

## Determinants of Customer Loyalty: A Review and Future Directions

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### Abstract

This paper aims to provide a summary review on the existing loyalty models. It focuses on the key factors and perspectives that can assist marketing scholars and professionals in enhancing customer's loyalty. A review of the literature has been employed to provide further understandings on customer's loyalty and its research priorities. The findings of this paper contends that integrating cultural and religious influences into existing models would enhance customer's loyalty. The study also argues that there are three groups of loyalty antecedents should be taken into consideration. They are 1) loyalty's primary determinants (PD), which include, customer's satisfaction, trust, perceived value, and perceived service quality; 2) loyalty's secondary determinants (SD), which include, other loyalty factors based on the research nature and context; and 3) loyalty's moral determinants (MD), which include, spiritual, cultural, and religious factors of target markets. Additional propositions and directions are also provided to create efficient loyalty models. Marketing scholars have given inadequate attention to cultural and religious influences in studying customer's loyalty. This article is a commentary research on previous loyalty models. It is hoped that the propositions provided in the study would inspire future researchers in emerging proper and effective loyalty models.

**Key words:** Customer loyalty, Loyalty antecedents, Review paper

### INTRODUCTION

Customer's loyalty is received a great marketing attention (Wu and Ai, 2016) since its implications can not be overstated for modern businesses. In fact, customer's loyalty is regarded as a long-term asset (Kandampully *et al.*, 2015), and a key business outcome (Ali *et al.*, 2016; Kim *et al.*, 2016). Having loyal customers is a required option for various companies based on its important role in creating sustainable competitive advantages (Wu and Ai, 2016). Marketing practitioners are also motivated to develop loyal customers towards their businesses as a central condition for the market success (Kandampully *et al.*, 2015). Saturated markets motivate companies to re-focus on customer's loyalty to preserve their loyal customers (Kim *et al.*, 2016). Loyal customers are considered essential for various service providers in competitive markets (Ali *et al.*, 2016; El-Adly and Eid, 2016; Wu and Ai, 2016), as they would recommend their preferred products to other customers in the market place (Kim *et al.*, 2016). Customer's loyalty leads to several economic benefits (Murali *et al.*, 2016), such as, price premium (Kim *et al.*, 2016), cost reduction (Murali *et al.*, 2016), and additional sales revenue.

Studying customer's loyalty is a vital research attempt due to its increasing significance for global companies (Haryanto *et al.*, 2016). Marketing scholars have presented several loyalty models to enhance customer's loyalty. A recent review of the literature shows that marketing scholars have investigated customer's loyalty from different perspectives and factors (e.g., Casidy and Wymer, 2016; El-Adly and Eid, 2016; Jiang and Zhang, 2016; Rubio *et al.*, 2016; Campón-Cerro *et al.*, 2016). However, understanding customer's loyalty from other perspectives has received inconsequential attention (i.e., cultural and religious factors). Thus, this study intends to review the marketing literature in order to investigate whether researchers should consider other factors and viewpoints in studying customer's loyalty. Resolving this question leads us to carefully review the previous studies in the field of consumer's loyalty with the hope to provide a valid road map for marketing scholars on current research directions and priorities.

#### Literature review:

#### Customer's loyalty:

Customer's loyalty is considered a significant intangible asset for numerous companies (Jiang and Zhang, 2016). Marketing scholars have provided different conceptualizations on customer's loyalty (Ali *et al.*, 2016). Different definitions of customer's loyalty have been adapted by marketing researchers based on the research objectives and contexts. For instance, Casidy and Wymer (2016) conceptualized customer loyalty as "one's feelings of devoted attachment to the loyalty object, rather than repeated commercial transactions" (p.196). Thakur (2016) defined attitudinal loyalty as a customers' intention to remain committed to specific provider in the marketplace by repeating their purchasing experiences. On the other hand, Oliver defined customers' loyalty as "a deeply held commitment to rebuy or re-patronize a preferred product/service consistently in the future, thereby causing repetitive same-brand or same brand-set purchasing, despite situational influences and marketing efforts having the potential to cause switching behavior" (p.34). A review of the literature reveals that numerous marketing scholars have adopted Oliver's definition of customers' loyalty (e.g. Haryanto *et al.* 2016).

