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## Assessing Customer Loyalty: A Literature Review

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**ABSTRACT:** In the contemporary market context, characterized by increasing competition and a rapidly changing marketing environment, customer loyalty has become an extremely valuable business intangible asset, being essential for any business strategy. Moreover, brand loyalty, as a constituent of brand equity, has been intensively researched as a key issue in the marketing literature of the last decades. The current paper is part of a larger study directed at analyzing the impact of perceived CSR on customer loyalty. Considering this larger study's purpose, it is important that, before anything else, the theories and methodologies related to assessing perceived CSR and, respectively, customer loyalty be reviewed. This paper focuses on customer loyalty, by reviewing some of the most relevant scientific approaches regarding the methodologies that can be applied when customer loyalty must be assessed.

**Keywords:** customer; brand; loyalty; assessment; trust; commitment.

**JEL classification:** M31

### Introduction

Customer loyalty represents an essential issue both in the marketing literature and in the marketing practice. The importance of the concept derives from the benefits associated with retaining existing customers (McMullan, 2005). Research has shown that brand loyalty is linked to business performance (Reichheld, 2003), being an important predictor of long-term profitability (Salegna and Goodwin, 2005).

Loyalty is a very complex construct (Javalgi and Moberg, 1997), defining the concept being an extremely difficult task. However, the American Marketing Association over-simplifies the concept by defining it as the situation in which a consumer generally buys the same manufacturer-originated product or service repeatedly over time rather than buying from multiple suppliers within the category (Moisescu and Vü, 2011). Moreover, Aaker (1991) defines brand loyalty as a reflection of how likely a consumer is to switch to another brand, especially when that brand makes a change in price, product features, communication, or distribution programs. Nevertheless, loyalty is much more than just repeat purchases, as a consumer who keeps buying a certain brand may be doing it because of inertia, indifference, switch or exit barriers and other motives, rather than actual loyalty (Reichheld, 2003).

One essential contribution to the literature regarding brand loyalty was that of Jacoby and Chesnut (1978) who classified the approaches regarding brand loyalty into three categories: behavioral, psychological commitment, and composite. Their definition sees brand loyalty as *“the biased behavioral response expressed over time by some decision-making unit with respect to one or more alternative brands out of a set of brands and is a function of psychological processes”* (Jacoby and Chesnut, 1978). This definition, firstly proposed by Jacoby in 1971, is based on a composite approach of the concept (Rundle-Thiele and Bennett, 2001), and it covers the most important aspects of brand loyalty (Mellens et al, 1996), enjoying widespread support in the marketing literature, and being the most often used in brand loyalty research (Rundle-Thiele and Bennett, 2001; Mellens et al, 1996).

Jacoby's definition outlines the fact that there has to be a systematic tendency to buy a certain brand or group of brands, and points out the fact that, during a period of time, both the number of times a brand is purchased and the purchase pattern over successive buying occasions are important. As a matter of fact, considering a purchase sequence for two brands (A and B), Brown (1952) distinguishes between four groups of buyers: hard-core loyals, who buy the same brand over a given period of time (AAAA), split loyals, who are loyal to more than one brand, with divided loyalty (ABABAB), shifting loyals with unstable loyalty, who are loyal to one brand for a period of time, but easily shifting from one brand to another (AAABBB), and, respectively, switchers or non-loyals, who show no loyalty to any brand. Jacoby's definition also emphasizes the fact that loyalty is a function of psychological processes, brands being selected according to internal criteria resulting in a fundamental element of brand loyalty which is the commitment towards the brand. Therefore, observed behavior alone is only capable of partially explaining loyalty, repeat buying behavior being only a part of brand loyalty which must be accompanied by psychological commitment.

Even though there is a relative agreement in the literature regarding the conceptual definition of brand loyalty (especially due to the conceptualization provided by Jacoby and Chesnut in 1978), there is no unified perspective regarding the measurement of loyalty (Mellens et al, 1996). However, finding an accurate measure of customer loyalty is essential important due to its link with profitability (Reichheld, 2003; Salegna and Goodwin, 2005).

## Methodology

The current paper is part of a larger study directed at analyzing the impact of perceived CSR on customer loyalty. Considering this larger study's purpose, it is important that, before anything else, the theories and methodologies related to assessing perceived CSR and, respectively, customer loyalty be reviewed. This paper focuses on customer loyalty, by reviewing some of the most relevant scientific approaches regarding the methodologies that can be applied when customer loyalty must be assessed.

