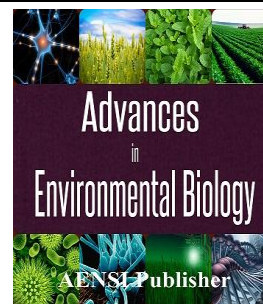




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## Review of Effects of Consumers' Habits and Their Social Relationships on Loyalty to Yazd's Karafarin Insurance Company

<sup>1</sup>Seydeh Asieh Azadi, <sup>1</sup>Shahnaz Nayebzadeh <sup>2</sup>Mozhdeh Rabbani

<sup>1</sup>Department of Management, Yazd Branch, Islamic Azad University, Yazd, Iran

<sup>2</sup>Department of Industrial Management, Science and Research Branch, Islamic Azad University, Tehran, Iran

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### ABSTRACT

In today's comparative world, in order to have a better position in the market, presenting products with better quality to customers is an important matter that can be considered as a lever which creates sustainable competitive advantage. Customers are considered as the most important asset of the organizations. Nowadays, companies that satisfy the needs of their customers will be successful. Purpose of the present research is to review the effect of habits, social relationships and economic switching barriers on the loyalty of insurance customers (case study: Karafarin insurance of Yazd city). Model of this research has been formed by using the variables satisfaction, habits, economic switching barriers, social relationships, customer's loyalty and oral advertisements. This research is applicable in terms of the purpose of study and in terms of method, this is a correlation researches that by using questionnaire and survey method, the required data has been collected. Research's statistical population is the clients of the Karafarin insurance company in the city Yazd in which 196 of clients of Karafarin insurance company have been chosen as sample through a simple random sampling method. Data was analyzed by using SPSS 18 software and reviewing confirmation of the relationships between variables and factors were done through confirmatory factor analysis and structural equation techniques by using LISREL 8.72 software. Results of the research show that the connection between social relationships and oral advertisements has been confirmed and habits also have a significant impact on social relationships and economic switching barriers. And also the findings show that satisfaction has a significant connection with oral advertisement and customers' loyalty.

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## INTRODUCTION

The most important factor for organization's maintenance and growth is its customers, if the organization was successful in satisfying them and make them loyal and was able to keep them, it has provided the field for its own long-term duration and growth. Today, customers are considered as the most important asset of organizations; in such way that paying attention to customer is the main concern of organizations; they try to attract and keep customers and turn them into loyal and permanent ones [1]. It can be said that the most valuable asset of each organization is its customers and success in work is in accordance with believing and understanding the words (customer is always right) and also practical commitment depends on the principle of being customer-oriented. Nowadays, companies that satisfy the needs of their customers will be successful. A company that does not seek only short-term sale and considers making the customer satisfied in the long-term through offering valuable associated services and goods as a great distinction of its image [2]. Customer's loyalty is not a right, but it is a score which shall be achieved. Customer's loyalty is a main issue in marketing researches and it is considered as a main concern of the managers and a strategic permanent thought for several organizations [3]. In every company, whether productive or of service, the most important factor for organization's maintenance and growth are its customers. If the organization was successful in satisfying them and making them loyal and was able to keep them, it has provided the field for its own long-term duration and growth. That is why, all of the companies that have better performance in various industries are moving toward

**Corresponding Author:** Shahnaz Nayebzadeh, Department of Management, Yazd Branch, Islamic Azad University, Yazd, Iran  
E-mail: Snayebzadeh@iauyazd.ac.ir

keeping the current customers and creating loyalty in them; because competition is increasing and the costs of attracting new customers are also very high.

Increasing customer's loyalty through implementing relational marketing or creating an effective relationship with the customer is an important issue for researchers [4].

Achieving customer's satisfaction is also another primary goal of marketers. Without having customers' satisfaction, making them loyal is not possible. Customer's satisfaction is a sign of the quality of marketing decisions. In explaining satisfaction, three terms are essential: first, expectations shall be formed. Formation of evaluations is the second term and the third term is that, expectations and evaluations make a direct comparison possible [5]. Also several researchers and psychologists in the domain of consumer's behavior believe the power of habit is equal to repetition of behavior [6]. In the market, except customers' satisfaction of purchasing; oral advertisements have an important role in formation of their behavior and view [7]. Until now, several researches have been done about the customer's loyalty and his or her oral advertisements after satisfaction, but about the habits of the consumer and social relationships and economic switching barriers in his/her loyalty in service industries, no research has been done. By considering the wonderful importance of customer in service industries, specially insurance and number and nature of companies that offer services to the insurance clients in the country's market, the present research is attempting to answer this question how habits and social relationships could affect the loyalty of clients of Yazd Karafarin insurance company?

