THE EFFECT OF BRAND EQUITY TOWARDS CUSTOMER LOYALTY IN FAST FOOD RESTAURANTS OF INDONESIA. CUSTOMER SATISFACTION AS MEDIATOR

Tintus Setyadji[1], Supardi[1], Anis Abd Razak[2*]

***Abstract---**The purpose of this study is to investigate the relationship between the role of brand equity towards customer loyalty in the fast food industry. Customer satisfaction being used as a control variable in between the relationship of both brand equity and customer loyalty. This study is used a quantitative method thus it uses a questionnaire survey form to collect data from respondents. This study used a convenience sampling technique where data were collected and administered by the respondents who visited the fact food restaurants during specific time at various days in a month that being selected. Altogether the data collections took 14 days to complete. A total of 700 questionnaires were distributed and 565 were returned (81 percent response rate). Data analysis were done using the structural equation modelling. The results indicate that relationship between brand equity towards customer loyalty is higher than the indirect relationship between the brand equity towards customer satisfaction and customer satisfaction towards customer loyalty. The findings invite new normal in the customer satisfaction and customer loyalty areas as there must be a strong reason behind the services that strengthening the direct roles rather than a common practice where customer satisfaction as mediator.*

***Keywords---**Customer loyalty, Customer satisfaction, Fast food restaurant*

I. Introduction

Recent research on customer loyalty (Lau, Cheung, Pires, & Chan, 2019) indicates that customer today need to be treated as important guest. They expecting the service provider to deliver service that exceeding their expectations. The challenge faced by service provider is first to understand their expectations and followed by the strategy to provide the services that exceed their level (Ryu, Han, & Jang, 2010). It was also mentioned by Lau et al., (2019) service provider today need to foster their customer to become loyal. Service provider need to keep customer satisfied and retain in the customer life cycle until they become loyal. The advantage of getting loyal customer is they keep coming and increase their visitation. It was also highlighted (Buttle, 1996) that loyal customer can be transform into a spokesperson. Their loyal status indirectly represents themselves as an advocates to the service provider. Such thing should it happens will benefits the service provider in terms of marketing (Salem, Shawtari, Shamsudin, & Hussain, 2016).

[1]Widyatama University
[2]Universiti Kuala Lumpur
*corresponding author: anis@unikl.edu.my

Past research suggested that service provider to be more focused on customer by offering customization in services (B. Kadir & Shamsudin, 2019). Customer today no longer looking for a combo meal or value pack with a standard package. They have started to explore to change the package according to what they intend to eat. Such things soon becoming trends and only those restaurants that are able to fulfill the customer needs will win the battle (Ahn & Back, 2019). On the same vein, despite customer being exposed to online transactions or order through machine, they also sometimes required human contact. Service provider need to prepare in terms of call centre, customer services or live chat (B. Kadir & Shamsudin, 2019). Machines, although have been in placed to take over human function but still there are limitations such especially when service failure occurred (Biscaia, Trail, Ross, & Yoshida, 2017).

Past studies (Ting et al., 2018) also shown that customer today used social media as their medium of communication. The current generation have been grown up with the internet and cellular phone. They have been exposed to internet since young age (S. Hassan, Shamsudin, & Mustapha, 2019). Social media is among the important social networking tools. Service provider need to promote their services through social media either Facebook or Instagram to tackle the young generations. Such thing will close the gap between customer and service provider.

Demand for fast food everywhere in the world is getting increased. The current generation obsess about fast food because they are fast and quick. Generations today is so busy with the economy development that lead to lesser time for cook and family time. Fast food according to recent research (Bihamta, Jayashree, Rezaei, Okumus, & Rahimi, 2017; Ding & Tseng, 2015; Mainardes et al., 2017) is easy to get especially in major cities like Jakarta, Bandung, Surabaya and many more. Past generations claimed that fast food is the main reason for obesity (Razak & Shamsudin, 2019). They claimed that fast food is lees nutrition and not good for health. However current generations claimed that the technology and awareness level of fast food provider have been upgraded and they actually focused in providing meal that meet the standard of food quality and food safety (Chicu, Pàmies, Ryan, & Cross, 2019).

