

EURASIAN JOURNAL OF SOCIAL SCIENCES

www.eurasianpublications.com

RELATIONSHIP BETWEEN CUSTOMER SATISFACTION AND CUSTOMER LOYALTY: A REVIEW AND FUTURE DIRECTIONS OF ITS NATURE AND APPROACHES

Ahmad Saifalddin Abu-Alhaija 

Corresponding Author: Arab Open University-KSA, Saudi Arabia
Email: a.alhaija@arabou.edu.sa

Hosni Shareif Hussein

Palestine Technical University-Kadoorie, West Bank
Email: h.shareif@ptuk.edu.ps

Almothanna Jamil Abu Allan

University Putra Malaysia, Malaysia
Email: mth.abuallan@yahoo.com

Received: December 28, 2019

Accepted: January 6, 2019

Abstract

This paper discusses the special relationship between customer satisfaction and customer loyalty. It highlights the significance of studying such relationship via appropriate moderators. This may contribute towards understanding the nature and strength of the relationship. Examining the indirect influences of customer satisfaction on loyalty towards a product or service may highlight obscure relationships. This study concludes that the relationship between satisfaction and loyalty is, at times, beyond a straightforward one. The relationship may include specific moderating factors, depending on customers' characteristics, such as, psychographic, cultural, and religious factors. This paper finds that a marketing approach, which is, in line with Islamic values, is essential in order to satisfy and retain religious customers. It is hoped that the propositions provided in this study could inspire marketing scholars to develop sound models in understanding the relationship between customer satisfaction and customer loyalty.

Keywords: Customer Loyalty, Satisfaction, Islamic Marketing

1. Introduction

In a service setting, the relationship between customer's satisfaction and customer's loyalty is vital for companies' survival. This relationship has been deliberated by numerous researchers (Kasiri *et al.* 2017). Studies have shown that satisfaction affects customer's loyalty positively (Kaura *et al.* 2015; Martinez, 2015). Most marketing practices, explicitly or implicitly, assume that the relationship between satisfaction and loyalty is linear (Dong *et al.* 2011). A linear relationship suggests that any increase or improvement in customers' satisfaction would have an equal bearing on their loyalty towards a product or service (Dong *et al.* 2011). However, the relationship

between customer's satisfaction and loyalty cannot be described as straightforward due to various moderating factors that might have an effect on this relationship (Dagger and David, 2012). For instance, the relationship between customer's satisfaction and loyalty would be stronger when customers experience a higher perceived value (Chang *et al.* 2009). This relationship can also be strengthened or weakened depending on selected moderators, such as, relationship quality, demographic factors, and psychographic factors (Dagger and David, 2012). For example, product involvement decreases the direct influence of customer's satisfaction on brand loyalty (Suh and Yi, 2006). This implies that examining the relationship between customer's satisfaction and loyalty through specific moderators does provide further explanations and implications. Simplifying the relationship among customer's satisfaction and loyalty is improper since this may lead to the deployment of inefficient strategies and programs that may weaken customer's loyalty (Dagger and David, 2012). For example, satisfaction is an essential stage towards developing customer's loyalty, but its role would be less effective when "fortitude" and "social bonding" are included as moderating variables in the analysis (Oliver, 1999). According to Dong *et al.* (2011), the linear relationship between satisfaction and customer's loyalty might not be adequate under most circumstances. However, the factors that might alter this relationship are still not clearly understood. In relation to this, Kumar *et al.* (2013, p. 246) stated that "while there is a positive relationship between customer's satisfaction and loyalty, the variance explained by just satisfaction is rather small. Models that encompass other relevant variables as moderators, mediators, antecedent variables, or all three are better predictors of loyalty than just customer satisfaction". This paper aims to shed light on the relationship between customer's satisfaction and customer's loyalty, with the moderating influence of Islamic marketing. In addition, this study aims to find whether the relationship between customer's satisfaction and customer's loyalty is linear or otherwise.

2. Literature review

2.1. Customer loyalty

Previous marketing studies have provided several conceptualizations of customer loyalty based on their specific research objectives and perspectives (Ali *et al.* 2016). For instance, Oliver (1999, p. 34) 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". Picon *et al.* (2014) conceptualized customer's loyalty as a multidimensional concept that includes purchasing behavioral intentions in the future, affective loyalty through positive attitudes, and cognitive loyalty by considering a particular firm as the only option for future purchasing behavior. Marketing researchers have employed three examination approaches in studying customer's loyalty, namely attitudinal approach, behavioral approach, and integrated or composite approach. Most studies used the integrated approach in studying customer's loyalty. It includes two types of loyalty, namely attitudinal and behavioral loyalty. For instance, Ali *et al.* (2016) used both the attitudinal and behavioral measures in assessing customer's loyalty towards theme parks.

Behavioral loyalty reflects a repeat purchasing behavior (Bowen and Chen, 2001; Kursunluoglu, 2014; Picon *et al.* 2014). It also reflects the amount of purchase (or frequency) of repeat purchases (Omar *et al.* 2015). In this regard, customers may repeat their purchases out of habits as they face barriers that put off their switching behaviors, or simply due to absence of better alternatives (Picon *et al.* 2014). Attitudinal loyalty reflects a customer's affective and cognitive loyalty towards a product or service (i.e. psychological-state); Attitudinal perspective of loyalty is related to a customer's true loyalty (Picon *et al.* 2014). It simply reflects the positive attitudes towards a particular firm or product, (Kassim and Abdullah, 2010; Kaura *et al.* 2015; Picon *et al.* 2014). Attitudinal loyalty is considered as the key driver which may motivate and guarantee a customer's repeat purchasing behavior (Picon *et al.* 2014). However, marketing researchers are aware of the fact that attitudinal loyalty is not a prerequisite for behavioral loyalty. In addition, behavioral loyalty cannot be considered as a sufficient indicator of customer's attitudinal loyalty (e.g. Bowen and Chen, 2001; Bowen and McCain, 2015; Lee and Goudeau,

2014). This is due to several reasons, such as, customer's considerations, product nature, and different situational factors. This study proposes that composite loyalty is a better alternative in measuring customer's loyalty since it includes both attitudinal and behavioral measures.

