Designing and validating customer loyalty construct for the banking sector (evidence from Pakistan)

Naveed Saif*

Department of Business and Economics,
The University of Lakki Marwat, Pakistan
Email: dr.naveed.saif@hotmail.com
*Corresponding author

Muhammad Tahir Khan

Department of Economics and Business Administration,
University of Education,
Lahore, Pakistan
Email: dr.tahirkhanm@gmail.com

Irfan Ullah Khan

Department of Education,
The University of Lakki Marwat, Pakistan
Email: thescholaredun@gmail.com

Muhammad Adnan

Department of Management Sciences,
Gomal University,
D.I. Khan, Pakistan
Email: adnan097@yahoo.com

Abstract: Customer relationship management is one of the most crucial strategies of corporate to attract and retain their potential customers. With the advancement of technologies and applying the internet to the banking sector, the importance of retaining potential customers has increased more than ever before. The current study studied in detail about the factors associated with customer loyalty and designed questionnaires for measuring customer loyalty from two critical dimensions (behavioural and affection). After detailed literature, various items for measuring different concepts (customer trust toward service providers, satisfaction, commitment, corporate culture, and intention to used credit card) were designed and validated through CFA by using AMOS software. Findings depict that all the items fully loaded on their respective factors and different measurement model indicate that the two-factor model better fit the data. This is the first study to design a model for measuring customer loyalty for credit card users in the banking sector of Pakistan. The newly designed questionnaire can be used by other banking sectors as well as in marketing, in sales promotion businesses to effectively measure their customers' affiliation as well as their behaviour and affection towards company products and services.

Keywords: customer loyalty; confirmatory factor analysis; CFA; banking sector; AMOS; customers.

Reference to this paper should be made as follows: Saif, N., Khan, M.T., Khan, I.U. and Adnan, M. (2022) 'Designing and validating customer loyalty construct for the banking sector (evidence from Pakistan)', *Int. J. Business Excellence*, Vol. 28, No. 3, pp.397–418.

Biographical notes: Naveed Saif is working as an Assistant Professor at the Department of Business, Management and Economics, The University of Lakki Marwat Khyber Paktoonkhwa, Pakistan. He is also working as an additional job of Director Office of Research, Innovation and Commercialization (ORIC) ULM. He has published more than 20 research paper in national and international journals. He is currently publish research articles in *International Journal of Hospitality Management* (5.56 cite score – 4.465 impact factor), *Journal of Finance*, as well as X-ray images. He has also present more than 20 papers in national and international conferences. He is a certified international trainer from HEC, Pakistan, LUMS, Pakistan and Tubitek, Turkey.

Muhammad Tahir Khan is currently an Assistant Professor at Department of Economics and Business Administration, University of Education. He worked as an Assistant Professor in the Department of Business, Management and Economics, Imperial Collage of Business Studies, Lahore, Punjab, Pakistan. He has completed his PhD from the UNIMAS, Malaysia. He has published research papers in multiple international journals.

Irfan Ullah Khan is working as an Assistant Professor Department of Education and Research, The University of Lakki Marwat Khyber Paktoonkhwa, Pakistan. His PhD research work is to align student academic performance by applying social media usage. He has extensive experience of conducting workshop for employees of primary and secondary level across the province.

Muhammad Adnan is working as a researcher at Gomal University Dera Ismail Khan. His PhD work is about leader's efficacy in managing institutions strength. He has an extensive experience of project proposal write up for multiple donors across the Pakistan to promote entrepreneurship.

1 Introduction

Relationship marketing is the continuous process of involving in similar activities and tasks with the final buyer to establish or increase joint economic worth at minimum cost. This type of marketing again includes the road maps to construct a relationship with buyers, strengthen this relationship and transform it into an extended relationship, and through this procedure, annex worth (Romero et al., 2014).

Relationship marketing is based upon customer devotion; withholding customers over their life prompts maximum remunerative. The central point of relationship marketing is creating confidence b/w the enterprise and the buyer and fulfilling promises made to the customer (Abdul et al., 2012). The relationship activities mostly include arousing specialty feelings among customers and developing extended relations with them and serving them with customised services (Zhang and Wedel, 2009).

Rapid growth in information technology stem from modern relationship management approaches. For instance, one such approach is called a customer adhesion program. Loyalty implies buyer satisfaction with a specific firm in respect of buying the firm's goods and services always and recommended it to others (Chen, 2015). These types of programs provide advantages to customers who purchase the brand (Leenheer et al., 2007).

They provide buyers with accretive economic advantages. They are mostly into the shape of points, and when the member of the loyalty program receive a card, they achieve points based on their buying. These points can be gathered for the prize. To establish switching expenses and strengthen the relationship, these programs provide the buyer with prizes on the foundation of accretive purchasing and direct 5 to stem in forever buying behaviour (Kim and Park, 2013).

The growth and development of customer adhesion carrier great significance in the marketing schemes of companies, mainly when it happens in highly competitive markets, then unpredictability manifolds and product differentiation minimises (Grönroos, 2009).

Loyal buyers require less persuasion than that of unroyal consumers, along with these loyal customers, suggest on enterprise and its product to other people (Bove and Johnson, 2009). Nowadays banking sector is increasing by day to day, due to which it is tough for the bank to retain customers for their services and become spur the feeling of loyalty among customers by using their credit card. The current research work is essential for policymakers, top management of the banking sector, marketing students to get detail information is about the loyalty program. It will also be helpful to understand the customer attraction and retention based upon the different marketing techniques using by UBL banking sector. Moreover, to get detail insights about the various characteristics of banking services related to service marketing. Based on previous literature, the following are the objective of the study. To find out the various factors related to customer loyalty in UBL for using credit cards. To investigate the current practices of UBL for customer loyalty for using credit cards. To find out the different nature of loyalty programs and to group them for using credit cards. To make recommendations based on current project findings.

2 Literature review

2.1 The concept of loyalty

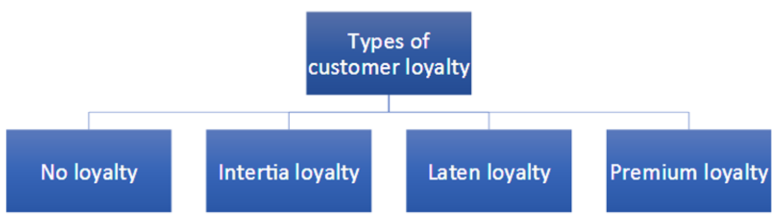
The concept, loyalty programs are more common in the USA and Europe than Asian people countries (Steyn et al., 2010). People use loyalty programs and sale promotion synonymously. The former has long-term focus/concentration in marketing long-term concentration to maximise the sale (Omar and Jaafar, 2011). Retailers used different adhesion programs to arouse specialty feelings among customers. Examples abound; same retailers give free clothing bags, dinner parties, fashion shows, personalised websites, and online commerce. Different sectors imply different loyalty programs. These programs have been imitated in Pakistan since the last decade. Many companies have their adhesion programs. However, awareness about the impact of these programs in Pakistan is strongly needed.

According to Alshammary (2018), loyalty program depends upon primary, secondary, and moral attributes that consist of customers need, satisfaction, value, service quality, spiritual and cultural issues as well as other factors.

