

Research Article

A Study on Electronic Marketing and Customer Loyalty of Small and Medium Enterprises in Rwenzori Region

Suuna Thomas* , Perez Nimusima , Kadhiri Mohamedi Rwambale ,
Priscilla Tibihikirra , Moreen Niwaha 

Department of Business Administration, Faculty of Business and Management Sciences, Mountains of the Moon University, Fort Portal, Uganda

Abstract

Small and medium enterprises (SMEs) have continued to face customer retention challenge which has been escalated by the changing customer product information needs. This study was conducted to examine the relationship between electronic marketing and customer loyalty among service firms in Rwenzori region. The study took a cross-sectional design which was quantitative in nature. Out of 170 small and medium enterprises operating in Kabarole, and Kyenjojo districts a sample of 118 was determined in accordance with Krejcie & Morgan sample determination table. Data was collected using questionnaires which were self-administered physically by the researchers. Necessary instrument validity and reliability checks were conducted and later subjected data to parametric assumptions' test which informed the choice of data analysis methods. 110 out of 118 questionnaires distributed were returned but only 78 were error free constituting a 71 percent response rate. Study findings indicate that electronic marketing has a positive and significant relationship with Customer loyalty among service firms in these two districts in Rwenzori region ($r = .480, p < .01$; $r = .616, p < .01$; and $r = .539, p < .01$). This finding implies that the more firms accept, use and adopt latest communication technologies, the more the repurchase effects on the side of their customers. Since customer behaviour differ across industries and in different buying context, future studies should look at antecedents and consequences of customer loyalty in none service setting.

Keywords

Customer Loyalty, Purchase, Repurchase, Electronic Communication, Customer, Service Industry

1. Introduction

The question of how business firms create value for their customers, and how customers behave in response, still remain as an area of heated debate in customer relationship management literature [1, 2]. One of the outcomes of such customer-focused competitive marketing value creation strategy is customer loyalty. In this study customer loyalty is used to refer to a tendency by which a “customer buys a

product or service repeatedly, and he/she holds appropriate and positive attitude towards goods and services of the company” [3]. It is seen as an outcome of a firm's positioning strategy that sets it apart from other similar service providers in the same industry. The study of Nimusima, P. et al. have shown that as part of competition management, firms should base their market creation value philosophy on leveraging the

*Corresponding author: suunathomas@gmail.com (Suuna Thomas)

Received: 27 May 2024; **Accepted:** 13 June 2024; **Published:** 30 August 2024



Copyright: © The Author(s), 2024. Published by Science Publishing Group. This is an **Open Access** article, distributed under the terms of the Creative Commons Attribution 4.0 License (<http://creativecommons.org/licenses/by/4.0/>), which permits unrestricted use, distribution and reproduction in any medium, provided the original work is properly cited.

power of dimensions that are most appealing to their market needs [4]. In no equal measure this study directly or indirectly links not only antecedents but also consequences of value creation on market behavior (repurchase) where customer loyalty is an outcome of this relationship. According to relationship literature, customer loyalty management embeds all actions that firms do to change the image quality of their products in the eyes of the customer [5]. The study capitalizes on the premise that a satisfied customer will always be loyal to the brand [6]. A customer is able to buy today and come again tomorrow because of the quality impression; he/she has on the service provider. Of course actual customer purchase experience cannot be explained by one factor, making customer loyalty a multi-dimensional construct. The pre and post purchase memory effect that digital messages make on the customer's purchase behavior is the paper's key argument [7].

