Effects of Customer Loyalty Determinants in Social Media Context on Social Customer Loyalty

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ABSTRACT

The aim of this study is to identify determinants of customer loyalty based on literature review and to examine the effects of these determinants on social customer loyalty. Using a questionnaire developed based on previous studies, 352 complete and valid responses collected form 500 users of social media of banks in Saudi Arabia. Four hypotheses were suggested, including four independent variables (brand equity, customer satisfaction, customer trust, customer engagement and co-production) conceptualized in terms of social media and one dependent variable (social customer loyalty). In agreement with many previous studies, all hypotheses were supported except the hypothesis that co-production via social media (social co-production) significantly affects customer loyalty experienced through social media (social customer satisfaction). In accordance with these results, banks are required to consider social media applications not only for the purpose of brand promotion and awareness, but also to constitute customer loyalty by paying more attention to determinants of customer loyalty such as those identified in this study.

Keywords: customer loyalty, Social Media, social customer loyalty, Banking Industry, Saudi Arabia.
RESUMO

1. INTRODUCTION

A call for studying customer loyalty by organizations was reported in many studies. organizations are required to evaluate customer loyalty for many reasons such as to maintain customer loyalty (Yusuf, 2018), to face the extensive competition in the market (Yen et al., 2018), to increase customer profitability (Shen and Bae, 2018), to understand customers and their needs (Prasertchuwong, 2018) and to explore customer loyalty in rarely studied settings such as public transport services (Fu et al., 2018). In fact, a main theme in examining

customer loyalty is the investigation of customer loyalty determinants. These determinants were well-documented in the literature. However, the interest of this study is the determinants of customer loyalty in the social media context. Therefore, independent and dependent variables in this study were operationalized in terms of social media. In other words, this study seeks to identify determinants such as social brand equity, which refers to brand equity through social media applications. In line with Obioha and Garg (2018) who apprised that customer loyalty is one cornerstone of retail banking industry. This study was established to be conducted in banking industry. In order to define customer loyalty and its dimensions, to define social customer loyalty and its dimensions and to clarify proposed relationships between these determinants and social customer loyalty, an extensive literature review was carried out. As can be seen in the next sections, numerous determinants of customer loyalty via social media or traditional methods were identified. Examples of these determinants are cover brand equity (Alnaser et al., 2017; Seo and Park, 2018; Nguyen et al., 2018 and Shen and Bae, 2018), customer satisfaction (Yen et al., 2018; Yusuf, 2018 and Moorthy et al., 2018), customer trust (Lee and Wong, 2016) customer engagement (Lee et al., 2018) and co-production (Erragcha, 2014 and Abd Aziz, 2018). It should be noted here that what distinguishes the determinants of customer loyalty from those of social customer loyalty is that the latter concerns the usage of social media. The same can be said for customer loyalty and social customer loyalty. Perhaps this is the only difference. Despite the importance of these determinants and their potential influences, the effects of these determinants on customer loyalty via social media were infrequently examined using samples from local settings such as financial institutions or banks. Therefore, the purpose of this study was to explore the impacts of customer loyalty determinants on customer loyalty in the context of social media. In general, determinants of customer loyalty identified and instigated in terms of effects on loyalty were found to exert a positive influence. Nevertheless, Prasertchuwong (2018) recommended keeping generalization of results in mind and indicated that results concerning customer loyalty should not be generalized among communities, nations or countries because of cultural effects on this construct. This is, in fact, one of the reasons for the current study. The study is, according to the researcher's best knowledge, is of the few studies that explored this subject.

2. Literature review and hypotheses development
a. Definition and dimensions of customer loyalty

No universal definition of customer loyalty was found in the literature. However, two phrases introduced by Siddiqi (2011: 17) conceptualized customer loyalty, which were "a state of mind" and "associated behaviors". Following the author, customer loyalty was regarded as a customer's state of mind by which behavioral (repeat purchase) and attitudinal loyalty (recommendations to other customers) are exerted.Dick and Basu (1994, cited in Siddiqi, 2011)categorized customer loyalty into four types: loyalty, latent loyalty, spurious loyalty and no loyalty. For them, loyalty refers to high behavioral intention and positive attitudinal stance, while latent loyalty is a sign of low behavioral intention but positive attitudinal stance. Spurious loyalty signifies high behavioral intention and low attitudinal dimension. Finally, no loyalty indicates low behavioral and attitudinal dimensions.Adeleke and Suraju (2012),

