

IMPACT OF RELATIONSHIP MARKETING ON CUSTOMER LOYALTY IN
ONLINE RETAILING IN DELHI -NCR

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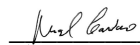
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ABSTRACT

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The rapid expansion of online retailing in India has transformed the way consumers shop, creating both opportunities and challenges for businesses. This thesis focuses on the critical factors affecting customer loyalty for the emerging online retail sector in India with particular reference to some important relationship marketing dimensions such as personalization, trust, communication, concord, etc. This study aims at building theoretical and practical terms on how online retailers can create and maintain their customer relationship for sustainable ones relative to high competition.

Structured questionnaire was employed for a deeper understanding of how customer loyalty takes form. Data collection has taken place in a very economically viable Delhi-NCR region that boasts diversity in consumer demographic and behavior with regard to the e-commerce phenomenon in India. The structured questionnaire was distributed to 388 customers who indulge in online shopping to gain their preferences, perceptions, and loyalty dimensions. Results indicate that relationship-building strategies in trend that prioritize trust and personal touch have a significant positive contribution towards customer loyalty. Customized marketing, communication, trust and commitment were the

preferences of each individual and therefore enhances emotional attachment with brands and increases retention levels while enhancing satisfaction. Thus, the fundamental premise of trust at the level of communication is meant to be clear and honest, thereby reducing uncertainty and building confidence in the understanding that the organization keeps its promise, thus further allegiance through the sense of belonging and reliability from consistent service quality and fulfillment of promises by the organization.

The place of technology integration in shaping customer experiences extract has also been mentioned in this study. Tools such as artificial intelligence (AI) and machine learning enable the organization to provide customized marketing strategies and understand consumer behavior more thoroughly. Omnichannel engagement and value-added services were determined as the critical ingredients of customer loyalty-increasing convenience and creating seamless shopping experience. These practical implications of the research suggest that developing personalized marketing strategies, proper communication, trust and employee training for effective customer relationship management, and the establishment of loyalty programs rewarding repeated purchases are some of the activities a business should undertake. Businesses are to practice transparency, service consistency, and, most importantly, use technology to advance with changing customer needs.

This strengthens the overall contribution of the research to the literature on online customer loyalty and relationship marketing by proving established theories in this context and by providing actionable recommendations to businesses operating in this sector. The findings underscore the strategic significance of relationship marketing in driving long-term growth and competitive advantage, which will make this research valuable to academics and practitioners in the field of online retail.

Keywords: Online retailing, customer loyalty, relationship marketing, personalization, trust, communication, commitment, Delhi-NCR.

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CHAPTER I

INTRODUCTION

1.1 RELEVANT BACKGROUND

Internet has become an integral part of our lives as it impacts every walk of our daily sustenance. The way customers engage with brands and make decisions about what to buy has been affected by the shift to internet retailing. The sales of online retail have been steadily rising since 2000. Over the last five years, there has been an incredible 17% rise. Increasing internet access, better e-commerce websites, and consumer preferences are some of the factors contributing to this trend, which illustrates how consumers' attitudes toward online shopping have evolved. The introduction of mobile commerce, simple payment options, and enhanced delivery services have all contributed to this growth (Verma et al., 2015). Due to economic and sociodemographic considerations, the Indian retail industry is predicted to reach a valuation of \$2 trillion by 2032. The Indian e-commerce sector is expected to break the \$350 billion barrier by 2030 with a compound annual growth rate of 23%.

The popularity of online shopping continues to grow quickly among customers globally. Customers may compare prices and find alternative suppliers more easily and affordably because of the Internet, which also allows them to communicate with suppliers instantly (Rafiq et al., 2013). Online merchants are aware that in order to draw in prospective customers and keep hold of current ones, they must present compelling value propositions. In this increasingly competitive marketplace, building and maintaining strong relationships with customers has become crucial for online retailers. Relationship marketing, a strategic approach focusing on long-term customer engagement and satisfaction, has gained prominence as a means to foster customer loyalty (Gaurav, 2008). At the same time, online customer loyalty is given a lot of importance due to the fierce competition in online market and the growing number of online retailers across the product categories.

All retail industries are experiencing a sharp increase in the popularity of online shopping, which offers both tremendous prospects and challenges for organizations. Fostering e-loyalty, or customer loyalty, which Anderson and Srinivasan (2003) define as a positive customer attitude toward an electronic firm that results in recurring purchases, is a major challenge. According to Wang et al. (2000), “this loyalty is essential for long-term sustainability and profitability in the competitive online economy”. Reichheld (2001) and Goode and Harris (2007) suggest that internet businesses need to understand and promote loyalty. Addressing customer expectations, establishing trust, and offering an impeccable online buying experience are all essential to develop e-loyalty. Businesses that don't prioritize loyalty suffer at risk of losing customers to opponents in this dynamic constantly transforming marketplace. Retailers can develop retention and long-term success strategies with the use of perspectives from e-loyalty research.

Marketing has changed drastically during the past 30 years, moving from a transaction-to-relationship-oriented strategy. This change highlights the value of establishing engaging, long-term relationships—especially with customers—instead of concentrating only on transient deals. Because it builds customer loyalty, contentment, and trust—all of which eventually result in repeat business and higher customer lifetime value—relationship-oriented marketing is thought to be a more effective and long-lasting approach. In order to ensure long-term success in a competitive marketplace, businesses using this relational approach have realized that maintaining enduring relationships with customers yields the most rewards. This change demonstrates the increasing understanding that building solid, long-lasting partnerships is essential to attaining steady business success (Webster 1992). “Relationship marketing is attracting, maintaining and - in multi -service organizations - enhancing customer relationships” (Berry, 2002). Peng and Wang (2006) define “relationship marketing as all marketing activities directed towards building customer loyalty (keeping and winning customers) by providing value to all the parties involved in the relational exchanges”. “Relationship marketing acknowledges that a stable customer base is a core business asset” (Rowley, 2005). Marketers are employing relationship marketing extensively to cultivate customer loyalty, ensuring that customers repeatedly

return to the service provider for comparable service needs. Customer loyalty is the focal point of relationship marketing.

The organization has a long-term goal since it considers customer retention to be an important strategy. It costs five or six times as much to get a new customer as it does to keep an existing one because of the increased competition in the market. By developing and using relationship marketing, the companies focus more on offering services to their existing customers. Creating a competitive edge that puts the company ahead of the competition is the marketing manager's job. Accordingly, an organization needs to develop and execute the marketing initiatives in order to establish and preserve a strong, long-term relationship with its customers and partners both inside and outside the company (Kotler et al., 2019).

Building enduring, mutually beneficial relations between businesses and their customers is the goal of relationship marketing (RM) (Ravald and Grönroos, 1996). Stronger engagement is made possible by this method, which works especially well when consumers exhibit a high degree of involvement with the good or service. According to O'Malley and Tynan (2000), relationship marketing thrives in situations where customers are willing to engage in relationship-building activities and where face-to-face engagement is important. By emphasizing individualized experiences and continuous communication, RM contributes to value creation for both sides, increasing customer satisfaction and loyalty. This approach, which places a strong emphasis on cooperation and trust, is a critical instrument for companies looking to grow sustainably through strong relationships with their customers.

In conclusion, modern consumers are extremely observant and prudent when it comes to online shopping. Before making a purchase, he investigates and contrasts a number of products and services. It includes comparing the features, prices, payment methods, shipping details, and return policies of products. Such knowledgeable conduct emphasizes how crucial ease and clarity are to the online purchasing process. Song et al. (2012) and Burke (2002), for instance, demonstrate how modern consumer expectations are evolving. Retailers must change to offer competitive items and easily available,

comprehensive information in order to draw in and keep customers. The increasing demand for tactics that assist the contemporary customer in making well-informed decisions is reflected in this adaption.

The transactional approach to marketing, which had previously dominated this field of research, gave rise to RM in the 1980s against this backdrop. Scholars agreed that many encounters were relational rather than transactional, particularly in the service industry. As pioneers like Berry (1983), Gummesson (1994), and Sheth and Parvatiyar (2000) have envisioned, marketing should be more than just transactional; it should be about building and sustaining long-term connections. Based on an analysis of the natural relational dynamics of service contacts, RM emphasizes how crucial it is for the company and its customers to have trust, commitment, and engagement. As a result, marketing methods have evolved in response to these paradigm shifts, particularly in areas where maintaining relationships with customers is crucial to survival.

Customer loyalty is “a favorable relationship that exists between a customer and a business. It is what motivates repeat purchases and convinces existing customers to prefer your firm over a competition offering comparable benefits”. Building and maintaining brand loyalty among customers is the core of marketing. Markets across the industry have become more competitive than ever before; success of the organizations largely depends on their ability to meet and exceed customers’ expectations better than their competitors. The rising cost of customer acquisition calls for improving customer retention in order to protect organization’s profitability and reputation.

The importance of retaining customers has grown substantially in recent years. Cross-selling options and loyalty-based recurring purchases have gradually replaced the emphasis on mutually independent transactions in marketing strategies. This change demonstrates a greater appreciation for the importance of keeping customers over the long term as opposed to only enticing in new ones. Businesses increasingly understand that developing customer loyalty results in long-term profitability since cross-selling opportunities and repeat business not only increase revenue but also improve the relationship with the customer. This shift in emphasis highlights how crucial it is

becoming to create enduring relationships with customers in order to support long-term company growth (Alrubaiee and Al-Nazer, 2010). Customer loyalty is a significant indication of the results of relationship marketing because it shows a desire to continue a relationship with the main company (Zeithaml et al., 1996). Harris and Goode (2004) argue that loyalty development for online retailers is ‘both more difficult and more important than in offline retailing’.

In this competitive scenario where customers have the ability to impact the organization’s profitability, marketers must not leave any stone unturned in designing and delivering products and services to ensure customers’ satisfaction and loyalty. At this backdrop, the proposed research is intended to examine the Impact of relationship marketing on customer loyalty in online retailing in Delhi-NCR.

1.2 PROBLEM STATEMENT

Online retailing is growing hurriedly in popularity among consumers of all sectors across the world (Rafiq et al., 2013). Customer loyalty has become an important element for long-term business success in the increasingly dynamic world of online retail. The swift rise in the number of digital platforms has intensified competition, requiring online retailers to use techniques that build long-term relationships with customers. Relationship marketing, which focuses on creating and maintaining strong customer relationships, has become a growingly important fundamental strategy to enhance consumer loyalty (Gaurav, 2016). However, the exact factors of relationship marketing that have the most significant impact on consumer loyalty in the context of online retailing have not been studied.

The concept of relationship marketing is so wide that includes a couple of other relevant factors: trust and commitment, and communication and customer happiness. Each one is essential for shaping perceptions of customers as well as for influencing the behaviors. Customer trust towards an e-retailer will decrease online-related risk associated with an electronic commerce (Gaurav, 2010), whereas effective communication improves customer interaction as well as their happiness. Similarly, the adoption of customized

strategies can bring about a feeling of gratitude among customers, which in turn can increase their loyalty towards the company.

Although prior research has thoroughly investigated the overall effects of relationship marketing on consumer loyalty (Alrubaiee and Al-Nazer, 2010; Ndubisi, 2007; Gaurav, 2016), a significant gap persists in comprehending its impact in the fast-changing context of online retailing. The existing literature has primarily concentrated on conventional retail settings, neglecting the distinct issues of online platforms, including digital trust, customer interaction via non-physical touchpoints, and the significance of individualized communication. Furthermore, although customer loyalty is increasingly vital in online markets due to heightened competition and the simplicity of switching platforms, there is a paucity of empirical evidence that distinctly identifies and quantifies the specific elements of relationship marketing that most effectively foster loyalty in this context.

Moreover, although several studies recognize the importance of characteristics such as trust and communication in online environments, the interconnections among these constructs and their combined effect on customer loyalty are still inadequately explored (Harris and Goode, 2004; Rafiq et al., 2013). There is ambiguity concerning the degree to which online retailers ought to emphasize these elements to optimize loyalty and retention, especially given the dynamic nature of digital consumer behavior. Addressing these research deficiencies is crucial for formulating more precise and impactful relationship marketing strategies that appeal to contemporary internet consumers.

Because digital commerce offers distinct advantages and challenges, it is critical to comprehend their frameworks (Vladimir, 1996). Online retailers work in a virtual environment where physical interaction is replaced by digital touchpoints. This is not the same with traditional physical storefronts. Traditional relationship marketing strategies must be reassessed in light of the shift to accommodate the online setting. Additionally, the dynamic nature of online consumer behavior, which is characterized by low switching costs and easy access to competing items, makes relationship marketing more difficult when trying to win over new customers. As a result, it is vital to have a thorough

awareness of all the many facets of relationship marketing in online commerce in order to create effective plans to increase customer loyalty.

Gaining a comprehensive comprehension of how relationship marketing architecture affect customer loyalty can provide practical and valuable insights for e-commerce businesses. Determining the most influential structures can assist merchants in prioritizing their relationship marketing activities and optimizing resource allocation. If trust and personalization are identified as the most crucial elements, businesses can prioritize the development of secure and tailored purchasing experiences. Similarly, understanding the importance of communication and commitment can help shops improve their customer relationships by making them more engaging and dependable.

Ultimately, this study aims to fill the current knowledge void by conducting a thorough examination of how relationship marketing influences consumer loyalty in the realm of online retailing. The study seeks to provide practical insights by identifying and experimentally examining the fundamental components of relationship marketing. Its objective is to assist online retailers in establishing and maintaining loyal customer bases in a highly competitive industry. The results of this study will play a crucial role in influencing the development of relationship marketing tactics in the online retail industry, ultimately aiding in the prosperity and longevity of online enterprises.

1.3 SIGNIFICANCE OF THE STUDY

Establishing enduring connections with customers and other important stakeholders has become crucial for businesses, particularly in view of the transformative effects of new technology. These advances have altered stakeholder interactions and their construction (Verma et al., 2016; Guo, 2014). Relationship marketing has become a crucial strategic method that improves a company's value proposition in the marketplace. By establishing cooperative relationships and generating profitable interactions, this helps firms to draw in, keep, and efficiently serve their clientele (Kanagal, 2009). However, because technology is developing so quickly, consumer expectations are always shifting (Armistead and Kiely, 2003). Marketers need to be proactive in changing their strategy

to remain relevant and in line with new trends according to the customer needs and preferences.

Developing technologies like electronic mail (Huang and Shyu, 2009), Web 2.0 tools (Mitic and Kapoulas, 2012), and handheld devices are utilized by businesses all over the globe to improve their current connections and open up novel opportunities for communication with customers. Still, there continues to be a great need for investigating this topic further. The dearth of research on businesses' online relationship marketing efforts and their impact on more general relationship marketing results has been brought to light by scholars such as Huang and Shyu (2009) and Al-Weshah et al. (2013). Fam et al. (2004), for instance, stress the significance of looking into how businesses combine online RM efforts with other organizational practices and results. Understanding the function and potential of internet technology in promoting relationship marketing techniques could be substantially improved by such research.

Customers may now explore product information and make purchases straight from their mobile devices because of the widespread availability of web access and user-friendly applications. Acknowledging this change, retailers are placing a greater emphasis on enticing online products in order to draw in and interact with potential customers (Caruana and Ewing, 2010). Online shopping websites have therefore evolved into extensive information centers that include thorough product descriptions, photographs, videos, suggestions, and customer reviews. Furthermore, a lot of retailers are using online social networks as a tactical tool to build connections with their customers (McWilliam, 2012).

Particularly in the past ten years has relationship marketing been used in online retailing, and there is still a dearth of cohesive study in this field of study. Although relationship marketing in B2B and B2C contexts has been extensively studied, there fails to be a common understanding of its essential components in the online retail environment. To map the relationship marketing facets that have been researched and pinpoint any gaps that need more investigation, a thorough model is required. In order to consolidate previous studies and assess successful consumer relationship-building tactics in an online

setting, this research is focused on exploring the factors of relationship marketing and their impact on customer loyalty in online retailing. The results are intended to provide useful information for companies trying to increase customer loyalty and trust in online settings. A more coherent theoretical framework for relationship marketing in online retail is being developed as a result of this attempt.

1.4 RESEARCH PURPOSE AND QUESTIONS

A simple and clear statement describing the exact purpose and goals of a research study is called a research objective. It acts as a framework for guidance, giving the study process focus and direction. Research objectives aid in determining the main topics the study aims to address, the factors to be investigated, and the investigation's overall goal. They are necessary to preserve clarity and ensure the study stays pertinent and focused. Research objectives are essential components of a successful research endeavor. They help researcher with the capacity to filter out irrelevant information and focus on what is truly important. To guarantee that the research is relevant, meaningful, and of the greatest quality, it is important to establish clear research objectives and match them with your research questions and technique. The proposed research is intended to examine the Impact of relationship marketing on customer loyalty in online retailing in Delhi- NCR. Following are the research objectives for the proposed research study;

- To extract various constructs of relationship marketing with reference to online retailing.
- To appreciate the importance of the various constructs of relationship marketing with reference to online retailing.
- To empirically investigate the impact of various relationship marketing constructs on customer loyalty in online retailing.

RESEARCH QUESTIONS

A research question is a precise and focused inquiry that delineates the scope and direction of a research study, directing the researcher in examining a particular topic or research gap. It is essential as it delineates the research design, facilitates the identification of critical variables, and guarantees that the investigation remains concentrated and pertinent, finally resulting in significant findings. A well-structured research question facilitates hypothesis formulation. The proposed research study is intended to address following research questions;

RQ1: What are the key constructs of relationship marketing in the context of online retailing?

RQ2: How important are the identified relationship marketing constructs in fostering customer loyalty in online retailing?

RQ3: What is the empirical relationship between relationship marketing constructs and customer loyalty in online retailing?

1.5 LIMITATIONS AND DELIMITATIONS

Limitations

- **Generalizability:** One limitation of this study is that its findings and recommendations would not hold true for all industries or for all types of businesses. Relationship marketing strategies that would work well in consumer-focused businesses-for example, retail or hospitality-would probably not be adaptable to a B2B (business-to-business) focus or to those with very little customer interaction, such as manufacturing.
- **Measurement Challenges:** Measurement of relationship marketing impacts on customer loyalty is inherently complex. Most of the essential elements of RM, such as trust, emotional connection, and satisfaction, tend to be subjective and therefore vary among customers. Hence, quantifying their impact on customer loyalty and effectiveness of RM technique becomes elusive.
- **Time Frame:** Relationship marketing is long-term and its impact on customer loyalty may be latent. Businesses would have to wait to see the outcomes of RM

initiatives for quite some time; it will be very difficult to fit these impacts into the short-term studies or evaluations. Longitudinal studies may help the researchers in overcoming this limitation.

- **Intensity of Resources:** Building an effective relationship marketing program demands a lot of time, effort, and finances. Often, small businesses are limited by the ability of otherwise small budgets and the absence of advanced technology or skilled personnel in implementing RM strategies.
- **Sampling bias:** Due to the reliance on convenient sampling methods in some cases, certain segments of the population, such as rural areas within NCR or specific socio-economic groups, may have been underrepresented. Capturing a uniform representation of the entire population posed a challenge, as different areas exhibited distinct consumer behaviors and preferences.
- **Response Bias:** The major limitation of using a survey to collect data on relationship marketing and customer loyalty is that it is likely to be incomplete. Due to societal expectations, people are apt to tell respondents what they think is socially acceptable or what they expect, rather giving out the real feeling or actions. As a result, inaccurate or misleading information is likely to be obtained, especially the tendency to exaggeration of loyalty or satisfaction with the brand.
- **Self-Report Data:** Surveys are often willing to rely on self-reported data, which can be very unreliable. Customers cannot recall their previous actions properly and may have a tendency to respond by painting rosy impressions rather than what actually happened (reflecting an idealized version). This is particularly troublesome in customer loyalty, which involves a longer time span in assessing behaviors.

Delimitations

- **Relationship Marketing:** This study is entirely dedicated to the examination of the relationship impact of relationship marketing on customer loyalty leaving other forms of marketing, like transactional or promotional marketing, out of the picture. The framework solely addresses relationship marketing strategies and

does not take account of the influences that wider marketing practices may have on customer loyalty.

- **Customer Loyalty:** The only focus area for this framework is customer loyalty which is more of behavioral and attitudinal loyalty without going into other loyalties like employee loyalty or loyalty to a brand in different contexts. It will particularly explore the effects of RM on customer loyalty, which in turn can be explained as an enduring consistent commitment to a particular brand or business by a customer.
- **Target Audience:** The framework proposed is intended for a major part consumer-facing businesses whose design implies direct interaction between customers and business entities. It does not have equal applicability to those operations such as B2B or high-tech nature in which limited interaction happens between customers and have distinct or contrasting situations with regard to relationship marketing.
- **Data Collection Methods:** This framework is considerably based on qualitative and quantitative data acquired by customer feedback, surveys, and serving as a part of case studies. It limits itself to the type of data that can be obtained and understood reasonably from customers and businesses leaving out other types of qualitative data, that could be using interviews or ethnography which could yield more information, though would not form part of this framework.
- **Technological influence:** This aspect of the success framework thoroughly deals with the engagement of technology in relationship marketing. However, the technicalities of CRM systems, data analytics, or digital marketing tools are not thoroughly engaged. The framework is not specific to any form of technological approach, saying that the assumption is, every organization has the possibility of acquiring some digital tools toward the personalization of customer interaction.

1.6 DEFINITIONS OF KEY TERMS

Relationship Marketing

According to Berry (1983) “Relationship Marketing is defined as attracting, maintaining, and – in multi-service organizations – enhancing customer relationships. Berry emphasized that long-term relationships with customers should be the focus of marketing, particularly in service industries, to build trust and loyalty”.

Grönroos defines Relationship Marketing as "all marketing activities directed toward establishing, developing, and maintaining successful relational exchanges."

According to Dwyer et al. (1987), “Relationship Marketing is described as a strategy designed to build and maintain successful relational exchanges."

Relationship marketing is defined as "the process of creating, maintaining, and enhancing strong, value-laden relationships with customers and other stakeholders." (Ravald and Grönroos, 1996).

As per Morgan and Hunt (1994), “Relationship Marketing is described as the marketing activity that focuses on developing long-term relationships with key stakeholders such as customers, suppliers, and partners to achieve mutual benefits."

Kotler (2000) defines Relationship Marketing as "a process of creating, maintaining, and enhancing strong, value-laden relationships with customers, employees, suppliers, and other stakeholders."

According to Järvinen and Taiminen (2016) “Relationship marketing is defined as a marketing strategy that emphasizes the importance of developing close relationships with customers, understanding their needs, and providing personalized services or products over time to retain customers."

Bendapudi and Berry (1997) defined “relationship marketing as a strategy that focuses on building long-term relationships with customers through creating, developing, and maintaining relationships that enhance customer loyalty."

According to Buttle (1996) “Relationship marketing is described as a form of marketing that seeks to build a long-term relationship with customers by offering them added value and by addressing their individual needs."

Payne and Frow (2005) defined “Relationship marketing as the process of strategically positioning the organization to build and manage long-term customer relationships, focusing on creating and delivering superior customer value.”

Building enduring, mutually beneficial connections with consumers and other stakeholders, including suppliers and staff, is the main goal of relationship marketing (RM), a strategic strategy. By providing individualized value and attending to specific demands, it prioritizes customer retention and loyalty with the goal of fostering satisfaction and trust. By cultivating strong relationships that result in recurring business and sustained involvement, RM goes beyond transactional exchanges. The strategy is predicated on comprehending and satisfying customer expectations while coordinating corporate objectives with customer requirements. In the end, RM aims to build enduring connections that support long-term success, putting businesses in a position to prosper in an increasingly competitive sector via value creation, trust, and strategic customer engagement.

Customer loyalty

Customer loyalty is defined as, “a deeply held commitment to rebuy or repatronize a preferred product/service consistently in the future, thereby causing repetitive same-brand or same brand-set purchasing, despite situational influences and marketing efforts having the potential to cause switching behavior” (Oliver, 1999, p. 34).

Customer loyalty in the online context is “the customer’s favorable attitude toward an electronic business, resulting in repeat purchasing behavior” (Anderson and Srinivasan, 2003).

According to Jacoby and Kyner (1973), “Customer loyalty is the biased (i.e., non-random), behavioral response (i.e., purchase), expressed over time, by some decision-making unit, with respect to one or more alternative brands out of a set of such brands, and is a function of psychological (decision-making, evaluative) processes.”

Customer loyalty is “a customer's intention to repurchase and their commitment to a brand.” (Chaudhuri and Holbrook, 2001)

According to Rundle-Thiele and Bennett (2001) “Customer loyalty refers to both repeat purchase behavior and a strong attitudinal commitment to a brand”.

