

# CONCEPTUAL FRAMEWORK TO ASSESS THE ROLE OF CUSTOMER IN FORMING CUSTOMER LOYALTY

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## **ABSTRACT**

*Customer loyalty is a crucial aspect for marketers, and it is important to learn about all the related dimensions and concepts. The current study conceptually explores the role of customer-centric concepts in formation of customer loyalty. This research identifies customer loyalty as an outcome of customer satisfaction, customer involvement, customer experience, and customer engagement on the basis of an extensive literature survey. It was discovered that the customer is the central point in the loyalty and customer relationship management systems. This study proposes a conceptual model that can be used for empirical investigations in this research domain.*

**Keywords:** *Customer Loyalty, Customer Satisfaction, Customer Involvement, Customer Experience Customer Engagement, Customer Relationship Management.*

## **Introduction**

The customer is the focal point of marketing efforts, and all marketing communication is

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directed towards customer response. In the modern marketing landscape, customer response is measured in various ways. Intent to purchase is the simplest of all among the complex list, which includes many other complex concepts like brand awareness, customer-based brand equity, brand attachment, brand love, etc. (Park *et al.*, 2010). Customer loyalty is a marketing idea that focuses on "repeated customer response." Marketing efforts are considered successful when they boost response rates (Baltas, 2003). A marketer is somebody who attempts to elicit a reaction from another party, also known as the "prospect." The response could be a vote, a service subscription, or a purchase of the marketed product (Kotler *et al.*, 2016). Most marketing literature mentions the purchase by a new client as a successful response and the repeat purchase by an existing client as a marketing success (Raymond and Tanner Jr, 1994; Yuan, 2021). A new purchase implies "making customers," whereas a repeat purchase implies "keeping customers."

Customers who regularly purchase a specific brand are referred to as "loyal customers," and "brand loyalty" is the trait that is attributed to them. The idea of loyalty is connected to the practise of repeat purchases as an essential condition (Bowden, 2009). With the advancement of the customer relationship approach and the strategic application of technology for the same, loyalty management is viewed as an important strategic component of customer relationship management (Orantes-Jiménez *et al.*, 2017). Looking into the academic literature pertaining to customer loyalty, it is seen that the terms like "customer loyalty" and "brand loyalty," are used interchangeably in this context (Schultz and Bailey, 2000).

A fine line of difference exists between all these related terms. Customer loyalty, as opposed to brand loyalty, is more associated with customers' own feelings, abilities, and emotions with regards to the product or brand. Product loyalty, as opposed to brand loyalty, is when a customer is loyal to a particular product of a brand but does not wish to buy or use other products marketed by the same brand (Nuseir and Madanat, 2015). The aforementioned customer will always keep using the product, is willing to pay a higher mark-up for the same, will spread positive word of mouth, and intends to buy the product in the near future. Brand loyalty occurs when, in addition to product loyalty, a loyal customer purchases almost all of the brand's products and services, and on a higher level,

such customers may convert to brand fans (Oliver, 1999). Considering all of the aspects of difference among these inter-related terms, it is observed that all the concepts focus on the customers' effort. While marketing efforts can influence customer loyalty, it is ultimately a matter of customer effort and involvement.

Many scholars are of the view that marketing is based on consumer behavior, and to properly channel marketing messages and achieve marketing objectives, it is important to conduct customer-based research. In this regard, many customer-centric concepts and constructs have emerged in recent years. As a result, this fragmented knowledge must be systematically summarized in order to reach meaningful conclusions. Marketers and academics working in this field will benefit from the understanding provided by the current explorative study. The purpose of the current study is to investigate how customer-related ideas affect customer loyalty. The researcher conducted this review in order to develop a framework that can be used to evaluate the influence of customer-related antecedents on customer loyalty.

Many past studies have explored and investigated the aforementioned concepts in varied contexts, and all of those studies lack generalizability. Hence, the current study can serve as a comprehensive note to all such studies. The proposed research model is logical, coherent, relevant, and useful to marketers aiming for customer loyalty enhancement. We employed many online databases, including Google Scholar, Scopus, Emerald Insight, etc., to look for studies related to our research objectives. First of all, using the search query "customer loyalty," we extracted the available studies and listed out the customer-centric constructs that were mentioned as antecedents in the existing literature. Publications included for analysis were fully read, and conclusions were drawn. After this, "customer loyalty" was used with all the identified variables, and ultimately, we constructed the research model, which is the noble contribution of our research. The study is organized as follows: first of all, the comprehensive construct-wise literature review is presented, and then the detailed description of the proposed model is presented.

