THE CUSTOMER LOYALTY RESEARCH TRENDS: BIBLIOMETRY ANALYSIS

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Abstract
This research is a systematic mapping in the topic of Customer Loyalty (CL) studies based on bibliometric analysis. The purpose of this study was to find out how the development of citations, publication trends, collaboration of authors, trends in title terms, trends in keyword terms in Customer Loyalty (CL) articles during the last ten years 2013-2022. Data collection using publish or perish (PoP) software in bibliographic search as the initial database on Google Scholar and Scopus. The results showed that from 500 papers, the number of citations reached 38813 citations, with an average annual citation of 4312.56 citations, 77.63 citations per paper, and an average h-index of 113. The highest fifteen citations with authors from various countries collaborate, the top three are; P Martínez, IR Del Bosque (1059 citations) publisher Elsevier; J Kandampully, TC Zhang, A Bilgihan (664 citations) emerald publisher, and A Bilgihan (635 citations) emerald publisher. Of the top fifteen articles dominated by publisher elsevier, emerald, and springer. More deeply, the results of the VOSviewer analysis found that there were 39 items with 10 (ten) clusters related to the field of consumer loyalty. Cluster 1 (6 items) are Airline industry, Case study, Customer loyalty, Customer loyalty program, Customer relationship, and customer retention. Cluster 2 (4 items) consists of Corporate reputation, CSR, Customer trust, and Moderating role. Cluster 3 (3 items) includes Brand, Intention Moderating Effect, and Relationship quality. Cluster 4 (2 items) consists of Customer engagement and Customer experience. Cluster 5 (2 items) are Loyalty program and Relationship marketing. Cluster 7 (2 items) namely Empirical study and Reputation. Cluster 8 (2 items) namely Commitment and Customer value. Cluster 9 (2 items) namely Factor and Importance. It can be concluded that the study of the science of loyalty is connected with other additional factors that are taken into account. Therefore, it is very important for future studies to develop 10 (ten) clusters related to consumer loyalty to understand consumer behavior as the key to business success in the era of the industrial revolution 4.0..

Keywords: Loyalty, Customer, Marketing, Banking.

INTRODUCTION

The era of the industrial revolution 4.0 has made competition for financial services companies tight so that banks must work hard in empowering, creating opportunities, and developing themselves consistently including the impact of network structures, development of machine-assisted technology, and institutional mechanisms (Gong et al., 2022). Banking as a financial services company must create a more effective and efficient way to win the loyalty of their consumers in order to gain market share (Omoregie et al., 2019). Customer loyalty is important for business companies because good relationships with consumers can make a business last long and strong. The company theory states that maintaining and maintaining good relationships with consumers is the key to running a business in order to survive long in the business world. What is clear, loyal consumers do not just come but have to create it. The costs and time that have been spent by the company to make consumers satisfied must of course be
commensurate with what will be obtained (Yosifon, 2011). Every business needs new customers. However, calculating the apparent benefits can be seen from consumers who have bought and know the company's products' quality. Therefore, research related to consumer loyalty is an important reference for companies in creating consumer loyalty. The literature study provides a number of suggestions and identifies barriers and challenges that are beneficial for the company's progress. Because consumer loyalty is in fact not just about financial services or products but is also the result of building emotions of closeness, trust they feel, and corporate social responsibility towards consumer loyalty (Islam et al., 2021)(Ozdemir et al., 2020)(Roig et al., 2009). In the era of the industrial revolution 4.0, consumers do a lot of online transactions, having companies must do a good relationship with consumers.

Consumer loyalty is an individual response as a customer in the form of commitment, attachment, and loyalty to a brand, store, manufacturer, service, or other entity for a certain period of time marked by the purchase or use of services consistently (Griffin, 2005). Loyal consumers will buy goods and services consistently even though they are faced with many alternative brands of competing products with characteristics that may be superior. Consumer loyalty is used as a measure in predicting sales growth (Lai et al., 2009). Theoretically, Oliver (1980) explains that there are four levels of consumer loyalty. First, cognitive loyalty is formed based on the information received by consumers. Second, affective loyalty is formed by an emotional attachment in the minds of customers because they like it. Third, conative loyalty is formed because of the consumer's commitment to making repeated purchases in the future. Fourth, action loyalty, namely consumer habits and behavior as a form of routine response to purchasing company products and services.

