

Customer satisfaction, trust and commitment as predictors of customer loyalty within an optometric practice environment

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ABSTRACT

Optometric businesses need to adopt strategies to enhance loyalty, as customer satisfaction is not enough to ensure loyalty and customer retention. It has been stated that 85% of patients in the optometric industry who defect to other service providers were satisfied with the service received just before defecting. Consequently, to assist optometric practices in South Africa with their customer loyalty strategies, the purpose of the research conducted for this article was to develop an understanding of the influence of the independent variables of customer satisfaction, trust and commitment on customer loyalty within an optometric practice. The methodological approach followed was exploratory and quantitative in nature. The sample consisted of 357 patients who had visited the practice twice or more within the past six years. A structured questionnaire, with a five-point Likert scale, was used. A descriptive and multiple regression analysis approach was used to analyse the results. The main conclusion is that customer satisfaction had the highest correlation with customer loyalty, but the other independent variables also significantly influence customer loyalty within an optometric practice environment. The implication is that optometric practices need to focus on customer satisfaction, trust and commitment in order to improve customer loyalty.

Key words: optometric practice, customer loyalty, customer retention, customer satisfaction, customer relationship management

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Introduction

Satisfaction is an important antecedent in fostering customer retention (Gil, Hudson & Quintana 2006: 47), as it can affect a buyer's decision to continue a relationship with the organisation (Ndubisi, Malhotra & Chan 2009: 8). Customer satisfaction scores on their own, however, may not provide an accurate forecast of re-purchase behaviour. Managers who believe that a higher satisfaction score will undoubtedly lead to stronger re-purchase behaviour may be operating their businesses under a false sense of security (Seiders, Vos, Grewal & Godfrey 2005: 39). This scenario is particularly true for optometric practices within the small service business environment and might lead to serious financial implications for them. It has been stated that 85% of patients in the optometric industry who defect to other service providers were satisfied with the service received just before defecting (Dillehay 2006: 1). Inevitably, these business owners might then have to pay five times more attracting new customers than having to service the existing customers they have lost (Sujansky & Ferri-Reed 2009: 2; Ndubisi 2009: 98).

To assist in addressing this problem, it is suggested that optometrists should also focus on building good relationships with their patients. Customer relationship management strategies can assist the organisation to obtain a better understanding of their patients and enable them to alter their service-rendering process to the desired expectation of an individual customer. More value could be provided by focusing on the needs and expectations of a specific customer (Du Plessis 2010: 49–50). The implementation of sufficient customer relationship-management strategies may then lead to higher levels of proficiency and loyalty (Du Plessis 2010: 49–50), which in turn could generate great financial rewards for the business. This could be attributed to various factors, such as regular customers frequently visiting the service provider and hence costing less to service; long-established customers tending to use more services; and loyal customers being willing to pay premium prices. Retaining customers also makes it difficult for competitors to enter the market or to increase their market share, and loyal customers often refer new customers to the service provider, which is very beneficial, as there is no expenditure in gaining the new customers (Du Plessis 2010: 63; Kuusik 2007: 5; Rootman 2006: 36).

In developing these relationship-management strategies, it would further be important for the business to pay close attention to the customer's level of trust and commitment towards the organisation. Before customers will conduct business with an organisation, they must be able to trust the provider (Du Plessis 2010: 4). Trust is based on recurring, dependable exchanges and adherence to expected behaviours (Chou 2009: 996–997). Avoiding or resolving conflict with customers before problems develop could have a positive impact on customer loyalty (Ndubisi & Wah

2005: 553). In return, customers who have committed themselves to the organisation will warrant maximum efforts to maintain the relationship with the service provider (Ibrahim & Najjar 2008: 14).