There are two types of customer's loyalty: a) *active loyalty* and b) *passive loyalty* (Kandampully *et al.*, 2015). Companies could have active and passive loyal customers. Both types are important but *active loyalty* has become more important due to the widespread usage of internet and social media applications (Kandampully *et al.*, 2015). Today's customers depend progressively more on online reviews and electronic word of mouth (E-WOM) in choosing various products and brands. In this regard, active loyal customers are motivated to spread their evaluations and opinions on their purchasing experiences with the public.

Customer's loyalty is still attracting scholars' attention due to its obvious significance. Realizing the antecedent factors of customer's loyalty and the relationships among these factors are considered important research directions (El-Adly and Eid, 2016). Marketing researchers are also advised to keep their eyes on customers in the marketplace by investigating their needs, wants, and factors that could affect their evaluations, attitudes, choices, and various purchasing behaviors. According to Jiang and Zhang (2016), customer's loyalty is a vital source of competitive advantage for different companies. However, customer's loyalty is regarded as a challenging issue for existing corporations, especially in competitive markets (Nyadzayo and Khajehzadeh, 2016). Determinants of customer's satisfaction and loyalty might vary based on business nature and customers' types or goals. For instance, Jiang and Zhang (2016) advised scholars and experts to take into consideration the differences between leisure and business passengers when studying contributing factors of customer's satisfaction and loyalty since these customers have different preferences and values. Murali *et al.* (2016) stated that companies should continuously observe customer's satisfaction, customer's loyalty, and customer's WOM. In particular, customer's loyalty can be characterized as one of the important success measurements for different businesses in the marketplace (Nyadzayo and Khajehzadeh, 2016), and marketing practitioners would ultimately embrace appropriate marketing strategies and approaches in order to maintain loyal customers towards their businesses (Zhang *et al.*, 2016).

#### *Types of loyalty:*

Dick and Basu (1994) categorized customer's loyalty into 4 types based on two dimensions of relative attitude and repeat patronage; these types or groups include namely a) no loyalty, b) loyalty, c) latent loyalty, and d) spurious loyalty. Marketing scholars should take this classification of loyalty into their research consideration due to its important impact and implications. This classification has taken into account both attitudinal and behavioral dimensions of loyalty (Bowen and McCain, 2015). In competitive markets, practitioners are motivated to create true loyal customers, who have high relative attitude with high repeat patronage behavior via proper marketing strategies and tactics. This outcome requires scholars to consider further research in examining bases of these strategies and approaches.

Dick and Basu (1994) conceptualized customer's loyalty based on the relationship between relative attitude and repeat patronage behavior. In other words, customer's loyalty includes attitudinal and behavioral dimensions, where relative attitude refers to attitudinal dimension of loyalty and repeat patronage behavior refers to behavioral loyalty. It has been argued that integrating attitude dimension into the loyalty model (patronage behavior) would enhance its predictive ability (Dick and Basu, 1994). More specifically, attitudinal loyalty refers to customer's emotional attachment while behavioral loyalty refers to customer's actual behavior. In this regard, marketing scholars are advised to use both attitudinal and behavioral dimensions of loyalty in their actual measurements and studies. Employing composite or integrated loyalty measurements can be considered highly critical in order to have a better understanding on customer's loyalty. Loyalty is a complex phenomenon and scholars should consider it as a multi-faceted approach (Dick and Basu, 1994). Measuring customer's loyalty using unidimensional measurement is not going to explain the true relationships of loyalty (Bowen and McCain, 2015). On the other hand, using only attitudinal measurements or only behavioral measurements can be regarded as inadequate procedure in evaluating and understanding customer's loyalty. It becomes clear that a composite measurement of loyalty includes both attitudinal and behavioral dimensions in measuring customers' loyalty; a review of the literature reveals that scholars generally use composite measurements of customer's loyalty (Bowen and McCain, 2015) due to its significance.

