



# The Impact of Brand Service Aspects on Brand Loyalty (Case Study: Costumers of Bank Mellat)<sup>1</sup>

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## ABSTRACT

All of the organizations are seeking to attract customers and increase their satisfaction. This is very important specifically in the banks that are in constant communication with customers. Thus, creating a competitive advantage seems necessary for survival of the banks. Present research aims at investigating the impacts of brand's service aspects on brand loyalty. Lots of theoretical models have been presented to explain how to assess customers and their behaviors toward the brand. But In many of these models, the primary focus has been on products and physical manufactures, and paying little attention to services. Population of this research includes customers of Bank Mellat of Guilan Province which is unlimited. Statistical sample of the research has been 384 subjects.

Present research is of applied type based on purpose and descriptive and correlational in terms of data collection. Data collection method is field study, research tool is questionnaire and structural equation modelling is used for data analysis. Validity of the research was evaluated using validity of the content by the professors and experts. This research also studied construct validity (convergent and divergent) in which CR value was greater than 0.7 and AVE value was greater than 0.5. Reliability of the research was also measured and verified using Chronbach's alpha method in which an alpha value higher than 0.70 is deemed acceptable.

## Introduction:

<sup>1</sup> Submission Deadline 30 may

Increase of competition in global markets has led the companies to change their strategies toward customer satisfaction, loyalty, attraction and retention (Athanasios & Polymeros, 2013). Brand loyalty is a type of positive attitude toward a product caused by its frequent usage which can be due to psychological processes. In other words, repeated purchasing is not just an optional response, but it is a result of psychological, emotional and normative factors (Safarzadeh, et al., 2011). Customer loyalty is one of the most important success factors in business (Olgun et al., 2013). Increase in customer loyalty can result in decrease in marketing costs and increase of demands by customers (Faghihi, 2008). Today, considering the challenges prevailing the business environment, organizations are not only trying to attract new customers, but they have adopted the strategy of retaining the existing customers and promoting their loyalty to the organization. Thus, customer satisfaction is not enough anymore and the marketers must seek to obtain long term customer loyalty (Osman et al., 2009). In this regard, the leading organizations in field of customer-orientation have adopted plans to increase and promote customer loyalty. Loyalty to the service is caused by a psychological belief and decision (behavioural intentions) and a positive and favourable attitude and it is considered as repetition of purchasing behaviour and stability in purchase behaviour (Castro et al., 2004). Increase of customer loyalty can result in decrease of marketing costs and increase of more customers' demands (Faghihi, 2008). In the organizations, usually some reasons including fewer numbers of customers, more continuity of using the services by them, great importance of retaining and strengthening long term relations of organization with the customers, closer and deeper relationships with the customers and professionalism of the customers have resulted in a significant importance of paying attention to the factors affecting customer loyalty (Jayawardhen et al, 2007).

Many theory models have been presented to explain how to evaluate the customers and their behaviours toward the presented brand (Athanasios& Polymeros, 2013). In lots of these methods, the primary focus has been on products and physical manufactures, while little attention has been paid to services. In addition, existing branding models often show significant weaknesses due to lack of empirical testing and little and limited validity and attention (Grace & O'Cass, 2005). Bank Mellat of Guilan Province is one of the organizations offering considerable services to the customers in few recent years; therefore, understanding the relation between quality of the services offered by Bank Mellat of Guilan Province with satisfaction and loyalty of the customers is considered as the main problem of this research.

Brand satisfaction is an effective response and it is obtained following an expected and non-consolidated experience which includes an observational process. After assessing the performance, customers compare the results with their expectations before buying or using the product again and any difference will result in persistence (Bameni Moghaddam et al., 2011). Fukuyama (1995), defines brand trust as expecting existence of systematic, right and collaborative behaviours in a society shaped based on common standards of a part of that society's members. Fukuyama believes that technological developments will always make the role of trust more prominent in understanding business behaviours such as marketing (Chaudhuri & Holbrook, 2001). DeRuyter (2001) states that trust plays an important role in creating competitive advantage in services. According to the researches, brand trust can be considered as one of the most effective factors in creating customer loyalty. The trust degree the costumers show toward the brand, affects their purchasing decision and word of mouth advertising (DeRuyter, 2001). Main purpose of this research is to study the relationship between brand service aspects and loyalty to brand using the SBV<sup>2</sup> model. This research will investigate the relationship between brand evidence and talking about the brand on customer satisfaction and attitude toward the brand. Also, how customer consent affects the attitude toward the brand and how attitude toward the brand affects brand loyalty will be investigated. Therefore, secondary objectives of the research are to study the factors affecting the service brand among customers of Bank Mellat of Guilan Province and to investigate the relationships between research variables in form of SBV model and research model test in the target statistical society. This research is important because it can be used by the banks and the companies and institutions dealing with customers and brand is one of the important issues in attracting and retaining customers for their organizations. Today, a major part of gross product of developed countries' economy is the service section; however, little researches have been done in order to enhance the performance of service brands (Bernardo, 2014).

