

CUSTOMER LOYALTY: ANTECEDENTS, APPROACHES AND INFLUENCES OF CULTURE AND RELIGION

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ABSTRACT

This study sheds light on customer's loyalty as an important marketing outcome that researchers should examine regularly due to its theoretical and practical implications. The study highlights the approaches and antecedents of customer's loyalty that should be taken into consideration. In addition, researchers are directed to properly operationalize customer's loyalty based on the research context and objectives in order to measure loyalty relationships consistently. The present study concludes that integrating cultural and religious influences into existing models would enhance customer's loyalty. A review of literature shows that researchers have presented several loyalty models based on particular research contexts to provide a better understanding on the concept. It is hoped that the suggestions provided in the paper would inspire future researchers in developing effective loyalty models.

Keywords: customer loyalty, loyalty antecedents, loyalty approaches, religion, culture

INTRODUCTION

Customer's loyalty is regarded as a long term and significant intangible asset (Jiang and Zhang, 2016; Kandampully *et al.*, 2015). Saturated markets lead companies to re-focus on customer's loyalty to preserve their existing customers (Kim *et al.*, 2016). A review of the literature shows that customer's loyalty leads to several advantages, such as, spreading positive words of mouth (Bowen and Chen, 2001; Kandampully *et al.*, 2015; Koteswara *et al.*, 2015), creating emotional and long-term relationships with customers in the marketplace (Ruiz-Mafe *et al.*, 2014), charging premium prices (Kim *et al.*, 2016; Kandampully *et al.*, 2015), cost reduction (Alam *et al.*, 2012; Bowen and Chen, 2001; Murali *et al.*, 2016; Murtiasih *et al.*, 2014), generating more sales (Martínez, 2015; Murtiasih *et al.*, 2014; Dölarslan, 2014; Thakur, 2014), making more profits (Keshvari *et al.*, 2015; Murtiasih *et al.*, 2014; Oliver, 1999), customers would have less willingness to shop around (Bowen and Chen, 2001), with offering frequent visits to preferred brands (Koteswara *et al.*, 2015; Martínez, 2015), and finally customers would recommend their preferred products and brands to others in the marketplace (Koteswara *et al.*, 2015).

Customers might say "*I trust this brand*", "*I like this outlet*", or "*I believe in this firm*" as a way to describe their commitments (Hawkins and Mothersbaugh, 2013). Loyal customers are emotionally committed to their preferred products and brands (Amin *et al.*, 2013; Hawkins and Mothersbaugh, 2013). Loyal customers might have strong positive feelings (*e.g.* love and deep affection) towards preferred products and brands (Fraering and Minor, 2013), and they might also have friendship connections with their preferred brands (Hawkins and Mothersbaugh, 2013).

It has been observed that studying customer's loyalty is vital due to its implications (Haryanto *et al.*, 2016). Marketers consider customer's loyalty as an important marketing outcome (Ali *et al.*, 2016; Kim *et al.*, 2016; Lariviere *et al.*, 2014) that needs further and regular examinations. A recent review of the literature reveals that marketing scholars are recommended to examine additional loyalty factors to improve the existing loyalty models (*e.g.* Abu-alhaija *et al.*, 2018; Abu-Alhaija *et al.*, 2017; Bowen and McCain, 2015; Keshvari *et al.*, 2015; Moreira and Silva, 2015; Sayani, 2015; Srivastava, 2015). This paper aims to provide a summary review on customer's loyalty concept. It focuses on the key factors and perspectives that can assist scholars in creating and enhancing customer's loyalty.

LITERATURE REVIEW

Customer's Loyalty

Scholars have presented different definitions for customer's loyalty (Ali *et al.*, 2016; Oliver, 1999; Schiffman and Kanuk, 2003). In marketing, the loyalty concept refers to a customer's commitment to re-purchase a favorite products regularly in the future (Amin *et al.*, 2013; Kursunluoglu, 2014). A customer's preference for a specific brand is also referred to as loyalty (Rooij, 2015). More importantly, Oliver (1999) defined customer's loyalty as "*a deeply held commitment to rebuy or re-patronize a preferred product/service consistently in the future, thereby causing repetitive same-brand or same brand-set purchasing, despite situational influences and marketing efforts having the potential to cause switching behavior*" (p.34). Marketing scholars have generally accepted Oliver's definition (Chou *et al.*, 2015). This definition represents both attitudinal and behavioral measures of loyalty (Felix, 2014).