Marketing scholars have examined the loyalty construct from three perspectives: a) attitudinal, b) behavioral, and c) composite (Chang *et al.*, 2009). For instance, Casidy and Wymer (2016) have conceptualized the loyalty concept as a customer's attachment feelings towards specific products and brands (attitudinal perspective). In relation to this, Izogo (2016) has advised scholars to measure the influences of satisfaction, trust, perceived service quality, and brand image on customer's attitudinal loyalty. Several recent researchers have measured customer's loyalty intentions (e.g. Cong, 2016; Dwivedi and Merrilees, 2016). In addition to this, Thachon and Jebarajakirthy (2016) have measured customer's behavioral loyalty (behavioral perspective). On the other hand, other recent scholars have conceptualized customer's loyalty in terms of composite perspective which consists of attitudinal and behavioral loyalty (e.g. Ali *et al.*, 2016; Cossío-Silva *et al.*, 2016; Nisar and Whitehead, 2016; Srivastava and Kaul, 2016).

Marketing scholars are advised to conceptualize customer's loyalty as a multi-dimensional construct, which consists of attitudinal and behavioral dimensions; this conceptualization would provide a better knowledge and understanding of customer's loyalty (Casidy and Wymer, 2016). Studying customer's loyalty using a composite approach is regarded as a recommended procedure in order to provide reliable understanding and implications. A composite measurement of loyalty has been applied in several business fields, such as, online tourism products (Ruiz-Mafe *et al.*, 2016), casino services (Prentice and Wong, 2016), bike traveling behaviors (Han *et al.*, 2017), motor dealership brands (Nyadzayo and Khajehzadeh, 2016), golf tourism (Wu and Ai, 2016), online shopping (Chen *et al.*, 2016), and fashion retailing (Stathopoulou and Balabanis, 2016).

Proper conceptualizations of customer's loyalty can assist researchers in providing effective understanding and perception (Casidy and Wymer, 2016). In this regard, marketing scholars can view or conceptualize customer's loyalty either as attitudinal, behavioral, or composite measures based on the research objectives, settings, and nature. In other words, integrating the research objectives and context into the definition of loyalty is absolutely important in understanding customer's loyalty effectively (e.g. Izogo, 2016). Further to this, marketing scholars are advised to address the loyalty concept based on the current research gaps in order to provide valuable contributions to the theoretical and practical world of marketing.

#### *Categories of loyalty antecedents and consequences:*

Marketing scholars have categorized loyalty antecedents into three groups: a) cognitive antecedents (beliefs or evaluations), b) affective antecedents (feelings), and c) conative antecedents (behavioral dispositions) (Dick and Basu, 1994). Scholars are advised to integrate these groups of loyalty antecedents into their models in order to have a better examination and understanding of customer's loyalty. Brand managers aim to consistently and positively take into consideration cognitive, affective, and conative loyalty antecedents (Dick and Basu, 1994). This practical view shows that marketing scholars need to consider evaluative, affective, and behavioral antecedents into proposed loyalty models in order to effectively catch the actual loyalty relationships. More specifically, cognitive loyalty antecedents are linked to brands beliefs, while affective antecedents are linked to customer's feelings towards particular brands, and conative antecedents are linked to behavioral compositions towards certain brands (Bowen and McCain, 2015). It has been argued that customer's loyalty might be affected by cognitive, affective, and conative antecedents (Dick and Basu, 1994). A review of the literature exhibits that marketing researchers have studied several cognitive, affective and behavioral loyalty factors, but less attention has been given to these antecedents indirectly. Therefore, researchers are advised to study the influences of these factors directly and indirectly to properly understand loyalty relationships. Examining additional cognitive, affective, and conative loyalty antecedents is also an advisable research in order to provide a better perception and implications in customer's loyalty development.

Marketing scholars are advised to go beyond the straightforward and direct relationships in studying customer's loyalty. A review of the literature shows that recent loyalty scholars have examined several research mediators (e.g. Bilgihan, 2016; Bilgihan *et al.*, 2016; El-Adly and Eid, 2016; Han *et al.*, 2017; Kim *et al.*, 2016; Kwenye and Freimund, 2016; Nyadzayo and Khajehzadeh, 2016; Prentice and Wong, 2016; Zhang *et al.*, 2016), research moderators (e.g. Ipek *et al.*, 2016; Kim *et al.*, 2016; Nyadzayo and Khajehzadeh, 2016; Rubio *et al.*, 2016; Saleem *et al.*, 2016), and loyalty consequences (e.g. Casidy and Wymer, 2016; Castaldo *et al.*, 2016; Srivastava and Kaul, 2016). The present study argues that integrating relevant loyalty antecedents, mediators, moderators, and consequences into the existing models would be considered a valuable research in order to provide a better and further understanding on customer's loyalty behavior. This direction is in line with the view of Dick and Basu (1994). Loyalty consequences can explain the importance of customer's loyalty to various businesses and corporations. More specifically, customer's loyalty has three groups of consequences: a) motivational consequences, b) perceptual consequences, and c) behavioral consequences (Dick and Basu, 1994). Customer's retention (Eid, 2013), share of wallet (Castaldo *et al.*, 2016; Srivastava and Kaul, 2016), Willingness to pay premium price (Casidy and Wymer, 2016), WOM, resistance to counter persuasion, and search motivation (Dick and Basu, 1994) are examples of loyalty consequences. In this regard, researchers are advised to examine further the loyalty consequences since less research has considered this gap.