Taking into consideration the preceding discussion and the subsequent benefits that can be obtained from customer satisfaction and relationship-building strategies, the authors were surprised to discover that very little research had been conducted to obtain a better understanding of customer loyalty within the optometric industry in South Africa. In fact, we could not find any formal study that had investigated the influence of factors such as customer satisfaction, trust and commitment on customer loyalty within an optometric practice in South Africa. Insight into these variables, however, could help businesses within the optometric services environment to retain their customers and become more profitable over the long term. Consequently, the purpose of the research conducted for this article was to develop an understanding of the influence of the independent variables of customer satisfaction, trust and commitment on customer loyalty within an optometric practice.

The article commences with a literature review of customer loyalty, customer relationship management and the three independent variables that were further examined. The research objectives, hypotheses and methodology are then discussed. Based on an analysis of the research findings, the article concludes with a number of managerial implications that optometrists operating small businesses would need to consider to enhance customer loyalty within their businesses.

Theoretical background

Customer relationship building, loyalty and the three independent variables of customer satisfaction, trust and commitment were examined in this section.

Customer relationship building and loyalty

According to Iyer, Sharma and Bejou (2006: 3–10), organisations need to identify relationships that are worth pursuing and will contribute to the overall business objectives. Stated differently, relationship management is a matter of balancing the different stakeholder interests and creating added value through trust, commitment and social norms (Garcia & Valor 2007: 426). Relationships are established through voluntary repeat business between a supplier and a customer where the behaviour is planned, cooperative and intended to continue the mutual benefit of both parties. An understanding of trust and commitment is required to build this long-term relationship. Businesses need to show customers that they are committed while

offering customers the core service benefit. If these issues are addressed correctly, it could lead to the customer developing long-term relations with the business, which will then create loyalty (Thompson & Thompson 2003: 23–34).

The concept of customer loyalty has been defined in a number of different ways (Boohene & Agyapong 2011: 230; Evanschitzky & Plassmann 2006: 63; Kuo & Ye 2009: 753). According to Alwi (2009: 4), however, in general the definition of customer loyalty outlines two key characteristics: Firstly, loyalty encompasses attitude and behaviour or behavioural intention, and secondly, loyalty is assessed and created over time. Consequently, for the purpose of the survey conducted for this article, customer loyalty refers to customers who had visited the optometric practice twice or more over the previous six years (2005–2011).

Factors affecting customer loyalty

Customer satisfaction, trust and commitment were regarded as relevant factors that could affect customer loyalty.

Customer satisfaction

Roberts-Lombard (2009: 73) defines customer satisfaction as “the degree to which a business’s product or service performance matches up to the expectation of the customer. If the performance matches or exceeds the expectations, then the customer is satisfied, if performance is below par then the customer is dissatisfied”. Customer satisfaction is influenced by expectations, perceived service and perceived quality (Hu, Kandampully & Juwaheer 2009: 115–116). Expectations influence total satisfaction when the customer evaluates a product or service. Satisfaction is a customer’s emotional response when evaluating the discrepancy between expectations regarding the service and the perception of actual performance. This perception of performance is gained through the physical interaction with the business and the product and services of the business (Salami 2005: 239). Perceived quality is measured through recent service experiences that consist of two components, namely perceived product quality and perceived service quality. There is a direct link between perceived quality and total satisfaction (Balaji 2009: 54–55). The customer first forms expectations based on needs, values, past experiences and extrinsic cues about the product. The perceived quality is based on those first expectations, and the choice that the customer made is then evaluated to determine satisfaction (Grounaris, Tzempelikos & Chatzipanagiotou 2007: 68). Perceived value is the customer’s overall assessment of the quality of a product based on the perception of what is received compared with

what is provided (Yu, Wu, Chiao & Tai 2005: 712). High levels of service quality may lead to increased customer loyalty, higher profitability, increased market share and lower employee turnover. If a customer feels that he has a satisfying relationship with the business, he may perceive the business to have a high level of service (Rootman 2006: 77).

