THE ANTECEDENTS OF CUSTOMERS LOYALTY AS AN EMBEDDED MODEL

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Abstract—The aim of this paper is to extend Gronroos service quality model along with customer's perceived value, satisfaction and loyalty. This paper reviewed the secondary sources to gain the associated information in order to develop an embedded conceptual framework. This study suggests that high service quality along with customer's perceived value and satisfaction has a positive impact on creating customers loyalty. Therefore, this paper will help the service providers for better understanding their provided services and draw specific guidelines to meet their customer's expectations. In addition, guide industry players to maintain existing and potential customers.

Keywords- Service Quality, Functional Quality, Technical Quality, Firm's Image, Perceived Value, Satisfaction, Loyalty.

I. INTRODUCTION

Customers are a vital asset in any service enterprise (Johnsin & Weinstein, 2004). Service companies that lack this asset may face difficulty in its operating income and maintaining operational cost (Moura e Sá & Cunha, 2019). According to Reichheld and Teal (2001), 8% of total annual sales amongst premium is generated by loyal consumers. Consequently, a loyal customer adds value to the development of the firm's revenues and minimizes expenditure costs (Dugan, Hochstein, Rouziou, & Britton, 2019; Fornell, 1992; Sharma, 2014).

Researchers also concluded that high-quality services provide firms with a competitive advantage (Asokan Ajitha, Sharma, Kingshott, Maurya, & Kaur, 2019; Bove, 2019; Gregory, 2019). Moreover, high service quality and satisfaction lead to increased levels of purchase intention (Moura e Sá & Cunha, 2019; Olya, Altinay, & De Vita, 2018; Polegato & Bjerke, 2019; Taylor & Baker, 1994; Zeithaml, Berry & Parasuraman, 1996). Similarly, when service quality evaluations are high, a customer's behavioral intentions are more favorable toward the company's services. Therefore, an initial strategy to secure a competitive advantage for service firms is to deliver better service quality towards their targeted customers (Rasheed & Abadi, 2014; Sharma, 2014; Upton, Teal, & Felan, 2001; Zeithaml, Lemon, & Rust, 2001).

Apart from service quality and customers satisfaction, Clemes, Gan, and Zhang (2010), Gera (2011) state that a substantial competitive advantage can be gained by consistently providing customers with superior value. Perceived value is created when the product specifications match with clients needs (Arasli, Katircioglu, & Mehtap-Smadi, 2005; Auka, 2012; Hennig-thurau, Gwinner, & Gremler, 2002; Sharabi & Davidow, 2010). The high quality of service is believed to influence customers perceived value and customers satisfaction, and furthermore, customer satisfaction will affect customer loyalty (Auka, 2012; Gregory, 2019; Yani-de-Soriano et al., 2019). As a response, researching service quality attributes through customer satisfaction toward customer loyalty is urgently needed to minimize the gap in service quality literature. The originality of this research stems from adopting Gronroos' (1984) service quality attributes (i.e., technical quality, function quality, and firm's image) to determine customer loyalty through customer's perceived value and satisfaction. This knowledge gap is where the present conceptual paper wishes to contribute. Therefore, this conceptual paper will help the service providers to understand better for their service quality provided to draw specific guidelines and meet the customer's expectation and guide industry players to maintain existing and targeting potential customers.

II. LITERATURE REVIEW AND CONSTRUCTS DEVELOPMENT

A. Service quality attributes

Service quality attributes are the dimensions of service quality; where customers' expectations about a particular attribute refer to the service attributes (Johnston, & Clark, 2005). It is noted that most of the studied models are either an expansion of the Nordic and American models or a combination of both models' standpoints. This section tackled some of them.

After Parasuraman et al. (1988) proposed a SERVQUAL model, the SERVQUAL model instruments were commonly cited in the literature; so far, many researchers still use the SERVQUAL instrument in measuring the service quality (Asokan Ajitha et al., 2019; Gregory, 2019).

On the other hand, much criticism has been developed against the SERVQUAL model among them (Brady & Cronin, 2001; Cronin & Taylor, 1994; Mangold & Babakus, 1991; Richard & Allaway, 1993; Sandhu & Bala, 2011; Sharabi & Davidow, 2010; Siddiqi, 2011). Their criticism focused on the process of delivering the service (Mangold, & Babakus, 1991; Richard, & Allaway, 1993).

Moreover, the content of the service quality dimensions has no general agreement (Brady & Cronin, 2001) although it is agreed that it has a built-up structure (Cronin, &Taylor, 1992; Gronroos, 1990; Parasuraman et al., 1985).