The research interest of marketing scholars and practitioners is increasing in identifying the antecedents of customer's loyalty (Picon *et al.* 2014). This orientation would help in developing proper marketing strategies to ultimately preserve customers' loyalty (Ali *et al.* 2016; Picon *et al.* 2014). "The consumer who returns several times to buy the service from the same firm is a loyal customer. But customer defection is not the opposite of customer loyalty and vice versa for several reasons like availability or lack of choice." (Meesala and Paul, 2018, p. 262). This may encourage researchers to take into account three important factors: customer's motivation, choice ability, and alternatives availability.

2.2. Customer satisfaction

According to marketing researchers, the definition of customer's satisfaction process has focused on what customers do to become satisfied, without taking into account the psychological implications of this concept (Oliver, 1999). Marketing studies have provided different conceptualization of customer's satisfaction (Ali *et al.* 2016; Ha *et al.* 2011). For instance, Oliver (1997, p. 13) defined customer satisfaction as "a judgment that a product, or service feature, or the product or service itself, provides a pleasurable level of consumption-related fulfilment, including levels of under or over fulfilment". Suh and Yi (2006, p. 146) defined customer satisfaction as "an evaluative summary of (direct) consumption experience, based on the discrepancy between prior expectation and the actual performance perceived after consumption".

Satisfaction can be considered as an evaluative response to a particular product or service, predominantly based on the actual use and experience of the product or service (Suh and Yi, 2006). Customers decide whether they are satisfied or not by calculating the discrepancy between their expectations to the actual performance of a product (Khudri and Sultana, 2015; Kursunluoglu, 2014; Pantouvakis, 2013; Suh and Yi, 2006). Customers would be satisfied when the perceived product performance suits or exceeds their expectations (Amin *et al.* 2013; Meesala and Paul, 2018). On the other hand, customers would be dissatisfied if the outcome is otherwise (Amin *et al.* 2013). In relation to this, customers form their expectations prior to the actual purchase of a product (Amin *et al.* 2013), and marketers need to understand fully their customers' expectations in order to provide a convenient product performance and experience (Dehghan *et al.* 2014).

Perceived service quality and customers' satisfaction are considered two different constructs (Keshvari *et al.* 2015; Lei and Jolibert, 2012). Satisfaction refers to customers' emotional responses towards a product performance, whereas perceived service quality refers to customers' overall evaluation of a specific service (Moreira and Silva, 2015). Customers' satisfaction is regarded as an affective variable (Martinez, 2015). Based on previous studies, satisfaction contains cognitive measures (e.g. expectations) and affective measures (e.g. pleasure) (Fraering and Minor, 2013). In this regard, marketers need to realize cognitive and affective reactions that customers might show towards a service or product features and quality in order to efficiently satisfy their markets (Khudri and Sultana, 2015).

2.3. Customer satisfaction and loyalty

The relationship between customer's satisfaction and loyalty is nearly intuitive (Chang *et al.* 2009), inseparable (Oliver, 1999), and linked (Curtis *et al.* 2011). Marketing researchers should first understand customers' satisfaction in order to understand loyalty behavior (Fraering and Minor, 2013). Previous studies reported that satisfaction affects customers' loyalty the most (e.g. Dehghan *et al.* 2014; Kasiri *et al.* 2017). For that reason, practitioners should always start with satisfaction as a fundamental element to obtain loyal customers.

Companies could easily turn their satisfied customers into loyal ones based on a positive purchase experience (Dehghan *et al.* 2014). On the other hand, dissatisfied customers could bring to a halt their preferences and influence their family members and friends to change their

preferences, as well (Amin *et al.* 2013; Swimberghe *et al.* 2009). Customers may also switch to available service providers until they are fully satisfied (Gemme, 1997). Dissatisfied customers may decide to raise their complaints directly to companies or to different available institutions, such as, consumer protection associations, media channels, and governmental councils (Swimberghe *et al.* 2009). This implies that the satisfaction experienced is very important in the development and enhancement of customers' loyalty.

The relationship between satisfaction and customers' loyalty is not linear (Bowen and Chen, 2001). This means that increasing one unit in satisfaction measurement would raise customers' loyalty at a different rate. For that reason, marketers are obligated to have extremely satisfied customers. There is also an interesting debate regarding this relationship (Izogo and Ogba, 2015). Contrary to the existing marketing literature, Kwak *et al.* (2012) reported that satisfaction did not have a direct influence on customer's loyalty. Marketers and academics are aware that the relationship between loyalty and satisfaction is asymmetric; loyal customers are mostly satisfied, but satisfied customers are not necessarily loyal (Oliver, 1999). Satisfied customers or those who believe in their providers, unfortunately may not be committed (Fraering and Minor, 2013; Moreira and Silva, 2015). Leading companies are thus advised to concentrate on existing loyal customers who are already interested in their products and services (Fraering and Minor, 2013).

Customers' decision to stay loyal towards Islamic banks is mainly dependent on their satisfaction level towards the products and services offered (Amin *et al.* 2013). In most cases, satisfied customers would turn into loyal customers (Izogo and Ogba, 2015). Nonetheless, there are cases when satisfied customers decide not to repurchase or when unsatisfied customers surprisingly decide to remain loyal (Izogo and Ogba, 2015). In relation to this, customers need to experience satisfaction repeatedly in order for the product or services to be considered as an influencing factor on loyalty (Oliver, 1999). According to Kursunluoglu (2014), customer's satisfaction can be turned into loyalty with time since satisfaction affects customer's loyalty positively. Practitioners are thus required to offer attractive and desirable products to have satisfied and ultimately loyal customers with minimum switching behaviors (Amin *et al.* 2013).

