



Impact of Customer Loyalty on the Profitability of An Organization: Case study of China Unicom

*Naeem Yaghoobi**

School of Economics, Shandong University, 27 Shanda Nanlu, Jinan, 250100, P.R.China.

DOI: <https://doi.org/10.55248/gengpi.5.0324.0711>

ABSTRACT

In this study, the link between perceived value, customer happiness, trust, brand quality, and customer loyalty is investigated. The study also explores how these factors impact profitability. It does this by conducting questionnaires and focus groups with individuals from other countries who have previous experience working for China Unicom Company. 440 questionnaires were gathered for the study, with 22 of them being incomplete. Both SPSS and LISREL were applied to carry out the analysis of the data. The findings may provide China Unicom management with a significant perspective, allowing them to compare the firm to its competitors and investigate the link between devoted customers and members of employees.

The study examined the relationship between customer loyalty and company profitability, focusing on factors such as perceived value, customer satisfaction, trust, employee satisfaction, and service quality. A conceptual model was developed to examine and verify the link, and an assumption was established. Following the design and data collection as per the questionnaire, the impact of each factor on loyalty and profitability was assessed. The intended participants were international individuals who used or had experience with China Unicom Company in China. Structured questionnaires were used to gather data, and a structural equation modeling (SEM) analysis was performed to investigate the suggested connection. Out of 440 surveys gathered, 22 were incomplete. Data analysis was conducted on 420 surveys using SPSS and LISREL software. The results might offer valuable direction for China Unicom's management. Detailed interpretations were made of the assumptions. The following resolution was filed for research applications. The management provided ideas to managers with the intention that implementing these offers would enhance performance and conditions in the market.

Keywords: loyalty, customer, satisfaction, profitability

INTRODUCTION

Customer loyalty is vital for market-oriented firms since it impacts both customer happiness and the firm's success. Companies are content when transactions lead to profitability, and customer pleasure is attained when transactions lead to profitability. The marketing approach has mostly emphasized addressing client requirements, desires, and demands, with just a few companies comprehending the costs and profits associated with transactions. In recent years, customer accounting and profitability analysis have been the primary areas of concentration. Customer reactions are considered one outcome of a company's market orientation, in addition to staff responses and business success. The correlation between customer loyalty and revenue is fundamental to the marketing idea, and companies should aim to fulfill their customers' wants, wishes, and demands. A loyal client is characterized by frequent purchases, consistent spending, repeat interactions with the same seller, timely payments, strong product affinity, advocacy for the brand, few returns, desire for more purchases, and a high level of confidence in the firm. (Kohli & Jaworski, 1993), (Hill, N., & Brierley, J. 2027)

Customer loyalty is a critical element in fostering a successful relationship between companies and their customers. It leads to increased profitability, reduced costs for acquiring new customers, and reduced customer sensitivity to price. Hospitality companies have long sought ways to achieve customer loyalty, which involves obtaining all customer needs, desires, and requests. Factors such as trust, commitment, cost changes, company brand, service quality, and perceived value affect customer satisfaction-loyalty relations. In the 1990s, thousands of companies were bankrupt due to ineffective service to their customers. However, keeping old customers is four to six times cheaper than finding new ones. Customer satisfaction is crucial for a company's survival and development, as it increases trust in domestic production and attracts more domestic and foreign investments. Therefore, loyalty is a vital indicator in achieving national prosperity and ensuring the survival of businesses. (Claudia, 2014), (Khairawati, S., 2020).

Telecommunications firms must prioritize customer satisfaction to be competitive and keep consumers loyal. Research on consumer satisfaction with Chinese telecoms firms is scarce. China Unicom is the fourth largest mobile service provider in the world based on the number of subscribers. The People's Republic of China (PRC) has a population of over 1.35 billion, making it the world's largest provider of mobile and network fixed-line services, with 284.3 million fixed-line subscribers and 1.01 billion mobile clients. In 2010, the number of individuals utilizing 3G services increased to 47.05 million, while 450 million people were using Internet services. China Unicom had the highest number of 3G customers in 2013, with 359.9 million (Siong, Ming, 2014).

