

IMPACT OF CUSTOMER RELATIONSHIP MANAGEMENT (CRM) ON CUSTOMER LOYALTY IN INDIAN ORGANIZED RETAILING – AN AGENDA FOR INQUIRY

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ABSTRACT

In recent years, the Indian organized retail sector has experienced significant growth and transformation. As competition intensifies and consumer expectations evolve, retailers are turning to Customer Relationship Management (CRM) as a strategic tool to enhance customer loyalty. CRM practices aim to build strong relationships with customers, provide personalized experiences, and foster lasting loyalty. With the rapid growth and intense competition in Indian organized retail sector, understanding and fostering customer loyalty have become crucial for sustained business success. The present research study is intended to propose an empirical model for understanding the impact of Customer Relationship Management (CRM) on Customer Loyalty in Indian Organized Retailing.

Keywords: Customer Relationship Management, Customer Loyalty, Organized Retail, Empirical Model.

INTRODUCTION

The Indian retailing industry has witnessed a paradigm shift in recent past and customers started preferring organized retail formats over unorganized one while buying products of different categories. In the post liberalization era we have witnessed rapid expansion of organized retail formats viz. supermarkets, hypermarkets, cash and carry stores, discounted stores, specialized stores, web based stores and shopping malls across the nation. All the stores are trying to attract and retain the customers by providing them plethora of options in brands of different product categories along with desired services. With the entry of multinational retailers in Indian retail industry, and the shifts in consumers' attitudes and behavior, retailers across the industry are feeling stronger pressures to make their competitive strategies more effective, so that they can increase store traffic, enhance store loyalty and improve performance.

Various retailers across the categories are offering homogenous product – service mix to their target customers on almost similar price. Product and services of every company are available in every retail outlet irrespective of their retail format. It is also observed that many customers only used to go for shopping in pre decided outlet rather from every outlet even there is homogenous product - service mix offered by the every retail outlet. Pareto's 80/20 Principle argues that 80 percent of sales of a retailer come from just 20 percent of its customers' base. At

the same time Reichheld and Sasser (1990) claimed that a 5 percent improvement in customer retention can cause an increase in profitability between 25 percent and 85 percent (in terms of net present value) depending upon the industry. Previous researches have elucidated that attracting new customers is always costlier than serving existing customers. As marketers have realized that the firm can have sustainable competitive advantage over their competitors if they are able to reduce customers' attrition; attracting and retaining loyal customers became very vital and ensures success to the firm in the long run.

Over the last three decades marketing has undergone several transformations and the world has seen marketing shifting from transaction oriented marketing to relationship oriented marketing. The concept of customer relationship management (CRM) has been brought to the attention of marketing practitioners and academicians in late nineties. Swift (2000) defined CRM as a Method of understanding the customer behavior through intense communication with him/her to improve the performance which is represented in attracting the customer, keeping him/her and increasing his/her loyalty and profitability. Customer relationship management (CRM) aims at building and maintaining long term profitable relationship with customers. An organization can take advantage of customer relationship to get relevant information regarding customers' tastes and preferences in order to develop marketing strategies to serve customers more efficiently and effectively than the competitors. Rapp and Collins (1990) argue that customer relationship building certainly has mutual rewards that benefit both the firm as well as the customer.

At this backdrop, this study is intended to appreciate the impact of Customer Relationship Management (CRM) on Customer Loyalty in organized retail sector at Pune. At the same time, this study is planned to understand the influence of various demographical variables viz. gender, income, level of education and occupation in association with customer relationship management (CRM) constructs on customer loyalty.

THEORETICAL BACKGROUND

Customer Relationship Management

Customer relationship management (CRM) has attracted the stretched attention of practitioners and scholars of Marketing. Customer Relationship Management (CRM) is a business strategy designed to help organizations understand and anticipate the needs of its potential and present customers. As market is becoming more and more competitive Customer Relationship Management (CRM) has become new mantra of successful marketing. Marketers across the industry are trying to attract and retain customers by offering similar products and services. Retaining customers became very difficult as customers have more options; they became more demanding. On an average, businesses spend six times more to acquire new customers than what they do to keep them (Gruen, 1997). Therefore, many firms are now paying more attention to their relationships with existing customers in order to retain them and increase their share of customer's purchases. Worldwide service organizations have been pioneers in developing customer retention strategies. Banks have relationship managers for first-rate customers, airlines have frequent flyer programs to reward loyal customers, credit cards offer redeemable bonus points as an incentive for increased card usage, telecom service operators provide personalized services to their serious users, and hotels have custom-made services for their regular guests.

