

INVESTIGATING THE FACTORS AFFECTING CUSTOMER LOYALTY

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<https://doi.org/10.37602/IJSSMR.2024.7610>

ABSTRACT

Since the cost of acquiring a new customer is between 5 to 10 times more than retaining an existing customer, and the loss of a customer is equivalent to losing the potential of 100 other customers, customer loyalty is considered a crucial and vital factor for the success, continuity, and profitability of an organization. Organizations and institutions that succeed in increasing customer loyalty will have a significant competitive advantage due to the loyalty of their customers.

In this research, all influential variables on loyalty that have been discussed in studies over the past 53 years (1970 to 2023) have been presented. Despite numerous studies conducted over the past 53 years regarding loyalty in various industries worldwide, there is no comprehensive article that consolidates all these research findings and relevant variables. Therefore, this article aims to provide a theoretical framework in this area by presenting relevant loyalty theories and research conducted in reputable international journals. The goal is not only to contribute to the research literature by synthesizing relevant studies but also to offer a scientific framework in the field of loyalty research for researchers.

Keywords: customer loyalty, Customer satisfaction, Loyalty theories.

1.0 INTRODUCTION

The majority of markets are currently in their mature stage, competition is increasing and the costs of acquiring new customers have risen significantly (Kotler & Armstrong, 1999). As a matter of fact, the cost of acquiring a new customer is reported to be five to ten times higher than retaining an existing customer (Blattberg et al., 1995; Al-Adwan et al., 2022; Mazhar et al., 2022; Nazir et al., 2023). Although Gummesson (1994) believed that, this cost to be five to ten times, because a satisfied customer expresses his/ her satisfaction to at least three others, while a dissatisfied customer communicates his/ her dissatisfaction to a minimum of ten people (Gummesson, 1994).

Loyal customers bring numerous benefits to an organization, including a continuous stream of profits, reduced marketing costs, increased revenue per customer, lower operational costs, an increase in the number of customers, additional payments, and an increase in switching barriers among customers restricted by competitors' promotional efforts (Reichheld & Teal, 1996). Therefore, customer loyalty can be considered as a crucial and vital factor for the success, continuity, and profitability of an organization (Elizar et al., 2020; Njeru et al., 2019; Haghghi

et al., 2012). Thus, what this research seeks to explore is the examination of factors influencing customer loyalty.

2.0 REVIEW OF RELATED LITERATURE

2.1 Loyalty Theories

Aaker (1996) defined brand loyalty as "customer attachment to the brand" (Das, 2020 ; Alić, & Mujkic, 2023). According to Kim et al (2007) loyalty is considered as customer's perspective about the product or service which formed based on previous experiences. Loyalty can be defined as the extent to which a customer has a positive attitude towards a brand and their intention to continue purchasing that brand in the future.

Loyalty is characterized as "very high commitment of the customer to repurchase or support a superior product or service in the future, despite situational influences and competitive marketing efforts" (Liu et al, 2020; Beerli & et al., 2004). Although, Boon and Chen defined customer loyalty as "the extent to which a customer repeats his/ her buying behavior regarding a service provider, or holds a positive attitude towards this service provider, or when he/she is in need of this service, only uses this service provider" (Obonyo, 2006).

Customer loyalty contributes to the growth and profitability of an organization. In a way that increasing customer loyalty by five percent can lead to a profit increase of twenty-five to eighty-five percent, depending on the industry (Agha et al, 2021; Abdullaeva, 2020; Haghghi et al., 2012). Therefore, customer loyalty is a crucial issue (Vilkaite-Vaitone, & Skackauskiene, 2020; Reichheld & Neil, 1996), because loyal customers are considered assets for organizations (Sahin et al., 2011). And organizations are interested in developing and repeating transactions with them (Gummesson, 1995). Over time, the repetition of these transactions leads to the development of relationships between organizations and their customers (Blodgett et al., 1995).

In the following, supportive theories of loyalty are provided:

2.1.1 Theory of Respond Action

The Theory of Reasoned Action (TRA), proposed by Fishbein and Ajzen in 1975 in order to investigate the relationship between attitude and behavior (Ajzen & Fishbein, 1970). It's considered as one of the most influential and pervasive multi-attribute theory in marketing (Karjaluoto et al, 2005). According to this theory, behavior is influenced by attitudes, and attitudes, in turn, are affected by the attitude towards technology (Ajzen & Fishbein, 1970). The aim of this theory is to predict and understand the motivational factors influencing individual behavior, although marketers often use it for identifying marketing strategies (Abdolvand, Baround, 1389).