Due to high numbers of service provider in the same categories, service providers need to compete among themselves to earn market share and market growth (Razak & Shamsudin, 2019). It is about time where service provider tries to pleased their customer and hope they are satisfied and become loyal (Bihamta et al., 2017).

II. Literature review

Customer loyalty

Business organizations today facing greatest challenges in meeting the 21st century customer. According to Ding and Tseng (2015); Mainardes et al., (2017) customer today are far difference from customer ion the past. They are currently overloaded with information and able to access into the details. They are exposed with many type of products and services available today from the online experiences as well as brick and mortar (M. F. Shamsudin, Razak, & Salem, 2018). Based on that, they become more complicated and highly demanded. Recent research (M. F. Shamsudin, Nurana, Aesya, & Nabi, 2018) claimed that 21st century customer is not only inconsistent but educated. Furthermore, they are quick to compliant or express dissatisfaction through traditional and electronic media. Understanding customer is essential in order to survive in the market.

The customer journey of becoming loyal must start with the basic requirements where the service provider must be able to deliver the service according to the customer needs (Bihamta et al., 2017) and expectations (Mohd Farid Shamsudin & Razali, 2015). Almost all marketers according to (Mainardes et al., 2017) agreed that customer loyalty can only be reached upon the process of retaining customer from satisfaction to loyalty. Keeping customer at the time where the competitors is

aggressively with their acquisition campaign is very challenging. Therefore, aiming for loyal customer is the best for the service provider as they bring a lot of benefits that can helps the service provider to sustain and survive in the market.

Past research and marketers (Ding & Tseng, 2015) recommended that service provider to create a loyalty program in order to keep track, motivate and influence customer to frequent visit and purchase. Customer loyalty according to (Mainardes et al., 2017) is able to retain customer in the customer lifecycle. It was mentioned by Mohd Farid Shamsudin, Ali, Wahid and Nadzri (2019) that service provider would enjoyed additional 25% to 95% of revenue should they managed to increase the retention rate of five percent (Bihamta et al., 2017). Such results are so significant and make no sense for any service provider to ignore or miss the action toward creating the customer loyalty.

A further information about customer loyalty also raised by (Thiruvattal, 2017) that customer loyalty will lead to a money saving. The statements were also supported by (Suhartanto, Gan, Sarah, & Setiawan, 2019) because loyal customer will save the service provider from the need to invest in loyalty program. It was claimed that keeping current customer is 20 times cheaper than getting a new one (M. Shamsudin et al., 2015). Service provider should appreciate their current customer since they already have trust and experiences with them rather than new acquisition that may takes time to be converted.

The advantages of customer loyalty are the access to information. Loyal customer is easy to be contacted and communicated (M.F. Shamsudin, Razak, & Salem, 2018). They are willing to give feedback and provide suggestion and opinion. Their opinion is very important as they represent the voice of customer. Therefore, it should be the priority of the service provider to listen and take action against suggestion provided by the customer (Rita, Oliveira, & Farisa, 2019).

Loyalty program or campaign promoted by service provider according to (Thiruvattal, 2017) is enabling the customer to feel that they have emotion connection with the brand or service provider. Personalize loyalty program for example will create a strong bonding between customer and service provider (Baharudin Kadir, Shamsudin, Nurul, & Mohd, 2020). As a result, customer become more loyal and voluntarily becoming the advocates of the service provider. They will promote the good about the brand and helps to explain the benefits or characteristics of the products. Indirectly, loyal customer will attract new customer that can increased the market share and eventually increased the profit (M. F. M. F. Shamsudin, Esa, & Ali, 2019).

Past studies (M. F. Shamsudin, Shabi, & Salem, 2018) claimed that the loyalty program for example is one of the best way to be used by the service provider as a communication platform. It can be used to promote special package or promotions more effectively. Service provider may decide to promote 50% off for coffee on Wednesday and communications within the community of loyal groups will be most appreciated (Sallaudin Hassan & Shamsudin, 2019). The trend that currently practiced by the =fast food provider is to give free coupon or additional meal once the customer purchase above certain amount. Such things indirectly boost the sales among the customer base and increase revenue (M. F. M. F. Shamsudin et al., 2019).