2.2 Loyalty types

Researchers have grouped the loyalty on two central angles: affective loyalty and behavioural loyalty. The former concentrates on the formulation of psychological loyalty, while the latter concentrates on the procedure. Withholding the loyalty of original buyers is considered as a pathway/roadmap to develop a competitive edge (Grönroos, 2009). Furthermore, several good advantages can initiate from the habits of loyal customers such as minimum urge for finding out of substitute competitor struggle, maximum stability despite competitor more patience of minor errors. Avoiding buyer wastage should encourage service greater struggle to withhold existing customers. Loyalty devotion cards have significance in retailing/marketing. Highly/mostly competitive but low growth environmental prompt retailers/markets to withhold their buyers through loyalty card programs (Demoulin and Zidda, 2009). Magatef and Tomalieh (2015) express more than 12 different loyalty programs offered to customers. Khalil et al. (2018) conduct their study in a Pakistani work context and depict that point system and tire reward have a significant impact on the retention of potential customers. On the other side, the research of Suchánek and Králová (2019) states that customer loyalty depends upon customer knowledge. According to the study of Griffin (2002), the significant types of loyalty are explained in Figure 1. Similar types of loyalty are evident by Ranabhat (2018).

Figure 1 Types of customer loyalty (see online version for colours)



Source: Griffin (2002, p.22)

However, the study of Irshad et al. (2015) focused on two essential dimensions of loyalty (i.e., behavioural and affection).

2.3 Devotion cards

Devotion cards have two kinds of incentives, physical and abstract incentives. The former is in the shape of gifts and discounts, and the latter engage buyer highlights with the preferential treatment with the cardholders. Preferential treatment happens in several ways. For instance, the marketer provides the holder with exclusive access to the goods/product (Steyn et al., 2010). The detail of the latest offerings of the company are provided to them through newsletters (Dreze and Nunes, 2009), and the incentives can be changed to the necessities o each customer as the buyers who purchase the maximum amount of a company's goods are several special discounts that are not given to the no cardholder's (Ho et al., 2009). Berman (2006) narrated, devotion programs are grouped into four major kinds: the advantages of type one are that there is freedom of association. However, all customers are severed with the same amount of discount, which ultimately transformed into polygamous loyalty. The second type of type program includes records that members achieved based on their purchase history.

These awards are in the form of giving of free item in return of higher purchase however dubious devotion, and minimum profit of the company is its core components the third type of devotion programs provide various kind of incentive for a various group of customers that are based situated with the interest of the buyers fourth kind of devotion program is an extended version of type three devotion and provide a various group of customers per factional promotion and advantages, despite the complex nature of type three loyalty program both of these 'adhesion programs' are the best tools to get a better understanding into the purchasing behaviour of the customers, the cost to practicalise this program is also very high these four hides of adhesion programs are also implemented in Pakistan, The use of the adhesion programs enables customers to admit that they can obtain maximum economic worth highlights the higher level of confidence towards the marketer, commitment Hedrick et al. (2007) represent five maximum interest in selling policies than non-core holders (Parish and Holoway, 2010). Financial, emotional, and sociological rewards prompt maximum trust commitment and growth of long-term relationships and emotional attachment (Vyas and Sinha, 2008).

2.4 Behavioural adhesion

An actual revisiting of the store and the total budgeted expenditures at a single store indicate behavioural adhesion (Liao et al., 2014). The incentives achieved from adhesion programs arouse the feeling obligatory response/reaction in buyers, and the company gives more inventively (Smith and Sparks, 2009). The central print of their plan is to reward repeat buying. Discounts and other incentives stem in repeat purchasing (Gandomi and Zolfaghari, 2013). Investigation on this phenomenon can help the marketer to initiate a positive association with buyers. Along with behavioural adhesion, the affective adhesion also holds great significance to group the processes that produce customer loyalty. Affective loyalty is connected with the state of mind, and it has a great turn focus (Balakrishnan, 2011). Attitude, confidence in the marketer, and his staff, commitment, and satisfaction are the chief ingredient of affective loyalty. The earlier investigations conducted on this progress indicate that these programs have the energy to store positively/incrementally to attitudinal adhesion (Bijmolt et al., 2010; Demoulin and Zidda, 2009; Dimitriades, 2006; Steyn et al., 2010; Terblanche, 2011). The incentives achieved from the adhesion program prompts the great association/relationship in the buyers' mind, and they spread positive engagement in turn (Balakrishnan, 2011; Ladhari et al., 2008). Each holder is served preferentially and exclusively than an unload holder (Gómez et al., 2012). Which has an advantageous effect on buyers' confidence the marketer staff as the firm spent efforts in establishing extended with the customers (Mimouni-Chaabane and Volle, 2010). The outcomes of higher qualities of services enhance customer adhesion, continuous purchase, and the right corporate image (Omar and Jaafar, 2011). The various marketer uses various ways to obtain buyer satisfaction.

2.5 Benefits of applying for the loyalty program

The implementation of loyalty programs is also a method to satisfy buyers (Gable et al., 2008). The most generally accepted definition of adhesion is the behavioural reaction that is a reaction with tine by some decision-marketing buyers based on various substitutes. The direct observation of the adhesion behaviour/action is impossible, so investigators mostly implement techniques of behavioural intention/ambition. Two major indices are ambitions to support and favour the egress in the future and or repeat purchase, ambitions to utter a word about the firm, and suggest it to others (Tanford et al., 2011). The study of Raza et al. (2020) conducted in Pakistan banking sector and their result depict that customer loyalty can be enhanced through mediating role of customer company identifications. Another study conducted by Bobâlcă et al. (2012) among the young students of Alexandru Ioan Cuza University sample depict that out of four proposed dimensions for customer loyalty, only three namely (affective, conative and action) based are validated in their study. On the other side the study of Singh et al. (2019) describe in detail about the various antecedents of customer loyalty and stress that it is important strategy for customer relationship management. Ngoma and Ntale (2019) conduct their study in communication department employees and their results state that customer loyalty is important outcome for company word of mount communication channel. They measured the concept of loyalty with the help of Anderson and Sullivan (1993) construct. Bhat et al. (2018) conduct their study in the banking sector employees of India and adapt the construct of loyalty, the newly designed item were validated through CFA and EFA procedure. However customer loyalty was only measured with five items. The study of Chahal and Bala (2017) conducted in different Indian banks validate the concept of loyalty with newly designed customer equity construct. The study of Khokhar et al. (2019) conducted in Pakistan banking sector and authors used adopted construct from Köksal and Dema (2014) work investigated among the employees of Albanian banking sector. Results from the study of Famiyeh et al. (2018) among banking sector employees of Ghana depict that loyalty is directly correlated with customer’s satisfaction.

3 Research methodology

3.1 Population and sample of the study

The population is generally known as the overall segment of the study that is under observation for any specific purpose. The population can be explained with the example as if somebody wants to get about the daily information. For this, s/he will have to watch the news or read the newspaper daily to have information about the latest updates. On the other hand, the sample is a small proportion of information is about which the researcher is interested in getting quick but related information. The current study population of the study consists of all the credit cardholders in Islamabad. However, it is impossible to get appropriate information is from all the cardholders. Hence based upon the available information through the probability technique, 300 respondents will be enough for the current study as there are a total of 1,400 active credit cardholders in Islamabad for UBL. According to Sekaran (2009) for a finite population, when the population is already known, then sample selection is based upon known population estimates. Demographic information is provided in Table 1.

Table 1 shows detail information is about the various demographic information related to gender, experience, and qualifications of the respondent s from customers of using UBL credit card services.

