

## Customer Satisfaction and Customer Loyalty: The Mediating Role of Trust (A Study of Banking Industries in Makassar)

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### Abstract

The aim of this paper is to validate the mediating role of trust on the relationship among customer satisfaction, and customer loyalty. Data for this study were collected through a survey from 216 bank customers in Makassar and responses were analyzed to assess the relationships between customer satisfaction, trust, and customer loyalty. The finding reveals that in the banking industry, customer satisfaction, and trust have a direct and positive effect on customer loyalty. Furthermore, trust has strong significantly effect to mediate among customer satisfaction and loyalty. It implies that, in order to enhance customer loyalty, banking industry should provide a good service for customer and also pay attention to the customer satisfaction and trust. Eventually, this study made an important contribution to the existing literature by empirically examining the relationship customer satisfaction, trust, and customer loyalty.

**Keywords** customer satisfaction, trust, customer loyalty, bank industry.

### 1. Introduction

Customer loyalty is considered important for running a business in today's competitive market and banks are no exception (Ehigie, 2006). (Oliver, 2010) suggests that a business organization would get more profit by enhancing their loyal customers since the company does not need to allocate as much money or resource as to attract new customers. (Reichheld & Sasser, 1990) stated that when loyal customers can reduce costs or even increase profits, because the cost of recruiting new customers is said to be five times greater than the costs of maintaining existing customers. More over other authors have shown that loyal customers are not always profitable (Storbacka, 1997); (Uncles et al., 2003). For companies to develop effective customer loyalty, they should know the specific drivers of customer loyalty. But, only there limited research on the determinants of bank customer loyalty, particularly in the high value business-to-business or corporate banking sectors.

The concept of customer satisfaction has received a lot of research attention in recent years. Satisfying customers is a business challenge in today's competitive marketplace. Today, companies have realized how important it is to understand, meet, and predict customer needs. Customers are also becoming increasingly aware of their value to their bank. Due to the high competitive nature of the banking sector, Customers would be a key factor in determining the

success of the company. In short, in this intense competition, the bank with the largest customer base and the highest customer retention rate will become the market leader in its industry. Therefore, knowing the needs of customers how they feel about the company and their expectations is very important to maximize customer retention.

Highly satisfied customers regularly defect to the competition (Mittal, 2016). The study shows that customer satisfaction is a major factor in determining loyalty. In other words, the customer satisfaction level of their banking experience plays a central role in their loyalty to the bank. However, there are also studies that show trust is more important than satisfaction in ensuring loyalty (Ranaweera & Prabhu, 2003); (Caceres & Paparoidamis, 2007). Similarly, studies have shown that there is a positive relationship between customer satisfaction and loyalty in the banking sector (Roger, 1996); (Lam & Burton, 2006).

Duncan & Elliott, (2002) showed a relationship between customer loyalty and organizational profitability, thus implying that every organization with loyal customers has a considerable competitive advantage. Therefore, in studies on customer satisfaction, trust and loyalty are very important and useful for banks in developing their strategies for better customer retention. To gain a competitive advantage and solve customer switching or defecting problems, banks must measure the level of satisfaction, trust and loyalty of their customers.

Competition in the Indonesia banking industry has been fierce since the government introduced its deregulation package in the banking sector in October 1988. Pakto, as the October 1988 financial regulations have become better known, abolished the restriction on new private banks which had been in effect since 1971 and allowed foreign banks to form joint ventures with local partners. Following the Pakto, the number of national and private banks increased significantly from 124 in 1988 to 240 in 1996, while the number of branch offices grew dramatically from 1900 to more than 6000 (Bank Indonesia, 1996)

Based on the background, this study aims to fill the theoretical gap found in the literature by proposing and testing a conceptual model explaining the relationship among customer satisfaction, customer trust and customer loyalty. Second, we formalize the hypothesis. Third, we describe the process of data collection and measure validation and then, we present the main results. Finally, we present the main conclusions of this study.

## 2. Literature Review

### 2.1. Customer loyalty

The advantages of having loyal customers have been widely acknowledged by scholars (Arrivabene et al., 2019); (Chen & Hu, 2010). According to (Ehigie, 2006) Loyalty could be defined as a feeling of commitment on the part of a customer to a product, brand, marketer or service: staying with the same provider, likely going to issue new products with the bank and recommending bank services. Loyalty includes the customer's intention to return to the service provider as well as their intention to recommend that provider to others (Bendall-Lyon & Powers, 2003).