Overall, service provider need to continuously providing good services to customer as the competition is always waiting for the opportunity to steal the customer from them. Single dissatisfaction could be harmless to the service provider, but to the competitor it is the golden opportunity to make used of the incidents as the selling points (Bihamta et al., 2017; Ding & Tseng, 2015; Mainardes et al., 2017). Therefore, no matter what happened, service provider should always value the customer as in the long run it will be translated into dollar and cents.

Customer satisfaction

Recent study related to customer satisfaction and the reason why customer churn or shy away from the service provider indicates that majority of the customer switch to competitor because they believed that the service provider is not bother about them (M. F. M. F. Shamsudin et al., 2019). The findings are very serious as customer who perceived that the service provider did not appreciate their visit may decide not to come back (Giritlioglu, Jones, & Avcikurt, 2014). Rapid similar as above may cause service provider to exit business as customer is very must important to the business (Hasim, Shamsudin, Ali, & Shabi, 2018). A customer who perceived that the business doesn't appreciate them will caused dissatisfaction. The snow ball reactions of the dissatisfaction are very costly, Dissatisfied customer will share their experiences with many others and as a result it will reduce the brand image and desire of other customer to visit the service provider (Razak & Shamsudin, 2019). The same thing will also have occurred should the customer satisfied. Customer satisfaction can only be achieved if the service provider managed to fulfill or meet the customer expectations or needs. The overall customer experience over the expectations will result to whether customer is happy or not. Happy customer means satisfied and thus service provider will have enjoyed the benefits that will support the business to grow (Hasim et al., 2018). Happy customer will share their experiences and tell others that good thing about their services (Ahmad, Ahmad, & Papastathopoulos, 2019). Customer today liked to share their experiences over social media. Simple comments, feedback, customer review may have reached unlimited numbers of customer. Service provider should be relieving should all the things transpired are good but the cost for negative experience is very costly to the service provider (Abdur Rehman, Osman, Aziz, Koh, & Awais, 2019).

Past research also shown that customer is switch from business because of persuasion from competitor, the persuasion in the context of fast food competition could cover the promotions and new meal that being advertised together with the advantage and value added to it (Hasim et al., 2018). In general, customer will for sure switch to competitor should the competitor offer something more interesting from the service provider (Abdur Rehman et al., 2019). Such thing however, very seldom to occurred should the customer is satisfied with the level of service provided by the service provider. Satisfied customer according to Abdur Rehman et al., (2019) not only keep distance from competitor but hardly influenced by the competitor. It was mentioned by Hussain, Jing, Junaid, Bukhari and Shi (2019) that satisfied customer at the same time is tolerable with slight increase in price (Ahmad et al., 2019). Satisfied customer hold high valued served by the service provider more than anything else. Recent study (Hasim et al., 2018) indicated that as long as the cost to benefit of the customer received is higher, the customer will remain in the customer lifecycle (Hasim et al., 2018). Service provider, therefore are urged to continuously upgrade their level of service to keep their market share and growth steady (Thiruvattal, 2017).

Overall customer satisfaction may support the service provider to add greater possibility in achieving large customer loyalty. Service provider need to maintains and being consistent of their service level to customer (Berry, Zeithaml, & Parasuraman, 1985). Regular repeat customer eventually will turn to become loyal (Chicu et al., 2019). The more loyal customer, the more source of revenue earned by the service provider. It will help the service provider to forecast their sales and at the same time easier to promote new meals or products to current customer (Rita et al., 2019). Most of the fast food restaurant in the world would invite their current customer to test food before they launched new products. The feedback of satisfied customer will determine whether the product can be sell or not (S. Hassan et al., 2019).