Table 1 Demographic information

SN	*Particulars*	*UBL*	
		Number	*Percentage*
1	Gender	260	100%
	Male	200	76
	Female	60	23
2	Age	260	100%
	Below than 20	0	0
	21–30	180	69.23
	31–40	60	23
	41–50	20	7.69
	Above than 50	0	0
3	Education	260	100%
	BA	30	11.53
	Master	180	69
	Higher qualification	50	19
4	Area	260	100%
	Islamabad	100	38.46
	Punjab	108	41.53
	Other provinces	52	20
5	Marital status	260	100%
	Married	180	69.23
	Unmarried	80	30.76
6	Income level	260	100%
	Above than 50,000	60	15.38
	51,000–100,000	100	38.46
	100,000–200,000	80	30.76
	Above than 200,000	20	7.69

3.2 Study type

The current study is exploratory as we are trying to get customer loyalty reasons for using UBL credit cards.

3.3 Study of nature

The study in non-contrived as information's were obtained through customer performing their regular activities in their natural environment.

3.4 Measurement of loyalty

Response from the customers obtained through questionnaires which were adopted from previous studies, and it was modified to design a new construct for various dimensions of customer loyalty according to the current situation (see Table 2). Table 2 are the item that is designed and validated through pilot testing of 50 samples.

Table 2 Reliability of items during pilot testing

SN	*Item*	*Item coding*	*Reliability*
1	UBL credit card is providing excellent services to the customers.	CCS_1	0.744
2	UBL credit card is providing detail information is about post purchase.	CCS_2	0.702
3	Overall UBL credit card is much better than other bank.	CCS_2	0.722
4	Using UBL credit card provide ease in life, and it is fully trusted.	CRT_1	0.711
5	UBL credit card provides information is in its real sense and did not hide any information's.	CRT_2	0.688
6	UBL credit card is trusted to be used because of the available packages that suit everyone.	CRT_3	0.675
7	UBL staff is cooperative and supportive and professional.	STT_1	0.696
8	UBL staff during customer services provides detail information and fulfils all the queries.	STT_2	0.802
9	UBL staff gives respect to the customers and cares about it.	STT_3	0.811
10	I would like to use the UBL credit card contentiously for the purchasing process.	SAT_1	0.744
11	I could not find a better substitute for the UBL credit card because of its packages.	SAT_2	0.708
12	UBL Bank is loyal toward its customers and acknowledges customer values through offering valuable gifts, etc.	SAT_3	0.668
13	I would like to use the UBL credit card contentiously for the purchasing process.	CTC_1	0.664
14	I could not find a better substitute for the UBL credit card because of its packages.	CTC_2	0.756
15	UBL Bank is loyal toward its customers and acknowledges customer values through offering valuable gifts, etc.	CTC_2	0.682
16	I always use the UBL credit card for purchasing.	PIC_1	0.811
17	I never felt any kind of problem during shopping and payment via UBL credit card.	PIC_2	0.803
18	Using a UBL credit card for the purchasing process satisfy my needs.	PIC_3	0.822

Notes: POC = purchase intention by using other credit cards, PIC = purchase intention by using a UBL credit card, CTC = commitment toward using a UBL credit card, SAT = satisfaction by using a UBL credit card, CCS = UBL credit card services, CRT = trust for using a UBL credit card and STT = customer satisfaction toward staff of UBL.

Table 2 Reliability of items during pilot testing (continued)

SN	*Item*	*Item coding*	*Reliability*
19	I always use to prefer other bank cards than UBL credit cards for purchasing.	POC_1	0.834
20	I feel comfortable with using any bank credit card instead of focusing on UBL.	POC_2	0.786
21	Using a UBL credit card for purchasing process does not possess any particular feelings.	POC_3	0.878
22	I am fully satisfied with the facilities and benefits offered by the UBL credit card.	SAT_4	0.776
23	UBL credit card usage offer multi-dimensional solutions to the customers.	SAT_5	0.794
24	UBL Bank credit card transactions and payment facilities provide satisfaction.	SAT_6	0.802

Notes: POC = purchase intention by using other credit cards, PIC = purchase intention by using a UBL credit card, CTC = commitment toward using a UBL credit card, SAT = satisfaction by using a UBL credit card, CCS = UBL credit card services, CRT = trust for using a UBL credit card and STT = customer satisfaction toward staff of UBL.

3.5 Analysis of the data

Information obtained through questionnaires were analysed through tables by representing frequency and percentages as well as the graph. And then the different concept was trying to group in loyalty types. Based on the response items along with the main attributes, are then grouped into various factors, and confirmatory factor analysis (CFA) was conducted by using AMOS to validate the model.

4 Results and discussion

In response to the question about the UBL credit card is providing excellent services to the customer's Table 3 depict respondents from both genders show different results. Mostly male respondents were either agree or strongly agree with the statement, while 12 were neutral about the effectiveness of using a UBL credit card. From the female response, it is indicated that although the majority of them agreed and strongly agreed with the statement, however, two respondents was against the statement.

Table 3 Response about credit card services

	UBL credit card is providing excellent services to the customers									
	SA	*%*	*AG*	*%*	*N*	*%*	*DA*	*%*	*SDA*	*%*
Male	100	50	88	44	12	0	0	0	0	0
Female	40	66.66	12	20	6	10	2	3.33	0	0

Notes: SA – strongly agree, AG – agree, N – neutral, DA – disagree, and SDA – strongly disagree.

Table 4 Response about credit card purchase information

	UBL credit card is providing detail information is about post purchase									
	SA	*%*	*AG*	*%*	*N*	*%*	*DA*	*%*	*SDA*	*%*
Male	70	40	120	60	10	5	0	0	0	0
Female	10	16.66	44	73.33	6	10	0	0	0	0

Notes: SA – strongly agree, AG – agree, N – neutral, DA – disagree, and SDA – strongly disagree.

In response to the question about the UBL credit card is providing excellent services to the customer's Table 4 depict respondents from both genders show different results. Mostly male respondents were either agree or strongly agree with the statement, while 10% were neutral about the effectiveness of using a UBL credit card. From the female response, it is indicated that although the majority of them agreed and strongly agreed with the statement, however, six respondents were against the statement and possessed neutral attitude.

Table 5 Response about credit card comparison to other banks

	Overall UBL credit card is much better than other banks									
	SA	*%*	*AG*	*%*	*N*	*%*	*DA*	*%*	*SDA*	*%*
Male	60	30	70	35	10	5	60	30	0	0
Female	11	18.33	39	65	04	6.66	6	10	0	0

Notes: SA – strongly agree, AG – agree, N – neutral, DA – disagree, and SDA – strongly disagree.

Table 6 Trust toward UBL banking

	UBL credit card is providing detail information is about post purchase									
	SA	*%*	*AG*	*%*	*N*	*%*	*DA*	*%*	*SDA*	*%*
Male	80	40	120	60	10	5	2	1	0	0
Female	10	16.66	44	73.33	6	10	0	0	0	0
	Using UBL credit card provide ease in life, and it is fully trusted									
	SA	*%*	*AG*	*%*	*N*	*%*	*DA*	*%*	*SDA*	*%*
Male	60	30	70	35	10	5	60	30	0	0
Female	11	18.33	39	65	4	6.66	6	10	0	0
	UBL credit card provides information is in its real sense and did not hide any information's									
	SA	*%*	*AG*	*%*	*N*	*%*	*DA*	*%*	*SDA*	*%*
Male	110	55	49	24.5	31	15.5	10	5	0	0
Female	20	33.33	30	50	10	16.66	0	0	0	0
	UBL credit card is trusted to be used because of the available packages that suit everyone									
	SA	*%*	*AG*	*%*	*N*	*%*	*DA*	*%*	*SDA*	*%*
Male	40	20	130	65	10	5	0	0	20	10
Female	0	0	30	50	20	33.33	10	16.66	5	8.33

Notes: SA – strongly agree, AG – agree, N – neutral, DA – disagree, and SDA – strongly disagree.