China Unicom is the sole corporation authorized to provide all telecommunications services in the People's Republic of China, encompassing both fixed and mobile lines. China Unicom held the top position among Chinese corporations in June 2015 for minority interest, fixed assets, and comprehensive income attributed to minority shareholders. China Unicom has 265 million users by December 2016. This study seeks to investigate the aspects that influence customer loyalty, contentment, and discontent, including customer definition, level and management of customer expectations, service quality, after-sale service, corporate strategy, and staff satisfaction.

LITERATURE REVIEW

Organizations and enterprises want to get distinctive advantages, while customers desire superior goods or services from providers. This differentiation informs the process of choosing and assists clients in making informed selections to invest more in products or services. In the contemporary day, it is imperative for enterprises to prioritize consumer preferences and expectations in order to effectively meet their requirements and aspirations. Studies indicate that a significant majority of consumers, namely 86%, anticipate a higher level of service in comparison to the standards set five years ago. Organizations derive advantages from engaging in conversations with consumers and adopting a customer-centric approach in order to thrive in the contemporary environment. Organizations who fail to prioritize customer demands and instead adopt a product-centric approach will be eliminated from the market and lose out in the competition. (Hopson, 2002).

Management theory highlights the crucial importance of client loyalty in a company's success. Individuals possess diverse standards, values, and beliefs, and it is imperative for organizations to accommodate these in order to secure client loyalty. Loyalty is characterized as the actions and conduct of a consumer, with about 75% of their buying choices influenced by their mood and emotion. Loyalty is influenced by factors such as engagement, perceived value, brand trust, customer happiness, commitment, and buying habit. A customer is an individual or entity that receives and utilizes a product or service. (Punniyamoorthy, 2007), (Moretta., Cavacece, 2019).

Customer loyalty is crucial in the service sector, as it increases market share and is closely related to return of investment rate. It influences future behavior, indicating the likelihood of purchasing again and recommending products or brands. Customer loyalty is a key determinant of a company's profitability or success. (Duffy, 2003), (Dam, 2021).

Customer loyalty is an essential element in customer retention, characterized by different levels and motivations. Monopoly loyalty is a situation when clients have few options and are unhappy with their present provider. Utilizing incentivized loyalty has emerged as a widely used marketing tactic, since buyers perceive loyalty points as a means to fulfill their broader requirements. As time becomes limited, customers may develop habits that may be quickly completed with little mental effort. Companies must consistently maintain client loyalty by consistently providing a comprehensive value proposition that fulfills their requirements during every interaction. Establishing client loyalty and trust is crucial for fostering enduring partnerships and achieving mutual profitability. When a client is lost, it entails forfeiting all the future purchases they would have made over their lifespan as a patron. In order to thrive in a culture that places a greater emphasis on commerce and trade, organizations must ascertain and implement successful strategies for cultivating client loyalty. (Kotler, Armstrong 2012).

Table 1- Type of loyalty

Type of loyalty	Example	Degree of allegiance
Monopoly loyalty	Rail commuters	Low
Cost of change	Financial software	Medium
Incentivized loyalty	Frequent business flyer	Low to medium
Habitual loyalty	Petrol stations	Low
Committed loyalty	Football clubs	high

Source: Hill (2006:15)

Advantages of Loyalty

- **Cost Efficiency:** Loyal customers, being well-acquainted with the brand, utilize resources in a more effective manner, resulting in savings.
- **Referrals:** They actively promote their favored brand to friends and acquaintances, making it a significant area of emphasis.
- **Customer Dissatisfaction Instead of Flaw:** Devoted consumers are more inclined to report instances of subpar service and provide suggestions to avoid future occurrences.
- **Channel migration** refers to the phenomenon where loyal consumers are more inclined to make purchases through other channels, hence improving the overall customer experience.
- **Unaided Awareness:** Loyal clients are more inclined to have their favorite brand as the primary focus of their thoughts.

