

The Role of Mediation and Moderation on Customer Loyalty–Evidence from the Restaurant Industry

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Abstract

This study aims to explore the impact of mediating variable as trust and word of mouth on customer loyalty in the restaurant industry and the moderating role of various factors such as age, income, the value of money, and repeat purchases on this relationship. Despite previous studies examining the influence of relationship marketing on customer loyalty, the impact of mediating and moderating variables has not been thoroughly analyzed. The study was conducted by surveying 429 customers who recently dined at one of five selected restaurants in Chatoagram, using a non-probability convenience sampling method and a 7-point Likert scale self-administered questionnaire. The mediating effect of trust and word of mouth was evaluated through the Sobel test and the moderating effect of age, income, repeat purchase, and value of money was analyzed through structured equation modeling (SEM). The results indicate that trust and word of mouth play a mediating role in the relationship between relationship marketing drivers such as communication and problem solving, but not for commitment and gratification. Additionally, word-of-mouth was found to mediate the relationship between trust and loyalty. The study found that only income and the value of money were significant moderators of customer loyalty. These findings provide valuable insights for academic researchers and restaurant managers showing the significance of trust and word of mouth in shaping customer loyalty and the impact of income and the value of money in determining customer loyalty. However, it should be noted that the study has limitations such as a focus on only the restaurant industry, limited examination of relationship marketing antecedents, and a narrow geographic scope in Chattogram. There is room for future research to expand the model to other industries and consider other relationship marketing antecedents not explored in this study.

Key Words: Relationship Marketing; Commitment; Gratification; Communication; Problem Solving; Trust; Word-Of-Mouth; Customer Loyalty.

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1. Introduction

Relationship marketing is essential in competitive business organizations and academic areas (Rasul, 2016). It establishes, maintains, and enhances customer relationships (Berry, 1983). The aim of relationship marketing is to retain the customer long-term with win-win relationships (Baran, Galka, & Strunk, 2008), acquire a share of the customer's mind (Gilaninia, Almani, Pournaserani & Mousavian, 2011), increase competitive advantages to serve and avoid competitors (Ndubisi, 2004); and create a loyal customer base (Roshani, 2009).

From the review of relationship marketing literature that previous studies examined the relationship between antecedents of relationship marketing and the consequences of relationship marketing in South Korea (Kim, Han & Lee, 2001); Korea (Kim & Cha, 2002), Ghana (Narteh, Agbemabiese, Kodua & Braimah, 2013); Bangladesh (Sarwari, 2018); and China (Sohail, 2012) hotel industry. Moreover, relationship marketing and customer satisfaction of Malaysia (Ndubisi & Wah, 2005); relationship marketing and customer loyalty of Malaysia (Ndubisi, 2006); Pakistan (Husnain & Akhtar, 2015); Ethiopia (Chakiso, 2015); Thailand (John & Kijboonchoo, 2015); Bangladesh (Hasan, 2019); Iran (Akbari, Kazemi & Haddadi, 2016); Ghana (Affran, Dza & Buckman, 2019) and Finland (Leverin & Liljander, 2006); priority banking sector in Niaga (Ruswanti & Lestari, 2016). Furthermore, other studies based on relationship marketing (Rizan, Warokka & Listyawati, 2014); chain store in Iran (Hosseini & Ganji, 2015), private universities in Nigerian (Ibojo & Dunmade, 2016), franchised retail sector in Indonesia (Yulisetiari, 2016); supplier in Indonesia (Sugandini, & Wendry, 2017); the non-bank financial institutes of Philippines (Barit, Marasigan & Alusen, 2018); and Kuwait (Aldaihani & Ali, 2018).

This literature review focuses on the impact of relationship marketing and customer loyalty in luxury hotels, the banking industry, and retail stores. However, there is a gap in the literature on the mediating and moderating effects of this relationship. This study aims to address this gap by focusing on the effects of relationship marketing on customer trust and word-of-mouth (Ntale & Ngoma, 2019). The study also explores the role of trust as a mediator of customer loyalty, as it is perceived as a crucial indicator of customer repeat purchase behavior (Sauers, 2008; Bowen & Shoemaker, 2003). Additionally, the study examines the role of word-of-mouth as a mediator, as it can result in positive customer loyalty when firms practice relationship marketing (Lin & Lu, 2010). The study also examines the impact of moderating variables such as

age, income, the value of money, and repeat purchases on customer loyalty. The focus of the study is on the restaurant industry, as this is a new area where limited literature exists (Gruen, 1995; Ganesan, 1994; Keshvari et al., 2012). In Bangladesh, the total number of restaurants is 4.36 lakh which increased by 59%; it creates employment opportunities for 22.8 lakh people; it earned 87,926 crores in 2019-20, which increased from taka 11,986 crores in the last decade (BBS, July 2020). Customers' lifestyles and food habits are changing, and online food availability and the increasing tendency to move people and dine out are the major forces dramatically increasing the restaurant industry (Byron & Jahid, 2021). So, the author is interested in the choice of restaurants as a growing industry and has no extensive research work on the relationship marketing context. The study is significant from managerial and theoretical perspectives both. The study's findings contribute to a better understanding of the consequence of relationship marketing and antecedents of customer loyalty from a theoretical perspective. The study also contributes to the mediating role of trust and word-of-mouth and moderating role of age, income, value, and repeat purchases on customer loyalty. The study provides suggestions for restaurant management regarding different tools, techniques, and strategies to enrich customer loyalty.

The study has the following three key research questions: First: what are the impacts of antecedents of relationship marketing on trust, word-mouth, and customer loyalty? Second: what are the mediators' roles of trust and word-of-mouth in relationship marketing antecedents and customer loyalty links? Moreover, third: are there any impacts of moderating variables (age, income, value and repeat purchases) in relationship marketing and customer loyalty link?

2. Literature Review and Hypothesis Development

2.1 Theoretical Framework of the study

Social exchange and Signalling theories have been used to formulate the research framework. Social exchange theory is developed based on the norm of reciprocity or mutual exchange relationship (Gouldner, 1960). It means that one party offers valuable things to another party for good or bad action. It also confirms that a person's reactions to a positive initiating action are likely to be a positive reciprocating response (Cropanzano et al., 2017). Initiating actions of restaurant management are maintaining their commitment, communicating

well through face-to-face and social networks, and keeping up customer gratification or satisfaction.