Caruana, Money, and Berthon (2000) indicated that the five elements of service quality (SERVQUAL) are not reliable. Cronin and Taylor (1992) also criticized Parasuraman's et al. (1988) work, specifically for conceptualization and measurement service quality. They found that the use of service quality should recognize by "similar in many ways to an attitude," which goes beyond Parasuraman et al. (1985, 1988) recommendations to be an attitude-based conceptualization to serve its operationalization adequately.

As mentioned early, researchers are adopting either the Nordic perspective or the American perspective on their service quality studies (Brady & Cronin, 2001; Kang & James, 2004; Lajevardi, Memeshi, Fakharmanesh, Shirzadegan, & Lajevardi, 2014; Singh & Khanduja, 2010). As can be noted from the earlier mentioned models, the focus was merely in the service delivery progress. Based on that, it is motivating that SERVQUAL developers proposed that service quality be produced through functional and technical dimensions (Parasuraman et al., 1985). Despite that, the SERVQUAL model did not seem to incorporate quality measurements. Technical quality was ignored in measuring the service qualities.

These shortcomings have motivated several researchers to examine more closely the service quality model. These recommendations were also reported again by Toelle (2006) to include one or more clues such as, experiential clues (i.e., the tangible facilities, worker attitude, and attire); and operator clues (i.e., Courtesy, specialization, interpersonal experience, and responsiveness); service charges or costs also have a significant clue that can be obtained from other recommendations.

In attempting to integrate both the Nordic and the American school's perspectives in a unique model, Brogowicz, Delene, and Lyth (1990) presented a model known as Synthesized Model of Service Quality. This model describes the overall service quality gap through technical and functional quality differences.

Moreover, they suggested that Managers must discover consumers' expectations and the way how to deliver the service in an attempt to bridge and minimize the gaps in service quality. Bolton and Drew (1991) expanded the stages of service quality model to include the perceived value. They indicated that individual's wants and needs, others Word-Of-Mouth (WOM), communication, and past experiences were determining the client expectations. This model also presents the factors that affect customers' satisfaction which consequently affects consumers' perception of service quality; examples of these factors are disconfirmation, expectations and actual performance level (Auka, 2012; Yang, 2001). This conceptualization leads to the fact that disconfirmation and actual performance levels influence consumers' judgment towards service quality. Nevertheless, the service quality perceptions were not mentioned in their model but apparently were changed in the service delivery process dimension (Arora, 2013; Auka, Bosire & Matern, 2013; Mokhtar & Maiyaki, 2011; Siddiqi, 2011).

Dabholkar, Shepherd, and Thorpe (2000) offered the Antecedents and Mediator Model. They suggested additional constructs related to service quality which is considered as an antecedent rather than its components. Furthermore, they considered customers' satisfaction a success sign of providing quality and meeting customers intentions. On the same line, several researchers mentioned that the evaluation of the disconfirmation provides various benefits (Akbar, Som, Wadood, & Alzaidiyeen, 2010; Gregory, 2019; Sagib & Zapan, 2014; Yadav, Rai, & Srivastava, 2014). Hence, they suggest that across separate measurement tool is more preferred for measuring service quality.

Brady and Cronin (2001) expanded Dabholkar et al. (2000) model. By adding one more construct (out-come, interaction, and environmental quality) to the model and bind all the model constructs into one integrated model. Hence, they proposed a model of containing service quality and three more constructs; service output, delivery progress and positive atmosphere and their expected sub-constructs (Auka, 2012). These sub-constructs play a role in improving quality perceptions if they were reliable, responsive and empathetic. Service organizations managements can implement the service quality models mentioned earlier so it will be able to improve and measure the service quality performance.

B. Customers Perceived Value and Customers Satisfaction

Apart from the popularity of service quality and customer's satisfaction constructs, in an extremely competitive marketplace, the role of both constructs is gradually more investigated. There appears to be no guarantee of positive behavioral outcomes despite the enormous efforts which have been made to increase quality and satisfy customers (Gera, 2011; Roostika, 2009; Zarei et al., 2014).

The weaknesses of service quality models were also identified as neglecting the effect of perceived price when evaluating customers' conclusion on quality (Brady & Cronin, 2001; Churchill & Iacobucci, 2010; Yadav et al., 2014).