#### *Antecedents of customer's loyalty:*

Marketing scholars regularly examine customer's loyalty due to its significance and benefits (Bowen and McCain, 2015). Researchers have studied the impacts of several factors on customer's loyalty such as brands (Nisar and Whitehead, 2016), brand attachment (Prentice and Wong, 2016), brand relationship (Haryanto *et al.*, 2016), positive emotions (Bilgihan *et al.*, 2016), emotions (Ruiz-Mafe *et al.*, 2016), emotional intelligence (Saleem *et al.*, 2016), delight, (Ali *et al.*, 2016), experiential satisfaction (Wu and Ai, 2016), perceived enjoyment (Su *et al.*, 2016), emotional commitment (Heo and Lee, 2016), empathy (Ansari and

Riasi, 2016), customer commitment (Thaichon and Jebarajakirthy, 2016), customer engagement (Thakur, 2016), and experiential quality (Wu and Ai, 2016). A review of the literature shows that researchers have presented several loyalty models and factors based on the research objectives and context.

Loyalty antecedents have been categorized into two groups: the first group represents the factors that have been widely studied in the marketing literature such as customer's satisfaction, perceived service quality, perceived switching costs, commitment, and loyalty programs (Kandampully *et al.*, 2015). However, a review of the literature exhibits that this group of factors is still important and needs regular examinations due to its importance and predictive power. The second group of antecedents represents the factors that have appeared in recent loyalty studies (Kandampully *et al.*, 2015). The present study argues that recognizing these groups of loyalty antecedents is significant in the way to have loyal customers towards particular products and brands. More importantly, practitioners should integrate relevant loyalty factors into the strategies and tactics of their companies to have genuine loyal customers in order to eventually achieve the market success.

Understanding customer's loyalty is absolutely important and researchers need to identify its determining factors (Kim *et al.*, 2016). In this regard, marketing researchers keep presenting loyalty models to effectively understand the formation of customer's loyalty. A recent review of loyalty studies shows that researchers have been advised to investigate specific variables as important determining factors, such as, trust (Ali *et al.*, 2016; Bilgihan *et al.*, 2016; Calisir *et al.*, 2016; Izogo, 2016; Maggioni, 2016; Thaichon and Jebarajakirthy, 2016), customer's satisfaction (Akroush *et al.*, 2016; Bilgihan *et al.*, 2016; Chen *et al.*, 2016; El-Adly and Eid, 2016; Izogo, 2016; Thaichon and Jebarajakirthy, 2016), emotions (Campón-Cerro *et al.*, 2016), enjoyment (Lee and Wong, 2016), word of mouth (Calisir *et al.*, 2016), customer involvement (Ali *et al.*, 2016), customer commitment (Bilgihan *et al.*, 2016; Silva and Goncalves, 2016), perceived service quality (Izogo, 2016; Rubio *et al.*, 2016), perceived value (Calisir *et al.*, 2016; Chen *et al.*, 2016; El-Adly and Eid, 2016; Lee and Wong, 2016), benefits (Pinkus *et al.*, 2016), brand reputation (Silva and Goncalves, 2016), brand image (Izogo, 2016), destination image (Kwenye and Freimund, 2016), perceived risk (Chen *et al.*, 2016), switching costs (Bilgihan *et al.*, 2016; Silva and Goncalves, 2016), CRM (Nyadzayo and Khajehzadeh, 2016), commercial ads and buyer-seller relationship (Wu and Lin, 2016), habits (Bilgihan *et al.*, 2016), religiosity (Abu-Alhaija *et al.*, 2017; Kasuma *et al.*, 2016), and religious orientation (Abu-Alhaija *et al.*, 2017). More importantly, recent scholars have been advised to integrate these loyalty antecedents into future proposed models to examine their impacts. The results of these studies could help practitioners by providing reliable conclusions and implications in developing and enhancing customer's loyalty. According to Kandampully *et al.* (2015), the loyalty literature has identified factors of customer perceived value, customer engagement, brand and corporate image, customer trust, relational benefits, brand experience, rapport among customers and employees, and employee engagement as possible loyalty determinants. The present study argues that selecting loyalty factors should depend primarily on the research nature and service contexts in order to provide valid marketing results and conclusions.