Recent study (Shafiq, Mostafiz, & Taniguchi, 2019) also indicates that satisfied customer not only increase the brand popularity but promote the positive brand image. Satisfied customer at the same time continuously support the effort made by the service provider in terms of social responsibility activities and any other related matters. The positive brand image and the strong support from the current customer will ensure that the business will stay longer in the market and industry.

Brand equity

Brand equity is the perceived worth from the view point of customer towards a specific brand. Value of the brand is actually determined by the customer perceptions. Customer overall experiences with the brand is important as a supporting to their perceived to conclude that the brand is positive brand. According to Pinar, Girard and Eser (2012) there are three components of brand equity. Those are brand perceptions, the effects and value. Brand perceptions is as per what the customer perceived. Pinar, Girard, Trapp and Eser (2016) claimed that the brand perceptions are owned by customer and not the service provider. The effects are related to the bottom line benefits of the products. Positive or negative value is actually impact the service providers in terms of their reputations, products, and goodwill. Value in the contexts of brand perception is the end result of the service provider (Hafez, 2018). Positive perceptions may lead to increase to revenue and profit.

According to Butler and Butler (2018) brand equity consists of four dimensions which are awareness, association, perceived quality and loyalty. Despite being well known in the market, positive brand like KFC and Md Donald's still continuously market their products over the media. They don't simply stop especially KFC which have been mostly visited since 2016 followed by McDonald's. Regular advertisements are important as it is part of the awareness campaign. The purpose of the campaign is to create the desire and interest among the customer or new customer to visit the brand. Regular advertisements to the media will not only create awareness but also the brand recall and brand recognitions. The brand image will be seated at the customer heart should the advertisements successfully influence the customer. It was claimed by Rambocas and Arjoon (2019) that effective advertisements will lead to top of mind brand from the customer perspective. Customer will immediately remember the brand of their favorite should they come across the fast-food elements either during conversations or anything else.

Brand equity also comprised of the brand associations where customer will easily associate the logo, tagline or the music from advertisements to the brand. It is the situation where customer have strong associations towards the brand. According to Albaity and Rahman (2019), brand associations can be divided further into few elements. Brand associations could be related to attributes where customer can easily recall the brand based on their characteristics. It could be the logo, tagline or the color itself. There is also possibility that brand associations related to the benefits to customer. That benefits are the unique selling point of the brand and difficult to imitates.

Another important element in brand equity is related to brand perceptions. The perception's is based on customer overall experiences and it is subjective as each customer may have a different type of perceived towards the brand (Pinar et al., 2012). Positive experiences over past experiences will resulted to positive comments. The same goes should customer provide negative answers. Where it can reduce the brand image and lead to negative feeling towards the brand.

According to Phan and Ghantous (2013); Pinar et al., (2016), good brand awareness, associations and perceived quality may eventually lead to quality. Customer will always select the best in their available choices they have. The role of advertisements, marketing campaign, and promotions are actually contributed to the loyalty where customer will stay and support the business.

III. Methodology

This study is used a quantitative method thus it uses a questionnaire survey form to collect data from respondents. This study used a convenience sampling technique where data were collected and administered by the respondents who visited the fact food restaurants during specific time at various days in a month that being selected. Altogether the data collections

took 14 days to complete. The process of data collections started when target respondents were approached politely followed by explanation of the purposes of the study. Participations was on voluntary basis. Data collections occurred at 30 selected fast food restaurants in various outlets in urban cities around Indonesia. Respondents were approached after they have finished their meals and data collections occurred outside the dining hall but within the restaurants compound. Prior to that the manager in charge of the restaurants has been approached and seek permission for the data collections exercises.

Questionnaire was written in Bahasa Indonesia although respondents is believed to have proficient in English. Translations of questionnaire were done with the supports from linguistic faculty lecturer from local universities. All items were adapted from past research and some minor corrections were done based on recommendations from selected subject matter experts appointed to verify the items asked. A total of 700 questionnaires were distributed and 565 were returned (81 percent response rate). Data analysis were done using the structural equation modelling and results is as per discussed in the following topic.