Trust

According to Morgan and Hunt (1994), relationships can be viewed as a series of transactions that foster an awareness of a shared relationship through trust and commitment. Higher levels of trust and commitment in turn are related to higher levels of customer retention, and this could result in higher organisational profitability. Thomas (2009: 346) further defines trust as “an expectancy of positive outcomes, outcomes that one can receive based on the expected action of another party”. A key aspect that is reflected in this definition of trust is credibility. Credibility affects the long-term orientation of a customer by reducing the perception of risk associated with opportunistic behaviour by the firm. Specifically, trust reduces uncertainty in an environment where customers feel vulnerable because they know they can rely on the trusted organisation (Aydin & Ozer 2005: 146).

Trust is an important factor in affecting relationship commitment and customer loyalty. If one party trusts another, such a party is willing to develop a positive behavioural intention toward the other party. Accordingly, when a customer trusts a business or brand, that customer is willing to form a positive buying intention towards the business. The relationship between customer trust and customer loyalty is supported by reciprocal arguments. When service providers act in a way that builds customer trust, the perceived risk with the service provider is reduced, thus enabling the customer to make confident predictions about the service provider's future dealings. Trust influences loyalty by affecting the customer's perception of congruence in values with the service provider, and such value congruence is significantly related to the customer's satisfaction and loyalty. Trust as an element of customer loyalty has an influence on building customer loyalty (Aydin & Ozer 2005: 146; Chen & Xie 2007: 64; Du Plessis 2010: 91–92).

The development of trust is further considered an important result of investing in a dyadic and affective relationship between the parties in the relationship. Increased trust is cited as critical for relationship success between the customer and the business (Huang & Chiu 2006: 157). A customer will desire a relationship with a specific business if he finds the benefits received to exceed the effort in obtaining benefits. From this it is evident that both parties in the relationship have certain costs

or effort, but also expect benefits (Rootman 2006: 32). The benefits that customers seek through the relationship are satisfaction, value and quality, while the business ultimately endeavours to create long-term loyalty and profitability (Wetsch 2005: 38).

Commitment

According to Morgan and Hunt (1994), commitment stems from trust, shared values and the belief that it will be difficult to find partners that can offer the same value. Commitment encourages partners to collaborate in order to preserve investments in the relationship (Morgan & Hunt 1994). Rauyruen and Miller (2007: 3) further define commitment as “a psychological sentiment of the mind through which an attitude concerning continuation of a relationship with a business partner is formed”.

Relationships are built on the foundation of mutual commitment, and the commitment level has been found to be the strongest predictor of the voluntary decision to pursue a relationship (Ibrahim & Najjar 2008: 14). Parties in the relationship identify commitment as the key endeavour to develop and maintain their relationship. A high level of commitment provides the context in which both parties can achieve individual and joint goals without fear of opportunistic behaviour. This is because more committed partners will exert effort and balance short-term problems with long-term goal achievement. Higher levels of commitment are expected with relationship success (Cai & Wheale 2004: 516–517).

Relationship quality and commitment are further regarded as antecedents of repeat purchase behaviour (Liang & Wang 2005: 71). Customers who are committed to a relationship might have a greater propensity to act because of their need to remain consistent with their commitment (Liang & Wang 2005: 66). More committed customers tend to form a positive overall impression of the total duration of the relationship, including different transactions, positive and negative, and these customers exhibit strong intentions to stay in the relationship (Du Plessis 2010: 96).

Finally, commitment operates in the same manner as trust, in that certain levels of commitment are required to initiate the relationship, and as the relationship evolves, so does the existence of commitment. Commitment is then formed through behavioural, attitudinal and affective influences (Davis-Sramek, Mentzer & Stank 2008: 443–445; Du Plessis 2010: 94–95; Evanshitzky & Plaassmann 2006: 63).

Objectives

Emanating from the research problem, the objectives of the survey were to:

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- Determine whether customer satisfaction, trust and commitment influence customer loyalty within an optometric practice
- Establish which of the three independent variables has the largest influence on customer loyalty within an optometric practice
- Make recommendations regarding the influence of the three independent variables on the dependent variable *customer loyalty within an optometric practice*.

Hypotheses

The following hypotheses were tested in order to assist in meeting the research objectives:

- HA1: There is a relationship between customer satisfaction and customer loyalty within an optometric practice.
- HA2: There is a relationship between trust and customer loyalty within an optometric practice.
- HA3: There is a relationship between commitment and customer loyalty within an optometric practice.

