



RESEARCH ARTICLE

A REVIEW TO UNDERSTAND RELATIONSHIP MARKETING AND CUSTOMER LOYALTY: EFFECT FACTORS

***Youba Minta and Youssouf Traore**

College of Business Administration, Capital University of Economics and Business, Fengtai District, Beijing, China
School of Economics and Management, Beihang University, China

ARTICLE INFO

Article History:

Received 24th May, 2018

Received in revised form

27th June, 2018

Accepted 20th July, 2018

Published online 31st August, 2018

Key words:

Relationship marketing,
customer loyalty, trust, satisfaction

***Corresponding author**

Copyright©2018, Youba Minta and Youssouf Traore. This is an open access article distributed under the Creative Commons Attribution License, which permits unrestricted use, distribution, and reproduction in any medium, provided the original work is properly cited.

Citation: Youba Minta and Youssouf Traore, 2018. "A review to understand relationship marketing and customer loyalty: effect factors", *International Journal of Current Research*, 10, (08), 73106-73111.

ABSTRACT

Relationship marketing and customer loyalty are two concepts that have been explored by researchers because these two concepts are important in marketing. Today with hard competition, customers are at the foundation of business vision and their satisfaction is the main factor to gain a competitive advantage. This paper offers a literature review of relationship marketing and customer loyalty in general and particularly the relationship marketing factors most influencing customer loyalty. Several articles were examined for their relevance to the concept of relationship marketing and customer loyalty. The paper begins with an introduction; then, a review of academic research on relationship marketing and customer loyalty and, finally, a summary of the influence of relational factors on customer loyalty is presented. It is trusted that the paper could provide some insights that will be useful for academics and practitioners to study existing research and to consider future research.

INTRODUCTION

Marketing is unquestionably considered the most major function of all kind of professional companies. In the last twenty years, the magnitude of relationship marketing and customer loyalty in all areas of consumer and business has grown steadily, and wealth of research has shown the significant benefits associated with these two concepts. They have become an essential strategy in the business of any context related to the production, distribution, and consumption of goods and services. Since the early 1980s, plenty companies have established long-term relationships with suppliers and other beneficiaries, and in early 1983 the term "relationship marketing" was first introduced by Berry (Wang, 2007). According to (Berry, 1983), relationship marketing is the establishment, development, maintenance, or improvement of the relationship between a seller and a buyer. Today with hard competition, customers are at the foundation of business vision and their satisfaction is the main factor to gain a competitive advantage. It appears clear today that companies are moving more and more towards relational strategies to retain their customers and maintain and develop lasting and profitable relationships. Grönroos (1994) noted that relationship marketing effort should be considered as an investment in clients. The basic idea of implementing relationship marketing in a business is to capitalize on customer loyalty (Raza, 2012). To cultivate customer loyalty, companies must maintain good relations with their customers so that companies can intelligently capture customers' needs, wants, and expectations and satisfy them better than their competitors (Abtin and Pouramiri, 2016; Sachro, 2013). The purpose of this paper is to review relationship marketing and customer loyalty in general and particularly the relationship

marketing factors most influencing customer loyalty. To meet our goal, this research paper is divided into four main sections after an introduction, namely literature review relationship marketing and customer loyalty in the first section, the second section is the methodology adopted, is followed by results and discussion in the third section and, finally, conclusion and implications.

Literature review

Relationship Marketing

Relationship concept: The relationship is the foundation of marketing and the company's success is strongly influenced by its ability to keep up long-term relationships with its employees and customers. The notion of relation, we can say that it is a "relationship of dependence or reciprocal influence between people or companies"; also the notion of relation is often reckoned in the literature as a "state of association." Customer relationship has become one of the most major elements of companies' strategies (Khalifa, 2014). Currently, the notion of customer relationship is most concerned that recent research, especially in the realm of services. Today, the relational goal that all companies adopt is to make exchanges and transactions in a climate that encourages customers to buy more, to trust companies, and to remit more money while receiving a counterpart (product and/or service) but in a platform focused on the relational (Damperat, 2005). Loyalty is a desire to maintain a valuable or important relationship, according to (Moorman et al., 1992), in this way the establishment of fidelity is predetermined by the importance of the relevant relationship.

However, loyalty is the result of a good long-term and profitable relationship, which has been fought through the trust and satisfaction of the partners.