- **Enhanced Knowledge of Brand Assets:** Devoted clients possess a heightened understanding of the supplementary advantages or concealed assets.

Customer loyalty is crucial for organizations as it saves costs on acquiring new customers and maintains a strong relationship with existing ones. Good behavior, value, and a consistent administration system are essential for maintaining loyalty. Poor management can lead to customer dissatisfaction and potential shift to other suppliers. Factors such as customer perception, easy access to service, commitment to the brand, and trust also contribute to loyalty. To create customer loyalty, senior management should understand the cost-saving benefits of retaining existing customers and implement communication channels for complaints (Khan, Yasir., 2021).

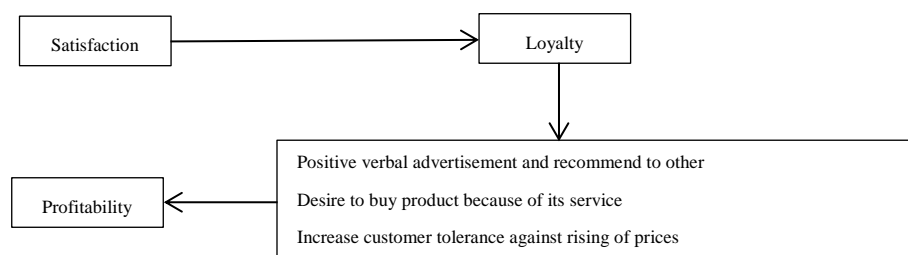
Loyalty levels and satisfaction among customers are influenced by factors such as gender, age, and income. Female customers' purchasing behavior is influenced by personal interaction, while male customers' satisfaction is more related to product functionality. Older customers rely on past experiences, while younger customers rely on available information. Higher-income customers are better educated and have lower product satisfaction (Gunawan, 2022).

Customer loyalty is a crucial determinant of a company's profitability, since it lowers expenses related to marketing, sales, and operations. Customers that are loyal are more inclined to generate business referrals and offer recommendations, resulting in heightened satisfaction. On the other hand, clients who are not happy may switch to different providers, which shows a change in customer behavior. The level of customer happiness is strongly linked to customer loyalty, since it indicates the extent to which customers are eager to form enduring connections with providers. Efficiently handling customer complaints has the potential to transform unsatisfied consumers into loyal ones, whilst neglecting complaints might result in client discontentment. Providing high-quality service is also a factor that leads to client happiness and loyalty, which in turn increases a company's profitability. (Bielen et al., 2007)

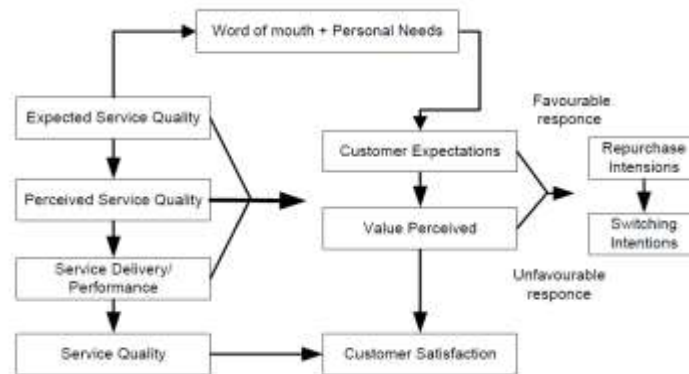
Customer satisfaction is a pivotal element in establishing connections and is the outcome of evaluating a product's perceived performance in comparison to expectations. The process include assessing the disparity between anticipated and actual service performance, establishing confidence, and including ideas such as revenue management (RM), customer relationship management (CRM), customer experience management (CEM), contentment, loyalty, and advocacy. Nevertheless, some satisfaction models may overlook the client experience, which might have a detrimental effect on satisfaction. Hence, comprehending and overseeing customer experiences is important for generating and maintaining a consumer base. (Kotler and Keller, 2006)