According to El-Adly and Eid (2016), researchers should measure customer's satisfaction and perceived value, as important loyalty antecedents, on a regular basis due to their dynamic nature. It is clear that most loyalty studies have focused on positive emotions and experiences while influences of negative emotions on customer's loyalty and satisfaction received little research attention. In this regard, Ali *et al.* (2016) have stated that researchers are advised to examine negative emotions and experiences, such as, fears, regrets, and boredom in order to achieve an additional understanding of customer's behavior and loyalty. Investigating these influences might show the importance of negative feelings and emotions as undesirable outcomes and important factors. Thus, companies should be aware of their significance and implications.

Scholars are advised to search for additional determinants of customer's loyalty and satisfaction based on industry context (Ali *et al.*, 2016). Determinants of customer's loyalty might differ by industry, country, and market stage of product life cycle (Kim *et al.*, 2016). For instance, perceived content quality (PCQ), system quality, and information quality might be proper factors for viewer's satisfaction and loyalty towards IPTV and satellite TV services. Identifying antecedents of customer's loyalty and satisfaction should depend on literature review and product nature. Marketing researchers have examined several loyalty factors and they admitted that adding other factors would increase the explanatory power of existing loyalty model (e.g. Bilgihan *et al.*, 2016; Kwenye and Freimund, 2016; Maggioni, 2016; Silva and Goncalves, 2016; Yarmen *et al.*, 2016). According to Lee and Wong (2016), existing research models might not cover all the factors that influence customer's loyalty. Therefore, scholars are advised to carry out additional research attempts to provide a better perception and implication taking into account additional factors, perspectives, and contexts. In short, previous views show that doors are still open to marketing researchers in exploring and examining additional loyalty antecedents. Researchers are also advised to validate the proposed loyalty models based on future research opportunities and limitations.

#### *Research priorities of customer's loyalty:*

A recent review of the literature shows that there are four important factors in developing and enhancing customer's loyalty: a) satisfaction (e.g. Ali *et al.*, 2016; Casidy and Wymer, 2016; Castaldo *et al.*, 2016; El-Adly and Eid, 2016; Jiang and Zhang, 2016; Kim *et al.*, 2016; Nisar and Whitehead, 2016; Wu and Ai, 2016; Yacob *et al.*, 2016; Yoo and Park, 2016), b) perceived quality (e.g. Akroush *et al.*, 2016; Ansari and Riasi, 2016; Calisir *et al.*, 2016; Heo and Lee, 2016; Kwenye and Freimund, 2016; Murali *et al.*, 2016; Pinkus *et al.*, 2016; Saleem *et al.*, 2016; Yacob *et al.*, 2016), c) perceived value (e.g. Ansari and Riasi, 2016; Campón-Cerro *et al.*, 2016; Han *et al.*, 2017; Nyadzayo and Khajehzadeh, 2016; Thaichon and Jebarajakirthy, 2016; Wu and Lin, 2016), and d) trust (e.g. Akhoondnejad, 2016; Bilgihan, 2016; Castaldo *et al.*, 2016; Heo and Lee, 2016; Lee and Wong, 2016; Silva and Goncalves, 2016; Stathopoulou and Balabanis, 2016; Tsiotsou, 2016; Yarmen *et al.*, 2016). The present study argues that integrating these factors into loyalty models is considered essential in understanding the formation and enhancement of customer's loyalty. However, limited marketing studies have incorporated the cultural and religious influences into the existing loyalty models despite their importance in today's individual's life.