Satisfaction and loyalty are two different constructs. Satisfaction represents a fulfillment of customer's needs while loyalty represents a customer's enduring preference (Oliver, 1999). However, Izogo and Ogba (2015) indicated that satisfied customers in Nigeria would certainly become loyal. Their investigations show that, to treat satisfaction and loyalty as separate constructs is ineffectual. This finding differs from the results of previous studies, most possibly due to the cultural differences of their respondents. According to Oliver (1999), satisfaction is considered as one of the antecedents of customers' loyalty. Therefore, enhancing only satisfaction does not necessarily guarantee customers' loyalty (Dagger and David, 2012; Taylor *et al.* 2004). Finally, it is worth mentioning that not many studies have addressed the relationship between satisfaction and loyalty from the Islamic marketing perspective, which may be vital in winning over Muslim customers.

2.4. Islam and Islamic marketing

Christianity, Islam, Hinduism, Buddhism, Confucianism, and Judaism are considered as the main religions in the modern world (Engelland, 2014). About 23% of the world population adhere to the teachings of Islam (1.57 billion followers) (Abdullah and Ahmad, 2010; Mellahi and Budhwar, 2010). Islam is the second largest religion in the world (Abdullah and Ahmad, 2010). Followers of Islam are called Muslims (Ansari, 2014). Over 50% of the Muslim population are under 24 years old (Wilson *et al.* 2013). Islam is described as the fastest growing religion in the world (Mellahi and Budhwar, 2010). A considerable number of non-Muslims are increasingly converting to the religion of Islam (Wilson *et al.* 2013).

Deen is an Arabic word which refers to an individual's faiths, lifestyle, and religious devotion (Wilson *et al.* 2013). The holy Quran (words of God) and Al-sunnah (Prophet Mohammed's sayings and actions) are the main sources of Islamic or Sharia law (Ansari, 2014; Arham, 2010; Jafari, 2012; Mellahi and Budhwar, 2010). Muslims believe that the principles of Islam are based on these two sources (Jafari, 2012). In Islam, the interests of customers,

companies, and community are safeguarded. Companies, for example, are allowed to make reasonable profits by delivering sound and quality products to customers in the marketplace (Abdullah and Ahmad, 2010). In Islam, all individuals can trade but only through legal means i.e. bribery and all types of dishonest dealings are not allowed (Kamarulzaman and Madun, 2013). The religion of Islam also encourages Muslim customers to spend and save money in a moderate way. However, contemporary marketing messages encourage customers to spend heavily and irrationally on needless items (Abdullah and Ahmad, 2010).

Islam is not just a religion, it also reflects a choice of a specific lifestyle (Wilson *et al.* 2013). "Islam is a way of life, a philosophy, a religion, and a belief system rooted in culture" (Wilson, 2012, p. 8). Muslims, in general, are motivated to live through their Islamic principles. In Islam, Sharia refers to Islamic laws and guidelines that organize and govern Muslims' activities (Ansari, 2014), judgements, and decisions (Wilson *et al.* 2013). Islam guides all aspects of life (Arham, 2010). As a result, Islamic marketers must ensure that marketing activities (i.e. product, price, promotion, and place) comply with customers' religious principles (Abdullah and Ahmad, 2010).

The Islamic community differs from other communities as Muslims have unique characteristics in terms of their conducts, prayers, foods, and dresses (Henderson, 2015). Nonetheless, Wilson (2012) stated that Muslim customers love entertainments, fashions, makeups, and garments like others in the world. In this regard, a Muslim woman who covers her hair is still fascinated with clothing products, but she is different from a non-Muslim woman in terms of how and where she wears these products (Wilson *et al.* 2013).

Islamic markets are important to international corporations. For instance, KFC, McDonalds, and Subway offer Halal products to customers in Islamic markets by using Halal ingredients (Wilson *et al.* 2013). Halal is an Arabic expression which refers to permitted products (Ansari, 2014; Said *et al.* 2014). On the other hand, Haram refers to prohibited products and activities; Halal and Haram products are expounded by the Islamic law (Ansari, 2014). Halal reflects ethical situations, while Haram reflects unethical situations. Muslims need to adhere to Halal, correct, and fair practices (Abuznaid, 2009). Muslims are allowed to only consume or buy Halal products. The Halal industry is increasingly growing in various business sectors, especially, in the fields of food and finance (Wilson *et al.* 2013).

For companies, "Halal is not simply a religious issue rather it is an opportunity to increase sales and acquire competitive advantage" (Yeo *et al.* 2016, p. 176). According to Arham (2010), Islamic religious teachings can be used as a marketing tool. However, assuming Islam as a marketing tool simplifies (or oversimplifies) both marketing and Islam. In fact, this view is incorrect (Jafari, 2012). Religion is one of the many vital resources that affect marketing practices and activities (Jafari, 2012). Moreover, assuming that Muslim customers constitute a homogeneous segment is an inaccurate marketing view (Sandikci, 2011). Abuznaid (2009) stated that Islamic countries apply Islamic-teachings differently. In other words, Muslim customers are not the same; they have different needs, expectations, understandings, and contexts. The religious knowledge itself is also dynamic (Jafari, 2012). Muslim customers are not linked only by the Islamic faiths but also by other factors such as age, gender, and ethnicity. As a result, one specific product size to fit the needs of every Muslims would break down a company's marketing efforts (Sandikci, 2011). According to Kamarulzaman and Madun (2013), religion alone is not efficient to attract customers, and companies also need to provide quality products.