According to Jones and Sasser (1995), “Loyalty is a combination of “a deeply held commitment to rebuy or repatronize and high levels of customer satisfaction that lead to customer retention.”

Hallowell (1996) defined “Customer loyalty as a customer’s likelihood to repurchase from a service provider or continue a relationship with the provider.”

Gremler and Brown (1996) defined “Customer loyalty as the degree to which a customer exhibits repeat purchasing behavior from a service provider, possesses a positive attitudinal disposition toward the provider, and considers using only this provider when a need for this service arises.”

Zeithaml et al. (1996) defined “Customer loyalty as a customer’s intention to continue doing business with a company, increase their business with the company, or recommend it to others”.

Baldinger and Robinson (1996) defined “Loyalty as the consistent purchasing of a specific brand over time, combined with a positive attitude toward the brand”.

The concept of customer loyalty is complex and includes both behavioral and attitudinal components. It entails a regular pattern of recurring purchases motivated by a favorable attitude or strong emotional connection to a brand. Even in the face of competitive offers or external factors, loyal consumers are often reluctant to switch, and they often serve as brand ambassadors, urging others to explore the product. Beyond purchases, loyalty is a continuous partnership in which involvement, satisfaction, and trust are important factors. The strategic significance of cultivating customer loyalty for long-term corporate success is highlighted by this confluence of advocacy, emotional commitment, and consistent purchase behavior.

1.7 SUMMARY

The study aimed to explore the influence of relationship marketing (RM) on customer loyalty in online retailing, one of the rapidly growing industries in the world today. There

are a number of relevant studies conducted on RM in the context of traditional retailing; however, few have specifically examined the adoption and use of this strategy in online platforms, where customer interaction is primarily through digital means. Furthermore, the study will focus on some critical constructs of RM such as trust, commitment, communication, and customization which foster customer loyalty. While many studies have studied these aspects, they mostly tend to ignore their application in online retail environments in which behavior features such as trust are defined in terms of digital security and communication takes place through non-physical touchpoints. This research would then establish the relationship between these RM constructs which will provide insights for online retailers to concentrate on strategies that will build customer loyalty. However, limitations of the study include determining that such subjective constructs are hard to measure, and RM requires time-intensive efforts, and is conditioned by various external factors affecting customer loyalty. In fact, the study will only focus on RM and its consequent effects on customer loyalty within consumer-facing online businesses, omitting different loyalty perspectives and also the general marketing context. It will largely rely on customer feedback and surveys, while qualitative data collection methods such as interviews will not be included. Findings are expected to help online retailers in fine-tuning their RM strategies so that customer retention and business success over the long term are achieved.

CHAPTER II

LITERATURE REVIEW

“The farther back you can look, the farther forward you are likely to see”.

– Sir Winston Churchill

2.1 INTRODUCTION

This section presents comprehensive overview for the existing body of knowledge on related area of study in order to provide necessary background for undertaking the present research study. This part of the thesis discusses the previous literature on the relationship between relationship marketing and customer loyalty. It aims to synthesize key findings of such previous studies and to indicate how these research outputs have contributed to the understanding of the relationship. In essence, this literature review seeks to look into and present the results of previous studies as a platform for the current study that would build and contribute to the knowledge explored earlier. The broad themes under which the literature has been categorized are relationship marketing, customer loyalty, and the impact of relationship marketing on customer loyalty. Each of these is discussed in detail below. This chapter ends with the proposed conceptual framework and hypothesis framed for the study.

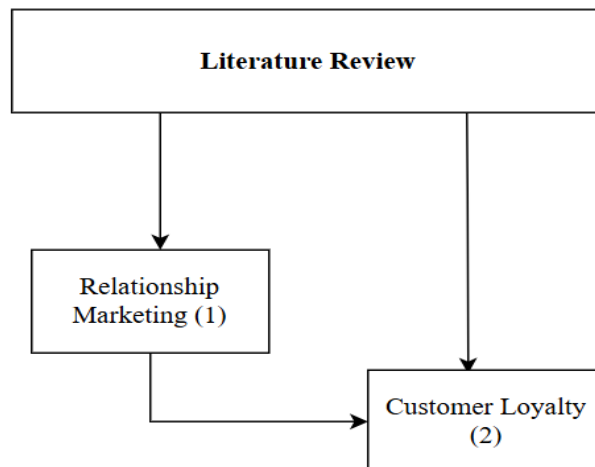


Figure 2.1 Schema of Literature Review (Developed by the Researcher)

2.2 RELATIONSHIP MARKETING

Marketing has undergone a paradigm shift in the previous three decades and marketing orientation across the industry has shifted from ‘transaction marketing to relationship marketing’ (Lindgreen, 2001; Gaurav, 2008). Relationship marketing and transactional marketing are two different strategies for conducting business. With a primary focus on individual transactions and an emphasis on the instantaneous process of purchasing and selling, transactional marketing frequently aims for short-term sales and instant profits. Relationship marketing, on the other hand, focuses on creating and maintaining enduring bonds between a business and its customers. It emphasizes retaining customers, fostering loyalty, and adding value via continuous communication. Relationship marketing is now essential for keeping consumers and building strong connections with other important industry stakeholders as companies realize the value of customer loyalty and trust. Relationship marketing has become more popular as a result of a greater awareness that maintaining positive, continuous interactions is more important for long-term success than concentrating only on one-time deals.

The term ‘relationship marketing’ was popularized by “Berry (1983); he defined relationship marketing as the process of attracting, maintaining and, in multi-service organizations, enhancing customer relationships”. According to Gronroos (1990), “relationship marketing is the process of establishing, maintaining, and enhancing relationships with the customers and other partners at a profit, so that the objectives of the parties involved are met. This is achieved by a mutual exchange and fulfillment of promises”. Shani and Chalasani (1992) stated that the relationship marketing can be understood as “an integrated effort to identify, maintain, and build up a network with individual customers and to continuously strengthen the network for the mutual benefits of both the sides, through interactive, individualized and value-added contacts over a long period of time”

All over the years, various scholars have voiced different definitions and interpretations regarding the relatively new concept of relationship marketing. For example, Sheth and Parvatiyar (1995) defined relationship marketing as: "an ongoing process of engaging in

cooperative and collaborative activities and programs with immediate and end-user customers to create or enhance mutual economic value at reduced cost. This definition gives the phrase 'an ongoing process' hard emphasis regarding relationship marketing because it speaks of the involvement with customers in order to create economic value not only for the organization, but also for customers."

There are other definitions provided by Morgan and Hunt (1994), and what have become widely cited, thus, "relationship marketing is all marketing activities directed toward establishing, developing, and maintaining successful relationships." The focus of this viewpoint is on building successful relationships on and on, and relationship marketing cannot be termed as a one-time or short-lived campaign but rather one of much broader nature-for never-ending application strategies-which is meant to keep customers engaged, satisfied, and quite loyal. These cover both the reliable building blocks of trust and commitment and mutual advantages.

Both definitions emphasize the win-win relationship that successful relationship marketing brings: customers enjoy personalized attention, value, and satisfaction; organizations benefit by reducing acquisition costs, increasing retention, and maximizing customer lifetime value. It is this continuous, win-win dynamic that propels organizations toward sustainable growth and competitive success. Therefore, in summary, it's not a matter of transactional exchange; it is all about continuing communications and building trust with customers. The company benefits from such customer understandings and will eventually also be in the service of customers.

Relationship marketing is rapidly replacing transactional marketing as the dominant marketing strategy in contemporary organization. Mass marketing tactics have given way to targeted marketing for particular customer groups or even customers (Christopher et al., 2013). The idea of relationship marketing is the result of this change. To put it simply, relationship marketing is the process of creating, growing, and preserving mutually beneficial, cost-effective connections with important stakeholders like as partners, suppliers, workers, and customers over the long term (Kotler et al., 2019). Thus, it is apparent that the concept of developing long-lasting relationships with all

stakeholders is similarly related to this approach. Relationship marketing, as defined by Morgan and Hunt (1994), encompasses all marketing initiatives that are designed to successfully create, nurture, and sustain meaningful and productive relational communication.

Relationship marketing (RM) is establishing and fostering business long-term relationships with customers. On the other hand, transactional marketing is concerned with sales, so the goal of RM is to build customer satisfaction durability for customer loyalty. Customer loyalty can be defined as a preference and repetitive buying behavior toward a specific brand, which is critical for the long-term viability of any business. The literature comprises several scholarly studies concerning RM and customer loyalty while highlighting major findings, mediating factors, and challenges associated with the constructs. This literature review would effectively evaluate those studies.

It is essential to envision relationship marketing as a contemporary version of pre-industrial marketing strategies in the value-driven world of today. Agriculturalists and manufacturers of artifacts at the time mostly relied on transactional, direct marketing strategies. This strategy, which is frequently called transactional marketing, highlighted rivalry and self-interest as important dynamics behind value co-creation (Sheth and Parvatiyar, 1995). Competition was considered as an attempt to empower consumers by giving them a variety of options for choosing the goods or services that most effectively satisfied their requirements. Furthermore, transactional marketing claimed that the marketer's decision-making autonomy were the source of an effective system for creating and delivering value. Customers' self-interest was protected because of this independence, which gave them the flexibility to select transactional partners at every stage of the decision-making process.

Theories regarding relationship marketing place major importance on those specific aspects of cooperative relations that clearly lead to effective relational exchanges, which is the main stem of success in relationship marketing. Many, however, have put forward that there are other factors pertinent to relationship marketing, but the three commonly recognized components, trust, relationship commitment, and communication, are

believed to be the major ones (Arnett and Badrinarayanan, 2005). The first is trust (Dwyer et al., 1987), which is the foundation that builds the confidence in the reliability of both involved parties and their integrity (Sivadas and Dwyer, 2000; Smith and Barclay, 1997). Commitment relates to the willingness of associates to continue to maintain and invest in that long-term relationship (Geysken et al., 1999; Moorman et al., 1992). Communication also plays an important role in that mutual understanding and collaboration study by Mohr and Nevin (1996) and Mohr et al. (1996) asserts that a clear, consistent, and open kind of dialogue is primarily important. Together, these make for the system through which customer loyalty will be realized and firm performance has been improved by strong relational bonds (Sirdeshmukh et al., 2002). More than these core constructs, many other constructs also contribute significantly to relationship marketing such as satisfaction (Sin et al., 2002, 2005), bonding, common values, empathy, dependence, and reciprocity (Wetzels et al., 1998; Eisingerich and Bell, 2006). With those components made at deeper connection, mutual understanding in organizations ensures stronger relational outcomes and long-term business success.

Relationship marketing is extensively studied, but across various studies, there are varying characteristics and dimensions. There is no single construct that can frame depth or scope of exchange relationships. Researchers are not in total agreement on which relational mediator captures the key systems most influencing outcomes (Palmatier et al., 2006). The points made by Morgan and Hunt (1984) would include trust and commitment as the keystones of relationship marketing, claiming these should be central to its study. Garbarino and Johnson (1999) expanded that understanding by looking at satisfaction, trust, and commitment, and then posited that cultivated relationships extend along a continuum ranging from transactional to relational even in customers. Transactional customers emphasize satisfaction gained from specific encounters as short-term benefits, while relational customers value trust and commitment, preferring much deeper long-term relationships. Thus, the understanding of such dynamics would necessitate developing various tailored strategies to entice customers for different customer

expectations in satisfaction, trust, and commitment effects in optimizing results in relationship marketing.

Practitioners of the relationship marketing paradigm argue for a different philosophy from transactional marketing, highlighting the idea that value co-creation is driven by mutual cooperation (Morgan and Hunt, 1994). In commercial interactions, this viewpoint emphasizes the value of interdependence above independence. Relationship marketers contend that while transactional marketing highlights the flexibility to select economical partners, this flexibility frequently comes with extra expenses, such as search fees, time, effort, and disruption, which eventually result in inefficiencies for both sides. Conversely, relationship marketing emphasizes that the interdependence of partners within the value chain results in high-quality and reasonably priced goods and services (Williamson, 1985). This collaborative strategy assures that every stakeholder involved collaborate to improve productivity and provide greater value.

Given the growing number of researchers engaged in research on relationship marketing, it is unsurprising that many themes and focal points are emerging. There are three distinct approaches to relationship marketing i.e., IMP, Nordic School, and Anglo-Australian approach.

Based on research into business-to-business (B2B) markets where most transactions and relationships exhibit considerable contrasts from consumer goods markets, particularly fast-moving consumer goods, the IMP model underscores the point. The paradigm for transactions is more overt in the case of fast-moving consumer goods because the clients are largely businesses operating mostly high-volume, low-touch transaction sales driven by mass marketing and advertising. In B2B, this approaches high-value transactions and also emphasizes more personalized interaction with fewer buyers and sellers in the market with longer-term relationships between organizations with respect to transactions. The IMP approach thus falls into the larger definition of the B2B interaction paradigm since B2B is usually associated most with understanding that there are features of B2B transactions that usually manifest few buyers and sellers. While B2B transactions deal with more significant amounts and larger stakes, those involve more complex conditions

of trading because there are usually not very many buyers or sellers. In B2B environments, the majority of the interaction takes place under an established cooperative framework, which also may assure companies of contracts being on a longer-term horizon; and the nature of that relationship itself may be as important, if not more, as the individual transaction. Consequently, the transaction values involved in these markets are greater, thus carrying a heightened level of significance. One of the initial themes that surfaced was the recognition that transactions in such marketplaces are not isolated events, but rather take place within an ongoing series of interactions between organizations.

In response to shifts in the external environment, including factors such as market concentration, heightened switching costs, and an amplified perception of risk, both buyers and suppliers actively pursued a transformation in the nature of their relationship. This strategic shift from a competitive stance to one of cooperation was undertaken as a means of mitigating risk (Turnbull et al., 1996). The relationship is constituted by the interaction of companies and numerous individuals within those companies. The unit of analysis in question is the entity being studied, as opposed to the specific transaction being examined. According to Håkansson (1982), relationships are formed through the combination of activity links, resource ties, and actor bonds. The ties between customers, suppliers, and other firms can be characterized as dyadic in nature. However, these individual relationships combine to form larger networks. The aforementioned differentiation represents the fundamental contrast between relationships and networks.

As proposed by Gummeson et al. (1997), the Nordic School of relationship marketing emerged from the services marketing field, having a significant impact on the practice of relationship marketing. In contrast to traditional transactional marketing that centers on a one-time sale, the Nordic School talks about the resale in terms of all possible future relations between business and customer. It emphasizes the customer engagement and value co-creation that takes place in service interactions, wherein customers are engaged in creating value by means of personalized and continued interactions with service provider.

Since services are intangible by nature, this stream of thought justifies relationship-building as vital in customer satisfaction, and retention and future purchases. Instead of short-term transactions, the focus is on trust, satisfaction, and retention. Stronger relationships and longer lifetime value from customers can minimize churn, improving loyalty while creating ongoing value over time. Well, the Nordic perspective reshaped marketing in service industries, especially the transition from transactional marketing to an emphasis on relationship marketing, which then has the perennial shaping of the customer relationship development as a foundation for business success.

The emergence of the Nordic school occurred during the latter part of the 1970s as a result of identified deficiencies in the transactional marketing approach. The Nordic school posits that marketing is a cross-functional process and extends beyond the purview of those just inside the marketing function (Grönroos and Gummesson, 1985). Therefore, the primary emphasis lies on the management of connections through the process, as opposed to the traditional marketing mix. The Nordic school delineates three fundamental processes. The administration of the relationship involves the shared interaction process with the IMP group. The supplementary procedures encompass communication and value. The inclusion of the conversation process is vital in order to facilitate the effective initiation, continuation, and improvement of the interaction process (Schultz et al., 1993). Conversation management, as part of relationship marketing, is a base upon which good customer relationships may be built and developed. In this context, management of communication also points out different aspects of customer contact including sales, both in mass and in direct types of communications (Grönroos, 2000). Therefore, it follows that a continual contact and communication throughout the journey when dealing with the company would enhance that customer's relationship with the business.

The value process is the ongoing creation, communication, and delivery of value in a customer's journey. The entire range of activities, starting from the first contact with the customer to post-sale service and support, is involved.

Relationship marketing is the exercise of creating a continuous cycle that delivers value to a customer and is perceived by them. This process is critical for making long-term

customer loyalty, as customers will likely be connected to a business that continually provides value for their expectations. For a business, this implies that every touch point with the customer—a marketing communication message, a product, or service delivery—must be value-creating and reinforcing. Businesses have the potential to consolidate their relationship with customers through ongoing management and refining of this process.

Value sets perceptions for a buyer, and accordingly, it narrows customer satisfaction fronts; hence the need to meet or exceed perceived value from their invested value. This will enable companies to develop a value cycle that not only serves to satisfy customers but also engenders and fosters long-term loyalty and trust, as well as mutual benefit, thereby making for a value continuity between message and delivery crucial in building strong and lasting relationships with customers in the market.

The value process is one of the main concepts of relationship marketing and it is very important especially in service-oriented industries that have an intangible product in the main. As the case for most services, a pre-consumption feel of the product is hard to achieve, hence the perceived value would be important in how the interactions are evaluated by the consumer vis-à-vis the company. In that, Grönroos (2000) also emphasizes that the perception of the value by the buyer is a prerequisite in understanding how the engagement processes of the company are perceived and experienced by the customer. Perceived value, generally defined, could mean the total net assessment that a customer makes of the benefits the customer acquires from the firm in exchange for the costs of doing so. Services provide a special example because the offering is usually intangible; perceived value hence becomes very important, since the assessments it creates can lead to satisfaction, trust, and customer loyalty. Service quality, the nature of the relationship between the customer and the business, and the client expectations shape perceived value. It becomes crucial for customer satisfaction when the perceived value that the customer derives from the service or product is at least equal to what has been lost.



Figure 2.2 Six Market Model (Christopher et al., 2002)

The Anglo-Australian Approach posits that traditional marketing is founded upon and augmented by the principles of quality and service, resulting in a holistic strategy aimed at providing customers with escalating levels of value through ongoing connections with the company (Christopher et al., 2002). Similar to previous traditions, this technique is considered holistic or integrative in nature, as it operates in a cross-functional manner to ensure customer satisfaction and enhance value. One notable characteristic pertains to the normative delineation of six markets or stakeholder groups that the corporation ought to cater to with differing levels of attention in order to attain its goals (Refer Figure 2.2). It is crucial to establish and sustain partnerships with each of these markets, as deemed suitable, to effectively deliver the most advantageous value proposition in terms of both product and service. This involves effectively utilizing and maintaining the relationships among various markets.

Marketing professionals around the world are realizing more and more that keeping present customers is crucial for long-term success; gaining prospective customers is not enough. According to Ndubisi (2003), cultivating a mutually beneficial relationship with customers is essential to long-term company growth. These connections enable

companies to provide greater value and gain a deeper understanding of customer wants. This change in emphasis is reflected in the increasing significance of relationship marketing. Kotler (1992) suggested that businesses should move from a short-term, transaction-based approach to long-term relationship-based strategies. It emphasizes developing and keeping the relationships with customers rather than just trying to make single sales or quick profits in the long run. Thus, according to Kotler, businesses would invest in building good relationships with their customers and eventually find them with customer loyalty, satisfaction, and success in business.

In a very different transactional enterprise model, companies focus on sales that occur within very short time frames and, therefore, use mass marketing techniques to gain access to as many customers as possible in the least amount of time possible. In contrast, the relationship marketing approach proposed by Kotler requires a shift for the firm to build ties that will bind them for longer, more intimate relationships with them through continued understanding of the customers' needs and continuously fulfilling those through constant inputs of value as well as an ongoing relationship where understanding and responding to such needs takes place over time.

Again, moving towards relationship marketing creates customer loyalty, builds an image for the brand reputation, and would also minimize the cost in acquiring a customer. Long-term relationships have a greater chance of translating into repeat purchases, mouth advertising, and customer satisfaction. The argument by Kotler underlines the prime reason why relationship marketing would be fundamental for any business to survive, let alone thrive, in a competitive market by building better and deeper internal customer base. Marketing professionals worldwide concur that only recruiting new customers is not sufficient for achieving long-term success. Instead, maintaining existing customers is crucial to ensure sustained success. Firms can gain competitive advantage if they are able to retain their customers for long period of time (Gaurav, 2008). Relationship marketing has emerged as a critical strategy in contemporary business, emphasizing the significance of building and sustaining strong connections with customers.

2.3 CUSTOMER LOYALTY

Researchers primarily believe that attaining a competitive edge and ensuring sustained growth in an organization rely heavily on customer loyalty. Customers who remain loyal are a reliable source of recurrent income since they are more unlikely to switch businesses to other companies and exhibit less price sensitivity. Their regular buying habits have a big impact on an organization's bottom line. Lee and Cunningham (2004) assert that two important factors—past purchase behavior and future spending obligations to a particular organization—can be used to understand customer loyalty. This dual viewpoint emphasizes that the desire to sustain a long-term relationship with an organization is as an indicative of loyalty as past engagement behaviors. Reiheld and Detrick (2003) defined the loyalty as a “procedure of generating mutual benefits both for the customers and organization on a long-term basis”.

In relationship marketing, customer loyalty stands out as the most important term, which speaks to the development of long-term, mutually beneficial exchanges. Relationship marketing involves engagement with customers over a long period to build trust, satisfaction, and eventually, loyalty; it departs from transactional marketing which tends to focus on exchanges that happen once. It is only through relationship marketing that it is possible to retain customer-friendliness in an environment crowded with choices that give competitive advantage.

Loyalty does not reflect a simple recollecting a purchase habit, but a psychological attachment to a brand, in which case the customer will always prefer the same brand above other brands. In the spectrum of relationship marketing, businesses work towards getting a loyal customer's attention by trying to personalizing the experience he gets, knowing the needs of the customer and even going beyond what might be expected. These loyal customers not only come back for repeat purchases but also refer more customers leading to a growth in the new customer base.

Loyalty is earned from customers through relationship marketing techniques that emphasize relationship trust and emotional ties with customers. Gremler et al. (2020) indicate that RM generates relational benefits such as personal interactions and extra

treatment that enhance customer satisfaction and thus loyalty. Within this process, trust forms a vital component so that customers are more inclined to brand loyalty when they believe the brand is reliable and provides constant value.

Amongst the most defining elements of relationship marketing is customer engagement. Engagement refers to the involvement of the customers in an emotional connection with the brand, and measures how actively the customers get involved with it. According to Torkzadeh et al. (2022), engagement also emerges as a significant mediating variable of the relationship between customer readiness and loyalty. There are two forms of engagement: psychological and behavioral. While psychological engagement is an emotional attachment to the brand, behavioral engagement encompasses repeat purchases as well as advocacy and interaction with the brand.

One of the most significant actions of relationship marketing in bringing customers into engagement is personalized messages and offers, rewards or benefits programs, and continuous interaction, which later lead to increased customer satisfaction and loyalty. For instance, customers with emotional attachments may be induced to become repeat purchasers and maintain such loyalty over time. Engaged customers tend to be advocates of the brand. Thus, their very existence can enhance the reputation and outreach of the firm.

Relationship marketing in the present day digitalized world can be said to be the use of social media. These days, brands use Facebook, Instagram, and Twitter to access their customers directly, give real-time customer service, offer special promotions, and personalize communication. For example, the ease with which customers can reach out to brands through social media gives way for brands to have an exclusive space where they build communities, interact with customers deeply, and gather feedback from them. Thus, businesses can maintain a continuing contact with their customers through social media, which influences them to feel much-related to the organization/brand. Continued contact, therefore, leads to a closer relationship with customers and thus a stronger customer base. In addition, when an organization can address customer questions or requests instantly

over social media, this adds to the perceived worth of the relationship and strengthens loyalty.

Another pillar of relationship marketing and customer loyalty is trust. According to Hennig-Thurau et al. (2022), trust and communication are very needed for relationship quality, which directly impacts customer loyalty. Trust can be inspired through transparent communication, offering continuous value, and honoring promises made to customers. It can strengthen the customers' retention and increase long-term loyalty toward the brand if it engages with honest and open communication, addresses issues in an efficient time span, and delivers high-quality products and services.

In addition, they preserve the aspect of effective communication to ensure that the consumers feel valued and heard. This sense of trust among consumers would make them more loyal customers rather than switching to other competitors. Personalized and consistent communication makes customers feel like they are valued by having one-on-one interactions with them when meeting their needs through the different channels. As an effect of the increase in the adoption of technology-related efficiencies among companies, these companies are inclined toward e-CRM technologies, which are increasingly being adopted among many organizations, as a means of better managing and improving their relationships with their clients. According to Safari et al. (2016), e-CRM systems allow organizations to personalize marketing and nurture customer loyalty. It allowed some organizations to track customer behavior, preferences, and contact history and be able to target marketing campaigns and offers, which can be personalized with relevant content. E-CRM presents a more integrated and tailor-made treatment so that the companies will be able to make customers feel deserving and very special in the company.