Nguyen et al. (2018) and Gong and Yi (2018) suggested that customer loyalty can be evaluated via customer's intention to continue with the company and customer's willingness to introduce the company to others. Bei and Chiao (2006) operationalize customer loyalty in terms of customer engagement in transactions with a company and customer willingness recommend the company to other customers. Similarly, Tarus and Rabach (2013) measured customer loyalty based on previous studies using two items relating customer intention to purchase or switch and customer willingness to recommend the service to other customers. Prasertchuwong (2018) described customer loyalty through customer's commitment to repeat purchase.Ndubisi (2007) assessed customer loyalty by two items: to identify whether respondents value the company (the bank) as their first choice among other companies (banks) and to make their purchase decisions. Examples of items used by Caruana (2002) to measure customer loyalty include recommendation of a company to others, positive word of mouth, intention to hold doing business with the company and perceptions toward the company as a good first choice. In the light of these studies, customer loyalty was defined and operationalized as a state of a customer which results in behavioral or attitudinal-based practices such as behavioral intention to continue carrying on business with an organization without switching to another organization as well as attitudinal stance to positively recommend the organization to others.

b. Determinants of customer loyalty

Using a sample consisted of 130 customers of Malaysian banks, Yen et al. (2018) noticed that service quality, image, trust and satisfaction were significantly correlated to customer loyalty. Studying mobile telecommunications in the Northwestern Nigeria, Yusuf (2018) revealed that perceived brand image, perceived service quality and perceived customer satisfaction have important effects on customer loyalty. Gathering data from 1476 customers of life-insurance services in Vietnam,Nguyen et al. (2018) indicated that customer satisfaction which results in customer loyalty can be predicted by corporate image, perceived value and service quality. Distributing questionnaires to 338 users of the internet in Malaysia, Moorthy et al. (2018) showed that customer satisfaction towards the internet service provider was positively associated with customer loyalty.Customer loyalty drivers were determined by Alnaser et al. (2017)in terms of service quality, customer satisfaction and corporate image by a sample which included 360 customers of Islamic banks in Palestine and concluded that service quality, customer satisfaction as well as bank image were critical determinants of customer loyalty. Shen and Bae (2018) investigated the determinants of customer loyalty using a sample of 285 participants of coffee shops users in Korea. Their results reported that service value and customer satisfaction were significant predictors of customer loyalty. Utilizing quota sampling to generate samples of five Asian countries: China, Hong Kong, Japan, South Korea and Singapore, Gong and Yi (2018) revealed that service quality was a key determinant of customer loyalty. Through an online survey to collect data from 214 users of mobile commerce market in Malaysia, Lee and Wong (2016) designated that customer satisfaction, trust and commitment had positive effects on customer loyalty. Conducting a survey research on 278 customers of olive oil in Spain market, Gómez et al. (2018) provided an experimental support for the hypothesis that awareness, corporate social responsibility and product quality are significant drivers of customer loyalty. Launching a questionnaire to 511

respondents from several central business districts in Bangkok metropolitan in Thailand, Prasertchuwong (2018) showed that relationship quality has an impact on customer loyalty. Collecting data from 250 participants from Bandung, Indonesia, Suhartanto et al. (2018) suggested that determinants of customer loyalty (electronic service quality, customer value, trust and satisfaction) have considerable impact on social customer loyalty. Using a sample consisting of 441 students selected based on stratified and proportional sampling distribution from one Turkish university, Yilmaz et al. (2018) found that service quality as measured by SERVQUAL in banks positivity predicted customer satisfaction and loyalty. Testing relations among corporate image, service quality, customer satisfaction and loyalty using a sample of 650 customers of one international service company in Egypt, Abd-El-Salam et al. (2013) showed that there are significant relationships between service quality, customer satisfaction and customer loyalty. By virtue of a convenience sample which encompassed 502 customers of Islamic financial banks in Malaysia, Abd Aziz (2018) deemed co-production of services and corporate image to have significant effects on customer loyalty. On the strength of a sample of 424 customers selected from eight commercial banks in Nigeria, Obioha and Garg (2018) recognized a significant relationship between corporate governance practices and customer loyalty. The most affective driver of customer loyalty, according to their results, was the competent bank management. Gamboa and Gonçalves (2014) discovered that Facebook had a clear effect on customer loyalty in relation to customer satisfaction, trust and commitment as well as perceived service value. The influence of mobile money service quality on customer loyalty was assessed by Nyarku et al. (2018) using a sample of 377 of university students in Ghana. The results proved an important influence of quality services on customer loyalty. particularly, ease of registration, savings interest and purchase time were significant drivers of customer loyalty. Deng et al. (2010) indicated that customer trust, satisfaction and switching cost had a direct impact on customer loyalty. With the aim of exploring relationships between customer knowledge management, customer satisfaction and customer trust through a survey of 412 customers of private banks in India, Bhat et al. (2018) revealed that both customer knowledge management and customer satisfaction significantly affect customer trust which, in turn, had a positive effect on customer loyalty. That is to say, customer trust mediated the effect of customer knowledge management on customer loyalty. In a study on 356 passengers at Hong Kong international airport, Lee et al. (2018) showed that customer loyalty can be strongly predicted by social media engagement and service quality. The result was true for low-cost carriers. Thakur (2018) tested the relationship between customer self-efficacy and satisfaction on customer loyalty based on data collected from mobile shopping customers in India. The conclusions of their study demonstrated that continuance intention of a customer was positively affected by customer self-efficacy and satisfaction. Chiu et al. (2018) examined relationships between customer commitment, referral rewards and customer loyalty in reference to perceived value of online group buying website and found that the association between the perceived value of online group buying website and customer loyalty was mediated by customer commitment (affective commitment) and the relationship between customer commitment (affective commitment) and customer loyalty (revisit intention) was moderated by referral rewards.Toufaily et al. (2013) identified five categories of online customer loyalty: customers' characteristics and perceptions (e.g.,