## **1. Literature review**

In order to logically draw some meaningful propositions and conclusions, it is important to grasp the current state of research in this field. Numerous studies have been conducted

on customer loyalty, brand loyalty, brand awareness, brand attachment, customer involvement, customer experience, customer satisfaction, customer engagement, and customer experience. We used recent studies in a manner appropriate to the research objectives for the purpose of this literature review. In this section, first customer loyalty is conceptualized, and then some connections identified during research are reported. It was found that customer engagement serves as a central concept that affects customer loyalty, and therefore, we explored all the dimensions of this important concept.

### **1.1 Customer loyalty**

Customer loyalty is a marketing concept that has been used by many researchers over the years. Past studies have defined CL in numerous ways: some focus on the marketer-based conceptualization, some ascribe consumer importance to the concept of loyalty, and others define it in terms of brand positioning and the brand superiority that comes along with it. As per Dick & Basu (1994), "customer loyalty is viewed as the strength of the relationship between an individual's relative attitude and repeat patronage." In the case of products and services, "repeat patronage" can refer to a repeat purchase. Some of the authors argue that repeat patronage alone cannot be a good measure for customer loyalty because repetitive purchase behaviour may or may not correspond to commitment to the relationship with the brand and can be a result of convenience alone (John & Shiang-Lih, 2001). Even if some academics disagree with this behavioural approach to defining and measuring customer loyalty, the most desired outcome of any customer loyalty management programme is that existing customers continue to use the product and are willing to make repeat purchases (Dowling and Uncles, 1997). When factors underlying CL were considered, many attitudinal and emotional approaches were seen in this area of research. The attitudinal approach to define and measure CL claims that repeat purchase is a result of a strong internal disposition in the case of a loyal customer as compared to a customer who is not brand loyal (Day, 1969). As per this approach, a loyal customer is emotionally connected to the brand and has positive feelings for it; as a result, such customers spread positive word of mouth about the brand and recommend it to others.

There can be situations when a customer uses a certain product and has a favourable attitude towards the product, but despite all this, the concerned customer may not make a repeat purchase because of many factors that affect the purchase decision. For such

situations, scholars argue for the use of a bi-dimensional measurement of the CL, considering both aspects. In that case, the brand becomes the first choice of a loyal customer. Such customers are even willing to pay more for the products of that specific brand; they keep using the products of that brand and have an intention to keep using them with a positive attitude (Fred and Paul, 2000). Depending upon the degree of loyalty, measured by purchase frequency, propensity to switch to substitutes, intention to recommend the brand, and attitude towards the brand, such customers might convert to brand fans.

Many previous researchers have attempted to explore the theoretical underpinnings of the concept of customer loyalty. We identified all the constructs and picked out a few important ones for the construction of our model. The important ones among the identified factors are conceptualized below (in Table 1 also):

**Table 1** The antecedents of customer Loyalty

| <b>Studies on the antecedents of customer Loyalty</b> |   |   |   |   |   |   |   |   |   |    |    |    |    |
|---|---|---|---|---|---|---|---|---|---|----|----|----|----|
| <b>Antecedents</b>                                    | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 |
| <b>Customer satisfaction</b>                          | √ |   |   |   |   |   | √ |   | √ | √  |    |    |    |
| <b>Customer experience</b>                            |   | √ |   |   |   |   |   | √ |   |    |    |    | √  |
| <b>Customer engagement</b>                            |   |   |   | √ | √ |   |   |   |   |    | √  |    |    |
| <b>Customer involvement</b>                           |   |   | √ |   |   | √ |   |   |   |    |    | √  |    |

**Notes:** 1- Bowen & Chen, 2001; 2- Cetin and Dincer, 2014; 3- Khan and Rizwan, 2014; 4- So *et al.*, 2016; 5- Leckie *et al.*, 2016; 6- Liu *et al.*, 2016; 7- Leninkumar, 2017; 8- Brun *et al.*, 2017; 9- El-Adly, 2019; 10- Koay *et al.*, 2022; 11- Rasool *et al.*, 2021; 12- Izogo and Mpinganjira, 2021; 13- Siebert *et al.*, 2020

### **1.2 Customer satisfaction**

Customer satisfaction is an important construct because it has been shown to have a positive relationship with the firm's economic performance (Williams and Naumann, 2011). Customer satisfaction is one of the central objectives of many marketing campaigns because a satisfied customer base often guarantees secure future revenue for the firm (Motameni and Shahrokhi, 1998). It is defined as "a psychological concept

involving the feeling of pleasure that results from what is expected and hoped for from any service or product" (WTO, 1985). From the extant definitions of CS, it can be known that CS is a process related to expected value and delivered value. When a marketer delivers more than expected by the customer, it results in positive feelings in the customer's mind, including pleasure, delight, and satisfaction about the particular brand. In the event of expectation failure, the feelings and emotions are negative. Most of the time, the process-based definition of customer satisfaction is based on the expectation-disconfirmation paradigm. Many scholars adopt the cognitive approach to conceptualize and measure CS, while others go with the affective approach, and some do follow the transactional approach for defining customer satisfaction. The cognitive approach focuses on the aforementioned process of expectation and actual value delivery to the customer.