Enterprises particularly using the web source-based activities will benefit through e-CRM. An illustration would be an online retail store, which could use e-CRM tools to ensure that each customer receives a personalized email, is constantly reminded about other products previously purchased by the customer, and provided with loyalty rewards. This way of personalization strengthens ties to bring households and companies closer

through their harmonious cooperation and result in the likelihood of them returning to make purchases at futures. Essentially, customer loyalty in relationship marketing is a multi-dimensional concept encompassing various dimensions, such as emotional ties, trust, communication continuity, as well as personal experiences. Relationship marketing would help create a long-term relationship of consumers from knowing their needs, providing value, and maintaining trust.

Increasing customer loyalty has emerged as one of the major issues facing marketers in today's competitive and global corporate world. Since it leads to increased revenues, a larger customer base, lower expenses, and the capacity to raise pricing, cultivating dedicated customers is generally regarded as the most important component of an organization's long-term financial success. There is a lot of interest in customer loyalty among practitioners and scholars since Reichheld and Sasser (1990) showed that even a minor gain in customer retention—just 5 percent—can result in profit increases of 25 to 125 percent. Compared to non-loyal consumers, loyal customers are more likely to make frequent purchases and are less price sensitive. In addition to their purchasing habits, committed customers support a company's expansion through recommendations, business referrals, strong word-of-mouth, and even advisory board membership. As a result, customer loyalty programs have emerged as a key instrument for attaining these long-term advantages.

Customer loyalty is the heartbeat of sustained business success, encapsulating the depth of a customer's commitment and attachment to a brand. It goes beyond mere repeat purchases, embodying a profound emotional connection and trust between the customer and the company. Dependence on the brand's goods or services, consistent favorable experiences, and tailored interaction are the primary grounds for loyalty. In addition to ensuring repeat business, such devotion frequently results in promotion, as devoted consumers act as brand ambassadors, enthusiastically sharing their positive experiences and thereby influencing public perceptions of the companies. Customer loyalty is essentially the cornerstone of a long-term company's success, creating a win-win partnership that extends well beyond straightforward financial dealings. Bowen and Chen

(2001) also categorize three methods of measuring client loyalty: behavioral measurements, attitudinal measurements, and composite assessments. The behavioral metrics emphasize regular, repeating purchasing behavior as a measure of loyalty, suggesting that loyal customers will consistently purchase the same products or services. These metrics provide a comprehensive evaluation of consumer loyalty by taking into account variables like product preferences, brand-switching tendencies, frequency and recent purchases, and total expenditure.

Customer loyalty is defined by Oliver (1999) as “a deeply held commitment to rebuy or repatronize a preferred product or service in the future despite there are situational influence and marketing efforts having the potential to cause switching behavior”. Customers have various ways of expressing their loyalty, such by remaining with a particular provider, regardless of whether this is considered a formal partnership, or by increasing the quantity or frequency of their purchases, or even both. Additionally, individuals may assume the position of advocates for the organization in question, exerting significant influence over the decision-making processes of others (Rowley, 2005). Loyalty, according to Dick and Basu (1994), is contingent upon the degree of correlation between recurrent patronage and relative attitude, and comprises both behavioral and attitudinal components. Four conditions are posited in relation to loyalty: loyalty, latent loyalty, spurious loyalty, and no loyalty. The term ‘loyalty’ denotes a positive correlation between repeated patronage and a particular attitude. A high relative attitude is correlated with ‘latent loyalty’, whereas repeat patronage is minimal. ‘Spurious loyalty’ denotes a low relative attitude accompanied by substantial recurring business. ‘No Loyalty’ is correlated with a negative attitude among peers and a lack of recurring business.

Rowley's (2005) four-fold classifications of consumers in a model as: Captive, Convenience-seeker, Content, and Committed. Captive customers have no alternatives or incur high switching costs to leave a brand; Convenience-seeker customers are oriented toward patronage for very practical reasons, like easy access or neighborly convenience rather than emotional attachment; Content customers are satisfied but do not hesitate to

switch whenever a better choice shows up; while Committed customers are the highly emotional ones attached to the brand, making switching highly unlikely on their part. These distinctions enable business enterprises to examine the different motivations behind customer loyalty and then model their approaches to achieve a long-term, meaningful relationship for each segment. These customers demonstrate a behavioral pattern characterized by potential frequent repurchases or visits to a physical store, although they display a passive attitude.

In essence, the customer's sentiment towards the brand is inconsequential as convenience overwhelmingly influences their decision-making process. Contented customers exhibit a favorable disposition towards the company, although they tend to display a certain level of inertia in their behavioral patterns. Thus, some consumers may still buy from a brand but only at a minimal level- not expanding their buying or subscribing to other services. Customers are loyal but not heavily invested in the brand. Committed customers, however, are much more than repeat buyers. They have an emotional connection to the brand and a clear preference for it. Such consumers are usually ecstatic about the brand and likely to spread the word actively through positive word-of-mouth. They may recommend it to others and share their experiences. Loyalty is thus not just measured by repeat spending but also by their ability and inclination to influence others positively, endorsing a major role in the expansion of the brand's customer base. They might be considered as those who exhibit unwavering loyalty. Committed customers 'contribute value' to the brand and exhibit a level of enthusiasm comparable to that of the seller in maintaining the relationship.

Gaining a competitive edge for a business relies heavily on customer loyalty (Prentice and Loureiro, 2017). Customer loyalty not only secures repeated business for the company, but it is also significant in making profit for the organization. The loyal customers are those who are not only involved in repeated purchases, but their ongoing association costs less for marketing and acquiring new customers, which result in considerable profits (Kamran-Disfani et al., 2017; Hallowell, 1996). Thus, customer loyalty can be defined as a concept that portrays the favorable attitude consumers hold

toward a company that results in consistent and repeat purchases. With positive perception towards the brand, consumers tend to repeat purchases of goods or services from that company. This would create a consistent and reliable revenue stream to the company (Anderson and Srinivasan, 2003; Srinivasan et al., 2002). Such commitments toward brands contribute to financial stability and could be one of the pillars for the long-term success of the business. It was difficult to distinguish between spurious loyalty, where behavioral consistency lacks an attitudinal basis, and true loyalty, which is defined by both behavioral and attitudinal commitment, because early conceptualizations of loyalty primarily concentrated on its behavioral aspects (Kuehn, 1962) (Kumar and Shah, 2004).

2.4 IMPACT OF RELATIONSHIP MARKETING ON CUSTOMER LOYALTY

Customer loyalty is seen as a ladder: that is the progressive view of the relationship marketing approach on the types of relationships customers can have with an organization (Payne, 1994). The metaphor of a ladder indicates that loyalty is an ongoing process and not a static attribute; in fact, a customer may move from one stage of engagement to another over time. Customers who have reached the lowest step in the relationship would probably be described as just transactional: they make one or more purchases, but there will not have been any emotional bonding. The customer would be much more satisfied and engaged as a converted customer; as the engagement evolves, higher levels of trust will yield increased repeat business and satisfaction. Peak loyalty can be symbolized by customers on top of the ladder, always choosing a brand, advocating it to others, and largely contributing to the brand's winning cause. This is significant because all the stages must be successfully handled by businesses to have relationships at each different stage of the ladder increased over time.

The customer loyalty ladder (Refer Figure 2.3) comprises multiple stages, each representing a different level of customer commitment and engagement with a brand. At the base of the ladder are 'Prospects', individuals who are aware of the brand but haven't yet engaged with it. The subsequent stages include 'Customer', 'Supporter', 'Advocate',

and finally, 'Partner'. 'Customers' are those who've made a transaction but may not be regular purchasers. 'Supporters' exhibit a higher level of commitment, advocating for the brand but may not frequently purchase. 'Advocates' are deeply engaged loyal customers who actively promote the brand. Finally, 'Partners' are the pinnacle, representing customers who have developed a symbiotic relationship with the brand, often contributing to its growth and success. This ladder helps businesses understand and strategize to move customers up this hierarchy through targeted relationship-building efforts and personalized engagement, ultimately aiming to attain and maintain the highest level of customer loyalty.

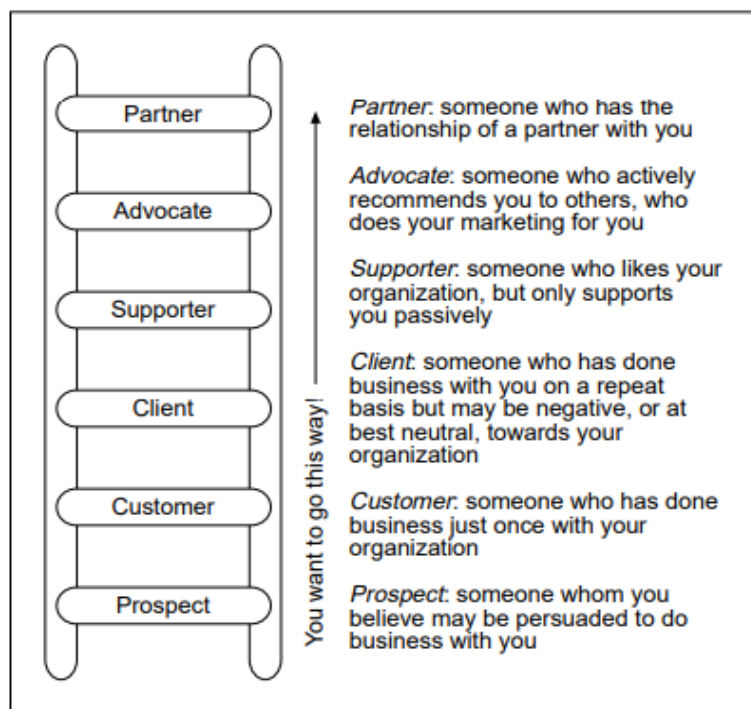


Figure 2.3. Customer Loyalty Ladder (Payne, 1994)

The intense competition prevalent in the contemporary business landscape has led to the establishment of more robust partnerships between firms and customers. Ndubisi (2007) provide the evidence that the assessment of the fundamental aspects of relationship marketing has the ability to forecast customer loyalty, specifically within the context of the banking industry in Malaysia. Hence, it is imperative for researchers and strategists

who seek to cultivate a base of loyal customers to carefully consider factors such as trust, commitment, communication, and dispute resolution. The cultivation of customer loyalty is frequently regarded as a crucial factor in an organization's ability to achieve long-term sustainable marketing success.

In recent times, Relationship Marketing has become more recognized as a potent marketing strategy for fostering customer loyalty, facilitating contact, and nurturing long-term involvement. In contemporary times, organizations across various industries rely on relationship marketing as a strategic approach to expand their market share. This is achieved through the enhancement of customer relationships and the cultivation of consumer loyalty (Gaurav, 2016).

Most organizations tend to lose 15-20% customers every single year (Reichheld and Sasser, 1990). A natural phenomenon of business activities is the customer churn that can either happen due to changing customer preferences, competition, discontent with products, or services. However, it also becomes economically better to retain customers than to acquire new ones because of the heavy investments required to woo new customers. The loss of customers indicates the importance of relationship marketing strategies, which want to build long-term relations with customers for customer loyalty, reducing churn for permanent business growth.

Customer loss rates of 15-20% are pretty much the average indication for most businesses (Reichheld and Sasser, 1990). Churning is in the life and death of a company and can take place due to various factors such as acquiring new customers or even old ones depending on which of their resources can be used to irritate-replace those whose needs come to end their lifecycle with a company due to changing customer preferences, competition, or probably even dissatisfaction with a product or service offered. However, it's more cost-effective and sane to retain customers as compared to the acquisition of new customers, which demands huge costs in marketing and selling to attract new customers. Losing customers indicates the price of relationship marketing strategies, which aim to create long-term relationships with customers affecting customer retention and, ultimately, business growth development. It is very important for businesses to

attract the customers on regular basis and retain them by exceeding their expectations. Long-term customers frequently engage in the provision of complimentary advertising through their sustained positive discourse on the organization and its commercial operations over an extended period of time. The phenomenon of loyal consumers referring new customers to the organization without charge is predominantly advantageous for a company's growth, especially when operating in a well-established industry (Reichheld, 2003). In a nutshell, customer recommendations are the vertices by which profitability gets an increase wherein costs devoted to the attraction and retention of new customers stand reduced. According to Reichheld and Sasser (1990, p. 105), "companies would increase their profits up to almost 100 percent if they were able to retain 5 percent more customers." This statement massively emphasizes the role played by customer retention towards the bottom line of an organization since retained customers are long-term buying customers and, besides that, act as advocates of the brand in bringing new customers into business.

Kanagal (2009) concurs with this aspect as perhaps a very important factor in relationship marketing: in developing and maintaining relationship marketing value as a competitive marketing strategy. The study emphasizes how relationship marketing, along with creating a strong, enduring bond with the customer, proves itself as a tool in customer loyalty and retention. Creating a competitive advantage that keeps in line with the true competition and strategies against other firms in the industry over time would be witnessed through relationship marketing. Companies can build loyalty and reduce customer turnover while enhancing profitability in the long term. This justifies that relationship marketing is an integral part of contemporary marketing strategy. It was found that RM creates avenues for more value for customers in terms of focusing on customers and understanding their needs and preferences instead of looking at them based on transactional outcomes. Better value created, hence it could be said, creates and strengthens the emotional attachment, leading to loyalty. It has also concluded that companies using RM principles with strategies generate better profits from repeated sales and advocacy among clients.

Ansari and Riasi (2016) studied the effects of relationship marketing on loyalty among customers of new insurance companies. The conducted analysis using neural network modeling proved that good relationship marketing can significantly improve loyalty and retention of customers. The significant factors that were revealed by this study include personalized communication, trust development, and consistency in service quality and finally come to the point by studying that any organization, practices relationship marketing, gain competitive edge in terms of keeping their customers and satisfaction level of them.

In their study, Alrubaiee and Al-Nazer (2010) investigated the relationship marketing orientation-customer loyalty linkage in a customer's perspective, which demonstrated that both trust and satisfaction were potential mediators between relationship marketing and customer loyalty. While trust was found to be effective in creating a feeling of security and reliability, satisfaction was more focused on keeping the customers happy with what their products or services have to offer. Hence, both of these components, according to their findings, were a prerequisite to creating long-term loyalty. Probably, a most generalizable finding for their research was that when trust and satisfaction occur with customers, it is predicted that they will remain loyal to a brand and continue to engage with it over time. Such research works as reinforcement for the view that relationship marketing is more centred on the relationship of the customer with the brand than on merely trust and creating satisfaction. These purposes will eventually support long-term loyalty creation. If a customer perceives the business as being trustworthy, he will be very likely to remain faithful because the customer feels safe and valued. This study proved that relationship marketing works best if implemented as a holistic approach through all customer touchpoints to ensure long-lasting loyalty.

Darmayasa and Yasa (2021) looked into the connection of relationship marketing on customer loyalty among hospitality and there customers' satisfaction is a mediating variable. RM practices such as personalization, reliability and responsiveness positively impacts customers' satisfaction which leads to the loyalty. This shows that high CM's satisfaction leads to higher recommendations of the business to family, friends, or

colleagues, repeating visits to the business, and thus value being reinforced for relationship marketing over time.

By Ndubisi (2007), a study was carried out regarding moderating cultural factors on relationship marketing practice and their influence over customer loyalty. This study indicated that cultural differences influence the effectiveness of relationship marketing strategies. For example, certain relationship marketing strategies, such as creating relationships and community, proved to be effective more in collectivist cultures than in individualist cultures. The implication from this is that businesses need to tailor their relationship marketing practices according to the cultures of their target customers.

Gummesson (2002) gave a comprehensive account of relationship marketing as a wider organizational strategy in his book titled *Total Relationship Marketing*. He avers that all the functions of the organization must have a uniform focus if relationship marketing is to be successful. He outlined resource allocation as well as employee training as some of the areas in which companies will have to make investments to enjoy the benefits of relationship marketing. His work is still imperative in comprehension when it comes to the practical application of relationship marketing.

Raza and Rehman (2012) found that relationship marketing methods positively correlate with relationship quality and customer loyalty. Therefore, it is very important that customers' lasting, profitable relationships with the organization be established, since such relationships are necessary to secure the most loyalty from the customer. This necessitates high relationship quality across encounters, so that the customer always feels valued and understood. Moreover, the study showed that trust and satisfaction are important factors that positively affect customer loyalty. Therefore, customers will be more likely to maintain loyalty when they have trust and believe that they are fulfilled with their experience by the brand; thus, such elements are key for any business to make lasting customer relationships. Businesses are capable of developing services that outperform those of competitors by leveraging excellent firm-customer interactions to obtain meaningful information on their preferences (Ndubisi, 2004). This method, which

relies on relationship marketing approaches, not only improves an organization's comprehension of customer demands but also cultivates loyalty among customers.

Ndubisi (2007) studied the association between relationship marketing and customer loyalty in the Malaysian banking sector. The research proved that relationship marketing strategies such as trust, commitment, communication, and conflict management play a major role in determining customer loyalty. "According to Ndubisi, establishing trust and commitment would build a stronger emotional bond with the customers, making them stay loyal to the bank," said the study. Effective communication ensures that customers feel informed and valued, while efficient conflict management helps resolve issues promptly, thereby preventing dissatisfied customers from defecting to competitors. By focusing on these critical areas, banks are able to establish stronger, more loyal relationships with clients, which consequently leads to better long-term retention and satisfaction by customers. Results indicated that trust and communication are very instrumental in leading to customer loyalty. When customers trust the brand and their issues are communicated through transparent ways, there are very high chances that they remain loyal. The study further established that in the competitive environment of a business such as banking, relationship marketing provides an effective method of developing trust that enhances customer retention and lifetime loyalty. The research goes further to indicate the importance of proactive conflict resolution in avoiding dissatisfaction that might lead to customer churn.

Rizan et al. (2014) performed a study to assess the roles of two key mediators that is customer satisfaction and trust in the relationship between customer relationship marketing and customer loyalty in the banking industry. Their findings revealed that relationship marketing strategies focusing on enhancing customer satisfaction and building trust are great predictors for customer loyalty. When banks adopt these strategies, they affect customers to a stronger emotional bond that results in a higher level of satisfaction and trust, hence customer's loyalty, as satisfied and trusting customers are bound to remain committed to the brand, continue patronage and have the tendency to recommend to others. The study emphasizes the need for relationship marketing

strategies that are more concerned with customer satisfaction and trust in order to build sustainability for long-term loyalty in the sector. The study also pointed out that when banks spend money on creating positive customer experiences and on trust through personalized communications, customers will be more likely to stay committed. Apart from that, customer satisfaction would also be a mediator by which relationship marketing strategies would have to directly influence customer satisfaction before their effects would reflect upon loyalty. The study highlighted that relationship marketing does not only bring about the positive loyalty effect but also through influencing satisfaction and trust.

Gremler and Gwinner (2000) basically pointed out the interpersonal relationships between customers and how it affects customer loyalty; that is how customer-employee relationships concern loyalty. They found that when customers recognize that an employee takes an interest in them, for example, in an interaction with a customer through personalized service, attentiveness, and emotional connections, it enhances customer satisfaction and, ultimately, customer loyalty. This kind of interpersonal connection brings about a belongingness and trust to another customer's visit or even recommendation of the store to others. The research adds value because it shows that relationship marketing has none of these features—benefits of transactions, but rather building emotional connections, which make loyalty deeper.

This article from a very important research study, conducted by Hennig-Thurau et al. (2002), integrated relational benefits-such as confidence and social benefits-relationship quality in order to study consequent customer loyalty. They found that relational benefits provided by the business, such as creating a sense of security (confidence benefits) and developing emotional connections (social benefits), would directly increase the overall quality of the relationship with the company. That is to say; high-quality relationships foster greater loyalty of customers because they value these aspects even though they are not directly transactional. The implication of the suggestions, therefore, is that the markets that emphasize their relational benefits instead of purely transactional would retain their customers as loyal customers in the end.

Gremler et al. (2001) assessed the importance of customer-employee interpersonal relationships within the customer loyalty construct through the positive word-of-mouth transmission route. The study confirmed that stronger relationships with employees would lead to more frequent positive word-of-mouth communications that, in turn, would increase customer loyalty. This culture reflects that customers would share good, positive experiences with others when they feel valued and appreciated by the employees - thus, promoting the brand. The study indicates that relationship marketing is dichotomous: It leads to loyalty, and with loyalty, customers promote the brand actively.

Rust et al. (2000) analyzed the role of relationship marketing strategies in managing customer satisfaction and loyalty over the long term. They developed the model of the "service-profit chain," relying on employee satisfaction that translates into customer satisfaction as well as customer loyalty. According to the model, the satisfied employees tend to offer better services, leading to improved customer satisfaction. This increased satisfaction will, in turn, enhance customer loyalty, resulting in a loop beneficial to the organization and customers. The service-profit chain provides a strong impetus for taking all necessary steps to yield an increased level of customer value through the well-being and satisfaction of employees in an organization. Thus Rust et al. suggest that relationship marketing should focus on customers, as well as recognize the role of employee relationships at the forefront of the customer. Thus, relationship marketing practices leading to high employee satisfaction, such as training, empowerment, and support, would eventually increase customer satisfaction, which would lead to more customer loyalty. Effective relationship marketing is not only about serving customers but creating an organization culture that promotes excellent service and engagement among employees, which will eventually result in more customer loyalty.

A meta-analysis investigating the effect of service guarantees for Hogue and Gremler (2009) revealed that a good design of service guarantee actually enhances customer loyalty. These authors established findings about how clear and credible service guarantees reduce perceived risk and enhance customer confidence, which then leads to the development of stronger relationships with customers. This study is important

because it shows how guarantees can be used as powerful in relationship marketing strategy, even when customers have uncertainties about service performance.

Meyer et al. (2014) analyzed the implications of announcing service guarantees for the market value of a firm. In such a case, public statements regarding a service guarantee do not affect expected customer trust and loyalty alone but rather yield financial benefits in terms of market value for an organization. This supports the argument that service guarantees may have an effect beyond customer relationships.

McCollough and Gremler researched the effect of service guarantees on satisfaction and loyalty in an educational setting, in which they concluded that it can improve the accountability of the service providers and their customer satisfaction levels. Assurance in the service quality would thereby reduce customers' concerns and would thus improve their belief in the service satisfactorily. Furthermore, better trust would mean higher loyalty, as customers would be more confident with the service's reliability. Although the research was situated in education, it can be generalized to other service sectors where offering service guarantees could help strengthen customer relationships.

Safari et al. (2016) show that e-CRM impacts customer loyalty in automobile and computer industries. They found that e-CRM systems engage businesses with customers through digital channels and have a great role in both attitudinal and behavioral customer loyalty. More specifically, Safari and colleagues (2016) found that the combined effects of personalized email communication, targeted promotions, and timely customer service deliverables through digital platforms build stronger emotional ties to people. However, it was found that the effects of e-CRM strategies differ per sector; the strongest relationship between e-CRM and loyalty outcomes is in the automotive sector than that of computers. This indicates that e-CRM objectives must also bear in mind the industry context.

Meta-analysis of the Gremler et al. (2020) reveals the varied relationship advantages, which are important in loyalty due to service types such as confidence and social as well as special treatment. This research represents findings extracted from several of the different studies and talks about how relationship marketing (RM) builds enduring customer loyalty. Benefits of confidence (like service guarantees and assurances) create

what can be termed reliability. Benefits from socialization (like personalized service and social interaction) create emotional bonds with clients. These benefits directly affect customer repurchase and satisfaction, reinforcing the valid concern that RM strategies focus on building trust that strictly regards time as a relational benefit, not just a transaction.

Torkzadeh et al. (2022) explain how engagement-relating relationship marketing practices directly influence customer retention. This strengthens the distinctive contribution that engagement-from emotional connection to repurchasing behavior-makes toward fostering lasting loyalty. This study looks closely into the readiness of consumers to engage with a brand and how this readiness translates into retention, specifically focusing on customer engagement as a mediation variable. It was found that customer engagement-both psychologically (emotional attachment) and behaviorally (such as repeat purchases and interactions)-is the anchor that brings about initial readiness and transforms it into long-term loyalty. In reality, customers who interact with the brand emotionally or in an ongoing fashion are more likely to continue with the brand throughout time and stay loyal.