Relationship marketing: By noting the limitations of the marketing management tools typically used in transactional marketing, Berry, (1983) is the first to use the term "relationship marketing" in the scientific literature (Wang, 2007). It is defined as "the establishment, development, maintenance or improvement of the relationship between a seller and a buyer". Relationship marketing is the result of a slow change in the mindset of companies through transactional marketing, often preferring to improve their products rather than worry about the needs of their customers. Other researchers have defined relationship marketing as all marketing activities geared toward establishment, development, retention (Morgan and Hunt, 1994), is to provide higher value to the customer by focusing on satisfaction long-term client (Kotler *et al.*, 2008).

Relationship marketing has been considered for many years as the marketing paradigm (Hunt *et al.*, 2006) given its importance for approaches developed in marketing in general and particularly services. Relational marketing, therefore, aims to improve the company's profitability by changing the company's commercial marketing vision and focusing on persuading new customers by applying effective customer relationship management (Abtin and Pouramiri, 2016). According to these definitions, it can be said that relationship marketing is the set of activities intended to establish and develop individualized and interactive relationships with customers to create and maintain with the positive and lasting attitudes towards the company. However, the relationship marketing approach has two essential objectives according to previous studies that are persuading new customers and, thus, to retain existing customers. Therefore, we will identify the relational variables that underlie the success of the relationship marketing approach in Table 1, while focusing on previous studies.

Table1. Relationship marketing factors identified

Researcher	Relationship marketing factor
Simpson and Mayo (1997)	Trust, commitment, satisfaction
Garbarino and Johnson (1999)	Trust, communication, commitment
Abdul-Muhmin (2002)	Commitment, satisfaction
Verhoef <i>et al.</i> (2002)	Communication, trust, satisfaction, common values
Adamson <i>et al.</i> (2003)	Trust, communication, commitment
Ivens and Mayhofer (2003)	Communication, long-term perspective
Sin <i>et al.</i> (2005)	Trust, communication, commitment, satisfaction, common values
Ndubisi(2007)	Trust, commitment, communication, management
Heffernan <i>et al.</i> (2008)	Trust
Gaurav (2008)	Trust, communication, customer focus
Theron and Terblanche (2010)	Trust, communication, commitment, satisfaction
Alrubaiee and Al-Nazer (2010)	Trust, communication, commitment, satisfaction, bonding, physical evidence, switching costs
Akhter <i>et al.</i> (2011)	Trustworthiness, relationship, satisfaction, image
Coelho and Henseler (2012)	Trust, personalization, satisfaction, service quality
Alok and Srivastava (2013)	Trust, communication, commitment, satisfaction, service quality, image, switching costs
Agyei <i>et al.</i> (2014)	Competence, service quality, image, physical evidence, switching costs
Meziane and Lakhdar (2015)	Trust, commitment, personalization, satisfaction, service quality, value perceived
Abtin and Pouramiri (2016)	Trust, satisfaction, management, communication, competence
Mbang (2017)	Trust, cooperation, commitment, satisfaction, competence

According to Table 1, here is an overview of the relationship marketing factors identified in the literature in recent years. The intention is not to list all relational variables but to have a broad idea about relational factors and are presented in Table 1. They can help managers maintain and develop long-term relationships with customers by focusing on these relational variables. It tells us about many types of relational variables according to our literature and as we can see, there are certain variables such as trust, satisfaction, commitment, and communication that are more frequent in these studies. Further on, we will discuss these relational factors of their implications on customer loyalty.

Customer loyalty

Why retain customers: Nowadays, customers have become more demanding, more informed about the offer and above all volatile because they are looking for novelty, quality of service, safety, pride and so on. The cost of losing a customer is becoming heavier and prospecting to recruiting new customer's stumbles on increased competition, and a market often saturated. Keeping them is a priority for companies; hence, the importance of the relationship, the idea being that loyal customers buy more, demonstrate a greater willingness to spend and protect the company (Butcher *et al.*, 2001). Customer loyalty is paramount to survival in competitive global markets (Demirci and Kara, 2014). Consequently, companies to obtain a high market share associated with global competition are forced to build a long-term relationship with customers. Some researchers, however, believe that loyalty can lead to higher sales and lower cost customers, positive word of mouth (Dick and Basu, 1994; Oliver, 1999), increasing the relative bargaining power of firms (Anderson *et al.*, 2004), increasing the return on investment (Jensen and Hansen, 2006) and, thus, improving the profitability of the firm (Anderson *et al.*, 1994; Reinartz and Kumar, 2000). According to Grönroos(2000), loyal customers are willing to pay a high price, which improves the profitability of the company. The 20% of customers are likely to generate 80% of profits for a company (Kotler and Keller, 2016), hence, the importance of customer loyalty. Therefore, it must be recognized that it is easier to serve a customer loyal and familiar with the environment and the staff of the company, especially as this type of customer allows greater profitability for the company.