In order to depict the most important contributions to assessing customer loyalty, an extensive literature review has been conducted, mainly within the literature indexed in the most widespread databases on different scientific fields which are frequently used for searching the literature: Scopus and Web of Science (Chadegani et al, 2013). Each of the previous online scientific databases confers several advantages to any researcher who tries to conduct a literature review. Thus, Norris and Oppenheim (2007) state that Scopus and Web of Science have a significant advantage over the other databases, when issues of functionality and the quality of record processing and depth of coverage are taken into account. Moreover, Web of Science and Scopus are the most widespread databases on different scientific fields which are frequently used for searching the literature (Norris and Oppenheim, 2007).

## Findings

Considering loyalty measurements, *Aaker (1991)* identifies five levels of brand loyalty and groups customers accordingly: *non loyal buyers* - who are completely indifferent to brands, each brand being perceived to be adequate if the price is accepted; *satisfied or at least not dissatisfied buyers* - with no dimension of dissatisfaction sufficient enough to stimulate a change, especially if that change involves effort; *satisfied buyers with perceived switching costs* (loss of time, money, or acquired loyalty advantages, performance risks associated with switching etc.); *likers of the brand* – they have an emotional attachment to the brand, based

upon associations such as a symbol, a set of use experiences, or a high perceived quality; **committed customers** - to whom the brand is very important both functionally as an expression of their personality; the value of this category of customers stays in the impact they have upon others through their recommendations.

Considering the level of involvement and that of perceived differences between brands, *Assael (1992)* identifies four brand loyalty driven types of consumers: **complex loyals** (firstly do research, then develop beliefs and attitudes about the brand, and finally make a thoughtful choice), **dissonance loyals** (shop around and buy fairly quickly, as they may consider most brands in a given price range to be the same, even though expensive and self-expressive; after buying, they experience dissonance noticing certain disquieting features or hearing favorable things about other brands, but seek information that supports their choice), **habitual loyals** (make decisions based on brand familiarity; they keep buying the same brand out of habit as they are passive recipients of information conveyed by advertising), and, respectively, **variety-seekers** (switch brands for the sake of variety rather than dissatisfaction; these consumers have some beliefs about brands, choose brands wit).

*Dick and Basu (1994)* provide a key contribution to the loyalty measurement literature by focusing their research on the relative attitude of consumers (the degree to which the consumer's evaluation of one alternative brand dominates over another), and the moderators of the relative attitude to repeat-patronage (based on social norms and situational factors). Thus, the authors conceptualize brand loyalty as the relationship between the **relative attitude toward an entity** (brand/service/store/vendor) and **patronage behavior**, true loyalty only existing when repeat patronage coexists with high relative attitude. As an interaction of attitude and behavior, loyalty is determined by the strength of the relationship between relative attitude and repeat patronage. Moreover, within the established customer loyalty framework, Dick and Basu (1994) identify four categories of loyalty: **sustainable loyalty** (when there is a favorable correspondence between relative attitude and repeat patronage), **latent loyalty** (a high relative attitude, with low repeat patronage), **spurious loyalty** (a low relative attitude accompanied by high repeat patronage), and **no loyalty**.

An important innovation in what concerns the quantification of customer loyalty comes from *Payne (1994)* who examines the progress of consumers up or along the rungs of a so called "loyalty ladder" from prospects, to customers, clients, supporters, advocates and, eventually, partners. After converting a **prospect** into a **customer**, the next marketing task is to generate repeat patronage from that customer. At this point, the customer becomes a **client** who is neutral, positive or even negative towards the brand. When the client's attitude towards the brand becomes positive, the client becomes a **supporter**, who is typically passive (not outspoken). At the next level, an **advocate** is someone who is so pleased with the brand that they actively recommend it to others. The final step on the (**partner**) represents a situation where a very close and long-term relationship is developed between the brand and the customer, based on satisfaction of mutual needs, this last step being particularly especially applicable to business-to-business relationships. According to the author, this evolution requires increased dialogue between exchange parties, commitment and trust, which develops within a consumer's attitude.

*Baldinger and Rubinson (1996)* bring new insights regarding the measurement of brand loyalty, proposing an attitude-behavior composite approach, investigating the predictive ability of behavioral and attitudinal data towards customer loyalty across five sectors and 27 brands. The authors propose and validate a loyalty-based model, after re-contacted

respondents from five different studies a year after they were originally interviewed. All of the key information on behavior and attitudes were collected from these consumers at both stages of the process, while market shares were also gathered on all investigated brands, at each stage. Loyalty was calculated for each respondent, across each brand, at each stage, so that movement across loyalty groups could also be measured. Eventually, each respondent was classified by attitude toward the brand, and the conversion and retention of behavioral and attitudinal loyalty groups was tracked, thus allowing for the calculation of whether attitude affects actual behavior.