Yazdi et al. (2024) conducted a bibliometric and content analysis that aimed at studying the trends in brand loyalty research over the last 28 years. They found some important changes in the understanding of customer loyalty and emphasized the increasing role of social networks and brand experiences through which consumers defined loyalty. Today's consumers, it seems, show loyalty largely associated with identification with the values of a brand and its community. The authors argue that future studies would investigate how brands can leverage social media and customer-generated content to sustain deeper loyalty. It implies that traditional relationship marketing strategies must be innovated within the digitalization age to reflect emerging customer expectations.

Relationship marketing not only helps create enduring relationships but it additionally saves capital. According to research, it is significantly less costly to uphold and serve a loyal customer compared to acquire and serve a new one (Ndubisi, 2004). This

demonstrates how relationship marketing may increase customer loyalty and lower operating expenses, two factors that are essential for long-term business prosperity.

It serves an obvious purpose: and well-marketed relationships give importance to customer loyalty. The different natures of both trust and satisfaction as a critical factor in building interpersonal relations show how the relational approach would greatly increase the retention rate of customers in companies. According to the collected study data, relationship marketing should be customized according to specific industries in which the companies and their customers operate. Digital solutions, such as e-CRM tools, will become a principal determinant in maintaining customer loyalty as such companies continue to evolve in the digital age. Future studies should therefore continue exploring these topics, particularly the forthcoming trends that develop within social networks or even transform them.

On the basis of aforementioned discussion and studies, this study posits the following hypotheses:

H1: There is a positive relationship between relationship marketing and customer loyalty.

H2: There is a significant impact of relationship marketing on customer loyalty.

2.5 CONCEPTUAL FRAMEWORK

It highlights an important area where a strong foundation was built over years that would ensure long-term success in business using relationship marketing (RM). At its simplest, RM entails core components of trust and commitment: customer satisfaction and personalizing those aspects. For example, trust is the base on which customer loyalty can build-up, trust first having confidence in the way a brand would always feel secure to customers, that they are getting what they expected or better. Long-term care would perhaps build a sort of loyalty and security to return. A commitment is complementary where investment is ongoing from both sides; the organizations "promise" value-in exchange of their "personalization" experience with both. The successful business will invest the time and effort needed to ensure that everything is done right and deliver top-

quality products and services for each and every one of its customers. Customer satisfaction was possible as an end result of that because business organizations did not fail to meet or exceeded customers' expectation from the previous encounter-up hence, to encourage long-term loyalty. Personalizing services would be a very important factor to let the customer feel special as a person rather as a number in the sales transaction. Customizing or tailoring one's products, services, and communications per customer's needs and preferences would actually enhance the customer experience overall, making his or her connections with the brand much deeper and emotional. That kind of personalized care could actually create a customer who might have come once into a buying unit as a regular-dealer A customer in a niche market, who drew many repeat clients, becomes more recognized and popular due to his being an advanced collector. In fact, frequent customers have been known to become marketers for the brand, creating negative feedback through word-of-mouth, online reviews, or recommendations. The Figure 2.4 presents the proposed conceptual framework for the study.

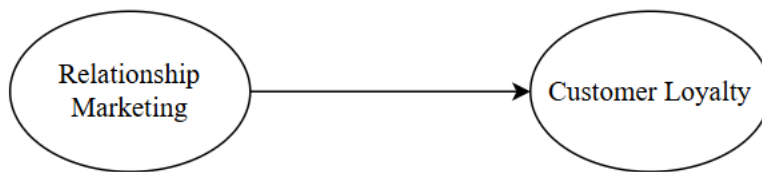


Figure 2.4 Proposed Conceptual Framework

2.6 SUMMARY

The literature review focuses on the significant area of relationship marketing and its impact on customer loyalty, particularly within the online retailing sector. This comprehensive review systematically covers several key aspects and themes which are summarized here. Beginning with a discussion of the evolution of marketing practices, the existing literature review indicates that marketing has shifted from transactional

marketing, which is defined by one-time sales, to relationship marketing, which is considered to be about building lasting relationships with customers. To highlight the significance of building and maintaining relationships with customers, a variety of definitions and conceptualizations of relationship marketing were also provided. According to the literature, relationship marketing is about more than just bringing in new customers; it's also about maintaining and strengthening bonds with existing customers by exchanging goods and services and keeping commitments. Consequently, this is essential for long-term success, sustainable competitive advantage, and corporate expansion. The study describes several methods for assessing loyalty, such as composite, behavioral, and attitudinal measures. Factors such as trust, commitment, communication, and conflict resolution are identified as pivotal in cultivating loyalty and ensuring long-term marketing success. Throughout the literature review, the document emphasizes the interconnectedness of relationship marketing and customer loyalty, presenting a compelling case for the adoption of relationship marketing strategies to enhance customer loyalty. It combines theoretical insights with practical examples and empirical evidence to argue that relationship marketing is a potent tool for fostering customer loyalty, which in turn, contributes to the long-term viability and success of businesses in the highly competitive online retailing landscape. The chapter ends with formulation of hypotheses and a proposed conceptual framework to be tested in the study during the analysis chapter.

CHAPTER III

RESEARCH METHODOLOGY

3.1 INTRODUCTION

This methodology in research is a blueprint for widely spreading phases, processes, methods, and tools that involve a specific research problem. When it comes to discussing the strategy chosen by which this study is going to be carried out, it is also worth noting and talking about the reason why a particular method was chosen and why another method is not used. This also ensures that the results are valid and can be evaluated by the researcher and then other relevant stakeholders. This section throws light on how a study was approached practically, detailing the methods of achieving the research objectives. It is an overview that systematically narrates the research methodology and process. It specifically presents the major steps by which the investigation was made comprehensive and systematic. Methodological discussions focus on the target population, sampling strategy, design of research framework, as well as development and administration of measurement tools. It includes the pilot study, which will be the backbone for reliable and valid instruments towards the right data collection. This incorporates the identification of reliable data sources as well as the appropriate data collection means to organize relevant information. In addition, adopting the most appropriate research strategy ensures that research is conducted with a purposeful design concerning maximum effectiveness. The analysis restricts interpretation and makes generalization possible about the data that have been collected and, as such, contributes to the broader understanding of the research domain. The paragraph also lays out the limitations of the study, thus paving the way for further study to overcome these barriers and advance the area of research.

3.2 RESEARCH DESIGN

According to Kothari (2004), research methodology can be defined to mean "a systematic way to solve the research problem." It refers to the study of how scientific investigation is conducted. This section illustrates briefly the research approach that was employed in tackling the research questions on factors affecting the quality of service delivery, including their impact on customers in retail banking in India. It details the holistic strategies in data collection and analysis. The justification is given for having selected those techniques to fit the specific complexities of the subject. Thus, this careful selection of methods aims to guarantee the reliability and validity of the findings of this study, which will then serve as the basis for drawing conclusions and making recommendations. Research is undoubtedly an inquiry in itself. "Research can be defined as a self-critical, systematic inquiry," as defined by Krishnaswamy et al. (2006). In simple terms, research is a structured and systematic investigation into phenomena, theories, or issues in an attempt to make deeper insights, confirm facts, and develop new conclusions. The collection, organization, and analysis of data with an aim to producing knowledge in a specified field is considered an investigational manner of inquiry founded on empirical evidence by which a logical outcome emerges. It points to the natural way of being scientific inquiry.

It is acting like a plan of action that shows how a study is to be implemented so that the maximum control over variables harmful to validity is possible, in order to construct the methodology required for collecting accurate and effective information in order to test the hypotheses or resolve research questions. In social sciences, there are commonly three main headings under which research designs for social sciences are classified: exploratory, descriptive and explanatory (causal) research.

Exploratory research is the step of a study that is beginning to make the researcher familiar with the phenomenon being investigated. Preliminary insights from exploratory research allow further in-depth investigations. Techniques used often in the exploratory phase include literature review, expert discussions, focus groups and case studies.

Descriptive research involves presenting an event, a feature or population. It will aim to measure a specific attribute encompassed in the research questions and is generally an extension of exploratory research. Descriptive studies aim to quantify variable and develop pattern under preliminary hypotheses.

In contrast, explanatory research considers and demonstrates the cause-and-effect relationships between the variables analyzed. It seeks to clarify the trends and patterns, this type of research is often conducted with field and laboratory experiments or survey research to identify causal links. These types of research designs are often not mutually exclusive but are combined in order to have and play on the merits of each. By combining, researchers can efficiently study such complex research questions.

Choosing a research design is one of the most important decisions, which directly reflects on the success of a study or relevance. One such factor that plays a role in the selection of research design is the availabilities of information, which are usually obtained through the literature. In case of a great deal of information, such researchers can adapt any proved methodology; otherwise, exploratory research must be conducted. It aims at building new evidence and a base for future studies and is very useful for such research into areas that are at an early stage of development or really new forms. Exploratory research is versatile in that it allows for new constructions and variables to be defined, hence being more relevant to the social sciences, management, and psychology.

The Research design is the plan by which a study is conducted: it gives strategies for data collection, analysis, and interpretation. It is also used to determine if the study is valid and reliable according to objectives defined by the researcher. A well-structured research design reduces bias and errors thereby increasing the precision as well as trustworthiness of the findings. This study combined descriptive and exploratory research methodologies to investigate relationship marketing's impact on customer loyalty.

The descriptive part of the research identifies and describes the features of the central independent and dependent variables, thus relationship marketing and customer loyalty. It shows the correlation, trend, and patterns thus, a better understanding of the relationship between such independent and dependent variables. Complementary, the exploratory part

investigates the complex and often overlooked associative factors among these variables, investigating their potential causes while providing fresh perspectives on the influence of relationship marketing on customer loyalty. Thus, this combined approach-the thorough quantitative methods to find general patterns and qualitative methods to uncover relationships of greater nuance-prevents lack of breadth or depth in the understanding of the issue.

Together, the descriptive and exploratory research design thus comes in handy in giving an overall analysis of the impact of relationship marketing to customer loyalty. The conclusion from these insights can also aid in strategies and performance improvement for organizations and bring various recommendations on how to boost customer loyalty through better relationship marketing practices.

3.3 RESEARCH APPROACH

Research approaches are categorized into two big types-induction and deduction-which represent different research philosophies. The inductive approach is theory-generating in nature. It begins with specific observations or data to build up and arrive at broader conclusions. The researcher makes inferences from certain facts or phenomena regarding conclusions grounded on these specific observations. In sharp contrast to this, deductive approach follows the logical sequence of drawing conclusions based on prior evidence or theories. In the method, theory or hypothesis is developed and planned testing and validation are formulated. Deductive reasoning applies general principles to arrive at a conclusion in a particular case. Such reasoning, as opposed to the inductive version, moves from particular observations to larger generalizations. Thus, they are stated in the following terms: "Inductive approach works from formulating conclusions based on observations to the general making of statement on the premises of observations; deductive approach, which is completely opposite, holds that from general principles it is applied in an example case." (Bambale, 2014).

One of the important discussions on the perspectives of Guba and Lincoln (1994) is indeed the mention of two approaches that researchers can consider while designing their studies: the quantitative and qualitative. The difference between both lies in the presence or absence of numbers and statistics. These approaches are directed by problems in research and what kind of data required using those approaches effectively. The qualitative approach focuses on processes or meanings which could not be quantified even in terms of numbers, amounts, intensity, or frequency. It allows for a much richer contextual understanding of the phenomenon studied. Qualitative researchers emphasize the socially constructed nature of reality and how the relationship between the researcher and the object of study matters open a nuanced opportunity to realize experiences and perspectives.

Similar to this, the quantitative approach concerns the measurement and interpretation of causal relationships between variables in statistical terms. This technique consists of recognizing the behavioral patterns of a given population and making generalized statements of those behaviors. Causal and correlational relationships between quantified variables are more objective and generalized in nature and studied under the quantitative approach. Because of their understandability, quantitative methods avail better usage in studies requiring numerical data to validate or falsify the hypothesis or trends.

Either or both of the above steps can be taken depending on the research objectives for which it is planned for example, qualitative research usually provides deep and contextual insights whereas quantitative research leads to structured and evidence-based conclusions. Both methodologies could partake to give a fuller picture of complex phenomena.

Selecting appropriate research methodology is one critical component of any study, very much affecting how valid and reliable the finds will be. There are numerous ways of conducting research, so one has to select one method best relevant to the study objectives and the phenomenon being studied (Dooly et al., 2017). There are numerous unethical practices such as biased sampling (Barrow et al., 2022), imperfectly constructed tools that

may yield misleading conclusions but are really damaging to research integrity by failing to be ethical (Benatar and Singer, 2000).

Another major distinction in research methodologies is between quantitative and qualitative methods. Quantitative research is more formalized and aims at the measurement of phenomena in numeric terms usually employing interval scales and focusing on objectivity. Quantitative research is mostly adapted for studies that require precise measurement and data for analysis. On a contrary, qualitative research is flexible as it dwells on subjective interpretations and understanding with regard to social contexts and employs nominal or ordinal scales focusing on their qualities or characteristics and not on quantifying them. Thus, while quantitative research mostly emphasizes objectivity in measurement of amount, qualitative research emphasizes subjectivity in its quest for hidden meanings in social phenomena (Kothari, 2004).

It is well known in social science research that many constructs need to be operationalized because of the distinctive nature of the context, environment, and different factors affecting them. Most of these constructs are created by many variables changing with time, hence necessitating the continuous evaluation of relationships in a dynamic environment. Quantitative research is most appropriate for tackling such problems since it lends itself to a measurement of general trends and patterns thus providing generalizable insights over diverse contexts.

In fact, this is the great strength of quantitative research: it's scientific, objective and based on observable evidence. With regard to measurable data, it does not concern itself with subjective and evaluative ideas, both of which prevail at times during qualitative research. The instruments used to collect variables in such quantitative studies are structured; hence, the data they provide is reliable and valid, which affords them rigorous analysis. Moreover, the systematic design further ensures the credibility of such studies, for the whole research process is carried out within pre-set procedures minimizing influence on the part of the researcher.

In this regard, the current research opted for the quantitative approach to establish the extent of association of relationship marketing with customer loyalty. This methodology

turns out to be most effective in obtaining and analyzing customer behaviors and perceptions in the online retail sector's customer relationship management. Through survey instruments and statistical analysis, this study is expected to yield objective results in guiding organizations on building customer loyalty. The study design emphasizes validity, reliability, and ethical considerations that ensure research deliverables are worthy of application in targeted initiatives in business practice.

3.4 SAMPLING PLAN

Sampling technique entails the process or strategy through which researchers select participants for their study. The purposive sampling technique was identified as the sampling method for this research, which is widely accepted and an efficient means of applying multivariate data analysis (Black, 2019). Bryman and Bell (2015) elaborate that non-probability sampling approaches such as purposive sampling often become favorable in survey or fieldwork studies as they make for much easier and more relevant study goals.

For purposes of consumer behavior, purposive sampling is rightly one of the prominent sampling methods that researchers have used in their studies such as those of (Al-Dmour et al., 2019; Al-Shoura et al., 2017 and Syahputra and Murwatiningsih, 2019). This method allows researchers to select participants most likely to provide insights aligned with the research objectives (Upadhyaya, 2020). On research in the social sciences, this procedure is often a ingenious choice because much of the research is aimed at generalizing theoretical constructs across different scenarios rather than populations. Such research also prioritizes theory generalization over sampling. Therefore, the purposive sampling technique was found suitable for the current study, ensuring that respondents selected could make meaningfully important contributions to research objectives.

Sample size determination

To determine the sample size for this study, several different methodologies have been used. As a starting point, the study considered Barclay's "10-times rule of thumb" as suggested in 1995. According to this rule, the sample size must thus be ten times the biggest number of formative indicators employed to assess a single construct; or it could be ten times the number of structural paths directed at a particular construct within the structural model (Hair et al., 2017). Another commonly cited argument says that there should be a minimum of ten observations for each variable under study (Hair et al., 2010).

However, applying these rules for this study indicated an insufficient sample size. Due to this conclusion, the study opted for Cochran's formula, which provides an alternative method for calculating an appropriate sample size. Cochran's formula is most applicable for populations with unknown general sizes. This approach derives the minimum sample size via determining specific parameters: a standard normal deviation set at a 95% confidence level (1.96), response distribution percentage set at 50% (0.5), and the margin of error or confidence interval of $\pm 5\%$ (0.05). The study ensured a strongly robust and statistically valid sample size and thus laid a solid ground for analysis by data collection while improving the trustworthiness of the findings using this method for sample calculation.

Sample area

Delhi NCR was selected as the area for data collection in this study. It is one of the most populous and economically active regions in the country and thus, is a considerable part of India's e-commerce base. Delhi NCR comprises a diversified population, including young technology-savvy people and experienced age-old professionals, thereby making it ideal for studying up consumer behavior with the growing phenomenon of online retailing in India. High penetration regions typically have wide access to smartphones, the internet, and digital payment systems, which are the critical enablers of online shopping. Delhi NCR is home to thousands of urban consumers who are frequently logging into e-commerce platforms and generally early adopters of technology trends.

Therefore, the region presents a rich data pool for understanding the dynamics of customer loyalty. Along with that, there are other developed facilities on the ground, which make logistics and infrastructure so efficient for delivery systems. Online shopping has therefore become convenient for consumers. This is why major e-commerce companies have satisfied their platforms in Delhi NCR-as a market-to touch such metros with huge purchasing capability and an increasingly growing desire for online shopping across various categories ranging from electronics, fashion, groceries, etc., services. The study then presents to the respondent a part of a larger e-commerce ecosystem replicating India in general, ensuring local-relevant findings and trends reflective across other metropolitan areas. The result brings about high soundness in data gathering and applicability in insights by businesses focusing their strategies at similar urban markets.

3.5 SOURCES OF DATA

This research employed both primary and secondary data sources to achieve holistic comprehension of the research objectives. Primary data was collected with aid of self-administered questionnaire disseminated through online channels targeting participants who have active engagement in online shopping. The questionnaire has several questions that aimed at gathering firsthand information from the respondents on relationship marketing initiatives with the purposes of measuring their degree of influence on customer loyalty. As with any other ethical consideration for primary data collection, participation was voluntary, and confidentiality was maintained.

In addition to the main data, secondary data have been gathered from a wide array of academic literatures such as journals, books, and previous surveys, which gave the theoretical basis for the study. In addition, industry papers, market analysis, and digital media have a lot of information in the context, trends, and statistics associated with online shopping and customer loyalty. Therefore, it has formed a significant additional part of the research by placing the study in a broader context and allowing the findings to be compared with previous research. In this sense, primary and secondary data were

integrated in order to provide a robust foundation for understanding the relationship marketing dynamics and its practical implications for customer retention.

Ethical considerations were prioritized throughout the research process to ensure that the findings accurately reflect the data. The questionnaire included a cover letter that explained the purpose of the study and clarified that participation was entirely voluntary. It assured respondents that their confidentiality would be maintained, and their responses would be used solely for academic research purposes and no data would be revealed. Additionally, the respondents were informed that there were no right or wrong answers, and they were free to withdraw from the study at any point without any consequences.

3.6 QUESTIONNAIRE DEVELOPMENT

Some research works claim that a 7-point scale has been used to ascertain the educational and maturity of the respondents. In this study, however, the questionnaire was formed to be intentionally simple and user-friendly for marking responses, given several considerations. The study contained many variables, and respondents did not have the same level of knowledge maturity adjured to their response levels. Since responses could differ even more concerning subjectivity, it was better to see to it that this scale was accessible to all. On average, it required 10 up to a maximum of 15 minutes for respondents to finish the questionnaire, depending on each individual's response rate.

Pilot study

Prior to commencing the main study, a pilot study was done to measure the validity and functionality of the instrument, as well as involved these: gathering data from 40 respondents with at least 6 months experience of online purchasing. In addition, the questionnaire was also reviewed by two professionals from the marketing and academic fields to ensure its quality and relevance. The review consultations aimed to discover vagueness, error, and improvement considerations. Revisions were incorporated throughout the questionnaire as deemed necessary based on the responses of both groups.

Thus, the questionnaire became clearer, organized, and substantive before the final version was completed and used in the main study. The data collection process for the main study lasted two months and incorporated 388 respondents, selected to provide the best dataset for the analysis.

3.7 DATA COLLECTION

The questionnaire created as a research instrument in this study was used in the study of relationship marketing and customer loyalty concerning online shopping, specifically on the web site or e-store. Questionnaire forms are multi-purpose data collection agents, whose administration modes can be diverse depending on the nature of interaction with respondents. By definition, questionnaires can be classified as either self-administered or interviewer-administered. Self-administered questionnaires are those with very little or no direct contact with the respondents; they are completed by persons by themselves. Online questionnaires, in which members fill out surveys digitally, postal questionnaires, to be sent and returned via the mail, and delivery and collection questionnaires, in which the researcher takes the questionnaire to the address of respondents and later returns to collect them, are the most common types of self-administered questionnaires. These are the economic modes of reaching a larger public, more convenience, and a reduction in bias as far as the interviewer is concerned.

Whereas interviewer-administered questionnaires demand full interaction between the researcher and the respondent. For example, telephone questionnaires, where questions are asked over the phone, and structured interviews, where the interviewer asks standardized questions to the respondent in a face-to-face interview, are forms of interviewer-administered questionnaires. These administrations allow for clarification and guarantee high response rates, but they tend to be time consuming and often subject to interviewer bias.

In this study, an online questionnaire was selected as the data collection tool. The advantages of such an approach included facilitating access to a better-targeted and

geographically wider sample, minimizing printing and distribution costs, and allowing for rapid data collection and processing. Flexibility for respondents to take their time in completing the survey has proven to be beneficial in improving response rates and enhancing the quality of data. Furthermore, anonymity may encourage respondents to be more open and truthful in their answers. This approach, therefore, met the requirements of the research objectives and the target population for effective and reliable data collection.

This questionnaire contained three parts used to collect relevant and comprehensive information. The first part considered questions regarding demographic and behavioral profiles of respondents along with their product and website preferences. The second part consisted of 30 statements about respondent perceptions of relationship marketing strategies as implemented by e-stores. Customer loyalty was the focus of the third section's statements. The statements in sections II and III used a 5-point Likert scale for varying degrees of agreement and disagreement. Respondents were then requested to give a score on the scale for all statements, thus permitting the most detailed information possible about their preferences and behaviors. The complete questionnaire is attached in the appendix section.

Reliability

Reliability defines the extent by which measures are error-free to arrive at the same results when taken in multiple trials. This phenomenon proves that data collection ensures stability and reliability such that similar results are found when conducting the same experiments, tests, or measuring procedures under like conditions. This aspect is vital in improving the credibility of research and reducing the impact of random error in measurement (Carmines and Zeller, 1979).

One specific aspect of reliability is internal consistency, which is an indicator of how questions in a questionnaire have something in common or correlate with each other. This ensures that the questions meant to measure a particular construct are in line and stable with regard to each other. There are several ways through which internal consistency is

measured; one such method is Cronbach's alpha. This statistic measures the intercorrelations between items within a scale and results in an index of reliability for a scale. Higher values of Cronbach's alpha mean greater internal consistency among items. Well-defined guidelines indicate that a Cronbach's alpha value of between .60 and .70 should be taken as acceptable for proving the internal consistency for newly developed scales. For the established instruments, a value of 0.70 or supersedes it, are widely taken as the standard for reliability (Nunnally, 1988; Gounaris, 2005). Such thresholds give researchers a guide to their measurement instruments as far as robustness and validity to assess the constructs intended is concerned. Internal consistency is a factor that assures the research findings hold for further validity and neatens the overall integrity of the study. In this study, the Cronbach's alpha value for the adapted scale was 0.92.

Validity

Content validity is one of those terms used to refer to the extent that a measurement instrument like a questionnaire or survey accurately represents and includes all aspects of the content intended to measure. This means that all relevant dimensions of the construct are included and correctly addressed in the instrument. For example, a questionnaire for assessing customer loyalty would place items on the scales on multiple faces of loyalty such as repeat purchases, emotional attachments, and advocacy.

Subject matter experts usually examine the instrument and determine whether the items comprehensively address the intended construct for establishing content validity. This involves checking the questionnaire against theoretical frames of reference, prior literature, and expert opinion. Experts then review the questions to find gaps, irrelevancies, or ambiguities to ensure that the instrument indeed captures the construct of interest. Content validity, therefore, ensures that the obtained data are useful and meaningful concerning the construct under consideration, with the prevention of potentially critical elements in the measuring construct being so excluded. A well-validated instrument produces the most accurate and reliable research outcomes; hence, it

adds to the overall quality of the study. The present study has used content validity to check the quality of the questionnaire.