The relationship between satisfaction, loyalty, and profitability is intricate and interdependent. Maximizing customer happiness is a primary objective for organizations, since it fosters client loyalty, which ultimately enhances profitability. Devoted clients have a tendency to allocate a greater amount of money towards a company's products and services. Ensuring and sustaining exceptional levels of client satisfaction is imperative for a company's survival in a fiercely competitive business landscape. Ensuring the fulfillment of promises and the fulfilling of obligations is crucial for achieving customer satisfaction and maintaining customer loyalty. The level of customer satisfaction has a direct effect on both customer loyalty and the spread of positive word-of-mouth, which ultimately affects the profitability of a business. Although customer happiness is crucial, loyalty plays a critical part in guaranteeing client retention. The correlation between customer happiness, loyalty, and profitability is crucial for the success of a firm. (Jahnert, Schmeiser, 2022).

Figure 1- Relations between customer satisfaction with customer loyalty and profitability of company



The input examines the significance of service quality in influencing the performance and profitability of strategic business units. It emphasizes that a better level of quality results in higher pricing and more profitability. The quality of service is directly correlated with customer happiness, rates of customer retention, and the overall success of the firm. Customer orientation relies heavily on several critical components of service quality, including accuracy, speed, personnel conduct, safety, and administrative procedures. Research highlights that the quality of service has a significant impact on customers' decisions to continue purchasing from and being loyal to particular service providers. (Golparvar and Nadi, 2012).

Figure 2- Service quality and Customer satisfaction Model

Source: Adopted by McDougall & Levesque (2000)

Perceived value refers to the ratio of advantages gained to the cost incurred. Customers who believe that they have received something of value for their money tend to be more satisfied. Customer perception refers to how customers evaluate what they receive in relation to the price they pay. Perceived value is a crucial determinant of consumer satisfaction and encompasses several components, including total value, high-quality service, competitive pricing, and matching quality and price expectations. It is anticipated to have a favorable impact on consumer satisfaction, resulting in repeat purchases and the expansion of the customer base. The perceived value of a product or service is influenced by factors such as the kind of product or service and the unique features of individual consumers. Additionally, buyers may perceive various values at different points of the purchase process or when using the product. Research has demonstrated that the way customers perceive the value of a product or service has a substantial effect on their level of satisfaction. (Suleiman Awwad, 2012)

The input discusses the importance of employee satisfaction in organizations, particularly in service industries where employees directly interact with customers. It highlights that satisfied and loyal employees play a crucial role in attracting and retaining customers, leading to increased customer satisfaction and loyalty. The input also emphasizes the link between employee satisfaction, productivity, innovation, and the overall quality of products and services. It suggests that employee satisfaction can impact a company's profitability and success by influencing customer interactions and service delivery. Additionally, it mentions the concept of organizational citizenship behavior (OCB) and the need for effective management of employees to ensure organizational success. (Qadeer, 2013).

The Company's Brand is comprised of distinctive labels, words, indications, pictures, or plans that set its goods or services apart from those of its rivals. Brands are seen as symbols that elicit customer responses depending on their encounters and understandings. Developing a unique and esteemed brand identity is essential for establishing a robust brand image. Brand connections entail reciprocal communication and emotional interactions with customers, resulting in their loyalty and contentment. Developing a brand entails improving consumer experiences and ensuring consistency in brand personality to minimize emotional uncertainty and enhance credibility. The company's brand is seen as a visionary tool that influences consumer perception, satisfaction, and loyalty (Damtew, 2013).