Another important perspective on measuring customer loyalty comes from *Hallowell (1996)*, who examines the links between profitability, customer satisfaction and customer loyalty. In this case, the author measures loyalty as a dependent variable, using parameters related to the length of customer relationship (reflected by the percentage of customers who remained customers during an analyzed time-frame, and the customer-reported relationship tenure), and, respectively, the depth of customer relationship (measured by cross-sell rates).

*Mellens et al (1996)* classify brand loyalty measures into four groups, based on two dimensions: attitudinal versus behavioral measures, and, respectively, brand-oriented versus individual-oriented measures. Thus, the author group loyalty measures into: *attitudinal brand-oriented measures* (stated purchase intentions, preference measures, commitment measures), *attitudinal individual-oriented measures* (measures on product category level, general measures), *behavioral brand-oriented measures* (measures based on aggregated data, measures based on aggregated switching matrices, measures based on market shares, measures based on individual-level data), and, respectively, *behavioral individual-oriented measures* (proportions of purchase measures, sequence of purchase measures).

*Pritchard et al (1999)* conceptualized customer loyalty in a commitment-loyalty measure, which they termed Psychological Commitment Instrument (PCI). The brand loyalty measurement instrument is based on a questionnaire comprising items intended to reflect: *resistance to change* (e.g.: “My preference to ... would not willingly change”), *position involvement* (e.g.: “I prefer ... because their image comes closest to reflecting my lifestyle”), *volitional choice* (e.g.: “My decision to ... was freely chosen from several alternatives”), *informational complexity* (e.g.: “I don't really know that much about ...”), *loyal attitude* (e.g.: “I consider myself to be a loyal patron of ...”), and *loyal behavior* (e.g.: “Please estimate how many times during the last 12 months you have purchased ...”).

Another important input in the literature regarding customer loyalty measurement is provided by *Gremler and Brown (1999)* who extend the concept of customer loyalty to intangible goods with their definition of service loyalty: “the degree to which a customer exhibits repeat purchasing behavior from a service provider, possesses a positive attitudinal disposition toward the provider, and considers using only this provider when a need for this service arises”. The authors propose that loyalty measurement be done by surveying customers, using self-administered questionnaires. “Word of mouth” communication behavior is in this case measured into two ways: a five-item, 7-point Likert scale, followed by a question that asks respondents to provide the number of people to whom they had actually given recommendations about the service provider. Afterwards, a nine-item index is used to measure service loyalty. The items in the index are 7-point Likert scales, ranging from 1 (strongly disagree) to 7 (strongly agree), and include *behavioral, attitudinal, and cognitive dimensions of loyalty*. Eventually, a service loyalty score is determined for each respondent, thus being identified low, medium, and high loyalty customers.

**Oliver (1999)** emphasizes the notion of brand loyalty situational influences, proposing a four-phase model of customer loyalty development. Thus, the author describes brand 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”. The model of customer loyalty development proposed by Oliver (1999) includes the following four-phases: **cognitive loyalty**: the brand attribute information available to the consumer indicates that one brand is preferable to its alternatives; **affective loyalty**: a liking or attitude toward the brand has developed on the basis of cumulatively satisfying usage occasions; **conative loyalty** (behavioral intention): influenced by repeated episodes of positive affect toward the brand, conation, by definition, implies a brand-specific commitment to repurchase; **action loyalty**: the motivated intention in the previous loyalty state is transformed into readiness to act; this is accompanied by an additional desire to overcome obstacles that might prevent the act; if this engagement is repeated, an action inertia develops, thereby facilitating repurchase. Moreover, Oliver (1999) outlines the vulnerabilities associated to each of the four phases. Thus, in the **cognitive loyalty** phase vulnerabilities consist of: actual or imagined better competitive features or price through communication and vicarious or personal experience, deterioration in brand features or price, variety seeking and voluntary trial. Further on, in the **affective loyalty** stage, induced dissatisfaction, enhanced liking for competitive brands, variety seeking and voluntary trials, and deteriorating performance represent the main vulnerabilities. In what concerns the phase of **conative loyalty**, the most important vulnerabilities are persuasive counter argumentative competitive messages, induced trials (e.g., coupons, sampling), and deteriorating performance, while in the **action loyalty** stage induced unavailability, and deteriorating performance are the most important dangers.

