THE RELATIONSHIP BETWEEN CUSTOMER RELATIONSHIP MARKETING TACTICS, RELATIONSHIP QUALITY AND CUSTOMER’S LOYALTY IN MOBILE COMMUNICATION INDUSTRY

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ABSTRACT

Relationship marketing, just as the name implies is simply the art of developing a personal relationship with your customers. Anyone can start a business but not everyone can build a strong customer relationship. The growing importance of relationship marketing has increased interest in the role of consumer trust and satisfaction in establishing, developing, and maintaining successful relational exchanges. There are many different relationship marketing tactics implemented for retaining customer. However, some of those tactics did not affect customer loyalty effectively, and switching behaviors frequently occur among most of targeted customers. Therefore, this study is aimed to investigate the effect and relationship of customer relationship marketing tactics on customer satisfaction, trust and customer loyalty, by focusing on mobile service providers in Vadodara, India. A cross-sectional relationship between relationship marketing tactics, relationship quality (trust and satisfaction) and customer loyalty was used. Findings - The results shows positive relationship between the variables included in the study. The findings contribute to understanding of the relationships between different elements of customer relationship marketing practices, relationship quality and customer loyalty, which provide critical implications for managers of service organizations; and highlight directions for future research.

Keywords: Loyalty, Relationship Marketing Tactics, Relationship Quality, MCI

INTRODUCTION

Over the last few years, the number of mobile phones has increased at an exponential rate globally. This increase is more pronounced in the developed countries. The reasons for this are numerous, low acquisition price and availability of the equipment contributes in no small measure to its widespread usage. Furthermore, the number of mobile phones in the world has already passed the number of fixed land lines and the revenue from mobile phones will soon exceed that of fixed land lines. In the era of improved mobile communication technology, vast amount of changes are generated in facilitating communication and the transfer of information from business to business, business to customers, employers to employees among others. Consequently, the utilization of mobile phones in communication and information transfer leads to providing more and more added value services (Steenderen, 2002). Despite the various information services provided through mobile phone services nowadays, detail assessments need to be made in order to understand the needs and requirements of the mobile phone users. Service quality and customer satisfaction are inarguably the two core concepts that are at the crux of the marketing theory and practice (Spreng & Mackoy, 1996). In today’s world of intense competition, it is generally believed that the key to sustainable competitive advantage lies in delivering high quality service that will definitely result in satisfied customers. The prominence of these two concepts is further manifested by the root of theoretical and empirical studies on the topic that have emanated over the past few years. Therefore, there is no doubt about the importance of service quality and customer satisfaction as the ultimate goals of service providers. To this end therefore, the study seeks to understand the nature of mobile phone use among respondents at
a higher learning institution and investigate their perceptions on the mobile phone applications in the context of services quality and customer loyalty.

If building a business successfully from scratch is our major priority? Then we need to put a strong relationship marketing strategy in place and the goal of this strategy is to build a strong customer relationship for business. Building a strong customer relationship begins with you asking yourself the question: How well do I know my customers?

Relationship marketing is a strategy designed to foster customer loyalty, interaction and long-term engagement. This customer relationship marketing approach focuses more on customer retention than customer acquisition.

Relationship marketing is designed to develop strong connections with customers by providing them with information directly suited to their needs and interests and by promoting open communication. This approach often results in increased word-of-mouth activity, repeat business and a willingness on the customer’s part to provide information to the organization.

Relationship marketing contrasts with transactional marketing, an approach that focuses on increasing the number of individual sales. Most organizations combine elements of both relationship and transaction marketing strategies.

RELATIONSHIP MARKETING TACTICS

There have been various ways for marketers to implement relationship marketing tactics, which are expected to have impact on customer retention and loyalty. Some researchers suggested that relationship marketing tactics can be executed through service quality, price perception; value offered, alternative attractiveness, and so on. Tseng (2007) discussed that tactics as direct mail, tangible rewards, interpersonal communication, preferential treatment and membership could enhance long-term relationship and increase relationship satisfaction, trust and commitment. Peng & Wang (2006) also examined the application of relationship tactics in service quality, reputation (brand), price perception, value offers. Based on the early theories, certain relationship marketing tactics which are considered of importance in service industry, such as service quality, price perception, value offers and brand image, will be focused in the following parts.