Marketing scholars have given a little research attention to influence of cultural dimensions on customer's loyalty (Haryanto *et al.*, 2016). According to Lee and Wong (2016), scholars are advised to examine the role of culture in existing loyalty models to provide a further depth and understanding. Marketing researchers are also advised to examine influence of cultural issues, religiosity, ethnicity, and the environmental factors on enhancing customer's loyalty (Kasuma *et al.*, 2016). Identifying and recognizing the cultural factors that influence customer's loyalty is considered an important research in order to strengthen marketing strategies and plans (Haryanto *et al.*, 2016). More importantly, a review of the literature shows that limited studies have examined the cultural and religious influences on important marketing constructs, such as, customer's satisfaction, attitudes, loyalty, experiences, trust, perceived service quality, image, and customer's perceived value (Ahmad Saifalddin Abu-Alhaija *et al.*, 2017).

The construct of perceived risk consists of different dimensions, such as, financial, social, and psychological. Understanding types of risk based on the service nature is an advisable research (Casidy and Wymer, 2016). This review paper advises scholars to integrate the religious risk into the construct of perceived risk as an important and additional dimension. Future researchers can explore and examine the significance of religious risk on various risk dimensions and marketing concepts, such as, purchasing experience, satisfaction, and loyalty. According to Casidy and Wymer (2016), experiencing higher levels of risks is associated with high involvement products. However, this review claims that religious risk might affect both low and high involvement products based on its significance and nature. Further research is recommended on this matter especially in terms of customer's attitudes and behaviors.

Millennials are essential market for modern businesses. However, the antecedents of loyalty for millennials are different from the baby boomers and marketing researchers are highly recommended to investigate the antecedents and consequences of millennials' loyalty (Bowen and McCain, 2015). Examining customer's loyalty of generation Y (Millennials) is considered a vital research (Bowen and McCain, 2015; Kandampully *et al.*, 2015). In this regard, millennials prefer the brands that match their lifestyles, values, and beliefs (Bowen and McCain, 2015). Moreover, practitioners need to track customers' reviews and feedback on social media networks since customers' satisfaction databases and surveys are not sufficient (Bowen and McCain, 2015). Social media applications can assist scholars and practitioners to better understand customer's attitudes and behaviors. Millennials consider social media networks as vital information source (Bowen and McCain, 2015), and modern businesses use these networks in order to be connected with existing and potential customers in the marketplace. These companies use various applications and networks, such as, Facebook, YouTube, Instagram, Snapchat, and twitter to promote their brands, products, and offers. Investigating the influence of social media applications on customer's experiences, satisfaction, and loyalty is absolutely a recommended research. Individuals also communicate with their friends, connections, and existing companies through these networks. According to Kandampully *et al.* (2015), future research are advised to examine the impacts of online and offline social interactions on customer's loyalty.

Further marketing studies may address customer's loyalty towards particular brands (brand loyalty). More specifically, scholars are advised to conduct comparative loyalty studies between leading brands, such as, iPhone versus Samsung, Toshiba versus Acer computers, LG versus Samsung TV, and Mercedes versus BMW. This kind of research can help practitioners in understanding customers' profiles, attitudes and behaviors, which in turn, could help build proper

targeting and marketing strategies and tactics. Additional research might explore and examine educational institutional loyalty, hospital loyalty, hotel loyalty, mall loyalty, restaurant loyalty, radio and TV loyalty, football team's loyalty, game's loyalty, social media loyalty, and employee's loyalty (internal customers). Further to this, scholars can consider these sectors in terms of public and private perspectives or marketing mix policies. Previous discussions and views reveal that there is a need to propose proper loyalty models for various fields and contexts to better explain and enhance customer's loyalty.

#### Research designs:

Most marketing studies relied on cross-sectional data in studying customer's loyalty (e.g. Akroush *et al.*, 2016; Cong, 2016; Han *et al.*, 2017; Izogo, 2016; Lee, 2016; Prentice and Wong, 2016; Ruiz-Mafe *et al.*, 2016; Saleem *et al.*, 2016; Su *et al.*, 2016; Thaichon and Jebarajakirthy, 2016; Tsiotsou, 2016; Yarmen *et al.*, 2016; Zhang *et al.*, 2016). On the other hand, recent loyalty studies advised future scholars to use longitudinal research designs to provide a better understanding of customer's loyalty and its determining factors (e.g. Casidy and Wymer, 2016; Chen *et al.*, 2016; Dwivedi and Merrilees, 2016; El-Adly and Eid, 2016; Ipek *et al.*, 2016; Kwenye and Freimund, 2016; Nyadzayo and Khajehzadeh, 2016; Stathopoulou and Balabanis, 2016; Wu, 2016; Wu and Lin, 2016). In this regard, El-Adly and Eid (2016) advised marketing researchers to use longitudinal approach in order to identify the relative importance of perceived value dimensions on customer's loyalty and satisfaction.

