

# The Effects of Service Quality on Value, Satisfaction and Loyalty (Study at Customers of BRI Bank in Kupang City, Indonesia)

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**Abstract :** The purpose of this study is to analyze and explain effects of service quality, on value, satisfaction, and loyalty. Survey method by questionnaire is used to gain data from 100 customers at Local Office of bank BRI in Kupang City, Indonesia. Statistic descriptif and Partial Least Square (PLS) was used to analyze data. The results provide that service quality has a significant and positive effect on value and customer satisfaction, but it has an insignificant effect on customer loyalty. Customer value has a significant effect on customer satisfaction and Customer Loyalty. Customer satisfaction has a significant and positive effect on Customer Loyalty. The limitations of this study are using cross sectional data, and the limited number of samples comes only from one bank that is BRI Bank. The results contribute to developing of science, especially in marketing science and practical contribute to the manager of bank service in relation with efforts to promote customer loyalty.

**Keywords:** Service Quality, value, Satisfaction, Loyalty.

## I. INTRODUCTION

Having loyal customers is the hope of every company. Loyal customers will increase the number of transactions with the company and it is not easy to move to another company. In addition, loyal customers can also be a promotional media to potential customers through word of mouth. Therefore, various ways are taken by the company in order to increase customer loyalty. For that, it is necessary to know the factors that affect customer loyalty.

Bank Rakyat Indonesia (BRI bank) as a state-owned bank also continues to strive to increase customer loyalty. In order to be able to formulate strategies to increase loyalty appropriately, of course, it is necessary to know in advance what factors have dominant influence on loyalty. Theoretically, it is known that customer satisfaction is one of the dominant factors that influence loyalty, because satisfied customers will be loyal to certain products or brands. In addition, value and service quality also affect loyalty. Through this research, we want to know how dominant the influence of these variables is in its implementation at BRI bank.

The quality of service provided by service managers to their customers greatly determines whether a person is satisfied or not, which in turn will lead to loyalty. Maintaining existing

customers is very important, because the cost of attracting new customers turns out to be greater than the cost of maintaining existing customers [1]. To keep customers from switching to other similar companies, companies need to build barriers that bind customers so that customers continue to use the company's products or services. These barriers are quality service, high customer value, and high customer satisfaction.

## II. LITERATURE REVIEW AND HYPOTHESIS

### 2.1. Service Quality

Service quality is defined as the result of an evaluation process in which consumer expectations are compared with services that are felt or received [2]. In line with that, there are stated that service quality is a model that describes the condition of consumers by comparing the expected service with what is received by evaluating the quality that exists. Meanwhile, [3] explains service quality as how consistently the product or service produced can meet or exceed the expectations and needs of internal and external customers. From some of the above definitions, it can be explained that quality service is service that can meet or even exceed customer expectations, wants and needs.

The model developed to evaluate service quality is called SERVQUAL. Based on studies from Parasuraman, Zeithaml, and Berry, there are five dimensions of service quality, namely: 1) tangibles, namely physical forms or displays such as buildings, equipment, personnel, and communication tools. 2) Reliability, namely the ability to provide the promised services accurately. 3) responsiveness, namely the desire to help consumers and provide instant service. 4) assurance, namely the knowledge and courtesy of employees and their ability to provide confidence and self-confidence, and 5) empathy, namely caring, attention to individuals given by the company to their customers.

According to [4], there is a parallel relationship between service quality and satisfaction. The same thing was stated by [5] and [6]. They claim that there is a sufficient or satisfactory level of quality which has an important influence on behavior. A high level of service quality will result in greater loyalty. If quality is easy to evaluate then consumers will be able to

avoid products or services with poor quality, and they can also identify products or services that can provide satisfaction.

Service quality also has a positive effect on customer value. [7] When the quality of service provided by the company is responded positively by the customer, the customer value perceived by the customer is also getting better. Superior service quality can be associated with the reputation and credibility of the company where customers believe that the service from the service provider is trustworthy and will provide value commensurate with the cost or sacrifice incurred by the customer [2].