Service Quality

Service is a type of economic activity that is intangible, heterogeneous, produced and consumed simultaneously is not stored and does not result in ownership. A service is consumed at the point of sale. Services are one of the two key components of economics, the other being goods. A widely accepted definition of service is proposed by Grönroos in 1990 as:

“A service is a process consisting of a series of more or less intangible activities that normally, but not necessarily always, take place in interactions between the customer and service employees and/or physical resources or goods and/or systems of the service provider, which are provided as solutions to customer problems” (see Grönroos, 2000, p.46). This definition implied that service is a process where interactions between customer and service provider most often exist. Hence, in a service context, there are almost a relationship between customer and service provider; such relationship can be used as a basis for marketing (Grönroos, 2000). In order to retain loyal customer who will bring long-term profit to the firm, the key issue for service provider is to make use of this relationship in the way it manages customers by offering what the customer’s needs and wants.

The quality of a service is subjectively perceived by customers during the interactions with a firm (Grönroos, 2000). Service quality involves a comparison of expectations with performance. According to Lewis & Booms (1983) service quality is a measure of how well a delivered service matches the customers’ expectations. Customers might be satisfied when a firm provide better services than their pre-purchase expectations. Customer trusts also emerge when customers get a positive service quality from a firm, and believe the service firm would bring preferable outcomes for them. In mobile telecommunication industry which belongs to service industry, service quality is an important indicator to assess a service provider’s performance. Offering a high quality service is
considered to be a visible way to create customers trust and satisfaction, as well as obtaining competitive advantages and building a long-term relationship with customers.

Price Perception

Consumer perception of price is considered vital of buying behaviour and product or service choice. Price is what been given up to get a product/service. Customers usually select their service providers strongly depending on perceived price. How much consumers are willing to pay fluctuate due to their different needs. Thus, the price perceptions to the same service products may differ among individuals. Higher pricing perceived by consumers might affect purchase probabilities of customers negatively (Peng & Wang, 2006). Consumers are likely to be attracted by perceived high-quality services at perceived competitive prices during the searching process.

Products seem less expensive to consumers when grouped with inexpensive ones, even if they are not. When a product is sold alongside cheaper items, a 'generalization mindset' makes shoppers perceive the product to be in line with the others' prices. That means a person perceives the product to be in line with the other prices, even if it isn't. But if a product's uniqueness is emphasized, then the opposite will occur. "The opposite price perceptions will occur if a marketer's action encourages consumers to think about the uniqueness of a product in the set. In this case, a product will seem less expensive if placed alongside more costly items, and more expensive in the context of lower-priced items.

Many researchers have pointed out that price perception influences customer satisfaction and trust (Oliver, 1997; Peng & Wang, 2006; Cheng et al., 2008). Customer often switches mainly due to some pricing issues, e.g. high price perceived, unfair or deceptive pricing practices (Peng & Wang, 2006). Therefore, in order to increase customer satisfaction, it is important for service firms to actively manage their customers’ price perceptions, e.g. carrying out attractive pricing, offering reasonable prices mix, lower prices without decreasing quality, etc.

Brand Image

Brand image is the current view of the customers about a brand. Brand image was defined by Keller (1993, p3) as the “perceptions about a brand as reflected by the brand associations held in consumers' memory.” It is thought as the perception of a brand formed and held in customers’ mind, through customers’ response, whether rational or emotional (Dobni & Zinkhan, 1990). In nutshell, it is nothing but the consumer’s perception about the product and the manner in which a specific brand is positioned in the market.

Value Offers

Customers will judge the value of consumption after contrasting benefits gained from products and services with their costs (Zeithaml, 1988). Service firms provide superior value through enhanced offers can improve customer satisfaction by increasing the customer’s perceived benefits and reducing the sacrifice so that customer retention is improved (Ravald & Grönroos, 1996).