Cross-sectional designs only provide a snapshot of impacts of customer's loyalty determinants (Nyadzayo and Khajehzadeh, 2016). Cross-sectional data represents a snapshot of customer's evaluations at a specific point in time (Dwivedi and Merrilees, 2016). On the other hand, longitudinal research data would increase the research validity and decrease the common method bias of research studies (Chen *et al.*, 2016). Using a longitudinal research design would benefit marketing scholars by eliminating temporary conclusions and implications from the research results (Ipek *et al.*, 2016). Providing strong causal loyalty relationships is possible by conducting longitudinal research designs (Wu, 2016). In this regard, assessing customer's loyalty using a repetitive measure is a recommended procedure (Saleem *et al.*, 2016). Future researchers are advised to conduct longitudinal loyalty studies since customer's evaluations may differ over time and this design would provide additional reliability to research results. In addition, longitudinal designs can provide interesting findings as the intentions of customer's loyalty are regarded time bound (Saleem *et al.*, 2016).

#### Conclusions and future research:

Studying customer's loyalty will always be important to marketing scholars and practitioners due to its implications and significance. The highly competitive nature of local and international markets motivates practitioners to increasingly focus on customer's loyalty formation and enhancement. Scholars are also motivated to propose relevant loyalty models in order to effectively create and enhance customer's loyalty towards particular brands. In relation to this, researchers are advised to examine loyalty behavior through customer's motivation factors. It is important to understand customers' motivation since customers' acceptance is linked to their experience, which in turn, is linked to their motivations (Shin, 2009). Examining customer's loyalty from motivational perspectives is a vital research avenue for marketing scholars and practitioners. For instance, Heo and Lee (2016) recommend scholars to examine additional loyalty antecedents, such as, student's motivation. The motivational approach of religion through religious orientation is also considered an important research topic.

This study concludes that studying the antecedents and consequences of customer's loyalty is highly recommended to provide reliable and effective marketing strategies. Marketing researchers are advised to examine the consequences of customer's loyalty (e.g. profitability, share of wallet, willingness to pay more, and word of mouth) due to their positive impacts on companies. Integrating relevant mediating and moderating factors into loyalty models are also advised in order to provide deeper understanding on customer's loyalty. According to Lee (2016), even though many research antecedents, mediators, and moderators have been extensively examined through various loyalty models, still there is a need to take other relevant factors into consideration, such as, information, program content, staff, and facilities.

Studying and understanding customer's loyalty is crucial in today's dynamic world due to changing technology, contexts, and lifestyles. This can assist marketing practitioners in developing reliable plans and tactics. Providing empirical evidences on proposed loyalty models and relationships would help practitioners in organizing their resources and efforts efficiently in achieving their objectives. Researchers are advised to examine the impacts of personal and social identity dimensions on customer's loyalty and satisfaction in order to have a better understanding of customer's attitudes and behaviors. Potential stream of research may also examine loyalty factors from distinctive cultures and circumstances since Kassim and Abdullah (2010) stated that customers of different cultures may respond differently to particular loyalty factors. These types of research can show significance or strength of loyalty factors at different cultures and settings. This can help by providing valid implications based on each market's context and personality. More importantly, scholars should investigate impacts of cultural and religious backgrounds on customer's loyalty and its determining factors (e.g., Abu-Alhaija *et al.*, 2018; Abu-Alhaija *et al.*, 2017).

This study argues that there are three groups of loyalty antecedents should be taken into consideration: 1) loyalty's primary determinants (PD), which include, customer satisfaction, trust, perceived value, and perceived service quality; 2) loyalty's secondary determinants (SD), which include, other loyalty factors based on the research nature and context; and 3) loyalty's moral determinants (MD), which include, spiritual, cultural, and religious factors of target markets. In sum, researchers have examined numerous loyalty antecedents, but the need to understand customer's loyalty from additional perspectives is still there.

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