As Muslim customers become more discerned about Islamic products, marketers ought to provide appropriate products to meet Muslim customers' needs and expectations (Kamarulzaman and Madun, 2013). Marketers need to understand Islamic guidelines (Wilson, 2012), and recognize the multiple Islamic interpretations (Jafari, 2012) due to their important implications. Marketers should also satisfy the needs of Muslim customers by helping them to live their Islamic lives (Sandikci, 2011). As a conclusion, designing proper products to satisfy Muslims' needs represents "Islamic marketing" (Wilson *et al.* 2013). This shows the significance of Islamic marketing in effectively satisfying and retaining Muslim customers.

3. Discussion, conclusions and further research directions

The literature review (Appendix) shows that most recent studies only investigated the direct influences of satisfaction on customer's loyalty (e.g. Casidy and Wymer, 2016; El-Adly and Eid, 2016; Jiang and Zhang, 2016; Silva and Goncalves, 2016; Thakur, 2016). Few studies have examined both direct and indirect influences of satisfaction on loyalty (e.g. Calisir *et al.* 2016; Han *et al.* 2017; Kwenye and Freimund, 2016; Suh and Yi, 2006). In this regard, Suh and Yi (2006) reported that satisfaction has indirect influences, through attitudes, on brand loyalty. Moreover, Appendix reveals that the relationship between satisfaction and loyalty has been examined mostly from C2B perspective (e.g. Castaldo *et al.* 2016; Pinkus *et al.* 2016; Wu and Ai, 2016). In addition, most previous studies examined this relationship from cross-sectional perspective (e.g. Cong, 2016; Lee, 2016; Saleem *et al.* 2016). Few studies have taken into account the longitudinal perspective of this relationship due to time and cost constraints. Marketers are thus advised to address the relationship between satisfaction and customer's loyalty from longitudinal perspective due to its potential implications. Examining the indirect influences may also reveal hidden relationships and influences.

A review of the literature shows that the relationship between satisfaction and customer's loyalty has been investigated from different contexts, such as, insurance, tourism, airline services, banking, smart phones, and hotel services. Other contexts, such as, sport, satellite TV, IPTV services, health services, and educational programs and institutions have been given a smaller amount of attention. The results of the study suggest that "consumers of different types of products display different levels of satisfaction, loyalty, and repurchase. ...If the consumer pays \$40,000 for a car, his or her expectations might be very different compared to consumers of apparel products such as jeans" (Tobergte and Curtis, 2013, p. 56). It is expected that the strength of this relationship may vary based on the nature of research area. This study argues that addressing the relationship between satisfaction and loyalty in terms of different products and services may add further understanding on this relationship.

Moreover, most previous studies examined the influence of overall satisfaction on customer's loyalty (e.g. Ansari and Riasi, 2016; Campon-Cerro *et al.* 2016; Lee and Wong, 2016). Few studies have investigated the specific aspect of satisfaction on loyalty. For example, the influence of satisfaction with a loyalty program on store loyalty (e.g. Stathopoulou and Balabanis, 2016), and the influence of satisfaction with price levels on retailer loyalty (e.g. Rubio *et al.* 2016). The present study argues that examining the influence of overall satisfaction on loyalty is essential but examining customer's satisfaction in terms of various dimensions and services is also important due to its focus on specific implications.

This study concludes that the relationship between satisfaction and loyalty is not always linear as this relationship is moderated by several factors, such as, market characteristics (Dong *et al.* 2011), psychographic factors (Dagger and David, 2012), and product involvement (Suh and Yi, 2006). In this regard, limited studies have addressed the moderating influences of cultural and religious factors on this relationship (e.g. Pantouvakis, 2013). In addition, a review of the literature shows that not many research examined the relationship between satisfaction and loyalty from religious and cultural perspectives. Thus, future researchers are advised to address this relationship by considering cultural and religious factors as important antecedent and moderating factors that may have important influences on satisfaction and loyalty. Examining the influence of religion and its dimensions on marketing constructs, such as, satisfaction and loyalty is also important (e.g., Abu-Alhaija *et al.* 2018; Abu-Alhaija *et al.* 2017). In sum, committing further research to understand satisfaction, loyalty, the direct and indirect relationship between these constructs, and other potential factors that may influence these important marketing concepts is necessary. Understanding the relationship between satisfaction and loyalty from Islamic marketing, as a new marketing perspective, is imperative in order to understand its significance and implications.