Methodology

Following the literature findings, the empirical investigation was exploratory and quantitative in nature. The population comprised all the patients of an optometric practice who had visited the practice twice or more within the past six years. A non-probability sampling approach was followed and a convenience sampling technique applied. The data were gathered over an eight-week period in 2011. During this time, patients that visited the practice and who matched the sampling frame were asked to participate in the survey.

A structured questionnaire, with a five-point Likert scale, was used to gather the data. Respondents were provided with a self-administered questionnaire to complete. The constructs in the questionnaire were developed from the literature review and previous questionnaires by Nyadzayo (2010), Du Plessis (2010) and Rootman (2006). A total of 357 questionnaires were completed and could be used in the analysis. The questionnaire was pre-tested in a pilot study involving 20 patients who visited the practice and matched the sampling frame. The internal consistency reliability test was used to measure reliability. Validity was ensured by having the content of the questionnaire aligned with the research objectives.

The data obtained from the questionnaires were coded, captured and edited. The Statistical Package for Social Sciences (SPSS version 18) was used to analyse the results. The frequency distribution of the results for each of the scale items included was examined first so as to determine whether the data were normally distributed. The normality of the distribution of the results of each scale item was determined in order to assess whether parametric or non-parametric tests should be employed to test the hypotheses of the study. The distribution of the findings can be regarded as normal if it displays a skewness of less than an absolute value of 2.00, and a kurtosis of the distribution of less than 7.00 (West, Finch & Curran 1995). All the scale items that were used for the survey fall within these parameters. Consequently, based on this analysis and the fact that the surveyed sample is relatively large ($n = 357$), parametric tests were considered suitable for hypotheses testing. Multiple regression analysis was performed to assess the relationship between customer satisfaction and customer loyalty. Collinearity statistics and Pearson's correlation coefficient were also calculated to determine which independent variable has the largest influence on customer loyalty.

Results

Statistical techniques were applied to assess the reliability and validity of the survey and to obtain more clarity regarding the influence of the selected variables on customer loyalty within an optometric practice.

Reliability

According to Du Plessis (2010: 12), when calculating Cronbach's alpha, results exceeding 0.60 will reflect the lower level of acceptability. The reliability statistics for the questionnaire are presented in Table 1.

Table 1: Reliability statistics

Constructs	Cronbach's alpha
Customer satisfaction	0.957
Trust	0.911
Commitment	0.913
Customer loyalty	0.906

It is evident from Table 1 that the Cronbach's alpha for all four constructs investigated is above the lower limit of acceptability of 0.60. This confirms that the measurement set that was used was reliable.

Validity

Validity can be attained by aligning the content of the questionnaire with the research objectives (Van Tonder & Ehlers 2011: 164). Consequently, the following activities were performed to ensure validity and reliability:

- A self-administered questionnaire was designed, which was directly aligned with the research objectives.
- The necessary adjustments were made to the questionnaire, based on feedback obtained from the pilot study.
- A large sample size was used to increase the accuracy of the results.
- The expertise of STATKON (the statistical unit of the University of Johannesburg) was employed to analyse the data gathered and to ensure the correct measurement of the results.

Influence of the selected variables on customer loyalty

Concerning the first research objective, multiple regression analysis was used to explain the relationship between the independent variables of customer satisfaction, trust and commitment, and the dependent variable of customer loyalty.

The results showed that all three independent variables, namely customer satisfaction, trust and commitment, had a significant positive influence on the dependent variable of customer loyalty. The research at hand relied on a 95% level of confidence; therefore a p-value equal to or less than 0.05 implies that the results are not subject to change, according to the Independent Sample T-test. More specifically, the relationship between customer satisfaction and customer loyalty is significant at $p = 0.027$; the relationship between trust and customer loyalty is significant at $p = 0.012$; and the relationship between commitment and customer loyalty is significant at $p = 0.00$. The independent variables in the multi-regression analysis explained 76.8% of the variance (R squared) in the dependent variable of customer loyalty. The 76.8% positive change in the level of customer loyalty at the optometric practice investigated could be interpreted as resulting from increased customer satisfaction, trust and commitment.