customer satisfaction, trust, commitment, perceived value and risk as well as repeated behavior), companies' and product/service characteristics (e.g., product or service quality, company reliability and competence), websites' characteristics (e.g., service quality and ease of use) and environmental influences (e.g., culture).

Table 1. Determinants of customer loyalty in the literature

Customer loyalty determinants	Authors
– Customer relationship quality – Perceived service quality – Corporate, website or brand image – Customer trust – Customer satisfaction and retention – Customer commitment – Customer self-efficacy – Customer engagement – Corporate social responsibility – Corporate governance practices – Electronic service quality – Information sharing – Referral rewards – Co-production of services – Social media applications	Denget al. (2010); Eid (2011); Khan, (2012); Abd-El-Salamet al. (2013), Toufaily et al. (2013); Wahab and Hassan (2015);Lee and Wong (2016); Pereira et al. (2017); Kiran and Diljit (2017); Makanyeza and Chikazhe (2017); Alnaser et al. (2017); Yen et al. (2018); Prasertchuwong (2018); Yusuf (2018); Nguyen et al. (2018); Shen and Bae (2018); Gong and Yi (2018); Gómez et al. (2018); Suhartanto et al. (2018); Fu et al. (2018), Yilmaz et al. (2018); Nyadzayo et al. (2018);Steinhoff et al. (2018); Abd Aziz (2018); Obioha and Garg (2018); Nyarku et al. (2018); Bhat et al. (2018); Lee et al. (2018); Thakur (2018); Chiu et al. (2018); Han et al. (2018).

c.   Definition and dimensions of social customer loyalty

Customer loyalty as previously defined is a state of a customer in terms of his behavioral and attitudinal practices. Regardless of determinants by which customer loyalty is cultivated, the concept can be implemented via traditional or social media tools. With the spread of social media applications, many companies have tended to use these applications to maintain and attract customers (Pietro and Pantano, 2012) and to build customer loyalty (Gamboa and Gonçalves, 2014). Integrating customer loyalty into social media results in a new concept called social customer loyalty. While some companies were interested in identifying the determinants of customer loyalty (Nguyen et al., 2018; Shen and Bae, 2018; Gong and Yi, 2018 and Gómez et al., 2018), others were interested in identifying the determinants of social

customer loyalty (Suhartanto et al., 2018). Consequently, social customer loyalty can be described as a customer state related to his or her behavioral intentions and attitudinal stances experienced on social media. Regarding social customer dimensions, the following dimensions can be used to measure social customer loyalty: customer intention to continue doing business with the company without switch to another organization, customer willingness to recommend the brand or the organization to other customers (Adeleke and Suraju, 2012; Tarus and Rabach, 2013;Nguyen et al., 2018 and Gong and Yi, 2018), customer engagement in organizational transactions (Bei and Chiao, 2006), positive word of mouth and considering the company as a first good choice (Caruana, 2002).