Considerable discussion exists in the academic literature over the definition and dimensionality of loyalty or similar constructs like commitment (e.g. (Dick & Basu, 1994); (Gundlach et al., 1995); (Buttle et al., 2002); (R Bennett & Rundle-Thiele, 2002). Commitment, for example, has been defined as the desire to continue a relationship, along with the willingness to work towards that continuance and the expectation that the relationship will continue (Wilson, 1990); (E. Anderson & Weitz, 1989).

Customers will be more loyal to a bank they trust than to a bank they do not trust (Frederik & Pauline, 2017). Loyalty conceptualisation has been dominated by the behavioural and attitudinal approaches (Dick & Basu, 1994); (Oliver, 1999), (Science et al., 2015); (Chaudhuri & Holbrook, 2001), (Maxham, 2001); (Teo et al., 2003); (Algesheimer et al., 2005); (Morrison & Crane, 2007). Specifically, Behavioral loyalty is a recurring transaction (or a percentage of the total transactions in that category, or total expenditure in that category) and can sometimes be measured simply by means of observation techniques. Attitudinal loyalty is often defined as the positive influence on relationship continuity, and the desire to remain in the relationship, and is sometimes defined as the equivalent of relationship commitment (e.g. (Morgan & Hunt, 1994). behavioural and attitudinal loyalty are highly intertwined: repeated purchases lead to positive affect, In this study, the author measures true brand loyalty based on both behavioural and attitudinal components (Dick & Basu, 1994); (Zins, 2001). Customer loyalty is also beneficial for the bank in the sense that a loyal customer base contributes to business continuity Bank (Frederik & Pauline, 2017). Hence, the bank has launched a customer loyalty program that provides economic incentives. Although the effectiveness of the loyalty program has been questioned (Sharp & Sharp, 1997); (Stauss et al., 2005). (Roger, 1996). Says that this fact implies that the concept of loyalty includes a psychological link, based on customer feelings that motivate a general attachment to an organization's people, products or services.

## *2.2. Customer Satisfaction*

Customer satisfaction has been traditionally considered that a greater degree of customer satisfaction leads to a greater degree of individual loyalty (Petrick & Backman, 2002); (E. W. Anderson & Sullivan, 1993); (Roger, 1996); (Yoon & Kim, 2000).

According to Hansemark & Albinsson, (2004), satisfaction is the customer's overall attitude towards a service provider or an emotional reaction to the difference between what customers anticipate and what they receive, with regard to meeting some need, goal or want. Customer satisfaction can be defined as an effective response or estate resulting from the evaluation of overall product consumption or service experience upon the comparison between the perceived product or service performance and pre-purchase expectations (Fornell, 1992); (Haistead et al., 1994); (Karlsen et al., 2000). Satisfaction has been analyzed in-depth in the marketing literature (e.g. (Gundlach et al., 1995): (Edvardsson et al., 2000); (Gustafsson et al., 2005).

Ranaweera & Prabhu, (2003) indicates that satisfaction alone may not be sufficient to ensure long-term customer commitment to a single service provider. Conversely, it may be necessary to look beyond satisfaction for other variables that reinforce retention such as trust suggests that

satisfaction alone may not be adequate to ensure long-term customer commitment to (Hart & Johnson, 1999). In accordance with Morgan & Hunt, (1994) said that suggests that companies often look beyond satisfaction to develop trust to ensure an economically viable long-term relationship. (Trust is seen as very important in the process of building and maintaining relationships, although it is also recognized as being difficult to manage (Bejou et al., 1998)

Customer satisfaction and loyalty are highly correlated (Athanasopoulos et al., 2001); Hallowell, 1996; (Silvestro & Cross, 2000), but form two distinct constructs (Rebekah Bennett & Rundle-Thiele, 2004); (Oliver, 1999). Customer satisfaction with a bank relationship is a good basis for loyalty (Bloemer et al., 1998); (Pont & McQuilken, 2005). The relationship between customer satisfaction and brand loyalty is well established in the literature at both the “transaction-specific” level and the “overall” level (Oliver, 1999).