References

- Abdullah, K., and Ahmad, M. I., 2010. Compliance to Islamic marketing practices among businesses in Malaysia. *Journal of Islamic Marketing*, 1(1), pp. 149–164. <https://doi.org/10.1108/17590831011082446>
- Abu-Alhaija, A. S., Yusof, R. N. R., Hashim, H., and Jaharuddin, N. S., 2017. The motivational approach of religion: The significance of religious orientation on customer behaviour. *International Journal of Economics, Commerce and Management*, V(12), pp. 609–619.
- Abu-Alhaija, A. S., Yusof, R. N. R., Hashim, H., and Jaharuddin, N. S., 2018. Religion in consumer behaviour research: the significance of religious commitment and religious affiliation. *International Journal of Economics, Commerce and Management*, VI(1), pp. 245–258.
- Abuznaid, S. A., 2009. Business ethics in Islam: the glaring gap in practice. *International Journal of Islamic and Middle Eastern Finance and Management*, 2(4), pp. 278–288. <https://doi.org/10.1108/17538390911006340>
- Akhoondnejad, A., 2016. Tourist loyalty to a local cultural event: The case of Turkmen handicrafts festival. *Tourism Management*, 52, pp. 468–477. <https://doi.org/10.1016/j.tourman.2015.06.027>
- Ali, F., Kim, W. G., Li, J., and Jeon, H.-M., 2016. Make it delightful: Customers' experience, satisfaction and loyalty in Malaysian theme parks. *Journal of Destination Marketing & Management*, 7, pp. 1–11. <https://doi.org/10.1016/j.jdmm.2016.05.003>
- Amin, M., Isa, Z., and Fontaine, R., 2013. Islamic banks: Contrasting the drivers of customer satisfaction on image, trust, and loyalty of Muslim and non-Muslim customers in Malaysia. *International Journal of Bank Marketing*, 31(2), pp. 79–97. <https://doi.org/10.1108/02652321311298627>
- Ansari, A., and Riasi, A., 2016. Modelling and evaluating customer loyalty using neural networks: Evidence from startup insurance companies. *Future Business Journal*, 2(1), pp. 15–30. <https://doi.org/10.1016/j.fbj.2016.04.001>
- Ansari, Z. A., 2014. The relationship between religiosity and new product adoption among Muslim consumers. *International Journal of Management Sciences*, 2(6), pp. 249–259.
- Arham, M., 2010. Islamic perspectives on marketing. *Journal of Islamic Marketing*, 1(1711), pp. 149–164. <https://doi.org/10.1108/17590831011055888>
- Bowen, J. T., and Chen, S.-L., 2001. The relationship between customer loyalty and customer satisfaction. *International Journal of Contemporary Hospitality Management*, 13(5), pp. 213–217. <https://doi.org/10.1108/09596110110395893>
- Bowen, J. T., and McCain, S.-L. C., 2015. Transitioning loyalty programs: A commentary on “the relationship between customer loyalty and customer satisfaction. *International Journal of Contemporary Hospitality Management*, 27(3), pp. 415–430. <https://doi.org/10.1108/IJCHM-07-2014-0368>
- Calisir, N., Basak, E., and Calisir, F., 2016. Key drivers of passenger loyalty: A case of Frankfurt-Istanbul flights. *Journal of Air Transport Management*, 53, pp. 211–217. <https://doi.org/10.1016/j.jairtraman.2016.03.002>
- Campon-Cerro, A. M., Hernandez-Mogollon, J. M., and Alves, H., 2016. Sustainable improvement of competitiveness in rural tourism destinations: The quest for tourist loyalty in Spain. *Journal of Destination Marketing and Management*, 6(3), pp. 1–15. <https://doi.org/10.1016/j.jdmm.2016.04.005>
- Casidy, R., and Wymer, W., 2016. Journal of retailing and consumer services a risk worth taking : Perceived risk as moderator of satisfaction, loyalty, and willingness-to-pay premium price. *Journal of Retailing and Consumer Services*, 32, pp. 189–197. <https://doi.org/10.1016/j.jretconser.2016.06.014>
- Castaldo, S., Grosso, M., Mallarini, E., and Rindone, M., 2016. The missing path to gain customers loyalty in pharmacy retail: The role of the store in developing satisfaction and trust. *Research in Social and Administrative Pharmacy*, 12(5), pp. 699–712. <https://doi.org/10.1016/j.sapharm.2015.10.001>
- Chang, H. H., Wang, Y.-H., and Yang, W.-Y., 2009. The impact of e-service quality, customer satisfaction and loyalty on e-marketing: Moderating effect of perceived value. *Total*