Sustainable development in creating consumer loyalty in the digitalization era is still in its early stages where measurements, theoretical frameworks, and empirical methods have not been established. In addition, previous studies reveal that theoretically and in management practice, public perception has not been able to distinguish the terms consumer loyalty and brand loyalty. Though both were created in different eras. So are the indicators that influence it. Brand loyalty was created in the early '20s when brand attractiveness, credibility, place attachment, and self-congruence theory had a positive effect on their loyalty (Aini & Ferdinand, 2022)(Reitsamer & Brunner-Sperdin, 2021). In contrast consumer loyalty developed in the 80s (Kiseleva et al., 2016). Literature review reveals that consumer loyalty has various indicators, for example; trust in products and relational bonds (Ozdemir et al., 2020), the role of emotions and social influences (Ruiz-Mafe et al., 2016), switching costs in the form of
consumer responses to the burden received when changes occur, consumer psychological commitment to products, frequency of service use, and cooperation (Hidayat et al., 2015), and management and corporate image (Al-Awadi, 2002). And several theories affect consumer loyalty. For example, the theory of planned behavior proposed by Fishbein & Ajzen, (1975), that understanding consumer behavior can be the key to success in maintaining consumer loyalty. Likewise, regulatory focus theory and psychological theory are used to explain aspects of individual psychology that may influence consumer impulse buying, cognitive dissonance, and satisfaction and ultimately create consumer loyalty (Lin et al., 2018). A recent study found that the theory of flow and perceived value had an effect on the development of strategies to increase consumer loyalty to MSMEs (Guerra-Tamez et al., 2021).

Researchers hope to fill this gap by presenting a bibliometric analysis to map keywords related to consumer loyalty over the last 10 years (2013-2022). The researcher proposes this bibliometric analysis for a conceptual framework by focusing on the keywords of consumer loyalty. The hope is that the clusters found can be developed into a framework of new hypotheses and theories by future studies in order to support the sustainable development of consumer behavior. This research has the following problem formulation; (1) What is the number of international scientific publications on consumer loyalty from 2013-2022?; (2) what is the productivity level of the study on consumer loyalty?; (3) how is the development map of international scientific publications on consumer loyalty based on keywords?.

METHOD
This study aims to analyze the development of the number of international scientific publications in the banking sector centered on consumer loyalty to the Google Scholar database, especially those indexed to Scopus. In addition, this study also maps the development of international scientific publications based on keywords related to consumer loyalty. To answer the research objectives, the researcher used the literature method. According to Creswell (2009), a literature review is a written summary of articles from journals, books, and other documents that describe theories and information both past and present organized into a topic and document needed by researchers. The data analysis used is a bibliometric analysis based on the assumption that researchers carry out their research and must communicate the results of their analysis to colleagues who contribute to the development of science. In this bibliometric analysis model, it can be seen how the development of citations, publication trends, a collaboration of authors, trends in title terms, and trends in keyword terms about consumer loyalty. The following are the stages of data analysis carried out in the literature
review. First, put the loyalty keyword in the Google Scholar search mode which was obtained with the help of the Publish or Perish application version 8.5. The paper search limit is 500 papers for the last ten years 2013-2022. Publish or perish 8.5 makes it easy to search various previous literature precisely based on keywords entered in the search system. Using keywords that are not standardized can result in non-uniform terms. Therefore, this study is supported by a conceptual framework for reviewing each item in the emerging clusters. Second, tracing the literature sources that have been obtained from the publish or perish software. The literature sources are compiled based on the most citations in the last 10 years and grouped into 15 (fifteen) papers with the highest citations indexed by international publishers. Third, reading literature sources relevant to the main keywords related to the fundamental aspects of consumer loyalty. Fourth, record the data that has been obtained in the format of the Research Information System (RIS). Fifth, the presentation of literature data in RIS format is then analyzed using the VOSviewer software. Vosviewer makes it easy for researchers to present data in three visualizations (Network Visualization, Overlay Visualization, and Density visualization). Sixth, make conclusions and suggestions. Conclusions are presented with inference rules taken from a summary of the premise or ideas of the overall findings.