Customer satisfaction is found to positive affect customer loyalty in several other studies (Roger, 1996); (Dubrovski, 2001); (Lam & Burton, 2006); (Kaura, 2013); (Boonlertvanich, 2019). Ehigie, (2006) found that customer satisfaction has a direct impact on customer loyalty for banking service in Nigeria. Customer satisfaction is found to be positively correlated with customer loyalty (Roger, 1996); (Casaló et al., 2008); (Bendall-Lyon & Powers, 2003); (Lam & Burton, 2006); (Ball et al., 2006). Satisfaction has been claimed to be a leading factor in determining loyalty (Ehigie, 2006). Based on these contentions, two hypotheses are proposed:

H1: Customer satisfaction has a direct positive effect on trust

H2: Customer satisfaction has a direct positive effect on customer loyalty

### 2.3. *Customer trust*

Trust is important for the customer-bank relationship and for the customer relationship in general, for a number of reasons. Trust facilitates transactions with customers. Customers don't have to worry about them personal interests are taken care of, their savings in the bank, and the financial products they buy from a bank, which includes an insurance policy and a mortgage. With a high level of trust, customers feel confident that their interests are well served by the bank. (Frederik & Pauline, 2017).

Furthermore, trust is logically and experientially one of the critical determinants of customer loyalty (Garbarino & Johnson, 1999); (Chaudhuri & Holbrook, 2001); (Sirdeshmukh et al., 2002). Trust has been defined as the customer's belief that the service provider will fulfill his or her needs and not take unexpected actions resulting in negative outcomes (J. C. Anderson & Narus, 1990); (Morgan & Hunt, 1994).

Trust is logically and experientially a critical variable in relationships, as has been hypothesized and borne out in the marketing literature (Moorman et al., 1993); (Morgan & Hunt, 1994). According to (Gounaris & Venetis, 2002), trust is important to reduce the risk in developing a long-term relationship and it would increase the commitment of such relationship. customer trust is defined as a positive expectation on someone else's motive in the situation which involve risks. While it is also defined as customer confidence toward the quality and reliability of

products or services offered (Bibb et al., 2004).

According to (Aydin et al., 2005), in order to gain trust; one party must believe that another party will perform actions that will result in positive outcomes for it and the customer should perceive quality as positive. Therefore, in building trust, the customer should not only perceive positive outcomes but also believe these positive outcomes will continue in the future. Trust leads to long-term loyalty and strengthens the relationship between the two parties (Ball et al., 2006); (Garbarino & Johnson, 1999); (Keh & Xie, 2009); (Lin & Luarn, 2003); (Singh & Sirdeshmukh, 2000).

According to Sekhon et al., (2014), while trustworthiness refers to a characteristic of a brand, a product or service or an organisation to be trusted; trust is the customers' willingness to depend on or cooperate with the trustee upon either cognitive base (i.e. reasoning assessment of trustworthiness) or affective base (i.e. resulted from care, concern, empathy, etc.). Trust is driven by two main components, performance or creditability, which refers to the expectancy that what the firm say or offer can be relied on and its promises will be kept (Ganesan, 1994); (Doney & Cannon, 1997); (Garbarino & Johnson, 1999); (Chaudhuri & Holbrook, 2001).

The importance of trust in explaining loyalty is also supported by authors as (Chehab et al., 1997), (Garbarino & Johnson, 1999), (Chaudhuri & Holbrook, 2001), (Singh & Sirdeshmukh, 2000), and (Sirdeshmukh et al., 2002), (Ball et al., 2006), (Boonlertvanich, 2019). Other authors have also suggested the existence of an effect for credibility trust on loyalty (e.g. (Chaudhuri & Holbrook, 2001); (Garbarino & Johnson, 1999).

Singh & Sirdeshmukh, (2000) and Sirdeshmukh et al., (2002) have argued strongly for benevolence as a component of trust that may contribute to explaining loyalty. Previous studies identified that, conceptually, (Gounaris & Venetis, 2002) explain that trust is the key success to enhancing long-term relationships with customers. In accord with this study, other scholars (Amin et al., 2013) empirically found that trust has a significant effect on loyalty. (Ranaweera & Prabhu, 2003) argued that trust is a stronger emotion than satisfaction and that it may therefore better predict loyalty. For that reason, it is proposed:

H3: Trust has a direct positive effect on customer loyalty

H4: Trust mediates the effect of customer satisfaction on customer loyalty

### **3. Research Method**

Data collection and respondents profiles. The respondents of this study are customers from a large commercial bank in Makassar, South-Sulawesi Province, Indonesia, who had recently received service for at least three months continuously. The data were collected from four selected bank branches in Makassar based on face-to-face questionnaire completion. To ensure data from customers who knew the bank well, the conditions had to be satisfied: having at least receiving service through a branch channel at least three times within the last three months. An attempt was made to randomize data collection at different times of the day and week. At the end of the data collection period, a total of 250 questionnaires were collected. However, only

216 fully completed questionnaires were used for data analysis, yielding an 86.4% response rate.

Measures. A self-administered questionnaire survey was used to collect the data. The questionnaire was divided into two parts. The first part was designed to get information about the demographic profile of respondents, while the second part measures variables investigated. To measure the variables investigated, a five-point Likert scale ranging from strongly disagree (1) to strongly agree (5) was employed in this study. For this study, customer satisfaction was measured as overall satisfaction and was adapted from (Bloemer et al., 1998), (Caruana, 2002). Trust was adapted from (Mohsin Butt & Aftab, 2013). Customer loyalty was measured as overall loyalty and adapted from (Zeithaml, 1996).

Data analysis. This section of the present study is an interpretation of the collected data from the bank customer in Makassar, Indonesia. The data has been analyzed by SPSS version 21.0 to use various statistical tools.

#### 4. Finding and Discussion

This section of the present study is an interpretation of the collected data from the Banking industry in Makassar. The dataset has been analyzed by SPSS version 21 to use various statistical tools

Demographic analysis. Table 1 shows the profile of the respondents, and it found that 62.9 % respondents are male, around 55.1 % are aged between 27 and 36 years old, 59.7 % are married, and 73.6 % are undergraduate, around 49.5 % are Entrepreneur. With approximately 55.5 % of respondents have income between Rp 4.000.000 – 5.000.000 per month, and 3-4 respondents frequency (54.2 %). [Table 1](#) shows the demographic profile of respondents.

Table 1. Demographics

| Demographics   | Number | Percentage |
|----------------|--------|------------|
| Gender         |        |            |
| Male           | 136    | 62.9       |
| Female         | 80     | 37,1       |
| Age (Years)    |        |            |
| 17-26          | 53     | 24.5       |
| 27-36          | 119    | 55.1       |
| 37-46          | 35     | 16.2       |
| 47-56          | 9      | 4.2        |
| Marital status |        |            |
| Single         | 87     | 40.3       |
| Married        | 129    | 59.7       |
| Education      |        |            |
| Diploma        | 37     | 17.2       |

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|                                           |     |      |
|-------------------------------------------|-----|------|
| Undergraduate                             | 159 | 73.6 |
| Post-graduate                             | 20  | 9.2  |
| Occupation                                |     |      |
| Professional                              | 37  | 17.1 |
| Government                                | 68  | 31.5 |
| Entrepreneur                              | 107 | 49.5 |
| Others                                    | 4   | 1.9  |
| Income                                    |     |      |
| <Rp1.000.000                              | -   | -    |
| Rp 1.000.000 – 3.000.000                  | 25  | 11.6 |
| Rp 4.000.000 – 5.000.000                  | 120 | 55.5 |
| Rp 6.000.000 – 7.000.000                  | 54  | 25   |
| >Rp 7.000.000                             | 17  | 7.9  |
| Banking frequency (for the last 3 months) |     |      |
| 1-2                                       | 92  | 42.6 |
| 3-4                                       | 117 | 54.2 |
| 5-6                                       | 7   | 3.2  |
| > 6                                       | -   | -    |

Descriptive statistics. Descriptive analysis of explanatory variables illustrated in Table 2. The Mean value of the variables described the fact that respondent's beliefs these variables are highly significant. describes the fact that customer satisfaction and trust have strongly role to create customer loyalty in the banking industry in Makassar, South Sulawesi.

Table 2. Descriptive statistics

| Variables             | N   | Mean  | Std. Deviation |
|-----------------------|-----|-------|----------------|
| Customer satisfaction | 216 | 13.06 | 1.767          |
| Trust                 | 216 | 12.89 | 1.606          |
| Customer loyalty      | 216 | 26.35 | 3.260          |

Correlation analysis. This study analyze the mediating effects of customer loyalty on the relationship between customer satisfaction and trust. Table 4 correlations for all measured variables in the study. The results of correlation analysis determine the degree and direction of relationships among the research variables.