Customer loyalty: Although the term brand loyalty and customer loyalty has been assimilated consciously or unconsciously in various studies (Srinivasan *et al.*, 2002; Yang and Peterson, 2004), but are two different concepts, research in both areas share same dimensions (Ishak and Ghani, 2010). Brand loyalty and customer loyalty in past literature have been conceptualized as typologies and two major typologies clash, the behavioral and attitudinal typologies. The concept of customer loyalty, until the 1970s, was considered only as repeated buying behavior, mainly due to the recognition of a series of repeated purchases of a random nature (Evanschitzky and Wunderlich, 2006). Customer retention means that customers will buy the same brand of product or services consistently in the future without being affected by a situation that can lead to switching behavior (Oliver, 1999; Rodger *et al.*, 2015). Therefore, believing that repetitive buying behavior is the only way or the best way to measure loyalty is a myopia marketing strategy of this approach to measuring loyalty. This thought idea is insufficient to obtain customer loyalty. This view was supported by (East *et al.*, 2005) by suggesting in their study that loyal customers were influenced by opportunities and routine rather than preference. To compensate for the incompleteness of behavioral measurement, some researchers have introduced the attitudinal typology to define customer loyalty (Jacoby and Kyner, 1973). This attitudinal typology includes measures of commitment and trust. From, an attitudinal point of view, (McMullan and Gilmore, 2008) saw customer loyalty as a definite desire to maintain the relationship with a long-term service business. According to www.mshmg.com cited by John (2013), noted that customer retention is the feelings or attitudes that drive a customer to return to a business, store, or point of sale to buy again, or to repurchase a particular product, service, or brand. Day (1976) proposed that fidelity is viewed as a composite concept and repeated purchase based on brand attitude (Oliver, 1997). Consequently, fidelity should include both the attitudinal and behavioral components (Rundle-Thiele, 2005). In this respect, to qualify a customer as a faithful person requires the combination of the first typology, namely behavioral typology and cognitive typology (Hosseini *et al.*, 2015).

RESEARCH METHODOLOGY

This paper is a quantitative and it uses the secondary data approach to come up with the results. Our objective is to understand the relationship marketing variables that influence more customer loyalty through past literature.