Different descriptions of customer's loyalty are found in the marketing literature as researchers presented several loyalty models based on various perspectives and dimensions (Schiffman and Kanuk, 2003). A review of the literature reveals that marketing scholars define customer's loyalty based on the research objectives and contexts. According to Chou *et al.*, (2015), the loyalty concept has been investigated from different perspectives. In this regard, marketing scholars have addressed customer's loyalty either as attitudinal loyalty (*e.g.* Casidy

and Wymer, 2016), behavioral loyalty (*e.g.* Thaichon and Jebarajakirthy, 2016), or composite loyalty (*e.g.* Prentice and Wong, 2016) and based on the research aims.

Customer's loyalty is essential for various companies due to its important role in creating sustainable competitive advantages (Jiang and Zhang, 2016; Kursunluoglu, 2014; Murtiasih *et al.*, 2014; Wu and Ai, 2016). There are two types of customer's loyalty, namely active-loyalty and passive-loyalty (Kandampully *et al.*, 2015). In the marketplace, companies can have active and passive loyal customers. Both types are important, but active loyalty (sharing information and experiences with others) seems to be more important based on the widespread usage of internet and social media applications (Kandampully *et al.*, 2015). In this regard, nobody can question the significance of word of mouth (WOM) as customers give more credibility to personal information (Bowen and Chen, 2001). Modern customers depend heavily on online-reviews in making their purchasing decisions (Kandampully *et al.*, 2015). Positive WOM can strengthen a company's reliability and minimize customer's perceived risk (Bowen and Chen, 2001). According to Kandampully *et al.* (2015), modern companies changed their traditional view by considering customers as "co-creators of value" due to their ability to support brands. Loyal customers are described as a part-time sales force (Bowen and Chen, 2001), and can also serve as effective brand ambassadors through social networks and channels (Kandampully *et al.*, 2015).

Loyalty Approaches

As mentioned earlier, Marketing scholars have used three distinct approaches in measuring customer's loyalty: 1) attitudinal approach, 2) behavioral approach, and 3) integrated approach (Bowen and Chen, 2001; Chang *et al.*, 2009). Loyalty construct consists of attitudinal and behavioral measures (Amin *et al.*, 2013; Ha *et al.*, 2011; Kandampully *et al.*, 2015; Kaura *et al.*, 2015; Lee and Goudeau, 2014; Rooij, 2015; Ruiz-Mafe *et al.*, 2014; Taylor *et al.*, 2004). A review of the literature shows that most recent studies have used the composite approach (integrated) to measuring customer's loyalty as illustrated in Table 1.

Table 1: Loyalty Approaches

Studies	Dependent Variable	Loyalty Approach: Items
Prentice and Wong,(2016)	Customer Loyalty	Composite: 7 items
Casidy and Wymer (2016)	Customer Loyalty	Attitudinal 3 items
Chen <i>et al.</i> (2016)	Buyer Loyalty	Composite: 5 items
Stathopoulou and Balabanis(2016)	Store Loyalty	Composite: 5 items
Bilgihan(2016)	Customer Loyalty	Composite: 3 items
Kim <i>et al.</i> (2016)	Seniors Loyalty	Composite:4 items
Haryanto <i>et al.</i> (2016)	Brand Loyalty	Composite: 4 items
Kwenye and Freimund(2016)	Tourists Loyalty	Composite: 6 items
Pinkus <i>et al.</i> (2016)	Visitor Loyalty	Composite: 4 items
Ipek <i>et al.</i> (2016)	Store Loyalty	Composite: 3 items
Wu(2016)	Destination Loyalty	Composite: 4 items
Campón-Cerro <i>et al.</i> (2016)	Tourist loyalty	Composite: 5 items
Heo and Lee(2016)	Student Loyalty	Composite: 4 items

Yoo and Park(2016)	Brand Loyalty	Composite: 3 items
Akhoondnejad(2016)	Tourist Loyalty	Composite: 3 items
Calisir <i>et al.</i> (2016)	Passenger Loyalty	Composite: 3 items
Pereira <i>et al.</i> (2016)	Customer Loyalty	Composite: 3 items
Lee(2016)	Visitor Loyalty	Composite: 3 items
Dwivedi and Merrilees(2016)	Consumer Loyalty	Composite: 4 items
Thaichon and Jebarajakirthy(2016)	Customer Loyalty	Behavioral: 3 items