In response to the question about the overall UBL credit card is much better than other banks Table 5 depict respondents from both genders show different results. Mostly male respondents were either agree or strongly agree with the statement, while ten were neutral about the effectiveness of using a UBL credit card. Interestingly, 60 respondents disagreed with the statements. From the female response, it is indicated that although the majority of them agreed and strongly agreed with the statement, however, four respondents were against the statement and possessed neutral attitude.

In response to the question using a UBL credit card provide ease in life, and it is fully trusted. Table 6 depict respondents from both genders show different results. Mostly male respondents were either agree or strongly agree with the statement, while ten were neutral about the effectiveness of using a UBL credit card. Interestingly, 30 respondents disagreed with the statements. From the female response, it is indicated that although the majority of them agreed and strongly agreed with the statement, however, four respondents were against the statement and possessed neutral attitude.

In response to the UBL credit card, provide information is in its real sense and did not hide any pieces of information. Table 6 depicts that respondents from both genders show different results. Mostly male respondents were either agree or strongly agree with the statement, while ten were neutral about the effectiveness of using a UBL credit card. Interestingly 30% of respondents denote response against the statements. From the female response, it is indicated that although the majority of them agreed and strongly agreed with the statement, however, no respondent was against the statement, but ten possess neutral attitude.

In response to the UBL credit card is trusted to be used because of the available packages that suit everyone. Table 6 depicts that respondents from both genders show different results. Mostly male respondents were either agree or strongly agree with the statement, while ten were neutral about the packages it offers to its customers. Interestingly, 20 respondents disagreed with the statements. From the female response, it is indicated that although the majority (50%) of them agreed with the statement, however, 15 respondents were against the statement while (33.33%) possess a neutral attitude.

Table 7 Trust toward UBL staff

UBL staff is cooperative, supporting, and professional										
	SA	*%*	*AG*	*%*	*N*	*%*	*DA*	*%*	*SDA*	*%*
Male	80	40	90	45	10	5	0	0	0	0
Female	30	50	29	48.33	1	1.66	0	0	0	0
UBL staff during customer services provides detail information and fulfils all the queries										
	SA	*%*	*AG*	*%*	*N*	*%*	*DA*	*%*	*SDA*	*%*
Male	90	45	90	45	20	10	0	0	0	0
Female	20	33.33	35	58.33	5	8.33	0	0	0	0
UBL staff gives respect to the customers and cares about it										
	SA	*%*	*AG*	*%*	*N*	*%*	*DA*	*%*	*SDA*	*%*
Male	110	55	89	44.5	11	5.5	0	0	0	0
Female	10	16.66	55	91.66	5	8.33	0	0	0	0

Notes: SA – strongly agree, AG – agree, N – neutral, DA – disagree, and SDA – strongly disagree.

In response to the question, the UBL staff is cooperative and supportive and professional. Table 7 depicts that respondents from both genders show different results. Mostly male respondents were either agree or strongly agree with the statement, while ten were neutral about the staff professionalism dealing with credit card activities. From the female response, it is indicated that although the majority of them agreed and strongly agreed with the statement, however, one respondent was against the statement and possessed neutral attitude.

In response to UBL, staff during customer services provides detail information and fulfil all the queries. Table 7 depicts that respondents from both genders show different results. Mostly male respondents were either agree or strongly agree with the statement, while 20 were neutral about the UBL staff approach during customer services offering and its obligation to fulfil all the queries. From the female response, it is indicated that although the majority of them agreed and strongly agreed with the statement, however, five respondents was against the statement and possessed neutral attitude.

In response to the UBL, staff gives respect to the customers and care about it. Table 7 depicts that respondents from both genders show different results. Mostly male respondents were either agree or strongly agree with the statement, while 11 were neutral about the staff give respect to the customers and caring about them. Interestingly no respondents disagreed with the statements. From the female response, it is indicated that although the majority of them agreed and strongly agreed with the statement, however, five respondents were against the statement and possessed neutral attitude.

Table 8 Satisfaction toward UBL credit card usage

I am fully satisfied with the facilities and benefits offered by the UBL credit card										
	SA	*%*	*AG*	*%*	*N*	*%*	*DA*	*%*	*SDA*	*%*
Male	40	20	140	70	10	5	10	5	0	0
Female	20	33.33	20	33.33	1	1.66	19	31.66	0	0
UBL credit card usage offer multi-dimensional solutions to the customers										
	SA	*%*	*AG*	*%*	*N*	*%*	*DA*	*%*	*SDA*	*%*
Male	120	60	10	5	40	20	20	10	10	5
Female	30	50	10	16.66	0	0	10	16.66	10	16.66
UBL Bank credit card transactions and payment facilities provide satisfaction										
	SA	*%*	*AG*	*%*	*N*	*%*	*DA*	*%*	*SDA*	*%*
Male	100	50	20	10	40	20	30	15	30	15
Female	20	33.33	20	33.33	10	16.66	5	8.33	5	8.33

Notes: SA – strongly agree, AG – agree, N – neutral, DA – disagree, and SDA – strongly disagree.

In response to I am fully satisfied with the facilities and benefits offered by the UBL credit card. Table 8 depicts that respondents from both genders show different results. Mostly male respondents were either agree or strongly agree with the statement, while ten were neutral about the facilities and benefits offered by the UBL credit card. Interestingly, ten respondents disagreed with the statements. From the female response, it is indicated that although the majority of them agreed and strongly agreed with the statement, however, one respondent was against the statement and possessed the neutral attitude, while 19 respondents disagreed with the statement.

In response to UBL, credit card usage offers multi-dimensional solutions to customers. Table 8 depicts that respondents from both genders show different results. Mostly male respondents were either agree or strongly agree with the statement, while 40 were neutral about the credit card usage offers multi-dimensional solutions to the customers. Interestingly 30 respondents disagreed and SDA with the statements. From the female response, it is indicated that although the majority of them agreed and strongly agreed with the statement, however, 20 respondents were against the statement and possessed disagree/SD approach.

In response to UBL Bank, credit card transactions and payment facilities provide satisfaction. Table 8 depicts that respondents from both genders show different results. Mostly male respondents were either agree or strongly agree with the statement, while 40 were neutral about the credit card transactions and payment facilities. Interestingly more than 50 respondents disagreed with the statements. From the female response, it is indicated that although the majority of them agreed and strongly agreed with the statement, however, ten respondents was against the statement and possessed neutral attitude and ten were disagreed.

Table 9 Commitment toward UBL credit card usage

I would like to use the UBL credit card contentiously for the purchasing process										
	SA	*%*	*AG*	*%*	*N*	*%*	*DA*	*%*	*SDA*	*%*
Male	40	20	140	70	10	5	10	5	0	0
Female	20	33.33	20	33.33	1	1.66	19	31.66	0	0
I could not find a better substitute for the UBL credit card because of its packages										
	SA	*%*	*AG*	*%*	*N*	*%*	*DA*	*%*	*SDA*	*%*
Male	120	50	10	5	40	20	20	10	10	5
Female	30	50	10	16.66	0	0	10	16.66	10	16.66
UBL Bank is loyal toward its customers and acknowledges customer values through offering valuable gifts, etc.										
	SA	*%*	*AG*	*%*	*N*	*%*	*DA*	*%*	*SDA*	*%*
Male	100	5	20	10	40	20	30	15	30	15
Female	20	33.33	20	33.33	10	16.66	5	8.33	5	8.33

Notes: SA – strongly agree, AG – agree, N – neutral, DA – disagree, and SDA – strongly disagree.