d.   Effect of customer loyalty determinants on social customer loyalty

In line with Suhartanto et al. (2018), this study investigated the impact of customer loyalty determinants on social customer loyalty. According to their findings, determinants of customer loyalty significantly affect online customer loyalty. In a study by Nyadzayo et al. (2018), information sharing level was significantly associated to customer loyalty. Gamboa and Gonçalves (2014) signified that Facebook is positively correlated to customer loyalty through trust, satisfaction and service quality. Steinhoff et al. (2018) notified the significant impact of customer engagement on customer loyalty when customers were regarded as online reviews. Abd Aziz (2018) showed that co-production of financial services by customers and Islamic banks along with corporate image were two significant drivers of customer attitudinal loyalty. According to Abd-El-Salam et al. (2013), customer satisfaction and service quality were major determinants of customer loyalty. Nyarku et al. (2018) asserted that quality of mobile banking service had a significant impact on customer loyalty. Another study on a sample of mobile shopping customers by Thakur (2018) pointed out that customer self-efficacy and satisfaction had a positive effect of customer loyalty in terms of their continuance intention. According to Lee et al. (2018), social media engagement has a positive impact on customer loyalty. Mohammed and Rashid (2018) noticed that brand image mediated the relationship between corporate social responsibility and customer loyalty. From perceptions of members of online group-buying website in Taiwan, Chiu et al. (2018) indicated that perceived value of service, customer commitment and referral rewards were key drivers of customer loyalty. Pereira et al. (2017) regarded availability of new information as a critical factor for loyal customers since they consciously look for new information. The results of Pereira et al. (2014) that was conducted on relationships with customers through social networks showed that users of Facebook wish to follow brands using this application. In a study on determinants of customer loyalty for social networking sites, Gu et al. (2009) proposed a model of customer loyalty antecedents consisting of perceived value, customer knowledge and customer satisfaction. Gamboa and Gonçalves (2014) conducted a study on customer loyalty through social networks and found that social media, i.e., Facebook had a significant impacr on customer loyalty determinants such as customer trust, customer satisfaction, perceived value and customer commitment. For Lee et al. (2012), social media marketing had a significant impact on customers' loyalty through their intentions and attitudes. Through a quantitative analysis to examine the effect of social networks, Pietro and Pantano (2012) confirmed that

some determinants of social networks such as ease of use, perceived usefulness and enjoyment have significant effects on the customer's attitudes which in turn affect customer behavioral intention in terms of purchase decision. Seo and Park (2018) demonstrated that social media activity has a significant influence on brand equity which in turn has a significant impact on customers' responses as evaluated by electronic word of mouth and commitment. With the aim of investigate the impact of these variables on customer loyalty using data collected from sample members who are customers of domestic companies, the following hypotheses were suggested:

H1: Social brand equity significantly affects social customer loyalty.
H2: Social customer trust significantly affects social customer loyalty.
H3: Social customer satisfaction significantly affects social customer loyalty.
H4: Social customer engagement significantly affects social customer loyalty.
H5: Social co-production of services significantly affects social customer loyalty.

3. METHODOLOGY

Population and sample

Social media users who were engaged in a transaction or relationship with the Al Rajhi Bank at least comprised the population of the current study. A total of 1374 users were identified through social networks, i.e., Facebook and Twitter. Out of whom, 500 users were asked to fill an electronic survey in order to collect data required to achieve the objectives of the study. Complete responses received from the sample were 352 questionnaires, with a response rate of 70.4%.

Measurements

All variables used in this study were taken as social concepts, which indicates that these variables were experienced by means of social media applications. Social brand equity was measured based on two dimensions which were brand awareness and brand image adapted from Seo and Park (2018). Social customer trust was assessed via two dimensions, i.e., benevolence and credibility trust from Hajli (2014). Using a conceptualization of customer satisfaction in social media environment provided by Rootman and Cupp (2016), the variable was measured based on customer contentment with product or service provided by the organization. Following a study by Khan et al. (2017) on social media and customer satisfaction in banking industry, customer satisfaction was evaluated by four dimensions as shown in Table 2; transactions confidentiality, relationship quality, information relevance and complaints acknowledgment. On the other hand, customer engagement in social media context was measured by three dimensions adapted from Dessart et al. (2015), which were cognitive engagement, emotional and behavioral engagement. Finally, co-production via social media was evaluated by customer participation and collaborative involvement in production process of products or services as reported inErragcha (2014). Measurements were anchored using Five-point Likert scale, where "5" refers to "strongly agree", "4" represents "agree", "3" symbolizes "neutral", "2" stands for "disagree" and "1" describes "strongly disagree".