A problem this research is dealing with is what aspects of service brand are meaningful to the customers? How aspects of service brand impact loyalty of consumers to the brand? How variables such as customer satisfaction and brand attitude are related to service brand loyalty

## **Review of Literature**

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<sup>2</sup> Service Brand Verdict

Customer satisfaction is an emotional (affective) reaction or a state of mutual and precognitive understanding (Wang, 2006). Customer satisfaction is a result of customer perception during a transaction or a value relationship, in a way that the value equals the quality ratio of carried out services to the customer's costs. Client or customer satisfaction is in fact a sense of the client's or good or service applicant's attitude. If the clients are satisfied with the way of receiving certain goods or services, they will probably advertise their satisfaction. Today's organizations must know the environmental changes and the changes occurred in consumer's behaviour. Customer satisfaction and customer service quality are considered as the major issues in globalization of business (Bameni, 2011).

Brand evidence is defined as the characteristics attributed to the brand including trade name, brand value, comprehensive services, brand staff, service room, and emotions during providing services and proportionality of brand image after shopping and receiving services (Athanasios & Polymeros, 2013). Brand evidence is what evokes its own traits and characteristics in audience's mind and heart by being observed, heard, felt or having any relationship with it in conceptual, visual and verbal form. Keller (2003) stated that knowledge about the brand plays an important role in consumers' shopping decision and it has the advantage of learning, paying attention and selecting (Ebrahimi & Kheiri, 2009). In an environment in which trust in organizations and commercials have been decreased, word of mouth relationship is a way to obtain competitive advantages. Influencing other people's beliefs has considerable advantages for the organizations providing goods and services (Jalilvand and Ebrahimi, 2011).

Talking about brand is defined as what is heard about the brand and folk dialogues on a specific brand that includes controlled communications, public conversations and advertisement (Athanasios & Polymeros, 2013). Therefore, the following hypotheses have been set:

- Brand evidence has a positive impact on customer satisfaction.
- Talking about the brand has a positive impact on customer satisfaction.
- Talking about the brand has a positive impact on brand evidence.

Brand attitude means the internal response (emotional, affective and cognitive) of the consumer and his/her behavioural response to brand's stimulants. These stimulants include brand's characteristics, word of the mouth advertising, job satisfaction, etc. (Athanasios & Polymeros, 2013). Attitude toward brand starts with recognition of the needs. After recognizing a need, the consumers search for information about the retailers/ products that

may satisfy those needs. After collecting data, they evaluate the options and make decisions. Following the shopping, there will be some forms of emotion/post-purchase behaviour after the decision is evaluated. The time spent during each step of purchase process varies according to the nature of purchase. When the purchase has a high risk, the consumer spends more time on searching for information and evaluation steps. Such purchase decisions are known as complicated decisions and decisions with high involvement and in a shopping in accordance with daily habits, decision making process is almost simple with low involvement, in a way that no formal process of information search or evaluation has been done and the consumers will rely on their previous experiences (Sahin, 2011). Therefore, the following hypotheses are set:

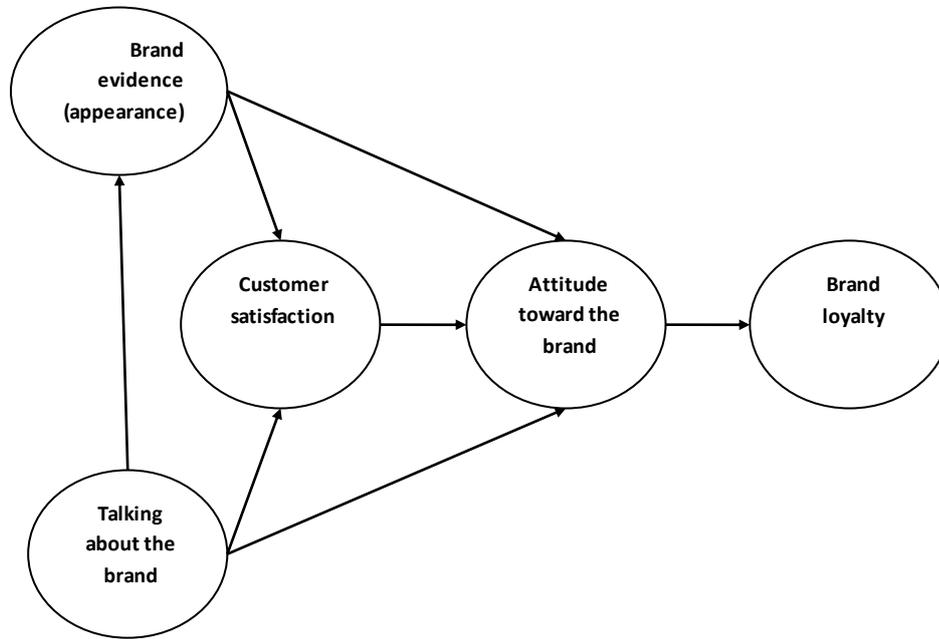
- Brand evidence has a positive effect on brand attitude.
- Talking about the brand has a positive effect on brand attitude.
- Customer satisfaction has a positive effect on brand attitude.

According to Oliver et al., customer loyalty has been defined as re-purchasing or purchasing a relevant volume of the same brand (Oliver et al., 2000). Customer's attitude can be positive or negative and most importantly, this attitude has the ability to impact satisfaction and loyalty of the customer too (Zarantonello & Schmitt, 2010). One of the ways to communicate with the customers and attract them is communicating through trade name or brand which is a very important issue in marketing (Da Silveira, 2013). If a company intends to create a deep and significant relationship with its customers through its trade name, it has to search for the common points with them in desires and interests. A trade name must be able to capture the heart and soul of its audiences. Company's validity is defined by different characteristics including perception of the buyers, reputation, goodness and badness, reliability, righteousness, validity, etc. (Goyette, 2010). Also, we should say that business models based on profitability depend on long term communications with customers. Therefore, producers in this section tend to pay attention to customer satisfaction and improve the quality of services as key tools in increasing and retaining the customers. Loyalty to brand is defined as existence of a type of positive attitude to a brand, good, service or seller. Acker (1991), defines loyalty to a brand as the customer's attachment to a specific brand; therefore the following hypothesis is set:

- Brand attitude has a positive impact on brand loyalty.

The research model has been adapted from the research by Athanasios et al., (2013). Independent variable of the research is brand evidence and talking about the brand, mediating

variables are brand attitude and customer satisfaction and dependent research variable is brand loyalty. Present research studies the impact of brand's service aspect on brand loyalty. The research model is as follows:



**Fig.1.**Research Model (Athanasios & Polymeros, 2013)

Sahin and Zehir Kitapci (2011) conducted a research titled “Investigation of the Relationship between Brand Experience, Satisfaction and Brand Trust on Customer Loyalty”. The results show that brand experience has a positive significant effect on customer satisfaction. Brand experience has a positive significant effect on trust. Brand experience has a significant positive effect on customer loyalty. Trust has a positive significant effect on customer loyalty. Satisfaction has a positive significant effect on customer loyalty. Trust has a positive significant effect on customer satisfaction. A research conducted by Ramaseshan et al. (2013), studies the effectiveness of customer stock and customer trust on customer loyalty. The independent research variable is customer stock, research mediating variable is customer trust and research dependent variable is customer loyalty. oliver et al. (2013), conducted a research titled Investigating the Relationship between Quality of Communication with Customer and Customer loyalty. The results showed that there is a significant relationship between quality of relationship with customer and customer loyalty. There is a significant relationship between customer satisfaction and customer loyalty.

There is a significant relationship between customer trust and customer loyalty. There is a significant relationship between customer commitment and customer loyalty.