Ravald & Grönroos (1996) described the effect of value-adding strategies in long term relationship. Companies execute certain value-adding strategies can increase customer’s perceived benefits and reducing customer’s perceived sacrifices, which in turn stimulate customer repurchasing activities and remain in the same service provider. In a long-term relationship, customer perceived value offered is related to both episodes and expectations (Ravald & Grönroos, 1996). When customer’s expectations are satisfied, they will feel safety, credibility, and security as perceived value in this relationship, which all together increase trust and then enhance customer’s loyalty (Ibid). Therefore, companies should concern about customer’s value from customer’s point of view, and thoroughly understand customer’s value chain in order to be able to reduce customer-perceived sacrifice (Wilson & Jantrania, 1995). Increasing the customer benefits means adding something to the core product that the customer perceives essential, beneficial and of unique value (Ibid). In telecommunication sector, it is essential for operators to offer something valuable to customers in service interaction process, such as reward refund activities and promotional offers, in order to gain customer satisfaction and trust, which are expected to enhance customer loyalty.
Relationship Quality

It is usually used to assess the effectiveness of relationship marketing tactics. It is also considered to be prior of achieving customer loyalty. Customer satisfaction and trust are two basic components for measuring relationship quality. Higher level of relationship quality is reflected by higher level of customer satisfaction and trust.

Trust

Trust is one of the most widely subjects across multi disciplines, including management, economics, philosophy and psychology. Various definitions of trusts have been given in previous literatures. One general concept of trust was provided by Mayer, Davis & Schoorman (1995), who studied organizational trust and defined trust as the willingness of a party to be vulnerable to the actions of another party based on the expectation that the other will perform a particular action important to the trustor, irrespective of the ability to monitor or control the other party. Geyskens & Steenkamp (1995) also summarized trust as the extent to which a firm believes that its exchange partner is benevolent and honest. Doney & Cannon (1997) emphasized that trust is the perceived credibility and benevolence. Based on above definitions, it is clear that trust is a human characteristic depends on assessment of one another’s personality traits, motives and behaviors.

In building up a relationship, trust or distrust usually takes place. When service provider makes relationship efforts, it ensures customers that the service provider can be trusted, concerns about the customers’ interests and is willing to make anything for satisfying customers’ wants in the relationship (Liang & Wang, 2008).

Customer Satisfaction

In relationship marketing literatures, customer satisfaction has also been thought to be an key performance indicator for evaluating the quality of a relationship between service provider and customers. Customers’ expectations regarding costs and benefits of the relationship mainly depend on past experience, and satisfying experiences increase the motivation and the likelihood that an individual stays in the relationship (Mouri, 2005).

Customer perception to products or services has been widely used to measure customer satisfaction. According to Li (2008), five emotions perceived by customers as below are satisfactory:

I. Satisfaction: the products can be accepted or tolerated;
II. Content: the products bring people with a positive and happy experience;
III. Relieved: the products remove people’s negative state;
IV. Novelty: the products bring people with freshness and exciting;
V. Surprise: the products make customer unexpectedly pleased.

Furthermore, customer satisfaction also has been measured relying on the phases of customer relationship life cycle, which characterizes different stages of a customer relationship and requires focus on specific target and customer expectation of different stages (Spath & Fähnrich, 2007).

In general, customer satisfaction enhances the quality of relationship between customers and service providers, and increases the repeat purchase behavior.

LITERATURE REVIEW

Abbas Rezaei & Rozita Khajei (2011) concerning potential importance of retaining customers and establishing right relationship with them to create loyalty, previous studies have presented diverse results which can be related to lack of an appropriate relationship quality. Therefore, this study was conducted in Karafarin Insurance Representatives in Mashhad, Iran for identifying Relationship Marketing (RM) tactics impacts on loyalty due to Relationship Quality (RQ). The RM tactics under investigation were tangible reward, interpersonal communication, preferential treatment, and direct mail. Two kinds of questionnaires were utilized to reap data from managers and customers with 0.88% and 0.92% reliability, respectively. The census method has used to collect managers’
viewpoint and there are 125 available customers for sampling. Data from these experiments indicate that, among used tactics, preferential treatment tactic had not significant influence on RQ, thereupon, it can be concluded that RQ variable don’t perform a mediating role. Moreover, a refined understanding was provided for cognizing interplay between organization and customers due to implement the RM tactics.