Attitudinal Loyalty

Attitudinal loyalty represents a customer's positive attitudes towards a preferred product (Kassim and Abdullah, 2010; Kaura *et al.*, 2015). Attitudinal loyalty also refers to "*a personal attitude which is psychological and sensation oriented*" (Kursunluoglu, 2014, p. 531). For instance, Casidy and Wymer (2016) viewed customer's loyalty as an attachment feelings towards particular products and brands (attitudinal approach). A review of the literature reveals that the attitudinal loyalty includes emotional attachment (Bowen and McCain, 2015; Bowen and Chen, 2001), psychological involvement (Chang *et al.*, 2009), positive word of mouth (Chang *et al.*, 2009; Kassim and Abdullah, 2010), and positive feelings (Kursunluoglu, 2014). Bowen and McCain (2015) stated that attitudinal loyalty is concerned with allegiance, engagement, and sense of loyalty. It also determines customers' intentions (Kassim and Abdullah, 2010), and focuses on their commitment and behavioral intentions (Lee and Goudeau, 2014).

Attitudinal loyalty leads to behavioral loyalty, and the relationship between attitudinal and behavioral loyalty is positive (Lee and Goudeau, 2014). In the same vein, attitudinal loyalty mediates the relationship between service quality dimensions and behavioral loyalty (Quach *et al.*, 2016). Lee and Goudeau (2014) found that hedonic-attitudes influence attitudinal loyalty, which in turn affects behavioral loyalty. These findings show the importance of attitudinal loyalty in customer's decision to re-purchase specific products (Lee and Goudeau, 2014). Kassim and Abdullah (2010) argued that a customers' buying intentions may get stronger as their attitude become more favorable. On the other hand, attitudinal loyalty does not always lead to behavioral loyalty (re-purchasing behavior) (Bowen and McCain, 2015; Lee and Goudeau, 2014). For instance, Bowen and Chen (2001) provide interesting cases where customers had favorable attitudes towards a particular hotel, but they chose another hotel due to financial considerations. This example shows that attitudinal loyalty is not always a guarantee for behavioral loyalty. This implies that, attitudinal loyalty is absolutely important but sometimes it is not enough to measure customer's loyalty. In sum, customers might not buy what they like due to various reasons and circumstances.

Behavioral Loyalty

Emotional loyalty refers to a word of mouth (*e.g.* willingness to recommend), whilst behavioral loyalty refers to retention intentions (*e.g.* continuing using) (Kassim and Abdullah, 2010). Behavioral loyalty reflects a consistent and repetitive purchase behavior (Bowen and Chen, 2001; Kursunluoglu, 2014). Behavioral loyalty measures the possibility of purchase, rate of purchase, and frequency of purchase (Chang *et al.*, 2009). In this regard, actual buying behaviors, expenses amounts, purchasing records, and repetitive purchases of preferred products represent behavioral loyalty (*e.g.* Amin *et al.*, 2013; Bowen and McCain, 2015; Kaura *et al.*, 2015; Kursunluoglu, 2014; Ruiz-Mafe *et al.*, 2014; Thakur, 2014).

Some researchers viewed customer's behavioral intentions as attitudinal loyalty (e.g. Lee and Goudeau, 2014), whilst others viewed customer's buying intentions as a behavioral loyalty (e.g. Kassim and Abdullah, 2010). According to Kassim and Abdullah(2010), buying and re-buying intentions capture behavioral loyalty. Lee and Goudeau(2014) stated that behavioral loyalty emerges when behavioral intentions are transformed into purchasing behavior (action). More specifically, behavioral loyalty in the work of Lee and Goudeau(2014) was measured using only two open-ended questions. These were: "*on average, how much do you spend on organic foods for you and your household in a month?*" and "*On average, how many items of organic foods do you buy in a month?*". These researchers measured behavioral loyalty through a) amount of money, and b) number of items. In addition, they stated that attitudinal loyalty influences behavioral loyalty. However, behavioral loyalty does not necessarily reflect a customer's true commitment (Bowen and Chen, 2001; Bowen and McCain, 2015). For instance, customers may stay at specific hotel just because of its convenient location (Bowen and Chen, 2001). This view shows that purchasing or re-purchasing behavior might not indicate customer's attitudinal loyalty.