- Quality Management & Business Excellence*, 20(4), pp. 423–443.
<https://doi.org/10.1080/14783360902781923>
- Cong, L. C., 2016. A formative model of the relationship between destination quality, tourist satisfaction and intentional loyalty: An empirical test in Vietnam. *Journal of Hospitality and Tourism Management*, 26, pp. 50–62. <https://doi.org/10.1016/j.jhtm.2015.12.002>
- Curtis, T., Abratt, R., Dion, P., and Rhoades, D., 2011. Customer satisfaction, loyalty and repurchase: Some evidence from apparel consumers. *Review of Business*, 32(1), pp. 47–58.
- Dagger, T. S., and David, M. E., 2012. Uncovering the real effect of switching costs on the satisfaction-loyalty association. *European Journal of Marketing*, 46(3/4), pp. 447–468.
<https://doi.org/10.1108/03090561211202558>
- Dehghan, A., Dugger, J., Dobrzykowski, D., and Balazs, A., 2014. The antecedents of student loyalty in online programs. *International Journal of Educational Management*, 28(1), pp. 15–35. <https://doi.org/10.1108/IJEM-01-2013-0007>
- Dong, S., Ding, M., Grewal, R., and Zhao, P., 2011. Functional forms of the satisfaction-loyalty relationship. *International Journal of Research in Marketing*, 28(1), pp. 38–50.
<https://doi.org/10.1016/j.ijresmar.2010.09.002>
- El-Adly, M. I., and Eid, R., 2016. An empirical study of the relationship between shopping environment, customer perceived value, satisfaction, and loyalty in the UAE malls context. *Journal of Retailing and Consumer Services*, 31, pp. 217–227.
<https://doi.org/10.1016/j.jretconser.2016.04.002>
- Engelland, B. T., 2014. Religion, humanism, marketing, and the consumption of socially responsible products, services, and ideas: Introduction to a special topic section. *Journal of Business Research*, 67(2), pp. 1–4. <https://doi.org/10.1016/j.jbusres.2013.03.005>
- Fraering, M., and Minor, M. S., 2013. Beyond loyalty: Customer satisfaction, loyalty, and fortitude. *Journal of Services Marketing*, 27(4), pp. 334–344.
<https://doi.org/10.1108/08876041311330807>
- Gemme, E. M., 1997. Retaining customers in a managed care market. *Marketing Health Services*, 17(3), pp. 19–21.
- Ha, H.-Y., John, J., Janda, S., and Muthaly, S., 2011. The effects of advertising spending on brand loyalty in services. *European Journal of Marketing*, 45(4), pp. 673–691.
<https://doi.org/10.1108/03090561111111389>
- Han, H., Meng, B., and Kim, W., 2017. Bike-traveling as a growing phenomenon: Role of attributes, value, satisfaction, desire, and gender in developing loyalty. *Tourism Management*, 59, pp. 91–103. <https://doi.org/10.1016/j.tourman.2016.07.013>
- Henderson, J. C., 2015. Islam and tourism. In: N. Scott and J. Jafari, eds. 2015. *Tourism in the Muslim World*. Bingley: Emerald Group Publishing. pp. 75–89.
[https://doi.org/10.1108/S2042-1443\(2010\)0000002009](https://doi.org/10.1108/S2042-1443(2010)0000002009)
- Izogo, E. E., and Ogba, I.-E., 2015. Service quality, customer satisfaction and loyalty in automobile repair services sector. *International Journal of Quality & Reliability Management*, 32(3), pp. 250–269. <https://doi.org/10.1108/IJQRM-05-2013-0075>
- Jafari, A., 2012. Islamic marketing: insights from a critical perspective. *Journal of Islamic Marketing*, 3(1), pp. 22–34. <https://doi.org/10.1108/17590831211206563>
- Jiang, H., and Zhang, Y., 2016. An investigation of service quality, customer satisfaction and loyalty in China's airline market. *Journal of Air Transport Management*, 57, pp. 80–88.
<https://doi.org/10.1016/j.jairtraman.2016.07.008>
- Kamarulzaman, Y., and Madun, A., 2013. Marketing Islamic banking products: Malaysian perspective. *Business Strategy Series*, 14(2), pp. 60–66.
<https://doi.org/10.1108/17515631311325114>
- Kasiri, L. A., Guan Cheng, K. T., Sambasivan, M., and Sidin, S. M., 2017. Integration of standardization and customization: Impact on service quality, customer satisfaction, and loyalty. *Journal of Retailing and Consumer Services*, 35(December 2016), pp. 91–97.
<https://doi.org/10.1016/j.jretconser.2016.11.007>
- Kassim, N., and Abdullah, N. A., 2010. The effect of perceived service quality dimensions on customer satisfaction, trust, and loyalty in e-commerce settings A cross cultural analysis.

- Asia Pacific Journal of Marketing and Logistics*, 22(3), pp. 351–371. <https://doi.org/10.1108/13555851011062269>
- Kaura, V., Prasad, C. S. D., and Sharma, S., 2015. Service quality, service convenience, price and fairness, customer loyalty, and the mediating role of customer satisfaction. *International Journal of Bank Marketing*, 33(4), pp. 404–422. <https://doi.org/10.1108/IJBM-04-2014-0048>
- Keshvari, M., Geraei, E., and Farashbandi, F. Z., 2015. Modelling influential factors on customer loyalty in public libraries: A study of West Iran. *The Electronic Library*, 33(4), pp. 810–823. <https://doi.org/10.1108/EL-10-2013-0185>
- Khudri, M. M., and Sultana, S., 2015. Determinants of service quality and impact of service quality and consumer characteristics on channel selection. *British Food Journal*, 117(8), pp. 2078–2097. <https://doi.org/10.1108/BFJ-12-2014-0431>
- Kim, M. K., Wong, S. F., Chang, Y., and Park, J. H., 2016. Determinants of customer loyalty in the Korean smartphone market: Moderating effects of usage characteristics. *Telematics and Informatics*, 33(4), pp. 936–949. <https://doi.org/10.1016/j.tele.2016.02.006>
- Kumar, V., Pozza, I. D., and Ganesh, J., 2013. Revisiting the satisfaction-loyalty relationship: Empirical generalizations and directions for future research. *Journal of Retailing*, 89(3), pp. 246–262. <https://doi.org/10.1016/j.jretai.2013.02.001>
- Kursunluoglu, E., 2014. Shopping centre customer service: creating customer satisfaction and loyalty. *Marketing Intelligence & Planning*, 32(4), pp. 528–548. <https://doi.org/10.1108/MIP-11-2012-0134>
- Kwak, D. H., McDaniel, S., and Kim, K. T., 2012. Revisiting the satisfaction-loyalty relationship in the sport video gaming context: The mediating role of consumer expertise. *Journal of Sport Management*, 26(1), pp. 81–91. <https://doi.org/10.1123/jsm.26.1.81>
- Kwenye, J. M., and Freimund, W., 2016. Zambian domestic tourists' loyalty to a local natural tourist setting: Examining predictors from a relational and transactional perspective. *Tourism Management Perspectives*, 20, pp. 161–173. <https://doi.org/10.1016/j.tmp.2016.08.006>
- Lee, H.-J., and Goudeau, C., 2014. Consumers' beliefs, attitudes, and loyalty in purchasing organic foods: The standard learning hierarchy approach. *British Food Journal*, 116(6), pp. 918–930. <https://doi.org/10.1108/BFJ-02-2013-0030>
- Lee, W. O., and Wong, L. S., 2016. Determinants of mobile commerce customer loyalty in Malaysia. *Procedia - Social and Behavioral Sciences*, 224(August 2015), pp. 60–67. <https://doi.org/10.1016/j.sbspro.2016.05.400>
- Lee, Y. K., 2016. Impact of government policy and environment quality on visitor loyalty to Taiwan music festivals: Moderating effects of revisit reason and occupation type. *Tourism Management*, 53, pp. 187–196. <https://doi.org/10.1016/j.tourman.2015.10.004>
- Lei, P., and Jolibert, A., 2012. A three-model comparison of the relationship between quality, satisfaction and loyalty: an empirical study of the Chinese healthcare system. *BMC Health Services Research*, 12(1), pp. 436–477. <https://doi.org/10.1186/1472-6963-12-436>
- Martinez, P., 2015. Article information: Customer loyalty: exploring its antecedents from a green marketing perspective. *International Journal of Contemporary Hospitality Management*, 27(5), pp. 896–917. <https://doi.org/10.1108/IJCHM-03-2014-0115>
- Meesala, A., and Paul, J., 2018. Service quality, consumer satisfaction and loyalty in hospitals: Thinking for the future. *Journal of Retailing and Consumer Services*, 40(July 2016), pp. 261–269. <https://doi.org/10.1016/j.jretconser.2016.10.011>
- Mellahi, K., and Budhwar, P. S., 2010. Introduction: Islam and human resource management. *Personnel Review*, 39(6), pp. 685–691. <https://doi.org/10.1108/00483481011075558>
- Moreira, A. and Silva, P., 2015. The trust-commitment challenge in service quality-loyalty relationships. *International Journal of Health Care Quality Assurance*, 28(3), pp. 253–266. <https://doi.org/10.1108/IJHCQA-02-2014-0017>
- Nisar, T. M., and Whitehead, C., 2016. Brand interactions and social media: Enhancing user loyalty through social networking sites. *Computers in Human Behavior*, 62, pp. 743–753. <https://doi.org/10.1016/j.chb.2016.04.042>
- Oliver, R., 1999. Whence consumer loyalty? *The Journal of Marketing*, 63(Journal Article), pp.