#### *Theoretical principles and research assumptions:*

##### *Satisfaction:*

Satisfaction is one of the classical variables that so much attention has been paid to it particularly in psychological studies of consumer, but until now, it has lost its importance as a direct variable in developing the relationships of purchaser – seller [8]. In fact, satisfaction refers to the understood difference between previous expectations and understood performance before consumption. When performance differs from expectation, lack of satisfaction occurs. Also it can be expressed as a degree to which a person believes that an experience evokes positive emotions [9]. General satisfaction of customer reflects customer's general evaluation of companies' performance compared to the expectations, according to all of the attitudes and interactions. In such way that customer's general satisfaction, overall, goes back to emotional evaluation of the organization, according to all interactions and having experience of that particular organization [10]. Satisfaction of the purchase is considered as an important key motive for loyalty and desire to buy again [11].

##### *Connection of satisfaction with oral advertisement and loyalty:*

Several definitions have been presented for loyalty by various thinkers, which is acceptable by considering the multiple dimensions and complex concept of loyalty [12]. Creating customer's loyalty through marketing loyalty is a business strategy not only a marketing program, but all businesses shall seek increase and maximize customers' share [13].

Researches and studies of researchers such as (Oliver (1999) and Jones *et al* (2000) shows that satisfaction has a positive impact on customer's loyalty [14]. Oral advertisement is among social activities. People who consider personal interests and time costs at the time of decision-making so much, use incoming messages very much [15]. And it is an official mode of communication that consumers talk to one another about goods free of marketers and evaluate them, especially those consumers that are looking for information of other consumers for decisions with more awareness [7]. From the perspective of researchers such as Oliver and Reichheld, oral advertisement is a concept associated with satisfaction and loyalty of the consumer and their rational results and consequences.

Lam *et al* (2004), in their research showed that customers' satisfaction has a positive impact on their oral advertisements.

It was observed in customers' behaviors that those customers that were satisfied with their purchase were more loyal to those goods or services and their oral advertisements about the product was more, try to introduce those goods/services to their friends relatives in their conversations.

Therefore, the following hypotheses are mentioned in this way:

Hypothesis 1: satisfaction has a significant impact on loyalty.

Hypothesis 2: satisfaction has a significant impact on oral advertisement.

##### *Social Relationships:*

From the view of Brown and Reingen (1987), very limited researches are available on the impacts of social relationships on evaluation of information, except for fundamental researches that are done in social relationships that refer to the impact of behavior on oral advertisements. In the researches done by Brown and Reingen in the field of non-online oral advertisements, they found out that the information obtained from the effects of strong relationships compared to weak relationships, are more effective. Strong relationships, intensity level of social relationships between consumers or degree of friendship overlap of two individuals are different

to a large extent throughout the consumer's social network. In general the consumers have a wide spectrum of communications in their social network including primary strong relationships such as close friends or family and secondary weak relationships such as relatives that they rarely communicate with them or complete strangers. A number of studies on consumer's behaviors show that primarily focused communication flow on strong dependency of relations practically overlooks the effect of weak dependency of relations [16]. People's need to evaluate their beliefs, abilities, assets and choices by others or social groups has lead them to show different behavior of purchasing in the presence or absence of others which may lead to lack of individual's satisfaction.

#### *Connection of social relationships with oral advertisement and loyalty:*

When the word "oral advertisement" is referred to, in fact, strong behavior of those consumers is discussed who exchange their information about issues such as: approaches and awareness of brand of consumption behavior, recognizing product and understood value [17]. Several researchers such as Peterson and Smith (2003) and Burnham *et al* (2003) in the domain of consumer's behavior have shown in their researches that personal relationships with presenter of some services have apposite impact on loyalty. In some of the services for example sharing in social networks, users create social groups through connections with other users and try to invite other family members, friends and other people to the group through oral advertisement [14]. Thus, some hypotheses can be mentioned as follows:

Hypothesis (3): social relationships have significant impact on loyalty.