On the other hand, reciprocating responses are customers developing trust and positive word-of-mouth that turn into loyal customers (Cropanzano et al., 2017). On the other hand, the study also used the signalling theory in relationship marketing practices in the restaurant industry because this business is highly competitive, and they will sustain the business through the quality of food and service. Customers choose the restaurant based on quality signals. Even customers prepare to pay the premium price based on quality, so if restaurant management fails to maintain quality in respective of price, they will not survive and continue. Moreover, quality signals induce the customer to develop trust, positive word-of-mouth and, finally, become loyal. It also creates a core competitive advantage that blocks the competitor and is helpful to develop a sub-brand as Barcode Food Junction in Chattogram.

2.2 Relationship Marketing

Relationship marketing is creating, maintaining, and enhancing relationships (Hakim & Hakim, 2017; Rasul, 2016) with customers and other key stakeholders at a profit (Berry, 1983; Ranjbarian & Barari, 2009; Grönroos, 2004; Ndubisi, 2007). It enhances customer attraction, interaction, loyalty, and retention (Husnain & Akhtar, 2015). Moreover, relationship marketing is the customer-oriented approach that provides more benefits such as a higher rate of retention of customers and profitability of the firm, increased customer loyalty, and reduced marketing cost of the firm (Roshani, 2009). Relationship marketing has a positive relationship with customer loyalty and positive word-of-mouth recommendations (Hennig-Thurau, Gwinner & Gremler, 2002); a more positive influence on the service performance of the firm and more tolerance for service failure (Wu & Lu, 2012); the financial performance (return on investment, sales growth, and market share) and marketing performance (customer retention, customer satisfaction, and trust) of the firm (Sin, Tse, Chan, Heung, & Yim, 2006); a positive direct impact on customer satisfaction and loyalty (Roshani, 2009). The study reveals that relationship marketing has the broadest concept applicable in the service arena.

2.3 Driver of Relationship Marketing

The study found that different drivers of relationship marketing which are:

customer trust and commitment (Morgan & Hunt, 1994; Husnain & Akhtar, 2015; Gupta & Sahu, 2015); conflict handling (Chakiso, 2015; Husnain & Akhtar, 2015); communication or sharing of Secret (Morgan & Hunt, 1994; Husnain & Akhtar, 2015); empathy (Ndubisi, 2007); fulfillment of promises (Gummesson, 1994); independence (Buttle, 1996); benevolence (Buttle, 1996), and perceived value (Van Tonder & Petzer, 2018). The study has considered communication, problem-solving/ conflict handling, commitment and gratification/ satisfaction from previous literature.

2.3.1 Communication

Communication is a formal and informal exchange of information between buyer and seller at a specific time (Rashid, 2013). It provides timely and reliable information and proactively interacts with the customer if any unusual situation occurs (Ndubisi, 2007). It is a crucial driver of relationship marketing which helps maintain a long-term relationship between customers and the firm (Kim, Han & Lee, 2014). So, effective communication is a better relationship between customers and service providers that will positively impact customer loyalty (Ndubisi, 2007). Effective communication also significantly impacts development of trust between front-line employees and customers (Huang et al., 2008). Finally, communication strongly impacts customer satisfaction and loyalty (Ndubisi & Wah, 2005; Narteh, 2009; Kim et al., 2014; Akbari et al., 2016) in the banking and luxury hotel industries. The study concludes that effective and timely communication is essential in developing a relationship between buyer and seller.

2.3.2 Problem-Solving/ Conflict Handling

Problem-solving is the conflict-handling procedure that is the significant driver and the fundamental building block of relationship marketing (Roberts-Lombard, 2011). The service firm can avoid potential conflicts and offer open discussion between the customer and the firm when problems arise (Dwyer et al., 1987). Moreover, the two outcomes of problem-solving are constructive and destructive; disagreement or conflict exists between the service provider and the customer (Song et al., 2006). A constructive outcome leads to satisfaction, and a destructive outcome confirms dissatisfaction and decreases the possibility of creating, maintaining, and building long-term relationships (Ranjaryan & Barari, 2009; Musa, Boniface & Tanakinjal, 2014) and reduces the customer's confidence (Musa et al., 2014). Conflict management/conflict

handling/ problem solving has positive significant impact on customer loyalty (Akbari at al., 2016). The study concludes that effective and timely problem-solution is essential for building a strong relationship between buyer and seller. Therefore, the study makes the following hypotheses:

Hypothesis 1a: Communication and problem-solving have positives impact on trust.

Hypothesis 1b: Communication and problem-solving have positives impact on word-of-mouth.

Hypothesis 1c: Communication and problem-solving have positives impact on customer loyalty.

2.3.3 Commitment

Commitment is a psychological feeling of the customer that confirms or disconfirms the relationship with the service provider (Rauyruen & Miller, 2007). Commitment is a significant construct (Morgan & Hunt, 1994; Parasuraman & Berry, 1991) and the basic building block of relationship marketing (Morgan & Hunt, 1994). So, relationships have been built based on the foundation of mutual commitment between customers and the firm, which is helpful for the continuation of a relationship (Ibrahim & Najjar, 2008). Moreover, commitment focuses on maintaining long-term valuable relationships desired by both parties (Rashid, 2013), customer willingness to rely upon or confidence in the service provider (Hadjikhani & Thilenius, 2005), successful relationships, and mutual satisfaction (Morgan & Hunt, 1994). Commitment has positive significant impact (Akbari at al., 2016); and predictor (Ntale & Ngom, 2019) of customer loyalty. The study concludes that commitment is a strong customer belief in a service firm that encourages a profitable long-term relationship.

2.3.4 Gratification/ Satisfaction

Gratification refers to satisfaction which is the customer's feelings of confirmation or disconfirmation of expectation that come from comparing perceived performance and expected performance of a product/ service (Oliver, 2010). Customer satisfaction is the customers' need fulfillment response (Barnes, 2003). However, customer evaluation measures transactional or relational, and this evaluation is called customer relationship satisfaction in the

relationship marketing context (Abdul-Muhmin, 2002). Moreover, customer satisfaction is the primary competitive weapon of success, and it also leads to positive word-of-mouth communications (Ranjbarian & Barari, 2009). Customer satisfaction also positively impacts customer loyalty (Minh & Huu, 2016). Gratification/satisfaction have also positive significant impact on customer loyalty in insurance company (Parsa & Sadeghi, 2015). The study concludes that gratification is the customer's positive feelings about the firm's promised services. Therefore, the study makes the following hypotheses:

Hypothesis 2a: Commitment and gratification have positives impact on trust.

Hypothesis 2b: Commitment and gratification have positives impact on word-of-mouth.

Hypothesis 2c: Commitment and gratification have positives impact on customer loyalty.