This theory provides marketers with the capability to: 1) identify issues that are crucial for consumers, 2) assess the success of their brand in providing desirable features for consumers, and 3) understand how marketers can outperform their competitors (Karjaluoto et al, 2005). The TRA asserts that loyalty has a direct impact on customer's purchase behavior (Alshurideh, 2019; Dlamini & Chinje, 2019; Abbas et al, 2021; Vogel et al, 2008). The Theory of Reasoned Action demonstrates that a customer's prior behavior can explain his/ her actual behavior. This

means that a customer prefers to choose the same store they have seen in their previous buying situation, even if he/she realizes that other stores offer the same benefits (Jansone, 2012). This behavior can be explained by psychological commitment to previous choices and customers' inclination to reduce their decision-making costs. This phenomenon referred to as inertia. This is logical, because it helps customers find satisfaction by saving decision-making and consequently facilitates the customer in making decisions automatically and without conscious thought (Vogel et al, 2008).

2.1.2 Expectation-Disconfirmation Theory

The Expectation -Disconfirmation Theory (EDT) is widely applied in studies related to customer satisfaction and loyalty (Lin, 2009). This theory can be used to predict customer loyalty because it has a direct impact on customer satisfaction (Jansone, 2012). The Expectation -Disconfirmation Theory suggests that customer satisfaction can be determined by the disparity between performance and customer's initial expectations (Lin, 2009; Voget et al, 2008). Expectation refers to what the customer anticipates and believes will happen, or in other words, it indicates what happens and what should happen. (Lin, 2009). Positive perception of customer about a product/service leads to increased satisfaction and this issue ultimately resulting in customer loyalty (Devi et al, 2021; Hidayat et al, 2019; Tzavlopoulos et al, 2019 ; Jansone, 2012).

Customer expectation is used to determine the happiness related to the performance of a product or service. This effect is then arbitrated by positive or negative disconfirmation of consumer expectations through product or service performance. If expectations fall below expectations, it is negatively disconfirmed. When it performs as predicted, it is established and motivates others, and when it outperforms expectations, it is positively disconfirmed, which forbids the others.

EDT refers to a person's responses after experiencing something, such as shopping or using a product.

When expectations are lower, however, customers are more likely to experience pleasant satisfaction (Rehman et al, 2021)

2.1.3 Theory of limited resources

The Theory of Limited Resources suggests that loyalty is fundamentally negative and a result of limited resources such as money, time, and transportation. Customers with limited income have a greater inclination to visit more than one store that this issue declines customers' loyalty (East, 1997). On the other hand, customers with constraints in store selection are compelled to make purchases at a single store, and they are forced to be loyalty to that store (Tate, 1961).

2.1.4 Discretionary loyalty

The theory of discretionary loyalty by Dunn and Wrigley (1984) narrates that often in large supermarkets, loyalty is considered as a "one- stops shopping")A store where customers can buy everything they need(. This implies that having the right resources increases loyalty (East, 1997). Discretionary loyalty theory is adaptation to conditions observed among customer

segments (Jansone, 2012). There are situations where there may be more than one theory to explain loyalty, for example, customers who, due to not liking shopping - negative lifestyle theory - purchase from a store that has all their necessities, thereby reducing their dissatisfaction and consequently becoming loyal to that store (discretionary loyal customers) (Fox, 2005).

2.1.5 Cherry picking behavior

The cherry picking behavior is widely applied among customers (Fox, 2005), and it can be explained by the theory of limited resources. Cherry pick is a consumer who visits a store and will only buy the products at great discount prices (Ruswanti, 2013). As mentioned above, customers with lower income tend to visit more than one store (East, 1997). However, what needs to be emphasized is that cherry picking behavior reduces loyalty (Fox, 2005). Fox (2005) defines cherry picking behavior as "choosing the best and most desirable." This term, cherry picking behavior, refers to customer's selective buying behavior in the process of selecting products and services (Jansone, 2012). Individuals with cherry picking behavior are customers who are sensitive to prices and, during store visits, only purchase products that are discounted and priced below average (Ruswanti, 2013; Fox, 2005). Customers who switch their stores and buy from different stores have more opportunities for cherry picking compared to customers who are loyal to a specific store (Jansone, 2012). However, transportation costs from one store to another make their expenses similar to those of loyal customers (Fox, 2005).