Table 3. Correlations

|                       |                     | Customer satisfaction | Trust | Customer loyalty |
|-----------------------|---------------------|-----------------------|-------|------------------|
| Customer satisfaction | Pearson Correlation | 1                     |       |                  |
|                       | Sig. (2-tailed)     |                       |       |                  |
|                       | N                   | 216                   |       |                  |

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|------------------|---------------------|-------|-------|-----|
| Trust            | Pearson Correlation | 0.472 | I     |     |
|                  | Sig. (2-tailed)     | 0.000 |       |     |
|                  | N                   | 216   | 216   |     |
| Customer loyalty | Pearson Correlation | 0.416 | 0.319 | I   |
|                  | Sig. (2-tailed)     | 0.000 | 0.000 |     |
|                  | N                   | 216   | 216   | 216 |

\* Correlation is significant at the 0.01 level (2-tailed).

The value of correlation coefficient between customer satisfaction and the dependent variable is 0.416 with the significant value at 0.000 which described the significant positive relationship between variable. Furthermore, customer satisfaction has significant correlation between trust with the values of 0.472 with a significant value of 0.000. Another variable, trust has a strong positive correlation between customer loyalty with the values of 0.319 with a significant value of 0.000. It is shown in Table 3 that selected indicators of customer satisfaction and trust significantly correlated with customer loyalty.

Regression analysis. The Linear regression model has been developed as under to prove the influence of various aspects of customer satisfaction and trust on customer loyalty.

$$CL = a + b CS + c TR$$

Whereas, CL represents customer loyalty used as a dependent variable. CS is customer satisfaction; TR is trust; "a" intercepted displays explanatory variables do not influence CL and b, c, and d are the coefficients of explanatory variables respectively that represent the influence of these variables on customer loyalty. Table 4 shows the results of regression analysis describe the significant value of regression coefficients.

Table 4. Regression analysis

| Model Summary             |                             |            |                           |        |                              |
|---------------------------|-----------------------------|------------|---------------------------|--------|------------------------------|
| Model                     | R                           | R Square   | Adjusted Square           | R      | Std. Error of the Estimation |
| I                         | 0.859 <sup>a</sup>          | 0.731      | 0.738                     |        | 2.943                        |
| ANOVA <sup>b</sup>        |                             |            |                           |        |                              |
| Model                     | Sum of Squares              | df         | Mean Square               | F      | Sig.                         |
| I Regression              | 440.228                     | 2          | 220.114                   | 25.411 | 0.000 <sup>c</sup>           |
| Residual                  | 1845.031                    | 213        | 8.662                     |        |                              |
| Total                     | 2285.259                    | 215        |                           |        |                              |
| Coefficients <sup>d</sup> |                             |            |                           |        |                              |
| Model                     | Unstandardized Coefficients |            | Standardized Coefficients | t      | Sig.                         |
|                           | B                           | Std. Error | Beta                      |        |                              |

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|---|-------------|--------|-------|-------|-------|-------|
| I | (Constants) | 13.993 | 1.819 |       | 7.695 | 0.000 |
|   | Cs          | 0.631  | 0.129 | 0.342 | 4.897 | 0.000 |
|   | Tr          | 0.319  | 0.142 | 0.157 | 2.253 | 0.025 |

(Constant), Cs, Tr

Dependent Variable: Cl

Predictors Predictors: (Constant), Cs, Tr

Dependent Variable: Cl

Table 4 represents the regression outcomes of this study, and the value of Adjusted R square is 0.738, which displays that explanatory variables of customer satisfaction explicated 73.8% variation in customer loyalty and defined the appropriate fitness of applied model. The values of the regression coefficient of explanatory variables are also significant and positive which described the positive relationship among the variables. The results in the Table 4 reveals that dependent variable which is indicators of customer loyalty is significantly and positively affected by the customer satisfaction and trust. The findings support H1, H2, H3. The results in Table 4 also show that overall customer satisfaction is significantly and positively effect trust.