Composite Loyalty

Customer's loyalty is a complex concept (Bowen and Chen, 2001; Dick and Basu, 1994; Taylor *et al.*, 2004), and researchers should consider it as multi-faceted concept (Dick and Basu, 1994). Customer's loyalty is a combination of positive attitudes and repeat purchase behavior (Bowen and Chen, 2001; Kaura *et al.*, 2015; Ruiz-Mafe *et al.*, 2014); this conceptualization includes the customers' willingness to recommend products to others and repeat purchases (Kaura *et al.*, 2015). In this regard, Bowen and Chen (2001) adopted composite measurements to measure customers' loyalty by operationally defining loyal customers as customers who 1) have positive attitudes towards a particular company, 2) have commitment to re-purchase products, and 3) willing to recommend products to others. In sum, composite loyalty includes attitudinal and behavioral loyalty (Bowen and Chen, 2001; Chang *et al.*, 2009).

Composite measurements can be used effectively to measure customer's loyalty (Amin *et al.*, 2013; Bowen and Chen, 2001; Bowen and McCain, 2015) and to identify loyalty relationships (Taylor *et al.* 2004). Viewing customer's loyalty as a composite measurement can help to minimize the model complexities (Ranganathan *et al.*, 2013). According to Dick and Basu(1994), integrating customer's attitudes into the loyalty model (patronage-behavior) would enhance its predictive power. Marketing researchers are advised to conceptualize customer's loyalty as a multi-dimensional concept that includes attitudinal and behavioral measures, as this conceptualization can provide a better understanding of customer's loyalty (Casidy and Wymer, 2016). In relation to this, customer's loyalty was measured using composite scales in several business fields, such as, fashion retailing (Stathopoulou and Balabanis, 2016), tourism products (Ruiz-Mafe *et al.*, 2016), online shopping (Chen *et al.*, 2016), casino services (Prentice and Wong, 2016), motor dealership (Nyadzayo and Khajehzadeh, 2016), bike traveling (Han *et al.*, 2017), and golf tourism (Wu and Ai, 2016).

Exclusivity in Customer's Loyalty

Multi-brand loyalty is a real phenomenon (Felix, 2014). Customers can be loyal simultaneously towards several brands within the same product category (Felix, 2014; Taylor *et al.*, 2004) due to various reasons, such as, family habits, personal experiences, and perceived freedom (Felix, 2014). Customers might choose different brands based on purchase occasion (Taylor *et al.*, 2004). In this regard, Jordanian viewers can be loyal towards several satellite TV channels due to different satellite needs (e.g. cognitive, religious, and entertainment programs) and occasions (e.g. workday vs holiday). Jordanian viewers may choose to watch Aljazeera TV news channel to satisfy their cognitive needs. On the other hand, they might watch MBC2 at another time to

satisfy their entertainment needs and without experiencing any conflict based on their watching needs (Obeidat & Abulhaija, 2013).

Managers perceive multi-brand loyalty as an undesirable loyalty state (Felix, 2014). Taylor *et al.* (2004) stated that there is a need to integrate the fact of multi-brand loyalty into marketing plans and policies. In this regard, practitioners can employ five approaches to avoid this kind of loyalty: 1) creating distinctive product features and unique brand personality, 2) extending the product lines to meet customers' needs, 3) using influential marketing communications especially in terms of effective advertising and sales promotions, 4) making the products available at customers convenience, and 5) understanding the cultural contexts of target markets (Felix, 2014). In sum, marketers should be aware of multi-brand loyalty and its practical implications. This loyalty concept must be also integrated into consumer's behavior research due to its significance (Felix, 2014).

Loyalty Categories

Marketing scholars have presented different classifications of loyalty factors. More specifically, loyalty antecedent factors were categorized into three groups: 1) cognitive factors (evaluations and beliefs), 2) affective factors (customer's feelings), and 3) conative factors (behavioral compositions) (Dick and Basu, 1994). Another classification presented by Kandampully *et al.* (2015) where the loyalty factors were classified into two groups: 1) the antecedents which have been usually considered in loyalty studies, such as, perceived service quality, customer's satisfaction, and customer's commitment, 2) the antecedents which have appeared in recent loyalty studies, such as, customer's engagement, employee's engagement, and brand experience. According to Oliver (1999), marketers should consider three important factors to enhance customer's loyalty, namely, 1) product superiority (product force), 2) customer's willingness to defend the brands (personal force), and 3) support from social backgrounds (social force). In this regard, removing any of these forces can lower customer's resistance to competitive persuasions, and customers can have a superficial loyalty behavior. A review of the literature shows that marketing scholars were advised to consider all these groups of loyalty factors and depending on the research context in order to eventually improve the existing loyalty models.