2.1.6 Household production theory

Time and psychological costs have a direct impact on loyalty (Backer and Parasuman, 2002). Garry and Backer (1993) proved in the household production theory that customers allocate their time, money, and effort to profitable production activities because households are constrained by factors such as income and time (Baltas, 2010). This theory examines both monetary and non-monetary factors and argues that the most crucial factor is "limited time." "Time" is considered as the most fundamental variable in many customer decision-making processes, and the benefit derived from a purchase compared to its time costs reaches equilibrium. For example, older individuals may prefer to visit fewer stores for shopping because they want to reduce physical and mental effort. This means that older individuals, even if they have low time costs, tend to visit fewer stores (Jansone, 2012). In terms of gender, women have a greater inclination to search for unique items and show less negative reaction to waiting time in stores compared to men (Baltas, 2010).

Waiting for services in retail stores leads to customer dissatisfaction and negatively affects their loyalty (Ayodeji & Rjoub, 2021; Ayodeji et al, 2023; Grewal, 2003). If customers feel that they have to spend a considerable amount of time in a particular store, regardless of the value of the product or the quality of the service, they may decide to forgo visiting that store (Jansone, 2012).

2.1.7 Undermanning Theory

The undermanning theory believes that the number of employees in a store has an impact on customer satisfaction and mood (Baker, 1992; Baker and Parasuraman, 2002). Undermanning occurs when the number of employees is less than what is necessary for the job to be done well

(Baker and Parasuraman, 2002; Grewal, 2003). The number of employees in a store affects individuals' perceptions about service quality and customer's reactions (Jansone, 2012). The theory posits that to reduce customer's waiting time and improve task performance, more employees should be involved in store tasks (Grewal, 2003). If customers see a higher number of employees in the store, their perception of waiting time becomes more positive, because they feel the waiting time is shorter and more reasonable (Jansone, 2012).

2.1.8 Inference Theory

According to the Inference Theory, a large population in a store leads to customers perceive waiting time longer (Grewal, 2003). This theory can be applied to explain individuals' perceptions (Wang, 2008). People evaluate things based on the informational cues available to them (e.g., physical environment, music, crowd, decor, number of salespeople, design, lighting, etc.). These cues may have an impact on customer behavior and reactions (Jansone, 2012).

2.1.9 Attribution Theory

Attribution theory elucidates how individuals attribute causality to events and shape their attitudes based on their own or others' behaviors (Schiffman, 2008; Wang, 2008). Attribution prompt individuals to relate what they observe to their own or others' behaviors or events (Bitner, 1990). Customers apply attribution theory to assess products and services because they seek to understand why a product or service fails to meet their expectations (Schiffman, 2008). Customers attribute the success or failure of a product or service to themselves, others, specific circumstances, or a combination of these factors (Jansone, 2012). Attribute to other people occurs when a customer feels that someone else is responsible for the positive or negative performance of a product or service (Schiffman, 2008). Employees can influence attribution by offering service compensation to customer (Bitner, 1990). If a customer perceives that the company has accepted failure by offering compensation, it may initially lead to a negative perception of customer about company and cause the customer to exert more control over the company (Jansone, 2012). However, it later leads the customer to believe that the company values them and such failures will not occur again (Bitner, 1990). Attribution theory suggests that high expectations lead to greater satisfaction (Brown, 2004). And when satisfaction reaches a certain level, loyalty increases dramatically (Coyne, 1986).

2.1.10 Stimulus- Organism- Response Theory

The Stimulus-Organism-Response theory contends that the impact of the physical environment is primarily emotional, and a poorly designed store environment diminishes the pleasure of shopping (Jansone, 2012). Mehrabian and Rasel in 1974 proposed a theoretical model regarding the influence of the store atmosphere on purchasing behavior (Svotwa et al, 2020; Donovan, 1982). They believed that all responses to the environment could be described as either acceptance or avoidance behaviors. Acceptance is defined as the inclination or eagerness to stay in a particular environment (physical acceptance), explore a specific environment (exploratory acceptance), and engage with others in that environment (relational acceptance) (Jansone, 2012). Avoidance, on the other hand, is the desire to leave an environment (physical avoidance), avoid moving around in the environment or becoming fatigued by it (exploratory avoidance), or avoid interacting with other individuals present in the environment (relational avoidance) (Donovan, 1982). Physical avoidance or acceptance is significantly related to