IV. Results

In this study, the discriminant validity was also assessed. According to Hair et al. (2010), the square root of the AVE value for each structure should be larger than the shared relationship coefficients to establish the discriminant validity of the factors in the model. AVE for all constructs is within the range of 0.88 to 0.92 while CR is within the range 0.89 to 0.93. All results indicate positive and within the minimum acceptance values.

Table 1: Overall reliability of the constructs and factors loadings of indications

Items	Factor loading	t-value	MSV	ASV	AVE	CR
Brand equity						
BE1	0.96	22.50	0.74	0.55	0.92	0.93
BE2	0.98	23.24				
BE3	0.91	20.49				
BE4	0.86	18.32				
BE5	0.83	18.24				
Customer satisfaction						
CS1	0.95	21.90	0.72	0.60	0.90	0.90
CS2	0.96	22.21				
CS3	0.95	21.90				
CS4	0.89	18.96				
CS5	0.88	18.67				
Customer loyalty						
CL1	0.91	21.67	0.77	0.63	0.88	0.89
CL2	0.90	21.30				
CL3	0.87	18.05				
CL4	0.79	16.98				

Table 2 confirmed the discriminant validity. These results also demonstrated that all measures were reliable (Bagozzi and Yi, 1988). Means, standard deviations and correlations of latent variables are presented in Table 2. The results in Table 2 indicate that all correlations are significant.

Table 2: Means, standard deviations and correlations of study constructs

	Mean	SD	Brand equity	Customer satisfaction	Customer loyalty
Brand equity	4.18	0.71	(0.92)		
Customer satisfaction	4.22	0.82	0.86	(0.94)	
Customer loyalty	4.63	0.78	0.61	0.78	(0.87)

Table 3: Path estimates of structural models

	Hypothesis	Standardized path coefficients	t-values	Result
H1	Brand equity → Customer satisfaction	0.24	5.34	Supported
H2	Brand equity → Customer loyalty	0.22	5.67	Supported
H3	Customer satisfaction → Customer loyalty	0.26	5.24	Supported

In the present study, the hypotheses were tested using structural equation modelling. Therefore, the fit indices values of the appropriate model, the values for path estimates are shown in table 3. Brand equity influences customer satisfaction positively ($\beta = 0.24$ $p < 0.001$), supporting H1. Further, brand equity influences customer loyalty positively ($\beta = 0.22$ $p < 0.001$), thereby supporting H2. At the same time, customer satisfaction was found to have a positive influence over customer loyalty ($\beta = 0.26$ $p < 0.001$), therefor H3 is accepted.

Table 4: Path estimates of structural models

	Standardized path coefficients value			
	Full mediation model		Partial mediation model	
	β	t-value	β	t-value
Brand equity → Customer loyalty			0.22	5.67
Brand equity → Customer satisfaction	0.61	10.40	0.24	5.34
Customer satisfaction → Customer loyalty	0.71	14.70	0.26	5.24

According to partial mediation model, brand equity towards customer satisfaction ($\beta = 0.24$ $p < 0.001$) and customer satisfaction predicted customer loyalty ($\beta = 0.26$ $p < 0.001$). These results show that although indirect effect of attention to

customer on customer loyalty through mediation was 0.06 (β = 0.24 X 0.26 = 0.07 p < 0.001), the direct effect of attention to customer on customer loyalty was 0.22. The indirect effect is weaker than direct effect. Therefore, partially supported.

V. Discussion and conclusions

This results highlighted interesting findings where the direct relationship between brand equity towards customer loyalty is higher than the indirect effect through customer satisfaction as mediator. The results indicate that customer especially in the fast food industries are no more looking forward at the satisfaction level but may go straight at the customer loyalty. There must be a good reason behind the results that can be used and investigate further to concrete solutions.

One of the possible reasons is because services at the fast food level is becoming more uniform from one to another. Almost all fast food providers and brand are taking initiatives to strengthening their operations to be at par to the international standards. International brands enjoyed the luxury advantages where the brand associations and brand awareness is very strong due to a rapid advertisement from parent's organizations and local business faced less pressure in creating awareness to introduce the products.