In response to I would like to use the UBL credit card contentiously for the purchasing process. Table 9 depicts that respondents from both genders show different results. Mostly male respondents were either agree or strongly agree with the statement, while ten were neutral about the UBL credit card contentious use for purchasing. Interestingly, ten respondents disagree with the statements. From the female response, it is indicated that although the majority of them agreed and strongly agreed with the statement, however, 19 respondents was against the statement and possessed neutral attitude.

In response, I could not find a better substitute for the UBL credit card because of its packages. Table 9 depicts that respondents from both genders show different results. Mostly male respondents were either agree or strongly agree with the statement, while 40 were neutral about the packages of using a UBL credit card. Interestingly, 20 respondents disagreed with the statements. From the female response, it is indicated that although the majority of them agreed and strongly agreed with the statement, however, 20 (33.33%) respondents were against the statement and possessed disagree and strongly disagree attitude.

In response to UBL Bank is loyal toward its customers and acknowledge customer values through offering valuable gifts, etc. Table 9 depicts that respondents from both genders show different results. Mostly male respondents were either agree or strongly agree with the statement, while 40 were neutral about the effectiveness of using a UBL credit card. Interestingly 60 (30 + 30) respondents disagreed with the statements. From the female response, it is indicated that although the majority of them agreed and strongly agreed with the statement, however, ten respondents was against the statement and possessed neutral attitude and ten were disagreed.

Table 10 Purchase behaviour during UBL credit card usage

I always use a UBL credit card for purchasing										
	SA	*%*	*AG*	*%*	*N*	*%*	*DA*	*%*	*SDA*	*%*
Male	50	25	110	55	30	15	10	5	0	0
Female	10	16.66	30	50	10	16.66	10	16.66	0	0
I never felt any kind of problem during shopping and payment via the UBL credit card										
	SA	*%*	*AG*	*%*	*N*	*%*	*DA*	*%*	*SDA*	*%*
Male	120	60	10	5	40	20	20	10	10	10
Female	30	59	10	16.66	0	0	10	16.66	10	16.66
Using a UBL credit card for purchasing process satisfies my needs										
	SA	*%*	*AG*	*%*	*N*	*%*	*DA*	*%*	*SDA*	*%*
Male	110	55	40	20	20	10	30	15	0	0
Female	30	50	10	16.66	20	33.33	0	0	0	0

Notes: SA – strongly agree, AG – agree, N – neutral, DA – disagree, and SDA – strongly disagree.

In response to I always use a UBL credit card for purchasing. Table 10 depicts that respondents from both genders show different results. Mostly male respondents were either agree or strongly agree with the statement, while ten were neutral about the effectiveness of purchasing by using a UBL credit card. Interestingly 30 respondents disagreed and SDA with the statement. From the female response, it is indicated that although the majority of them agreed and strongly agreed with the statement, however, ten respondents was against the statement and possessed neutral attitude and ten displays disagreed behaviour.

In response, I never felt any kind of problem during shopping and payment via the UBL credit card. Table 10 depicts that respondents from both genders show different results. Mostly male respondents were either agree or strongly agree with the statement, while 40 were neutral about any kind of problem during shopping and payment via using a UBL credit card. Interestingly, 20 respondents disagreed with the statements. From the female response, it is indicated that although the majority of them agreed and strongly agreed with the statement, however, 20 respondents was against the statement and possessed disagree and strongly disagree attitude.

In response to using a UBL credit card for the purchasing process, satisfying my needs. Table 10 depicts that respondents from both genders show different results. Mostly male respondents were either agree or strongly agree with the statement, while 20 were neutral about the satisfaction of using a UBL credit card for purchasing. Interestingly, 30 respondents disagreed with the statements. From the female response, it is indicated that although the majority of them agreed and strongly agreed with the statement, however, 20 respondents was against the statement and possessed neutral attitude.

Table 11 Purchase behaviour while using another card than UBL credit card

I always use to prefer other bank cards than UBL credit cards for purchasing										
	SA	*%*	*AG*	*%*	*N*	*%*	*DA*	*%*	*SDA*	*%*
Male	20	10	10	5	30	15	100	50	20	10
Female	10	16.66	5	8.33	5	8.33	20	33.33	20	33.33
I feel comfortable with using any bank credit card instead of focusing on UBL										
	SA	*%*	*AG*	*%*	*N*	*%*	*DA*	*%*	*SDA*	*%*
Male	20	10	30	15	40	20	80	40	30	15
Female	10	16.66	10	16.66	10	16.66	10	16.66	20	33.33
Using a UBL credit card for purchasing process does not possess any particular feelings										
	SA	*%*	*AG*	*%*	*N*	*%*	*DA*	*%*	*SDA*	*%*
Male	20	10	40	20	30	15	50	25	60	30
Female	10	16.66	5	8.33	5	8.33	10	16.66	30	50

Notes: SA – strongly agree, AG – agree, N – neutral, DA – disagree, and SDA – strongly disagree.

In response to, I always use prefer other bank cards than UBL credit cards for purchasing. Table 11 depict respondents from both genders show different results. Mostly male respondents were either disagree or strongly disagree with the statement, while 30 were neutral about the effectiveness of using other credit cards than UBL credit cards. Interestingly 30 respondents agreed with the statements. From the female response, it is indicated that although the majority of them disagreed and strongly disagreed with the statement, however, five respondents was against the statement and possessed neutral attitude, and ten agreed.

In response, I feel comfortable with using any bank credit card instead of focusing on UBL. Table 11 depicts respondents from both genders and it shows different results. Mostly male respondents were either disagree or strongly agree with the statement, while 40 were neutral about the focusing of other credit cards than using a UBL credit card. Interestingly 50 respondents agreed with the statements. From the female response, it is indicated that although the majority of them agreed and strongly agreed with the statement, however, 20 respondents was against the statement and possessed disagree and strongly disagree.

In response, using a UBL credit card for purchasing process does not possess any particular feelings. Table 11 depict respondents from both genders and shows different results. Mostly male respondents were either this agree or strongly disagree with the statement, while 30 were neutral about the emotional feelings attached to using a UBL credit card. Interestingly 60 respondents agreed and strongly agreed with the statements. From the female response, it is indicated that although the majority of them disagreed and strongly disagreed with the statement, however, five respondents was against the statement and possessed neutral attitude.