loyalty. Exploratory avoidance and acceptance are related to seeking and making recommendations to retailers, and relational avoidance and acceptance are related to interacting with salespeople (Jansone, 2012). Mehrabian and Russell assumed that three emotional states mediate approach/avoidance behaviors in environmental situations. These three emotional states are pleasure-displeasure, arousal-nonarousal, dominance-submissiveness (Donovan, 1982). Each environment, including the store, creates an emotional state in the individual's mind that can be described based on one of these three states. In the pleasure-displeasure state, individuals feel somewhat good and are satisfied. In the arousal-nonarousal state, the individual feels somewhat excited, motivated, and activated in a particular situation. In the dominance-submissiveness state, the individual feels somewhat under control or free in a specific situation (Jansone, 2012).

In brief, customer perceptions and behavior in particular environment are result of emotional states created by that environment (Mehrabian and Russell, 1974). Environmental stimuli (color, store layout, lighting etc.) affects emotional states (pleasure and arousal), hence, behaviors (Baker et al, 1992). People tend to be loyal to suppliers which evoke positive affective responses for them (Dick and Basu, 1994).

2.1.11 Equity Theory

Based on equity theory, individuals compare others' situations and conditions with their own when evaluating fairness and justice (Bolino, 2008). When ratios are unequal, inequity occurs, leading to cognitive dissonance and inconsistency in the individual's experience (Jansone, 2012). Equity theory is often used to explain employee motivation but can also be applied in various situations, including satisfaction and loyalty, because perceived equity encourages positive emotional states, leading to positive attitudes (satisfaction and loyalty) (Vogel et al, 2008). Value equity is a driver of loyalty (Ginsburg, 2012). Reducing financial costs for customers who prioritize financial costs increase value perception in customers' minds. Whereas for customers who prioritize non-financial costs, efforts to reduce time, energy, and effort increase value perception about the store (Zeithaml, 1988). Sirohi in 1998 suggests that in stores operating in highly competitive environments, perceived value significantly influences customer loyalty to the store (Jansone, 2012).

Loyalty can be categorized into two components, namely the attitudinal and behavioral (Dick & Basu, 1994). Rundle-Thiele (2005) accentuated that the attitudinal loyalty is the customer's tendency toward a brand. It refers to a function of the psychological process. Yet, Rauyruen and Miller (2007) stated that attitudinal loyalty is the level of the customer's psychological attachments and attitudinal support towards the service provider. Several attitudinal loyalty factors have been mentioned in previous studies include the preference (Butcher et al., 2001), the intention to repurchase (Lee & Cunningham, 2001), the word of the mouth, and the commitment (Bloemer et al., 1999). Some measures of attitudinal loyalty provided by Rundle-Thiele (2005) comprise the complaining behavior, the propensity to be loyal, the resistance to competing offers, and the situational loyalty. The complaining behavior is defined as a dissatisfaction response to the supplier. Several studies have affirmed that the complaining behavior is one dimension of loyalty (Bloemer et al., 1999; Davidow, 2003; Yu & Dean, 2001). Davidow (2003) suggested that, attitude toward the company is one of the key consequences of the complaint behaviors. Moreover, resistance to the competitors' offer is considered as a

dimension of the attitudinal loyalty (Bloemer et al., 1999; Rundle-Thiele, 2005). Although some studies have stated that resistance to the competitors' offer is a consequence of loyalty (Delgado-Ballester & Munuera-Aleman, 2001), Pritchard et al. (1999) claimed that resistance to the competitors' offer contributes to loyalty.

The behavioral dimension of the loyalty focuses on the history of the customer's purchase that is its monetary value and frequency of the customer purchase (Vesel & Zabkar, 2009). Rauyruen and Miller (2007) recognized the behavioral loyalty as the customers' willingness to repurchase the service or the product and to maintain a relationship with the service provider or supplier. Although it cannot be observed directly, two factors are mentioned by the researchers as the measures of the behavioral loyalty, the word-of-mouth, and the intention to repurchase (Gracia et al., 2011; Tanford, 2013).