Mediating role of trust, (Hart & Johnson, 1999) asserted that trust mediates the satisfaction and loyalty relationship. This method proposed that an explanatory variable (which is customer satisfaction in this study) should has correlation independently to both a mediator variable (which is trust) and dependent variable (which is customer loyalty). In our regression analyses results show that trust describes a significant influence in the customer loyalty. Therefore, these findings support the main premise of the study that trust has a mediating role on the relationship between customer satisfaction and customer loyalty. Hence, H4 is supported. We can also conclude that trust is a fully mediation in the relationship between customer satisfaction and customer loyalty.

Table 5. Mediator Variable

| Independent variable  | Mediator variable<br>(Trust) | Dependent variable |
|-----------------------|------------------------------|--------------------|
| Customer satisfaction | 2.04                         | customer loyalty   |

## 5. Conclusion

The focus of this study was to confirm that customer satisfaction and trust have a relationship with customer loyalty and role of trust as a mediator to determine customer loyalty in Banking industry in Makassar City. The results proved that customer satisfaction had a significantly positive relationship with customer loyalty. It means, the higher the customer satisfaction, the higher the loyalty will be. This finding strengthens previous studies explaining the important role of Customer satisfaction in shaping customer loyalty (Roger, 1996); (Dubrovski, 2001); (Bendall-Lyon & Powers, 2003); (Ehigie, 2006); (Lam & Burton, 2006); (Kaura, 2013); (Boonlertvanich, 2019), This study also provided empirical evidence that satisfaction has a positive effect on trust and this trust will eventually has a positive influence on loyalty to the bank (Roger, 1996); (Bendall-Lyon & Powers, 2003); (Lam & Burton, 2006); (Ball et al., 2006).

Theoretically, this study validates previous studies which proposed a greater degree of customer satisfaction leads to a greater degree of individual loyalty (Bloemer et al., 1998); (E. W. Anderson & Sullivan, 1993); (Roger, 1996); (Petrick & Backman, 2002); (Yoon & Kim, 2000); (Athanasopoulos et al., 2001); (Silvestro & Cross, 2000); (Pont & McQuilken, 2005).

Furthermore, there was also a significant and positive relationship between trust and customer loyalty. This result is supported by authors as, (Garbarino & Johnson, 1999), (Chaudhuri & Holbrook, 2001), (Singh & Sirdeshmukh, 2000), (Boonlertvanich, 2019). (Sirdeshmukh et al., 2002), (Chaudhuri & Holbrook, 2001); (Garbarino & Johnson, 1999). In addition, a component of trust that may contribute to explaining loyalty (Singh & Sirdeshmukh, 2000) and (Sirdeshmukh et al., 2002). Besides this study also supported by (Frederik & Pauline, 2017) state that the dominant role of customer trust in influencing customer loyalty over other determinants.

Our results show that trust play a mediating role in the relationship between customer satisfaction and customer loyalty. This study confirmed that customer trust is one of the mediating variables that can be used in bridging the effect of customer satisfaction on customer loyalty. The obtained results are also verified and related to the previous study of (Hart & Johnson, 1999). After completing the analysis, this study provides some theoretical contributions. First and foremost, this study contributes to service marketing literatures by generating a conceptual model explaining the relationships among customer satisfaction, customer trust, and customer loyalty. The second contribution is about the theoretical validation explaining the notion of customer loyalty. This study showed that, in increasing customer loyalty, banking industry could use customer trust a mediation. From a practical point of view, this study provides insights for bank managers in creating customer loyalty. To increase loyalty, this study suggests emphasizing customer satisfaction and trust because this variables have a positive influence on customer loyalty. This finding practically contributes that bank industry managers must give more consideration to these two variables so as to enhance customer loyalty.

Limitation and future research. Finally, there are limitations in our results as our study was conducted with data from only one region, i.e. Makassar and data was collected from the banking sector as the research sample. So that the results can be most generalizable for the Makassar banking industry. Although our study of the literature in this area makes us hope that our findings may apply to some other national contexts and other industries, future research should test the hypothesis with data from other contexts. In addition, further research with a larger sample size and different sectors will allow for comparison results so that linkages can be determined more clearly. The last limitation relates to the variables studied. While the conceptual model contains important variables in research, there are several other possible variables that could determine customer loyalty. The research model, for example, does not include customer dialogue, word of mouth, and communication. Thus, future studies may be able to integrate these variables into a conceptual model to predict customer loyalty.

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