Tseng Yi Ming (2007) explored the effects of relationship marketing (RM) tactics on enhancing relationship quality in the services industry. Through data from banking, airlines, and travel agencies, they discussed five types of relationship marketing tactics and how they influence the customers’ perceptions about long-term relationships. They also included customers’ inclination toward the relationship as a mediator into the model to help the framework more completely. Research findings support that tangible rewards, preferential treatment, and memberships are effective in developing customers’ long-term relationships, and behavioral loyalty is also influenced by relationship quality. Relationship marketing has been conventionally defined as “developing,” “maintaining,” and “enhancing” customer relationships (Berry & Parasuraman 1991). What are the effective methods for developing and keeping these relationships and how they work may be complex questions. Relationship marketing tactics are methods that can be actually executed for implementing relationship marketing in practice. They proposed and discussed five main kinds of relationship marketing tactics in the service industry and construct the relation model of these tactics and other relationship marketing concepts. These efforts will be helpful in yielding insights in the field of relationship marketing.

Anahita Bagherzad Halimi, Alireza Chavosh and Sahar Hosseinikah Choshali (2011) pointed out that relationship marketing develops marketing productivity and generates mutual values for both customer and company through growing marketing effectiveness. This study proposed a model to link key relationship marketing tactics to the customers’ relationship satisfaction and customer loyalty. This framework is evaluated from the customer perspective in a business-to-consumer setting across the tour and travel industry in Singapore. The Model demonstrated that the customer’s loyalty is basically formed by the variables of communication and personalization. This study intended to evaluate the impact of personalization and communication on customer’s relationship satisfaction and then determined the impact of customer’s relationship satisfaction on customers’ loyalty. Meanwhile, in order to conduct this study, primary data had been collected by a properly designed questionnaire which was distributed among customers in 5 different tours and travel agency in Singapore and the secondary data has been collected through online data. SPSS (17.0) tool had been used in this study in order to evaluate the relationship between variables of the model. Accordingly, correlation analysis and regression results determined the relationship between the variables. Based on the results, there are significant relationships between personalization and communication as independent variables and customers’ relationship satisfaction as dependent variable. So, high level of communication and personalization increase the customers’ relationship satisfaction. Furthermore, the results showed that there is significant relationship between customers’ relationship satisfaction on customers’ loyalty. Consequently, as customers’ relationship satisfaction increases, customers’ loyalty also enhances. Ultimately, personalization and communication increases the customer’s loyalty by enhancing customer’s relationship satisfaction.

Analysis Robert W Palmatier, Rajiv P Dant, Dhruv Grewal, Kenneth R Evans (2006) Relationship marketing (RM) has emerged as one of the dominant mantras in business strategy circles, though RM investigations often yield mixed results. To help managers and researchers improve the effectiveness of their efforts, the authors synthesize RM empirical research in a meta-analytic framework. Although the fundamental premise that RM positively affects performance is well supported, many of the authors’ findings have significant implications for research and practice. Relationship investment has a large, direct effect on seller objective performance, which implies that additional mediated pathways may explain the impact of RM on performance. Objective performance is influenced most by relationship quality (a composite measure of relationship strength) and least by commitment. The results also suggested that RM is more effective when relationships are more critical to customers (e.g., service offerings, channel exchanges, business markets) and when relationships are built with an
individual person rather than a selling firm (which partially explains the mixed effects between RM and performance reported in previous studies).

Festus M. Epetimehin (2011) explained that marketing is the life wire of any insurance. Insurance without a good marketing team and strategies is bound to fail. In order to be relevant and be seen as being relevant to their customers, insurance have to innovate new strategies and install the art of technology that will make life easy for customers and themselves. It was mentioned also that Customer Relationship Management Service is a marketing strategy that ensures the acquisition and retention of most profitable customers using the most effective method. The aim of this paper was to examine if relationship marketing practices as a new philosophy has been rightly adopted in the insurance industry. The study is based on the information gathered and collected from both primary and secondary sources. The sample for the study was made from selected insurance companies and their customers in Lagos Metropolis. Data analysis for the study was done using frequencies, percentage, and Z-score. Findings of the study revealed that relationship marketing practices have been playing a dominant role in improving the performance of insurance and increasing customers’ satisfaction through service quality. Therefore, the continued existence of any insurance will depend on its ability to maintain good relationship with customers and provision of quality service.

RESEARCH METHOD

Figure 1 exhibits the research framework of this study. It demonstrates the effects of CRM Practices and RQ on Customer loyalty.