The behavioral loyalty studies have focused on the interpreting patterns of repurchasing as an index of loyalty (Jacoby & Chestnut, 1978). Three main categories of the behavioral scales include the proportion, sequence, as well as the purchase probability (Jacoby & Chestnut, 1978; Zins, 2001). The behavioral loyalty looks at the repurchase behavior based on the customer's purchase history and emphasis on the past rather than on the future actions (Dimitriades, 2006). Dekimpe et al. (1997) proclaimed that the behavioral scales explain the loyalty in terms of the real purchases over a definite time. The composite perspective combines the attitudinal and behavioral measures of loyalty (Dimitriades, 2006; Rauyruen & Miller, 2007; Zins, 2001), considering to have a better predictive power (Dimitriades, 2006).

The articles related to loyalty in several industries from 1970 to 2023 were reviewed and the factors affects loalty were identified from every articles. ___ Table 1 provides a summary of research conducted in the field of loyalty.

Table1. The summary of studies about loyalty from 1970

Researcher	year	Influential variables	Citation
Wind	1970	Price, attitude, organizational variables, work simplification rules	294
Bubb & van Rest	1973	perceived product quality	70
Knouse	1986	delay of reward, intertrial interval, and magnitude of reward	17
Klassen & Glynn	1992	customer attitudes about price, service, and selected catalog features	31
McDonald	1993	Decision-making style segments, demographics and purchase frequencies	111
Bloemer & Kasper	1995	manifest satisfaction, motivation and capacity	2307
Macintosh & Lockshin	1997	interpersonal relationship, trust and commitment to the salesperson (directly), store attitude(indirectly)	1481
Sharp & Sharp	1997	Loyalty programs	1464
Bowen & Shoemaker	1998	Relationship marketing	1931
Kandampully & Suhartanto	2000	Hotel image & customer satisfaction	2313

Holland & Baker	2001	consumers' goals in visiting a website (task or experiential), characteristics of the site	472
Srinivasan et al	2002	customization, contact interactivity, cultivation, care, community, choice, convenience, and character	3921
Luarn & Lin	2003	trust, customer satisfaction, perceived value, and commitment	779
Anderson & Srinivasan	2003	: (a) consumers' individual level factors (<i>convenience motivation</i> and <i>purchase size, inertia</i> suppresses) (b) firms' business level factors (trust and perceived value)	3939
Verhoef & Donkers	2005	firm's Web site, direct-mail	324
Bennett et al	2005	involvement with the service category, experience	550
Bove & Johnson	2006	perceived credibility of the service worker and the degree of personal loyalty	218
Kressmann et al	2006	Self-image congruence (directly), functional congruity, product involvement, and brand relationship quality (indirectly).	1457
Leenheer et al	2007	loyalty program membership	680
Plank & Newell	2007	affective conflict	26
Chang, & Chen	2009	customer interface quality and perceived security , switching costs	600
Gefen	2009	service quality , trust	1051
Kim & Niehm	2009	perceived value, Online completeness and entertainment	604
Wong et al	2009	flexible customization, relationship-specific bonding, coercive integration, buyer idiosyncratic investment , self-interest seeking, vulnerability-based relationship	39
Jaiswal et al	2010	context-general determinants (Web community, Web expertise), context-specific determinant (security, fulfillment/reliability and information quality)	121
Casaló et al	2010	consumer participation and satisfaction with the community	213
Lu et al	2010	trust, customer satisfaction and switching cost	834
Ha & Jang	2010	service and food quality, good employee service	274
Haghighi et al	2010	Customer satisfaction	78
Čater & Čater	2010	affective commitment, calculative commitment, product quality, relationship quality	215
Flint et al	2011	customer value anticipation	274