The affective approach is concerned with the customer's internal feelings regarding the relationship with a specific brand (Amine, 1998). In this case, the customer's focus is on the rightness of the emotions and feelings aroused by a purchase, both during and after consumption. The transactional approach gives great importance to the cumulative customer experience, and it is substantiated that overall satisfaction is affected by the product evaluation, past experiences, customer-brand interaction, etc.

Customer satisfaction is the most talked-about concept, and it is important because it can lead to improved brand image and customer loyalty towards any brand (Kim & Cho, 2015). Improved brand image and loyalty enhance the chance of future revenue for the firms. Many previous studies have poised CS to be an important determinant of loyalty in various contextual settings (Bowen & Chen, 2001; Leninkumar, 2017; El-Adly, 2019; Koay et al., 2022). Studies have shown that a satisfied customer will be happy with the purchase decision and will be willing to buy again from the same brand (Tsiros & Mittal, 2000). Therefore, it is proposed that customer satisfaction is an antecedent of customer loyalty.

Proposition 1: Customer loyalty is affected by customer satisfaction.

### **1.3 Customer experience**

Customer experience is such an important concept that in the modern marketing

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landscape, CEM, or customer experience management, is altogether a distinct academic discipline and an important strategic aspect for marketers (Homburg et al., 2017). According to Meyer & Schwager (2007), "customer experience is the internal and subjective response customers have to any direct or indirect contact with a company." Direct exposure is related to product usage and advertisement mechanisms adopted by the marketer, while indirect exposure is about unplanned encounters with the firm. Customer experience is a long-lasting feeling that arises from a series of interactions and is unique to each customer (Walls *et al.*, 2011). It can even be linked to a single interaction. For example, a patient who had surgery in a hospital and recovered from a chronic disease is more likely to have a positive experience than someone who went to the same hospital for the first time and had to wait longer. Firms always want to manage this customer experience, and to do so, they have to be proactive during each phase of their interaction. It is very hard to manage this aspect of brand-customer interaction as it is very unique and subjectively depends upon the customer's own feelings and perceptions about the transactional touchpoints. Conceptually, this concept is linked to feelings of hedonic pleasure like joy, happiness, etc. Many earlier studies have found that when the customer experience is positive, it translates into commitment for the brand (Cetin and Dincer, 2014; Brun *et al.*, 2017; Siebert *et al.*, 2020). Customer experience is positively related to customer loyalty. A customer who has a favourable experience with any particular brand has higher chances of being loyal to that brand. Studies have shown that a loyal customer who has had a positive experience will be willing to buy again from the same brand. Therefore, it is proposed that customer experience is an antecedent of customer loyalty.

Proposition 2: Customer loyalty is affected by customer experience.

#### **1.4 Customer engagement**

Customer engagement is an organizational construct that is nowadays being used by researchers working in the marketing field. Customer engagement refers to a consumer's behaviour in which they are so immersed and committed to a relationship with a brand that even non-transactional events affect them (Moliner et al., 2019). Engagement as a term has been used by many other academic disciplines like sociology, political science, and psychology. It was defined in terms of dutiful obligations, emotional attachment, and commitment towards something or someone (Schaufeli, 2013). In the marketing

literature, it is defined as a psychological state by some of the researchers, while others claim it to be a psychological process that drives brand commitment and brand loyalty. When a customer is found engaging with a particular brand, the customer's mind is completely involved while using the brand's products or services or even during non-transactional encounters with the brand (Greve, 2014). There are three dimensions of customer engagement: cognitive customer engagement, emotional or affective customer engagement, and behavioral or conative customer engagement (Bilro and Loureiro, 2020). The foremost of all is related to the psychological state of a customer during the brand-customer interaction, which can include product usage, advertisement, or general discussion about the brand or its products. Emotional or affective customer engagement relates to the flow, intensity, and nature of emotions a customer encounters during direct exposure to the brand. If a customer is experiencing positive feelings during the course and is enjoying those feelings, he or she is said to be positively engaged. Such positive engagement further translates to customer loyalty and commitment. Behavioral or conative customer engagement is when a customer behaves as if he or she is committed to the brand and always displays loyalty towards the brand, and this is when the customer engagement turns out to be customer loyalty in real terms (Lim *et al.*, 2022).



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**Figure 1: Dimensions of customer engagement.**

Customer engagement is positively related to customer loyalty. A customer who is positively engaged with a brand is more likely to be loyal to that brand. Studies have shown that a loyal customer who had a positive engagement will be willing to buy again from the same brand (So *et al.*, 2016; Leckie *et al.*, 2016; Rasool *et al.*, 2021). Therefore, it is proposed that customer engagement is an antecedent of customer loyalty.