3.8 DATA ANALYSIS

Descriptive analysis

Descriptive has as employed or used in this research as features systematically organize, classify, and summarize information into comprehensive snapshots of the various characteristics of the sample and its distribution. Univariate analysis, which implies analysis of individual variables on their own as different from analysis of their interrelationship, is the type that descriptive statistics seem to belong to. Descriptive statistics usually take the form of frequency tables that depict the manner in which different values or categories occur in the dataset. The measures of center of tendency includes mean, median, and mode to describe the point of concentration or most typical value of the dataset. The mean gives the arithmetic average, the median gives the middle value, and the mode reflects the value that has occurred most frequently in the data.

Central tendency measures, along with measures of dispersion such as standard deviations, were also adopted for illustrating how variable or disparate the data were spread. These statistics further explain how data points are distributed either around the central value or whether high variation or low variation exists in the sample. Overall, types of descriptive statistics offer an overview of different properties of the sample, which can help recognize patterns and trends that can basically be used in further analysis. Descriptive statistics are important because they make a whole bunch of sense in really basic data cogitation before beginning any complex inferential analysis.

EFA

In this research paper, EFA (Exploratory Factor Analysis) has been used for the following two leading purposes. First, it ensured that the same factors were brought out of the data as those attained by standardized measures for these variables in the study. Second, the items that do not make an impact or those which do not relate would be

identified for their removal from the questionnaire, possibly compromising the results accuracy.

To determine the adequacy of the sample size for EFA, the KMO index and the Bartlett test of Sphericity were computed. The Varimax method was applied to maximize the clarity of the factors from the data so that one's understanding of what each factor measurably contributes will be more lucid. The analysis also quoted how many potential factors were there for explaining the percentage of variance and also showed the factor loadings while representing the correlation of each item with its respective factor.

Correlation

Correlation analysis is a statistical tool through which the strength and direction of a dependency between two or more variables is determined. It provides valuable insights into how variations in one variable can be associated with variations in another. The correlation coefficient r provides a number between -1 and +1 that specifies this degree of fittingness. A correlation of +1 describes an absolutely positive relationship, whereby an increase in one variable is accompanied by a proportional increase in another variable, while the opposite applies in a negative relationship (a correlation of -1). A correlation of 0 indicates that the two variables bear no relationship.

The values of r are interpreted in terms of their strength and direction. A weak positive or negative correlation is found between 0 and ± 0.3 , which means there is a slight association between two variables but it is not crucial. A moderate positive or negative correlation is gathered between ± 0.3 and ± 0.7 , which suggests a stronger relationship. A value of ± 0.7 to ± 1.0 reflects a strong positive or negative correlation, which is an association that goes in its predictable way with each other.

Regression

In this study, the program used to calculate correlation coefficients for independent and dependent variables was SPSS (version 26). Based on this correlation value, the study would be able to describe the nature and strength of those relationships, which would

make it possible to determine which elements much more influence outcomes and how those elements influenced or are related to others. This is important in hypothesis testing, pattern identification, and data-driven decisions.

Regression analysis is a statistical methodology that helps to relate independent variables to a dependent variable. This technique helps researchers understand how much independent variables determine dependent variables, as also the nature of such influence (Norusis, 2005). There are various types of regression analysis such as linear regression, multiple linear regression, and nonlinear regression depending on different kinds of data and different research objectives.

There are two most popular models of regression: simple linear and multiple linear regression. Simple linear regression explains the relationship between one independent variable and the dependent variable, while a multiple linear regression analyzes the influence of more than two independent variables on the dependent variable. Nonlinear regression is used when data do not follow a straight line between the two variables involved. Accordingly, multiple regression analysis is done in this study as the methodology to evaluate the influences of independent variables on the dependent variable. This was quite enriching in getting the perspective of how varied factors influenced the dependent variable collectively and independently and the grounds of dynamics of the observed relationships. The method also helps quantify the effects of each independent variable, which can be of great practical significance for understanding the research problem and solving it effectively.

3.9 SUMMARY

This chapter explains the vital essentials for a successful research study, which research methods, effectiveness, and limitations, with the main focus on research design applied for the research at hand. The chapter then has an in-depth explanation of the tools, the techniques, and procedures in the research process. Before carrying out the study, the research questions and objectives were clearly defined, setting the premise for the

investigation. This chapter also elaborates on population and sampling design: how they selected those going to be sample participants and where they were selected from. Furthermore, the chapter elaborates on the instrument design for each of the constructs, the sources from which data was collected and the ways of data collection and analysis. This all research was carefully planned and executed, although every research study is not done under ideal conditions, hence, what the research reveals about the limitations under which it was conducted. In the past, academic research was often seen as separate from practical applications, focusing primarily on theory development. However, this distinction has become less clear over time, with academic researchers now also working towards providing practical, sustainable solutions. Empirical studies have gained significant importance in both academic and professional settings, as they offer actionable insights. This study focused on examining the relationship between relationship marketing and customer loyalty, employing a combination of exploratory and descriptive research designs. The exploratory part is expected to reveal the most important determinants of relationship marketing in an online retail industry while lending theoretical and practical insights into the subject.

CHAPTER IV

RESULTS

4.1 INTRODUCTION

This present chapter covers a thorough analysis of the findings collected for the research that investigates the factors that affect customer experience and loyalty in online retail stores. This research mostly seeks to have meaningful insights into the relationships between various service quality factors and customer satisfaction relating to customer loyalty. For this, several statistical techniques like frequency tables, demographic analysis, EFA, correlation, and regression have been applied. This chapter first contains very detailed demographic analysis, assisting in understanding the respondents' characteristics for the survey. This shall enhance trying to interpret findings resulting in significant patterns or any potential biases that emerge in the sample.

After this, the analysis continued with the use of frequency tables which helped to summarize and present the distribution of responses to several statements regarding service quality, relationship marketing, and customer loyalty. These tables really give a good glimpse of how respondents see different facets of their experience with the online retail store and offer a snapshot about general trends in consumer perception. Then EFA was performed to show the very latent structure present in the data and to classify similar variables into factors. EFA is a widely used technique for reducing the complexity of data with reference to identifying latent variables which may lead to observed patterns in response from customers. This is an important step in the preprocessing of the data for analyzing and focusing on the most salient dimensions of customer experience and loyalty.

Subsequent to EFA, a correlation analysis is conducted to determine the strength and direction of the relationships. It becomes evident how these factor interrelate, and changes in one aspect point to the change in another. In the end, regression analysis is carried out to model the independent variable (relationship marketing) against the

dependent variable (customer loyalty). Thus, this chapter, using a combination of statistics, venturing into the deep waters of complex interplay within this data, will provide some insights into what drives customer loyalty in online retail. Such analyses will make the conclusions and recommendations in the last chapter of this research.

4.2 DEMOGRPAHIC PROFILE OF RESPONDENTS

The knowledge of demographic profile of respondents becomes an essential factor in interpreting patterns and trends from a research study. Here, the analysis of the demographics reveals crucial characteristics associated with people who partook in the study, such as gender, age, education level, occupation, income, and online shopping behavior. By these attributes, it will be possible for businesses to understand their target audience and the researchers to formulate marketing strategies custom-made for specific target customers without leaving out their individual peculiarities. Following are the cutouts of responses in terms of demographic characteristics and a detailed profile of the respondents in terms of online shopping tendencies, which extends to 388 respondents.

Table 4.2.1 Demographic profile on gender basis

Gender	Frequency	Percentage
Male	218	56.2%
Female	170	43.8%
Total	388	100%

Most respondents were found out to be male, comprising 56.2% as opposed to 43.8% for female. It shows the finding that there is a slightly higher engagement of males in online retailing on this sample. The difference is insignificant, but significance can be measured as a possible avenue for finding out if gender plays a role in how or why online shopping behavior varies.

Table 4.2.2 Demographic profile on age basis

Age Group	Frequency	Percentage
Below 21 years	45	11.6%
21 – 30 years	140	36.1%
31 – 40 years	105	27.0%
41 – 50 years	60	15.5%
51 – 60 years	30	7.7%
Above 60 years	8	2.1%
Total	388	100%

Most of the respondents were in the age range of 21-30 years (36.1%), while the second age group (31-40 years) had 27% of respondents. From the participation of these two age groups, it can be claimed that they are a large part of the survey respondents, indicating that probably there is a greater online retail shopping activity among young adults. Most probably, lower participation in older than 41-year age group means that the younger crowd is more inclined to use the e-commerce platforms because they probably know how to use technology compared to older people and because it is more convenient.

Table 4.2.3 Demographic profile on Education basis

Education Level	Frequency	Percentage
Undergraduate	155	40.0%
Graduate	142	36.6%
Post Graduate	60	15.5%
Doctorate	5	1.3%
Others	26	6.7%
Total	388	100%

Undergraduates make up the largest proportion of respondents (40%), followed by graduates (36.6%). Only a small percentage has a post-graduate level (15.5%) and even lower (1.3%) possess a doctorate. The above distribution indicates a moderate to high level of education enjoyed with an online shopping presence. Perhaps greater higher education leads people to greater access to online retail, as well as higher disposable income for spending on goods.

Table 4.2.4 Demographic profile on occupation basis

Occupation	Frequency	Percentage
Student	98	25.3%
Self-employed	35	9.0%
Employed in Public Sector	45	11.6%
Employed in Private Sector	150	38.6%
Others	60	15.5%
Total	388	100%

Use of data on employment of respondents indicates that the bulk of the respondents, which is around 38.6 percent, works in the private sector, followed by 25.3 percent who are students. The minority comprises public sector employees at 11.6 percent and self-employed individuals at 9.0 percent. This could be an attribute as well to the higher percentage of private sector employees preferring e-retailing due to disposable income and flexi-time that allows them to shop frequently. The presence of students in the survey also indicates the possible popularity of online shopping among this age group, which could be ascribed to convenience and affordability.

Table 4.2.5 Shopping frequency distribution

Shopping Frequency	Frequency	Percentage
Weekly	145	37.4%
Monthly	92	23.7%
Quarterly	48	12.4%
Half-Yearly / Yearly	47	12.1%
Total	388	100%

A significant portion of respondents (37.4%) does online shopping every week, and a lesser percentage (23.7%) shop online every month. It is thus inferred that online shopping has becoming very common among the population, the above statistics indicates that a considerable part of the population engages into shopping on a weekly basis. This regularly observed frequency could speak to the fact that most individuals do find it convenient and, indeed, probably more of a tendency to shop online, whether for essentials or non-essentials. The relatively small portion of respondents who do their shopping online half-yearly or yearly only (12.1%) is enough proof that online shopping is not a one-time thing event for most people considering the culture it creates with regularity.

Table 4.2.6 Demographic profile on Income basis

Monthly Income	Frequency	Percentage
Below Rs. 50,000	180	46.4%
Rs. 50,001–1,00,000	130	33.6%
Rs. 1,00,001–1,50,000	40	10.3%
More than Rs. 1,50,000	38	9.7%
Total	388	100%

The highest proportion of respondents falls under the monthly income of less than Rs. 50,000, given at 46.4%. The second most dominant income group is between Rs. 50,001 and Rs. 100,000, with a 33.6% representation, while those classified as earning above Rs. 150,000 are only 9.7% of total respondents. This gives a clear indication that online retail remains a place for the middle and lower strata since such income categories typically would not report economically much higher figures. It can mean good availability for online shopping by being cheapest for consumers looking for best values or discounts. The lure of online shopping may go beyond these then and entice lower to middle income people because of wider product offerings and more competitive price options available in the online marketplaces.

Table 4.2.7 Product category distribution

Product Category	Frequency	Percentage
Books & Stationery	32	8.2%
Electronics	98	25.3%
Furniture & Fixtures	19	4.9%
Apparels & Accessories	132	34.0%
Groceries	28	7.2%
Hotels & Flight Booking	23	5.9%
Entertainment / OTT	18	4.6%
Online Courses	27	6.9%
Others	9	2.3%
Total	388	100%

The most bought category is Apparels and Accessories at 34.0% while Electronics have 25.3%. These have always been traditional giants in the online retail business. Other product line includes Books & Stationery, Groceries, and Online Courses. There are apparent diverse behaviors in consumers, as would be proven further by the availability of Hotels and Flight Booking as well as Entertainment or OTT purchase. The low

frequency of purchases in Furniture & Fixtures seems to imply that larger or bulkier items may not be bought that frequently online, perhaps due to delivery restrictions.

4.3 FREQUENCY TABLES OF RELATIONSHIP MARKETING STATEMENTS

It is important to consider various aspects of customer interaction and satisfaction to assess their impact on relationship longevity in the study of relationship marketing among online retail stores. The frequency tables given below reflect the responses to a set of statements associated with perceptions about the relationship marketing practices of an online retail store. The statements are supposed to evaluate different facets of customer engagement such as friendliness of employees, understanding needs of customers, reputation of the store, and level of cooperation and rapport which would develop between customers.

Frequency tables show answers which are breakup of responses with respect to individual questions divided into five groups: “SD-Strongly Disagree, D-Disagree, N-Neutral, A-Agree and SA-Strongly Agree”. These tables thus are used for capturing opinions and experiences of the consumers with regard to their interaction with the online retail store. Analyzing these frequencies could, therefore, reveal possible ways of improving customer satisfaction, loyalty, and emotional attachment with the store-the key elements in the success of relationship marketing strategies.

The tables below display about every relationship marketing aspect, such as customer treatment, response to the store, reputation and so on, thereby reflecting customer feelings about whether the store does or does not practice such business principles worthy of forging an apparently strong and lasting bond. Such responses are critical in determining the alignment of the online retail store with customer expectations, thus ensuring that it stays head and shoulders above the rest in the market.

R1 “This online retail store is trust worthy.”

Table 4.3.1 Frequency distribution of R1

R1	Frequency	Percent	Cumulative Percent
SD	25	6.4	6.4
D	46	11.9	18.3
N	78	20.1	38.4
S	151	38.9	77.3
SA	88	22.7	100.0
Total	388	100.0	

The frequency table investigates customer responses to the statement: “This online retail store is trustworthy”. It shows that massive sample respondents (61.6%) indicated trust in the store, 38.9% chose to agree, and 22.7% strongly agreed. However, a lesser portion of respondents, comprising 18.3%, had opposite views on the statement, with 11.9% disagreeing and 6.4% strongly disagreeing. Meanwhile 20.1% of respondents neither agreed nor disagreed. This implies a general positive opinion on the store's trustworthiness, with majority towards the agreement side.

R2 “The promises made by the online retail store are highly reliable.”

Table 4.3.2 Frequency distribution of R2

R2	Frequency	Percent	Cumulative Percent
SD	12	3.1	3.1
D	54	13.9	17.0
N	82	21.1	38.1
S	153	39.4	77.6
SA	87	22.4	100.0
Total	388	100.0	

The frequency table indicates customer perception regarding the statement: "The promises made by the online retail store are extremely trustworthy." Most (61.8%) of the respondents affirmed the reliability of the store, with 39.4% agreeing and 22.4% strongly agreeing. Furthermore, a minority, comprising 17.0% of respondents, showed ambivalence concerning the promise, as 13.9% disagreed and 3.1% strongly disagreed to the statement. However, 21.1% of respondents were neutral and did not agree or disagree with the statement meaning to say: some participants take this view on keeping the promises of the store, while other segments are again very well marked among doubt and neutrality.

R3 "The online retail store provides accurate information."

Table 4.2.3 Frequency distribution of R3

R3	Frequency	Percent	Cumulative Percent
SD	21	5.4	5.4
D	48	12.4	17.8
N	68	17.5	35.3
S	150	38.7	74.0
SA	101	26.0	100.0
Total	388	100.0	

With reference to the customer perception on the statement, "The online retail store provides accurate information"; the frequency table shows that most respondents (64.7%) believe the store gives accurate information, while 38.7 and 26.0 percent of the respondents agreed and strongly agreed, respectively. Only a smaller number of respondents (17.8%) were doubtful, with 12.4% of them disagreeing and 5.4% strongly disagreeing. In addition, 17.5% of the respondents fall within the category of neutral respondents- neither agreeing nor disagreeing.

R4 “The online retail store provides information on time.”

Table 4.3.4 Frequency distribution of R4

R4	Frequency	Percent	Cumulative Percent
SD	2	0.5	0.5
D	63	16.2	16.8
N	81	20.9	37.6
S	149	38.4	76.0
SA	93	24.0	100.0
Total	388	100.0	

The frequency table evaluates customer perceptions of the statement: "Online retail store provides information on time." It shows that a considerable proportion of respondents, 62.4%, agreed that the store provides timely information, while 38.4% agreed and 24.0% strongly agreed. Another group of respondents, 16.7%, would argue against this point: 16.2% disagreed and even lesser, only 0.5% strongly disagreed. Meanwhile, there are 20.9% of respondents who are neutral; that is, they did not express any strong opinion about it.

R5 “The online retail store openly discusses problems whenever arise to offer a solution.”

Table 4.3.5 Frequency distribution of R5

R5	Frequency	Percent	Cumulative Percent
SD	9	2.3	2.3
D	49	12.6	14.9
N	73	18.8	33.8
S	165	42.5	76.3
SA	92	23.7	100.0
Total	388	100.0	

The frequency table evaluates consumer perceptions of the statement: "The online retail store publicly discusses problems as they come up so that solutions can be derived." A majority of them, that is, 66.2% agrees, of which 42.5% agree and 23.7% strongly agree with the perception that the store is open and proactive in handling issues, lessened by the fact that disagreement featured a smaller group, 14.9%, comprising 12.6% disagreeing, and 2.3% strongly disagreeing. Also, there were 18.8% of respondents who were neutral. Given that most responses seem to be favorable on how the store addresses issues and how it relates them, there are several areas for improvement that could ensure a broader description of satisfaction among customers.

R6 “The online retail store always tries to solve conflicts before they create problems.”

Table 4.3.6 Frequency distribution of R6

R6	Frequency	Percent	Cumulative Percent
SD	8	2.1	2.1
D	58	14.9	17.0
N	81	20.9	37.9
S	168	43.3	81.2
SA	73	18.8	100.0
Total	388	100.0	

Of all responses given, the total population of respondents states that 62.1% believe that the store takes much action to prevent conflict. In all, 43.3% agreeing and 18.8% strongly agreeing place the total at 62.1%. On the contrary, however, there is a percentage of 17.0% of the respondents, who, as borne from the gathered data, disagreed, with 14.9% disagreeing and 2.1% strongly disagreeing, implying that suspicion was held concerning the store's ability to avert conflicts. Also, 20.9% were neutral, neither agreeing nor disagreeing. Analyzing the responses shows that while most customers consider the store proactive in dealing with conflicts.

R7 “The online retail store always tries to avoid potential conflict.”

Table 4.3.7 Frequency distribution of R7

R7	Frequency	Percent	Cumulative Percent
SD	32	8.2	8.2
D	41	10.6	18.8
N	67	17.3	36.1
S	145	37.4	73.5
SA	103	26.5	100.0
Total	388	100.0	

For the stated sentence, 63.9% of the participants agreed with this statement, as 37.4% agreed and 26.5% strongly agreed, showing a solid belief that conflict prevention efforts are made by the store. On the contrary, only a small proportion of respondents, 18.8%, did not agree, 10.6% of whom disagreed and 8.2% strongly disagreed. Also, 17.3% as neutral respondents indicated that other customers are not clear whether or not the store is avoiding conflicts. High in observance, however, results show that, of the respondents, most identified efforts by the store in preventing potential conflicts.

R8 “I have full confidence in the products and services offered by the online retail store.”

Table 4.3.8 Frequency distribution of R8

R8	Frequency	Percent	Cumulative Percent
SD	11	2.8	2.8
D	56	14.4	17.3
N	79	20.4	37.6
S	155	39.9	77.6
SA	87	22.4	100.0
Total	388	100.0	

According to this statement, most respondents 62.3% are found high on confidence in the products and services of the store, where 39.9% agree and add to it as 22.4% strong agrees. Of the total dies, however, 17.3% disagreeing where 14.4% disagree and 2.8% strongly disagree shows that the confidence of some customers is not on the offerings 20.4% are neutral going to say that they are not for full reliance or distrust on the products and services of the store. Such measures indicate a generally favorable image of the reliability of the store but also insist on consideration of the concern expressed by the few being not confident.

R9 “The online retail store provides quick information when there is a new product/service on offer.”

Table 4.3.9 Frequency distribution of R9

R9	Frequency	Percent	Cumulative Percent
SD	18	4.6	4.6
D	51	13.1	17.8
N	61	15.7	33.5
S	153	39.4	72.9
SA	105	27.1	100.0
Total	388	100.0	

Most of the respondents, 66.5%, agree that the store gives updates about new products or services in a timely manner; of this percentage, 39.4% agree and 27.1% strongly agree. On the other hand, 17.8% disagreed; 13.1% disagreed, while 4.6% strongly disagreed. This indicates that some consumers believe the store could do better in communicating new updates. In general, the evidence reflects a good picture of how the store communicates with its customers about new offerings; however, this does show an area in which the store could improve its response to that segment of its customers.

R10 “The online retail store is flexible in serving my needs related to my desired products / services.”

Table 4.3.10 Frequency distribution of R10

R10	Frequency	Percent	Cumulative Percent
SD	16	4.1	4.1
D	72	18.6	22.7
N	70	18.0	40.7
S	144	37.1	77.8
SA	86	22.2	100.0
Total	388	100.0	

The big finding from the perceptions of store flexibility is that they still just found it very effective in meeting their requirements even if 37.1% generally agreeable, while 22.2% very agreeable. Two people were totally disagreeing, and thus, a whopping number of 22.7% were, whereas 18.6% were negative, whereas the other 4.1% were strongly negative, shown by some customers claiming the store is inflexible. Results show overall positive perception in terms of flexibility of the store, but at the same time, a relatively high number of disagreements where the store can improve in order to better meet customer expectations.

R11 “The online retail store offers customized/personalized products/services to meet customers’ requirement.

Table 4.3.11 Frequency distribution of R11

R11	Frequency	Percent	Cumulative Percent
SD	24	6.2	6.2
D	69	17.8	24.0
N	75	19.3	43.3
S	119	30.7	74.0
SA	101	26.0	100.0
Total	388	100.0	

Responses of the respondents show that most of the respondents, 56.7% of them, see the store as one providing personalized or customized services. The remainder 30.7% have agreed while 26.0% strongly agree with the claim. However, a remarkable 24% of respondents disagreed, out of which 17.8% tend to disagree while 6.2% strongly disagreed, which points out some customers deem the store to fall short concerning offering tailor-made solutions. More than half of the respondents considered the store to have significant customization efforts, but quite a lot of neutral and negative responses mean that there is still need for improvement in personalized offerings from the store for a broader spectrum of customer satisfaction.

R12 “My relationship with the online retail store fulfills all my expectations.”

Table 4.3.12 Frequency distribution of R12

R12	Frequency	Percent	Cumulative Percent
SD	11	2.8	2.8
D	74	19.1	21.9
N	66	17.0	38.9
S	146	37.6	76.5
SA	91	23.5	100.0
Total	388	100.0	

According to the responses, a majority of participants (61.1%) feel that the relationship they have with the online retail store meets their expectations, with 37.6% agreeing and 23.5% strongly agreeing. However, 21.9% were dissatisfied, with 19.1% disagreeing and 2.8% strongly disagreeing. Furthermore, 17.0% of respondents opted for a neutral response, which does not indicate a strong opinion. This indicates that the vast majority of customers were satisfied with their relationship with the store, there exists a significant minority whose expectations were not met.

R13 “My relationship with this online retail store is pleasurable and remarkable.”

Table 4.3.13 Frequency distribution of R13

R13	Frequency	Percent	Cumulative Percent
SD	30	7.7	7.7
D	50	12.9	20.6
N	62	16.0	36.6
S	134	34.5	71.1
SA	112	28.9	100.0
Total	388	100.0	

A great majority of respondents i.e. 63.4% said that their relationship with the online store was fantastic as well as incredible. Almost half of the respondents i.e. 34.5% agreed and 28.9% strongly agreed as to the statement but 20.6% disagreed, comprising of 12.9% disagreed and 7.7% strongly disagreed. 16.0% of neutral answers showed part of the undecided customer base at the moment. From the above findings, it can be inferred that the greater number of customers view the association of the store positively but there is a considerable portion that views the relationship with the store as less fantastic or pleasurable.

R14 “The online retail store shows high degree of professionalism in the relationship.”

Table 4.3.14 Frequency distribution of R14

R14	Frequency	Percent	Cumulative Percent
SD	21	5.4	5.4
D	60	15.5	20.9
N	68	17.5	38.4
S	119	30.7	69.1
SA	120	30.9	100.0
Total	388	100.0	

The responses show that 61.6 percent of the participants believe that the store demonstrates professionalism; 30.7 percent agreed and 30.9 percent strongly agreed. On the other hand, 20.9 percent responded that they didn't think the store was professional: 15.5 percent did not agree at all and 5.4 percent strongly disagreed. In addition, 17.5 percent of the respondents were neutral. It indicates that while a majority of the customers make this perception, there was also a significant minority who either disagrees or remains undecided about the professionalism shown by the store. So there can be an area for improvement in maintaining professionalism.