2.4 Consequence of Relationship Marketing

Word-of-mouth is an essential consequence of relationship marketing (Sohail, 2012). Trust is a significant consequence of relationship marketing (Rizan et al., 2014). Customer loyalty is also an essential consequence of relationship marketing and its projects with help of relationship marketing (Husnain & Akhtar, 2015). On the other hand, customer loyalty is the consequence of trust (Verma, Sharma & Sheth, 2016).

2.4.1 Trust

Trust is a significant element (Ndubisi & Wah, 2005; Roberts-Lombards, 2011; Narteh et al., 2013) and the fundamental building block of relationship marketing (Morgan & Hunt, 1994). Trust is the willingness of service customers to rely on the service provider, which indicates the future transaction (Hadjikhani & Thilenius, 2005; Markova & Gillespie, 2007; Ndubisi, 2007). Moreover, trust is the customer's perception of the firm's honesty (Sauers, 2008); it creates customers' confidence that the service provider will not cheat (Hart & Johnson, 1999); and challenges to rebuild trust (Shneiderman, 2000). So, customers will switch when providers betray their trust (Ndubisi, 2007). The study concludes that trust is customers' confidence regarding the service firm they will not betray. Components of relationship marketing have a direct, positive impact on trust (Rizan et al., 2014). Face-to-face communication has a

more significant impact on building trust between front-line employees and customers (Huang et al., 2008). Trust significantly impacts customer loyalty (Akbar et al., 2016; Barit et al., 2018; Chakiso, 2015) and word-of-mouth (Kassim & Abdullah, 2010). Moreover, trust is also an antecedent of word of mouth (Matos & Rossi, 2008); and the crucial driver of relationship marketing (Morgan & Hunt, 1994; Husnain & Akhtar, 2015; Gupta & Sahu, 2015). However, trust is the critical consequence of relationship marketing and antecedents of customer loyalty in this study. Therefore, the study makes the following hypotheses:

Hypothesis 3a: Trust has a positive mediating impact on word-of-mouth.

Hypothesis 3b: Trust has a positive mediating impact on customer loyalty.

2.4.2 Word-of-mouth (WOM)

Word-of-mouth is a communication and information-sharing process with other customers (Shaemi & Barari, 2011). Creating positive word-of-mouth is complex; it earns by delivering consistent quality food and services; and maintaining effective recovery services (Kim et al., 2014). There are two ways to measure word-of-mouth communications: input into consumer decision-making (Higie, Feick & Price, 1987) and outcome of the purchase process (Holmes & Lett, 1977). Moreover, average customers are likelier to engage in positive word of mouth (Dick & Basu, 1994). Word-of-mouth (WOM) is also a consequence of relationship marketing (Verma et al., 2016) and also the consequence of customer loyalty (Dwyer et al., 1987; Fornell, 1992), but it is a crucial outcome of relationship marketing in this study. WOM is also important in crafting customer loyalty (Ferguson & Paulin, 2006). Therefore, the study makes the following hypotheses:

Hypothesis 4: Word-of-mouth has a positive impact on customer loyalty.

2.4.3 Customer Loyalty:

Customer loyalty is the consistent repeat purchase behavior consequential by the consumer's psychological attachment to the brand and other situational factors (external marketing) that can reason for behavioral changes (Dick & Basu, 1994). Because of loyalty, the business value increases and reduces the business cost to attract new ones (Dick & Kunal, 2013). Moreover, customer loyalty is an enormous strength of a company (Abtin & Pouramiri, 2016), and it significantly contributes to generating revenue and profit for the firm

(Chakiso, 2015). So, cultivating customer loyalty is the typical fashion that will ensure higher economic performance and market share of the firm (Alrubaiee & Al-Nazer, 2010). Furthermore, customer loyalty is a final consequence of relationship marketing and cumulative experience that is come from long-term relationships between customer and firm (Brunner, Stöcklin & Opwis, 2008). So, building and maintaining customer loyalty is a crucial business strategy based on relationship marketing (Sui & Baloglu, 2003). Moreover, relationship marketing has a direct, positive, and significant impact on customer loyalty (Ridwan, Moeljadi, Sunaryo & Sudjatno, 2017; Affran, Dza & Buckman, 2019). Simultaneously, components of relationship marketing as communication (Akbari et al., 2016; Chakiso, 2015; Gaurav, 2016; Barit et al., 2018), conflict handling (Gilaninia et al., 2011; Chakiso, 2015; Akbari et al., 2016; Rusanti & Lestari, 2016; Barit et al., 2018) and commitment (Alrubaiee, 2012; Chakiso, 2015; Gaurav, 2016; Akbari et al., 2016; Barit et al., 2018) have a positive impact on customer loyalty. On the other hand, customer loyalty is also the consequence of trust (Verma et al., 2016).

2.5 Mediating Relationship of Trust and Word-of-mouth between Relationship Marketing and Customer Loyalty

Trust is the significant mediator of relationship marketing components and word-of-mouth and customer loyalty in online retailing (Verma et al., 2016). Trust has a mediating relationship between relationship marketing and customer loyalty (Riza et al., 2014). Moreover, trust plays a significant role in increasing customer loyalty and also positively impacting customer loyalty, as well as a significant mediator between quality factors and customer loyalty (Gill, Abdullah & Chaudhary, 2021). Word-of-mouth is a significant mediator of relationship marketing and customer loyalty (Ntale & Ngom, 2019). Therefore, the study makes the following mediating hypotheses:

Hypothesis 5a: Trust mediates between "communication and problem-solving" and customer loyalty.

Hypothesis 5b: Trust mediates between "commitment and gratifications" and customer loyalty.

Hypothesis 5c: Word-of-mouth mediates between "communication and problem solving" and customer loyalty.

Hypothesis 5d: Word-of-mouth mediates between "commitment and gratifications" and customer loyalty.

Hypothesis 5e: Word-of-mouth mediates between trust and customer loyalty.

2.6 Moderating Role of Age, Income, Value, and Repeat Purchase Behavior of Customer

Age, income, value, and repeat purchase behavior are the moderating variables of the study. Moderating variables are influences; that change the direction of the strength of the relationship between predictor (word-of-mouth) and dependent variables (customer loyalty) (Frazier et al., 2004). Age is the crucial moderator (Evanschitzky & Wunderlich, 2006) because an older customer has few brands in their evoked set and is more loyal than a younger one (Lambert-Paudraud et al., 2005). However, customer satisfaction of younger has a more substantial impact on their behavioral intention. Moreover, income is a crucial moderator of customer satisfaction and loyalty (Walsh, Evanschitzky & Wunderlich, 2008). Because higher-income customers are less loyal to the brand than lower-income ones, and income is a significant indicator of consumer decision-making (Zeithaml, 1985). Moreover, value refers to customer preference, the outcome of the tradeoff between benefits and sacrifices and the interaction between the customer and the service provider (Zeithaml, 1988). Additionally, repeat purchase behavior refers to the purchase frequency and amount (Gonc, Alves & Sampaio, 2012) that are help full for assessing customer loyalty (Chao, 2008). So, repeat purchasing behavior indicates customer loyalty (Chao, 2008). Customer loyalty represents repeat purchase behavior and a positive attitude towards the firm/brand (Dick & Basu, 1994).