- 33–44. <https://doi.org/10.2307/1252099>
- Oliver, R. L., 1997. *Satisfaction: A behavioral perspective on the consumer*. New York, NY: McGraw-Hill.
- Omar, S. R., Karim, S. A., Bakar, A. Z. A., and Omar, S. N., 2015. Safeguarding Malaysian Heritage Food (MHF): The impact of Malaysian food culture and tourists' food culture involvement on intentional loyalty. *Procedia - Social and Behavioral Sciences*, 172, pp. 611–618. <https://doi.org/10.1016/j.sbspro.2015.01.410>
- Pantouvakis, A., 2013. The moderating role of nationality on the satisfaction loyalty link: Evidence from the tourism industry. *Total Quality Management & Business Excellence*, 24(9–10), pp. 1174–1187. <https://doi.org/10.1080/14783363.2013.776758>
- Pereira, H. G., Salgueiro, M. de F., and Rita, P., 2016. Online purchase determinants of loyalty: The mediating effect of satisfaction in tourism. *Journal of Retailing and Consumer Services*, 30, pp. 279–291. <https://doi.org/10.1016/j.jretconser.2016.01.003>
- Picon, A., Castro, I., and Roldan, J. L., 2014. The relationship between satisfaction and loyalty: A mediator analysis. *Journal of Business Research*, 67(5), pp. 746–751. <https://doi.org/10.1016/j.jbusres.2013.11.038>
- Pinkus, E., Moore, S. A., Taplin, R., and Pearce, J., 2016. Re-thinking visitor loyalty at “once in a lifetime” nature-based tourism destinations: Empirical evidence from Purnululu National Park, Australia. *Journal of Outdoor Recreation and Tourism*, 16, pp. 7-15. <https://doi.org/10.1016/j.jort.2016.08.002>
- Rubio, N., Villasenor, N., and Yague, M. J., 2016. Creation of consumer loyalty and trust in the retailer through store brands: The moderating effect of choice of store brand name. *Journal of Retailing and Consumer Services*, 34, pp. 358-368. <https://doi.org/10.1016/j.jretconser.2016.07.014>
- Said, M., Hassan, F., Musa, R., and Rahman, N. A., 2014. Assessing consumers' perception, knowledge and religiosity on Malaysia's halal food products. *Procedia - Social and Behavioral Sciences*, 130, pp. 120–128. <https://doi.org/10.1016/j.sbspro.2014.04.015>
- Saleem, M. A., Zahra, S., Ahmad, R., and Ismail, H., 2016. Predictors of customer loyalty in the Pakistani banking industry: a moderatedmediation study. *International Journal of Bank Marketing*, 34(3), pp. 411–430. <https://doi.org/10.1108/IJBM-12-2014-0172>
- Sandikci, O., 2011. Researching Islamic marketing: Past and future perspectives. *Journal of Islamic Marketing*, 2(3), pp. 246–258. <https://doi.org/10.1108/17590831111164778>
- Silva, G. M., and Goncalves, H. M., 2016. Causal recipes for customer loyalty to travel agencies: Differences between online and offline customers. *Journal of Business Research*, 69(11), pp. 5512–5518. <https://doi.org/10.1016/j.jbusres.2016.04.163>
- Stathopoulou, A., and Balabanis, G., 2016. The effects of loyalty programs on customer satisfaction, trust, and loyalty toward high- and low-end fashion retailers. *Journal of Business Research*, 69(12), pp. 5801-5808. <https://doi.org/10.1016/j.jbusres.2016.04.177>
- Suh, J.-C., and Yi, Y., 2006. When brand attitudes affect the customer satisfaction and loyalty relationship: The moderating role of product involvement. *Journal of Consumer Psychology*, 16(2), pp. 145–155. https://doi.org/10.1207/s15327663jcp1602_5
- Swimberghe, K., Sharma, D., and Flurry, L., 2009. An exploratory investigation of the consumer religious commitment and its influence on store loyalty and consumer complaint intentions. *Journal of Consumer Marketing*, 26(5), pp. 340–347. <https://doi.org/10.1108/07363760910976592>
- Taylor, S. A., Celuch, K., and Goodwin, S., 2004. The importance of brand equity to customer loyalty. *Journal of Product & Brand Management*, 13(4), pp. 217–227. <https://doi.org/10.1108/10610420410546934>
- Thakur, R., 2016. Understanding customer engagement and loyalty: A case of mobile devices for shopping. *Journal of Retailing and Consumer Services*, 32, pp. 151–163. <https://doi.org/10.1016/j.jretconser.2016.06.004>
- Tobergte, D. R., and Curtis, S., 2013. No title No title. *Journal of Chemical Information and Modeling*, 53(9), pp. 1689–1699. <https://doi.org/10.1021/ci400128m>
- Wilson, J. a. J., 2012. The new wave of transformational Islamic marketing. *Journal of Islamic*