Given these findings, it can be concluded that the hypotheses that were formulated should all be accepted. This implies that there is a relationship between the variables of customer satisfaction, trust and commitment, and customer loyalty at the optometric practice.

To give effect to the second research objective of establishing which of the three independent variables has the largest influence on customer loyalty, it is necessary

to discuss the collinearity between the independent variables. Table 2 depicts the collinearity statistics at hand.

Table 2: Collinearity statistics

Independent variable	Collinearity	
	Tolerance	VIF
Overall customer satisfaction	0.095	10.482
Overall trust	0.124	8.043
Overall commitment	0.266	3.762

Table 2 indicates that the correlation between the independent variables is statistically very high. Strong correlation between the different variables is good, but if high, it may also be an indicator that the researcher tested the same variable in different ways (Du Plessis 2010: 172). However, from the secondary research that was conducted, it is evident that the different constructs tested are not identical. Furthermore, the primary research was conducted after researching previous related studies and using the measurement tools from those studies – thus explaining the high correlation. The literature also shows that historically there is a close correlation between the variables researched:

- Commitment is directly linked to the concept of trust (Du Plessis 2010: 93).
- Commitment operates in the same manner as trust (Evanshitzky & Plassmann 2006: 63).
- The result of trust is invariably sustained commitment and a virtuous cycle, with trust leading to greater effort, which in turn results in greater trust (Kuusik 2007: 27).
- A strong link exists between satisfaction and loyalty (Veloutsou, Daskou & Daskou 2004: 120–126).

Pearson’s correlation coefficient was also calculated to further investigate the correlation between the independent variables of customer satisfaction, trust and commitment, and the dependent variable of customer loyalty. The findings confirmed that all the independent variables had a significant influence on the dependent variable of customer loyalty. Customer satisfaction had the largest influence on customer loyalty when compared to trust and commitment (R squared = 0.732; p-value = 0.855). Trust ranked second in terms of its influence on customer loyalty, when compared to customer satisfaction and commitment (R squared = 0.703; p-value = 0.835). Commitment had the third-largest influence on customer loyalty after customer satisfaction and trust (R squared = 0.53; p-value = 0.728).

Managerial implications

Following the research findings, it has been possible to identify a number of managerial implications for improving customer loyalty at an optometric practice.

Firstly, *customer satisfaction* seems to have the largest influence on customer loyalty. As a result, the manager would predominantly need to develop strategies and put procedures in place to ensure the degree to which the service offered by the business matches or exceeds the expectations of the customer. To accomplish this objective, consultation time slots could for example be lengthened in order to gain a better understanding of the needs of patients and to address them more effectively. The manager should also consider reducing the administrative workload placed on the optometrist to allow for more productive time with customers. This strategy is important, as the empirical findings show that customers felt they could have received a more personalised service from the business.

Furthermore, customers felt that their administrative complaints could have been managed in a more professional manner. The manager would consequently need to provide more training initiatives for support staff. They should be assisted in dealing with customer complaints more effectively, and the manager should ensure that they have the necessary skills required to act in a professional manner at all times. Consultation needs to be done with staff to ensure they have an understanding of customers' expectations with respect to complaint resolution. The business also needs to ensure that support staff are empowered to be able to resolve customer complaints. This entails their being the representative for the business and taking business decisions that are in line with customer expectations and achievable from a business perspective.

In addition to customer satisfaction, the manager would need to pay attention to the other two variables investigated (trust and commitment), as the analysis of the empirical results showed that, consistent with the literature review, they too could have an impact on the loyalty of customers.