Table 12 Standardised and unstandardised regression paths (with standard errors) for the specified structural model

SN	*Items*	*B*	*β*	*SE*
Affection loyalty				
1	UBL credit card is providing excellent services to the customers.	1.00	0.88***	0.04
2	UBL credit card is providing detail information's about post purchase.	1.00	0.91***	0.03
3	Overall UBL credit card is much better than other bank.	0.98	0.87***	0.02
4	Using UBL credit card provide ease in life, and it is fully trusted.	1.00	0.92***	0.04
5	UBL credit card provides information is in its real sense and did not hide any information's.	1.00	0.94***	0.03
6	UBL credit card is trusted to be used because of the available packages that suit everyone.	1.00	0.95***	0.03
7	UBL staff is cooperative and supporting and professional.	0.87	0.97***	0.04
8	UBL staff during customer services provides detail information and fulfils all the queries.	1.00	0.95***	0.02
9	UBL staff gives respect to the customers and cares about it.	1.00	0.88***	0.04
10	I would like to use the UBL credit card contentiously for the purchasing process.	0.92	0.87***	0.02
11	I could not find a better substitute for the UBL credit card because of its packages.	1.00	0.90***	0.02
12	UBL Bank is loyal toward its customers and acknowledges customer values through offering valuable gifts, etc.	1.00	0.97***	0.02
13	I am fully satisfied with the facilities and benefits offered by the UBL credit card.	0.96	0.96***	0.02
14	UBL credit card usage offer multi-dimensional solutions to the customers.	1.00	0.98***	0.03
15	UBL Bank credit card transactions and payment facilities provides full satisfaction.	1.00	0.88***	0.03
Second factor behavioural loyalty				
16	I would like to use the UBL credit card contentiously for the purchasing process.	1.00	0.87***	0.04
17	I could not find a better substitute for the UBL credit card because of its packages.	1.00	0.89***	0.02
18	UBL Bank is loyal toward its customers and acknowledges customer values through offering valuable gifts, etc.	0.95	0.81***	0.02
19	I always use UBL credit card for purchasing.	1.00	0.91***	0.03
20	I never felt any kind of problem during shopping and payment via UBL credit card.	1.00	0.98***	0.03
21	Using UBL credit card for purchasing process satisfy my needs.	0.89	0.95***	0.02
22	I always use to prefer other bank cards than UBL credit cards for purchasing.	1.00	0.87***	0.02

Note: *** shows that its significant.

Table 12 Standardised and unstandardised regression paths (with standard errors) for the specified structural model (continued)

SN	*Items*	*B*	*β*	*SE*
Second factor behavioural loyalty				
23	I feel comfortable with using any bank credit card instead of focusing on UBL.	1.00	0.88***	0.02
24	Using a UBL credit card for purchasing process does not possess any particular feelings.	0.93	0.86***	0.04

Note: *** shows that its significant.

Table 12 depict information is about standardised and unstandardised loadings along with standard error of all the items on their respective factor. According to Hair (1998), the item loading value must be higher than (0.5) as it denotes that 50 variances in the observed variable are explained by that item. In the studies of Saif et al. (2018), it was also evident that factor loading must be higher than (0.5) during CFA. Factor loading values for the current model are between the range of (0.7–0.9). Hence the items along with construct can be used for further analysis, as it fulfils the requirements of Hair (1998).

Table 13 Fit indices for the three alternative CFA models of customer loyalty

Models	χ^2	*df*	*CFI*	*TLI*	*(90% CI)*	*RMSEA*	*SRMR*	*AIC*
1 Factor model	3,204.0221***	149	0.56	0.51	(0.22/0.32)	0.25	0.20	3,387.033
2 Factor model	498.446***	147	0.96	0.93	(0.06/0.08)	0.08	0.04	609.423
3 Factor model	3,111.442***	147	0.59	0.53	(0.25/0.29)	0.26	0.21	3,231.221

Notes: χ^2 = chi squared goodness of fit statistic; df = degrees of freedom; RMSEA = root-mean-square error of approximation; CI = confidence interval; AIC = Akaike information criterion; CFI = comparative fit index; TLI = Tucker Lewis Index; SRMR = standardised square root mean residual. ***indicates χ^2 results are statistically significant ($p < 0.001$).

In order to measure the be fit model results from Table 13 indicate that two-factor model best fit the results as CFI, mean-square error of approximation, TLI and standardised square root mean residual are in the threshold range recommended by earlier studies (Hair, 1998). Although the two other models (1 and 3 factors) are also significant. However, the values of other relevant indices are not in the prescribed range.

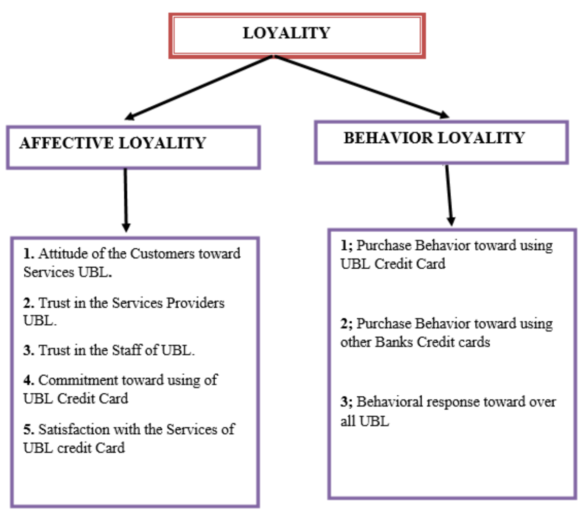
5 Conclusions and recommendations

5.1 Conclusions

The current study is, for the first time, investigate the role of different behaviour to combine under the loyalty program for credit card usage by UBL customers. As the current age is the era of globalisation, and it is tough for the banking sector to get a competitive edge over other banking by offering a different kinds of services. In this regard, every bank tries to offer attractive packages through different tools and techniques in order to retain customers, and for this purpose, relationship marketing is one of the useful tools to retain loyal customers. Loyal customers can be maintained by offering different kinds of services in the form of fringe benefits and other facilities that the customers use to save their time and utilise the bank services with full confidence.

In this regard, the current study investigates different factors of customer loyalty toward the use of using a UBL credit card as UBL offers multiple prestigious opportunities to their customers based on using various kinds of credit cards. UBL generally offer three kinds (silver, gold, and platinum) credit card to the customers based upon his her financial position. All these three categories offer a different kind of unique benefits, i.e., using platinum credit card offer the customers to be allowed in waiting for the lounge (VIP) at airports of Pakistan, where he or she will be offered high tea, etc. on the other hand using the gold credit card of UBL allow the customers to avail the opportunities of discount on special holidays at top restaurants and food corners of Pakistan. While the usage of silver credit cards of UBL offers the customers to buy the latest version of Samsung/Nokia, etc. mobiles on the original price with payment facility in proportions, all these opportunities are offered to the loyal customers of using a UBL credit card. Commonly baking the marketing department concentrates on the psychology of the customers that design such innovative features in their offering that force employees to be loyal toward their services. This concept of loyal marketing is proved in the questions asked from UBL users of a credit card. Based on the mean value of all the questions that are asked from UBL customers, it is deducted that loyalty program affects the overall perception of the customers, and this loyalty can be differentiated into two broader categories.

Figure 2 Loyalty and its types for UBL customer (see online version for colours)



Based on Figure 2, it is concluded that the actual loyalty of UBL customers for using a credit card is based upon two simultaneous attitudes, i.e., affective loyalty and behavioural loyalty. Earlier, these kind of loyalty were express by researchers (Irshad et al., 2015) in the retail industries while the current project investigates the loyalties and its type for the first time in the credit card usage customers in UBL banking.