R15 “The online retail store always meets my objectives.”

Table 4.3.15 Frequency distribution of R15

R15	Frequency	Percent	Cumulative Percent
SD	20	5.2	5.2
D	63	16.2	21.4
N	56	14.4	35.8
S	142	36.6	72.4
SA	107	27.6	100.0
Total	388	100.0	

Most of the respondents showed that store objectives were always fulfilled. 64.2% of respondents ascribe to this reality, while 36.6% aligned with agreeing and 27.6% strongly accepting such phenomenon. Only 21.4% have a different opinion about this matter among participants, with 16.2% disagreeing and 5.2% strongly disagreeing. These figures indicate that there was a whooping number of customers who burn with displeasure in the service offered. Besides, 14.4% have this neutral stand, meaning these customers have neither agreed with nor disagreed with the statements. Collectively, these results give an indication of a somewhat favorable judgment but the significant number of unsatisfied respondents indicates potential areas for betterment.

R16 “The employees of the online retail store always show respect to me.”

Table 4.3.16 Frequency distribution of R16

R16	Frequency	Percent	Cumulative Percent
SD	9	2.3	2.3
D	56	14.4	16.8
N	78	20.1	36.9
S	149	38.4	75.3
SA	96	24.7	100.0
Total	388	100.0	

A considerable majority, i.e., 63.1%, of the respondents felt respected by the employees of the store, and out of those, 38.4% agreed, whereas 24.7% strongly agreed. At the same time, there was another portion, 16.8%, who disagreed; out of them, 14.4% disagreed and 2.3% strongly disagreed, indicating a little dissatisfaction here. A higher percentage of 20.1% were neutral. From these results, one can assume that most customers perceive the behavior of respect from the employees of the stores.

R17 “The online retail store is committed to its customers.”

Table 4.3.17 Frequency distribution of R17

R17	Frequency	Percent	Cumulative Percent
SD	6	1.5	1.5
D	64	16.5	18.0
N	75	19.3	37.4
S	168	43.3	80.7
SA	75	19.3	100.0
Total	388	100.0	

The majority of the respondents, i.e., 62.6%, came in agreement that the store was committed to its customers. Of these, 43.3% agree, while 19.3% strongly agree. On the contrary, 18.0% disagree, out of which 16.5% disagree and 1.5% strongly disagree. Neutral responses were that 19.3% of the respondents. The data presents a more favorable perception of the store's commitment; however, the presence of those with neutral and negative answers indicates that it is not strongly evidenced in other areas.

R18 “The online retail store puts maximum effort to maintain long term relationship with the customers.”

Table 4.3.18 Frequency distribution of R18

R18	Frequency	Percent	Cumulative Percent
SD	13	3.4	3.4
D	83	21.4	24.7
N	64	16.5	41.2
S	154	39.7	80.9
SA	74	19.1	100.0
Total	388	100.0	

The responses show that 58.8% of respondents believe store put more importance on long-term relationships, with 39.7% agreeing and 19.1% strongly agreeing. However, for 24.7%, it is a no, whereby 21.4% just disagree and a further 3.4% strongly disagree to this. A significant 16.5% of respondents were neutral. Even though the majority appreciates the place's efforts at forming permanent relationships, the fairly large share of disagreement needs to be addressed.

R19 “The online retail store values and uses customer feedback regarding its products and services.”

Table 4.3.19 Frequency distribution of R19

R19	Frequency	Percent	Cumulative Percent
SD	12	3.1	3.1
D	94	24.2	27.3
N	60	15.5	42.8
S	151	38.9	81.7
SA	71	18.3	100.0
Total	388	100.0	

Majority (57.2%) felt that the store valued and made use of information from customers while in terms of agreement: 38.9% agreed and 18.3% strongly agreed with the above. The contrary position was for 27.3% where 24.2% disagreed and the rest 3.1% were strongly disagreed. Neutral 15.5% are also added to the previous ones. While most customers see the store as responsive to feedback, a great deal of disagreement presents an opportunity for the store to better communicate and act on customer input.

R20 “The online retail store provides products/services that are highly appealing to its customers.”

Table 4.3.20 Frequency distribution of R20

R20	Frequency	Percent	Cumulative Percent
SD	7	1.8	1.8
D	62	16.0	17.8
N	97	25.0	42.8
S	174	44.8	87.6
SA	48	12.4	100.0
Total	388	100.0	

It can thus be inferred that, in line with the responses, 57.2% of respondents took the position that the store sells highly attractive products/services, 44.8% said agreed, while 12.4% strongly agreed. Contrary to this, 17.8% said disagree, whereby 16.0% just disagreed and a further 1.8% strongly disagreed to this. Neutral responses were 25.0%, the highest ever in the analysis among the statements, meaning that much of the indecision in the large group of participants was reflected here. The result indicates a positive perception in general, but a fair amount of neutrality and negativity suggests that the store may still need to enhance its products to attract a wider customer share.

R21 “The online retail store is prepared to listen customer complaints.”

Table 4.3.21 Frequency distribution of R21

R21	Frequency	Percent	Cumulative Percent
SD	5	1.3	1.3
D	73	18.8	20.1
N	86	22.2	42.3
S	146	37.6	79.9
SA	78	20.1	100.0
Total	388	100.0	

From the statistics, it can be shown that 57.7% of the surveyed respondents agreed on the extent to which the store can be said to listen to its customers' complaints; 37.6% agree and 20.1% strongly agree. However, 20.1% generally disagreed. It counted about 22.2% for neutrality responses. Thus, it suggests that most of the customers in the store are able to find the store to be receptive toward complaints; however, a significant number disagree or are undecided about possible gaps regarding the receptiveness of the customer support shown.

R22 “The online retail store is flexible enough to accommodate my request if any.”

Table 4.3.22 Frequency distribution of R22

R22	Frequency	Percent	Cumulative Percent
SD	12	3.1	3.1
D	70	18.0	21.1
N	69	17.8	38.9
S	161	41.5	80.4
SA	76	19.6	100.0
Total	388	100.0	

The most common of response was that from 61.1% of the respondents: "The store is flexible." This consisted of 41.5% agree and 19.6% strongly agree. Concerning flexibility, 21.1% disagreed, consisting of 18.0% disagree and 3.1% strongly disagree. Again, 17.8% of respondents were neutral, reflecting indecision. The data show generally favorable perceptions, but, given the large proportion of disagreement, it does leave room for improvement in handling requests specific to the customer.

R23 "The online retail store sends mail/ calls me at different occasions."

Table 4.3.23 Frequency distribution of R23

R23	Frequency	Percent	Cumulative Percent
SD	19	4.9	4.9
D	104	26.8	31.7
N	48	12.4	44.1
S	145	37.4	81.4
SA	72	18.6	100.0
Total	388	100.0	

The responses demonstrate that 56.0% agree that the store communicates on several occasions: a 37.4% agreement and an 18.6% strong agreement. Of these, 31.7% disagrees, 26.8% disagree, and 4.9% strongly disagree. This indicates a substantial minority of dissatisfaction. Of the neutral responses, it counts 12.4%. The majority of customers praise the store's communications, but improvements could be made to allay the grounds of a large part of customers.

R24 “The online retail store demonstrates high level of integrity while dealing with customers.”

Table 4.3.24 Frequency distribution of R24

R24	Frequency	Percent	Cumulative Percent
SD	12	3.1	3.1
D	86	22.2	25.3
N	64	16.5	41.8
S	154	39.7	81.4
SA	72	18.6	100.0
Total	388	100.0	

It can be seen that 58.3 percent of respondents in reference to online store as agreeing on integrity, the terms on which 39.7 percent agree and 18.6 percent strongly agree. On the other hand, 25.3 percent of participants seem to disagree, 22.2 percent disagree while 3.1 percent strongly disagree. All of these findings point to a wide acceptance of the store's integrity, yet a huge minority disagreement calls for remedy.

R25 “The online retail store always helps me identify products/services that suit me best.”

Table 4.3.25 Frequency distribution of R25

R25	Frequency	Percent	Cumulative Percent
SD	5	1.3	1.3
D	40	10.3	11.6
N	65	16.8	28.4
S	174	44.8	73.2
SA	104	26.8	100.0
Total	388	100.0	

71.6% of respondents have revealed that the store is helpful in the identification of appropriate products or services, as broken down into 44.8% who agree and 26.8% who strongly agree. Therefore, a total of 11.6% of participants would disagree, namely 10.3% disagree and 1.3% strongly so. All of this provides a strong positive perception of the store concerning the assistance it provides when choosing products, which shows that customer support is developing positively in this area.

R26 “The employees of the online retail store treat customers in a very friendly manner.”

Table 4.3.26 Frequency distribution of R26

R26	Frequency	Percent	Cumulative Percent
SD	2	0.5	0.5
D	35	9.0	9.5
N	73	18.8	28.4
S	176	45.4	73.7
SA	102	26.3	100.0
Total	388	100.0	

71.7% of respondents agree that the workers of this online retail establishment treat customers with friendliness, indicating that this establishment takes pride in serving customers with positive and approachable interactions. This implies that many customers feel appreciated and valued during their dealings with the staff. However, the representatives indicated disagreement at 9.5%, identifying a deficit for the fact of positive and friendly treatment. There are 18.8% who answered neutral, who might not even have encountered unfriendly action.

R27 “The online retail store tries hard to understand customers’ needs constantly.”

Table 4.3.27 Frequency distribution of R27

R27	Frequency	Percent	Cumulative Percent
SD	2	0.5	0.5
D	45	11.6	12.1
N	61	15.7	27.8
S	161	41.5	69.3
SA	119	30.7	100.0
Total	388	100.0	

A promising 72.2% stated that the store actually takes efforts to understand customer needs. This is indicative of the store's commitment to personalizing its services and improvements in relevance. Now the flock says that customers do take note of the efforts made by the store to meet their expectations. On the other hand, there is a percentage of possible 12.1% respondents who did not agree, indicating that this understanding does not cover all customers, or that it is not universal or completely applicable for these customers. For the 15.7% neutral responses, this may refer to instances where customers find the efforts good enough but not out of the ordinary, hence, can still improve to surpass expectations.

R28 “The online retail store has high reputation/ goodwill in the market.”

Table 4.3.28 Frequency distribution of R28

R28	Frequency	Percent	Cumulative Percent
SD	2	0.5	0.5
D	30	7.7	8.2
N	71	18.3	26.5
S	169	43.6	70.1
SA	116	29.9	100.0
Total	388	100.0	

A total of 73.5% of the respondents believed that the store has a good reputation which means that the brand is perceived as very reliable, high quality, and customer-satisfied. It clearly shows that most of the consumers hold positive perceptions about the store's standing. On the contrary, there exist 8.2% respondents who did not agree with this statement meaning that they don't hold this among their satisfied customers either due to personal adverse experience or different expectations. The 18.3% neutral responses suggest that some customers don't know enough or aren't sufficiently exposed to give an opinion. This means the store has an opportunity to still further strengthen its public image and consistency.

R29 “The online retail store works in close cooperation with customers.”

Table 4.3.29 Frequency distribution of R29

R29	Frequency	Percent	Cumulative Percent
SD	23	5.9	5.9
D	66	17.0	22.9
N	72	18.6	41.5
S	132	34.0	75.5
SA	95	24.5	100.0
Total	388	100.0	

58.5% have a quite strong consensus that the online retail store does co-operate with most customers indicating a healthy index of relationship and customer-owning. However, 22.9% contradicted this view, which gives an idea that the majority of customers felt this store lacks in terms of making convincing efforts for engagement and co-operation. Furthermore, about 18.6%, from the respondents, maintained neutrality: being unsure of the extent of co-operation.

R30 “The online retail store is eager to develop good rapport with its customers.”

Table 4.3.30 Frequency distribution of R30

R30	Frequency	Percent	Cumulative Percent
SD	17	4.4	4.4
D	96	24.7	29.1
N	52	13.4	42.5
S	145	37.4	79.9
SA	78	20.1	100.0
Total	388	100.0	

In aggregate, the data reveal that 57.5% of respondents agree that the store is enthusiastic about establishing strong relationships with customers, marked by a generally positive attitude towards such efforts. On the contrary, 29.1% are not in agreement, reflecting some discontent or perception of the store not being focused on relationship-making. Perhaps the 13.4% neutral responses would mean that there are customers who are either unsure or have not experienced what the store is trying to do in this area.

4.4 FREQUENCY TABLES OF CUSTOMER LOYALTY STATEMENTS

Customer loyalty plays a vital role in understanding long-term business success and sustainability even in online retail's highly competitive environs. It is not merely satisfaction but emotional attachment and trust with a strong commitment to purchase from a particular store. The frequency tables present responses to statements which weigh different aspects of customer loyalty to the online retail store. These statements examine how proud customers are of the store association, their tendency to recommend it, their emotional attachment, and their future intention to continue shopping with the store.

Each frequency table contains different responses of customers segmented into five distinct categories of responses-: Strongly Disagree, Disagree, Neutral, Agree, Strongly Agree. These grouped responses can flag the level of loyalty and degree of commitment customers are willing to invest for maintaining a long-term bond with the brand. This approach thus offers valuable insights to businesses on their effectiveness in measuring the customer loyalty pattern.

The frequency tables below explore dimensions of customer loyalty such as satisfaction, emotional attachment, willingness to pay more for high-quality items, and intention to recommend or continue business with the store. These findings indicate the important underlying factors contributing to customer loyalty.

CL1 “I feel proud to tell others that I am customer of this online retail store.”

Table 4.4.1 Frequency distribution of CL1

CL1	Frequency	Percent	Cumulative Percent
SD	12	3.1	3.1
D	45	11.6	14.7
N	67	17.3	32.0
S	133	34.3	66.2
SA	131	33.8	100.0
Total	388	100.0	

68.1% customers feel proud in saying they are customers of the store, signals very much loyalty and satisfaction. The majority of them, thus, feel positively towards such a store and would not mind spreading the word for it, while in turn, on the contrary, only 14.7% of them refer to it as something that they disagreed with. What this means is that there exists a group of customers who probably are not feeling so much proud or fond of the store. The results show that even though the store does have a loyal customer base, it could still do much to increase the pride and engagement of even more customers.

CL2 “For me, this online retail store is the best alternative among all online retail stores available in the market.”

Table 4.4.2 Frequency distribution of CL2

CL2	Frequency	Percent	Cumulative Percent
SD	9	2.3	2.3
D	78	20.1	22.4
N	61	15.7	38.1
S	149	38.4	76.5
SA	91	23.5	100.0
Total	388	100.0	

Around 61.9% of the respondents are in agreement that the store is the best alternative out there among all these other online retail stores. This again indicates huge figures towards satisfaction and preference for the particular store from other competitors. On the contrary, 22.4% of respondents express disagreement; all of these says something because this is a great number of people who do not consider this the best option there is. A high bottom line for the store in the market is captured by such results, but it poses too an opportunity for improvement ensuring that it could be considered the top choice by a higher percentage of customers.

CL3 “I always encourage my friends and relatives to do business with this online retail store.”

Table 4.4.3 Frequency distribution of CL3

CL3	Frequency	Percent	Cumulative Percent
SD	10	2.6	2.6
D	83	21.4	24.0
N	68	17.5	41.5
S	156	40.2	81.7
SA	71	18.3	100.0
Total	388	100.0	

About 58.5% of respondents agreed for the sake of proving that they highly encourage their friends and relatives into dealing with the online retail store, which is a strong indication of word-of-mouth as well as advocacy by customers. This basically means that many customers are satisfied enough to recommend the store to others, thus potentially increasing the organic growth of the store. About 24.0%, however, were not in agreement, implying that a part of customers either has not had such a great experience or does not feel sufficiently strong to recommend the store. Results also indicate that while the store has an excellent base of advocates, it stands the advantage of gaining even further referrals through improved customer experience.

CL4 “I feel happy to be with this online retail store.”

Table 4.4.4 Frequency distribution of CL4

CL4	Frequency	Percent	Cumulative Percent
D	38	9.8	9.8
N	161	41.5	51.3
S	111	28.6	79.9
SA	78	20.1	100.0
Total	388	100.0	

The information clearly elaborates that most of the people surveyed (around 48.7%) either did not agree or felt neutral regarding happiness in the store. Accordingly, the argument that some customers are indifferent or unhappy with their visit may hold ground. About 28.6%(in respondents) agreed and 20.1% strongly agreed, with a proportion of respondents feeling happy and having positive treatment in the present store. This also suggests that perhaps, the store will find opportunities to make improvements on customer satisfaction to convert any neutral feelings into positive ones.

CL5 “I always talk positive about this online retail store.”

Table 4.4.5 Frequency distribution of CL5

CL5	Frequency	Percent	Cumulative Percent
D	18	4.6	4.6
N	99	25.5	30.2
S	163	42.0	72.2
SA	108	27.8	100.0
Total	388	100.0	

The data shows that with respect to respondents, a significant number (69.8%) will speak highly about the store. By this, most of the respondents will share positive experience

with other people. Only, a small percentage, which is 4.6%, disagree to this statement, which would imply that a few respondents may have little or no positive impressions about the store, or they just do not feel like saying something good about it. Overall, this proves that sentiment of customers towards the store is very high.

CL6 “I will strongly recommend this online retail store and its offerings to someone who will ask for my advice.”

Table 4.4.6 Frequency distribution of CL6

CL6	Frequency	Percent	Cumulative Percent
D	40	10.3	10.3
N	88	22.7	33.0
S	180	46.4	79.4
SA	80	20.6	100.0
Total	388	100.0	

Most respondents (67%) agree or strongly agree that they would recommend the store to others, and by this they reveal strong customer loyalty and advocacy; but 10.3% disagree: these are customers not fully satisfied with or unable to recommend the store, without an easy way to use it. Thus, there is a strong loyal base of customers who are willing to recommend the store, but still there are some who are not satisfied with the offerings of the online store.

CL7 “I expect to stay with this online retail store for a long period of time.”

Table 4.4.7 Frequency distribution of CL7

CL7	Frequency	Percent	Cumulative Percent
SD	5	1.3	1.3
D	59	14.2	15.5
N	78	20.1	35.6
S	142	36.6	72.2
SA	108	27.8	100.0
Total	388	100.0	

The response has been consistent in the interpretation, with a majority of 64.4% respondents agreeing or strongly agreeing that they will remain loyal to the store, showing strong commitment and satisfaction. However, 14.2 % disagree, implying that some customers are uncertain or entirely unsatisfied with their experiences and are thinking of going elsewhere. Furthermore, there were also 20.1 percent who were neutral, meaning not totally committed and not dissatisfied, which may indicate still examining the store's worth regarding long-term purchases.

CL8 “Whenever I think of online shopping, this online retail store always comes first in my mind.”

Table 4.4.8 Frequency distribution of CL8

CL8	Frequency	Percent	Cumulative Percent
SD	2	0.5	0.5
D	58	14.9	15.5
N	76	19.6	35.1
S	165	42.5	77.6
SA	87	22.4	100.0
Total	388	100.0	

The data reflect 64.9% who agree or strongly agree with this online retail store being the first to think of when considering online shopping. In fact, this considerably reflects a solid brand presence in the minds of customers. On the contrary, 14.9 percent disagree: thus for that part of the customers, this particular store is eliminated from being first considered when shopping online. As a whole, the store has taken a well-established position in the heads of customers but really still has room to grow in-brand recall.

CL9 “In future, If I would buy another product/service, I will certainly buy from the same online retail store.”

Table 4.4.9 Frequency distribution of CL9

CL9	Frequency	Percent	Cumulative Percent
D	43	11.1	11.1
N	80	20.6	31.7
S	158	40.7	72.4
SA	107	27.6	100.0
Total	388	100.0	

A mass (68.3%) accepted or strongly accepted what one learned that one will continue to buy products from that store in the future, which proves again that the level of satisfaction and loyalty within customers is quite high. Of those on the other hand, 11.1% disagreed, which indicated that customers were not satisfied enough with their experiences to consider it a future alternative. Therefore, while there is a strong potential for repeat purchases, a percentage of customers might still be at risk of switching to competitors.

CL10 “I do not like to shift to another online retail store for buying my preferred products.”

Table 4.4.10 Frequency distribution of CL10

CL10	Frequency	Percent	Cumulative Percent
D	67	17.3	17.3
N	80	20.6	37.9
S	139	35.8	73.7
SA	102	26.3	100.0
Total	388	100.0	

In simple terms, a major part of respondents (62.1%), agree or strongly agree that they do not want to switch to another online retail store that provides them with their preferred product, suggesting a strong loyalty for that store. However, 17.3% disagree, indicating there is some customer who would switch to a competitor. Furthermore, 20.6% are neutral, saying they possibly have not yet made a decision or indifferent with the switching store. Thus, it can be summarized that customers are highly loyal based from data presented, but they also come with a segment that might consider switching alternatives.

CL11 “I find myself emotionally attached with this online retail store.”

Table 4.4.11 Frequency distribution of CL11

CL11	Frequency	Percent	Cumulative Percent
SD	17	4.4	4.4
D	60	15.5	19.8
N	81	20.9	40.7
S	144	37.1	77.8
SA	86	22.2	100.0
Total	388	100.0	

From the results, 59.3% of respondents agree or strongly agree regarding the store in which they feel an emotional bond, meaning that a considerable number of customers have in their hearts a feeling of closeness toward the brand. On the contrary, 19.9% disagree, suggesting that some customers may not be emotionally tied to the store. This means that while many may have emotional connection, there is still room to create better emotional engagement with the rest.

CL12 “I really care for the fate of this online retail store.”

Table 4.4.12 Frequency distribution of CL12

CL12	Frequency	Percent	Cumulative Percent
SD	4	1.0	1.0
D	58	14.9	16.0
N	108	27.8	43.8
S	139	35.8	79.6
SA	79	20.4	100.0
Total	388	100.0	

The total combined figure comprises 56.2% of respondents who generally agree or strongly agree in saying that they care for the store's future. This indicates that these are very concerned and committed towards the eventual success of the store. However, there still are 15.9 who show disagreement, meaning a fraction of the overall customers does not feel any investment towards the store's well-being. Also, one could add that 27.8% would fall into a neutral categorization, meaning that most probably they are satisfied but do not feel that stiff about the store's future. In this way, it becomes evident that although there are many customers in the store's fate, there is still potential to enhance this care in the remaining customer base.

CL13 “I have very strong sense of loyalty towards this online retail store.”

Table 4.4.13 Frequency distribution of CL13

CL13	Frequency	Percent	Cumulative Percent
D	46	11.9	11.9
N	91	23.5	35.3
S	146	37.6	72.9
SA	105	27.1	100.0
Total	388	100.0	

The survey results reveal that 64.7% of participants agree or strongly agree to having developed a sense of loyalty to the online retail store, which implies that the majority of them are loyal customers. Earning that credit from them, however, has not been an easy task since 11.9% of them have shown an opposite view, signaling that some customers feel no or little loyalty toward the retail store. Moreover, there are those who have not made their opinion known about this issue, making a representation of 23.5%. This is indicative of a possible group of customers that neither feel particularly loyal nor particularly disloyal toward the retail store. Thus, the finding shows that customers do exhibit loyalty but also have a section that is composed of customers who have yet to embrace the brand fully.

CL14 “I am prepared to pay more for higher quality products/services from this online retail store.”

Table 4.4.14 Frequency distribution of CL14

CL14	Frequency	Percent	Cumulative Percent
SD	17	4.4	4.4
D	43	11.1	15.5
N	66	17.0	32.5
S	154	39.7	72.2
SA	108	27.8	100.0
Total	388	100.0	

Majority of the respondents (67.5%) agree or strongly agree with the fact that they are willing to pay a higher price for a higher quality product or service that would reflect investment to the store with respect to the offering. On the other hand, 15.5% disagree, which shows that this specific number is a customer segment that could either be price-sensitive or do not think that higher quality warrants a higher price. 17% of the total sample population gave neutral responses, indicating dealing with some indecision or uncertainty about this preference. Therefore, the results point out that a fairly great deal of a customer base pertains to the quality-to-price ratio, through which they are still willing to pay an extra cost.

CL15 “I am completely satisfied with the products/services offered by this online retail store.”