It was also well known that almost all service providers are looking forward to satisfied their customers. Service providers are aware that one of the strategy to maintains in the industry is by keeping customer through customer satisfaction and loyalty. Many efforts have been done and it has becoming less burden in providing the services towards the satisfaction level. Less strong brands may need to push more branding activities such as brand awareness and brand associations. Local brands are actually faced tough challenge as they need to work hard to push their branding to be at par to the international branding which have been in the markets way much earlier than the local brand.

REFERENCES

[1]   Abdur Rehman, M., Osman, I., Aziz, K., Koh, H., & Awais, M. (2019). Get connected with your Takaful representatives: Revisiting customer loyalty through relationship marketing and service quality. *Journal of Islamic Marketing*. https://doi.org/10.1108/JIMA-06-2019-0122

[2]   Ahmad, S. Z., Ahmad, N., & Papastathopoulos, A. (2019). Measuring service quality and customer satisfaction of the small- and medium-sized hotels (SMSHs) industry: lessons from United Arab Emirates (UAE). *Tourism Review*, *74*(3), 349–370. https://doi.org/10.1108/TR-10-2017-0160

[3]   Ahn, J., & Back, K. J. (2019). Cruise brand experience: functional and wellness value creation in tourism business. *International Journal of Contemporary Hospitality Management*, *31*(5), 2205–2223. https://doi.org/10.1108/IJCHM-06-2018-0527

[4]   Albaity, M., & Rahman, M. (2019). The intention to use Islamic banking: an exploratory study to measure Islamic financial literacy. *International Journal of Emerging Markets*, *14*(5), 988–1012. https://doi.org/10.1108/IJOEM-05-2018-0218

[5]   Berry, L. L., Zeithaml, V. A., & Parasuraman, A. (1985). Quality counts in services, too. *Business Horizons*, *28*(3), 44–52. https://doi.org/10.1016/0007-6813(85)90008-4

[6]   Bihamta, H., Jayashree, S., Rezaei, S., Okumus, F., & Rahimi, R. (2017). Dual pillars of hotel restaurant food quality satisfaction and brand loyalty. *British Food Journal*, *119*(12), 2597–2609. https://doi.org/10.1108/BFJ-07-2016-0344

[7]   Biscaia, R., Trail, G., Ross, S., & Yoshida, M. (2017). A model bridging team brand experience and sponsorship brand experience. *International Journal of Sports Marketing and Sponsorship*, *18*(4), 380–399. https://doi.org/10.1108/IJSMS-07-2016-0038

[8]   Butler, R., & Butler, M. (2018). Assessing the information quality of phishing-related content on financial institutions' websites. *Information and Computer Security*, *26*(5), 514–532. https://doi.org/10.1108/ICS-09-2017-0067

[9]   Buttle, F. (1996). SERVQUAL: review, critique, research agenda. *European Journal of Marketing*, *30*(1), 8–32. https://doi.org/10.1108/03090569610105762

[10]   Chicu, D., Pàmies, M. del M., Ryan, G., & Cross, C. (2019). Exploring the influence of the human factor on customer satisfaction in call centres. *BRQ Business Research Quarterly*, *22*(2), 83–95. https://doi.org/10.1016/j.brq.2018.08.004

[11]   Ding, C. G., & Tseng, T. H. (2015). On the relationships among brand experience, hedonic emotions, and brand equity. *European Journal of Marketing*, *49*(7–8), 994–1015. https://doi.org/10.1108/EJM-04-2013-0200

[12]   Giritlioglu, I., Jones, E., & Avcikurt, C. (2014). Measuring food and beverage service quality in spa hotels: A case study in Bali{dotless}kesir, Turkey. *International Journal of Contemporary Hospitality Management*, *26*(2), 183–204. https://doi.org/10.1108/IJCHM-03-2012-0049

[13]   Hafez, M. (2018). Measuring the impact of corporate social responsibility practices on brand equity in the banking industry in Bangladesh: The mediating effect of corporate image and brand awareness. *International Journal of Bank Marketing*, *36*(5), 806–822. https://doi.org/10.1108/IJBM-04-2017-0072

[14]   Hasim, M. A., Shamsudin, M. F., Ali, A. M., & Shabi, S. (2018). The relationship between sales promotions and online impulse buying in Malaysia | La relación entre las promociones de ventas y la compra por impulso en línea en Malasia. *Opcion*, *34*(Special Is), 295–308.