Alejandro et al	2011	relationship quality	65
Liua et al	2011	Satisfaction, trust, and switching barriers	317
Dong et al	2011	Different product category characteristics, customer economic and demographic variables, and market characteristics	50
Chrysochou et al	2012	price tiers and brand type & Designation of origin labels	41
Erciş et al	2012	brand satisfaction & trust , affective commitment	74
Liu et al	2012	self-congruity, visit experiences, Satisfaction	29
Aksoy et al	2013	cultural difference, stisfacion	43
Janita & Miranda	2013	e-marketplace's image , user-perceived quality and value	47
Anik & putri	2014	brand characteristic and company characteristic	0
Ailawadi et al	2014	Retailer CSR(Environmental Friendliness Community Support Local Products Employee Fairness)& Other Retailer Attributes (Assortment selection Product quality Price Deals In-store service In-store social environment Location convenience, Attitude Towards the Store	67
Gamboa & Gonçalves	2014	trust, customer satisfaction, perceived value, and commitment	67
Human & Naudé	2014	trust, commitment and information sharing in the QSL causal chain	10
Poku et al,	2014	Service Quality	2
Lam & Shankar	2014	Brand satisfaction, perceived value, brand attachment and trust.	42
Šeinauskienė et al	2015	happiness	4
Lin et al	2015	service quality, service leadership, easy to use and satisfaction	4
Gracia et al	2015	e-service quality	20
Tung-Ching et al	2015	dedication and constraint factors	17
Campón-Cerro et al	2016	image, quality and destination attribute satisfaction	14
Pedeliento et al	2016	brand attachment, product attachment , Product irreplaceability	26
González et al	2016	place (identity, attachment and familiarity)	0
Ali et al	2016	physical setting, interaction with staff and interaction with other customers	19
Jiang & Zhang	2016	Ticket pricing, demographic variables (gender, income and education)	18

Kim et al	2016	customer satisfaction and switching barriers (alternative attractiveness and switching cost)	21
Haryanto et al	2016	brand relationship, autobiographical memory, and habituation	3
Kim et al	2016	group attachment, site attachment	6
Su et al	2016	humanecomputer interaction (HI), social interaction (SI), skill (S), and challenge (C), flow experience	18
Maggioni	2016	Functional store associations, relational store associations and premium store associations.	6
Nisar & Whitehead	2016	social networking websites	27
Zhang et al	2016	good relationships with consumers, customer participation behavior and positive word of mouth	10
Casidy & Wymer	2016	financial risks	9
Castaldo et al	2016	trust in pharmacists,	7
Thakur	2016	customer engagement (social-facilitation, self-connect, intrinsic enjoyment, time-filler, utilitarian and monetary evaluation experiences), customer satisfaction, usability, shopping convenience	13
Chen & Wang	2016	system satisfaction and company satisfaction	20
Berjoyo et al	2016	perceived value (PV), satisfaction, and perceived switching costs (PSC)	6
Rubio et al	2016	Product assortment, price policy.	6
Bilgihan	2016	Trust, Brand equity, positive online experience.	47
Chen et al	2016	website quality (information quality, system quality and service quality),cognitive and relational capital	7
Wu & Lin	2016	susceptibility to personality congruence (SPC), perceived value(1
El-Adly & Eid	2016	mall environment, customer perceived value of malls, customer satisfaction	17
İpek et al	2016	Private Label Usage, Utilitarian Shopping Value, Hedonic Shopping Value,	13
Yeh et al	2016	functional value, emotional value, social value, and brand identification	21
Heo & Lee	2016	relationship benefits, shared values, communication, opportunistic behavior, and perceived quality of teaching	4
Lee & Wong	2016	efficiency, system availability, fulfillment, privacy, satisfaction, trust and commitment	9

Calisir et al	2016	image, satisfaction, price, and service quality	6
Russo et al	2016	Customer value, Customer satisfaction, Perceived switching costs, Product returns management	28
Wu	2016	destination image, consumer travel experience & destination satisfaction	25
Han & Kim	2017	product attributes, perceived value, satisfaction, and desire	12
Nyadzayo et al	2017	emotional brand attachment and perceived relationship value	0
Ou & Verhoef	2017	positive and negative emotions	0
Srivastava & Rai	2018	satisfaction and emotional attachment	117
Zhang et al	2018	cost and quality	136
Xhema et al	2018	switching-costs, corporate image & product quality	51
Ali et al	2018	customer delight	402
Lee & Park	2019	experience, delight, equity	58
El-Adly	2019	perceived value & satisfaction	482
Cakici et al	2019	price justice and satisfaction,	291
Lai	2019	corporate image and reputation	141
Rashid et al	2020	service quality	44
Chen et al	2020	nostalgia	25
Hariyanti & Pitoyo	2020	pleasant experience	2
Hwang et al	2021	perceived service/product quality, satisfaction, trust, and cost	24
Xu et al	2021	brand image, brand awareness, brand trust, brand attachment and brand quality	15
Singh	2021	Passenger satisfaction, airline service quality, passenger perceived value, and airline image	30
Cardoso et al	2022	trust	3
Zou et al	2022	place attachment	10
Xu et al	2022	brand authenticity, brand image, and age	7
Alzaydi	2023	service quality, customer satisfaction, bank's brand	0
Wong et al	2023	Image, satisfaction, reputation	0
Anggara et al	2023	customer experience, brand love	0
Rincón et al	2023	symbolic consumption	0
Yuen et al	2023	perceived value and trust	0
Agarwal & Dhingra	2023	service quality and customer satisfaction	0