Table 2. Relationship marketing variables affecting customer loyalty

Sources	Factors	Summary of findings
Beerli et al. (2004)	Satisfaction, and switching costs	This study suggests that satisfaction and personal switching costs are antecedents to the direct formation of customer loyalty and perceived quality is a consequence of satisfaction.
Kim and Yoon(2004)	Quality of service, satisfaction, image, and switching barriers	The results showed only factors such as call quality, handset type, and brand image affect customer loyalty.
Ndubisi(2007)	Trust, commitment, communication, and conflict management	Findings confirm that all factors have a great influence and provide a well-proportion of the variance in customer loyalty.
Liang(2008)	Perceived quality, trust, satisfaction, perceived value, and membership programs	The results of the study suggest that satisfaction is the most major factor, followed by trust in the training of attitudinal and behavioral loyalty among the other factors.
Vuuren et al. (2012)	Customer satisfaction, trust, and commitment	The main conclusion is that customer satisfaction has a strong correlation with customer loyalty, but the other factors also greatly affect customer loyalty.
Lin and Luarn (2003)	Trust, customer satisfaction, commitment, and perceived value.	The findings prove that all variables are distinct concepts but that determine loyalty, commitment exerting a higher impact than others variables. Customer satisfaction and perceived value were also indirectly related to loyalty through commitment.
Meziane and Lakhdar (2015)	Trust, commitment, satisfaction, personalization, quality perceived, and value	The analysis of the results of different regressions simple has confirmed the occurrence of a significant relationship between the quality, value, personalization, trust, commitment, and satisfaction on customer loyalty.
Pratminingsih et al.(2013)	Satisfaction, trust, and commitment	The empirical study results revealed that three variables have a significant effect on student loyalty toward online shopping.
John(2013)	Satisfaction, trustworthiness, image, and importance of a relationship	Trustworthiness, relationship, image, value-added services and inconvenience in switching phone no. were found to be the key factors that influenced the loyalty of the BSNL customers.
Coelho and Henseler(2012)	Service personalization, quality of service, satisfaction, and trust	Personalization increases the perceived quality of service, customer satisfaction, customer trust, and ultimately, customer loyalty to a service provider. Personalization has direct and indirect influences on customer loyalty and interacts with the influences of customer satisfaction and customer trust on loyalty.
Akhter et al. (2011)	Satisfaction, product image, trustworthiness, and relationship	The findings of the study prove that there is a great relationship between all variables and customer loyalty.
Khizindar et al. (2015)	Price, service quality, brand image, and trends	All variables tested for the price, quality of service, branding, and trends directly affect the customer loyalty of the service provider.
Gaurav (2016)	Customer centricity, commitment, trust, and communication	Multiple regression analysis has revealed that all variables of relationship marketing; customer centricity, commitment, trust, and communication conduce to customer loyalty.
Kim and Lee(2010)	Corporate image, brand awareness, service price, and service quality	The findings of the study show that corporate image, brand awareness, price of service and quality of service are antecedents to customer loyalty in the markets of mobile communications services.
Agyei et al.(2014)	Service quality, competence (CEO/reputation), brand image, and physical evidence.	The results of the study have shown, however, that while all factors correlate with customer loyalty, only service quality and brand image strongly predict customer loyalty.
Jumaev and Hanaysha (2012)	Empathy; perceived conflict handling, trust, perceived value, and commitment	From the tests and findings all predictors including commitment, trust, empathy, perceived conflict handling, perceive value have a positive correlation to customer's loyalty
Mbang'o (2017)	Competence, trust, commitment, communication, satisfaction, and cooperation	The empirical results suggest that to keep up customer satisfaction, a cement supplier must invest in ways to improve customer trust and communication. Customer satisfaction has a significant impact on customer loyalty
Husnain and Akhtar, (2015)	Trust, commitment, communication, and conflict handling	The findings suggest that all factors have a significant influence and provide a high level of the variance in customer loyalty.
Abtin and Pouramiri(2016)	Trust, satisfaction, management, communication, and competence	The Pearson correlation coefficient was used to estimate the relationship between fidelity as a dependent variable and five independent variables and found that there was a significant positive relationship between the variables.
Youcef et al. (2015)	Satisfaction, trust, and commitment	The outcome of the study after the statistical processing through the AMOS software indicated that there is a high effect on customer satisfaction on the fidelity with the existence of intermediate variables of trust and commitment.

The studies were collected from various journals and research papers. This phase was achieved through the intermediation of search engines such as Google scholar and research gate. We collected a total of 20 articles in this study. A frequency analysis will be conducted on these articles and then, we are extracting the relationship marketing variables that influence customer loyalty.

RESULTS AND DISCUSSION

The researchers began to study the relationship variables that are at the foundation of the consumer-brand relationship (Chaudhuri and Holbrook, 2001), which leads to customer loyalty.

Loyalty is the result of a thorough reflection on the elements of differentiation that the company could highlight to appear in the eyes of its consumers as being truly different from its competitors. The approach that will achieve this goal is to adopt a customer orientation with relationship variables such as trust, satisfaction, communication, commitment, etc. According to Hennig-Thurau *et al.* (2002), all relationship marketing activities are ultimately evaluated on the basis of profit, customer loyalty and word of mouth. A number of variables, from the recent literature, have favored the success of a good relationship between relationship marketing and customer loyalty. Table 2 shows a summary of the articles reviewed that examined the influencing factors.

It gives us the following information about the researchers, the years, the independent variables, the dependent variables and the summary of the result. In addition, in Table 2, an overview of the research on relational factors that leads to the success of a lasting and beneficial relationship with clients is presented. Thus, there are variables such as satisfaction, trust, commitment, communication, service quality, etc. According to (Heffernan *et al.*, 2008; Nicholson *et al.*, 2001) trust is widely recognized as the most major elements for the smooth functioning of relationship. However, as can be seen in Table 2, trust and satisfaction are the key predictors of customer loyalty training that have been studied most frequently in previous studies. Therefore, once the customer is satisfied, there will be trust and this ultimately leads to loyalty.