In the marketing literature the terms customer relationship management and relationship marketing are often used interchangeably. According to Parvatiyar & Sheth (2001), CRM represents

an enterprise approach to developing full-knowledge about customer behavior and preferences and to developing programs and strategies that encourage customers to continually enhance their business relationship with the company.

Berry (1983) recommended the following five strategies for practicing relationship marketing;

1. Developing a core service around which to build a customer relationship,
2. Customizing the relationship to the individual customer,
3. Augmenting the core service with extra benefits,
4. Pricing services to encourage customer loyalty,
5. Marketing to employees so that they will perform well for customers.

The core theme of all Customer Relationship Marketing (CRM) perspectives is its focus on a cooperative and collaborative relationship between the firm and its customers, and/or other marketing actors. For most of the organizations the goal of CRM is to maximize profitable relationship with customers by increasing the value of the relationships between organization and its customers.

In recent years, numerous factors have contributed to the rapid growth and development. These factors take account of the growing de-intermediation process in many industries due to the advent of sophisticated computer and telecommunication technologies that allow producers to directly interact with end-customers. Successful implementation of CRM requires a strategic approach, which includes developing customer centric processes, selecting and implementing technology solutions, employee empowerment, customer information and knowledge generation capabilities to differentiate them, and the ability to learn from best practices.

Customer Loyalty

In today's competitive market, a firm's success is heavily depends upon its capability to develop and enhance long term customer relationships through offering amazing customer experience. Earlier research revealed that cultivating loyal customers can lead to increased sales and customer share at lower costs.

Rusbult et al. (1988) argued that the probability that an individual will exhibit loyalty, exit, or voice depends on the degree of former satisfaction with the relationship, the magnitude of the person's investment in the relationship, and an evaluation of the alternatives one has. Reichheld (1993) argued that when a company consistently delivers superior value and wins customer loyalty, market share and revenue goes up, and the cost of acquiring and serving customers goes down. Gronroos (2000) indicated that loyal customers are willing to pay a premium price that, in turn, improves the firm's profitability. The focal point of service organizations is to delight customers and to ensure customer loyalty, i.e. retaining customers and generating repeat orders.

Although there is not a single universally accepted definition of customer loyalty; researcher tried to define customer loyalty in various ways. Jacoby and Kyner (1973) explained -loyalty as the biased (i.e. non-random), behavioral response (i.e. purchase), expressed over time, by some decision making unit, with respect to one or more alternative brands out of a set of such brands, and is a function of psychological (i.e. decision making, evaluation) processes. Dick & Basu (1994) argued that customer loyalty is determined by the strength of the relationship

between relative attitude and repeat patronage, and that it has both attitudinal and behavioral elements. Customer loyalty is defined by Oliver (1999) as -a deeply held commitment to rebuy or patronize a preferred product or service in the future despite there are situational influence and marketing efforts having the potential to cause switching behavior. Customer loyalty can also be defined as a commitment to continue doing business with an organization on an on- going basis.

Customers may exhibit their loyalty in any one of the ways; they may choose to stay with a particular service provider, whether this continuance is defined as a relationship or not, or they may increase the number of purchases or the frequency of their purchases or even both. They may also become advocates of the organization and its offerings by influencing family and friends by playing a powerful role in the decision-making of others (Rowley, 2005).