There has been an ardent change in people's life styles consequent to economic, business and technological developments; where customer's shopping behavior is influenced by a flux of business information from all corners since he/she is more connected than any time before [8]. The firms that aim at maintaining competitive advantage therefore must invest in understanding the psychology of virtual customers. However other firms still see opportunity in traditional stores by investing in understanding instinct choices consumer's make in physical selling environment. Hollebeek observes that customer acquisition does not in any way equate or translate to business success in the long run [9]; seemingly related to what Kotler & Gary postulate "it is much less expensive to retain current customer than to seek new ones" [10]. In customer loyalty management literature there is seemingly a mixture of antecedents and outcomes that deserve serious scrutiny from all fronts. To get the customer to patronize and rebuy a preferred product or service consistently is an outcome of several marketing efforts which one study cannot exhaust. Of course certain outcomes occur at a firm level while others happen at a consumer level but all these are intertwined in some way. It's the reason why perhaps Zeithaml makes it an imperative that any firm's customer loyalty program should integrate marketing activities with firm-level performance outcomes, for instance firm value, return on investment, market share and sales measures [11].

In view of what firms today are going through in terms of failure to retain customers, the researchers are meant to think that their customer loyalty programs are wanting! The customer loyalty concept has continued to receive more attention from researchers and practitioners day-in-day-out perhaps because of the considerable propensity to augment the customer base of small and medium enterprises (SMEs) [2, 12]. Apparently however small and medium enterprises today have been characterized by fairly low e-marketing adoption: acceptance and use of latest technology is low [13], contrary to Technology Acceptance theory expectations. The theory assumes that if a firm well accepts, uses and adopts latest technologies, customer

perception of values changes in favor of that firm in question [13]. Indeed customer loyalty literature believes that cash flow of a firm more than grows if sufficient level of investment is made to modify the levels of quality perception, value and satisfaction [14] which electronic messages can influence. There has been a reported profitability impact, albeit short or long term, associated with higher firm value-customer satisfaction relationship [15], despite, the fact that this may vary across industries. The computer technology acceptance, usage and adoption by SMEs in Rwenzori region will hopefully alter their customer purchase/repurchase decision leading to sustainable loyalty. Their marketing initiatives especially the virtual communication ought to touch not only their customers' hearts but also their minds, which augments the word-of-mouth effects as a function of positive customer experience. Seemingly, relationship literature emphasizes online communication as a 21st century most appealing end user management approach, which relies on the power of internet to influence the customer perception on firm value and related public reputation. It is a moment to convey the message about firm product attributes constantly to create memorable experience. Pomirleanu, N. et al., argue that "Internet is a valuable marketing instrument that provides a platform for domestic and international transactions, recently contributing to significant market growth across the globe" [16]. Online customer interfaces are arguably yielding for firms as opposed to reliance on physical environments only [17]. Existing customer lifestyle frameworks are pushing for firm's adjustment in their business models as part of their corporate behavior change where brick-and-click predominate brick-and-mortar. It's a bigger explanation of relationship marketing stance referred to in this study as electronic marketing. The study argues that the extent to which a firm resorts to use of online advertising, electronic customer interface through electronic direct mailing and Customer Interface Quality, will influence customer's perception of value, hence determine the extent to which it achieves customer satisfaction, customer loyalty, sales and profits.

Apparently however, customer loyalty, value and satisfaction literature do not agree on what explains better the purchase or repurchase behaviour of customers across industries. Anderson & Mittal, in their satisfaction-profit chain framework tend to be pessimistic on the results derived from customer loyalty programs arguing that they are incapable of optimizing customer retention and profitability [3]. The hypothesis that improvement in product and service attributes, will lead to customer loyalty and increase in customer retention may not hold in all circumstances. Elsewhere firms' positive efforts to increase overall satisfaction scores have not led to corresponding increases in customer retention outcomes [18]. Other stream of customer loyalty literature has reported that the importance of any influencer of customer perception depends on the length of association a customer has with the service provider [19]. This apparently means that cumulative satisfaction experience impact on the perception quality of the customer today meaning that customer's previous satisfaction experience is a big influencer of repurchase behavior

[20]. One is prompted to base on these inconsistent views to conclude that the debate on customer purchase and repurchase is still ongoing. All this is part of the customer multi-attribute reference dilemma referred to by Mark which until now has remained unanswered by customer behavioral psychologists [21].