Hypothesis 6a: Age has moderated impact on customer loyalty.

Hypothesis 6b: Income has moderated impact on customer loyalty.

Hypothesis 6c: Value has moderated impact on customer loyalty.

Hypothesis 6d: Repeat purchase behavior has moderated impact on customer loyalty.

2.7 Research Proposed Model

The study offers the Figure 1 research model based on the above literature. It

has two components of relationship marketing (“communication and problem solving” and “commitment and gratification” generated from previous literature, two mediators as trust and WOM, and four moderators as age, family income, the value of money, and customer repeat purchase behavior.

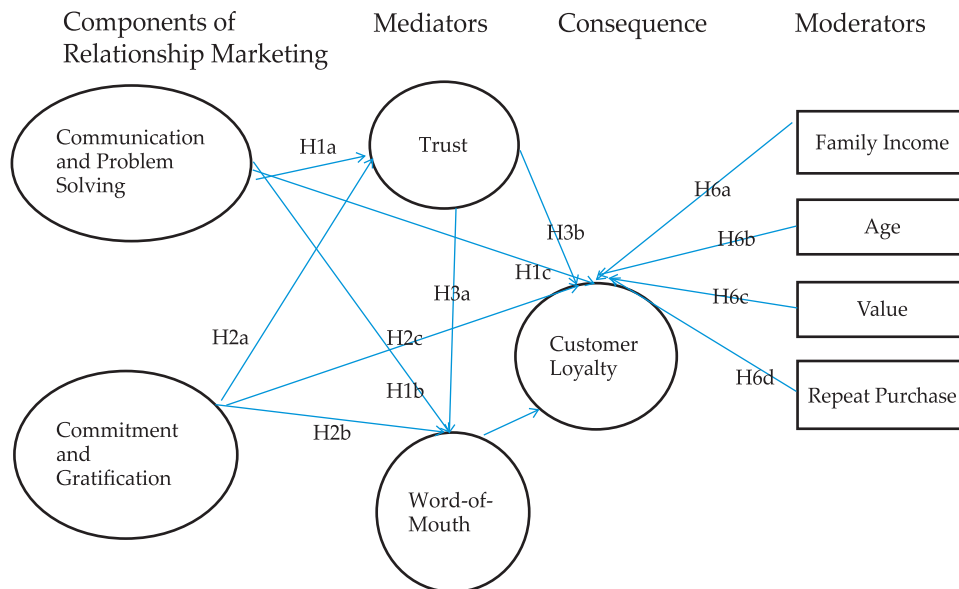


Figure 1: Research Model

3.0 Research Methodologies

3.1 Sample and Data Collection

To empirically examine the impact of mediators such as trust and word-of-mouth in relationship marketing and customer loyalty to collect data, the researcher used a self-administered questionnaire; it is the best approach (Zikmund, 2000). The study has selected five restaurants: Handi, Barcode, Pavillion, Arresto, and Terracotta, based on brand name and an enormous number of customers in Chattogram. The data are collected from the customer after consuming the food. A pilot study has been performed on 25 customers, five customers from each restaurant, to assess the questionnaire's face and content validity tests (Pallant, 2007) and accurate generalization (Saunders, Lewis & Thornhill, 2009). The study distributed 650 questionnaires to different consumers of those restaurants using by non-probability

convenience sampling technique that is straightforward, unknown population size, and no chance of biases or unfairness to select sample (Malhotra & Das, 2011). However, the study gets 500 questionnaires. Among 71 of these questionnaires were faulty due to overwriting and excessive missing. So, the total number of samples is 429, and the response rate of the data collection is 76.92%.

3.2 Demographical Profile

Table 1 describes the characteristics of the sample used in this study. 54.3% of the respondents are male, and 59.2% are single. The maximum respondent of 64.1%, aged is 20 years to 30 years, where 30.3% are undergraduate, and 35.5% are graduation-completed. Besides, 31.0% of the respondents are students, and 26.3% are job holders in private companies. Maximum respondents' incomes of 22.1% are less than 60 000 taka, 30.5% of the respondents have income from 60,000 taka to 80,000 taka, and 21.9% have 80,000 taka to 1,00,000 taka.

Table 1: Demographical Profile

Particulars		Frequency	Percent	Particulars	Frequency	Percent	
Gender:	Male	233	54.3	Marital Status:	Married	175	40.8
	Female	196	45.7		Single	254	59.2
	Total	429	100.0		Total	429	100.0
Age:	Less than 20 years	29	6.8	Occupation:	Student	133	31.0
	20 Years to less than 30 years	275	64.1		Govt. Organization	44	10.3
	30 years to less than 40 years	98	22.8		Private Company	113	26.3
	40 years to less than 50 years	22	5.1		Businessman/ Women	78	18.2
	50 years to less than 60 years	5	1.2		House Wife	61	14.2
	Above 60 years	0	0.0		Total	429	100.0
	Total	429	100.0		Income:	Less than TK 60000	95

Education:	SSC Completed	6	1.4		TK 60000 to less than TK 80000	131	30.5
	HSC Completed	83	19.3		TK 80000 to less than TK 100000	94	21.9
	Under Graduation Completed	130	30.3		TK 100,000 to less than TK120000	51	11.9
	Graduation Completed	152	35.5		TK 120000 to less than TK 140000	30	7.0
	Post-Graduation Completed	58	13.5		TK 140000 or above	28	6.5
	Total	429	100.0		Total	429	100.0
Sources: Survey 2020-21							

3.3 Sources of Questionnaire Items

The study includes all items and the constructs from previous literature. Three items of commitment and three items of satisfaction adapted from Ndubisi, 2006; Morgan & Hunt, 1994; Mahmoud, Hinson & Adika, 2018, respectively, are incorporated as commitment and gratification constructs. Four communication items and three conflict-handling items were undertaken by Ndubisi, 2006, including communication and problem-solving. Five customer loyalty items and three word-of-mouth questions have been incorporated from Narteh et al. 2013 and Kim, Han and Lee, 2001 respectively.