Earlier studies have viewed the contributions of quality as strategic tools to increase competitive position and profitability (Ranaweera & Neely, 2003; Reichheld & Sasser, 1990). However, in a current highly competitive market, which is characterized by more demanding customers, economic downturn and intense competition, quality is no longer adequate as a foundation for competitive advantage (Asokan

Ajitha et al., 2019; Auka, 2012; Flint, Woodruff, & Gardial, 2002; Hasan, Kiong, & Ainuddin, 2014; Li, 2009; Moura e Sá & Cunha, 2019; Olya et al., 2018; Trasorras, 2008; Yadav et al., 2014; Yani-de-Soriano et al., 2019).

The earlier marketing literature has recorded that the satisfaction aspect is excellent guidance for customers' loyalty. On the other hand, Jones and Sasser (1996) found that satisfaction does not always create customer loyalty. For example, even though satisfied with a hotel, it is possible that the same customers will not use the same hotel in the future since competitors might provide better value in terms of price, social perceptions or emotional attachment, and additionally, customers may have different reasons for using competitors' offerings.

Petrick (1999) recognized that potential mistakes might occur when predicting purchase intentions solely based on satisfaction or service quality. This potential mistake may happen because customers may be satisfied, but they are still not considering that the services offered represents excellent value for money (Hume & Mort, 2008; Jajaee & Ahmad, 2012; Trasorras, 2008). Given the limitations of customer satisfaction as a good predictor of organization's outcomes, Hamza, Sameer and Aymen (2014) suggests that customers perceived value should be used with satisfaction as it is a better predictor of consumer behavior. Recognizing the strategic relevance of maintaining loyal customers might lead to the survival and growth of the firm and increases its performance.

In this regard, marketing scholars have highlighted customer's perceived value to be role strategy to fostering reliability in addition to increasing competitive advantage (Dobre, Dragomir, & Milovan-Ciuta, 2013; Lin, Sher, & Shih, 2005; Malik, 2012; Tam, 2004). Thus, Researchers recommend having a more comprehensive approach rather than focusing merely on satisfaction (Kassim, Igau, Harun, & Tahajuddin, 2014; Negi, 2010; Patterson & Spreng, 1997; Sweeney, 2003) adequately explain what creates and sustains a competitive advantage.

Based on the above arguments, it is clear that value is considered as an abstract and context-specific construct (Dodds et al., 1991; Sweeney, 2003; Whittaker et al. 2007).

C. Customers' Loyalty

Many authors stressed adopting two-dimensional behavioral loyalty approaches to prevent the failure of using only one construct (Backman & Crompton, 1991; Day, 1969; Dick & Basu, 1994; Jacopy, & Kyner, 1973; Jones & Farquhar, 2003).

The deficiency of adopting both behavioral and attitudinal loyalty measure was examined earlier by Day (1969, p.30) Who discussed that an attitudinal construct must be tied to the behavioral construct. More specifically, he explained the customer loyalty as "a buyer has a brand loyalty score for each brand purchased in a given period based on the share of total purchases and attitude toward the brand."

Further support from Backman and Crompton (1991) who was presenting more clarifications about customer loyalty definition can take place by applying composite measures that combine both attitudinal and behavioral elements to assess the loyalty construct. Consequently, the synergy of attitudinal and behavioral elements was consistently displayed in formulating customer loyalty. Therefore, customer loyalty in the current study is acknowledged as a compound term of both behavioral and attitudinal loyalty.

