dwayne D., and Stephen W. Brown. "Service loyalty: antecedents, components, and outcomes." American Marketing Association. Conference Proceedings. Vol. 9. American Marketing Association, 1998.
- [84]. Ladhari, Riadh, NizarSouiden, and Ines Ladhari. "Determinants of loyalty and recommendation: The role of perceived service quality, emotional satisfaction, and image." Journal of Financial Services Marketing 16.2 (2011): 111-124.
- [85]. Alkhateeb, Adnan Abdullah &Alkhateeb, YaseerAbdulhameed, "The reality of the adoption of advertising agencies in Yemen for the philosophy of modern marketing" journal of managireial studies, 11.2 (2013) 23-26.

Alkhateeb, Adnan and B. Shivaraj "Building Customer Loyalty toward the Service Industry – An overview "International Journal of Business and Management Invention (IJBMI), vol. 07, no. 12, 2018, pp01-08