When Oliver suggested the 4-stage loyalty model it all seemed well as a customer retention panacea for marketers [22] but with passage of time, the model was criticized on the account of its inability to have application in all selling context [23]. All that notwithstanding, the firm interventions that not only alter the belief, but also affect the interventions and action of the customer seemingly is a potential source of revenue stream related impact. The authors remind the reader that we are in an era where services are more or less the same making it hard for Supermarkets, Tours and Travel Companies, IT Service Provider Companies, Real Estate Companies that were studied to distinguish their market offers; and this gives prominence to management of intangible features especially reputation. This suggests therefore the need to come up with customer loyalty models geared towards manipulation of customer perceptions [24]. Such initiatives according to Ries & Trout would make it possible for such firms' products to well occupy an explicit, distinct and proper place in the customer's mind, compared to their rivals' products and services in the same market [25]. By this the consumer perceives that firm's product is superior on his/her line of product choices in question vis a vis the competitor's brand. It explains a state of customer satisfaction that once attained guarantees relentless growth in revenue thanks to the repeat purchase behavior of the customer. Since loyalty research display differing views in regard to antecedents of customer purchase and repurchase behavior, this study was carried out to examine the relationship between Electronic Marketing and Customer Loyalty among Small and Medium Enterprises in Rwenzori Region. The empirical and theoretical linkages unveiled by this study are with in itself a big contribution, considering the unveiled facts on what these service firms are experiencing. Authors see this piece of work valuable to an array of practitioners across industries. Specifically, this study contributes to the existing Customer Loyalty literature by calling on firms to adopt latest communication technologies as a smart way to firm level customer behavior management. The rest of the paper is organized as follows: Literature review and hypothesis development follows, then methods, results presentation and discussion, and lastly Conclusion, recommendations, theoretical implications and areas for future research.

2. Literature Review and Hypothesis Development

Electronic Marketing and Customer Loyalty

The pre 1990s business environment generated revenue and survived through a production and marketing philosophy

that satisfied customer needs without evoking much of interactive technologies. It means that the firm value creation and preservation process was literally customer information needs' blind. The current marketing dialogue framework embeds processes that measure financial performance through marketing success as a function of how firm value a customer in its service planning and delivery. The consumer environment today of course has become so demanding, where the latest waves of technological developments have altered people's buying behavior from physical to online shopping [8], calling on firms to innovatively shift their attention to the consumer. The internet technology has become a transactional platform enabling the sharing and delivery of key business information locally and internationally. There is a general tendency to buy, sell and transact through internet technologies using phones and computers [26], which leave authors puzzled a bit questioning themselves on what firms should do to well influence purchase and or repurchase behavior of customers.

Close to value based frameworks but equally not far from judgmental perspectives of the customer (decision making), this study model equally draws from the general social psychology of the customer. The customer's rhyme of appreciation of any service feature is a function of the extent to which a firm's choice of application theory is relevant to the context. In this case also a firm making a choice on any new internet technology would impliedly influence customer purchase decision in one way or the other. Though the degree of efficacy in implementing that chosen technology is another area of discussion, the paper argues that if firms well accept, use and adopt latest technologies, positive outcomes are immense as portrayed in the Technology Acceptance Model (TAM) [13]. Of course the contender of the theory predicted that appropriate understanding of customer attitudes would lead to better managerial actions for influencing customer intentions, and this has remained a performance gap for many firms especially their inability to well understand customer' choices. In what is generally known as cognition-affect-conation pattern, the theory assumes that brand-loyalty formation happens in an ascending order. One would however want to know whether brand loyalty-based on information, liking the brand or forming positive attitude, the stage of the consumer showing behavioural commitment to buy or finally conversion of inner intentions into real purchase action are mutually exclusive! The language of the customer ought to be the dancing bits of the firms! Though certain limitations still stand around this theory i.e inability to yield customer satisfaction performance in all context, it's one of the firm-customer behavior prediction theories that has stood a taste of time. It is relatively able to anticipate antecedents of accepting computer technologies on the basis of market demand side beliefs, attitudes and intentions. It has equally been proved successful in rendering sufficient explanation and prediction of firm behavior across a spectrum of domains [27]. The service firms in Rwenzori region however have not assumedly well harnessed the benefits of internet technologies the reason

why they have not been able to win hearts of customers to retain them; which poses an imperative for these service firms to benefit from this theory's assumptions.