- Marketing, 3(1), pp. 5–11. <https://doi.org/10.1108/17590831211225436>
- Wilson, J. A. J., Belk, R. W., Gary, J. B., Sandikci, O., Kartajaya, H., Sobh, R., Liu, J. and Scott, L., 2013. Crescent marketing, Muslim geographies and brand Islam: reflections from the JIMA Senior Advisory Board. *Journal of Islamic Marketing*, 4(1), pp. 22–50. <https://doi.org/10.1108/17590831311306336>
- Wu, C. W., 2016. Destination loyalty modeling of the global tourism. *Journal of Business Research*, 69(6), pp. 2213–2219. <https://doi.org/10.1016/j.jbusres.2015.12.032>
- Wu, H. C., and Ai, C. H., 2016. Synthesizing the effects of experiential quality, excitement, equity, experiential satisfaction on experiential loyalty for the golf industry: The case of Hainan Island. *Journal of Hospitality and Tourism Management*, 29, pp. 41–59. <https://doi.org/10.1016/j.jhtm.2016.05.005>
- Yacob, Y., Ali, J. K., Baptist, C. J., Nadzir, H. M., and Morshidi, M. H., 2016. How far members' satisfaction mediated members' loyalty? Investigating credit cooperative in Sarawak Borneo. *Procedia - Social and Behavioral Sciences*, 224(August 2015), pp. 376–383. <https://doi.org/10.1016/j.sbspro.2016.05.391>
- Yeo, B. L., Mohamed, R. H. N., and Muda, M., 2016. A study of Malaysian customers purchase motivation of halal cosmetics retail products: Examining theory of consumption value and customer satisfaction. *Procedia Economics and Finance*, 37(16), pp. 176–182. [https://doi.org/10.1016/S2212-5671\(16\)30110-1](https://doi.org/10.1016/S2212-5671(16)30110-1)
- Yoo, J., and Park, M., 2016. The effects of e-mass customization on consumer perceived value, satisfaction, and loyalty toward luxury brands. *Journal of Business Research*, 69(12), pp. 5775-5784. <https://doi.org/10.1016/j.jbusres.2016.04.174>

Appendix. The Relationship between customers' satisfaction and loyalty

Authors	Relationship	Industry
Kim <i>et al.</i> (2016)	Satisfaction- Customer Loyalty	Smart phones.
El-Adly and Eid (2016)	Satisfaction- Customer Loyalty	Shopping mall
Jiang and Zhang (2016)	Satisfaction- Customer Loyalty	Airlines services
Casidy and Wymer (2016)	Satisfaction- Customer Loyalty	Hotel services
Han <i>et al.</i> (2017)	Satisfaction- Customer Loyalty: direct & indirect effects	Bike traveling behaviors
Ali <i>et al.</i> (2016)	Satisfaction- Customer Loyalty	Theme parks
Thakur (2016)	Satisfaction- Customer Loyalty	Mobile devices
Wu and Ai (2016)	Satisfaction- Loyalty.	Golf tourism
Stathopoulou and Balabanis (2016)	Satisfaction with loyalty program-Store loyalty	Fashion retailers
Rubio <i>et al.</i> (2016)	Satisfaction with price levels- Retailer Loyalty	Food & beverages, personal care & household cleaning
Silva and Gonçalves (2016)	Satisfaction- Customer Loyalty	Travel agency
Kwenye and Freimund (2016)	Satisfaction- Tourists' Loyalty: direct and indirect effects.	Natural tourism
Pinkus <i>et al.</i> (2016)	Satisfaction-Visitor Loyalty	National park
Nisar and Whitehead (2016)	Satisfaction- User Loyalty	Social media
Castaldo <i>et al.</i> (2016)	Satisfaction-Customers Loyalty	Pharmacy retail
Yacob <i>et al.</i> (2016)	Satisfaction-Customer Loyalty.	Credit cooperatives services
Wu (2016)	Satisfaction-Destination Loyalty	Global tourism
Campon-Cerro <i>et al.</i> (2016)	Overall Satisfaction-Tourist Loyalty	Rural tourism
Yoo and Park (2016)	Satisfaction-Brand Loyalty	Online luxury shopping
Ansari & Riasi (2016)	Satisfaction- Customer Loyalty	Insurance
Lee and Wong (2016)	Satisfaction-Customer Loyalty	Mobile commerce
Akhoondnejad (2016)	Satisfaction-Tourist Loyalty	Local cultural event
Calisir <i>et al.</i> (2016)	Satisfaction-Passenger Loyalty: direct and indirect.	Airline services
Pereira <i>et al.</i> (2016)	Satisfaction-Customer Loyalty	Tourism products: online
Lee (2016)	Satisfaction-Visitor Loyalty	Music festivals: tourism
Cong (2016)	Satisfaction-tourist Loyalty	Domestic tourism
Saleem <i>et al.</i> (2016)	Satisfaction-Customer Loyalty	Banking