## Research Method

Present research is of applied type in terms of purpose and descriptive and of correlational type in terms of data collection method. This study is a quantitative research. Population of the study is customers of Bank Mellat of Guilan Province. Morgan's table was used in order to determine sample's size. The population was 384 using Morgan's table. Sampling method was also of simple random type. This study used the standard questionnaire adapted from the research conducted by Athanasios (2013) for data collection in order to test the hypothesis. This questionnaire includes 64 questions and the responses have been ordered from "totally agree" to "totally disagree".

The questionnaires were designed based on Likert's 5-point scale. Reliability and validity of the evaluation tool was obtained before distributing the questionnaires in order to ensure a proper understanding of the questions by respondents and resolve possible ambiguities. In order to give the required validity to the questionnaire, this research used studies of theoretical principles, the conducted researches and specialized books in field of research and also, ideas of supervisors and experts as much as possible.

This research also studied Convergent Validity and Divergent Validity. If the correlation between scores of the tests that measure the same characteristic is high, the questionnaire has convergent validity. Despite this correlation in order to make sure that the test assesses whatever that should be assessed, if correlation between the tests that measure different characteristics is low, the tests have divergent validity in which CR must be greater than 0.7 and AVE must be greater than 0.5.

**Table 1.** Convergent and Divergent Validity Results

Variables	AVE	CR
Brand evidence	.696	.731
Talking about the brand	.841	.828
Customer satisfaction	.524	.847
Brand attitude	.566	.788

Customer loyalty	.712	.752
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Chronbach's alpha method was used to evaluate reliability and validity of the questionnaire. To this end, 30 questionnaires were distributed among customers of Bank Mellat of Guilan's branches and Chronbach's alpha value of research variables was assessed. The obtained Chronbach's alpha coefficient indicates satisfactory reliability of research questionnaires.

**Table2.** Reliability of Questionnaire

Studied Aspects	Questions	Number of Questions	Chronbach's alpha
Brand evidence	1-36	36	0/782
Talking about the brand	37-51	15	0/812
Customer satisfaction	52-56	5	0/751
Brand attitude	57-60	4	0/762
Customer loyalty	61-64	4	0/849

## Results of the Research

This research studied the research model in order to offer a research operational model using the structural equation and factor analysis methods using amos software (to determine the relations between variables, find an appropriate model for the data, use diagrams in order to determine the relationships and multiple analysis of data combination ability including applications of amos software) and then path coefficients and their significance will be studied and analyzed. The software used in this research were SPSS and amos. Kolmogorov-Smirnov (K-S) test was used in order to investigate normality of the variables. The test results for each variable are as follows:

**Table 3:** Results of Kolmogorov-Smirnov Test

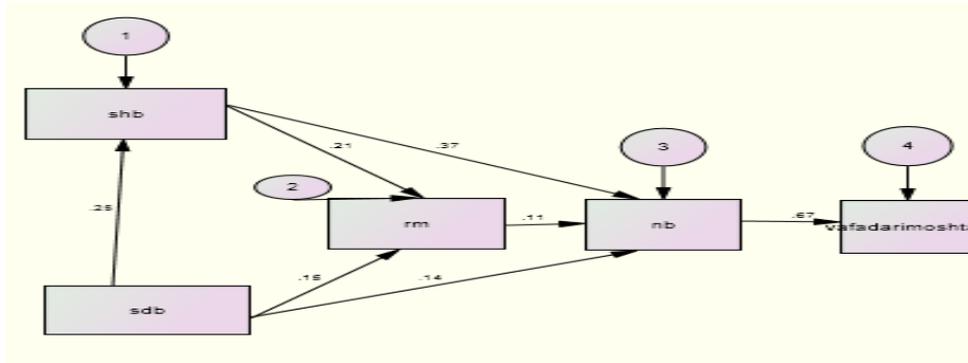
Aspect	Significance Level
Brand evidence	0/583
Talking about the brand	0/789
Customer satisfaction	0/810
Brand attitude	0/533
Customer loyalty	0/695

\*Significance level is 0.05

As it can be observed in the table presented above, the research variables are higher than 0.05 in significance level of 0.05 which indicates that it obeys normal distribution (significance level > 0.05). Therefore, parametric tests and Pearson's correlation coefficient can be used for inferential statistics.