3.4 Reliability, Correlation, and, Validity Analysis

The study has conducted a reliability test to assess the scale reliabilities for antecedents of relationship marketing ("Communication and Problem-Solving" and "Commitment and Gratification") and the consequences of RM: trust, word-of-mouth, and customer loyalty by the empirical data.

Table 2: Reliability, Correlation and Validity of the Construct

	Correlation				
	CTGR	CMPS	Trust	WM	CL
Commitment and Gratification	.761				
Communication and Problem Solving	.215**	.810			
Trust	.361**	.358**	.751		
Word of Mouth	.189**	.303**	.241**	.717	
Customer Loyalty	.342**	.487**	.392**	.423**	.766

*Reliability of each dimension is given in diagonal;

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

Table 2 shows that drivers of relationship marketing have adequate Cronbach's alpha coefficients, such as commitment and gratification ($\alpha=.761$), communication, and problem-solving ($\alpha=.810$). On the other hand, dependent variables such as trust, word-of-mouth, and customer loyalty have adequate Cronbach's alpha coefficients as $\alpha=.751$, $\alpha=.717$, and $\alpha= 0.766$, respectively. All Cronbach's Alpha coefficients values are higher than the threshold value of 0.7. So, all constructs and items are highly reliable and valid (Nunnally, 1978; Hair et al., 2014). Additionally, the range of correlation of coefficient $r=0.189$ to 0.423 , and no correlation coefficient is more than 0.85 (Kline, 2015) or 0.90 (Hair et al., 2010) in the data set. As a result, the study proved that the data set is free of multi-collinearity problems and drivers of relationship marketing directly and positively related to trust, word-of-mouth, and customer loyalty. An increasing amount of practicing relationship marketing leads to increased trust, word-of-mouth, and customer loyalty. The study found that all Cronbach's alpha values are higher than the coefficient of correlation values, confirming the discriminant validity (Widener, 2004).

3.5 Repeat Purchase Attitude of Restaurant Customer's

Table 3 shows that the maximum numbers of customers, 34.7%, have experienced the same restaurant more than three times, and 33.1% have experienced the same restaurant for the third time. Moreover, 24.9% of customers experience the same restaurant for a second time. 7.3% of the customers have experienced it for the first time with a restaurant.

3.6 The Value of Money Corresponding to the Food

Table 4 shows that the maximum number of customers, 52.2%, has received good value regarding money. 27.5% of the customers have received reasonable value, and 17.7 % have received the best value for the money. On the other hand, only a few customers have received the wrong or lousy value for the money.

Table 3: Repeat Purchase Attitude

Frequency	Frequency	Percent
1st time	31	7.3
2nd times	107	24.9
3rd times	142	33.1
More than 3rd Times	149	34.7
Total	429	100.0

Table 4: value of Money in respect of Food

Value of money	Frequency	Percent
Best	76	17.7
Good	224	52.2
Reasonable	118	27.5
Bad	11	2.6
Total	429	100.0

3.7 Exploratory Factor Analysis and Convergent Validity

The study accompanied the Kaiser-Meyer-Olkin (KMO) and Bartlett's Test of Sphericity. The study used an exploratory principal component factor analysis and Varimax rotation method by SPSS 23.0.

Table 5: Exploratory Factor Analysis

Items of questionnaire	CTGR	CMPS	CL	Trust	WM
Overall satisfaction with restaurant food service (CTGR_06)	.841				
Good experience with the restaurant (CTGR_05)	.828				
Completely happy with restaurant activities (CTGR_04)	.822				
The restaurant makes adjustments to suit my needs (CTGR_01)	.658				
The restaurant offers personalized services to meet customer needs (CTGR_02)	.648				
The restaurant is flexible when its services are changed (CTGR_03)	.642				
The restaurant informs when there is a new offer available (CMPS_07)		.704			
Information provided by the restaurant is always accurate (CMPS_06)		.689			
The restaurant provides different attractive offers on occasions (CMPS_05)		.685			
The restaurant makes and fulfills promises (CMPS_04)		.675			
The restaurant solves the problem before manifestation (CMPS_03)		.660			
Listen to complain (CMPS_02)		.627			
The restaurant solving problem promptly (CMPS_01)		.506			
I have recommended this restaurant to friends and relatives who seek my advice (CL_02)			.689		

I have encouraged others to buy the service from this restaurant (CL_03)			.611		
I will buy more food and dinning from this restaurant (CL_05)			.605		
I consider the restaurant as the first choice for service. (CL_04)			.582		
I have confidence in restaurant service (CL_01)			.567		
The restaurant promises are reliable (TR_02)				.745	
The restaurant is very concerned with the quality of foods (TR_01)				.734	
The restaurant is consistent in providing quality service (TR_03)				.624	
I have confidence in restaurant services (TR_05)				.609	
Employees of the restaurant show respect to customers (TR_04)				.569	
I tend to talk about it in great detail (WM_03)					.648
I will occasionally miss an opportunity to tell others about the experiece of this restaurant(WM_02)		.622			
I will tell more people about the experiece of this restaurant (WM_01)					.609

Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization

Table 5 shows that the items load properly from 0.506 to 0.841, which is higher than the threshold value (Hair et al., 2010), which also fulfills the criteria of convergent validity (Wixom & Watson, 2001). The Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy test has generated 83.6%, while Bartlett's Test of Sphericity is significant. After conducting the exploratory factor analysis, commitment, and satisfaction loads in a single construct, the author provided the new name commitment and gratification. On the other hand, communication and conflict handling loads into another single construct, and similarly, the author provides a new name as communication and problem-solving.

4.0 Findings

4.1 Confirmatory Factor Analysis

The CFA model (Figure 2) was designed based on the two drivers of relationship marketing, such as "Commitment and Gratification" and "Communication and Problem Solving." Drivers of relationship marketing are

independent variables and intervening variable as trust and WOM and dependent variable as customer loyalty linked based on their loading. Some writers proposed that a study use one fitness index from each category of the model fitness index (Hair et al., 2010). The value of the measurement model of