[15]   Hassan, S., Shamsudin, M. F., & Mustapha, I. (2019). The effect of service quality and corporate image on student satisfaction and loyalty in TVET higher learning institutes (HLIs). *Journal of Technical Education and Training*, *11*(4), 77–85. https://doi.org/10.30880/jtet.2019.11.04.009

[16]   Hassan, Sallaudin, & Shamsudin, M. F. M. F. (2019). Measuring the effect of service quality and corporate image on student satisfaction and loyalty in higher learning institutes of technical and vocational education and training. *International Journal of Engineering and Advanced Technology*, *8*(5), 533–538. https://doi.org/10.35940/ijeat.E1077.0585C19

[17]   Hussain, K., Jing, F., Junaid, M., Bukhari, F. A. S., & Shi, H. (2019). The dynamic outcomes of service quality: a longitudinal investigation. *Journal of Service Theory and Practice*, (71572056). https://doi.org/10.1108/JSTP-03-2019-0067

[18]   Kadir, B., & Shamsudin, M. F. (2019). A case study analysis of typhidot: An example of market-oriented R & D commercialization in Malaysia. *International Journal of Financial Research*, *10*(5), 75–81. https://doi.org/10.5430/ijfr.v10n5p75

[19]   Kadir, Baharudin, Shamsudin, M. F., Nurul, I., & Mohd, H. (2020). Relevance of Blank ' s Customer Development Model in Selected Cases of Market-Oriented R & D Commercialization in Malaysia. *Test Engineering & Management*, (4256), 4256–4259.

[20]   Lau, T., Cheung, M. L., Pires, G. D., & Chan, C. (2019). Customer satisfaction with sommelier services of upscale Chinese restaurants in Hong Kong. *International Journal of Wine Business Research*, *ahead-of-p*(ahead-of-print). https://doi.org/10.1108/ijwbr-10-2018-0060

[21]   Mainardes, E. W., Araujo, D. V. B. De, Lasso, S., Andrade, D. M., Mainardes, E. W., Araujo, D. V. B. De, … Mainardes, E. W. (2017). *Influences on the intention to buy organic food in an emerging market.* https://doi.org/10.1108/MIP-04-2017-0067

[22]   Phan, K. N., & Ghantous, N. (2013). Managing brand associations to drive customers' trust and loyalty in Vietnamese banking. *International Journal of Bank Marketing*, *31*(6), 456–480. https://doi.org/10.1108/IJBM-04-2013-0038

[23]   Pinar, M., Girard, T., & Eser, Z. (2012). Consumer-based brand equity in banking industry: A comparison of local and global banks in Turkey. *International Journal of Bank Marketing*, *30*(5), 359–375. https://doi.org/10.1108/02652321211247417

[24]   Pinar, M., Girard, T., Trapp, P., & Eser, Z. (2016). Services branding triangle: Examining the triadic service brand promises for creating a strong brand in banking industry. *International Journal of Bank Marketing*, *34*(4), 529–549. https://doi.org/10.1108/IJBM-04-2015-0043

[25]   Rambocas, M., & Arjoon, S. (2019). Brand equity in Caribbean financial services: the moderating role of service providers. *International Journal of Bank Marketing*. https://doi.org/10.1108/IJBM-05-2019-0167

[26]   Razak, A. A. A. A., & Shamsudin, M. F. M. F. (2019). The influence of atmospheric experience on Theme Park Tourist's satisfaction and loyalty in Malaysia. *International Journal of Innovation, Creativity and Change*, *6*(9), 10–20.