Hypothesis (4): social relationships have significant impact on oral advertisements.

#### *Economic switching barriers:*

Costs of changing brand are one of the current issues which are discussed in marketing in order to explain consumer's behavior [18]. From the view of Kim *et al* (2004), economic switching barriers are defined as an economical and psychological incontinence that the consumer has to tolerate during the time of switching [19]. Costs of switching are those costs that are associated with another presenter due to the change of one presenter. High costs of switching causes the customers to feel like being stuck in a relationship [20]. In the opinion of Kim *et al* (2004), switching costs are the costs of losing, compliance costs and running costs. Cost of losing returns to perception and imagination of losing social position or performance at the time of cancellation of services' contract with the current presentation. Compliance cost is referred to the cost of understanding compliance such as searching and learning cost. And running costs are those economical costs which include cost of changing to a new presenter such as buying a new device and mutual costs [21].

#### *Connection between economic switching barriers, loyalty and oral advertisements:*

In Fornel's opinion (1992), even when the customers are not satisfied with the presenter of current services, they might still stay with the presenter of services due to losing social and financial issues or psychological pressure. If the quality of relationship was considered as tensile force, switching barriers are a backward force. In Aron's opinion (2006), the positive impact of switching barriers on intention of purchasing again has been confirmed widely [19]. In the researches of Kim *et al* (2004), cost of changing dependency on brand, has been widely evident on customer's loyalty and even the moderation effects of switching costs have also been studied empirically [22].

Findings of Dogger and David's research (2012) shows the connection between loyalty and satisfaction with level of customer's encounter from understanding the advantages of continuing the relationship and switching cost. They also showed that relationship's advantages encounter interacts with switching cost in order to change the connection between satisfaction and loyalty. Also some of the previous researchers showed that level of customer's encounter, switching costs and relationship's duration, moderates the connection between satisfaction and result [20]. So the following hypotheses can also be considered for the research:

Hypothesis 5: economic switching barriers and loyalty have a significant connection.

Hypothesis 6: economic switching barriers and oral advertisements have a significant connection.

#### *Habits:*

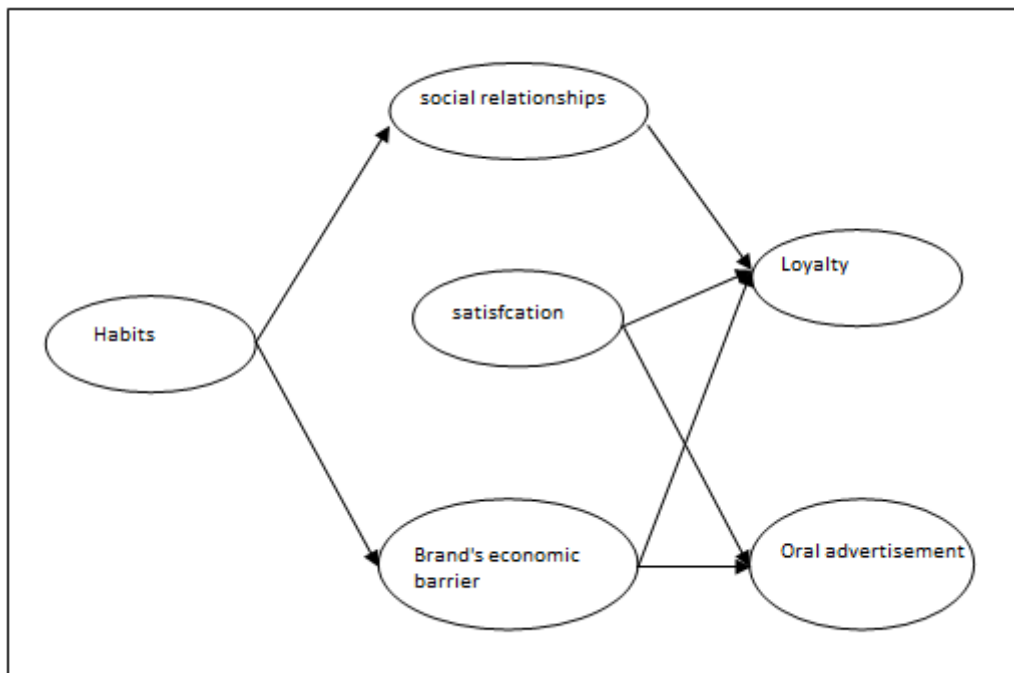
In Rahman and Afsar's opinion (2012), one of the life's realities is that habits still dictate many of behavioral intentions when people gain experience. Previous researches have shown that normal behavior leads to continuation of the same behavior. When a behavior turns into habit or a practiced behavior, it is done automatically and without conscious decision-making. By considering Lin and Wang's studies (2006), about 40 to 60 percent of customers shop from the same store by habit. In Rubach and Emma's opinion (2002), when a habit is well fixed, people tend to ignore strategy of rational or external information. The findings show that customers' intention to re-shop from a particular place (one of those is having been used to in the past), will directly increase due to revisiting that particular place [13].