<table>
<thead>
<tr>
<th>CRM Practices</th>
<th>Customer loyalty</th>
</tr>
</thead>
<tbody>
<tr>
<td>Service quality</td>
<td></td>
</tr>
<tr>
<td>Price</td>
<td></td>
</tr>
<tr>
<td>Brand image</td>
<td></td>
</tr>
<tr>
<td>Value offered</td>
<td></td>
</tr>
<tr>
<td>RQ</td>
<td></td>
</tr>
<tr>
<td>Customers trust</td>
<td></td>
</tr>
<tr>
<td>Customers satisfaction</td>
<td></td>
</tr>
</tbody>
</table>

Figure 1. Conceptual Framework

Hypothesis

From the theoretical framework discussed above, six hypotheses were developed for this research as follows:

H1: There is no significant relationship between service quality and customer loyalty
H2: There is no significant relationship between price and customer loyalty
H3: There is no significant relationship between brand image and customer loyalty
H4: There is no significant relationship between value offered and customer loyalty
H5: There is no significant relationship between customer trust and customer loyalty
H6: There is no significant relationship between customer satisfaction and customer loyalty.

METHODOLOGY

In this research, the case selection is focused on the Vadodara-India mobile service providers. Due to the research is studied from customers’ point of view; the population was expected to involve the people who are using the mobile services from Vadodara-India mobile service provider. However, it is not possible for researchers to get in touch with a big number of samples, as the sample size is a critical question in practice. Due to the limit of time and costs, the population targeted the university students, therefore, undergraduate students and master students who study in M.S University of Baroda-India are chosen as survey sample. The survey instrument was designed after a preliminary observation on the practice and reviewing the available literature. Questionnaire was used to collect...
the data from customers and its items were measured on five-point Likert scales with end points of strongly disagree (= 1) and strongly agree (= 5). In questionnaire, customers were questioned about RM tactics and both RQ items and customer loyalty. Before final study, a protest with 30 customers was conducted as it had administered to validate and confirm the measures in terms of their face validity, clarity, and appropriateness with context of Vadodara. Measurement scales validity and reliability were checked empirically before administering the final study, and were revised accordingly. After distributing and collecting questionnaires, it was used from Cronbach’s alpha method with a rate of 88% customer’s questionnaires, that it had revealed validity of questionnaire questions. Then after 400 questionnaire were distributed and 371 were successfully collected back.

RESULT FOUND

Hypotheses (H1)
"There is no significant relationship between service quality and customer loyalty"

To test the above hypothesis and discover the relationship between variables proposed earlier simple regression was used.

Through the results of simple regression shown on table (1) the following result was found

<table>
<thead>
<tr>
<th>Independent Variable</th>
<th>R</th>
<th>R²</th>
<th>F</th>
<th>Sig</th>
</tr>
</thead>
<tbody>
<tr>
<td>Service Quality</td>
<td>37.2</td>
<td>13.9</td>
<td>59.420</td>
<td>0.000</td>
</tr>
</tbody>
</table>

From table no (1) F-value is (59.420) which indicate a significant value at 0.05 levels. The $R^2$ indicates that the independent variable (Service Quality) explains 13.9 percent variation on customer loyalty.

This result states clearly that, there was a statistical relationship (difference) at 0.05 level between Price and customer loyalty was with positive relationship (influence) and that leads us to reject the null hypothesis Ho which indicated that there was no significant relationship at 0.05 level.

Hypotheses (H2)
"There is no significant relationship between price and customer loyalty"

To test the above hypothesis and find out the relationship between variables proposed earlier simple regression was used.

Through the results of simple regression shown on table (2) the following result was found

<table>
<thead>
<tr>
<th>Independent Variable</th>
<th>R</th>
<th>R²</th>
<th>F</th>
<th>Sig</th>
</tr>
</thead>
<tbody>
<tr>
<td>Price</td>
<td>45.2</td>
<td>20.4</td>
<td>94.573</td>
<td>0.000</td>
</tr>
</tbody>
</table>

From table no (2) F-value is (94.573) which indicate high significant value at 0.05 levels. The $R^2$ indicates that the independent variable (Price) explains 20.4 percent variation on customer loyalty.

This result states clearly that, there was a statistical relationship (difference) at 0.05 level between Service Quality and customer loyalty was with positive relationship (influence) and that leads us to reject the null hypothesis Ho which indicated that there was no significant relationship at 0.05 level.

Hypotheses (H3)
"There is no significant relationship between brand image and customer loyalty"

To test the above hypothesis and find out the relationship between variables proposed earlier simple regression was used.