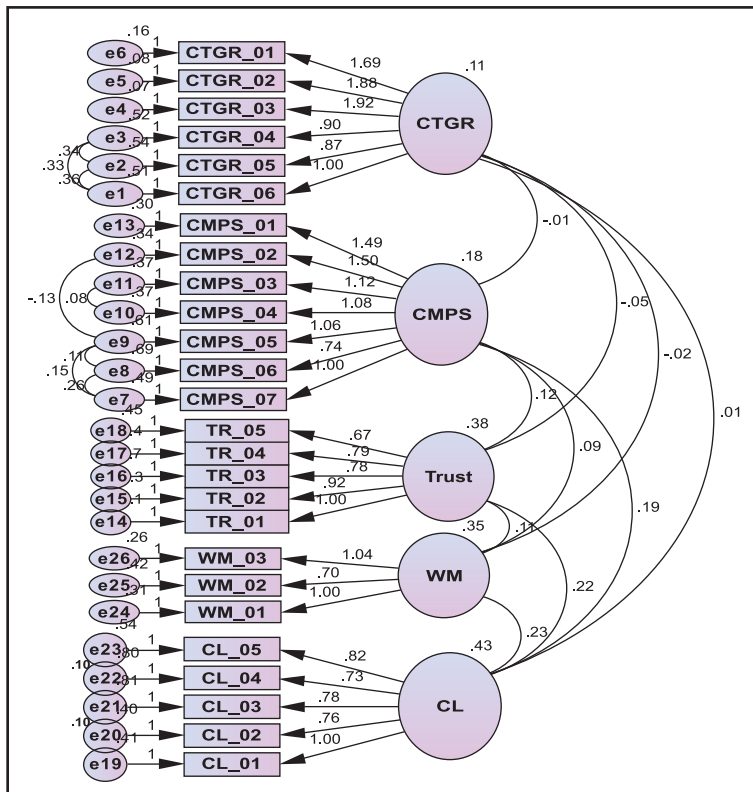


Figure 2: Confirmatory Factor Analysis

CFA is that chi-square to degrees of freedom χ^2/df value is 534.419/279 at $P=0.000$ level of significance (Hu & Bentler, 2010; Singh, 2009). $CMIN/df=1.915$ (Marsh & Hocevar, 1985); $RMSEA=0.046$ (Singh, 2009), which is less than 0.08; it is considered a satisfactory level; $GFI=0.909$ (Singh, 2009) is considered a good fit for the model. However, $CFI=0.941$ (Bentler, 2010), $TLI=0.932$ (Singh, 2009), mean that the composition model is describes as 94.1% of the observed-measure covariance. $IFI=0.942$ (Hu & Bentler, 2010) exceeds the threshold levels. So the study prove that our measurement model is an acceptable and better fit with the data, and drivers of relationship marketing, such as "commitment and gratification," "communication and problem-solving," have a good fit with relationship marketing.

4.2 Structural Equation Modeling (SEM)

SEM is a multivariate procedure that simultaneously measures constructs' validity and relationships between independent and dependent variables (Hair et al., 2009). The measurement model will evaluate the convergent validity by factor loadings and fit indices. The study reveals that $r \leq 0.85$, $\alpha \geq 0.7$, and all factor loading and fit indexes are also higher than the threshold value, which proves the internal consistency of the data (Fornell & Larcker, 1981; Henseler et al., 2009). The measurement model (Figure 3) of SEM χ^2/df is 655.954/352 at $p=0.000$. CMIN=1.864; RMSEA=0.045, which is less than 0.06. It is considered a satisfactory level. GFI=0.902, which proves a good fit for the model. CFI= 0.932; TLI=0.921; IFI= 0.932, which crosses the threshold levels, so the measurement

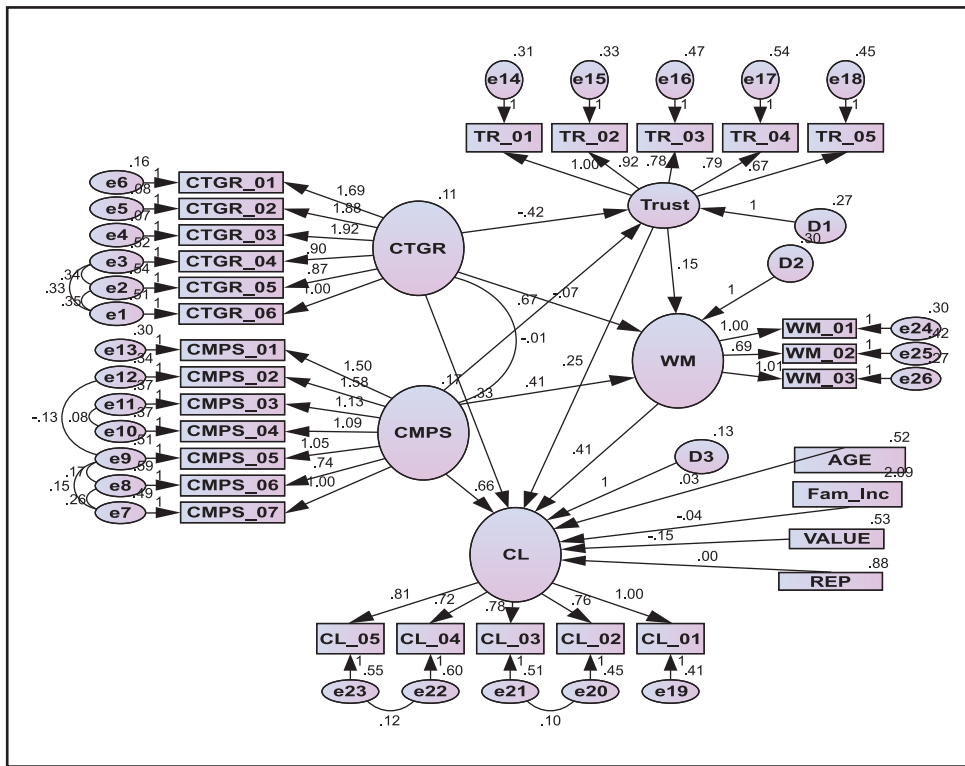


Figure 3: Structured Equation Modeling

model is a good fit with data. Because CFI and GFI have consistent threshold values considered the main index of choice, adequate data will fit hypothesized model (Bentler, 2010; Hair et al., 2010). Moreover, any goodness-of-fit measure is enough for model fitness (Anderson & Gerbing, 1988).