*Connection between habits, social relationships and economic switching barriers:*

In psychology, habit is a non-cognitive which demonstrates person's behavior. Habit's definition seems simple, but there are some disagreements among psychologists. Oullette and Wood (1998), in their researches emphasized that the repetition that is reported from the previous behavior is a long-term "...standard index of habit's power". They also argued that habits are behavioral intentions for repeating a behavior by paying attention to "content of fixed support". Another important criterion in psychologists' definition of habit is that habits are a cognitive process of a begun and controlled behavior which is automatically repeated regularly. We can refer to behaviors such as sports, driving, and tooth brushing which are often usual behaviors which have become a habit for many of us [6]. Traditionally, habit is measured by the number of times that a person has repeated a behavior in the past [23]. In the opinion of Fornel *et al* (1992), some of the factors that lead to the increase of economical switching barriers are: searching costs, transaction costs, losing discount to loyal customers, losing habits and relationships and risk of being unknown [19]. Jones *et al* (2000) defined switching barriers as three barriers: relationships among individuals, understanding (observing) change of costs and alternative attractions. Relationships between individuals go back to sustainability of current relationships between consumers and the employee who presents services. Understanding costs refers to understanding the costs that have been created for time, money and effort of the consumer in association with the change of presenter. Alternative attraction is the competition of presenters by considering the acceptable attraction [24]. Habits are an important record of economic switching barriers and social relationships [14]. Frequent usage of a product / service leads to formation of habit as time passes. Jones *et al* (2002), show in their researches on economic switching barriers that habits affect economic switching barriers. Habits sometimes bring peace; daily habits (for example, reading newspaper while eating breakfast or watching football on TV with friends) create and maintain social relationships. In their researches, Wood *et al* (2005) show that habits can also be shared socially. Also social relationships have a role in formation of habits. Thus, the following hypotheses can be mentioned for the current research:

Hypothesis (7): habits and social relationships have a significant connection.

Hypothesis (8): habits and economic switching barriers have a significant connection.

*Research's conceptual model:*

**Fig. 1:** Research's conceptual model [14]

*Research method:*

The present research is applicable in terms of purpose and the way information has been collected it is descriptive and correlation type and it is also considered as a research combined with library and field studies. Through library studies, the literature associated with research's subject and concepts has been developed and questionnaire tools have been used for collecting data. Research process has been done in 6 month in fall and winter of 2013 among clients of Yazd's Karafarin insurance company. For sampling by using Cochran formula with a certain society volume and 95% confidence coefficient and 65% error coefficient, number of the samples

was obtained 196 persons and research's sampling method, is a simple random type. Methods of collecting data in this research can be divided into two categories library and field studies. In association with collection information related to literature of research's background and subject a library method and in terms of collecting data for confirming or rejecting research's hypotheses, field method has been used. Questionnaire tools have been used in collecting data in a field manner.