RESULT AND DISCUSSION
The findings reveal that the development of the field of consumer loyalty in 2013-2022 has decreased. Although there was an increase in 2019 again there was a decline in research on consumer loyalty in the following years. It is understood that future studies are likely to consider loyalty formation through other mechanisms, including the role of social bonds, satisfaction, and other additional factors that are taken into account. What is clear from consumer loyalty has relational benefits across an international perspective is that it relates to any business enterprise especially banking as a profit-focused financial institution. Relational benefits are seen as competitive advantages that have a positive effect on companies improving their relationships with consumers and meeting expectations as much as possible in order to conquer the market and create consumer loyalty (Najjar & Najar, 2022). Studies on consumer loyalty have been explained by Oliver (1999) that even though consumers are loyal, this cannot be translated as overall loyalty because there are other interrelated factors. Can be seen in graph 1 which shows that the number of papers was in 2013 with 67 papers, and the lowest in 2022 was 12 papers. The complete development of international scientific publications in the field of consumer loyalty can be seen in graph 1.
From the citation metrics displayed by publish or perish, 500 research articles have a total of 38813 citations.

Citation is an important thing in writing scientific papers because with citations the author shows the reader the existence of writings on scientific works that are sourced from other people's scientific works. The high and low citations in a paper give an understanding that the research idea is relevant to the research being carried out by other researchers. because not all
references are in accordance with certain desired research ideas. It could be that the research carried out is a better idea, by doing citations to provide a comparison of the research ideas that have been poured with research ideas that have been carried out before. Citation is also useful to strengthen research ideas about consumer loyalty in the future. In this case, the citation is able to provide an overview of the quality of scientific work made by researchers, relevant and up-to-date sources. Briefly, it can be seen in table 1.

| No | Data                          | Metrics         |
|----|-------------------------------|-----------------|
| 1  | Publication years             | 2013-2012       |
| 2  | Citation years                | 9(2013-2022)    |
| 3  | Papers                        | 500             |
| 4  | Citations                     | 38813           |
| 5  | Cites/year                    | 4312,56         |
| 6  | Cites/paper                   | 77,63           |
| 7  | Authors/paper                 | 2.48            |
| 8  | h-index                       | 113             |
| 9  | g-index                       | 172             |
| 10 | hi,norm                       | 74              |
| 11 | hI-index                      | 8.22            |
| 13 | hA-index                      | 40              |

Source: Data processed from PoP 8.5, 2022

From Figure 4 it can be explained that research on consumer loyalty obtained citations per year reaching 38,813 citations, while the average citation per paper that discusses consumer loyalty was 77.63 citations. In addition, it is shown in Figure 1 that h-index 113, g-index 172, hi-norm 74, hI-index 8.22, hA-index 40. Next 20 (twenty) research articles with the highest citations from 2013-2022.

| Cites Per year | Rank | Authors                  | Year | Publication                  | Publisher |
|----------------|------|--------------------------|------|------------------------------|-----------|
| 1059           | 117.67| P Martínez, IR Del Bosque| 2013 | International Journal of Hospitality … | Elsevier  |
| Rank | Citations | Authors | Year | Journal Title | Source |
|------|-----------|---------|------|--------------|--------|
| 664  | 94.86     | J Kandampully, TC Zhang, A Bilgihan | 2015 | International Journal of ... | emerald.com |
| 635  | 105.83    | A Bilgihan | 2016 | Computers in Human Behavior | Elsevier |
| 561  | 80.14     | V Kaura, CSD Prasad, S Sharma | 2015 | International journal of bank ... | emerald.com |
| 491  | 81.83     | MW Nyadzayo, S Khajezadeh | 2016 | Journal of retailing and consumer services | Elsevier |
| 457  | 76.17     | M Amin | 2016 | International journal of bank marketing | emerald.com |
| 408  | 58.29     | GF Watson, JT Beck, CM Henderson... | 2015 | Journal of the academy of ... | Springer |
| 407  | 67.83     | VM Ngo, HH Nguyen | 2016 | Journal of competitiveness | publikace.k.utb.cz |
| 406  | 67.67     | FJ Cossio-Silva, MA Revilla-Camacho... | 2016 | Journal of business ... | Elsevier |
| 395  | 131.67    | MI El-Adly | 2019 | Journal of Retailing and Consumer Services | Elsevier |
| 375  | 41.67     | E Toufaily, L Ricard, J Perrien | 2013 | Journal of business research | Elsevier |
| 371  | 46.38     | MM Khan, M Fasih | 2014 | Pakistan Journal of Commerce and Social ... | econstor.eu |
| 326  | 54.33     | H Jiang, Y Zhang | 2016 | Journal of air transport management | Elsevier |
| 320  | 35.56     | EM Abd-El-Salam, AY Shawky, T El-Nahas | 2013 | Journal of Business and ... | jbrmr.com |
| 299  | 37.38     | H Saleem, NS Raja | 2014 | Middle-East Journal of Scientific Research | academia.edu |
| 298  | 59.60     | V Leninkumar | 2017 | International Journal of Academic Research in ... | researchgate.net |
| 297  | 33.00     | AK Rai, S Medha | 2013 | Journal of competitiveness | core.ac.uk |
| 297  | 42.43     | A Pérez, IR Del Bosque | 2015 | Journal of Services Marketing | emerald.com |
| 288  | 41.14     | KH Chung, JE Yu, MG Choi, JI Shin | 2015 | Journal of Economics, Business ... | joebm.com |