According to the figure, the behavioural loyalty of the customers is the selfish attitude of the customer while using the UBL credit card and to compare it with other credit cards. On the other side, affective loyalty is measure by different attributes, e.g., the attitude of the customers toward using a UBL credit card, their commitment level of using UBL credit card along with satisfaction from the services of UBL credit card. Two crucial parts of the using UBL credit card that make customers loyal toward using it are the trust of customers about the staff of UBL as well as service providers of the UBL credit card. Hence based upon the findings of the current study, it is concluded that loyalty programs of UBL are different, and it is using a useful tool for measuring customer affiliation with a bank. The current study provides a novel approach by designing proper questions to measure the response from the target audience by newly designed and validating items in the culture of the Pakistani banking sector to effectively measure the various attributes related to customer loyalty specifically in the credit card segment of united bank limited. Earlier research studies (Irshad et al., 2015; Pirc, 2009; Nyarko et al., 2016; Javed and Cheema, 2017) used multiple constructs from various studies of Biscaia et al. (2013), Chiang (2013), Gómez et al. (2006), Evanschitzky et al. (2006) and Mohsan et al. (2011) to measure customer loyalty components. Mostly the study that used different constructs to measure customer loyalty has its limitations. For instance the study of Bhat et al. (2018) used only five items to measure the concept of loyalty. Similarly Khokhar et al. (2019) used old questionnaire with limitation in their study. While Ngoma and Ntale (2019) and Raza et al. (2020) also use the concept of (loyalty) as dependent variable to measure the importance of other criterion variables in the field of marketing. While Singh et al. (2019) focus on measuring various antecedents of customer loyalty. From the study of the latest work in the area of customer loyalty it can be concluded that the concept was not properly investigated to the fullest extent. However the current study gives detail items for measuring various factor of customer loyalty that can be used by researchers in the field of marketing to get in-depth information's.

5.2 Recommendations

Based on the findings of the current study, it is recommended that the current research work is carried in only a UBL credit card domain. In future, the loyalty program of different banks for credit card policy may be investigated. In the current research, information's are obtained through a designed questionnaire, however in future interview technique may be accompanied to get detail information. Future studies may also compare the loyalty benefits of various banks to discuss the type of loyalty in a more detail way. The concept of different items related to customer loyalty may be replicated in other segments, i.e., online store for apparels, etc. future studies may also investigate more components of customer loyalty that can be used to enhance the current construct or design new factors for loyalty concepts.

References

Abdul, W.K., Gaur, S.S. and Peñaloza, L.N. (2012) 'The determinants of customer trust in buyer-seller relationships: an empirical investigation in rural India', *Australasian Marketing Journal*, Vol. 20, pp.303–313, DOI: 10.1016/j.ausmj.2012.07.004.

Alshammary, M. (2018) 'Determinants of customer loyalty: a review and future directions', *Australian Journal of Basic and Applied Sciences*, Vol. 12, No. 7, pp.106–111.

Anderson, E.W. and Sullivan, M.W. (1993) 'The antecedents and consequences of customer satisfaction for firms', *Marketing Science*, Vol. 12, No. 2, pp.125–143.

Balakrishnan, M.S. (2011) 'Gain the most from your marketing spend on loyalty', *Business Strategy Series*, DOI: 10.1108/17515631111166852.

Berman, B. (2006) 'Developing an effective customer loyalty program', *California Management Review*, Vol. 49, pp.123–148, DOI: 10.2307/41166374.

Bhat, S.A., Darzi, M.A. and Parrey, S.H. (2018) 'Antecedents of customer loyalty in banking sector: a mediational study', *Vikalpa*, Vol. 43, No. 2, pp.92–105.

Bijmolt, T.H.A., Leeflang, P.S.H., Block, F., Eisenbeiss, M., Hardie, B.G.S., Lemmens, A. and Saffert, P. (2010) 'Analytics for customer engagement', *Journal of Service Research*, DOI: 10.1177/109467 0510375603.

Biscaia, R., Correia, A., Rosado, A.F., Ross, S.D. and Maroco, J. (2013) 'Sport sponsorship: the relationship between team loyalty, sponsorship awareness, attitude toward the sponsor, and purchase intentions', *Journal of Sport Management*, Vol. 27, pp.288–302 [online] http://www.scopus. com/inward/record.url?eid=2-s2.0-84881523291&part nerID=tZOtx3y1.

Bobâlcă, C., Gătej, C. and Ciobanu, O. (2012) 'Developing a scale to measure customer loyalty', *Procedia Economics and Finance*, Vol. 3, pp.623–628.

Bove, L.L. and Johnson, L.W. (2009) 'Does 'true' personal or service loyalty last? A longitudinal study', *Journal of Services Marketing*, Vol. 23, No. 3, pp.187–194, DOI: 10.1108/08876040910955198.

Chahal, H. and Bala, R. (2017) 'CUSTEQUITY scale: measurement and validation in Indian banking sector', *Cogent Business & Management*, Vol. 4, No. 1, p.1336152.

Chen, S.C. (2015) 'Customer value and customer loyalty: is competition a missing link?', *Journal of Retailing and Consumer Services*, Vol. 22, No. 1, pp.107–116.

Chiang, H.S. (2013) 'Continuous usage of social networking sites: the effect of innovation and gratification attributes', *Online Information Review*, Vol. 37, pp.851–871, DOI: 10.1108/OIR-08-2012-0133.

Demoulin, N.T.M. and Zidda, P. (2009) 'Drivers of customers' adoption and adoption timing of a new loyalty card in the grocery retail market', *Journal of Retailing*, Vol. 85, pp.391–405, DOI: 10.1016/j.jretai.2009.05.007.

Dimitriades, Z. (2006) 'Customer satisfaction, loyalty, and commitment in service organizations: some evidence from Greece', *Management Research News*, Vol. 29, No. 12, pp.782–800 [online] http://dx.doi.org/10.1108/01409170 610717817.

Dreze, X. and Nunes, J.C. (2009) 'Program structure on consumers' perceptions of status', *Journal of Consumer Research*, Vol. 35, No. 6, pp.890–905.

Evanschitzky, H., Iyer, G.R., Plassmann, H., Niessing, J. and Meffert, H. (2006) 'The relative strength of affective commitment in securing loyalty in service relationships', *Journal of Business Research*, Vol. 59, pp.1207–1213, DOI: 10.1016/j.jbusres.2006.08.005.

Famiyeh, S., Asante-Darko, D. and Kwarteng, A. (2018) 'Service quality, customer satisfaction, and loyalty in the banking sector', *International Journal of Quality & Reliability Management*, Vol. 35, No. 8, pp.1546–1567.

Gable, M., Fiorito, S.S. and Topol, M.T. (2008) 'An empirical analysis of the components of retailer customer loyalty programs', *International Journal of Retail & Distribution Management*, DOI: 10.1108/09590550810846983.

Gandomi, A. and Zolfaghari, S. (2013) 'Profitability of loyalty reward programs: an analytical investigation', *Omega*, Vol. 41, pp.797–807, DOI: 10.1016/j.omega.2012.10.003.

Gómez, B.G., Arranz, A.G. and Cillán, J.G. (2006) 'The role of loyalty programs in behavioral and affective loyalty', *Journal of Consumer Marketing*, Vol. 23, No. 7, pp.387–396, DOI: 10.1108/07363760610712920.

Gómez, G.B., Arranz, A.G. and Cillán, J.G. (2012) 'Drivers of customer likelihood to join grocery retail loyalty programs. An analysis of reward programs and loyalty cards', *Journal of Retailing and Consumer Services*, Vol. 19, pp.492–500, DOI: 10.1016/j.jretconser.2012.06.004.

Griffin, J. (2002) 'Customer loyalty: how to earn it', in *How to Keep it*, 2nd ed., Wiley Imprint, Jossey-Bass, San Francisco, CA.