For example, the correct procedures and infrastructure must be identified to build and sustain a *trusting relationship* with customers. The perceived risk with respect to the optometric practice must be reduced to enable the customer to make confident predictions about the future dealings of the practice. More particularly, the empirical results show that patients at the practice felt a high level of trust towards the optometrist and support staff, but there were still some matters that would need to receive more attention. They believed that the optometrists had the necessary skill and knowledge and that they acted in an ethical manner, but that greater care could be given in determining their personal needs.

The majority of the respondents further indicated that they perceived the service delivery by administrative staff to be trustworthy and ethical. They believed that the administrative staff were willing to provide personal attention and that they had a professional approach. However, respondents were of the opinion that administrative staff could improve their product knowledge. As a solution, new staff could, for example, be requested to participate in an induction programme, and suppliers could provide training on new products when they are launched.

The empirical results further reveal that the patients view their interactions with the support staff as important for the continuation of their relationship with the practice. In contrast, respondents identified the relationship with the optometrist as less important. The manager would consequently need to focus on social bonding tactics to maintain and improve *commitment levels* and create a higher level of customer retention and loyalty. Employees should be recruited who have the skills needed to improve social bonding. Training initiatives could also be introduced to develop social bonding skills for existing staff (especially for employees that provide a support function).

Finally, the optometric practice would also need to ensure that meaningful and timely information is shared with the patient to strengthen the level of relationship commitment. It is important for the practice to demonstrate that they have the patients' best interests at heart and are willing to serve them and address their needs effectively. Products and service offerings, for example, could be tailored to the needs of patients, and all promises made to patients must be kept and fulfilled.

Limitations and future research

As a convenience sample was used, the results of the study are only representative of those who participated in this research study. This imposes limitations on the generalisation of the results of the study to the entire South African population. For this reason, it is recommended that the study be conducted on a greater variety of optometric patients in South Africa, such as those from other geographical areas, age groups, backgrounds and cultures, to determine whether the variables that were investigated influence their loyalty. Furthermore, as no information is provided on demographical variables, it is not possible to determine whether the respondents in the study are representative of the patients of the optometric practice investigated. Finally, the impact of the presence of multi-collinearity on the individual estimations of the coefficients may not produce valid results and is therefore a further limitation to the study.

Conclusion

Optometric businesses need to adapt their strategies to enhance loyalty, as customer satisfaction alone is not enough to ensure loyalty and customer retention. To assist in addressing this problem, it was suggested that optometrists should also focus on building good relationships with their patients. Strong, mutually beneficial relationships between service providers and their customers build loyalty through repeat purchases, with financial rewards for the business. Before any customers will conduct business with an organisation, however, they must be able to trust the provider. In return, customers who have committed themselves to the organisation will warrant maximum efforts to maintain the relationship with the service provider, which could further assist in fostering customer loyalty.

At the initial stage of our investigation, we discovered that these elements and their managerial implications have never been formally investigated among optometric practices in South Africa. Knowledge of their influence on customer loyalty, however, could help businesses in the optometric service environment to retain their patients and become more profitable. Accordingly, the purpose of the research conducted for this article was to develop an understanding of the influence of the independent variables of customer satisfaction, trust and commitment on customer loyalty at an optometric practice.

Following the empirical investigation, we discovered that all three of the independent variables had a significant influence on whether patients will remain loyal to the practice. This implies that the optometric practice can improve customer loyalty by enhancing customer satisfaction, trust and commitment towards customers.

Optometrists or their respective managers that aim to build a loyal customer base would accordingly need to study the managerial implications that were highlighted in this article and incorporate them into their respective relationship-building strategies. Special attention would also need to be given to customer satisfaction, as it was determined that this factor had the largest influence on customer loyalty. Customer loyalty could lead to customer retention, which would result in greater profitability for the business and future sustainability.

The findings of this article, although limited in scope, contribute to improving customer loyalty within a small service business environment and could lead to larger market share, higher customer retention and greater profitability for the business. A future research study could continue with this investigation and examine the three factors surveyed in more depth (and on a larger scale) to further assist optometric practices in South Africa to survive and grow their businesses. It would also be interesting to determine whether the same set of variables would influence customer loyalty in other business sectors in South Africa.

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