4.3 Hypothesis Testing

Hypotheses have been examined based on the score of the structural model, regression coefficients, path coefficient as critical region (C.R.)/t-values (≥ 1.96) (Gefen, Straub & Boudreau, 2000), and level of significance p-statistics ≤ 0.05 (Ringle et al., 2015; Gefen et al., 2000). Table 6 also shows that communication and problem-solving (H1c) and commitment and gratification (H2c), which are antecedents of relationship marketing, have a positive direct impact on customer loyalty ($\beta_3=0.648$, $t=5.487$ at $p=0.000$; $\beta_6=0.329$, $t=3.227$ at $p=0.001$). Communication and problem-solving (H1a) directly impact trust ($\beta_1=0.717$, $t=6.782$ at $p=0.000$). On the other hand, commitment and gratification (H2a) do not positively impact trust ($\beta_4=-0.401$, $t=-3.774$ at $p=0.000$). However, commitment and gratification (H2b) have no direct impact on word-of-mouth ($\beta_5=-0.074$, $t=-0.706$ at $p=0.48$). So, hypothesis H3a is also rejected, such as trust has no impact on word-of-mouth ($\beta_7=0.136$, $t=1.723$ at $p=.047$). But as mediating variables, trust (H3b) and word-of-mouth (H4) have a positive direct impact on loyalty ($\beta_8=0.245$, $t=3.392$ at $p=0.000$; $\beta_9=0.415$, $t=6.267$ at $p=0.000$). Moreover, the driver of relationship marketing as communication and problem-solving (H1b) has a direct positive relationship with word-of-mouth ($\beta_2=4.19$, $t=3.678$ at $p=0.000$).

Table 6: Hypotheses Testing Result based on SEM

Hypotheses	Estimate	S.E.	C.R.	P	Accepted/ Rejected
H1: Communication and problem- solving have a positive impact on trust	β_1 0.717	0.106	6.782	***	Accepted
H2: Communication and problem-solving have a positive impact on word-of-mouth	β_2 0.419	0.114	3.678	***	Accepted
H3: Communication and problem-solving have a positive impact on customer loyalty	β_3 0.648	0.118	5.487	***	Accepted
H4: Commitment and gratification have a positive impact on trust	β_4 -0.401	0.106	-3.774	***	Accepted
H5: Commitment and gratification have a positive impact on word-of-mouth	β_5 -0.074	0.105	-0.706	0.48	Rejected
H6: Commitment and gratification have a positive impact on customer loyalty	β_6 0.329	0.102	3.227	0.001	Accepted
H7: Trust has a positive impact on word-of-mouth	β_7 0.136	0.079	1.723	0.085	Rejected
H8: Trust has a positive impact on customer loyalty	β_8 0.245	0.072	3.392	***	Accepted
H9: Word-of-mouth has a positive impact on customer loyalty	β_9 0.415	0.066	6.267	***	Accepted

4.5 Mediating Effects of Trust and Word-of-Mouth on the Relationship between Relationship Marketing Drivers and Customer Loyalty:

The study used the Sobel test to identify trust and word-of-mouth mediation effects on relationship marketing and customer loyalty.

Table 7: The Strength of Mediation Effect due to the Mediating Variable by the Sobel Test

				Un-standardized Regression				Sobel Test	Level of Significance	Result
				β -value		Std. Error				
				A	B	SE _A	SE _B	Statistics	P-Value	
H5a	CMPS---	Trust--	CL	0.557	0.450	0.048	0.051	7.023	0.000	Supported
H5b	CTGS---	Trust--	CL	-0.82	0.007	0.062	0.058	0.120	0.450	Not Supported
H5c	CMPS---	W/M--	CL	0.557	0.452	0.048	0.048	7.31	0.000	Supported
H5d	CTGS---	W/M--	CL	-0.82	-0.034	0.062	0.056	0.606	0.270	Not Supported
H5e	Trust---	W/M--	CL	0.427	0.336	0.049	0.047	5.527	0.000	Supported

Table: 07 shows that Hypotheses H5a, H5c, and He are accepted ($t=7.023$ at $P=0.00$; $t=7.31$ at $P=0.000$, and $t=5.527$ at $P=0.000$). The study found that trust and word-of-mouth significantly mediate the relationship between "communication and problem-solving", and customer loyalty. Word-of-mouth also significantly mediates the relationship between trust and customer loyalty. On the other hand, Hypotheses H5b and H5d are rejected ($t=0.120$ at $P=0.450$ and $t=0.606$ at $P=0.270$). The study also found that trust and Word-of-mouth have not significantly mediated the relationship between "commitment and gratification" and customer loyalty.

4.6 Moderating effects of Age, Income, the Value of Money, and Repeat Purchase on Customer Loyalty

Structural equation modeling (SEM) is a good and suitable technique to test interactions involving moderators (categorical and continuous) (Frazier et al., 2004). So, the study used the SEM to identify the effects of moderating variables (Age, Income, Value of Money, and Repeat purchase) on the relationship between word-of-mouth and customer loyalty.

Table 8: The Strength of Moderating Effect due to the Moderating Variables

Hypotheses	Estimate (β)	S.E.	C.R. (t)	P	Accepted/ Rejected
H6a: Age has positive moderation impact on customer loyalty	0.031	0.039	0.797	0.425	Rejected
H6b: Family income has positive impact on customer loyalty	-0.04	0.02	-2.007	0.045	Accepted
H6c: Value has positive impact on customer loyalty	-0.144	0.04	-3.632	***	Accepted
H6d: Repeat purchase has positive impact on customer loyalty	-0.003	0.03	-0.103	0.918	Rejected

Table 8 shows that hypotheses H16 (family income) and H17 (value of money) are supported by empirical data due to ($\beta_{16}=-0.04$, $t=-2.007$, at $p=0.045$; $\beta_{17}=-0.144$, $t=3.632$ at $p=.000$). It shows that family income has a negative moderating impact on customer loyalty. In most cases, higher-income customers are disloyal to lower-income customers; they always want new offerings with better opportunities (Zeithaml, 1985). On the other hand, the value of money has a positive moderating impact on loyalty. The customer chose that restaurant that provides excellent value for money—the high value of money induced customer loyalty. The study also proves that age (H15) and repeat purchase (H18) are rejected due to ($\beta_{15}=0.031$, $t=0.797$, at $p=0.425$; $\beta_{18}=-0.003$, $t=-0.103$ at $p=.918$). It shows that age and repeat purchases have no moderating impact on customer loyalty.

5. Discussion

The study found that components of relationship marketing ("communication and problem-solving" and "commitment and gratification") and consequences of relationship marketing (trust, word-of-mouth, and customer loyalty) have significant positive relationships. It has similar findings in the banking sector (Chakiso, 2015; Husnain & Akhtar, 2015; Ruswanti & Lestari, 2016; Akbari et al., 2016; Hasan, 2019). The study reveals that the components of relationship marketing, "communication and problem-solving" and "commitment and gratification," positively impact customer loyalty. It has similar findings: communication, conflict handling, and commitment (Narteh et al., 2013; Husnain & Akhtar, 2015; Hasan, 2019); commitment, communication, customer satisfaction/ relationship satisfaction/ gratification (Akbari et al., 2016; Ntale & Ngoma, 2019) have a substantial positive impact on customer loyalty.