5. Conclusion and implications

To conclude the study examined previous academic studies on relationship marketing and customer loyalty in general and in particular the relationship marketing factors most influencing customer loyalty. The first point is to recognize that marketing has become a business of relationship and those who will succeed in the future are those who can weave a good relationship more and more personal with their customers. Then, among relational variables, trust, and satisfaction are the most major elements in the training of loyalty.

Our research is interesting in more ways than one and there is a managerial contribution. On the managerial level, when companies are preparing for a lasting relationship by loyal customers they should focus on customer satisfaction and trust. In addition, create an atmosphere that inspires customer trust and take into consideration the customer needs. This will allow the company to achieve these goals. Measuring customer loyalty in a relationship environment is very important for managers and researchers. Finally, it is trusted that this paper could provide some insights that will be useful for academics and practitioners to study existing research and to consider future research. However, for future research, we suggest making a difference in the impact of traditional and modern relationship marketing factors on customer loyalty.

REFERENCES

- Abdul-Muhmin, A. G. 2002. 'Effects of suppliers' marketing program variables on industrial buyers' relationship satisfaction and commitment', *Journal of Business and Industrial Marketing*, 17(7), pp. 637–651. doi: 10.1108/08858620210451136.
- Abtin, A. and Pouramiri, M. 2016. 'The Impact of Relationship Marketing On Customer Loyalty Enhancement (Case Study: Kerman Iran Insurance Company)', *AIMI Journal*, 6(3), pp. 21–55.
- Adamson, I., Chan, K. and Handford, D. 2003. 'Relationship marketing: customer commitment and trust as a strategy for the smaller Hong Kong corporate banking sector', *International Journal of Bank Marketing*, 21(6/7), pp. 347–358. doi: 10.1108/02652320310498492.
- Agyei, P. M., Kilika, J. M. and Mensah, P. A. 2014. 'Relationship between Corporate Image and Customer Loyalty in the Mobile Telecommunication Market in Kenya', *Management Studies*, 2(5), pp. 299–308.
- Akhter, W., Abbasi, A. S., Ali, I. and Afzal, H. 2011. 'Factors affecting customer loyalty in Pakistan', *African Journal of Business Management*, 5(4), pp. 1167–1174. doi: 10.5897/AJBM10.501.
- Ali Raza, 2012. 'Impact of relationship marketing tactics on relationship quality and customer loyalty: A case study of telecom sector of Pakistan', *African Journal of Business Management*, 6(14), pp. 5085–5092. doi: 10.5897/AJBM11.3022.
- Alok, K. R. and Srivastava, M. 2013. 'The Antecedents of Customer Loyalty: An Empirical Investigation in Life Insurance Context', *Journal of Competitiveness*, 5(2), pp. 139–163. doi: 10.7441/joc.2013.02.10.
- Alrubaiee, L. and Al-Nazer, N. 2010. 'Investigate the Impact of Relationship Marketing Orientation on Customer Loyalty: The Customer's Perspective', *International Journal of Marketing Studies*, 2(1). doi: 10.5539/ijms.v2n1p155.