LITERATURE REVIEW

Fry et al. (1973) based on a patronage tracking study conducted with graduates of a Canadian university made an attempt to reveal customers' loyalty towards their banks. At the same time, this study also tried to understand what factors explain variations in the degree of loyalty observed. Data for the study were gathered using mail questionnaire sent to group of respondents who were alumni of the University of Western Ontario, London. The questionnaire was designed to identify the patronage of respondents towards their banks at specified periods – before, during and after their stay at university. The analysis was based on 1346 usable filled – in questionnaires; the questionnaire data provided the basis for generating patronage vectors for each respondent/ bank combination over a period of time. The data were analyzed with the help of probability analysis and multiple regression analysis. The study observed the considerable influence of parents on bank patronage in the pre-university period. Subsequently, during the stay in university choice for a particular bank relates back to earlier bank patronage. Bank patronage after graduation was also found highly dependent on the bank patronage during their stay in the university. The customers holding loan account with the bank were found to be more loyal than other group of customers. This study also found that male customers had a higher probability of remaining loyal than female customers. This may be because of the changing preferences of the female customers to the husband's banks after marriage.

Gutman (1982) undertook an integrative study by surveying 6300 Los Angeles Women. It was examined that the relationship between fashion lifestyle self-concept and demographics enhance shopping behavior of consumers and thus improve customer loyalty. The analysis stated that the seven fashion segment – leaders, followers, independents, neutrals, uninvolved, negatives, and rejecters had their great significance by adding value to their fashion orientation. The study also opined that the store image plays an important role in attracting customers.

Foster & Cadogan (2000) examined how customers' loyalty is influenced by their relationship with firm at two different levels; specific relationship between customers with the sales person; and the overall relationship customers share with the firm. Mail survey for business customers of a large New Zealand office products firm was undertaken for the purpose of data collection. Only those customers were considered for the study who had interaction with company's sales personnel during the month prior to the survey. The results of the study showed that the relationships that customers experience with sales people play a vital role in ensuring their long term relationship with the firm. In this study, relationships at both the levels were found to impact positively on the probability of customers exhibiting behavioral loyalty.

Grewal (2002) examined that the specific elements of store atmosphere has a great impact on customer's attitude towards the store. Environmental elements play a key role in

determining store patronage intention. Empirical study revealed the relative importance of number of customers, number of visible employees and presence of classical music on wait expectations, store atmosphere and value expectations to be the critical antecedents of store patronage intentions. It was concluded that customers are more likely to shop at a store and recommend it to others only if satisfied with store's atmosphere. Wait expectations have both a negative indirect and negative total effect on patronage intentions and so manipulation of perceptions of waiting is essential rather than reducing the actual wait. The study state that there exist positive effect of classical music on the evaluation of store atmosphere and negative effect on perceived crowdedness on store's atmosphere and gender difference as women perceived the store atmosphere higher than men.

Liang & Wang (2005) developed and empirically tested a conceptual model in order to examine the connection between relationship bonding tactics, customer satisfaction, trust/commitment and customer behavioral loyalty in a relationship marketing system financial services industry in Taiwan. The study is based on data collected from customers of different department of the selected bank viz. 396 from the loans department, 431 from the deposits department and 216 from the credit cards department. First, confirmatory factor analysis (CFA) was performed to evaluate the construct validity regarding convergent and discriminate validity. In the second stage, path analysis was performed to test the research hypotheses empirically. The study's findings suggested that financial products with different product attributes will benefit the most from individual types and levels of relationship investment that can be applied directly to each product.

Anic & Vouk (2005) examined that the store patronage motive factors that influence shopping. Among all the factors, shopping convenience was found to be the significant that helps in increasing consumer traffic. ANOVA test was conducted followed by multiple regressions on data collected from 243 respondents. The study revealed that shopping convenience is the most important dimension for store patronage. Four groups of shoppers were identified in this study; convenience shoppers, location driven shoppers, price driven shoppers and involved shoppers. Convenience and location shoppers look for comfort at high price. Price shoppers look for low price products and involved shoppers look for personalized products. The retailers should focus on each group of the shoppers differently by offering the best possible package of store patronage motive. This will help in increasing the walk in which definitely will increase the sales in number and thus will enhance store loyalty. Loyalty programmes and strategic thinking adds value to the store image that directly results in patronage. Retailers must act differently and creatively to attract all types of customers.