Table 2. Measurements of study variables

Variable	Dimension	Item	Reference
Social brand equity	Brand awareness Brand image	4	Seo and Park (2018)
	Benevolence trust Credibility trust	4	Hajli (2014)
Social customer satisfaction	Transactions confidentiality Relationship quality Information relevance Complaints acknowledgment	4	Khan et al. (2017)
Social customer engagement	Cognitive engagement Emotional engagement Behavioral engagement	4	Dessart et al. (2015)
Social co-production	Customer participation and collaborative involvement in production process	4	Erragcha (2014)
Social customer loyalty	Customer intention to continue doing business Customer willingness to recommend Positive word of mouth Considering the company as a first choice	8	Caruana (2002); Adeleke and Suraju (2012); Tarus and Rabach (2013); Nguyen et al. (2018) and Gong and Yi (2018).

The conceptual model
The conceptual model portrayed in Figure 1 included five independent variables: social brand equity (SBE), social customer satisfaction (SCS), social customer trust (SCT), social customer engagement (SCG) and social co-product (SCP). All these five variables were hypothesized to have significant effects on the dependent variable: social customer loyalty (SCL).

Reliability and validity
Reliability was tested by Cronbach's alpha (α) and composite reliability which should be greater than 0.70. Validity was measured by convergent validity based on average variance extracted (AVE) which should be greater than 0.50 (Hajli, 2014). The results in Table 3

showed that Cronbach's alpha (α) and composite reliability values were all above 0.70, AVE values were greater than 0.50. Therefore, measurement were found to be reliable and valid.
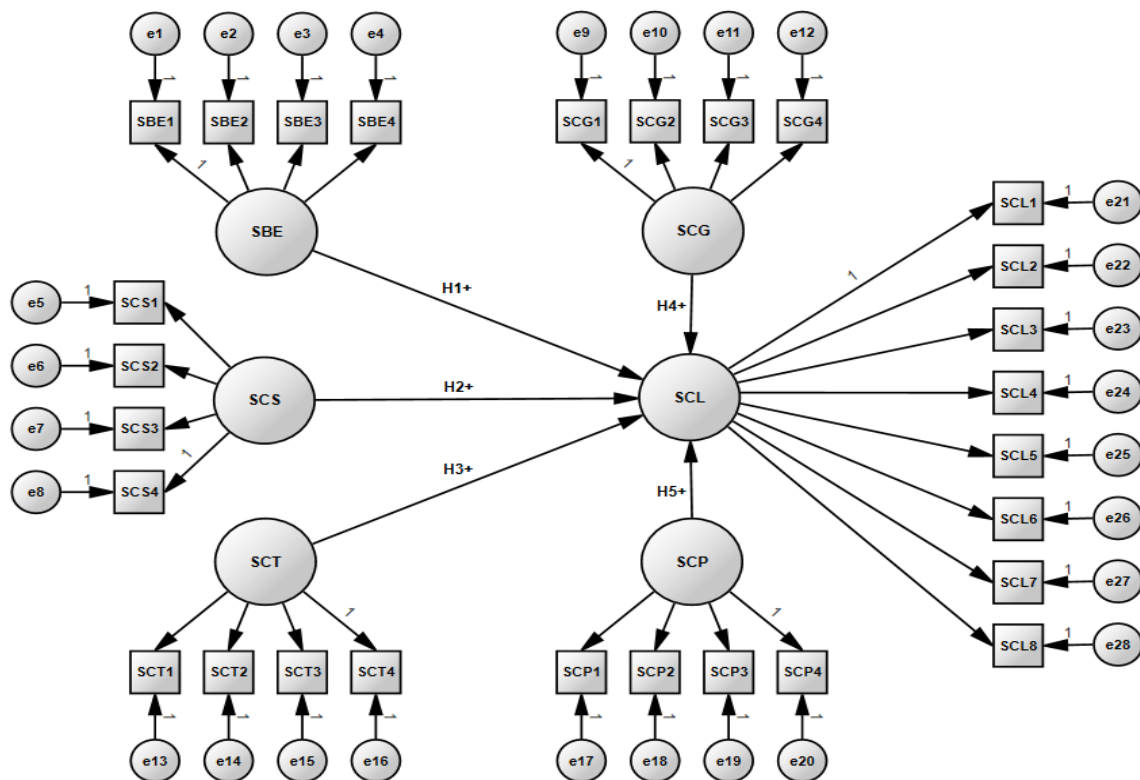