N= 500 paper , year 2013-2022

Source: Data processed from PoP 8.5, 2022
Table 2 shows that there are twenty citations with authors from various countries collaborating. The first rating with the most citations is researcher P. Martínez, IR Del Bosque with a total of 1059 citations published in publisher Elsevier. The second highest rating is J. Kandampully, TC Zhang, A Bilgihan with a total of 664 citations published in Emerald publisher. In the third position is A. Bilgihan with a total of 635 citations published by publisher Emerald. The top twenty articles are dominated by publishers Elsevier, emerald, and springer. The most frequently used term in the title is consumer loyalty, which consists of 39 items divided into 10 (ten) clusters spread over 295 links with a total link strength of 3905. VOSviewer's bibliometric analysis can provide information about collaborative networking relationships in scientific publications through the analysis type menu. co-authorship” and “author” unit of analysis. Visualization of the network of collaboration links between authors based on the author's name for scientific publications with the term "biorefinery and lignocellulose" in the title, abstract, and or keywords published in reputable international journals from 2013-2022 with a minimum number of 10 documents presented in Figure 1.

![Network Visualization of Customer Loyality](image)

**Figure 1.** Network Visualization of Customer Loyalty

Source: Data processed from Vosviewer 1.6.18, 2022

Figure 1 also shows several sequential sign items starting from numbers 1, 2, 3, 4, and 5. Figure 1 shows the main panel that presents the currently active map visualization consisting of network visualization, overlay visualization, and density visualization in the field of science. consumer loyalty. Number 2 about the options panel tools consists of labels, lines, colors, and
visualizations including size (font size), size variation (slider of size variants that determine the strength of the effect), max length (text city which determines the maximum length of the label, and fonts. Figure 3 shows the overview pane which provides an overview of the currently active map where each map item is represented by a small colored dot. Figure 5 shows the action bar used for the various tab forwarding actions, tab items, and tab analysis.

Table 3. VOSviewer Analysis Results Based on Customer Loyalty Keywords

| Cluster 1 (6 items)                  | Cluster 2 (4 items)                  | Cluster 3 (4 items)                  | Cluster 4 (2 items)                  |
|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|
| Airline industry                     | Corporate reputation                 | Brand                                 | Costumer engagement                  |
| Case study                           | CSR                                  | Intention                             | Costumer engagement                  |
| Customer loyalty                     | Costumer trust                       | Moderating Effect                     | Costumer engagement                  |
| Customer loyalty program             |                                     | Relationship quality                  | Costumer experience                  |
| Customer relationship                |                                     |                                      |                                       |
| Customer retention                   |                                     |                                      |                                       |
|                                     | Cluster 5 (2 items)                  | Cluster 6 (2 items)                  | Cluster 7 (2 items)                  |
| Loyalty program                      | Commitment                           | Antecedent                            | Commitment                            |
| Relation marketing                   | Costumer value                       | Cost                                 | Reputation                            |
|                                     |                                     |                                      |                                      |
|                                     | Cluster 8 (2 items)                  | Cluster 9 (2 items)                  | Cluster 10 (1 item)                  |
| Commitment                           | Factor                                | Importance                            | Mediating effect                      |
| Costumer value                       |                                      |                                      |                                       |
|                                     |                                      |                                      |                                       |
|                                     | Items = 27, Cluster 10, Links 295, Total link strength 3905 |

Source: Data processed from Vosviewer 1.6.18, 2022

From table 3, it can be explained that based on the results of the analysis using VOSviewer, the mapping of the literature shows that there are 10 (ten) clusters related to the field of consumer loyalty. Cluster 1 (6 items) are Airline industry, Case study, Customer loyalty, Customer loyalty program, Customer relationship, and customer retention. Cluster 2 (4 items) consists of Corporate reputation, CSR, Customer trust, and Moderating role. Cluster 3 (3 items) includes Brand, Intention Moderating Effect, and Relationship quality. Cluster 4 (2 items) consists of Customer engagement and Customer experience. Cluster 5 (2 items) are Loyalty program and Relationship marketing. Cluster 7 (2 items) namely Empirical study and Reputation. Cluster 8
(2 items) namely Commitment and Customer value. Cluster 9 (2 items) namely Factor and Importance. Cluster 10 (1 item) is Mediating effect.