Trust is emphasized as a vital factor in marketing literature for establishing enduring connections with clients. Trust is the act of placing faith in a partner with whom one is prepared to rely on. Trust is a crucial factor in motivating customers to make purchases without prior experience, and it may result in reciprocal advantages for both the business and the client. Trust is closely associated with consumer pleasure, loyalty, and enduring connections. Credibility, compassion, and interpersonal traits are important factors that greatly contribute to the establishment of trust. Trust is closely linked to consumer perceptions, dedication, and anticipations of excellence and reliability in service. Research has demonstrated that trust has a beneficial effect on consumer loyalty. Satisfaction and effective complaint management are important factors in building trust and fostering loyalty. (Bee, Wan, 2012).

METHODOLOGY

The research methodology involves a systematic investigation using qualitative and quantitative approaches. Data is collected from various sources and analyzed using a procedure. The research is based on theory extracted from deep literature study, serving as a foundation for interpreting and collecting data.

The research process involves choosing a subject, expressing a hypothesis, preparing a research design, collecting data, classifying and analyzing data, and interpreting results for testing the hypothesis. The most appropriate method is the qualitative and quantitative approach. The qualitative approach analyzes, interprets, and collects data by studying people's behavior and responses, using case study methods. The quantitative approach involves a large number of respondents, predetermined questions, and response choices. This research method is best for investigating perceptions, problems, hidden values, feelings, attitudes, and motivations. The research process segmentation involves choosing the right research methods based on objectives, nature, topic, and available facilities. (Bryman and Bell, 2007)

Research questions:

- Does customer loyalty have a positive impact on the profitability of China Unicom Company in China?
- What are the variables that positively influence customer loyalty in China Unicom Company in China?

The research sample for China Unicom's study was a statistical population of 403 users, collected through random sampling and a Likert Scale. The questionnaire was distributed on Wechat and divided into eight sections, including demography, to assess customer loyalty and profitability. The study aimed to understand the impact of these variables on the company's profitability.

Table 2- Questions and Variables

NO	Research variables	Question No.
1	Perceived Value	1-3
2	Customer Satisfaction	4-6
3	Trust	9-7
4	Company's Brand	10-12
5	Employee's Satisfaction	13-15
6	Quality of Service	16-18
7	Customer Loyalty	19-21
8	Company's Profitability	22-24

The research topic was evaluated through the validity of questionnaire questions, which were subjected to comments from scholars and review books. The reliability of the questionnaire was assessed using Cronbach's alpha, with results showing high reliability for structural variables, as indicated by the higher than standard 0.7 coefficients.

Table 3- Cronbach Alpha Coefficient for reliability test of variables

No.	Research Variables	Alpha 29 sampling	Total Alpha
1	Perceived Value	0.78	0.837
2	Customer Satisfaction	0.821	0.861
3	Trust	0.784	0.853
4	Company's Brand	0.823	0.855
5	Employee's Satisfaction	0.745	0.788
6	Quality of Service	0.812	0.864
7	Customer Loyalty	0.714	0.758
8	Company's Profitability	0.754	0.809
	Total	0.884	0.954

According to Table 3 with focus on Alpha coefficients can be seen that all variables have acceptable coefficient.

DATA PRESENTATION & ANALYSIS

The research data was collected through a questionnaire and analyzed using a quantitative approach. Descriptive statistics, such as demographic variables, were used to examine the relationship between questionnaire questions, latent variables, and measurement models. LISREL and path analysis techniques were used to evaluate the relationships between variables. 420 samples were collected and analyzed.

Descriptive Statistics**Table 4 - Status of respondents in term of gender**

Gender	Frequency	Frequency percent	Cumulative Frequency percent
Male	270	64%	64%
Female	150	36%	100%
Total	420	100%	

From total 420 respondents, 270 respondents were male and 150 female is shown in Table 4.

Table 5 - Respondent's age range

Age	Frequency	Frequency percent	Cumulative Frequency percent
Below 20	12	3%	3%
20-25	181	43%	46%
26-30	173	41%	87%
31-35	47	11%	98%
36 and above	7	2%	100%
Total	420	100%	

Table 6 - Respondent's educational level

Education	Frequency	Frequency percent	Cumulative Frequency percent
Under 12 th grade	12	1%	1%
12 th grade	181	3%	4%
Undergraduate student	173	24%	28%
Master student	47	62%	90%
PhD	7	10%	100%
Total	420	100%	

According to Kolmogorov-Smirnov test in Table 7, all parameters have normal distribution and one-sampling test can be used for this research. To check the status of each variable was used the Average Sample Test. The null hypothesis used for all variables according to 5-Point Likert.