The relationship between service quality and customer loyalty has been studied by several researchers, among others, [6] that focus more on intentions for repurchase. Meanwhile, the other study Apart from focusing on the intention to repurchase it also adds a willingness to recommend a particular product or brand to others. So loyal customers are customers who are not only willing to make repeat purchases, but are also willing to recommend / report positive things about certain products / brands to others. Boulding found that there is a positive relationship between service quality and the willingness of customers to make repeat purchases and recommend products to others.

Based on the previous descriptions, the research hypothesis can be formulated as follows:

H1 = Service quality has a significant effect on Customer Value

H2 = Service quality has a significant effect on customer satisfaction

H3 = Service Quality has a significant effect on Customer Loyalty

### 2.2. Customer Value

The concept of customer value has been applied in various fields of science such as economics, social science, accounting, finance, strategic management, production management, information systems, industry and marketing[8]and [9]. Customer value can be identified in four different meanings of value, such as 1) value is a low price 2) value is whatever one wants from a product 3) value is the quality that consumers get for the price paid 4) value is what one wants from a product consumers get for it they pay [10]. Furthermore, values can be classified into: value, desire value, and calculated value [11]. Meanwhile, [12] states that customer value is the difference between total customer value and total customer cost, where total customer value is a set of benefits expected by customers from a particular product or service. From the various concepts mentioned above, it can be explained that customer value is the overall assessment of consumers on the usefulness or benefits of a product or service based on their perception of what is received and what is given.

The value perceived by customers has an influence on loyalty. In addition, there is also the effect of customer value on

loyalty through customer satisfaction. [13]. According to [14], customer value is formed from the influence of transactions that take place continuously from time to time, so that perceived value is a key aspect in achieving customer loyalty. In addition, [7] also found that customers who are satisfied indirectly will also cause emotional bonds between customers and companies in the form of loyalty. Based on these findings, it shows that customer value is a variable that affects loyalty. Based on the previous descriptions, the research hypothesis can be formulated as follows:

H4 = Customer value has a significant effect on customer satisfaction

H5 = Customer value has a significant effect on customer loyalty

### 2.3. Customer Satisfaction

Maintaining customer satisfaction is the key to maintaining customer in order to increase profitability. To be able to satisfy customers, many companies use a multi-attribute approach to separate the determinants of overall satisfaction. [4]. Furthermore, Oliver defines satisfaction is an evaluation of the expected desires with the actual performance of a product. The development of customer satisfaction programs is more emphasized on consumer memories. For companies, it is not enough just to get a high score, but what is more important is that a high score is associated with consumer memory, because it all boils down to repeat purchases that show customer loyalty. Satisfied customers will be willing to pay more for the benefits they have received, and they will be more able to tolerate price increases. This will have an impact on obtaining greater margins and loyalty [15].

Consumers who are satisfied are consumers who will survive, while consumers who are dissatisfied will complain or move away. According to [4] satisfaction and loyalty are related. Therefore, customer satisfaction has been shown to have an influence on customer loyalty. Several other researchers have also suggested that customer satisfaction affects customer loyalty [16]. High customer satisfaction will lead to increased loyalty so that customers will not budge on offers from competing companies [17].

H6 = Customer satisfaction has a significant effect on customer loyalty.

### 2.4. Customer loyalty

Loyalty is defined as a deep commitment to repurchase a product or service consistently in the future, which causes repeated purchases for the same brand or a set of the same brand, even though the situation allows for behavior to switch to another brand [16] In addition, there are several notions about loyalty that customer loyalty has been measured as the probability of long-term choice for a brand or as the minimum difference to switch.. Loyalty is the intention to repurchase [6] Willingness to pay at a premium,[18]. Attitudes to continue in exchange relationships are based on past experiences. The same concepts is put forward by [19] which states that

customer loyalty is the desire of customers to continue to be customers in a company for a long period of time, buy and use the company's goods and services continuously and on an exclusive basis that is preferred and voluntarily recommending products from the company to friends and colleagues. So loyal customers not only make repeated purchases, but also become Evangelist customers by doing word of mouth (WOM) about the advantages of these products / services to others.