**Jones et al. (2000)** observe that although numerous studies support the importance of customer satisfaction in the retention process, “the relationship between these variables often evidences considerable variability”. Presuming that such variability highlights the possibility that “retention may depend on additional factors such as switching barriers”, and that the relationship between satisfaction and retention may be contingent on switching barriers, Jones et al. (2000) develop and tests a model of customer retention that incorporates such contingencies between customer satisfaction and switching barriers, by surveying actual customers about a current provider of either banking services. In order to evaluate brand loyalty, the authors use a measurement battery comprising several items grouped as follows: **repurchase intentions** (unlikely/likely, very un-probable/very probable, impossible/possible, no chance/certain) - measured using a ten-point semantic differential; **core-service satisfaction** (very displeased/very pleased, very unfavorable/very favorable, disgusted with/contented with, very dissatisfied/very satisfied with, unhappy with/happy with) - measured using a ten-point semantic differential; **attractiveness of alternatives** (e.g. "If I needed to change ..., there are other good ... to choose from") - measured using seven-point Likert items anchored by strongly disagree/strongly agree; **length of patronage**: "Approximately how long have you used ...?" (measured in number of years).

**Knox and Walker (2001)** develop a measure of customer loyalty (and test it through an empirical study of grocery brands), finding that brand commitment and brand support are necessary and sufficient conditions for customer loyalty to exist. In what concerns brand support, the authors propose a “support index” to reflect the degree to which purchasing within a product category was devoted to a limited set of brands from the greater number that were available in the market place. In order to measure involvement and brand commitment, the authors use a set of questionnaire items grouped into the following categories (all items,

except those mentioned otherwise, using seven-point strongly agree/disagree scales): product involvement, brand decision involvement, product sign, product hedonic, product utility, brand sign, brand hedonic, brand risk, and brand commitment. Based on their results, Knox and Walker (2001) propose a brand loyalty based classification of consumers: *loyals*, with high product involvement and medium risk, *habituals*, with low product involvement and low risk, *variety seekers*, with medium product involvement and medium risk, and, respectively, *switchers*, with low product involvement and low risk.

*Wulf et al (2001)* propose and empirically cross-validate a loyalty conceptual model by studying six consumer samples in a three-country, transatlantic, comparative survey that investigates two industries (food and apparel industries). In their model, the authors use several dimensions related to customer loyalty: *preferential treatment* (makes greater efforts for regular customers than for non-regular customers), *interpersonal communication* (takes the time to personally get to know regular customers), *tangible rewards* (rewards regular customers for their patronage), *perceived relationship investment* (makes efforts to increase regular customers' loyalty), *relationship satisfaction*, *trust*, *relationship commitment*, *behavioral loyalty* (percentage of product category total expenditures spent for the brand), *product category involvement*, and, respectively, *consumer relationship proneness*.

*Salegna and Goodwin (2005)* propose a service loyalty measurement model in which loyalty is determined by antecedents such as *customer satisfaction*, *brand trust*, *relationship involvement*, and *emotional commitment*. Moreover, the model implies that customer satisfaction, in its own turn, is also a dimension with several antecedents such as: *service quality*, *service value* and *affect*, service value mediating the relationship between service quality and cognitive satisfaction, while psychological impressions/feelings (or affect) mediating the relationship between service quality and affective satisfaction.

*Rundle-Thiele (2005)* provides a step towards simplifying and shortening loyalty surveys for marketers, summarizing and to categorizing more than 30 survey-based loyalty measures administered in previous academic surveys. The author suggests that loyalty should be defined as “the state or quality of being loyal, where loyal is defined as a customer’s allegiance or adherence towards an object”, and proposes a measurement model and tests it among a sample of wine clubs members and, respectively, insurance customers. The assessment model is based on a questionnaire comprising more than 30 brand loyalty related measures/questions. Using exploratory analysis Rundle-Thiele (2005) makes a distinction between *impure measures*, which can’t be loaded on a specific loyalty dimension, and, respectively, *pure measures*, which can be grouped into several loyalty dimensions such as: *attitudinal loyalty* - a customer feeling or a customer attitude of devoted attachment and affection towards the brand, *resistance to competing offers* - customer immunity to or protection from competing offers, *behavioral intentions* – attitudes towards purchasing the brand, *propensity to be loyal* - relates to the characteristics of an individual customer, and is defined as a characteristic of the consumer; in other words, a tendency to be loyal (e.g. rarely take chances by buying unfamiliar brands even if it means sacrificing variety), *complaining behavior* - expressions of dissatisfaction or disapproval, *behavioral loyalty* - the consumer’s tendency to repurchase revealed through behavior which can be measured and which impacts directly on brand sales.