Grönroos, C. (2009) 'Marketing as promise management: regaining customer management for marketing', *Journal of Business & Industrial Marketing*, DOI: 10.1108/08858620910966237.

Hair, K.J. (1998) U.S. Patent No. 5,836,273, U.S. Patent and Trademark Office, Washington, DC.

Hedrick, N., Beverland, M. and Minahan, S. (2007) 'An exploration of relational customers' response to service failure', *Journal of Services Marketing*, Vol. 21, No. 1, pp.64–72.

Ho, R., Huang, L., Huang, S., Lee, T., Rosten, A. and Tang, C.S. (2009) 'An approach to develop effective customer loyalty programs: the VIP program at T & T Supermarkets Inc.', *Managing Service Quality: An International Journal*, Vol. 19, No. 6, pp.702–720.

Irshad, M., Amjad, S. and Janjua, S.Y. (2015) 'Impact of loyalty programs on customers' loyalty: a case study of shoes and handbags retail outlets of Pakistan', *Pakistan Journal of Psychological Research*, Vol. 30, No. 1, pp.95–110.

Javed, F. and Cheema, S. (2017) 'Customer satisfaction and customer perceived value and its impact on customer loyalty: the mediational role of customer relationship management', *The Journal of Internet Banking and Commerce*, Vol. 24, No. 3, pp.1–14.

Khalil, S.M., Ullah, O.B.A.I.D. and Khalil, D.S.H. (2018) 'The effect of customer loyalty programs on customer retention in Pakistan', *Journal of Business and Tourism*, Vol. 4, No. 2, pp.237–251.

Khokhar, Z., Laghari, I. and Lakhani, M.Q. (2019) 'Factors affecting customer loyalty in banking sector of Hyderabad, Pakistan: a study on conventional and Islamic banking', *South Asian Journal of Social Studies and Economics*, Vol. 5, No. 3, pp.1–16.

Kim, S. and Park, H. (2013) 'Effects of various characteristics of social commerce (s-commerce) on consumers' trust and trust performance', *International Journal of Information Management*, Vol. 33, No. 2, pp.318–332.

Köksal, Y. and Dema, O. (2014) 'An investigation of the essential factors on customer loyalty in banking sector: a case of Albanian retail bank', *Journal of Management & Economics*, Vol. 21, No. 1.

Ladhari, R., Brun, I. and Morales, M. (2008) 'Determinants of dining satisfaction and post-dining behavioral intentions', *International Journal of Hospitality Management*, Vol. 27, pp.563–573, DOI: 10.1016/j.ijhm.2007.07.025.

Leenheer, J., van Heerde, H.J., Bijmolt, T.H.A. and Smidts, A. (2007) 'Do loyalty programs really enhance behavioral loyalty? An empirical analysis accounting for self-selecting members', *International Journal of Research in Marketing*, Vol. 24, pp.31–47, DOI: 10.1016/j.ijresmar.2006.10.005.

Liao, Y.W., Wang, Y.S. and Yeh, C.H. (2014) 'Exploring the relationship between intentional and behavioral loyalty in the context of e-tailing', *Internet Research*, Vol. 24, No. 5, pp.668–686 [online] http://dx.doi.org/10.1108/IntR-08-2013-0181.

Magatef, S.G. and Tomalieh, E.F. (2015) 'The impact of customer loyalty programs on customer retention', *International Journal of Business and Social Science*, Vol. 6, No. 8, pp.78–93.

Mimouni-Chaabane, A. and Volle, P. (2010) 'Perceived benefits of loyalty programs: scale development and implications for relational strategies', *Journal of Business Research*, Vol. 63, No. 1, pp.32–37.

Mohsan, F., Nawaz, M.M., Khan, M.S., Shaukat, Z. and Aslam, N. (2011) 'Impact of customer satisfaction on customer loyalty and intentions to switch: evidence from banking sector of Pakistan', *International Journal of Business and Social Science*, Vol. 2, No. 16, pp.263–270.

Ngoma, M. and Ntale, P.D. (2019) 'Word of mouth communication: a mediator of relationship marketing and customer loyalty', *Cogent Business & Management*, Vol. 6, No. 1, p.1580123.

Nyarko, I.K., Agyeman-Duah, M.O. and Asimah, V. (2016) 'Measuring customer loyalty using retention, advocacy and patronage as key denominators', *International of Scientific and Research Publications*, Vol. 6, No. 2, pp.2250–3153.

Omar, E.N. and Jaafar, H.S. (2011) 'Halal supply chain in the food industry – a conceptual model', Paper presented to *Business, Engineering and Industrial Applications (ISBEIA). In 2011 IEEE Symposium*, September, pp.25–28.

Parish, J.T. and Holloway, B.B. (2010) 'Consumer relationship proneness: a reexamination and extension across service exchanges', *Journal of Services Marketing*, Vol. 24. pp.61–73.

Pirc, M. (2009) *Determinants, Context and Measurements of Customers Loyalty*, Universitat Pompeu Fabra.

Ranabhat, D. (2018) *Customer Loyalty in Business: Views of Students of Centria University of Applied Sciences*, Research thesis.

Raza, A., Saeed, A., Iqbal, M.K., Saeed, U., Sadiq, I. and Faraz, N.A. (2020) 'Linking corporate social responsibility to customer loyalty through co-creation and customer company identification: exploring sequential mediation mechanism', *Sustainability*, Vol. 12, No. 6, p.2525.

Saif, N., Khan, S. and Adnan, S. (2018) 'Extending Charkhabi (2017) model of job insecurity through moderated mediated analysis', *Journal of Managerial Sciences*, Vol. 12, No. 2, pp.1–24.

Sekaran, U. (2009) *Research Methods for Business*, Men Kwan Yon translation, Book Two, 4th ed., Publisher Salemba Four, Jakarta.

Singh, I., Nayyar, A. and Das, S. (2019) 'A study of antecedents of customer loyalty in banking & insurance sector and their impact on business performance', *Revista ESPACIOS*, Vol. 40, No. 6, pp.2–18.

Smith, A. and Sparks, L. (2009) ''It's nice to get a wee treat if you've had a bad week': consumer motivations in retail loyalty scheme points redemption', *Journal of Business Research*, Vol. 62, No. 5, pp.542–547.

Steyn, P., Salehi-Sangari, E., Pitt, L., Parent, M. and Berthon, P. (2010) 'The social media release as a public relations tool: Intentions to use among B2B bloggers', *Public Relations Review*, Vol. 36, No. 1, pp.87–89.

Suchánek, P. and Králová, M. (2019) 'Customer satisfaction, loyalty, knowledge and competitiveness in the food industry', *Economic Research-Ekonomska Istraživanja*, Vol. 32, No. 1, pp.1237–1255.

Tanford, S., Raab, C. and Kim, Y.S. (2011) 'The influence of reward program membership and commitment on hotel loyalty', *Journal of Hospitality & Tourism Research*, Vol. 35, No. 3, pp.279–307.

Terblanche, N.S. (2011) 'You cannot run or hide from social media – ask a politician', *Journal of Public Affairs*, Vol. 11, No. 3, pp.156–167.

Vyas, P.H. and Sinha, P.K. (2008) 'Loyalty programmes: practices, avenues and challenges', Vol. 26, pp.1–24.

Zhang, J. and Wedel, M. (2009) 'The effectiveness of customized promotions in online and offline stores', *Journal of Marketing Research*, Vol. 46, No. 2, pp.190–206.