Loyalty Antecedents

Recognizing determinants of customer's loyalty is an important research direction (El-Adly and Eid, 2016). A review of the literature shows that several factors have an influence on customer's loyalty, such as, customer experience (Srivastava and Kaul, 2016), customer engagement (Thakur, 2016), customer delight (Ali *et al.*, 2016), attitudes (Ruiz-Mafe *et al.*, 2014), value co-creation behavior (Cossío-Silva *et al.*, 2016), complaints handling (Wah Yap *et al.*, 2012), service personalization (Ball *et al.*, 2006), customization (Coelho and Henseler, 2012), contextual variables (Shukla, 2009), place attachment (Kwenye and Freimund, 2016), perceived enjoyment (Su *et al.*, 2016), information quality (Thaichon and Jebarajakirthy, 2016), social influence (Saleem *et al.*, 2016), emotional intelligence (Saleem *et al.*, 2016), emotional commitment (Heo and Lee, 2016), desire (Han *et al.*, 2017), empathy (Ansari and Riasi, 2016), mall environment (El-Adly and Eid, 2016), and private label usage (Ipek *et al.*, 2016). Table 2 shows other important loyalty antecedents.

Table 2: Loyalty Antecedents

Loyalty Antecedents	Previous Studies
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Perceived Service Quality	(Akhoondnejad, 2016; Al-hawari, 2015; Campón-Cerro <i>et al.</i> , 2016; Debata <i>et al.</i> , 2015; Dehghan <i>et al.</i> , 2014; Black <i>et al.</i> , 2014; Heo and Lee, 2016; Kasuma <i>et al.</i> , 2016; Kursunluoglu, 2014; Murali <i>et al.</i> , 2016; Pinkus <i>et al.</i> , 2016; Silva and Goncalves, 2016; Srivastava, 2015; Thaichon <i>et al.</i> , 2014)
Customer's Satisfaction	(Akhoondnejad, 2016; Akinci <i>et al.</i> , 2015; Castaldo <i>et al.</i> , 2016; Chou <i>et al.</i> , 2015; Dehghan <i>et al.</i> , 2014; El-Adly and Eid, 2016; Han <i>et al.</i> , 2017; Kashif <i>et al.</i> , 2015; Kaura <i>et al.</i> , 2015; Keshvari <i>et al.</i> , 2015; Kursunluoglu, 2014; Lariviere <i>et al.</i> , 2014; Martínez, 2015; Pinkus <i>et al.</i> , 2016; Dölarslan, 2014; Silva and Goncalves, 2016; Thakur, 2014, 2016)
Trust	(Akhoondnejad, 2016; Amin <i>et al.</i> , 2013; Bilgihan, 2016; Castaldo <i>et al.</i> , 2016; Heo and Lee, 2016; Kursunluoglu, 2014; Martínez, 2015; Moreira and Silva, 2015; Ruiz-Mafe <i>et al.</i> , 2014; Silva and Goncalves, 2016; Thaichon <i>et al.</i> , 2014; Thakur, 2014; Tsotsou, 2016)
Customer Perceived Value	(Akhoondnejad, 2016; Campón-Cerro <i>et al.</i> , 2016; Alonso-Almeida <i>et al.</i> , 2014; El-Adly and Eid, 2016; Han <i>et al.</i> , 2017; Keshvari <i>et al.</i> , 2015; Kursunluoglu, 2014; Dölarslan, 2014; Silva and Goncalves, 2016; Srivastava, 2015)
Customer Brand Attachment	(Prentice and Wong, 2016)
Switching Barriers	(Ansari and Riasi, 2016; Kim <i>et al.</i> , 2016)
Image	(Akroush <i>et al.</i> , 2016; Campón-Cerro <i>et al.</i> , 2016; Martínez, 2015; Wu, 2016)
subjective norms	(Ruiz-Mafe <i>et al.</i> , 2016; Yarmen <i>et al.</i> , 2016)
Positive and Negative Emotions	(Bilgihan <i>et al.</i> , 2016; Chen <i>et al.</i> , 2015; Ruiz-Mafe <i>et al.</i> , 2016)
Commitment	(Lariviere <i>et al.</i> , 2014; Ndubisi, 2007; Thaichon and Jebarajakirthy, 2016)