Oly Ndubisi (2006) investigated the role of gender in the association of relationship marketing underpinnings (namely trust, commitment, communication, and conflict handling) with customer loyalty and found the tendency of women to become more loyal than men, and older people more so than younger people. Moreover, there is the tendency for higher-income customers to receive better attention from banks, at least in Malaysia, because of their higher net worth and the larger volume of business they generate for the banks. This may encourage high net worth people to become more loyal towards the service banks than other income group people.

Ndubisi (2007) empirically investigated the impact of relationship marketing strategy on customer loyalty taking evidence from Malaysian banking industry. For data collection, Systematic quasi-random sampling was used selected every second customer to enter the bank on each day of the survey, starting with the first to come through the doors of selected bank at start of business, at 9.30 am. A questionnaire derived from previous studies was completed by 220 bank customers in Malaysia. Multiple regression analysis was employed to assess the impact

of four key constructs of relationship marketing (trust, commitment, communication and conflict handling) on customer loyalty. This study has confirmed that measurement of the -underpinnings of relationship marketing can predict customer loyalty, at least in the Malaysian banking sector.

Liu (2007) examined the long term impact of loyalty program on consumers' purchase intention and therefore add value towards the firm. The research aims to find the changes in the consumer usage after being a part of the loyalty program and its impact on consumers with time. And also consumers' response as comparison with its initial purchase level. Chi square test was done as sample on 1000 consumers who adopted loyalty program with a minimum of two purchases over duration of two years. It was found that loyalty program had significant difference on consumers' behavior, depending on their initial usage level. Heavy buyer consumers in the beginning were benefited the most but their loyalty towards the store did not increase much over time. The light and moderate buyer consumers did not show much importance towards the loyalty program but later with time they had a significant impact and an increase in loyalty towards the store. This was clearly reflected in their purchase frequency and transaction sizes. The quantity of loyalty depends on the individual investment in relation with the firm. It was also found that the maximum investment was done by the light buyers in the diversified services after they benefited with an experience. This motivated them to go for repeat purchase and thus patronize the store. The customer relationship management (CRM) acts as an important element that aid to increase customer loyalty with the help of loyalty programs.

Prasad & Aryasri (2008) investigated the influence of relationship marketing variables viz. trust, commitment, communication, empathy and conflict handling attitudinal outcomes like relationship quality and behavioral outcomes like customer loyalty in the context of Indian food retailing. The study also examined the impact of relationship quality on customer loyalty. The primary data were collected from 300 food retail customers from various food retail outlets using structured and non-disguised questionnaire with mall intercept method. Various statistical tools viz. mean, standard deviation, correlations and regressions are employed to examine the impact of each attribute on relationship quality and loyalty. This study revealed that that focusing on trust, commitment, communication and empathy, modern retail outlets likely to foster quality relationships and retain customer loyalty. It was also observed that commitment and trust drive relationship quality and customer loyalty more than any other variable.

Bava (2009) undertook in-depth study to understand consumers' purchasing behavior inside the store. A multi method qualitative method was followed for this study. There after feedback was obtained in the form of questionnaire. It was argued that multiple cue acts as an influence in increasing the purchase decision of consumer. With the exposure to multiple cues, the consumers are comfortable more with the store environment and thus improve the knowledge of the consumers and aid in understanding the store well. This exploratory research revealed that cognitive behavior of an individual's context in the form of preference; knowledge and previous experience and cues within the store are responsible for the purchase decision of the consumer.

Tripathi (2009) conducted test to determine the relationship between customer service experience and customer loyalty. A modified loyalty test was developed aiming at measuring loyalty of customers and customer share of market. Cross sectional research design was constructed that comprises of two sets of survey. An exploratory qualitative study was done with the help of in depth interviews and with help of resulted variables questionnaire was prepared. 493 samples were taken into consideration. It was examined that familiarity in the products and services offered in a convenient location play an important role in determining customer re-patronage behavior and also for rationalizing buying behavior. Store image is an important element in being a

reliable to the consumer. Satisfaction comes with good relation with store owner, pleasant behavior, and convenient location, wide range of product and less waiting time. Healthy customer service can help a store makes customer feel comfortable in the service provided and differentiated experience that can lead to build brand loyalty and increased profit. Relationship of marketer with customer results in satisfaction and thus turns to loyalty which has immediate effect on store performance. Convenient location of store and wide range of products available leads to customer patronizing a store. Quality of relationship and reputation adds value thus re-patronage. Satisfaction results in repeat purchases which furtherend up with customer loyalty.