- Anderson, E. W., Fornell, C. and Lehmann, D. R. 1994. 'Customer Satisfaction, Market Share, and Profitability: Findings from Sweden', *Journal of Marketing*, 58(3), p. 53. doi: 10.2307/1252310.
- Anderson, E. W., Fornell, C. and Mazvancheryl, S. K. 2004. 'Customer Satisfaction and Shareholder Value', *Journal of Marketing*, 68(4), pp. 172–185. doi: 10.1509/jmkg.68.4.172.42723.
- Beerli, A., Martin, J. D. and Quintana, A. 2004. 'A model of customer loyalty in the retail banking market', *European Journal of Marketing*, 38(1/2), pp. 253–275. doi: 10.1108/03090560410511221.
- Berry, L. L. (1983). *Relationship Marketing, Emerging Perspectives of Services Marketing*. doi: 10.1300/J047v16n02.
- Butcher, K., Sparks, B. and O'Callaghan, F. 2001. 'Evaluative and relational influences on service loyalty', *International Journal of Service Industry Management*, 12(4), pp. 310–327. doi: 10.1108/09564230110405253.
- Chaudhuri, A. and Holbrook, M. B. 2001. 'The Chain of Effects from Brand Trust and Brand Affect to Brand Performance: The Role of Brand Loyalty', *Journal of Marketing*, 65(2), pp. 81–93. doi: 10.1509/jmkg.65.2.81.18255.
- Coelho, P. S. and Henseler, J. 2012. 'Creating customer loyalty through service customization', *European Journal of Marketing*, 46(3/4), pp. 331–356. doi: 10.1108/03090561211202503.
- Damperat, M. 2005. 'Les approches de la relation client: évolution et nature', in *1ères Journées de Recherche en Marketing IRIS- IAE de Lyon*, pp. 1–14. Available at: <http://iris.univ-lyon3.fr/damperat.pdf>.
- Day, G. S. 1976. 'A Two-Dimensional Concept of Brand Loyalty', 9(3), pp. 89–89. doi: 10.1007/978-3-642-51565-1_26.
- Demirci, F. and Kara, A. 2014. 'Journal of Retailing and Consumer Services Supermarket self-checkout service quality , customer satisfaction , and loyalty: Empirical evidence from an emerging market', 21, pp. 2013–2015.
- Dick, A. and Basu, K. 1994. 'Customer loyalty: Toward an integrated conceptual framework', *Journal of the Academy of Marketing Science*, 22(2), pp. 99–113. doi: 10.1177/0092070394222001.
- East, R., Gendall, P., Hammond, K. and Lomax, W. 2005. 'Consumer Loyalty: Singular, Additive or Interactive?', *Australasian Marketing Journal*, 13(2), pp. 10–26. doi: 10.1016/S1441-3582(05)70074-4.
- Evanschitzky, H. and Wunderlich, M. 2006. 'An examination of moderator effects in the four-stage loyalty model', *Journal of Service Research*, pp. 330–345. doi: 10.1177/1094670506286325.
- Garbarino, E. and Johnson, M. S. 1999. 'The different roles of satisfaction, trust, and commitment in customer relationships', *Journal of Marketing*, 63(2), pp. 70–87. doi: 10.2307/1251946.
- Gaurav, K. 2008. 'Impact of Relationship Marketing Strategy on Customer Loyalty' *The Icsaian Journal of Management Research*, 7(11), 7-21.
- Gaurav, K. 2013. 'Impact of Relationship Marketing on Customer Loyalty : Evidence from Indian Automobile Industry'.
- Grönroos, C. 1994. 'From scientific management to service management: A management perspective for the age of service competition', *International Journal of Service Industry Management*, 5(1), pp. 5–20. doi: 10.1108/09564239410051885.