Structural Equation Modelling technique or SEM was used in order to analyze the data and study the causal relationships among the variables and testing the research hypotheses. Structural Equation Modelling technique is a multivariate technique and more specifically, it is expansion of general linear method that allows the researcher to examine some series of regression equations simultaneously.

Figure 1 shows the research model in standard mode. By standard mode, we mean standardized regression path coefficients in which the variable error rate is omitted. The path coefficient rate in standard mode is based on standard deviation of variables.



**Fig.2.** Structural Model in Standard Mode

Path coefficients of the variables in standard mode and significance level of 0.05 have been shown in the following table:

**Table 4:** Path Coefficients in Standard Mode

Results	Significance Level	Path Coefficients		
Hypothesis approved	***	.248	Brand evidence	<--- <b>Talking about the brand</b>
Hypothesis approved	***	.209	Customer satisfaction	<--- <b>Brand evidence</b>
Hypothesis approved	.004	.147	Customer satisfaction	<--- <b>Talking about the brand</b>
Hypothesis approved	.017	.113	Brand attitude	<--- <b>Customer satisfaction</b>
Hypothesis approved	***	.366	Brand attitude	<--- <b>Brand evidence</b>
Hypothesis approved	.003	.141	Brand attitude	<--- <b>Talking about the brand</b>
Hypothesis approved	***	.665	Customer loyalty	<--- <b>Brand attitude</b>

### Study of Model Fit Indices

When the model has similar characteristics, it is possible to test and evaluate it. In regards with fit power and validity of the model, different indices were evaluated and as mentioned in the following table, all of the studied indices imply that the model has a strong fit:

**Table 5.** Model Fit

Model	NFI	RFI	IFI	TLI	CFI	RMSEA
<b>Model estimation</b>	.931	.89	.935	.904	.934	.072
<b>Acceptable rate</b>	A number close to one	A number under 0.1				

The table presented above has plotted standard parameter values for each obtained factor which shows their factor loading on the relevant latent variable. Therefore, the results obtained from the above factor analysis and study of items' loading implies verification of main and theoretical structure of the above model. The table shows a summary of amos18 software's outputs in relation to coefficients of each path and explanation and relevance rates for each path are shown. Therefore, coefficients of each path show relevance of each aspect on latent variable.

## 5. Conclusion

### Applications of the Theory

The path coefficient among talking about the brand and brand evidence was significant (significance level < 0.05) and equalled 0.248. Therefore, it can be said that talking about the brand will impact brand evidence. Results of this hypothesis are consistent with the results obtained from the research conducted by Athanasius et al. (2013). Athanasius et al. (2013) showed that the folk dialogues and everyday conversations about the brand can influence consumers' minds about physical features of the brand. Also, a research by Brodie et al (2007) showed that advertising and what is heard about the brand impacts customer's attitude. Path coefficient between brand evidence and customer satisfaction was significant (significance level < 0.05) and equal to 0.209. Therefore, it can be said that brand evidence affects customer satisfaction. Results of this hypothesis are consistent with the ones obtained by Athanasius et al. (2013). The features attributed to the brand have a significant effect on customer satisfaction brand attitude. The research by Athanasius et al. (2013) confirms this. Also, Arora and Stoner showed that external issues of the brand such as brand's name and brand's staff can influence brand attitude.

Path coefficient among talking about the brand and customer satisfaction was significant (significance level $<0.05$ ) and equal to 0.147. Therefore, it can be said that talking about the brand affects customer satisfaction. Results of this hypothesis are consistent with the results from the research by Athanasius et al. (2013). A research by Chaudhuri and Holbrook (2004) also showed that customers' evaluation of a specific brand impacts their loyalty. Also, Mangold showed that advertising and what is heard about the brand have a significant effect on customer's attitude and behaviour. Customer satisfaction has a significant effect on brand attitude. Path coefficient between customer satisfaction and brand attitude was significant (significance level $<0.05$ ) and equal to 0.113.