Table 7 - Kolmogorov-Smirnov test result for each variable

Variables	Amount	Average	Standard Deviation	Sig	Result
Perceived value	420	2.84	0.787	0	normal
Customer satisfaction	420	3.21	0.904	0	normal
Trust	420	2.96	0.874	0.004	normal
Company's brand	420	3.09	0.909	0.002	normal
Employee's satisfaction	420	2.83	0.835	0	normal
Quality of service	420	2.84	0.994	0	normal
Customer loyalty	420	2.968	0.814	0	normal
Profitability of company	420	2.787	0.866	0	normal

Hypothesis:

H0: (null hypothesis) $\mu = 3$

H1: (Alternative hypothesis) $\mu \neq 3$

Table 8 - T-One test on variables

Variables	Amount	Average	Standard Deviation	standard Error deviation
Perceived value	420	2.84	0.787	0.038
Customer satisfaction	420	3.21	0.904	0.044
Trust	420	2.96	0.874	0.042
Company's brand	420	3.09	0.909	0.044
Employee's satisfaction	420	2.83	0.835	0.040
Quality of service	420	2.84	0.994	0.048
Customer loyalty	420	2.968	0.814	0.039
Profitability of company	420	2.787	0.866	0.042

Table 9 - T- one test on variables

Variables	T	Mean Difference	Significance level	Trust level	
				Low level	Up lever
Perceived value	74.057	2.84444	0.787	2.7689	2.9199
Customer satisfaction	72.919	3.21905	0.904	3.1323	3.3058
Trust	69.501	2.96667	0.874	2.8828	3.0506
Company's brand	69.790	3.09683	0.909	3.0096	3.1840
Employee's satisfaction	69.452	2.83175	0.835	2.7516	2.9119
Quality of service	58.526	2.84127	0.994	2.7458	2.9367
Customer loyalty	74.708	2.96825	0.814	2.8902	3.0464
Profitability of company	65.951	2.78730	0.866	2.7042	2.8704

Table 8 indicates that the p-value or significance (Sig) is zero and less than $\alpha=0.05$. This suggests that the null hypothesis, which states that the average of the variables is equal to 3, is incorrect. Table 9 indicates that the lower and upper limits for positive values show an average variable equal to 3. An quantity below 3 is considered low, an amount close to 3 is considered medium, and an amount beyond 3 is considered excessive. The T-values for most variables exceed 1.96 and are situated in the crucial region, indicating a substantial difference between the mean and 3.

Table 10 - Status of dimensions on variables

Variables	T	Significance level	Mean difference	Trust level		Variable status
				Low level	Up lever	
Perceived value	74.057	0.787	2.84444	2.7689	2.9199	High
Customer satisfaction	72.919	0.904	3.21905	3.1323	3.3058	High
Trust	69.501	0.874	2.96667	2.8828	3.0506	High
Company's brand	69.790	0.909	3.09683	3.0096	3.1840	High
Employee's satisfaction	69.452	0.835	2.83175	2.7516	2.9119	High

Quality of service	58.526	0.994	2.84127	2.7458	2.9367	High
Customer loyalty	74.708	0.814	2.96825	2.8902	3.0464	High
Profitability of company	65.951	0.866	2.78730	2.7042	2.8704	High

The LISREL results show low levels of differences between conceptual model and research data, with RMSEA=0.090. NFI, GFI, and AGFI fit the model, with VA1 accounting for 30% of perceived value variance. The error rate is 0.47, and coefficient values range from 0 to 1, with significant tests greater than 1.96 or smaller.