In order to measure questionnaire's efficiency, an imaginative and content efficiency was used. In this research, by using guidance and consultant professors' opinions for making sure the right items have been chosen, in order to evaluate research's variables in the level of the required statistical population, this action was done and we made sure. In order to measure questionnaire's stability, the method Cronbach's alpha has been used. Table 2 presents Cronbach's alpha and number of questions which are relevant to the entire questionnaire. Since the value of Cronbach's alpha for the entire questionnaire is larger than 0.7, thus the test has an acceptable stability. Table 1 shows number of questions and the Cronbach's alpha associated with each variable:

**Table 1:** Variables and calculation of stability of research's variables.

Variable	Variable's questions	Number of questions	Cronbach's alpha	Resource
Satisfaction (S)	1-5	3	0.820	Researcher's creation [14]
		2		
Loyalty (L)	6-7	2	0.700	[14]
Oral advertisement (WOM)	8-9	2	0.713	
	20-22	3		
Social Relationships (ST)	10-15	6	0.858	
Economic Switching Barriers (ESB)	16-17	2	0.720	
Habits (H)	18-19	2	0.721	
Entire questionnaire	-	22	0.934	-

#### *Descriptive statistics:*

Demographic specifications of the studied sample show that a variety of individuals have been studied. In table 2, demographic specifications of 196 persons who answered have been presented.

**Table 2:** Demographic population's specifications.

Variable	Group	Frequency	Percentage
Gender	Male	127	64.8
	Female	69	35.2
Marital status	Married	54	27.6
	Single	142	72.4
Education	Diploma	42	21.4
	Associate degree	33	16.8
	Bachelor	88	44.9
	Masters	28	14.3
	PHD	5	2.6

Table 3 shows that age average of those who answered is about 32 years and the least age is 20 years and the most is 74 years. And average of cooperation time of those who answered is about 3.5 years and half of those have been cooperating with the Karafarin insurance company for less than 3 years. On another hand, the least cooperation time is one year and the most 10 years.

**Table 3:** Descriptive statistics of age and cooperation time of variables.

Variable	Mean	Medium	Standard deviation	Minimum	Maximum	Number
Age	31.99	30	9.58	20	74	196
Cooperation time with Karafarin insurance company	3.46	3	2.28	1	10	196

#### *Method of data analysis:*

In this research, data has been analyzed by using SPSS 18 software and the confirmation of relationships between variables and factors has been reviewed through confirmatory factor analysis and structural equation techniques using LISREL 8.72 software which is one of the most popular software for implementing these models. And it has been used in order to test these hypotheses with the purpose of evaluating simultaneous, direct or indirect relationships between variables.

#### *Review of measuring models with t-value. Standard coefficient and error rate in various factors:*

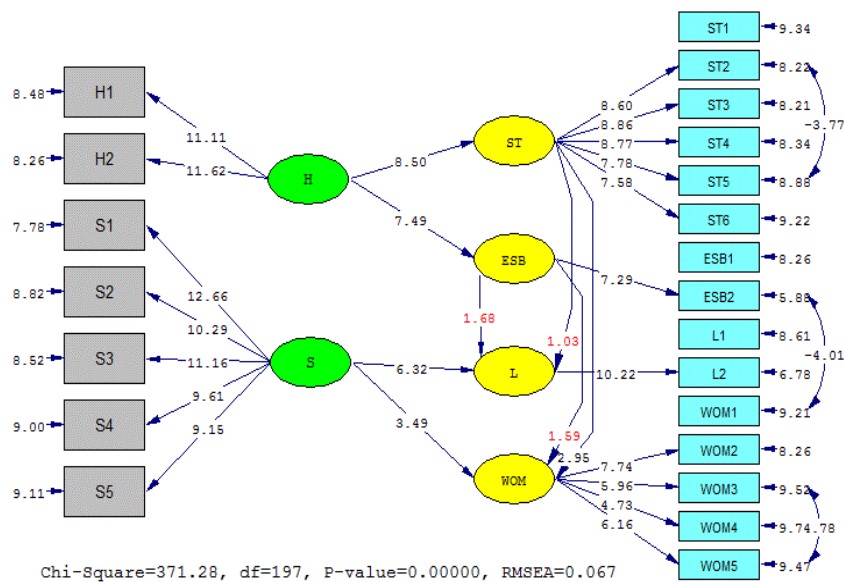
Measuring equation has been provided as many as the observed variable. Each equation includes coefficient of distance between the observed variable and latent variable, measuring error of the observed error, alongside

with its significance test based on t-value and also R2 which is determination coefficient or ratio of explained variation through the latent variable.