Hoq & Amin (2009) tried to examine the role of customer satisfaction in enhancing customer loyalty for Muslim and non-Muslim customers in Malaysian Islamic banking industry. They also attempted to understand the impact of customer loyalty on customers' behavior and their decision making. Quota sampling technique (based on various characteristics of Malaysian banking customers – 18 years old and above, male/female, Muslim/non-Muslim, education, and occupation) was employed to identify respondents for this research. The Multiple groups data analysis was employed on the valid data collected from 440 respondents (sample included both Muslim and non-Muslim banking customers having accounts with Islamic banks and visiting bank counters. The outcome of the study advocated that the customer satisfaction indicators provide an indication in developing customer loyalty on Islamic banks. Significant differences were observed in the effect of customer satisfaction on customer loyalty for Muslim and non- Muslim customers, whereas the effect of customer satisfaction on customer loyalty greater for

the non-Muslim than the Muslim customers. All together this study indicated that factors viz. customer intention to say positive things about Islamic banks to other people; willingness to recommend family and relatives; recommend Islamic banks to someone who seeks advice; and do more business with Islamic banks emerged as the most significant indicators of customer loyalty. The result of the study implies that higher customer satisfaction leads to a lower customer intention to switch banks.

Ndubisi et al. (2009) made an attempt to establish and test the relationship between various dimensions of relationship marketing viz. competence, communication and conflict handling -and customer satisfaction and customer loyalty. A field survey of bank customers in Malaysia was conducted using a structured questionnaire. The analysis was based on usable responses collected from 217 respondents. The data were factor analyzed to find out the key dimensions of RM. The resulting dimensions were applied in the subsequent hierarchical multiple regression analysis conducted to determine the relationship between the relationship marketing dimensions (competence, communication and conflict handling), customer satisfaction, and customer loyalty. The results of the data analysis showed that the higher the level of communication and conflict handling, the greater the level of customer satisfaction. Competence showed no significant direct relationship with customer satisfaction at a 5 percent significance level. Furthermore, this study confirmed that customer loyalty depends largely on customer satisfaction with the bank.

Reimers & Clulow (2009) found out that the convenience plays an important role in a multipurpose shopping. The greater the convenience added to an attribute more valuable it becomes for a consumer and thus results in customer loyalty. A self-administered survey was conducted which acted as a measurement instrument for the research study. It was examined that there exist a strong relation between convenience preference and customer loyalty. If consumers are convenient with the attribute of the store it leads to preference in all ways which further result in store loyalty.

Alrubaiee & Al-Nazer (2010) examined the impact of various demographic variables (viz.

sex, education & income) in association with relationship marketing on customer loyalty in Amman, Jordan. The study was done on 450 bank customers using convenience sampling and the data for this exploratory research was collected using structured questionnaire. Two step statistical analyses of data was undertaken; Factor analysis was performed to extract the underlying factors of relationship marketing and then multiple regression analysis was performed to elucidate dyadic relationship between relationship marketing and customer loyalty and to examine the impact of demographic variables on relationship marketing – customer loyalty relationship. This study argued that the measurement of relationship marketing variables can predict customer loyalty very well in the case of Jordanian banking customers. At the same time, it was observed that both sex and income has significant influence on relationship marketing – customer loyalty relationship.

Need for the Study

Customer loyalty and customer retention are the most important challenges faced by most of the Chief Executive Officers across the world (Ball, 2002). At the same time, it is also found that effective Customer Relationship Management (CRM) helps the organization to understand customers' needs, so that organizations can serve their customers better than their competitors, which finally leads to cost reduction and customer loyalty (Ndubisi, 2004; Reichheld & Sasser 1990). There is a felt need to have in-depth and integrated customer knowledge in order to build and sustain long term, close, cooperative and partnering relationships with their customers (Parvatiyar & Seth, 2001).