[27]   Rita, P., Oliveira, T., & Farisa, A. (2019). The impact of e-service quality and customer satisfaction on customer behavior in online shopping. *Heliyon*, *5*(10), e02690. https://doi.org/10.1016/j.heliyon.2019.e02690

[28]   Ryu, K., Han, H., & Jang, S. S. (2010). Relationships among hedonic and utilitarian values, satisfaction and behavioral intentions in the fast-casual restaurant industry. *International Journal of Contemporary Hospitality Management*, *22*(3), 416–432. https://doi.org/10.1108/09596111011035981

[29]   Salem, M. A., Shawtari, F. A., Shamsudin, M. F., & Hussain, H. I. (2016). The relation between stakeholders' integration and environmental competitiveness. *Social Responsibility Journal*, *12*(4), 755–769. https://doi.org/10.1108/SRJ-12-2015-0189

[30]   Shafiq, A., Mostafiz, M. I., & Taniguchi, M. (2019). Using SERVQUAL to determine Generation Y's satisfaction towards hoteling industry in Malaysia. *Journal of Tourism Futures*, *5*(1), 62–74. https://doi.org/10.1108/JTF-01-2018-0004

[31]   Shamsudin, M. F. M. F., Esa, S. A. S. A., & Ali, A. M. A. M. (2019). Determinants of customer loyalty towards the hotel industry in Malaysia. *International Journal of Innovation, Creativity and Change*, *6*(9), 21–29.

[32]   Shamsudin, M. F., Nurana, N., Aesya, A., & Nabi, M. A. (2018). Role of university reputation towards student choice to private universities. *Opcion*, *34*(Special Issue 16), 285–294.

[33]   Shamsudin, M. F., Razak, A. A., & Salem, M. A. (2018). The role of customer interactions towards customer satisfaction in theme parks experience. *Opcion*, *34*(Special Issue 16), 546–558.

[34]   Shamsudin, M. F., Shabi, K. S., & Salem, M. A. (2018). Role of perceived credibility towards intention to use of m-commerce. *Opcion*, *34*(Special Issue 16), 276–284.

[35]   Shamsudin, M., Mohd Noor, N., Abu Hassim, A., Hussain, H., Salem, M., & Hasim, M. (2015). Factors lead to customer loyalty in prepaid mobile services. *Caspian Journal of Applied Sciences Research*, *4*(10).

[36]   Shamsudin, M.F., Razak, A. A., & Salem, M. A. (2018). The role of customer interactions towards customer satisfaction in theme parks experience | El papel de las interacciones del cliente hacia la satisfacción del cliente en la experiencia de los parques temáticos. *Opcion*, *34*(Special Is), 546–558.

[37]   Shamsudin, Mohd Farid, Ali, A. M., Wahid, R. A., & Nadzri, F. H. (2019). Role of financial aid as a moderator towards students' decisions making to enroll at private higher education institution. *Humanities and Social Sciences Reviews*, *7*(1), 121–125. https://doi.org/10.18510/hssr.2019.7115

[38]   Shamsudin, Mohd Farid, & Razali, N. A. M. (2015). Factors Influencing Customer Loyalty In Private Healthcare Services. *The International Journal of Social Sciences and Humanities Invention*, (October). https://doi.org/10.18535/ijsshi/v2i10.03

[39]   Suhartanto, D., Gan, C., Sarah, I. S., & Setiawan, S. (2019). Loyalty towards Islamic banking: service quality, emotional or religious driven? *Journal of Islamic Marketing*, *11*(1), 66–80. https://doi.org/10.1108/JIMA-01-2018-0007

[40]   Thiruvattal, E. (2017). Impact of value co-creation on logistics customers' loyalty. *Journal of Global Operations and Strategic Sourcing*, *10*(3), 334–361. https://doi.org/10.1108/JGOSS-11-2016-0034

[41]   Ting, H., Lau, W. M., Cheah, J. H., Yacob, Y., Memon, M. A., & Lau, E. (2018). Perceived quality and intention to revisit coffee concept shops in Malaysia: A mixed-methods approach. *British Food Journal*, *120*(5), 1106–1119. https://doi.org/10.1108/BFJ-08-2017-0452