Therefore, it can be said that customer satisfaction impacts the brand attitude. Results of this hypothesis are consistent with the results from the research by Athanasius et al (2013). The research by Sahin and Zehie Kitapci (2011) also showed that brand experience has a positive significant effect on trust. Brand experience has a positive significant effect on customer loyalty. Trust has a positive significant effect on customer loyalty. Satisfaction has a positive significant effect on customer loyalty. Trust has a positive significant effect on customer satisfaction. Path coefficient between brand evidence and brand attitude was significant (significance level $<0.05$ ) and equal to 0.366. Therefore, we can say that brand evidence influences brand attitude. Results of this hypothesis are consistent with research results of Athanasius et al (2013). Researches of Athanasius et al. showed that physical features of the brand can affect customer's emotion, attitude and perception. Arora and Stoner (2015), proved that external issues of the brand such as brand and staff can influence the brand attitude.

Path coefficient between talking about the brand and brand attitude was significant (significance level $<0.05$ ) and equal to 0.141. Therefore, it can be said that talking about the brand affects brand attitude. Results of this hypothesis are consistent with the research results obtained by Athanasius et al. (2013). What is heard about the brand influences customer consent and brand attitude and characteristics attributed to the brand. Athanasius et al. (2013) also investigated this topic and proved that folk dialogues around a brand affect customer attitude and conception. Also, the research by Brodie et al. (2007) showed that advertisement and what is heard about a brand influence the customer attitude.

Path coefficient between brand attitude and customer loyalty was significant (significance level $<0.05$ ) and equal to 0.665. Therefore, it can be said that brand attitude impacts the customer loyalty. Results of this hypothesis are consistent with research results of Athanasius et al. (2013). The seventh research hypothesis shows that brand attitude has a significant effect on brand loyalty. The research by Athanasius et al. (2013) admits this and proves that if customer

perception about the brand is positive, it increases customer loyalty. oliver et al. (2013) showed that there is a significant relationship between customer satisfaction and customer loyalty. Also, a research by Ramaseshan et al. (2013) showed that customer attitude impacts the customer loyalty.

## **Management Applications**

Considering the research findings, the following suggestions are offered to managers of Bank Mellat:

Results of the research showed that there was a significant relationship between talking about the brand, brand evidence, customer satisfaction and brand attitude. Therefore, the managers of Bank Mellat are suggested to increase the bank's reputation and exhibit a good image of Bank Mellat among public opinions with proper advertisement and increasing the transparency in banking processes.

The research results showed that there was a significant relationship between brand evidences, customer satisfaction and brand attitude. Thus, the managers of Bank Mellat are suggested to increase the customer satisfaction by offering appropriate services to customers, creating balance and fit between the offered services and the fees received from customers and providing the customers with proper facilities.

The results showed that there is a significant relationship between the customer satisfaction and brand attitude. Therefore, the managers of Bank Mellat are suggested to change the customer attitude toward Bank Mellat in a positive direction by satisfying the customers' needs and having a right timing in providing the services and appropriate behaviour of the staff with customers.

Results of the research showed that there was a positive relationship between brand attitude and customer loyalty. Thus, the managers of Bank Mellat are suggested to satisfy the customers during the time by creating the sense of trust and confidence in customers, polite behaviour of the staff with them, respecting the customers and frequent assessment of customers' relation with the bank in order to increase capability of predicting their future needs and meeting their needs in the right time.

## **The Limitations and Suggestions to Future Researchers**

### **Research Limitations**

1. Customer loyalty is one of the concepts influenced by many variables in the organization and it was not possible to control other variables within the timeframe and facilities of the researchers.
2. Low attention of some respondents in responding the questionnaire was another limitation of the research that caused difficulties in data analysis.
3. Small research population can be considered as another limitation of the study.
4. Lack of researches conducted on the research subject.

## **Suggestions for Future Researchers**

Considering the research limitations, the following suggestions are offered to future researchers:

1. It is suggested to conduct this study on other banks in order to investigate generalizability of the results from present research and compare the results of those studies with this one.
2. Questionnaire tool was used in this research; we suggest to use interview tool in future researches too, in order to obtain more precise results from this research.
3. It is suggested to add other variables such as advertisement, awareness, brand association and brand equity as moderator and mediator variables to determine whether other variables can influence the relationship of customer loyalty and customer satisfaction.
4. Considering the low number of studies conducted on the topic, it is suggested to do more researches in this field.
5. Conducting comparative studies among customers of different banks (public and private), in order to identify the factors influencing loyalty of bank customers.
6. Study of the effect of other factors mentioned in literature on customer loyalty based on specific characteristics of different statistical communities.
7. Using other data collection methods such as individual and group interviews with customers, experts and marketing managers.

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