Customer's loyalty has been examined in different business contexts, such as, organic foods (Lee and Goudeau, 2014), casino services (Prentice and Wong, 2016), smart phones (Kim *et al.*, 2016), shopping mall (El-Adly and Eid, 2016), airlines services (Jiang and Zhang, 2016), hotel services (Casidy and Wymer, 2016), theme parks (Ali *et al.*, 2016), social network sites (Kim *et al.*, 2016), insurance (Ansari and Riasi, 2016), cosmetics (Omar, and Wahid, 2007), cable TVs (Coelho and Henseler, 2012), railways (Dölarslan, 2014), halal foods (Jamal and Sharifuddin, 2015), healthcare (Yarmen *et al.*, 2016), and beverages (Alam *et al.*, 2012). A review of the literature reveals that scholars were interested in examining customer's loyalty in terms of specific contexts due to its important theoretical and practical implications. In this regard, popularity, attractiveness, and significance are essential criteria for choosing particular research context.

Indirect Relationships

"An indirect effect is the effect of one variable on another that is mediated by at least one other variable in a model" (Ha *et al.*, 2011, p. 683). A review of the literature reveals that researchers

need to go beyond direct relationships in examining customer's loyalty models. Ha *et al.* (2011) opine that researchers employ two approaches in examining customer's loyalty. The first approach examines the direct influence of various factors on the loyalty concept, whilst the second approach examines the indirect influence of various factors on the loyalty concept through specific mediating variables, such as, perceived service quality and customer's satisfaction. Examining the loyalty concept through indirect approach might highlight overlooked effects and relationships.

Akinci *et al.* (2015) are of the opinion that several marketing researchers have examined the direct or simple cause and effect relationship between customer's behavior and different research constructs (e.g. perceived service quality and customer's satisfaction). As a result of these already existing researches, further studies that investigate these relationships in depth by examining the interrelationships and indirect influences (intervening factors) have been suggested. Cronin *et al.* (2000) adds that addressing only the direct influences lead to incomplete assessments and decisions. According to Alonso-Almeida *et al.* (2014), investigating only the direct relationships between loyalty and various independent factors may reveal deficient and partial assessments of loyalty relationships. On the other hand, examining the mediating roles of various factors would provide conclusive outcomes and conclusions (Mansori *et al.*, 2015).

Several loyalty studies (e.g. Alonso-Almeida *et al.*, 2014; Ha *et al.*, 2011; Kashif *et al.*, 2015; Kaura *et al.*, 2015; Koteswara *et al.*, 2015; Lee and Goudeau, 2014; Martínez, 2015; Moreira and Silva, 2015; Thaichon *et al.*, 2014; Thakur, 2014) have investigated the mediating roles of different factors on the loyalty concept. These studies have been considered important to provide a better understanding of loyalty relationships. Researchers were also advised to investigate further the mediating roles of relevant factors on loyalty relationships (e.g. Ding and Tseng, 2015; Ha *et al.*, 2011; Kaura *et al.*, 2015). Hussain (2016) argues that, testing the mediating role of customer's satisfaction between various factors and the loyalty concept is a potential avenue for future research. In addition, Keshvari *et al.* (2015) have advised researchers to investigate further the mediating role of customer's satisfaction between service quality and customer's loyalty. Finally, Ha *et al.* (2011) are of the view that examining the indirect effects of various factors on customer's loyalty becomes critical when the direct effects of these factors are found to be insignificant.

Cultural and Religious Perspective

Researchers should examine the behavioral intentions (e.g. customer's loyalty) on a regular basis as customers operate in fluctuating and dynamic environments (Shukla, 2009). A review of the literature as illustrated in Table 2 shows that marketing scholars consider customer's satisfaction, perceived service quality, perceived value, and trust as essential factors in examining customer's loyalty. In relation to this, Taylor *et al.* (2004) stated that developing customer's loyalty requires taking the loyalty's usual antecedents into consideration (e.g. trust, satisfaction, and value) since taking these antecedents individually does not properly create customer's loyalty. Ha *et al.* (2011), opine that developing customer's loyalty needs further exploratory works to identify other relevant factors and scales. The loyalty construct and its possible factors should be examined continuously (Lariviere *et al.*, 2014; Moreira and Silva, 2015; Srivastava, 2015). This call is in line with those of Ha *et al.* (2011) who stated that researchers should include other factors to improve the existing loyalty models.