- Grönroos, C. and Gronroos, C. 2000. *Service Management and Marketing : A Customer Relationship Management Approach*, 2nd Edition, European Journal of Marketing.
- Heffernan, T., O'Neill, G., Travaglione, T. and Droulers, M. 2008. 'Relationship marketing', *International Journal of Bank Marketing*, 26(3), pp. 183–199. doi: 10.1108/026523 208108 64652.
- Hennig-Thurau, T., Gwinner, K. P. and Gremler, D. D. 2002. 'Understanding Relationship Marketing Outcomes: An Integration of Relational Benefits and Relationship Quality', *Journal of Service Research*, 4(3), pp. 230–247. doi: 10.1177/10 946705 020040 03006.
- Hosseini, R. S., Zainal, A. and Sumarjan, N. 2015. 'The Effects of Service Performance of Hotel Customers on Quality of Experience and Brand Loyalty in Iran', *Procedia - Social and Behavioral Sciences*, 201, pp. 156–164. doi: 10.1016/j.sbspro.2015.08.163.
- Hunt, S. D., Arnett, D. B. and Madhavaram, S. 2006. 'The explanatory foundations of relationship marketing theory', *Journal of Business and Industrial Marketing*, 21(2), pp. 72–87. doi: 10.1108/10610 420610651296.
- Husnain, M. and Akhtar, M. W. 2015. 'Relationship Marketing and Customer Loyalty: Evidence from Banking Sector in Pakistan', *Global Journal of Management and Business Research: E Marketing*.
- Ishak, F. and Ghani, N. H. 2010. 'A Review of the Literature on Brand Loyalty and Customer Loyalty', pp. 186–198. Available at: <http://repo.uum.edu.my/16316/1/20.pdf>.
- Jacoby, J. and Kyner, D. B. 1973. 'Brand Loyalty vs. Repeat Purchasing Behavior', *Journal of Marketing Research*, 10(1), p. 1. doi: 10.2307/3149402.
- Jensen, J. M. and Hansen, T. (2006) 'An empirical examination of brand loyalty', *Journal of Product and Brand Management*, 15(7), pp. 442–449. doi: 10.1108/10610420610712829.
- John, J. 2013. 'An analysis on the customer loyalty in telecom sector : Special reference to Bharath Sanchar Nigam limited , India', 3(January 2011), pp. 1–5.
- Jumaev, M., M., P. D. D. K. and Hanaysha, J. R. M. 2012. 'Impact Of Relationship Marketing On Customer Loyalty In The Banking Sector', *Far East Journal of Psychology and Business*, 6 No 3 Pap(Hirschman 1970), pp. 36–55. Available at: <http://ideas.repec.org/a/fej/artcl/v6cy2012i4p36-55.html>.
- Khalifa, A. H. 2014. 'Customer-Oriented-Marketing Approaches : Similarities and Divergences', 2(1), pp. 943–951.
- Khizindar, T. M., Professor, A., Fattah, A., Al-Azzam, M. and Khanfar, I. A. 2015. 'An empirical study of factors affecting customer loyalty of telecommunication industry in the kingdom of saudi arabia', *British Journal of Marketing Studies*, 3(5), pp. 98–115. Available at: <http://www.eajournals.org/wp-content/uploads/An-Empirical-Study-of-Factors-Affecting-Customer-Loyalty-of-Telecommunication-Industry-in-the-Kingdom-of-Saudi-Arabia.pdf>.
- Kim, H. S. and Yoon, C. H. 2004. 'Determinants of subscriber churn and customer loyalty in the Korean mobile telephony market', *Telecommunications Policy*, pp. 751–765. doi: 10.1016/j.telpol.2004.05.013.
- Kim, Y. and Lee, J. 2010. 'Relationship between corporate image and customer loyalty in mobile communications service markets', *Africa Journal of Business Management*, 4(18), pp. 4035–4041.
- Kotler, P., Armstrong, G., Wong, V. and Saunders, J. 2008. *Principles of marketing, Behaviour*. doi: 10.1016/0024-6301(95)92103-6.
- Kotler, P. and Keller, K. L. (2016) *Marketing Management, Global Edition*. doi: 10.1080/08911760903022556.
- Liang, D. 2008. 'The Determining Factors of Customer Loyalty for Luxury Hotels in US', *The Journal of International Management Studies*, 3(2), pp. 167–175.
- Lin, H. and Luarn, P. 2003. 'a Customer Loyalty Model for E-Service Context', *Journal of Electronic Commerce Research*, 4, pp. 156–167.
- Mbango, P. (2017) 'BUSINESS-TO-BUSINESS FRAMEWORK OF RELATIONSHIP MARKETING IN THE SOUTH Phineas Mbango , University of South Africa', 21(1), pp. 1–13.
- McMullan, R. and Gilmore, A. 2008. 'Customer loyalty: an empirical study', *European Journal of Marketing*, 42(9/10), pp. 1084–1094. doi: 10.1108/03090560810891154.
- Moorman, C., Zaltman, G. and Deshpande, R. 1992. 'Relationships between Providers and Users of Market Research: The Dynamics of Trust within and between Organizations', *Journal of Marketing Research*, 29(3), p. 314. doi: 10.2307/3172742.