The data from 420 questionnaires was confirmed through a factor analysis, revealing a high-quality sampling and a low-sig value in the Bartlett test.

Table 11 - Test of sampling adequacy and Bartlett test

0.922	KMO for adequacy of sampling
7.242 E	Approx. Chi-Square
276	Df.
0.0000	Sig.

CONCLUSIONS

The study discusses the results of research and data analysis, comparing them with previous studies. It emphasizes the importance of customer loyalty and profitability, focusing on lasting relationships, commitment, trust, and customer delight. Managers should ensure sincere and honest CEM initiatives serve customer interests, not just latest trends.

Customer loyalty is a crucial marketing strategy for companies, as it helps customers believe their organization's product/service offers are the best option, fulfilling their value proposition. Company and employee loyalty play a key role in building customer loyalty.

China Unicom's loyalty is influenced by factors such as perceived value, customer satisfaction, trust, and employee satisfaction. The company's profitability and service quality are influenced by these dimensions. A study was conducted to understand the relationship between China Unicom and its customers, using SPSS and LISREL for data analysis.

Customer loyalty is an essential determinant of a company's success. It is impacted by several elements including perceived value, customer happiness, trust, brand reputation, staff satisfaction, service quality, and profitability. The sense of value has a favorable effect on customers' attitudes and perceptions, whilst customer satisfaction is essential for fostering loyalty. Organizations should prioritize customer satisfaction by promptly addressing their needs, enhancing the quality of service, minimizing expenses, and shortening delivery times. Trust is a crucial element in fostering customer loyalty, since contented consumers have the potential to enhance the organization's reputation and loyalty. Long-term loyalty and client retention may be enhanced by a favorable corporate reputation and internal initiatives. Employee happiness is a contributing factor to customer loyalty, since satisfied employees are more inclined to deliver superior customer service and foster loyalty. The quality of service also has a substantial impact on customer loyalty, since consumers who obtain superior products or services are more inclined to come back and develop loyalty. In general, client loyalty plays a crucial role in determining a company's profitability and overall success.

Research on Customer Loyalty and Organizational Performance

- The study is unique in its large-scale, single model, providing a comprehensive understanding of customer loyalty.
- Different parameters for each dimension in the study help understand their relationship with organizational performance and customer loyalty.
- Limited studies exist on customer loyalty and factors affecting organizational performance, requiring independent evaluation of each dimension.
- Most research on customer loyalty is conducted in western countries, which may not be applicable to organizations in China due to different economic conditions.

- Managers' understanding of customer loyalty is crucial for improving their situation.
- Research indicates positive relationships between variables and organizational profitability, aiding in the creation of satisfied customers and improved financial performance.
- The research aids administrators in achieving competitive advantage by gaining market share, earning profit, and creating loyal customers.
- Managers gain a better understanding of issues and can allocate resources and investments effectively.

Future Research Suggestions:

- Consider long-term studies on customer loyalty's impact on company profitability.
- Examine the development of after-sales service.
- Examine the impact of culture on customer loyalty.
- Expand research to other cities like Shanghai and Beijing due to China's extensive geography.