### III. RESEARCH METHODS

#### 3.1. Research Objective

The objective of this study is to explain effects of service quality on value, satisfaction and loyalty at BRI bank in Kupang City Indonesia.

#### 3.2. Population and Sample

The population in this study includes all customers who deposit customers on BRI tires in the Kupang branch, totaling 26,500 people. Sampling was done using the Slovin formula, namely:

$$n = N / 1 + Nd^2$$

Note: n = number of samples

N = population size

d = error precision in sampling

Based on this formula, by entering a population of 26,500 people with an error precision of 10%, a sample of 99.62 is rounded to 100 people.

#### 3.3. Variables and Measurements

The questionnaire was prepared using a 5 point Likert scale from 1 for strongly disagree, 2 for disagree, 3 for uncertain, 4 for agree and 5 for strongly agree. The definition of variables and measurements as follows:

Service Quality is the suitability and degree of ability of the overall service characteristics provided by BRI bank to meet customer's desired expectations. Measurement indicators are: physical evidence, reliability, responsiveness, assurance, and empathy. (1) Tangibility is the overall facility that can be seen and touched, which is provided by the BRI bank to provide banking services to its customers. Tangibility includes buildings, facilities and equipment supporting services, and the appearance of the employees bank. (2) Reliability is the ability of BRI bank provide the services promised with immediate, accurate and satisfactory. (3) Responsiveness is the willingness and desire of employees BRI bank to help provide services to customers of the response. (4) Security is the overall knowledge, competence, friendliness and trustworthiness are owned by employees of BRI bank in providing banking services to its customers. (5) Empathy is the ability of the employee of BRI bank in relationships, effective communication, personal attention, and understanding the needs of individual customers.

Measurement of this variable is adapted from the study of [20].

Customer value is a set of benefits felt by BRI bank customers while interacting with BRI bank. Customer value indicators include; (1) transaction services, (2) ATM services, (3) convenience, (4) security, and (5) pride.

Customer satisfaction is the evaluation of customers as BRI bank customers where the choice of bank BRI at least match or exceed customer expectations. Indicators include: (1) Satisfaction with the process, (2) satisfaction with results, and (3) Total satisfaction. Measurement of customer satisfaction adapted from [21].

Loyalty is a strong emotional bond within the customer's always associated with BRI bank, using the products or services of BRI bank, and communicating the positive things about BRI bank and recommend products or services BRI bank to others. The indicators are; stay with BRI bank, make more transactions with BRI bank, has a positive attitude toward BRI bank, feel loyal to BRI bank, and has an emotional bond with BRI bank. Measurement of loyalty adapted from [16].

#### 3.4. Data analysis method

To determine the relationship between latent variables and the relationship between indicators and latent variables, the Smart Partial Least Square 3 analysis tool is used. (PLS3). In data analysis, evaluation of the outer model, inner model, validity and reliability tests were carried out.

### IV. RESEARCH RESULTS AND DISCUSSION

#### 4.1. Evaluation of the Measurement Model

Evaluation of the measurement model aims to obtain a valid, reliable, and fit research model, so that the model can produce precise and meaningful research outcomes. For this purpose, the measurement model or research model needs to be evaluated so that it can be seen whether the model meets predetermined standards. If it does not meet the standard referred to, the model must be revised before further analysis is carried out. Evaluation of the measurement model includes 3 aspects, namely validity test, reliability test, and evaluation of the Goodness fit model.

##### 4.1.1. Validity test

Generally, the validity test of the research model includes two aspects, namely convergent validity and discriminant validity.

- *Convergent Validity*

Convergent validity relates to the principle that the gauges of a construct should be highly correlated. Convergent validity occurs when the scores obtained by two different instruments measuring the same construct have a high correlation. Convergent validity test in PLS with reflective indicators is assessed based on the loading factor of the indicators that measure the construct. The criteria used to measure

convergent validity are outer loading > 0.7 and average variance extracted (AVE) > 0.5. In addition, the p-value < 0.05 is another criterion of convergent validity.