There has been unending debate on what causes purchase or even repurchase of a product in any market setting. Accordingly, customer loyalty and satisfaction is reported by Curtis, T et al., to influence purchase intention [6], though repurchase was seen not to be directly related with the level of satisfaction. It is not clear here whether this relationship owes from the way firms interact with their markets. However, quite a number of customer loyalty scholars have purportedly reported a strong relationship that exists between customer loyalty and the communication strategy used by a firm at certain time [2, 7, 16]. Whereas, there is strong belief, that repurchases show customer loyalty, some studies have tended to indicate that in some situations low repurchase rate may not directly indicate disloyalty [28] and vice versa for high repurchase for loyalty. Chatzoglou, P. et al.,'s study report astonishing results, where customers may seemingly be happy with your product but cast their purchase vote elsewhere [29]. The nonlinearity of customer satisfaction-purchase/repurchase behavioural intentions is intriguing asking ourselves why satisfaction may not lead to repurchase [30, 31]. They report that for some consumer groups, changes in their satisfaction ratings may not relate well with their repurchase behavior. Relatedly, Mazhar, M. et al., take a pessimistic stance alleging that customer loyalty programs do not guarantee customer retention in all circumstances [32]. These are a few among other customer loyalty management studies that have shown the degree to which customer value assessment process is difficult. This observation however should not blur managers from instituting customer behavior monitoring strategies. The insights authors draw from Magatef, S. et al.,'s study reenergize our managerial confidence confirming that customer value can be created through electronic marketing [33]. Much as there are numerous coping mechanisms in which business firms manage and survive change forces, the e-marketing is reportedly one of the proven relationship management interventions that influence buyer

perception of value. Surprisingly, a review of the above presented studies shows no consensus on what exactly influence purchase or repurchase behavior of customer; thus, this study hypothesized:

H₁: There is a positive relationship between Electronic Marketing and Customer Loyalty among SMEs in Rwenzori region

3. Materials and Methods

The study took a cross-sectional design which was quantitative in nature. Supermarkets, Tours and Travel Companies, IT Service Provider Companies and Real Estate Companies were the unit of analysis making a total of 170 small and medium enterprises operating in Kabarole, and Kyenjojo districts. Using sample determination table a sample of 118 was determined [34]. Data was collected using questionnaires which were self-administered physically by the researchers at one-time point. A combination of simple random sampling and stratified random sampling techniques were used to select respondents from these firms. After pre-testing the instrument with academic and industry experts, the study did necessary instrument validity and reliability checks (see table 1 below) and later subjected the final survey data to parametric assumptions' test in regard to normality, homogeneity of variance and independence of errors which informed the choice of data analysis methods [35]. 110 out of 118 questionnaires distributed were returned but only 78 were error free constituting a 71 percent response rate. In regard to measurement of study variables it is envisaged that customer loyalty reflect the tendency to buy a service today and come back tomorrow, the positive attitude towards goods and services of the company" [3]. Thus this study perceived customer loyalty as purchase and repurchase behavior a customer may exhibit. On the other hand Electronic Marketing was measured by online advertising, electronic direct mail and customer interface quality [13, 14]. This literary relate to a firm's use of internet technology to influence customer purchase decision process.

Table 1. Reliability and Validity Scores.