*Aydin and Özer (2005)* suggest a loyalty measurement model for the telecom industry, model which should include corporate image, perceived service quality, trust and customer switching costs as major antecedents of customer loyalty. Thus, the authors propose the following sets

of measures related to customer loyalty: *switching costs* (e.g. “Switching to a new operator causes monetary cost”), *customer loyalty* (e.g. “I will go on using ...”), *corporate image* (e.g. “This company is stable and firmly established”), *trust* (e.g. “I trust this company”), and *service quality* (e.g. “How would you rate the coverage area for your operator?”). The authors show that all of the factors have positive effects on customer loyalty, revealing that trust is the most important determinant of customer loyalty, and that, even though perceived service quality and perceived switching cost seem to have the same level of effect on consumer loyalty, the switching cost should be considered as a more important factor due to its indirect effect.

**Söderlund (2006)** measures customer loyalty with multi-item scales and with an explicit assumption that several discrete facets of loyalty exist. The author conducts two empirical studies in service settings (restaurants and general retail stores), using multi-item measures to collect data on *customer satisfaction*, *re-patronage intentions*, and *word-of-mouth intentions*. The empirical findings of Söderlund (2006) demonstrated that a better measurement model is obtained when re-patronage intentions and word-of-mouth intentions are modeled as two separate factors as opposed to one single factor.

**McMullan and Gilmore (2003, 2005, 2008)** seek to explore the complex inter-relationships between the attitudinal and behavioral dimensions of customer loyalty development, proposing a multiple-item scale for measuring customer loyalty development. The data collection instrument includes 28 multi-item loyalty scale, included items, which measure a customer’s loyalty (e.g. “I consider myself to be loyal to ...”), and the sustainers and vulnerabilities mediating its development (e.g. “I would try an alternative ... if the alternative offered ...”). McMullan (2005) identifies three groups of items measuring customer loyalty development: *loyalty sustainers* (including cognitive items such as choice, punctuality, reservation information and facilities, and affective items such as enjoyment, loyalty and recommendation), *price loyalty vulnerabilities* (including price-related items such as bargain hunting and value for money), and *service loyalty vulnerabilities* (e.g. the challenge posed by a new competing service or service brand)

**Bandyopadhyay and Martell (2007)** extend the work done by Dick and Basu (1994) by introducing a new segment of non-users, and by offering a unique way to measure attitudinal loyalty, using a unique survey data with a large sample of 1800 respondents that includes both behavioral (purchase) patterns and attitudes of the respondents for all major brands of tooth paste, to demonstrate that behavioral loyalty is influenced by attitudinal loyalty across many brands of the toothpaste category. The authors suggest that true loyalty should be seen as comprising a favorable repeat purchase (behavioral) pattern, and a favorable disposition (attitude) towards the brand. To operationalize *behavioral pattern*, respondents are grouped into three behavioral categories: single users (highest level of behavioral loyalty, purchasing only a single brand on every purchase occasion), multiple users (an intermediate behavioral loyalty), and non-users (the least amount of behavioral loyalty is shown by those respondents who do not use the brand even once over the study). The survey includes eight behavioral questions to measure the respondents’ usage patterns and their satisfaction towards various brands over a period of six months. *Attitudinal loyalty* is operationalized by measuring consumer perceptions of the overall rating of the brand (30 attribute-related questions on respondents’ beliefs about these brands), being reflected by the number of positive attributes (or attribute score) associated with the brand.



## Conclusions

The conducted literature review outlines the fact that the majority of studies distinguish between the attitudinal and behavioral dimensions of loyalty, most loyalty measures being categorized as either behavioral or attitudinal. However, in many of the cases the adopted approaches to measure customer loyalty are a combination of attitudinal or behavioral measures. Therefore, it can be stated that brand loyalty, as a construct, is depicted as having a complex mixture of attitudinal and behavioral elements.

Moreover, when it comes to the structure of measures used to reflect customer loyalty several loyalty related aspects are in most of the cases taken into consideration, either as antecedents of loyalty, or as components of the complex construct of loyalty. Such aspects which are commonly found within the customer loyalty assessment methodologies refer to satisfaction, quality, trust, involvement, and commitment.

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