Based on the results of the analysis in table 4.1. It appears that all indicators in this research instrument are valid. This is evident from the outer loading value which is greater than 0.70 and the p-value which is smaller than 0.005. In addition, all variables have an Average Variance Extracted (AVE) value greater than 0.5 as shown in the following table

Table 4.1. Outer Loading size and p-value

Variable/Indicator	Outer Loading	p-value
Service Quality (X)		
X1	0,855	0,000
X2	0,892	0,000
X3	0,859	0,000
X4	0,794	0,000
X5	0,714	0,000
Customer Value (Y1)		
Y1.1	0,800	0,000
Y1.2	0,809	0,000
Y1.3	0,781	0,000
Y1.4	0,721	0,000
Y1.5	0,712	0,000
Customer Satisfaction (Y2)		
Y2.1	0,790	0,000
Y2.2	0,809	0,000
Y2.3	0,786	0,000
Customer Loyalty (Y3)		
Y3.1	0,846	0,000
Y3.2	0,800	0,000
Y3.3	0,743	0,000
Y3.4	0,787	0,000
Y3.5	0,824	0,000

• *Discriminant Validity*

Discriminant validity relates to the principle that measures of different constructs should not be highly correlated. Discriminant validity occurs when two different instruments measure two constructs which are predicted to be uncorrelated resulting in a score that is not correlated. Discriminant validity is measured by comparing the cross loading value of each indicator of a variable with the cross loading value of the indicator on other variables. If the cross loading value on the variable in question is greater, then the indicator is declared valid. Another validity criterion was put forward by Chin (1995), which states that if the cross loading value is greater than 0.70 it is declared valid. In addition, the discriminant

validity can also be determined by comparing the AVE root with the correlation between the constructs concerned with other constructs in the model. The model is said to be valid if the AVE root of each construct is greater than the correlation between these constructs and the other constructs in the model.

Table 4.2. Nilai Average Variance Extracted (AVE)

No	Variable	AVE
1	Service Quality (X)	0,681
2	Customer Value (Y1)	0,586
3	Customer Satisfaction (Y2)	0,632
4	Customer Loyalty (Y3)	0,641

4.1.2. *Reliability Test*

Reliability test is intended to measure the internal consistency of a measuring instrument. Reliability shows the accuracy, consistency and precision of a measuring instrument in making measurements. A research instrument is said to be reliable if the variables under study have a Composite reliability value or Cronbach's Alpha value greater than or equal to 0.70 [22]. The following table presents the results of the Composite Reliability and Cronbach's Alpha test results as follows:

Table 4.3. Composite Reliability and Cronbach's Alpha.

No	Variable	Composite Reliability	Cronbach's Alpha
1	Service Quality (X)	0,914	0,881
2	Value (Y1)	0,876	0,823
3	Satisfaction (Y2)	0,837	0,708
4	Loyalty (Y3)	0,899	0,860

4.1.3. *Goodness of Fit Model Test*

Testing the goodness of fit model in PLS analysis is done by calculating the Q2 value based on the R-square magnitude. The R-square magnitude describes the coefficient of determination of all endogenous variables studied. In this study, there are 3 endogenous variables, namely customer value (Y1), customer satisfaction (Y2) and customer loyalty (Y3). The coefficient of determination R2 for each endogenous variable is shown in the following table.

Table 4.4. The size of R-square

No	Endogen Variable	R-square
1	Value (Y1)	0,373
2	Satisfaction (Y2)	0,721
3	Loyalty (Y3)	0,804

Based on the data in table 4.4 above, then the Q2 value can be determined. The Q2 value is 0.96571 or 96.57%, meaning that this research model is able to explain the empirical

phenomena studied by 96.57%, while the remaining 3.43% of the model is influenced by other variables not examined in this study. Thus this research model can be said to be very good.