Variable Name	No. of Items	Reliability Results (Cronbach's Alpha)	Content Validity Index
Online advertising	3	.803	.731
Electronic direct mailing	3	.746	.715
Customer Interface Quality	3	.792	.728
Customer loyalty	3	.703	.728

Zero-order Pearson correlation technique was used for data analysis, especially in establishing the relationship between the

predictor and outcome variables [36]. This was however preceded by defining the regression model as follows;

$$CL = \beta_0 + \beta_1 EM + e$$

Where, CL= Customer Loyalty, β_0 constant, β_1 EM coefficient for electronic marketing and e is the error term.

4. Results and Discussion

4.1. Results

Demographic profile of respondents

Study results as shown in tables 2 to 5 show frequency distributions in terms of gender, age, education and job experience, respectively.

Table 2. Gender of Respondents.

Gender	Frequency	Percentage (%)
Male	50	45
Female	60	55
Total	110	100

Source: Primary data

Table 3. Age Distribution of Respondents.

Age ranges	Frequency	Percentage (%)
Below 30 years	29	26
31-40 years	51	46
Above 40 years	30	28
Total	110	100

Source: Primary data

Table 4. Educational Qualification of Respondents.

Educational level	Frequency	Percentage (%)
A Level	21	19
Degree	34	31
Postgraduate	23	21
Others	32	29
Total	110	100

Source: Primary data

Table 5. Job Experience of Respondents.

Job Experience	Frequency	Percentage (%)
Below 5 years	47	43
5-10 years	43	39
Above 15 years	20	18
Total	110	100

Source: Primary data

From the demographic results above, 55% were females and 45% were males which show the study sensitivity to gender, and perhaps to show that these service firms do not discriminate on the basis of sex in their recruitment. A big number of respondents (46%) were aged between 31-40 years, compared to 28% above 40 years, with others (26%) yet below 30 years. These service firms were also reportedly keen to recruiting professionally trained staff, where the majority (31%) had degrees and 21% with Postgraduate degrees. It was observed that most respondents (43%) had worked in these service firms for 5 years, with a good number (39%) having worked for a time period between 5-10 years which shows that they had a vast experience and knowledge to respond to the survey questions appropriately.

Table 6I. Correlation Results.

	Online Advertising	Electronic Direct Mailing	Customer interface quality
Online Advertising	.285	1	
Electronic Direct Mailing	.759	.735	1
Customer interface quality	.517	-.417	.309
Customer loyalty	.480**	.616**	.539**

** . Correlation is significant at the 0.01 level (1-tailed).

* . Correlation is significant at the 0.05 level (1-tailed).

4.2. Discussion

This study operationalized and measured electronic marketing in the direction of online advertising, electronic direct mail and customer interface quality depicting the tendency to use latest communication technologies to change the buyer purchase decision process [13, 14]. Apparently, majority of respondents were females, aged between 31-40 years, having degrees and had a work experience of 5 years. The study results confirmed that electronic marketing positively affect customer loyalty where Online correlation coefficients for online advertising, electronic direct mailing and customer interface quality were positive and significant ($r = .480, p < .01$; $r = .616, p < .01$; and $r = .539, p < .01$) respectively on customer loyalty. This finding implies that if firm well accept, use and adopt latest technologies, customer perception of values changes in favor of that firm in question which means more repurchases. This very implication relate strongly with technology acceptance theory as earlier presented in the introduction section. The firm's cash flow will more than grow if sufficient level of investment is made to modify the levels of quality perception, value and satisfaction [14] which electronic messages can influence. This finding relates more with other previous customer loyalty literature. For example, Wang, Q. et al., who connect online customer interfaces with profitability returns [17]. Relatedly Pomirleanu, N. et al., report instant growth in domestic and international transactions owing from internet [16]. Other scholars extend the debate arguing that such electronic marketing initiatives touch not only their customers' hearts but also their minds. Consequently the study argues that electronic marketing is fit for 21st century firms since it is an appealing end user management approach which relies on the power of internet to influence the customer perception on firm value which have positive implication on the purchase/repurchase behavior of customers.