Zhang et al	2023	satisfaction	0
Yang et al	2023	customer trust	0
Zhou et al	2023	Destination image and place attachment	5
Chao et al	2023	Service quality, trust and customer satisfaction	0

3.0 CONCLUSION

In today's competitive world, services offered by rival companies are becoming increasingly similar to each other, making it difficult to astonish customers with completely unique services in the long run, because the most innovative services are quickly imitated by competitors and introduced to the market. Therefore, investing in customer loyalty is an effective and beneficial investment for companies. Hence, managers and marketers must search for factors that affect loyalty because the determinants of loyalty are intangible and others cannot copy them. Research over the past 53 years has identified various factors that influence loyalty, including:

Table 2: effective variables on loyalty in different industries

Variable	References
Price	Wind, 1970; Klassen & Glynn, 1992; Chrysochou et al, 2012; Rubio et al, 2016; Han et al, 2017; Cakici et al, 2019
attachment	Srivastava & Rai, 2018; Xu et al, 2021; Zou et al, 2022; Zhou et al, 2023
attitude	Wind, 1970; Klassen & Glynn, 1992; Macintosh & Lockshin, 1997
quality	Bubb & van Rest, 1973; Kressmann et al, 2006; Chang & Chen, 2009; Gefen, 2009; Kim & Niehm, 2009; Jaiswal et al, 2010; Ha & Jang, 2010; Čater & Čater, 2010; Alejandro et al, 2010; Keshavarz & Nezakati, 2013; Janita & Miranda, 2013; Poku et al, 2014; Lin et al, 2015; Gracia et al, 2015; Keshavarz & Hareeza Ali, 2015; Campón-Cerro et al, 2016; Chen et al, 2016; Heo & Lee, 2016; Calisir et al, 2016; Zhang et al, 2018; Xhema et al, 2018; Rashid et al, 2020; Hwang et al, 2021; Xu et al, 2021; Singh, 2021; Alzaydi, 2023; Agarwal & Dhingra, 2023; Chao et al, 2023
organizational, work simplification	Wind, 1970
cost	Zhang et al, 2018; Hwang et al, 2021
delay of reward, intertrial interval, and magnitude of reward	Knouse, 1986
national identity, Sex, work individualism	Ali et al, 1993

Brand love	Anggara et al, 2023
Decision-making style segments, purchase frequencies	McDonald, 1993
satisfaction	Bloemer & Kasper, 1995; Kandampully & Suhartanto, 2000; Luarn & Lin, 2003; Anderson & Srinivasan, 2003; Chang, & Chen, 2009; Casaló et al, 2010; Lu et al, 2010; Haghghi et al, 2010; Liua et al, 2011; Erciş et al, 2012; Liu et al, 2012; Keshavarz & Nezakati, 2013; Aksoy et al, 2013; Gamboa & Gonçalves, 2014; Lin et al, 2015; Keshavarz & Hareeza Ali, 2015; Kim et al, 2016; Thakur, 2016; Chen & Wang, 2016; Berjoyo et al, 2016; El-Adly & Eid, 2016; Lee & Wong, 2016; Calisir et al, 2016; Han & Kim, 2017; Srivastava & Rai, 2018; El-Adly, 2019; Cakici et al, 2019; Hwang et al, 2021; Singh, 2021; Alzaydi, 2023; Wong et al, 2023; Agarwal & Dhingra, 2023; Zhang et al, 2023; Chao et al, 2023
motivation	Bloemer & Kasper, 1995; Anderson & Srinivasan, 2003
interpersonal relationship	Macintosh & Lockshin, 1997
trust	Macintosh & Lockshin, 1997; Luarn & Lin, 2003; Anderson & Srinivasan, 2003; Gefen, 2009; Lu et al, 2010; Liua et al, 2011; Erciş et al, 2012; Gamboa & Gonçalves, 2014; Human & Naudé, 2014; Lam & Shankar, 2014; Castaldo et al, 2016; Bilgihan, 2016; Lee & Wong, 2016; Hwang et al, 2021; Xu et al, 2021; Cardoso et al, 2022; Yuen et al, 2023; Yang et al, 2023; Chao et al, 2023
commitment	Macintosh & Lockshin, 1997; Luarn & Lin, 2003; Čater & Čater, 2010; Erciş et al, 2012; Gamboa & Gonçalves, 2014; Human & Naudé, 2014; Lee & Wong, 2016
Loyalty programs	Sharp & Sharp, 1997
Relationship marketing	Bowen & Shoemaker, 1998
image	Kandampully & Suhartanto, 2000; Kressmann et al, 2006; Janita & Miranda, 2013; Campón-Cerro et al, 2016; Xhema et al, 2018; Lai, 2019; Xu et al, 2021; Singh, 2021; Xu et al, 2022; Wong et al, 2023; Zhou et al, 2023
consumers' goals in visiting a website (task or experiential), characteristics of the site	Holland & Baker, 2001
nostalgia	Chen et al, 2020;
customization	Srini. Et al, 2002; Wong et al, 2009
contact interactivity, cultivation, care	Srini. Et al, 2002