- Morgan, R. M. and Hunt, S. D. 1994. 'The Commitment-Trust Theory of Relationship Marketing', *Journal of Marketing*, 58(3), p. 20. doi: 10.2307/1252308.
- Nicholson, C. Y., Compeau, L. D. and Sethi, R. 2001. 'The role of interpersonal liking in building trust in long-term channel relationships', *Journal of the Academy of Marketing Science*, 29(1), pp. 3–15. doi: 10.1177/0092070301291001.
- Oliver, R. L. 1997. 'Satisfaction: A Behavioral Perspective on the Consumer', *Journal of Consumer Marketing*, 14, p. 448. doi: 10.1139/h11-134.
- Oliver, R. L. 1999. 'Whence Consumer Loyalty?' *Journal of markeing*, 63, pp. 33–44.
- Oly Ndubisi, N. 2007. 'Relationship marketing and customer loyalty', *Marketing Intelligence and Planning*, 25(1), pp. 98–106. doi: 10.1108/02634500710722425.
- Pratminingsih, S. A., Lipuringtyas, C. and Rimenta, T. 2013. 'Factors Influencing Customer Loyalty Toward Online Shopping', *International Journal of Trade, Economics and Finance*, pp. 104–110. doi: 10.7763/IJTEF.2013.V4.268.
- Reinartz, W. J. and Kumar, V. 2000. 'On the Profitability of Long-Life Customers in a Noncontractual Setting: An Empirical Investigation and Implications for Marketing', *Journal of Marketing*, 64(4), pp. 17–35. doi: 10.1509/jmkg.64.4.17.18077.
- Rodger, K., Taplin, R. H. and Moore, S. A. 2015. 'Using a randomised experiment to test the causal effect of service quality on visitor satisfaction and loyalty in a remote national park', *Tourism Management*, 50, pp. 172–183. doi: 10.1016/j.tourman.2015.01.024.
- Rundle-Thiele, S. 2005. 'Loyalty: An empirical exploration of theoretical structure in two service markets'. Available at: https://scholar.google.com.my/scholar?q=%22Loyalty%3A+An+empirical+exploration+of+theoretical+structure+in+two+service+markets%22+and+btnG=+and+hl=en+and+as_sdt=0%2C5#0.
- Sachro, S. R. P. 2013. 'The Effect Service Quality to Customer Satisfaction and\nCustomer Loyalty of Argo Bromo Anggrek Train\nJakarta-Surabaya in Indonesia', *IOSR Journal of Business and Management (IOSR-JBM)*, 12(1), pp. 33–38. Available at: <http://www.iosrjournals.org/iosr-jbm/papers/Vol12-issue1/E0121338.pdf?id=1413>.
- 'Service Personalization and Loyalty Case Study: Automobile Insurance Company in Saida . Algeria Abdelkader Meziane Yahiaoui Lakhdar' (2015).
- Simpson, J. T. and Mayo, D. T. 1997. 'Relationship management: A call for fewer influence attempts?', *Journal of Business Research*, 39(3), pp. 209–218. doi: 10.1016/S0148-2963(96)00205-6.
- Sin, L. Y. M., Tse, A. C. B., Yau, O. H. M., Chow, R. P. M., Lee, J. S. Y. and Lau, L. B. Y. 2005. 'Relationship marketing orientation: Scale development and cross-cultural validation', *Journal of Business Research*, 58(2 SPEC.ISS.), pp. 185–194. doi: 10.1016/S0148-2963(02)00493-9.
- Srinivasan, S. S., Anderson, R. and Ponnavolu, K. 2002. 'Customer loyalty in e-commerce: An exploration of its antecedents and consequences', *Journal of Retailing*, 78(1), pp. 41–50. doi: 10.1016/S0022-4359(01)00065-3.
- Verhoef, P. C., Hans Franses, P. and Hoekstra, J. C. 2002. 'The effect of relational constructs on customer referrals and number of services purchased from a multiservice provider: Does age of relationship matter?', *Journal of the Academy of Marketing Science*, 30(3), pp. 202–216. doi: 10.1177/0092070302030003002.
- Vuuren, T. Van, Lombard, M.-R. and Tonder, E. 2012. 'Customer satisfaction , trust and commitment as predictors of customer loyalty within an optometric practice environment', *Southern African Business Review*, 16(3), pp. 81–96.
- Wang, C. L. 2007. 'Guanxi vs. relationship marketing: Exploring underlying differences', *Industrial Marketing Management*, 36(1), pp. 81–86. doi: 10.1016/j.indmarman.2005.08.002.

- Yang, Z. and Peterson, R. T. 2004. 'Customer perceived value, satisfaction, and loyalty: The role of switching costs', *Psychology and Marketing*, 21(10), pp. 799–822. doi: 10.1002/mar.20030.
- Youcef, S., Djelloul, C. and Abderrezak, B. 2015. 'The Impact of Customer Satisfaction for their Loyalty with the Existence of Trust and Commitment as Intermediate Variables : The Case Study of the Algerian Mobilis Telecom', *Management*, 5(1), pp. 1–5. doi: 10.5923/j.mm.20150501.01.