4.2. Hypothesis Testing

The results of hypothesis testing are presented in table 4.6, as follows:

Table 4.5. Hypothesis testing results

H	Relationship	Path Coeff.	T values	P values	Results
H1	X → Y1	0,610	6,708	0,000	Significant

H2	X → Y2	0,472	7,318	0,000	Significant
H3	X → Y3	-0,058	0,880	0,379	insignificant
H4	Y1 → Y2	0,474	6,697	0,000	Significant
H5	Y1 → Y3	0,746	9,918	0,000	Significant
H6	Y2 → Y3	0,232	2,444	0,001	Significant

The data in table 4.5. The above shows that of the 6 hypotheses formulated, only 5 hypotheses were accepted, while 1 hypothesis was rejected (h3). The description of the relationship between variables and their respective magnitudes is shown in Figure 4.1. the following.

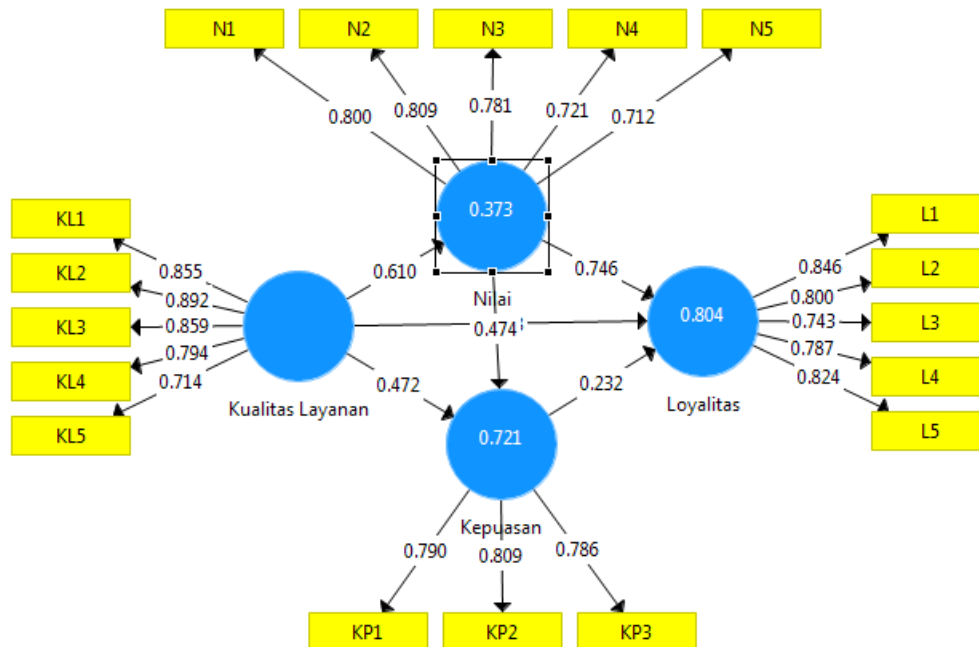


Figure 4.1. Path Diagram

Note:

Kualitas Layanan (KL) = Service Quality

Nilai (N) = Value

Kepuasan (KP) = Satisfaction

Loyalitas (L) = Loyalty

Based on the results of the PLS analysis as shown in Figure 4.1. above, further explained about the relationship between the variables under study with the measurement results as follows:

1. The Effect of Service Quality on Customer Value

The PLS analysis results resulted in a path coefficient of 0.610 with t-statistic and p-value of 6.708 and 0.000, respectively, which means that service quality has a significant effect on

customer value, so that the first hypothesis is accepted. This means that the better the quality of services provided, the higher BRI customer value will be. This finding is in line with what was stated by [2] that superior service can be related to the reputation and credibility of the company, where customers believe that services from service providers can be trusted and will provide value commensurate with the cost or sacrifice incurred by the customer. Therefore, BRI can take advantage of these findings to further enhance the quality of

services provided to its customers in order to increase customer value.