It has been observed in the literature that other important factors have been given a little research attention. Examples are the influences of culture and religion. According to Jamal and Sharifuddin (2015), limited studies examined the influences of culture and religion on customer's responses. More specifically, there have been limited studies that examined the

influence of culture on customer's loyalty (Haryanto *et al.*, 2016; Jamal and Sharifuddin, 2015; Kassim and Abdullah, 2010; Kasuma *et al.*, 2016; Pandey *et al.*, 2015). Lee and Wong (2016) states that scholars should examine the role of culture in loyalty model. This direction may provide a better and further understanding on existing loyalty models (Kassim and Abdullah, 2010; Lee and Wong, 2016). Researchers are also advised to examine the influences of cultural issues and dimensions on customer's loyalty (Haryanto *et al.*, 2016; Kassim and Abdullah, 2010; Kasuma *et al.*, 2016). According to Agag and El-Masry (2016), it would be interesting to examine the effects of cultural orientation and religiosity on customer's loyalty models.

Examining the religious influences on customer's loyalty has received little research attention (Alam *et al.*, 2012; Bachleda *et al.*, 2014; Jamal and Sharifuddin, 2015; Kasuma *et al.*, 2016; Siala, 2013; Swimberghe *et al.*, 2009). This may explain the reason why marketing researchers were advised to examine customer's loyalty from religious perspectives (*e.g.* Abu-alhaija *et al.*, 2018; Abu-Alhaija *et al.*, 2017; Agag and El-Masry, 2016; Alam *et al.*, 2012; Butt and Aftab, 2013; Essoo and Dibb, 2004; Gayatri and Chew, 2013; Jamal and Sharifuddin, 2015; Kasuma *et al.*, 2016; McDaniel and Burnett, 1990; Parida and Sahney, 2017). More specifically, researchers are also advised to integrate religious influences into existing loyalty models to provide a better understanding of the concept (Abu-alhaija *et al.*, 2018; Abu-Alhaija *et al.*, 2017; Alam *et al.*, 2012; Essoo and Dibb, 2004; Tang and Li, 2015).

CONCLUSIONS AND FURTHER RESEARCH DIRECTIONS

Service providers should shift their attention from customers' attraction to customers' retention which primarily concentrates on customer's loyalty (Mittal *et al.*, 2015). Scholars have conceptualized customer's loyalty either as attitudinal, behavioral, or composite measurements based on the research perspectives and objectives. In this regard, using only attitudinal or behavioral measures may not indicate the true loyalty status due to customer's situations and circumstances. In sum, using composite measurements is regarded as an advisable procedure to measure customers' loyalty in terms of their attitudes and actual purchase behaviors.

As discussed earlier, there are several groups of loyalty factors and marketers should take these groups into their considerations based on the research contexts to have a consistent and solid customer's loyalty. Scholars have admitted that adding other factors would enhance the explanatory power of the existing loyalty models (*e.g.* Maggioni, 2016; Kwenye and Freimund, 2016; Silva and Goncalves, 2016), and marketing researchers have been presenting loyalty models to aid them in the effective understanding of customer's loyalty formation and enhancement. In relation to this, researchers examine on regular bases, customer's loyalty due to its significance (Bowen and McCain, 2015) and in terms of particular research contexts to provide a better understanding on the concept. Thus, scholars are advised to conduct more research to provide proper and predictive loyalty models for various products and settings in order to eventually create and enhance customer's loyalty.

"The consumer decision making process for service products is best modeled as a complex system that incorporates both direct and indirect effects on behavioral intentions" (Cronin *et al.*, 2000, p. 210). A review of the literature reveals that little attention has been given to examine loyalty factors indirectly (mediating roles). Marketing researchers have advocated for further studies examining the direct and indirect relationships of loyalty factors. In addition to this, researchers were advised to examine the roles of religion and culture in customer's loyalty due to their increasing significance. These research attempts would establish a better understanding of existing loyalty models and relationships.

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