Figure 2. Overlay Visualization of Customer Loyality
Source: Data processed from Vosviewer 1.6.18, 2022

Figure 2 shows the trend of consumer loyalty research keywords from 2013-2022. The dark blue color shows research keywords that have been around for a long time until 2016 covering the Airline industry, Case studies, Customer loyalty, Customer loyalty programs, Customer relationships, and customer retention. The light green 2017-2018 year is about product quality, cost, and mediating effect. At 2018-present, CSR, customer value, and the moderating effect are the focus of current consumer loyalty keywords. Recent research, for example, conducted by , reveals that CSR and customer satisfaction through customer trust, have a positive effect on consumer loyalty. These findings can help bank managers to understand consumer satisfaction and trust which can create preference and loyalty for their companies (Leclercq-Machado et al., 2022).
From Figure 3, this research illustrates providing information on the visualization of keyword density about consumer loyalty. The keywords that are very prominent can be seen from the size of the lighter and clearer yellow color, namely consumer loyalty and customer satisfaction. Studies that link consumer loyalty and customer satisfaction, for example, are research conducted by Hayati et al. (2020). These findings reveal that consumer satisfaction has a positive effect on consumer loyalty. The impact is that customer satisfaction can support the strength of the business which lies in its ability to influence consumers (Hayati et al., 2020).

Another study found that keywords such as satisfaction, service quality, and trust had a significant effect on consumer loyalty. Interestingly corporate image was found to have a significant effect on satisfaction and trust but not on loyalty (Omoregie et al., 2019). Other keywords that are in great demand by researchers are marketing mix (product variables, prices, promotions). One of the findings revealed that the marketing mix directly has a positive and significant effect on consumer loyalty. The importance of maintaining product quality and product control on a regular basis. This is done so that the resulting product can survive in the market and face competitors, as well as establish a more consistent pricing policy so that prices can be more competitive (Malelak et al., 2021).

It is clear that Vosviewer's research keywords are used to visualize the bibliography to find various keywords that still have the opportunity to be researched. This means that these findings can be an important reference for further research in correcting the shortcomings of the consumer loyalty model. So that more effective
consumer loyalty models will be born in the future. These findings make it possible to provide a series of recommendations for researchers and managers in dealing with domestic and foreign markets. Likewise, summarized mapping allows future clusters to assess customer loyalty.

CONCLUSION
This research has succeeded in revealing the results of the analysis of the development of the number of international scientific publications about consumer loyalty on Google Scholar, especially those indexed on Scopus. From the findings, it can be concluded that there are 38,813 scientific publications containing the keyword "consumer loyalty" in the title, abstract and or keywords from 2013-2022 in the Google Scholar database and 20 of these papers are indexed by Scopus. The search results in the publisher elsevier database show that consumer loyalty is the journal that contains the most documents and is the main choice for researchers and writers who publish research results and review articles on the topic of consumer loyalty. VOSviewer's bibliometric analysis shows that the collaboration of the authors in publishing research results related to the theme of consumer loyalty consists of 39 items which are divided into 10 clusters. The results of bibliometric analysis using VOSviewer are also able to show the strength of collaboration links in writing scientific publications. Density visualization and keyword link strength visualization are able to provide an overview of the tendency of the focus of consumer loyalty research that has been carried out from 2013-2022. The direction of consumer loyalty research is mostly directed at CSR, customer value, and focuses on the moderating effect of consumer loyalty.

ACKNOWLEDGEMENT
In particular, the author would like to thank Prof. Dr. Tulus Suryanto and Prof. Juhary Ali as the supervisor who has been patient took the time, gave their energy and thoughts, and gave their attention in providing assistance during the process of writing this paper. Thanks also to Asia e University, Bina Bangsa University, and STEBI University Lampung. Finally, the author hopes that this paper can be useful for all parties.

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