Moreover, the study found that 67.8% of restaurant customers are loyal because they buy food more than two times, and 69.9% are delighted with their dining. It proves that the above restaurant has good food and service quality according to price; loyal customers will increase dine or online orders of meals if the restaurant practices relationship marketing. Furthermore, "communication and problem-solving" directly impact word-of-mouth, and "commitment and gratification/ satisfaction" have no positive impact on word-of-mouth. It has similar findings as commitment positively impacts word-of-mouth (Ntale & Ngoma, 2019) and dissimilar findings as communication and satisfaction positively impact word-of-mouth (Ntale & Ngoma, 2019). On the other hand, trust positively impacts customer loyalty but does not significantly impact word-of-mouth. Other studies found that trust has significant and positive impacts on word-of-mouth (Barreda, Bilgihan & Kageyama, 2015; Ntale & Ngoma, 2019) and customer loyalty or behavior intention (Narteh et al., 2013; Barreda et al., 2015; Husnain & Akhtar, 2015; Akbari et al., 2016; Hasan, 2019; Ntale & Ngoma, 2019). Word-of-mouth has a significant positive impact on customer loyalty. It has similar findings (Barreda et al., 2015; Ntale & Ngoma, 2019). Because before purchasing or having a direct service experience, it is difficult to evaluate the quality; in that case, customers rely on word-of-mouth of other customers (Zeithaml, Bitner & Gremler, 2017). Moreover, the study also found that trust positively mediates the relationship between "communication and problem-solving" and customer loyalty. The study also found that word-of-mouth is a significant mediator because it mediates the antecedents of relationship marketing ("communication and problem-solving"), customer loyalty, and trust and customer loyalty. It has similar findings that word-of-mouth mediates the relationship between relationship marketing drivers and customer loyalty (Ntale & Ngoma, 2019). On the other hand, the study found that age has no significant moderating role on customer loyalty, with similar findings in the banking industry (Hasan, 2019; Walsh et al., 2008). Income has a statistically significant moderating role on customer loyalty, with similar findings (Walsh et al., 2008). Moreover, the study establishes that the value of money plays a significant moderator role in customer loyalty, and it has no similar findings or documentation. It shows that customers will be loyal if they receive excellent perceived value. The study also found that repeat purchase has no moderating role on customer loyalty. It has dissimilar findings as repeat purchase moderates satisfaction and loyalty in the B-to-B platform (Walsh et al., 2008).

6. Managerial Implication

The study produces some interesting findings for practitioners. It found that commitment and gratification/ satisfaction have no positive impact on word-of-mouth. The study recommends that the restaurant management take the following initiative: 1. provide customized food and services to meet customer demand, 2. make adjustments according to customer needs and desires, 3. offer a flexible facility, 4. propose high-quality food and delivery services that meet customer satisfaction, 5. deliver a good experience through distinctive food, menu, and delivery style and 6. create happy and satisfied customers through food, interior and exterior decoration, and good service. Moreover, the study also found that trust has no positive impact on word-of-mouth. It means that restaurant management needs to develop confidence in customer mind about their restaurant. So, the management of the restaurant must ensure 1. deliver the reliable explicit promise services; 2. provide consistent quality of service, no working day or weakened, because now restaurant business is massive competitive business special in Chattogram ; 3. develop the customer confidence about their promise food quality; 4. show respect, honor to the customer by face-to-face encounter; self-service encounter and phone encounter; and 5. did not disclose customer personal communication or video from CCTV without the permission of the honorable court. Through the above recommendation, restaurant management develops a trustworthy relationship with customers and enhances customer loyalty.

7. Theoretical Contribution

The study has the following theoretical contribution. 1. The study verified the relationship between antecedents of relationship marketing and trust by empirical findings that little research is available on this link. 2. The study also proved that antecedent of relationship marketing influence the customer to become loyal that link also has little literature. The study enriches the connection of literature through empirical findings. 3. The study also evidenced that trust is the significant mediator between the antecedent of relationship marketing ("communication and problem-solving") and customer loyalty by empirical findings that little research is available on this link. If the firm maintains proper communication through face-to-face and social networks; and establishes a recovery system to solve the customer problem as soon as possible, the customer will feel trust, and after the long term, trustworthy customers become loyal. 4. The study also documented that word-of-mouth is a

statistically good mediator between antecedent of relationship marketing ("communication and problem solving") and customer loyalty, as well as trust and loyalty link. It means that customers perceive a good relationship with the firm, they create positive word-of-mouth as well as trustworthy customers also create good word-of-mouth, both increasing loyalty. 5. The study substantiated that customers' family or personal income is a significant moderating impact on loyalty because the high-income level customer has more loyal than the lower-income group. 6. The study also ascertained that the value of money is a significant moderating impact on loyalty. However, customers evaluate product/service/relationship quality based on the price. Because giving and take is the one basis of long-lasting business relationships. 7. Finally, the little literature on relationship marketing practices in the restaurant industry than in the bank, retail store, and hotel industries. The study serves the above seven contributions to the relationship marketing literature through empirical findings.

8. Conclusion, Limitation, and Direction of Future Research

The study concludes that all antecedents of relationship marketing: commitment, communication, problem-solving/ conflict handling, and gratification/ satisfaction have a positive relationship with the consequences of relationship marketing: trust, word-of-mouth, and loyalty. The study found that "communication and problem-solving" have a positive direct impact on trust, word-of-mouth and loyalty and an indirect effect on loyalty via trust and word-of-mouth mediation. So, trust and word-of-mouth is good mediator between relationship marketing and customer loyalty and essential predictors of customer loyalty in the service industry due to the invisibility of services. Word-of-mouth comes from the trust; higher-level trust generates positive word of mouth and tends to be loyal, and lower-level trust destroys the potential customers and shows disloyalty. Moreover, commitment and gratification have a direct positive impact on trust and loyalty, not word-of-mouth and no indirect impact on loyalty via trust and word-of-mouth mediation. Concurrently, trust has a significant positive effect on loyalty and an insignificant effect on word-of-mouth, and word-of-mouth also has a positive direct significant impact on loyalty.

On the other hand, family income and the value of money have an influential moderating role on loyalty, but age and repeat purchases have no moderating

role. Although the study offers some interesting findings, it has some limitations: 1. the study considered a single industry as a restaurant, so model generalization is not possible; 2. only four antecedents of relationship marketing have been considered; and 3. the study has selected only Chattgram city for data collection. Therefore, based on this model, there is an enormous opportunity to conduct future research in banks, telecommunication, superstores, and branded shops. Future researchers shall consider other antecedents of relationship marketing that have not been considered in this study.

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