Table 4.4.15 Frequency distribution of CL15

CL15	Frequency	Percent	Cumulative Percent
SD	8	2.1	2.1
D	70	18.0	20.1
N	88	22.7	42.8
S	156	40.2	83.0
SA	66	17.0	100.0
Total	388	100.0	

Most of the respondents that comprise 57.2% of the total gave a response that indicated that they either agreed or strongly agreed to satisfaction with products and services from the online retail shop, and this indicated that a good section of customers enjoyed their experiences. Conversely, 20.1% disagreed and which meant that part of the customers did not like something from the offerings of the store. Those that were 22.7% neutral were from customers that held mixed feelings or were nonchalant. Hence, there are a lot of customers that have reflected a satisfied performance, and thus there's a continued room for improvement for some customers in terms of their expressions that went negative.

CL16 “I am willing to put in extra effort to maintain my association with this online retail store.”

Table 4.4.16 Frequency distribution of CL16

CL16	Frequency	Percent	Cumulative Percent
SD	3	0.8	0.8
D	81	20.9	21.6
N	144	37.1	58.8
S	143	36.9	95.6
SA	17	4.4	100.0
Total	388	100.0	

All those data imply 41.3% respondents agree or strongly agree putting up their desire to sacrifice additional effort in retaining their relationship with the store. That's a strong show of customer commitment. However, 21.7% disagreed perhaps show the group whom the store would not go through perhaps close ties with customers. 37.1% proves to be significant collective remains neutral, most certainly the customers have yet to establish a strong bond on them. Generally, these data show a solid grasp of engagement.

4.5 RESULTS OF EFA

Table 4.5.1 Results of KMO

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.950
Bartlett's Test of Sphericity	Approx. Chi-Square	9611.941
	df	435
	Sig.	0.000

The KMO measure of adequacy for sampling and the Bartlett Test of Sphericity display that the data is completely fit for factor analysis. A KMO score of 0.950 is deemed excellent; it helps convey that all considered variables have sufficient correlation for carrying out factor analysis because those scores that are above 0.90 are considered "great." In addition to that, Bartlett Test of Sphericity gave a highly significant Chi-Square value of 9611.941 at 435 df and a p-value of 0.000 which proves that the correlation matrix is not the identity matrix and the variables show an adequate correlation. Hence these facts indicate that the data are suited for performing a factor analysis to reveal the latent factors.

Table 4.5.2 Communalities

Communalities		
Indicators	Initial	Extraction
R1	1	0.805
R2	1	0.608
R3	1	0.676
R4	1	0.587
R5	1	0.679
R6	1	0.708
R7	1	0.764
R8	1	0.535
R9	1	0.600
R10	1	0.548
R11	1	0.634
R12	1	0.549
R13	1	0.777
R14	1	0.667
R15	1	0.769
R16	1	0.637

R17	1	0.661
R18	1	0.780
R19	1	0.775
R20	1	0.692
R21	1	0.647
R22	1	0.732
R23	1	0.816
R24	1	0.814
R25	1	0.700
R26	1	0.639
R27	1	0.636
R28	1	0.658
R29	1	0.723
R30	1	0.632

The table of communalities reflects how much variance of each variable is accounted for by the factors extracted from the factor analysis. Generally, at first, each of the variables assumes its communion to be 1, which means that one indicator's variance is fully accounted for by all the other variables. After extraction, the communalities range from between 0.535 and 0.816, indicating how much of each variable's variance is accounted for by factors that the factor analysis identified. For example, the variables R23 (0.816), R24 (0.814), and R18 (0.780) have values close to 1, which means that most of their variance is accounted for by the factors, while those such as R8 (0.535) and R10 (0.548) have lower values, meaning that less of their variances are explained by the extracted factors. Basically, most of the variables here have been found to possess strong communalities, meaning the analysis pretty much captured all data variances.

Table 4.5.3 Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	15.28	50.95	50.95	15.28	50.95	50.95	5.60	18.68	18.68
2	2.64	8.80	59.75	2.64	8.80	59.75	5.31	17.71	36.39
3	1.37	4.56	64.31	1.37	4.56	64.31	5.06	16.87	53.25
4	1.25	4.16	68.47	1.25	4.16	68.47	4.56	15.21	68.47
5	0.86	2.86	71.33						
6	0.76	2.54	73.87						
7	0.67	2.24	76.11						
8	0.63	2.11	78.22						
9	0.52	1.73	79.95						
10	0.47	1.57	81.52						
11	0.44	1.48	83.00						
12	0.44	1.46	84.46						
13	0.41	1.35	85.81						
14	0.40	1.32	87.13						
15	0.37	1.23	88.36						
16	0.35	1.16	89.52						
17	0.34	1.12	90.64						
18	0.31	1.03	91.67						
19	0.29	0.98	92.65						
20	0.28	0.93	93.59						
21	0.27	0.89	94.48						
22	0.25	0.83	95.31						
23	0.24	0.79	96.10						

24	0.22	0.74	96.85						
25	0.19	0.64	97.48						
26	0.19	0.62	98.10						
27	0.16	0.53	98.64						
28	0.15	0.51	99.15						
29	0.14	0.48	99.63						
30	0.11	0.37	100.00						

“Extraction Method: Principal Component Analysis”

The above, well-researched statement revolves around the "Total Variance Explained" table which otherwise would show how much variance is mostly accounted for by each component in an analysis. These initial eigenvalues are total variances explained by each component before rotation. The first component explains 50.95% of variance and decreased applicability for the second one (8.80%) and third (4.56%). The cumulative percentage after the first three components tells that 64.31% of variance is covered by these components.

The table shows the results after rotation. The first one is quite the same 50.95% of the variance extracted sums up the squared loadings. Nevertheless, when rotated, the first four components compute to 68.47% under the variance aspect. A more interpretable solution is offered by rotation in the aspect of variance redistribution across components. The cumulative percentage after the rotation shows that the first four components explain 68.47% of the variance, which is substantially large as far as total variance is concerned. Beyond the forth component, explained variation with each component gets smaller; further components explain less and less of the variance. In other words, the factor analysis clearly specified all that was there in the data, as the first four components reflect 68.47% of the variance, thus bringing out fewer factors representing the dimensions of the data.

Table 4.5.4 Rotated Component Matrix

Component				
	1	2	3	4
R1	0.643			
R2	0.664			
R3	0.746			
R4	0.644			
R5	0.747			
R6	0.715			
R7	0.694			
R8	0.463			
R9			0.570	
R10			0.451	
R11			0.583	
R12			0.446	
R13			0.760	
R14			0.560	
R15			0.750	
R16			0.628	
R17		0.526		
R18		0.663		
R19		0.710		
R20		0.580		
R21		0.549		
R22		0.668		
R23		0.728		
R24		0.739		
R25				0.809

R26				0.749
R27				0.754
R28				0.779
R29				0.743
R30				0.588

“Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization”

The "Rotated Component Matrix" table indicates the factor loadings of every indicator for the four extracted components. Factor rotation by varimax using Kaiser normalization acts to organize the data well through time, making factors easier to interpret. The four components were identified as: trust, commitment, communication, and customization.

1. Trust:

Trust is indeed the foundation of any successful relationship; it is particularly significant in an online retail setting. This has much to do with the extent to which customers feel they can depend on the online shop to deliver quality goods and keep its promises and honest communication. In the rotated component matrix, items like R1, R2, R3, R4, R5, R6, R7, and R8 (with factor loadings ranging from 0.463 to 0.747) suggest that customers' perceptions of the store in terms of reliability and credibility would emerge as high order predictors of trust. To trust, customers will typically make obvious connections between the perception of how well the online store delivers on what they promise and their likelihood to remain loyal and shop from it again. For instance, those indicators may comprise the store's loyalty to keeping time, the quality of products, and the accurate, unambiguous nature of communication.

2. Commitment:

Commitment reflects the emotional attachment that loyal customers have for a brand or store. A committed customer is one who makes a store his/her first option, purchases repeatedly, and speaks well about that store to others. Factor loading for items R17-R24,

ranges from 0.526 to 0.739. These things indicate that here, the customer's emotional connection and long-term coupling will encompass. These items would likely survey customers' tendency to stick with the store over time, measure overall satisfaction with the store, and explore any emotional ties customers have. A committed customer is not just satisfied with the products or services offered. That customer has also invested emotion, which usually translates to greater brand loyalty and advocacy.

3. Communication:

Good communication is very vital between a store and its customers for building a warm relationship between the two. Communication is equal to R9-R16, which more or less show how far these efforts have gone in keeping customers informed, as well as answering queries and engaging in meaning contact. Number of these items speak to the ability of a store to respond to customer query, send personalized updates, maintain customer satisfaction with regular communication, and let customers know they have been heard and valued. Communication includes handling customer complaints, giving the products and service information around them. Good communication strategy nurtures trust and minimizes uncertainties so that customers could have that connection with the brand.

4. Customization:

Customization thus refers to which an individual would appreciate the way a store can provide its offering according to his or her tastes and preferences. It matters to an individual who favors an individualized shopping experience for unique taste, desire, and requirements into play. The item loadings for R25-R30 (which have value weights in a range between 0.588 and 0.809) suggest that expectations among the customers on providing personalized services, whether customized recommendation, personalized promotion, or even specially tailored offering, play a big role regarding how they perceive the store. Customization is a customer satisfaction factor in providing an outstandingly relevant shopping experience. When a store adapts to the specific needs of

its customers-e.g., suggesting products from prior purchases or discounts specific to them-the chance of repeat business increases and strengthens their customer loyalty.

4.6 Relationship between Relationship marketing and Customer loyalty

Table 4.6.1 Correlation between RM and CL

Correlations			
		Customer Loyalty	Relationship Marketing
Customer Loyalty	Pearson Correlation	1	.834**
	Sig. (2-tailed)		0.000
	N	388	388

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

Customer Loyalty and Relationship Marketing were found to have a correlation of 0.834, which indicates a strong positive association between the two variables. In such a case, as contact marketing improves, loyalty also gets improved. The relationship is significant at $p < 0.01$. A significance of 0.000 is recorded, which indicates that the relationship is very reliable. This means that in the online retail store, relationship marketing variables like trust-building, commitment, communication, and customization are strongly associated with increased customer loyalty. Therefore, organizations that carry out such things in relationship marketing would most probably experience increased customer loyalty.

Correlation between factors of Relationship Marketing and Customer Loyalty

Table 4.6.2 Correlation between factors of RM and CL

Correlations						
		Loyalty	Customization	Communication	Commitment	Trust
Customer Loyalty	Pearson Correlation	1	.526**	.771**	.755**	.884**
	Sig. (2-tailed)		0.000	0.000	0.000	0.000
	N	388	388	388	388	388

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

The analysis has revealed strong and significant positive correlations between customer loyalty and four dimensions of relationship marketing: customization, communication, commitment, and trust. In fact, that of customer loyalty with customization, which was found to be 0.526, inferred that a moderate yet meaningful relationship exists, such that adapting offerings to suit individual consumers' needs by online retail tends to enhance their loyalty level. Its relationship with communication is even stronger, at 0.771, which implies that effective communication between the store and customers goes a long way in creating loyalty. Likewise, the correlation that commitment holds is 0.755, reflecting that an organization has to build a long-term relationship on the part of the consumer and customer as well, thus contributing further to loyalty.

The strongest relationship that was found was between Customer Loyalty and Trust, which indicated an extremely high correlation of 0.884. This would imply that trust serves as a pillar for customer loyalty. If a customer trusts an online retail store, the chance of their being loyal to that store, repeat purchasing from it, and recommending it to others also increases. These correlations are all statistically significant at the 0.01 level ($p < 0.01$), indicating that the results are not due to chance but reflect real robust relationships. This suggests that online retail stores should then put priority on trust,

followed by strong communication with customers, customization, and commitment in their strategy in enhancing customer loyalty.

4.7 Impact of Relationship marketing on Customer loyalty

Table 4.7.1 Model Summary (RM and CL)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.834	0.696	0.695	0.45875

a. Predictors: (Constant), Relationship Marketing

Relationship marketing (RM) and customer loyalty (CL) are two variables whose link is studied in the overall fit of the regression model summarized in the following table. Seeing R at 0.834 shows that a strong positive relationship exists between RM and CL. The R Square value at 0.696 shows that about 69.6% can be accounted for the variance in Customer Loyalty shows due to Relationship Marketing. The Adjusted R Square level remains at 0.695. This level adjusted the number of predictors in the model and confirmed that the model is robust despite the degree of freedom being accounted for.

Table 4.7.2 ANOVA Table (RM and CL)

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	185.848	1	185.848	883.094	0.000
	Residual	81.234	386	0.210		
	Total	267.082	387			

a. Dependent Variable: Customer Loyalty

b. Predictors: (Constant), Relationship Marketing

The ANOVA Table shows the significance of the regression model. An extremely high F-value of 883.094 with the significance level or p-value of 0.000 shows that collectively, they considered the model significant, i.e., RM is a meaningful predictor of the Customer Loyalty. The sum of squares regression (185.848) represents the variation that the independent variable explains (RM) while the sum of squares residual (81.234) reflects variation that remains unexplained.

Table 4.7.3 Coefficient Table (RM and CL)

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	0.633	0.105		6.034	0.000
	RM	0.858	0.029	0.834	29.717	0.000

a. Dependent Variable: Customer Loyalty

The Coefficients Table is information about how Relationship Marketing (RM) contributes to Customer Loyalty. The standardized coefficient (Beta) is equal to 0.834 and thus indicates a strong positive effect of RM on Customer Loyalty compared to other possible predictors. The p-value >0.01 and the t-value verify RM to be statistically significant in predicting Customer Loyalty.

Impact of Customization on Customer Loyalty

Table 4.7.4 Model Summary (Customization and Customer loyalty)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.526	0.277	0.275	0.708

The Model Summary Table shows the good fit of the regression model when it comes to Customization and Customer Loyalty. R is 0.526, which represents a moderate positive relationship that exists between Customization and Customer Loyalty. It was also found that Customer Loyalty can be explained by Customization at 27.7% variance with an R Square value of 0.277. An Adjusted R Square of 0.275 is just a small ratio of the model's number of predictors which confirms that this relation is consistent even after taking into consideration degrees of freedom.

Table 4.7.5 ANOVA Table (Customization and Customer loyalty)

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	73.857	1	73.857	147.542	0.000
	Residual	193.225	386	0.501		
	Total	267.082	387			

The ANOVA Table assesses the overall statistical significance of the regression model. The significant F-value of 147.542 and the 0.000 p-value show that Customization is a statistically significant predictor of Customer Loyalty. The component regression sum of squares (73.857) represents the explanation provided by Customization about the variance contained under Customer Loyalty. The remaining sum of squares (193.225) shows the variance in Customer Loyalty due to unknown factors.

Table 4.7.6 Coefficient Table (Customization and Customer loyalty)

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.900	0.151		12.620	0.000
	Customization	0.461	0.038	0.526	12.147	0.000

The Coefficient Table lists the specific contribution of Customization to Customer Loyalty. The unstandardized coefficient for Customization is equal to 0.461, which implies that increasing Customization by one unit will increase Customer Loyalty by 0.461 units. The value of 0.526 for the standardized coefficient (Beta) indicates that Customization has a moderate positive effect on Customer Loyalty with respect to other predictor variables in the model. Adding the 12.147 t-value with the 0.000 probability value confirms that Customization is a significant predictor of Customer Loyalty.

Impact of Communication on Customer Loyalty

Table 4.7.7 Model Summary (Communication and Customer loyalty)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.771	0.594	0.593	0.530

The table Model Summary gives the fit of the regression model under Communication and Customer Loyalty. R value of 0.771 indicates a strong positive correlation between Communication and Customer Loyalty. R Square, which reads 0.594, indicates that Communication accounts for about 59.4% of the Customer Loyalty variance. The Adjusted R Square which reads 0.593 slightly adjusts for the number of predictors in the

model, so it can be concluded that the stated relation is still valid after adjusting for degrees of freedom. The Standard Error of Estimate (0.530) appears to express deviation in the average of observed Customer Loyalty values from those predicted based on the model.

Table 4.7.8 ANOVA Table (Communication and Customer loyalty)

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	158.680	1	158.680	565.029	0.000
	Residual	108.402	386	0.281		
	Total	267.082	387			

The ANOVA Table gives the overall significance of the regression model. Results show that Communication is a statistically significant predictor of Customer Loyalty because the F-value (565.029) and p-value (0.000). Communication accounts for 158.680 of the regression sum of squares. The remaining unexplained variance of Customer Loyalty is given by the 108.402 of the residual sum of squares. The total sum of squares (267.082) thus represents the total variance in Customer Loyalty.

Table 4.7.9 Coefficient Table (Communication and Customer loyalty)

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.328	0.102		12.982	0.000
	Communication	0.665	0.028	0.771	23.770	0.000

The set of specific coefficients of Communication to Customer Loyalty is shown in the Coefficient Table. The unstandardized coefficient in Communication is 0.665, that says for each unit increase of Communication, Customer Loyalty increases by 0.665 units. The Beta standardized coefficient is 0.771, meaning strong positive effect of Communication on Customer Loyalty compared to other predictors of the model. The t-value of 23.770 and the p-value of 0.000 further confirm that Communication is an even statistically significant predictor of Customer Loyalty.

Impact of Commitment on Customer Loyalty

Table 4.7.10 Model Summary (Commitment and Customer loyalty)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.755	0.569	0.568	0.546

The Model Summary for Commitment and Customer Loyalty shows a good fit of the data to the regression model. The strong positive relationship between Commitment and Customer Loyalty is proved by an R-value of 0.755. R Square value accounts for about 56.9% of the variation in Customer Loyalty that can be explained by Commitment. Adjusted R Square 0.568 allows for degrees of freedom, confirming the strength of the model Creation of standard error of the estimate 0.546, which indicates the average error between observed and anticipated Customer Loyalty amounts to moderate prediction accuracy.

Table 4.7.11 ANOVA Table (Commitment and Customer loyalty)

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	152.081	1	152.081	510.460	0.000
	Residual	115.001	386	0.298		
	Total	267.082	387			

It indicates that Commitment is a significant predictor of Customer Loyalty, given the F-value of 510.460 and the p-value of 0.000. Regression sum of squares which is given as 152.081 is the variance in Customer Loyalty due to Commitment. Thus, total sum of squares at 267.082 gives the overall variance in Customer Loyalty.

Table 4.7.12 Coefficient Table (Commitment and Customer loyalty)

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.324	0.108		12.294	0.000
	Commitment	0.630	0.028	0.755	22.593	0.000

This is the Coefficient Table, which tells about the specific effect of Commitment on Customer Loyalty. For Commitment, the unstandardized coefficient is 0.630, so by committing in one unit, Customer Loyalty would increase by 0.630 units. The standardized coefficient (Beta) 0.755 apparently shows that Commitment very strongly influences Customer Loyalty in comparison to any of the other variables of the model. In addition, the t-value of 22.593, along with a corresponding p-value of 0.000, verifies that Commitment is a significant predictor of Customer Loyalty.

Impact of Trust on Customer Loyalty

Table 4.7.13 Model Summary (Trust and Customer loyalty)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.884	0.615	0.614	0.51623

The summary for the model in the table Trust and Customer Loyalty proves the close relationship of Trust with Customer Loyalty. The R value of 0.884 thus gives the measure of strong positive correlation. The R Square value of 0.615 indicates that almost 61.5% of variance in Customer Loyalty can be explained with Trust. While the Adjusted R Square figures 0.614 consider the degrees of freedom, it establishes that the model is a good one.

Table 4.7.14 ANOVA Table (Trust and Customer loyalty)

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	164.214	1	164.214	616.193	0.000
	Residual	102.868	386	0.266		
	Total	267.082	387			

The ANOVA Table examines the regression model's overall significance. The p-value (0.000) and F-value (616.193) make it clear that Trust is a highly significant predictor for Customer Loyalty. The regression sum of squares (164.214) indicated the variance explained, while the residual sum of squares (102.868) indicated the unexplained variance. The overall variance regarding Customer Loyalty can be captured with the total sum of squares, reflecting (267.082).

Table 4.7.15 Coefficient Table (Trust and Customer loyalty)

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.017	0.110		9.228	0.000
	Trust	0.714	0.029	0.784	24.823	0.000

The Coefficient Table focuses on the specific relation Trust has on Customer Loyalty. The unstandardized coefficient of Trust was 0.714, which shows that Customer Loyalty increases by 0.714 units in response to every increase of one unit in Trust. Furthermore, the standardized coefficient (Beta) of 0.784 illustrates the great contribution Trust makes towards Customer Loyalty compared to other variables of the model. The t-value of 24.823 and p-value of 0.000 confirm Trust as a significant predictor of Customer Loyalty.

4.8 SUMMARY

The chapter on data analysis makes an elaborate analysis of the research data through several statistical techniques. It started by descriptive analysis for demographic data thereby providing the reader with complete characteristics of the sample under study. Later the segment tends to examine the constructs customer loyalty and relationship marketing using frequency tables. Among, exploratory factor analysis was for the structural assessment of the data. The sampling adequacy was confirmed using the KMO measure, while Bartlett's Test confirmed suitability of data for factor analysis. The exploratory analysis revealed the following four scales as underpinning the relationship marketing framework: Trust, commitment, communication, and customization.

In this segment, correlation analyses were conducted among the dimensions of relationship marketing and customer loyalty. Of the trust, there is a strong positive relationship with loyalty, while communication, commitment, and customization also have an equally strong relationship. These findings were corroborated with regression analyses revealing that the dimensions of relationship marketing significantly and positively influenced customer loyalty, with trust being the most important predictor. Overall, the chapter on data analysis rendered empirical evidence for the hypotheses under investigation and, hence, is significant for relationship marketing in increasing customer loyalty. Results are consistent with theory and can further improve practice, thus informing both scholars and practitioners.

CHAPTER V

DISCUSSION

5.1 INTRODUCTION

This chapter discusses the findings in the study about demographic profile of respondents and on how relationship marketing practices increases customer loyalty. This empirical undertaking also links the results of exploratory factor analyses, correlation, and regression analyses to the literature and theoretical frameworks in the key aspects of relationship marketing: trust, communication, commitment, and customization. The dimensions were found relevant in increasing the levels of customer loyalty with trust being the greatest contributing factor. It lays a foundation for understanding the role of each and all together in propelling customer loyalty, with the view of linking statistical results with theoretical insights and further explaining these constructs' effects on consumer behavior and loyalty. Findings under this discussion will be extrapolated for practitioners and academia, making the approach holistic in understanding the contributions to the field of relationship marketing.

5.2 DISCUSSION OF FINDINGS

5.2.1 Summary of demographics

The analysis of the demographic dimension shows that there is a wide variety of respondents who hails from diverse backgrounds and shopping patterns which is defined in terms of online retailing in India.

- Thus, as regards its gender, the sample has both male and female participants; but it has been found that it has either group as slightly overrepresented. The age group of the respondents shows that they are mostly from the younger and middle age groups indicating that most respondents are actually tech-savvy and digitally active people who are available for shopping.

- Education reveals that most respondents are well-educated; about 40% are graduates or post-graduates. As for the occupation, they are being mixed with working professionals, students, and self-employed people, which may note a wide range of economic activity. With regard to income, respondents can be found belonging to several income brackets, although most of them fell into the middle-income category. Different people avail of online shopping activities; while some indulge in shopping almost every week or month, several others do not capture frequent purchase activities through online shopping.
- Some include electronics, apparels, groceries, and some other essentials, pointing to the diverse needs and interests these online shoppers have. This analysis of demographic profile helps in interpreting the fact that a customer may differ from another and the need to strategize online selling to target all possible consumer preferences and behaviors.

5.2.2 Results of hypotheses testing

- Significant positive relationship had been discovered to exist between relationship marketing and customer loyalty, with 0.834 being the R value and 0.696 the R Square value. This indicates that nearly 70% of the variations determined in customer loyalty could be said to be resulting from relationship marketing efforts, which confirms prior studies stressing on the fact that most essential in the construction of long-term customer relationships is relationship marketing (Berry, 1995; Morgan and Hunt, 1994). The impact of well-designed relationship marketing strategies affects customer satisfaction and emotional bonds and subsequently leads to customer loyalty.
- With 0.526 as an R value, 0.277 an R Square, and a positive but moderate effect that customization has on customer loyalty, the above outcomes suggest, in fact, that personalization efforts add about 27.7% variance to customer loyalty. Coefficient analysis showed that a unit increase in customization would yield a 0.461-unit increase in customer loyalty. It also agrees with those studies by Pine

et al. (1995) showing that customized offers can increase customer satisfaction. However, the R value is lower, making customization one of several important factors, not the most critical, that can be communication or trust.