Symbolic consumption	Rincón et al, 2023
community	Srini. Et al, 2002; Jaiswal et al, 2010; Casaló et al, 2010
delight	Ali et al, 2018; Lee & Park, 2019
choice	Srini. Et al, 2002
equity	Lee & Park, 2019
convenience	Srini. Et al, 2002; Anderson and Srinivasan, 2003; Thakur, 2016
reputation	Lai, 2019; Wong et al, 2023
character	Srini. Et al, 2002
perceived value	Luarn & Lin, 2003; Anderson & Srinivasan, 2003; Kim & Niehm, 2009; Gamboa & Gonçalves, 2014; Lam & Shankar, 2014; Picón-Berjoyo et al, 2016; Wu & Lin, 2016; Han et al, 2017; El-Adly, 2019; Singh, 2021, Yuen et al, 2023
experience	Bennett et al, 2005; Liu et al, 2012; Keshavarz & Nezakati, 2013; Su et al, 2016; Thakur, 2016; Bilgihan, 2016; Lee & Park, 2019; Hariyanti & Pitoyo, 2020; Anggara et al, 2023
Brand awareness	Xu et al, 2021
brand	Chrysochou et al, 2012; Anik & putri, 2014; Rubio et al, 2016; Yeh et al, 2016; Wong et al, 2023
self-congruity	Liu et al, 2012
cultural difference	Aksoy et al, 2013
happiness	Seiauskiene et al, 2015
Brand authenticity	Xu et al, 2022
dedication	Lina et al, 2015
physical setting	Ali et al, 2016
demographic variables	Dong et al, 2011; McDonald, 1993; Jiang & Zhang, 2016
market characteristics	Dong et al, 2011
age	Xu et al, 2022
financial risks	Casidy & Wymer, 2016
switching costs	Berjoyo et al, 2016; Chang, & Chen, 2009; Xhema et al, 2018

As indicated in the table above, in reputable research conducted from 1974 to the present, influential variables affecting loyalty in various industries such as:

Price, attitude, attachment, quality, organizational & work simplification, delay of reward, intertrial interval, and magnitude of reward, national identity, Sex, work individualism, Decision-making style segments, purchase frequencies, brand authenticity, satisfaction, cost, motivation, interpersonal relationship, trust, commitment, Loyalty programs, Relationship marketing, image, age, consumers' goals in visiting a website (task or experiential), characteristics of the site, customization, brand love, contact interactivity, delight, cultivation,

care, community, symbolic consumption choice, convenience, character, perceived value, experience, equity, brand, self-congruity, cultural difference, happiness, dedication, physical setting, demographic variables, reputation, nostalgia, market characteristics, brand awareness, financial risks, switching costs).

Additionally, from the previous researches, several theories have been found to support the loyalty. Including: Theory of respondent action, Expectation-Disconfirmation Theory, Theory of limited resources, Discretionary loyalty, Cherry picking behavior, Household production theory, Undermanning theory, Inference theory, Attribution theory, Stimulus-organism-response theory, and Equity theory.

The results of these studies can provide a fundamental framework for researchers in subsequent research, upon which they can have a comprehensive encyclopedia in the field of loyalty.

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