Through the results of simple regression shown on table (3) the following result was found
From table no (3) F-value is (27.028) which indicate a significant value at 0.05 levels. The $R^2$ indicates that the independent variable (Brand image) explains 6.8 percent variation on customer loyalty.

This result states clearly that, there was a statistical relationship (difference) at 0.05 level between brand image and customer loyalty was with positive relationship (influence) and that leads us to reject the null hypothesis Ho which indicated that there was no significant relationship at 0.05 level.

**Hypotheses (H4)**

"There is no significant relationship between value offered and customer loyalty"

To test the above hypothesis and find out the relationship between variables proposed earlier simple regression was used.

Through the results of simple regression shown on table (4) the following result was found

<table>
<thead>
<tr>
<th>Independent Variable</th>
<th>R</th>
<th>$R^2$</th>
<th>F</th>
<th>Sig</th>
</tr>
</thead>
<tbody>
<tr>
<td>Value Offered</td>
<td>11.4</td>
<td>1.3</td>
<td>4.839</td>
<td>0.000</td>
</tr>
</tbody>
</table>

From table no (4) F-value is (4.839) which indicate a quite low significant value at 0.05 levels compared to other variables. The $R^2$ indicates that the independent variable (Value offered) explains 1.3 percent variation on customer loyalty.

This result states clearly that, there was a statistical relationship (difference) at 0.05 level between values offered and customer loyalty was with positive relationship (influence) and that leads us to reject the null hypothesis Ho which indicated that there was no significant relationship at 0.05 level.

**Hypotheses (H5)**

"There is no significant relationship between customer trust and customer loyalty"

To test the above hypothesis and find out the relationship between variables proposed earlier simple regression was used.

Through the results of simple regression shown on table (5) the following result was found

<table>
<thead>
<tr>
<th>Independent Variable</th>
<th>R</th>
<th>$R^2$</th>
<th>F</th>
<th>Sig</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customer Trust</td>
<td>33.9</td>
<td>11.5</td>
<td>47.745</td>
<td>0.000</td>
</tr>
</tbody>
</table>

From table no (5) F-value is (47.745) which indicate a significant value at 0.05 levels compared to other variables. The $R^2$ indicates that the independent variable (Customer trust) explains 11.5 percent variation on customer loyalty.

This result states clearly that, there was a statistical relationship (difference) at 0.05 level between customer trust and customer loyalty was with positive relationship (influence) and that leads us to reject the null hypothesis Ho which indicated that there was no significant relationship at 0.05 level.

**Hypotheses (H6)**

"There is no significant relationship between customer satisfaction and customer loyalty"

To test the above hypothesis and find out the relationship between variables proposed earlier simple regression was used.

Through the results of simple regression shown on table (6) the following result was found
<table>
<thead>
<tr>
<th>Independent Variable</th>
<th>R</th>
<th>R²</th>
<th>F</th>
<th>Sig</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customer Trust</td>
<td>24.7</td>
<td>6.1</td>
<td>23.885</td>
<td>0.000</td>
</tr>
</tbody>
</table>

From table no (6) F-value is (23.885) which indicate a significant value at 0.05 levels compared to other variables. The $R^2$ indicates that the independent variable (Customer satisfaction) explains 6.1 percent variation on customer loyalty.

This result states clearly that, there was a statistical relationship (difference) at 0.05 level between customer satisfaction and customer loyalty was with positive relationship (influence) and that leads us to reject the null hypothesis Ho which indicated that there was no significant relationship at 0.05 level.

**CONCLUSIONS**

Customer relationship tactics showed a favourable medium relationship for two of the four dimensions. The higher interest and developing of CRM, the better customer loyalty would be. Moreover quality relationship revealed medium relationship for one of the two dimensions. Also we can say that the higher the firm takes care of the service quality the higher level of customer loyalty would be shown.

From the tables 1 to 6 the author noticed a medium integration-ship between service quality, price and customer trust referring to R value which is more than 0.3 and less than 0.7, where brand image, value offered and customer satisfaction show low integration-ship with customer loyalty. To summarize, CRM and QR have positive effect on customer loyalty though some of the dimensions revealed low relationship between the variables. Hence, the author rejected the null hypothesis taken in this study which was supported by the result found.

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