Figure 1. Study conceptual model

Hypotheses testing

The structural model in Figure 2 showed an adequate goodness of fit indices ($\chi2/df$ = 1.95, CFI = 0.941, GFI = 0.933, RMSAE = 0.05). In relation to hypotheses testing, the Figure displayed that all hypotheses were supported except hypothesis 5. Hypothesis 1 by which social brand equity was assumed to significantly affect social customer loyalty was approved (ß = 0.330, P = 0.000). The impact of social customer satisfaction on social customer loyalty as hypothesized in hypothesis 2 was also supported (ß = 0.464, P = 0.000). Furthermore, the impact of social customer trust on social customer loyalty was accepted (ß = 0.394, P = 0.000). Social customer engagement had a significant impact on social customer loyalty (ß = 0.185, P = 0.000). However, social co-production had no significant impact on social customer loyalty (ß = 0.045, P = 0.614).

4. DISCUSSION AND CONCLUSION

This study aimed at exploring the impact of customer loyalty determinants in social media context, i.e., social brand equity, social customer satisfaction, social customer trust, social customer engagement and social co-production of products or services on social customer loyalty using a sample of clients of banks who use social media application to do business transactions.
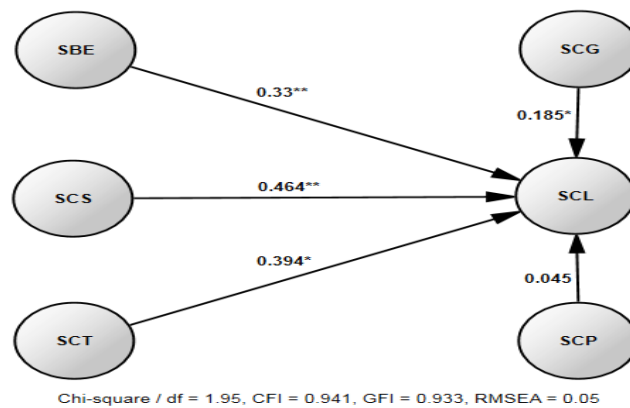
Figure 2. Study structural model

The significant impact of social brand equity on social customer loyalty was echoed in Seo and Park (2018) ,who found a significant impact of social media activity on brand loyalty in terms of commitment and positive word of mouth. Social customer satisfaction and trust through Facebook significantly and positively affected customer loyalty. Similar impact of social customer engagement on social customer loyalty was found by Steinhoff et al. (2018). In disagreement with Abd Aziz (2018), the results suggested that co-production through social media had no significant impact on social customer loyalty. A basic reason behind this result might be the low level of customer participation and collaborative involvement in co-production process since products and services provided by these banks were already planned, produced and delivered on the strength of management decisions, which leave no room for customer participation, collaboration or involvement. On the ground of these results, it was concluded that determinants of customer loyalty such as brand equity, customer satisfaction, and customer trust and customer engagement through social media played a critical role in improving customer loyalty on social media. These results explained that brand awareness, brand image, benevolence trust, credibility trust, transactions confidentiality, relationship quality, information relevance, complaints acknowledgment, customer cognitive, emotional and behavioral engagement are pivotal indicators upon which organizations can depend to enhance customer intention to continue doing business with the organization and to ensure customer willingness to positively recommend the organization and consider it as his or her first choice when doing business.

5. LIMITATIONS AND RECOMMENDATIONS

The current study was carried out on banking industry. In line with Tarus and Rabach (2013), the results of the study cannot be generalized in other sectors due to the fact that determinants of customer loyalty were different between industries. Customer loyalty determinants determined in this study based on literature review were 15, only 5 were investigated, therefore, it was recommended further studies be conducted using more constructs of customer loyalty determinants in order to improve understanding of the importance of these determinants. According to Schirmer et al. (2018), the mediating role of trust and commitment in the relationship between customer satisfaction and loyalty is in favor of customers' education level. Therefore, future studies should contemplate the moderating role

of demographic characteristics of customers when investigating determinants of customer loyalty. In the same vein, Prasertchuwong (2018) found that cultural value orientation of customers has a significant effect on customer loyalty. Hence, generalization of results related to customer loyalty should be avoided due to the effect of culture among nations, countries and segments of customers. Steinhoff et al. (2018) highlighted the importance of customer involvement level (high or low) in the relationship between customer engagement and customer loyalty. Their results draw researchers' attention to take customer involvement level into their account.

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