**Table 4:** Review of coefficients and t-value for variables.

Variable	Item	Standard coefficient	t-value	Determination coefficient	Error
Satisfaction (S)	S1	0.79	12.66	0.62	0.050
	S2	0.68	10.29	0.46	0.043
	S3	0.72	11.16	0.52	0.049
	S4	0.64	9.61	0.41	0.052
	S5	0.62	9.15	0.38	0.051
Habits (H)	H1	0.72	11.11	0.52	0.074
	H2	0.74	11.62	0.55	0.067
Oral advertisements (WOM)	Wom1	0.58	-	0.34	-
	Wom2	0.71	7.74	0.50	0.085
	Wom3	0.49	5.96	0.24	0.075
	Wom4	0.38	4.73	0.14	0.059
	Wom4	0.52	6.16	0.27	0.084
Social relationships (ST)	ST1	0.61	-	0.37	-
	ST2	0.77	8.60	0.60	0.096
	ST3	0.80	8.86	0.64	0.10
	ST4	0.79	8.77	0.63	0.099
	ST5	0.68	7.78	0.46	0.097
	ST6	0.65	7.58	0.42	0.082
Economic switching barriers (ESB)	ESB1	0.62	-	0.38	-
	ESB2	0.74	7.29	0.55	0.097
Loyalty (L)	L1	0.68	-	0.47	-
	L2	0.79	10.22	0.62	0.065

All variables have a t-value larger than the value 1.96; also their coefficient value is proper. Therefore, none of items of the model is deleted and the work is continued with all items (questions). On the other hand, according to the standard coefficient (factor loads), the index with the most factor load has a bigger share in measurement of the associate variable and the index which has smaller coefficient, plays smaller role in measurement of the relevant structure. The available numbers on directions in figure 2 also represent the t-value for each direction.



**Fig. 2:** Model's output in the mode of significance numbers.

Figure 3 shows the general model in the mode of standard estimation. Comparing the observed variables that determine the latent variable is only possible in the mode of standard estimation and by considering the standard coefficient, it shows that variables of social group (0.43) and satisfaction (0.40) have respectively had the most impact on the variable of oral advertisement.

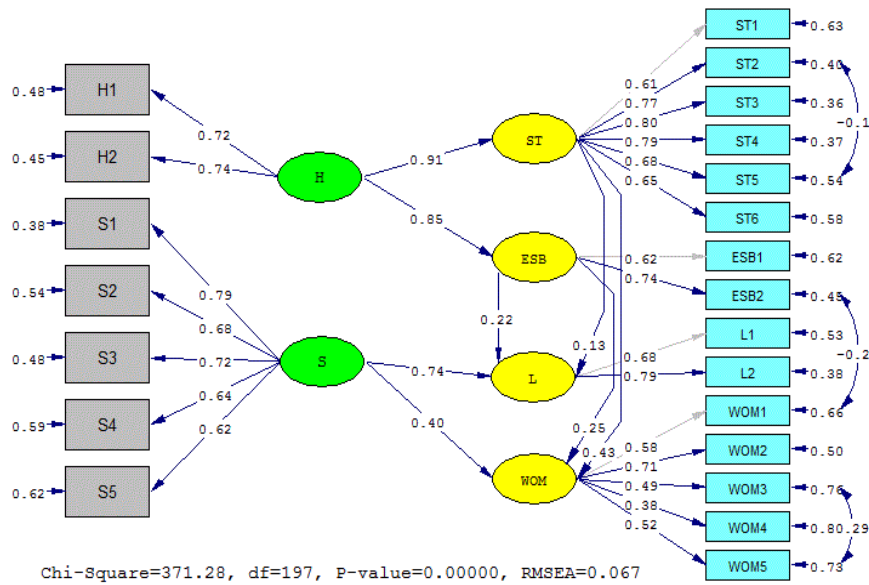


Fig. 3: Model's output in the mode of standard coefficient.