- From Communication to Customer Loyalty: The Impact of Communication on Customer Loyalty, $R = 0.771$ and $R \text{ Square} = 0.594$, underlining the strong relationship between the two variables. This implies that 59.4% of the variation with respect to customer loyalty is explained by effective communication. The standardized coefficient (0.771) highlights its impact. Thus, it implies that consistent communication not only builds trust and reduces perceived risk, but strengthens the relationship between people and brands (Moorman et al., 1992). Have seen in their significant results how the businesses have to keep communication clear, timely, and relevant to their consumers.
- Customer commitment had a strong, positive impact on customer loyalty as is shown by an R value of 0.755. The regression coefficient of 0.56.9 indicates that commitment is a good predictor of loyalty. Such results are welcome in light of Morgan and Hunt's (1994) commitment-trust theory which puts somewhat particular emphasis on commitment in developing emotional attachment, and thus long-term association. Highly committed customers usually tend to remain loyal despite what major competitors would offer them.
- Trust emerged as the most important predictor of customer loyalty with R value of 0.884 and R Square of 0.615. This suggests that 61.5% of the variance in customer loyalty was due to trust alone. The standardized coefficient (0.784) further indicates the deep influence trust has on loyalty. These findings further affirm, as indicated by previous studies (Reichheld and Schefter, 2000), the basic importance of trust in relationship marketing. Trust reduces uncertainty, strengthens emotional ties, and develops a sense of security, resulting in long-term loyalty.

Table 5.1 Results of hypotheses testing

Hypotheses	Statement	Results	Decision
H1	There is a positive and significant relationship between relationship marketing and customer loyalty	$r=.834^{**}$ $p=0.000$	Accepted
H1(a)	There is a positive and significant relationship between customization and customer loyalty	$r=.526^{**}$ $p=0.000$	Accepted
H1(b)	There is a positive and significant relationship between communication and customer loyalty	$r=.771^{**}$ $p=0.000$	Accepted
H1(c)	There is a positive and significant relationship between commitment and customer loyalty	$r=.755^{**}$ $p=0.000$	Accepted
H1(d)	There is a positive and significant relationship between trust and customer loyalty	$r=.884^{**}$ $p=0.000$	Accepted
H2	There is a positive and significant impact of relationship marketing on customer loyalty	$R^2= 69.6\%$ $p=0.000$	Accepted
H2(a)	There is a positive and significant impact of customization on customer loyalty	$R^2= 27.7\%$ $p=0.000$	Accepted
H2(b)	There is a positive and significant impact of communication on customer loyalty	$R^2= 59.4\%$ $p=0.000$	Accepted
H2(c)	There is a positive and significant impact of commitment on customer loyalty	$R^2= 56.9\%$ $p=0.000$	Accepted
H2(d)	There is a positive and significant impact of trust on customer loyalty	$R^2= 61.5\%$ $p=0.000$	Accepted

The hypotheses test results reveal a strong positive significant relationship between relationship marketing variables- customization, communication, commitment, trust-with customer loyalty. All these relationships turned out to be statistically significant, indicating their importance in creating loyalty among customers. The analyses further indicate that relationship marketing significantly contributes to customer loyalty, wherein trust plays the most significant role, followed by communication, commitment, and lastly, customization. Hence, trust and communication may have been found to be the most critical determinants in creating customer understanding and loyalty, while commitment and customization play an important but lesser role within relationship marketing dimensions. All the hypotheses were accepted, thus providing strong backing to the theoretical relationships among relationship marketing and customer loyalty.

5.3 SUMMARY

The presentation of research findings provides in-depth insight into understanding the various dimensions of relationship marketing practices that influence customer loyalty, as have been shown through exploratory factor analysis (EFA) and regression results. The exploratory factor analysis indicated four dimensions of relationship marketing practices: trust, communication, commitment, and customization, which accounted for a significant portion of the variance-accruing evidence in support of the claim that these constructs were valid and robust. Trust was the most dominant dimension in this regard, emphasizing the centrality of trust in establishing and maintaining any solid relationship with a customer. It was immediately followed by communication, which signifies the basis for confidence and loyalty through clear and effective communication. Commitment was also important in further measuring customer loyalty as it entailed emotional bonds and long-term association with businesses from the customers' viewpoint. Considering the comparatively moderate impact that customization exerted, it showed the importance of tailoring what businesses offer to the requirements of every individual client-increasing satisfaction. Regression analysis further substantiated their

findings of positive relationship marketing and customer loyalty, where trust, communication, commitment, and customization were each found to bear significant predictive ability. In particular, it gives practical implications for any business in the need of improving customer retention with further efforts towards nurturing long-term relationships with their customers using targeted relationship marketing.

CHAPTER VI

IMPLICATIONS, RECOMMENDATIONS AND CONCLUSIONS

6.1 INTRODUCTION

This chapter links the theoretical learnings with the practical implications as derived from the findings of this study. In this regard, there is much to point out in terms of online retailing where relationship marketing assumes much greater importance as this is one of the necessary conditions for customer loyalty, which is the driving force behind long-term business success. This chapter outlines the theoretical contributions of the research to an understanding of such dimensions-to-personalization, communication, trust, and commitment in the dimension's effective contribution to customer loyalty. This chapter also sets the stage by entering into the specific action recommendations intended to provide businesses with the mechanisms to embrace effectively. Thus, the development of customer-centered, technology-enabled, and employee-empowered recommendations aims to support entities in delivering improved retention and satisfaction of customers. Both the theoretical perspectives and practical applications will ensure that this chapter exposes the relevance of continuous relationship marketing efforts with never-ending customer expectations at changing speeds in the fast online shopping scene.

6.2 Theoretical Implications

This study would add significantly to the theoretical understanding of relationship marketing and customer loyalty in the emerging area of online shopping. It established the importance of some major key dimensions of relationship marketing-customer customization, communication, commitment, and trust which would go on to build customer loyalty. Below is a summary of the theoretical implications by hypothesis and their associated findings:

- **Understanding customer relationships**

Their findings underscore the importance of relationship-building strategies among customers to help develop customer loyalty. It emphasizes how effective relationship building practices are likely to have a positive, significant effect upon customer loyalty because personalized, and sustained engagement keeps customers retained. Such findings add to literature by confirming that a strong, committed relationship between companies and customers will lead towards increased loyalty.

- **Effect of Personalization on Customer Loyalty**

This study discovered a positive impact of personalized customer experiences on customer loyalty. Customization is a marketing strategy through which emotional bonds between customers and brands become more substantial over time, producing loyalty. This is consistent with previous work (Kumar and Reinartz, 2018), which has highlighted that personalized services or products targeting particular customers lead to enhanced levels of satisfaction and loyalty.

- **Significant Communication to Enhance Customer Confidence**

Effective communication strategy became a most important determining factor in the customer loyalty cultivation. Clear, consistent communication builds a trust and reduces uncertainty, which eventually contributes to the customer loyalty. The corresponding findings proved Morgan and Hunt's (1994, p.23) commitment-trust theory in that it believes clear, effective communication brings trust and commitment in business relationships, enhancing customer loyalty.

- **Enhancing Loyalty through Increased Organizational Commitment**

The results indicate that an organization's promise toward its consumers significantly contributes to consumer loyalty. This complements Lemon and Verhoef's work (2016), arguing that an organization's promise builds lasting bonds with customers that denote a sense of belonging and mutual investments. The more a customer perceives the promise of the brand, the higher the likelihood of the customer continuing with it.

- **The Trust Factor for Sustainable Customer Loyalty**

It was found that trust is an essential constituent in the building of customer loyalty. The outcome is a reinforcer to previous studies (Palmatier et al., 2020) which state that -in order to have a successful customer relationship with an entity- trust has to be the fundamental building block. Customers who trust a brand tend to become loyal, buy from it repetitively, and give recommendations regarding such brands. Besides, trust reduces greatly the perceptive risks entailed in the decisions from which customers derive enhanced loyalty.

- **Technological integration for Customer Experience enhancement**

Study reveal the increasing need for the integration of technology to improved customer experience. Today, as most consumers use digital platforms for their transaction with companies, brands can be able to seamlessly deliver and understand customers' voices through the application of technology concerning personalized experience. These findings are in the same line with Verhoef et al. (2021), who maintain that, with technological advances such as AI and machine learning, businesses can greatly enhance their ability to provide tailored marketing strategies. Thus, the increasingly engaging relationship of consumers with brands in the digital arena entails an investment in these technologies so that businesses can understand customer behavior and loyalty better eventually.

- **Strategic gains of Relationship marketing in the long run**

Another relevant implication of this study would be the long-term strategic benefits of relationship marketing. Although relationship strategies such as trust and commitment and effective communication results in immediate loyalty, they create conditions for future retention by existing customers, leading to sustainable growth. This argument was further backed up by Singh and Sahu (2020), stating that the relationship marketing leads to a competitive edge as it generates customer lifetime value, which becomes necessary for businesses with an intention toward heavy future growth. It is not just a short tactic but really a thoughtful approach that leads quite definitely to sustained success when competing in most markets.

6.3 Practical Implications

The practical implications of relationship marketing for fostering customer loyalty are vital for businesses striving to build lasting connections with their clientele. As customer preferences and expectations evolve, organizations must adapt their strategies to create meaningful, personalized experiences that go beyond transactional exchanges. This section outlines actionable strategies that companies can implement to enhance customer loyalty through relationship marketing. Key recommendations include emphasizing individuality by tailoring marketing campaigns to personal preferences, as well as investing in trust and commitment to establish reliable, transparent, and responsive customer interactions. The detailed practical implications of the present study are mentioned below:

- **Emphasizing Individuality in the Campaigns of Strategic Marketing**

The study suggests the use of personalization in customer loyalty. The marketers should learn to develop marketing strategies around personalized preferences. It could entail personalizing everything from emails for recommendations to his products and advertisement. This finding is externalized from recent trends when brands were busy using customer information to keep the offerings more significant and relevant for the customers in return boosting the experience (Jain and Pradhan, 2022). Therefore-imposed monitoring of behaviors acquaints the customer with preferences and purposes for creation that would shape the marketing mix by corporations to attract individualized approaches.

- **Investment in Trust and Commitment**

Trust and commitment would be yet another critical implication practically on encouraging the initiative among customers. Organizations should worry about achieving transparent reliable and responsive interactions with customers in developing and maintaining trust. The improvement above comes from consistency in service quality, honest communication with customers, and correcting complaints raised by customers. Provision of an assured platform for safe transactions also adds to ensuring trust. This is in line with the findings of Singh and Sahu (2020), which

highlighted the customers' loyalty to a brand as the initial reason for their return: a perception of that brand's reliability. Companies, therefore, should invest more in their employee training in customer relationship management and build up programs that can lead to trust gains to ensure sustainable customer retention.

- **Omnichannel engagement for superior customer interaction**

The above study also highlights that contacts at different times on multiple channels could attribute to customers being highly loyal. At the same time, companies need platforms to be effective, such as social media, a mobile app, a website, and face-to-face. Customers would love to acquire this convenience of interacting with brands and therefore, one should integrate that business into an omnichannel marketing strategy by making communication across the various touchpoints with the customers. Businesses would end up creating the experience which helps customers maintain their loyalty to the repeated transactions, which translates into high customer loyalty in multi-interference environments (Verhoef et al., 2021).

- **Constant Surveillance and Assimilation with Customers' Needs**

Finally, continuous monitoring of customer response to develop a proper experiential strategy for marketing would also benefit businesses. Surveys, focus groups, and customer satisfaction measures could give valuable insights on changing preferences in customers. Businesses that pay attention to the changing nature of customer needs and behaviors will have adjusted strategies that can remain relevant to their markets. Contacting such feedback mechanisms would ensure a responsive yet agile environment for a business as it ensures continuity on the relationship development aspect of customer care, especially during dynamic markets where customer preferences keep changing.

- **Employee Empowerment Towards Strong Customer Relationships**

An engaging outcome of this research is that employees be empowered to devote time and effort towards establishing a highly loyal relationship between themselves and their clients. Since loyalty's enormously hinged factors items are trust and commitment, businesses train their employees in outstanding service delivery and

later make quick responses to customers' needs. With proper training, employees are empowered to exercise discretion for appropriate customer benefit, thus creating a positive and permanent impression formulated towards getting responses from loyal customers. Furthermore, they can reward their employees for extra effort in giving personal attention to customers. This confirms the latest findings from Brown and Green (2021), which lay emphasis on the fact: the interaction between customer and employee plays a crucial role in determining allegiance. Managing an employee development program related to customer engagement along with relationship management and conflict resolution would thus be beneficial.

- **Customer Engagement through Value-Added Services**

According to the research, value-added services are a building block to enhancing customer loyalty. Therefore, such benefits will take loyalty to the next level to adding some value to the offering of the organizations that will fulfill the customer needs beyond the primary offer. Such value became loyalty programs, free trial offers, special content, or even post-sales support to create a real value-addition proposition to the consumer, leading to repeat purchases. Creating this added service serves to further deepen the connection between the customer and the brand, making customers feel better valued and appreciated. It is perhaps more relevant for digital retail, where most of the companies have turned to loyalty programs where they reward customers for continued patronage (Lemon et al., 2020).

6.4 Recommendations

- According to the study, businesses must strengthen their relationship strategies with customers by integrating necessary factors such as trust, commitment, and communication. Trust should become a priority, promoted through transparency, fulfilling promises given to customers, and maintaining quality services consistently. Commitment instills within customers a sense of belonging and value. All these parameters should be integrated into customer-facing activities

such as marketing campaigns, support services, and customer relationship management guidelines.

- All the same, one can adapt personalization measures in the organizations in a bid to complete the missing parts in the customer retention puzzle drama; personalization which has been known to determine customer loyalty. Companies can use data to offer specific solutions, discounts or tailor the user's experience, depending on how such users behave and what they prefer. Events that endear customers and an even deeper emotional bond with customers encourage them to stay loyal into the distant future. E.g., a few prompts have occurred on certain e-commerce sites where the company can adapt its site and message to show several products that customers show interest toward.
- Since employee interaction has been found to be important in building a business relationship, companies should invest in employee training and development programs regarding accruing skills and embedding them in quality service through customer interaction. Employees should internalize the need for creating a climate of trust, commitment, and communication; this goes a long way in attaining customer loyalty through empowerment because there is an aspect that only the frontline employees understand when it comes to improving the quality of service during difficult situations. Regular workshops focusing on relationship-building skills can keep employees aligned.
- On top of that, companies should move to really set up or even revamp their customer loyalty programs. They work with loyalty programs that increase customer loyalty by providing discounts, exclusive access to products, or personal offers. Such programs make it easy for users to reap real benefits, serving as a motivator for customer loyalty to last always. Giving incentives for repeated business can refer customers back and back into the fold while also solidifying the brand.
- Their customer feedback must always be collected even to measure satisfaction and locate improvement areas. Surveys, online reviews, or social media channels

are some of the means that give information about effective relationship marketing strategies. The customers would then realize the loyalty that a company has but at the same time know that it values their input and is always trying to better their experiences with the business. This loop collects data from the customer and allows companies to streamline their relationships marketing and customer retention processes.

6.5 Conclusion

The purpose of the investigation was to ascertain the importance of relationship marketing in promoting customer loyalty among online retailers. According to the findings, four major aspects of relationship marketing-these include trust, commitment, communication, and customization-have positive impacts on customer loyalty. Among the components of relationship marketing, trust was found to greatly affect loyalty because it emphasizes that businesses should develop trust between themselves and consumers through transparency and reliability in customer interactions. Similarly, this study indicates that personalizing services, frequent communication, and a deep commitment to customer satisfaction also contribute to keeping loyal customers.

From a practical point of view, companies need to see beyond one-size-fits-all approaches to customer relationship marketing, and align marketing to individual customer preferences. One of these tactics would be personalized suggestions, effective redress to customer complaints, and employing other channels of communication to keep the customer informed or engaged. This way, chances would increase for customers to turn back and also mention a business to others, thus adding value to pulling the entire enterprise up. Again, proactive data collection on feedback would be a way of adaptation for organizations. This exposes enterprises to the desires and expectations of customers via survey, focus groups, or social media monitoring to shape experiences that connect well with their audiences. It would also entail continuous training for employees regarding relationship-building techniques that would equip them with the ability to deal with the customers in a manner that instills loyalty.

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APPENDIX I
SURVEY COVER LETTER

Dear Participant,

My name is Brijesh Alva and I am a Doctor of Business Administration student at Swiss School of Business and Management. I am conducting a study on “Impact of Relationship Marketing on Customer Loyalty in Online Retailing in Delhi - NCR” as part of my thesis requirements. I am reaching out to invite you to participate in this research by completing a survey designed to gather insights on this topic.

The purpose of this study is to investigate the impact of relationship marketing customer loyalty in online retailing. Your responses will be valuable in identifying trends and patterns that can contribute to advancements in this field of study. The survey will take approximately 10-15 minutes to complete.

Please be assured that your responses will remain confidential and anonymous. All data collected will be used solely for academic purposes and will be reported in an aggregated form, ensuring that no personally identifiable information is included. Participation is entirely voluntary, and you may choose to skip any question or stop participating at any time without any consequence.

While there are no direct benefits for participating, your insights will contribute to a broader understanding of the relationships between relationship marketing tactics and its impact on customer loyalty which may support future improvements and research in this field. Thank you very much for considering this request.

Sincerely,

Brijesh Alva

Doctor of Business Administration

Swiss School of Business and Management Geneva

APPENDIX B

QUESTIONNAIRE

I am undertaking an exploratory research to examine the impact of Relationship Marketing on Customer Loyalty with reference online retailing. Your response is vital for this study. Please be assured that your responses are completely confidential and will be used for the academic purposes only.

Section A - Demographic Details

Please tick (✓) against your response.

- 1. Name.....**
- 2. E-mail ID (Optional).....**
- 3. Mobile No (Optional)**
- 4. Gender**
 - Male
 - Female
- 5. Age**
 - Below 21 years
 - In between 21 – 30 years
 - In between 31 – 40 years
 - In between 41 – 50 years
 - In between 51 – 60 years
 - Above 60 Years
- 6. Your Level of Education**
 - Undergraduate
 - Graduate
 - Post Graduate
 - Doctorate (PhDs)

- Others Please specify

7. Occupation

- Student
- Self employed
- Employed in Public Sector
- Employed in Private Sector
- Others Please Specify

8. Monthly Income

- Below Rs. 50,000
- Rs. 50,001-1,00,000
- Rs.1,00,001-150,000
- More than Rs.1,50, 000

9. How frequently you shop online?

- Daily
- Weekly
- Monthly
- Quarterly
- Half Yearly / Yearly

10. Which product categories you mostly purchase online?

- Books & Stationary
- Electronics
- Furniture & Fixtures
- Apparels & Accessories
- Groceries
- Hotels & Flight Booking
- Entertainment / OTT
- Online Courses
- Others

Section B – Relationship Marketing

DIRECTION: *The following set of statement relates to your opinion based on the association you have with selected online retail store. Please give your response to show the extent in agreement/ disagreement with the statements by circling a number. Once again, circling a 5 means that you strongly agree with the statement, and circling a 1 means that you strongly disagree with the statement. You may circle any of the numbers in the middle that show how strong your opinions are. There are no right or wrong answers—all we are interested in is a number that best shows your opinion towards selected online retail store.*

RM 01	This online retail store is trust worthy.	SD					SA
		1	2	3	4	5	
RM 02	The promises made by the online retail store are highly reliable.	SD					SA
		1	2	3	4	5	
RM 03	The online retail store provides accurate information.	SD					SA
		1	2	3	4	5	
RM 04	The online retail store provides information on time.	SD					SA
		1	2	3	4	5	
RM 05	The online retail store openly discusses problems whenever arise to offer a solution.	SD					SA
		1	2	3	4	5	
RM 06	The online retail store always tries to solve conflicts before they create problems.	SD					SA
		1	2	3	4	5	
RM 07	The online retail store always tries to avoid potential conflict.	SD					SA
		1	2	3	4	5	
RM 08	I have full confidence in the products and services offered by the online retail store.	SD					SA
		1	2	3	4	5	

RM 09	The online retail store provides quick information when there is a new product/service on offer.	SD					SA
		1	2	3	4	5	
RM 10	The online retail store is flexible in serving my needs related to my desired products / services.	SD					SA
		1	2	3	4	5	
RM 11	The online retail store offers customized/personalized products/services to meet customers' requirement.	SD					SA
		1	2	3	4	5	
RM 12	My relationship with the online retail store fulfills all my expectations.	SD					SA
		1	2	3	4	5	
RM 13	My relationship with this online retail store is pleasurable and remarkable.	SD					SA
		1	2	3	4	5	
RM 14	The online retail store shows high degree of professionalism in the relationship.	SD					SA
		1	2	3	4	5	
RM 15	The online retail store always meets my objectives.	SD					SA
		1	2	3	4	5	
RM 16	The employees of the online retail store always show respect to me.	SD					SA
		1	2	3	4	5	
RM 17	The online retail store is committed to its customers.	SD					SA
		1	2	3	4	5	
RM 18	The online retail store puts maximum effort to maintain long term relationship with the customers.	SD					SA
		1	2	3	4	5	
RM 19	The online retail store values and uses customer feedback regarding its products and services.	SD					SA
		1	2	3	4	5	

RM 20	The online retail store provides products/services that are highly appealing to its customers.	SD					SA
		1	2	3	4	5	
RM 21	The online retail store is prepared to listen customer complaints.	SD					SA
		1	2	3	4	5	
RM 22	The online retail store is flexible enough to accommodate my request if any.	SD					SA
		1	2	3	4	5	
RM 23	The online retail store sends mail/calls me at different occasions.	SD					SA
		1	2	3	4	5	
RM 24	The online retail store demonstrates high level of integrity while dealing with customers.	SD					SA
		1	2	3	4	5	
RM 25	The online retail store shows sincere interest in solving customers' problem on time.	SD					SA
		1	2	3	4	5	
RM 26	The online retail store always helps me identify products/services that suit me best.	SD					SA
		1	2	3	4	5	
RM 26	The employees of the online retail store treat customers in a very friendly manner.	SD					SA
		1	2	3	4	5	
RM 27	The online retail store tries hard to understand customers' needs constantly.	SD					SA
		1	2	3	4	5	
RM 28	The online retail store has high reputation/ goodwill in the market.	SD					SA
		1	2	3	4	5	
RM 29	The online retail store works in close cooperation with customers.	SD					SA
		1	2	3	4	5	

RM 30	The online retail store is eager to develop good rapport with its customers.	SD					SA
		1	2	3	4	5	

Section C – Customer Loyalty

DIRECTION: *The following set of statement relates to your feelings based on the experience you have with selected online retail store. Please give your response to show the extent in agreement/ disagreement with the statements by circling a number. Once again, circling a 5 means that you strongly agree with the statement, and circling a 1 means that you strongly disagree with the statement. You may circle any of the numbers in the middle that show how strong your opinions are. There are no right or wrong answers—all we are interested in is a number that best shows your feelings towards selected online retail store.*

CL 1	I feel proud to tell others that I am customer of this online retail store.	SD					SA
		1	2	3	4	5	
CL 2	For me, this online retail store is the best alternative among all online retail stores available in the market.	SD					SA
		1	2	3	4	5	
CL 3	I always encourage my friends and relatives to do business with this online retail store.	SD					SA
		1	2	3	4	5	
CL 4	I feel happy to be with this online retail store.	SD					SA
		1	2	3	4	5	
CL 5	I always talk positive about this online retail store.	SD					SA
		1	2	3	4	5	
CL 6	I will strongly recommend this online retail store and its offerings to someone who will ask for my advice.	SD					SA
		1	2	3	4	5	
CL 7	I expect to stay with this online retail	SD					SA

	store for a long period of time.	1	2	3	4	5
CL 8	Whenever I think of online shopping, this online retail store always comes first in my mind.	SD				SA
		1	2	3	4	5
CL 9	In future, If I would buy another product/service, I will certainly buy from the same online retail store.	SD				SA
		1	2	3	4	5
CL 10	I do not like to shift to another online retail store for buying my preferred products.	SD				SA
		1	2	3	4	5
CL 11	I find myself emotionally attached with this online retail store.	SD				SA
		1	2	3	4	5
CL 12	I really care for the fate of this online retail store.	SD				SA
		1	2	3	4	5
CL 13	I have very strong sense of loyalty towards this online retail store.	SD				SA
		1	2	3	4	5
CL 14	I am prepared to pay more for higher quality products/services from this online retail store.	SD				SA
		1	2	3	4	5
CL 15	I am completely satisfied with the products/services offered by this online retail store.	SD				SA
		1	2	3	4	5
CL 16	I am willing to put in extra effort to maintain my association with this online retail store.	SD				SA
		1	2	3	4	5

Any suggestions_____

Thanks for your time!