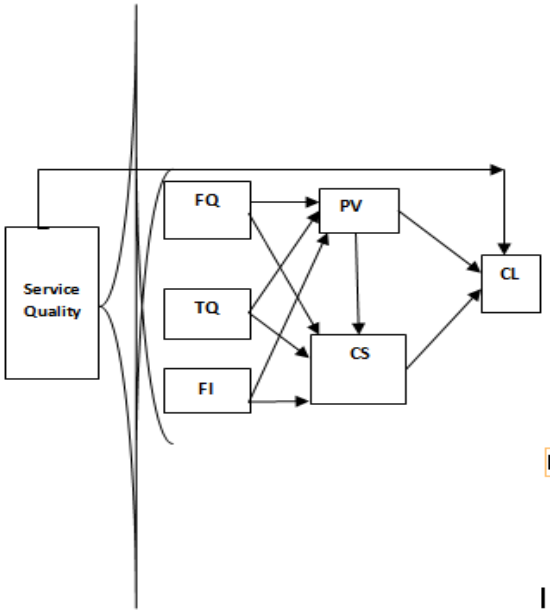
As discussed earlier, the concept of customer loyalty has received remarkable consideration in the literature, and the relationship between the firm's profitability and its survival was clearly explained (Moura e Sá & Cunha, 2019; Petzer & van Tonder, 2019). In reviewing the related service marketing studies, results show that researchers defined and evaluated customer loyalty differently, Some researchers exclusively inspect customer loyalty from a behavioral perspective which was obviously shown in Van Waterschoot, Kumar Sinha, Van Kenhove, and De Wulf (2008, p.37) work, who mentioned that customer loyalty is "a composite measure based on a consumer's purchasing frequency and amount spent at a retailer compared with the amount spent by other retailers from which the consumer buys." They developed this definition of loyalty according to the recommendation made by Sharp and Sharp (1997) who stated that relationship plans usefulness has to be evaluated through behavioral changes. Liang and Wang (2005) measure behavioral loyalty regarding repurchasing intentions, recommendations to others, and intersecting purchase intentions. On the other hand, authors such as Hennig-thurau, Gwinner and Gremler (2002) have utilized customer loyalty from an attitudinal perspective by including WOM as a separate variable in their model. Because most research in service marketing focuses on repurchasing attitude to capture customer loyalty (Too et al., 2001), more studies have included attitudinal and behavioral customer loyalty. For example, Kim and Cha (2002) adopted customer loyalty in five-star hotels in Taiwan. They utilized shares of purchase, relationship permanence, and WOM to measure loyalty. These three aspects reflect both behavioral and attitudinal loyalty. As discussed previously, this study argues that customer loyalty is better to understand through combining behavioral and attitudinal into one composite construct.

Palmatier et al. (2006) illustrated that customer loyalty is a result of merging intentions construct, attitudes, and service provider performance altogether. This representation affords the best possible definition of customer loyalty as by (Too et al., 2001), compatible with Shamdasani and Balakrishnan (2000), Lin and Ding (2005).

Customer loyalty as inferred is a central element in a

service business, especially in the context of the financial sector. The literature showed a noticeable shortage in defining customer loyalty from a single aspect of other behaviors or attitudes. As a result, Experience with the service provider, a favorable attitude towards it is likely to be developed, and finally, customers can use the service again, and to give positive remarks to other people about the service provided by the provider. Also, customers can continue receiving services from the service provider despite high prices. Customers will also have a strong preference for this service provider in the sense that the service provider is their first choice when they need service.

III. CONCEPTUAL FRAMEWORK DEVELOPMENT



Note: Functional Quality= FQ; Technical Quality=TQ; Firm Image=FI; Customer Perceived Value=CPV; Customer Satisfaction=CS; Customers Loyalty=CL

Figure 1. Conceptual framework

As shown in Fig. 1, the proposed constructs were utilized to develop the conceptual framework as well as formulating the propositions for additional empirical examination. However, the exogenous variable FQ, TQ, FI, CPV and, CS. While CL considered in this study as an endogenous or outcome variable. CPV and CS are also applied as a mediating variable between service quality attributes and CL. The following proposition researchers can draw which were already highlighted in the conceptual framework later.

P1: Functional quality plays a significant role on customer's loyalty when customer's perceived value and plays a mediating variable.

P2: Functional quality plays a significant role on customers become loyal to the service provider because they have prior knowledge or belief in it. Later, after they gained service customer's loyalty where customer's satisfaction plays a mediating variable.

P3: Technical quality plays a significant role on customer's loyalty when customer's perceived value plays a mediating variable.

P4: Technical quality plays a significant role on customer's loyalty where customer's satisfaction plays a mediating variable.

P5: Firms image play a significant role on customer's loyalty where customer's satisfaction plays a mediating variable.

P6: Firms image play a significant role on customer's loyalty where customer's satisfaction plays a mediating variable.

P7: Service quality attributes have a positive relationship with the customer's loyalty.

IV. CONCLUSION AND RECOMMENDATION

This conceptual paper has described the essential steps of service quality and its relationship with the customer's loyalty. There are several implications for practitioners that strive for product development in the service industry. Several researchers suggest that top; middle and frontline management should implement a framework by formalizing the quality service practices that will improve their understanding to meet and exceed the demanding customers' needs and expectations. These factors are dynamic and the relationships between them continuously evolve and change. Researchers emphasize that the relationship between these essential components be given careful consideration and attention if customers loyalty are desired to achieve by the firm. Moreover, it is also essential to recognize these relationships in the proposed model do not stand alone. Additionally, further research is required to measure the factors proposed in this model to be empirically testing the relationship so that managers will get a comprehensive framework to understand the factors that are influencing service quality and customers loyalty.

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