Proposition 3: Customer loyalty is affected by customer engagement.



## **1.5 Customer involvement**

Considering all the important customer-centric concepts and constructs, it is seen that customer satisfaction, customer experience, and customer engagement impact overall customer loyalty. There is a fuzzy construct that is almost identical to customer engagement. Many scholars are of the view that this particular construct holds its own importance. The basic difference between customer engagement and customer involvement is the degree and level to which they affect the mental state of the customer (Bowden, 2009). The word "involvement" in its basic sense means being associated with someone or something in an engaging and participatory fashion (Kanter, 1982). When any customer actively engages with the brand, he or she is said to be an "involved customer," and this occurs on two levels: the cognitive level and the affective state. Many researchers have defined CI as the objective relevance a customer associates with a brand. It is found in many studies that the greater the customer involvement, the greater the customer loyalty towards the particular brand (Delgado-Ballester and Munuera-Alemán, 2001; Atulkar, 2020). Customer involvement is positively related to customer loyalty. A customer who is positively involved with a brand is more likely to be loyal to that brand. Studies have shown that a loyal customer who has a good experience will be willing to buy again from the same brand (Khan and Rizwan, 2014; Liu *et al.*, 2016; Izogo and Mpinganjira, 2021). Therefore, it is proposed that customer involvement is an antecedent of customer loyalty.

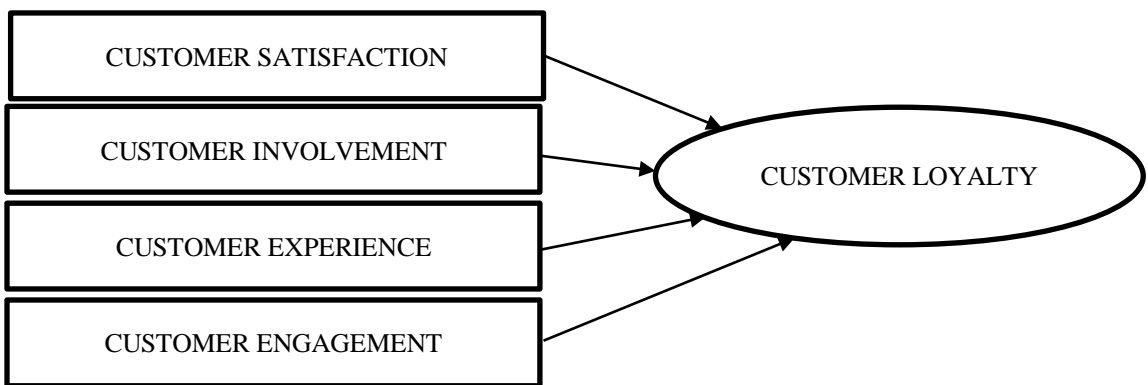
Proposition 4: Customer loyalty is affected by customer involvement.

## **2. Proposed Conceptual Model**

On the basis of all the above propositions, we put forward a conceptual framework to assess the role of customer-centric constructs in the formation of customer loyalty towards a specific brand, product, or service. The research model emphasizes that when a customer is satisfied with a certain brand, they are more likely to return to that brand and always intend to remain their customer and maintain the relationship. An engaged and involved customer who has a positive experience as a customer will always wish to make repeated transactions with the brand.

### **Findings and Conclusions**

The state of mind impacts the purchase decision one makes, and the reactions can be negative or positive depending upon the experience of the customer with the specific brand under consideration. Such experiences can be so soothing that customers enjoy their relationship with the brand and are involved and engaged with it during product usage or any other phase of the purchase cycle. It is important to assess customer satisfaction as it can affect future transactions a customer can make with the brand. In modern marketing, the customer is the king of the market. Considering the dominance of customers in the modern marketing scenario, it is very important for marketers and academicians to dig more into the impact of customer-centric variables on the loyalty of customers as it can impact the future profitability and growth prospects of the firm. The study discovered a few factors, and this discovery can help future scholars who want to work in this area. These factors were found after a thorough review of previous research in this field. The current work adds to the body of knowledge by presenting a conceptual model that examines how customer satisfaction, customer engagement, customer involvement, and customer experience all affect customer loyalty for the considered brand at the same time.



**Figure 2: Proposed framework showing customer-centric antecedents of customer loyalty.**

### **Limitations and Future Research Directions**

The exploratory research design is the major limitation of the current study. It only used links from the literature review to identify the factors determining customer loyalty. To

establish a causal relationship, the proposed framework must be empirically tested. The present study recommends that more causal research studies using primary data be conducted in the future. This research framework proposed by this study is a significant contribution to the relationship marketing literature. Our research model is unique because it focused only on important customer-centric concepts that impact the customer loyalty.

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