5. Conclusion and Recommendations

The article's main goal has been to help managers and researchers with interest in understanding the interplay between overall firm value creation process, virtual customer psychology perspective and service performance. The article's contribution to literature is in presenting how a firm can achieve action loyalty that sees the customer intentions converted into real purchase action through electronic marketing channels. The primary aim of this research was to amalgamate voices from service firms in Rwenzori region to prove the hypothesized relationship. Indeed in attempt to provide a trajectory for improving customer loyalty performance, the finding in this study has confirmed that acceptance, usage and adoption of latest technologies, help maintain the firm-customer relationship warm, yielding possibilities for breaking the obstacles to purchase or repurchase behaviour of

a customer. These service firm should invest in ICT training program to enable their staff learn information technology application skills and increase their confidence in using them to change the customer's repurchase intention.

6. Theoretical Implication, Limitations and Areas for Future Research

In view of the findings in this study, authors observe that; firstly, the study has been able to confirm the presumption of the technology acceptance theory by finding out a positive relationship between electronic marketing and the customer loyalty of service firms in Rwenzori region. This study has therefore recognized that as service firms accept, use and adopt latest communication technologies, their customer repurchase behaviour improves. This finding has linkages with policy formulation in terms of which electronic communication strategies that firm should enact to cause a customer to buy today and come back again tomorrow.

This study's first limitation is that it did not look at product or service dimensions which form part of the customer expectation performance which is always a source of perceived dissatisfaction or satisfaction experiences. This is to reflect on the fact that there are many influencers of customer perception which this study did not look at. Secondly, though the discussion is on electronic communication effects on customer's loyalty, authors have to remember that largely the consumer's definition of value is centred on comparison of differences at the time of purchase and during use or after use. The study finally also does not look at consumer monetary sacrifices in terms of cost which usually impact directly on consumer satisfaction and loyalty. Given the fact that this study omitted these linkages, future researches can investigate these relationships or go beyond to look at antecedents or outcomes of purchase/repurchase behaviour using a different theory in another context.

Abbreviations

SMEs	Small and Medium Enterprises
TAM	Technology Acceptance Model
ICT	Information and Communication Technology

Author Contributions

Suuna Thomas: Conceptualization, Formal Analysis, Investigation, Methodology, Project administration, Validation, Visualization

Perez Nimusima: Conceptualization, Methodology, Supervision, Writing – original draft, Writing – review & editing

Kadhiri Mohamedi Rwambale: Conceptualization, Formal Analysis, Funding acquisition, Writing – review &

editing

Priscilla Tibihikirra: Conceptualization, Formal Analysis, Funding acquisition, Methodology

Moreen Niwaha: Conceptualization, Formal Analysis, Funding acquisition, Writing – review & editing

Conflicts of Interest

The authors declare no conflicts of interest.