The focus of this proposed study is to empirically investigate the impact of Customer Relationship Management (CRM) on Customer Loyalty in organized retail sector at Pune. The impact of different demographical variables will also be taken into the consideration while examining the relationship between Customer Relationship Management (CRM) and customer loyalty. This study certainly strengthens the existing body of knowledge by providing empirically tested model to help organized retailers build customer loyalty in the Indian context.

RESEARCH OBJECTIVES

This proposed study has the following three objectives:

- To study & contrast different customer relationship management (CRM) practices undertaken by firms operating in organized retail sector in India.
- To uncover the constructs of customer relationship management (CRM) in case organized retail sector.
- To investigate the impact of various constructs of customer relationship management (CRM) on customer loyalty in organized retail sector.
- To understand the influence of various demographical variables viz. gender, income, level of education and occupation in association with customer relationship management (CRM) constructs on customer loyalty in organized retail sector.
- To investigate the difference among various categories of retail formats (viz. super market, hyper market & shopping mall) with reference to their orientation towards customer

relationship management (CRM).

- To develop an empirical model to help organized retailers ensure customer loyalty as sustainable competitive advantage in the Indian context.

Hypotheses of the Study

H₁: There is significant positive relationship between constructs of customer relationship management (CRM) and customer loyalty.

H₂: There is significant impact of demographic variable (viz. gender, income, education & occupation) on customer relationship management (CRM) - Customer loyalty relationship.

H₃: There is no significant difference among various categories of retail formats (viz. super market, hyper market & shopping mall) with reference to their orientation towards customer relationship management (CRM).

Proposed Research Methodology

Type of Research

This proposed study will be a combination of exploratory research and causal research. Exploratory research design will be used in order to gain in-depth insights into the research area and comprehension of various issues related with customer relationship management (CRM) and customer loyalty. At the same time, causal research design will be used to test various hypotheses developed for the study to examine the impact of customer relationship management (CRM) on customer loyalty.

Population & Sampling

In this research study, Population represents all the customers who have visited any organized retail store recently and located at Pune. This study will rely upon Stratified sampling in order to identify the respondents for the purpose of primary data collection.

DATA COLLECTION

Primary Data

The primary data for the study will be collected from the field survey and personal interview of the respondents using a structured questionnaire. Both internal as well as external customers of the retail store will be considered for collecting primary data for the study. Various items to measure the construct dimensions for customer relationship management (CRM) and customer loyalty will be adopted from previous studies. Test of scale reliability (Cronbach's alpha) will be ensured before administering the questionnaire for the purpose of data collection. Various items considered for the study will be measured by the responses of the respondents on a seven – point Likert scale in agreement with the statements.

Secondary Data

The Secondary data for the study will be collected through the existing literature, various

work reports, and functional reports of the various retail stores operating in India. While using both primary and secondary data, the attempt will be made to have synergistic outcome in order to gain in-depth comprehension of the research problem and to get meaningful and significant research output.

Data Analysis

The statistical package SPSS (version 20.0) will be used for data analysis. For the purpose of data analysis, a two-step data analysis strategy will be adopted (Gaurav & Ray, 2020; Gaurav, Sahu & Mathew, 2018). At the first stage, factor analysis will be performed after undertaking Kaiser-Meyer-Olkin (KMO) Test and significant Bartlett's Test of Sphericity in order to extract the underlying constructs of customer relationship management (CRM). An exploratory principle component factor analysis will be done using Varimax rotation and Factors with Eigen value more than 1 will be considered for further multivariate analysis (Gaurav, 2019).

At the second stage, multiple regression analysis will be performed to understand the impact of customer relationship management (CRM) on customer loyalty (Gaurav, 2016). Multiple regression analysis will also be used to examine the impact of various demographic variables on relationship between customer relationship management (CRM) and customer loyalty. Apart from Factoranalysis and multiple regressions, ANOVA / T-test will also be used to understand the difference that exist among various categories of retail formats (viz. super market, hyper market & shopping mall) with reference to their orientation towards customer relationship management (CRM).

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