### 2. *The Effect of Service Quality on Customer Satisfaction*

The results of the analysis resulted in a path coefficient of 0.472 with t-statistical and p-value values of 7.318 and 0.000, respectively. These magnitudes show that service quality has a significant effect on customer satisfaction, so hypothesis 3 is accepted. The results of this study support previous research such as [4] which states that service quality and customer value are determinants of customer satisfaction. thus, the higher the quality of BRI services to its customers, the higher customer satisfaction. Therefore, the variable service quality is a key variable for BRI that needs to be maintained and developed so that customer value and satisfaction can be continuously improved.

### 3. *The Effect of Service Quality on Customer Loyalty*

In the analysis of the effect of service quality on customer loyalty, the result is path coefficient of -0.058 with t-statistic and p-value of 0.880 and 0.379, respectively. This shows that service quality has no significant effect on customer loyalty (t-statistic <t-table and p-value> 0.005). Thus, hypothesis 3 is rejected. These findings indicate that customer loyalty is customer behavior after the customer has received satisfactory service and provides value for the customer. Thus the relationship between service quality and customer loyalty is not a direct relationship, but a relationship that requires intervening other variables, in this case, customer value and customer satisfaction. This means that service quality has a significant effect on customer loyalty through customer satisfaction or customer value. This is in line with Yang and Peterson (2004) who state that there is a significant effect on customer loyalty only when the level of customer satisfaction or the value perceived by the customer is above average.

### 4. *The Effect of Customer Value on Customer Satisfaction*

The PLS analysis results show that the path coefficient is 0.474 with t-statistical and p-value values of 6.697 and 0.000, respectively. The results show that customer value has a significant effect on customer satisfaction, so that hypothesis 4 is accepted. This is in line with the results of Tam's (2004) study which states that the effect of customer perceived value on repurchase intention is mediated by customer satisfaction. while the other study found that perceived customer value has a positive influence on customer satisfaction for suppliers. Thus, customer value needs to be maintained and enhanced by BRI in order to increase customer satisfaction.

### 5. *The Effect of Customer Value on Customer Loyalty*

The effect of customer value on customer loyalty is determined by the results of the analysis showing the amount of path coefficient of 0.746 with t-statistical and p-value values of 9.918 and 0.000, respectively. The numbers show that customer value significantly affects customer loyalty. thus hypothesis 5 is accepted. The findings of this study

support the results of previous studies, for example [14] who found that customer value is formed from the influence of transactions that take place continuously from time to time, where perceived value is a key factor for creating customer loyalty. while [13] stated that there is an effect of perceived customer value on customer loyalty through satisfaction. Thus, to increase BRI customer loyalty, one aspect that needs to be considered and improved is customer value.

### 6. *The Effect of Customer Satisfaction on Customer Loyalty*

The relationship between customer satisfaction and loyalty has been extensively studied which states that satisfaction and loyalty are related [16]. According to [23] customer satisfaction has been shown to have a positive effect on customer loyalty. PLS analysis results in this study indicate that the effect of customer satisfaction on customer loyalty is significant. This is evident from the path coefficient of 0.232 and the t-statistical and p-value values of 2.444 and 0.001, respectively. Thus it can be concluded that if there is an increase in customer satisfaction, it will result in increased customer loyalty. Therefore, BRI customer loyalty can be enhanced through efforts to increase customer satisfaction and its antecedent factors such as customer value and service quality.

## V. CONCLUSIONS. LIMITATIONS AND FUTURE RESEARCH

Service quality significantly affects value, and customer satisfaction. But Service quality has no significant effect on customer loyalty. Value has significant effect on customer satisfaction and customer loyalty. Customer Satisfaction significantly affects customer loyalty.

This research is cross sectional so it can not describe the process of change from time to time to the variables studied. Therefore, for future research it is suggested to do longitudinal research so as to obtain a more comprehensive picture of the dynamics of changes in the variables studied.

This research model can still be expanded by including several variables that theoretically relate to customer loyalty. Future research is suggested to add more variables than in this research.

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