REFERENCES

- Bates, B. R., Romina, S., Ahmed, R., & Hopson, D. (2006). The effect of source credibility on consumers' perceptions of the quality of health information on the Internet. *Medical informatics and the Internet in medicine*, 31(1), 45-52.
- Bielen, F., & Demoulin, N. (2007). Waiting time influence on the satisfaction - loyalty relationship in services. *Managing Service Quality: An International Journal*, 17(2), 174-193.
- Bell, E., & Bryman, A. (2007). The ethics of management research: an exploratory content analysis. *British journal of management*, 18(1), 63-77.
- Claudia de Oliveira, A., Martinez, D., Massierer, D., Gus, M., Cadaval Gonçalves, S., Ghizzoni, F., ... & Fuchs, F. D. (2014). The antihypertensive effect of positive airway pressure on resistant hypertension of patients with obstructive sleep apnea: a randomized, double-blind, clinical trial. *American journal of respiratory and critical care medicine*, 190(3), 345-347.
- Dam, S. M., & Dam, T. C. (2021). Relationships between service quality, brand image, customer satisfaction, and customer loyalty. *The Journal of Asian Finance, Economics and Business*, 8(3), 585-593.
- Damtew , Pagidimarri, 2013, The role of "trust" in building customer loyalty in insurance sector- A study, *IOSR Journal of Business and Management (IOSR-JBM)*, e-ISSN: 2278-487X, p-ISSN: 2319-7668. Volume 14, Issue 4 (Nov. - Dec. 2013), PP 82-93.
- Duffy, D. L. (2003). Internal and external factors which affect customer loyalty. *Journal of consumer marketing*, 20(5), 480-485.
- Gardiner, T., & Hill, J. (2006). A comparison of three sampling techniques used to estimate the population density and assemblage diversity of Orthoptera. *Journal of Orthoptera Research*, 15(1), 45-51.
- Gunawan, I. (2022). CUSTOMER LOYALTY: The Effect Customer Satisfaction, Experiential Marketing and Product Quality. *KINERJA: Jurnal Manajemen Organisasi dan Industri*, 1(1), 35-50.
- Golparvar, M., NADI, M. A., & Tabatabaei, S. O. (2012). RELATIONSHIP BETWEEN MANAGEMENT SUPPORT OF ETHICAL BEHAVIORS AND TEACHERS' JOB SATISFACTION: CONSIDERING THE MODERATING ROLE OF FOUR DEMOGRAPHIC VARIABLES.
- Hill, N., & Brierley, J. (2017). *How to measure customer satisfaction*. Routledge.
- Jahnert, J. R., & Schmeiser, H. (2022). The relationship between net promoter score and insurers' profitability: An empirical analysis at the customer level. *The Geneva Papers on Risk and Insurance-Issues and Practice*, 47(4), 944-972.
- Jaworski, B. J., & Kohli, A. K. (1993). Market orientation: antecedents and consequences. *Journal of marketing*, 57(3), 53-70.
- Kotler, P. and G. Armstrong , 2012, *Principles of marketing*. (Upper Saddle River,. NJ: Pearson Prentice Hall, 14th international edition [ISBN. 9780273752431].
- Khairawati, S. (2020). Effect of customer loyalty program on customer satisfaction and its impact on customer loyalty. *International Journal of Research in Business and Social Science (2147-4478)*, 9(1), 15-23.
- Khan, M. A., Yasir, M., & Khan, M. A. (2021). Factors affecting customer loyalty in the services sector. *Journal of Tourism and Services*, 12(22), 184-197.
- McDougall, G. H., & Levesque, T. (2000). Customer satisfaction with services: putting perceived value into the equation. *Journal of services marketing*, 14(5), 392-410.

-
- Ming Yen Teoh, W., & Choy Chong, S. (2014). Towards strengthening the development of women entrepreneurship in Malaysia. *Gender in Management: An International Journal*, 29(7), 432-453.
- Moretta Tartaglione, A., Cavacece, Y., Russo, G., & Granata, G. (2019). A systematic mapping study on customer loyalty and brand management. *Administrative Sciences*, 9(1), 8.
- Punniyamoorthy, M., & Prasanna Mohan Raj, M. (2007). An empirical model for brand loyalty measurement. *Journal of targeting, measurement and analysis for marketing*, 15, 222-233.
- Qadeer, 2013, *Service Quality & Customer Satisfaction: A case study in Banking Sector*, University of Gavle, Nov 2013
- Suleiman Awwad, M. (2012). An application of the American Customer Satisfaction Index (ACSI) in the Jordanian mobile phone sector. *The TQM Journal*, 24(6), 529-541.
- Wah Yap, B., Ramayah, T., & Nushazelin Wan Shahidan, W. (2012). Satisfaction and trust on customer loyalty: a PLS approach. *Business strategy series*, 13(4), 154-167.