References

- [1] Wassouf, W. N., Alkhatib, R., Salloum, K., & Balloul, S. (2020). Predictive analytics using big data for increased customer loyalty: Syriatel Telecom Company case study. *Journal of Big Data*, 7: 29. <https://doi.org/10.1186/s40537-020-00290-0>
- [2] Ambarsari, F., Fadli, E. S. R., (2019). The Effect of Customer Value on Customer Loyalty through Customer Satisfaction as Intervening Variable in Khadijah Store Medan. *International Journal of Research & Review* 67 Vol. 6; Issue: 11; November 2019.
- [3] Anderson, E. W., & Mittal, V., (2000). Strengthening the Satisfaction-Profit Chain. *Journal of Services Research*, 3(2), 107-120.
- [4] Nimusima, P., Nuwagaba, A. Tuhirirwe, J. Karuhanga, N. Kamau, A. K. (2021). Quality, price and competition strategy effects on performance of soft drink enterprises in Rwanda. *UKH Journal of Social Sciences*, Vol, 5, No. 2; <https://doi.org/10.25079/ukhjse.v5n2y2021.pp14-24e>
- [5] Hannu Kuusela, E. N., Paavola, H., & Sirola, N., (2020). A meaning-based framework for customer loyalty. *International Journal of Retail & Distribution Management*, <https://doi.org/10.1108/IJRDM-05-2019-0153>
- [6] Curtis, T., Abratt, R., Rhoades, D. L., & Dion, P. (2011). Customer Loyalty, Repurchase and Satisfaction: A Meta-Analytical Review. *Journal of Consumer Satisfaction, Dissatisfaction and Complaining Behavior*, Volume 24. Retrieved from <https://commons.erau.edu/db-management/18>
- [7] Holliman, G., & Rowley, J. (2014). Business to business digital content marketing: marketers' perceptions of best practice. *Journal of Research in Interactive Marketing*, 8(4), 269–293. <https://doi.org/10.1108/jrim-02-2014-0013>
- [8] Koch, T. & J. Windsperger, (2017). Seeing through the network: Competitive advantage in the digital economy. *Journal of Organization Design*, 6: 6, <https://doi.org/10.1186/s41469-017-0016-z>
- [9] Hollebeek, L. D. (2011). Demystifying customer brand engagement: Exploring the loyalty nexus. *Journal of Marketing Management*, 27(7-8), 785–807. <https://doi.org/10.1080/0267257x.2010.500132>
- [10] Kotler, P., & Gary A., (2010). *Principles of Marketing*, Pearson Prentice Hall. Richard Mukoma, July 13th, *The pitch*, Daily Nation.
- [11] Zeithaml, V. A. (2000). Service quality, profitability, and the economic worth of the customer: what we know and what we don't know. *Journal of academy of marketing*, 28(1): 67-85.
- [12] Wanjau, K., Macharia, N. R., & Ayodo, E. M. A., (2012). Factors affecting adoption of Electronic Commerce among small medium enterprises in Kenya: Survey of Tour and Travel firms in Nairobi. *International Journal of Business, Humanities and Technology*, 2(4), 76-91.
- [13] Govindaraju, R., Wiratmadja, I. I., & Rivana, R. (2015). *Analysis of drivers for e-commerce adoption by SMEs in Indonesia*. Paper presented at the Interdisciplinary Behavior and Social Sciences: Proceedings of the International Congress on Interdisciplinary Behaviour and Social Sciences 2014; [https://doi.org/10.1016/0305-0483\(95\)00017-1](https://doi.org/10.1016/0305-0483(95)00017-1)
- [14] Al-alak, B. A., (2014). Impact of marketing activities on relationship quality in the Malaysian banking sector. *Journal of Retailing and Consumer Services*, Vol. 21 No. 3, pp. 347-356.
- [15] Aksoy, L., (2014). Linking satisfaction to share of deposits: an application of the wallet allocation rule. *International Journal of Bank Marketing*, Vol. 32 No. 1, pp. 28-42.
- [16] Pomirleanu, N., A. S. John, J. Peltier, & Nill, A. (2013). A review of internet marketing research over the past 20 years and future research direction. *Journal of Research in Interactive Marketing*, Vol. 7 Issue: 3.
- [17] Wang, Q., Miao, F., Tayi, G. K., & Xie, E. (2019a). What makes online content viral? The contingent effects of hub users versus non-hub users on social media platforms. *Journal of the Academy of Marketing Science*, 47(6).
- [18] Reichheld, F. F. (1996). *The Loyalty Effect: The Hidden Force behind Growth, Profits, and Lasting Value*. Boston: Harvard Business School Press.
- [19] Sundström, M., & Hjelm-Lidholm, S., (2019). Re-positioning customer loyalty in a fast moving consumer goods market. *Australasian Marketing Journal*, <https://doi.org/10.1016/j.ausmj.2019.09.004>
- [20] Bolton, R. N. (1998). A Dynamic Model of the Duration of the Customer's Relationship with a Continuous Service Provider: The Role of Satisfaction. *Marketing Science*, 17 (1), 45-65.
- [21] Mark, A. I. (1971). Identification of Determinant Attributes: A Comparison of Methods. *Journal of Marketing Research*, 8, 184–91.
- [22] Oliver, R. L. (1997). *Satisfaction: A Behavioral Perspective on the Consumer*. New York: McGraw-Hill.
- [23] Seduram, L., Al Mamun, A., Perumal, A. S., & Shaari, H., (2022). Predicting Smartphone Brand Loyalty Using Four-Stage Loyalty Model. *SAGE open*, 1–15, <https://doi.org/10.1177/21582440221099295>
- [24] Kaur, H., Paruthi, M., Islam, J., & Hollebeek, L. D. (2020). The role of brand community identification and reward on consumer brand engagement and brand loyalty in virtual brand communities. *Telematics and Informatics*, 46, 101321.
- [25] Ries, A. & Trout, J. (2001). *Positioning: The Battle for Your Mind*. New York, NY, USA: McGraw-Hill Education.