Model confirmation:

As it can be seen the  $X^2$  value to freedom degree is 1.88 and less than 3 which is a proper value. Smallness of this index's value shows that there is a small difference between research's conceptual model and research's observed data. Also the RMSEA value is equal to 0.067 and less than 0.08. In addition to  $X^2$ , the smaller the value of RMSEA index, more proper the fitting of model and indexes (CFI – IFI – NNFI – NFI) are larger than 0.9 and indexes GFI AND AGFI are larger than 0.8, so it shows a desirable fitting model which is confirmed.

Table 5: review of fitting indexes.

Indexes	Value
Chi-square	371.28
Degree of freedom	197
Chi-square to degrees of freedom	1.88
RMSEA	0.067
GFI	0.85
AGFI	0.81
NFI	0.95
NNFI	0.97
IFI	0.98
CFI	0.98

Values of table 6 show that determination coefficient of 0.97 has been calculated for each loyalty variable and it shows that satisfaction, social relationships, and economic switching barriers altogether have been able to explain 97% of loyalty. By considering the value of standard coefficient and t-value, it can be said that impact of satisfaction on loyalty is significant and variables of social relationships and economic switching barriers have not had a significant impact. Also determination coefficient for oral advertisement has been calculated 0.94 and it shows that satisfaction, social relationships and economic switching barriers variables altogether have been able to explain 94% of oral advertisement. By considering standard coefficient and t-value, it can be said that variables of social relationships (0.43) and satisfaction (0.40), respectively, have had the most impact on oral advertisement variable (they have had the highest standard direction coefficient) and variable of economic switching barrier has not had a significant impact. On the other hand, it can be said that 83% of changes of social relationships are explained through habits variable, also it shows that 0.72% of changes of economic switching barriers are explained by habits variable. Now, by using t-value and standard coefficient, the effect of each independent variables on the dependent variable has been reviewed according to the model.

Table 6: Summary of standard coefficients, determination coefficients, t-value and result of research's hypothesis.

Basic hypotheses	Standard coefficient	t-value	Determination coefficient	Hypothesis result
Satisfaction → loyalty	0.74	6.32	0.97	Confirmed
Social relationships → loyalty	0.13	1.03		Rejected
Economic switching	0.22	1.68		rejected



barriers → loyalty				
Satisfaction → oral advertisements	0.40	3.49	0.94	Confirmed
Social relationships → oral advertisements	0.43	2.95		Confirmed
Economic switching barriers → oral advertisements	0.25	1.59		Rejected
Habits → social relationships	0.91	8.50	0.83	confirmed
Habits → Economic switching barriers	0.85	7.49	0.72	Confirmed

#### Conclusion and recommendations:

The results obtained from this research indicate that as habits in persons increase, social relationships and economic switching barriers significantly increase. The result of this hypothesis is in compliance with the result of researches of researchers such as Rahman and Afsar (2012), Liv *et al* (2011) and Kim *et al* (2004). Existence of a positive connection between satisfaction with loyalty and oral advertisements indicate that if the person was satisfied with the provided service, his or her loyalty and oral advertisements significantly increase. This hypothesis' result is similar to the results of researches of Dogger and David (2010) and Liv *et al* (2011). Also existence of a significant connection between social relationships and oral advertisements is coordinated with the results of studied of Liv *et al* (2011) and Steffes and Burgee (2011) and lack of significant connection between social relationships and loyalty are not in compliance with the results obtained in research of Liv *et al* (2011). In testing hypotheses, it was concluded that satisfaction has a significant impact on oral advertisement and the connection between social relationships and oral advertisements has been confirmed. In this case of study we recommend the karafarin insurance company to make a brand for itself through selling insurance letters to famous companies and wide environmental advertisements. It is suggested that Karafarin insurance company shall establish connection with specialized professions and centers such as engineering organization, medical organizations and universities in order to provide specific services and during the time of contract, it shall attempt to make them familiar with other insurance services through insurance consulting (including financial, legal and risk management) in a way that the insurance client will show desire to buy and use other insurance services.

According to the result of research's hypothesis' testing, habits have a significant impact on social relationships and economic switching barriers, so the karafarin insurance company can suggest making on time extension of clients' insurance (extension automation) and following paying client to detriment, so that through these actions frequent purchase of an insurance agent becomes a habit for the customers. Also, it is suggested to the marketers of Karafarin insurance company to develop sale network with professional insurance knowledge and information, in order to create wide social relationships with various class levels.

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