- [26] Yasmin, A., Tasneem, S., & Fatema, K. (2015). Effectiveness of Digital Marketing in the Challenging Age: An Empirical Study. *The International Journal of Management Science and Business Administration*. Retrieved from <https://www.researchgate.net/publication/314550609>
- [27] Ylvia, C. Ng, Jillian C. Sweeney, Carolin Plewa, (2020). Customer engagement: A systematic review and future research priorities. *Australasian Marketing Journal (AMJ)*, Volume 28, Issue 4, <https://doi.org/10.1016/j.ausmj.2020.05.004>
- [28] Min, J. H. J., Chang, H. J. J., Jai, T.-M. C., & Ziegler, M. (2019). The effects of celebrity-brand congruence and publicity on consumer attitudes and buying behavior. *Fashion and Textiles*, 6(1). <https://doi.org/10.1186/s40691-018-0159-8>
- [29] Chatzoglou, P., Chatzoudes, D., Savvidou, A., Fotiadis, T., & Delias, P., (2021). Factors affecting repurchase intentions in retail shopping: An empirical study; <https://doi.org/10.1016/j.heliyon.2022.e10619>
- [30] Sharma, D. R., & Singh, B. (2021). Understanding the Relationship Between Customer Satisfaction, Customer Engagement and Repeat Purchase Behaviour. *Vision: The Journal of Business Perspective*, <https://doi.org/10.1177/0972262921992593>
- [31] Mittal, V., & Kamakura, W. A., (2001). Satisfaction, Repurchase Intent, and Repurchase Behavior: Investigating the Moderating Effect of Customer Characteristics. *Journal of Marketing Research*, 38(1), 131-142.
- [32] Mazhar, M., Ting, D. H., Abbasi, A. Z., Nadeem, M. A., & Ali Abbasi, H., (2022). Gauging customers' negative disconfirmation in online post-purchase behaviour: The moderating role of service recovery. *Cogent Business & Management* (2022), 9: 2072186.
- [33] Magatef, S., Al-Okaily, M., Ashour, L., & Abuhussein, T., (2023). The impact of customer relationship management strategies on customer loyalty: A mediated Model. *Journal of Open Innovation: Technology, Market, and Complexity*; Volume 9, Issue 4, December 2023, 100149.
- [34] Krejcie, R. V. & Morgan, D. W. (1970). Determining Sample Size for Research Activities. *Educational and Psychological Measurement*, 30, 607-610.
- [35] Chakraborti, S., & Sparks, R. S. (2020). Statistical Process Monitoring and the Issue of Assumptions in Practice: Normality and Independence. In *distribution-free Methods for Statistical Process Monitoring and Control*, 137-155.
- [36] Tabachnick, B. G. & Fidell, L. S. (2007). *Using Multivariate Statistics*. 5th Edition, Pearson Education, Inc, Boston.