
Service customization leading to customer loyalty

Muhammad Asim Sarwar*

Lecturer, School of Management Studies
The University of Faisalabad
Email: asim.sarwar@tuf.edu.pk
*Corresponding Authors

Atifa Amin

Relationship Manager - SME,
Askari Bank Limited
Email: atifa.hamid09@gmail.com

Abstract

In spite of the fact that specialists and researchers alike hold onto service customization as capable management instrument, whereas its effect on client relations and in addition possibilities for its powerful application are not surely known. Driving from relationship promoting and trade hypothesis, this paper expects to add to a model of client relationship results of service customization furthermore, the viability of service customization. Two cross-sectional studies in different service industries (banking and telecommunication) are conducted, and linear regression analysis is applied to test the model. Customization increases perceived service quality, consumer loyalty, client trust, furthermore, eventually client loyalty toward a service supplier. Customization has both direct and interceded impacts on client loyalty and associates with the impacts of consumer satisfaction and client trust on loyalty. Service customization is a feasible instrument for relationship promoting. Its

adequacy relies on upon consumer loyalty and client trust. This study exclusively concentrates on the effect of service customization; future research could survey the relative significance of service customization near other relationship showcasing instruments. Service providers can utilize service customization as a viable instrument for accomplishing higher consumer loyalty, as well as higher client satisfaction. Service customization is best for organizations those lack in satisfying their clients, while at the same time their client connections are portrayed by an abnormal state of trust. These outcomes help chiefs to settle on asset assignment to improve consumer satisfaction, trust and loyalty. This paper examines the synchronous impacts of service customization on customer loyalty and different connected variables and offers new experiences generally to the nature and size of customization impacts. It fills a critical crevice in the information of customization results and clears up under which circumstances service customization is best. The paper has an incredible importance for service suppliers that face the choice whether to alter their offering or not.

Key Words: Customer Loyalty, Customer satisfaction, Customization, Customer Trust.

Reference to this paper should be made as follows:
Sarwar, M.A., Amin, A. (2019) ‘Service customization leading to customer loyalty’, *Asia Pacific Journal of Emerging Markets*, Vol. 3, No. 1, pp.1–24

Biographical notes: Muhammad Asim Sarwar is a Lecturer in School of Management Studies, The University of Faisalabad. He has vast research experience in pricing strategies on consumer behaviour. He is famous for his expertise in area of pricing strategies. Moreover, he is a renowned teacher and marketing expert. His research on sports marketing is very popular now a day. Furthermore, his research areas include pricing strategies, tourism marketing and digital marketing.

Ms. Atifa Amin is serving Askari Bank Ltd as Relationship Manager-SME, engaged in development, financing and consultancy of small and medium enterprises. She has 12 years' experience of various renowned commercial banks of Pakistan. She received her Master's in Business Administration in 2007 and Master of Science in Business Administration in 2016.

1. Introduction

Since the past decades, there has been increasing acceptance among the practitioners and scholars that the customization in the service and product creates an origin of competitive advantage. The idea of customization that means the extent to which organization's services is designed to make contact with the needs of the diversified customers has face growing popularity surrounded by the firms (Anderson, 1997). Customizing the service procedure is fruitful because it reduces the resistance to higher prices and let the customer to feel special and important and hence minimize the negative impact of service failure (Khan, 2010). The major concept of creating differentiation in the service is to detect the market segment that will give the fruitful results and to plan the products and services according to the needs of the targeted market segment (Henseler, 2012). Customization leads to satisfying as number of needs as able to be done for each single customer, in distinction to traditional techniques, which attempts to thrust out as great quantities of customers as manageable while fulfilling a preferably bounded number of consumer needs (Simonson, 2005). Service customization is important for the construction of loyalty amongst the customers (Khan, 2010). In the company of others, consider customization as an acknowledgement to the switching nature of consumer insistence for bigger diversification, more characteristics, and high level of standard in products as satisfactorily as services (Kotler, From Mass Marketing to Mass Customization, 1989). Influenced by its assumed benefits, customization has turn out to be a main ingredient in managing relationships with customer (Freeland, 2003). Undoubtedly, the expansion in calculating potential and the circulation of the internet have provides new right

set of circumstances to marketers to customize contributions to ever challenging consumers. Many researchers think it likely that the corporate investment in customization technologies will carry on with the sudden increase in the future (Gardyn, 2001).

Stated the organizational attempts associated in customization master plan, it is visible that the presumed supportive results to be attained by going along with customization are preferably supposed or taken for permitted than experimentally proved. Most of the organizations come along with the customization strategy to create a competitive edge (Huffman & Kahn, 1998). As if turned to stone the experimental support to the company's success through customization is unreliable in nature (Kotha, 1995). The literature provides small acknowledgement that customized products will give back the unique returns (Kotha, 1995). The question has been arise by Simonson (2005) that he hold some reservation about the concept of customization for pleasing individual customer needs that customer may not have the well explained liking to be disclose, and they may be fall flat to be grateful for the customized offers that meet their regular liking.

(B. P. S. Murthi, 2003) mentioned that they do not found research on verifiable soundness of the assumptions. The logic for going along with the customization is its benefit to the customer. Still, customization does not spontaneously provide benefit for the customer. The fruitful results of customization may exceed by the financial and non-financial costs(time spent, risk) that a customer come across with, just as the incline in the price of the customized products and the time spent by the customers in identifying their tastes earlier than the service can be brought (Ahmet BARDAKCI, 2003).

The doubtfulness in the present ongoing knowledge on the customization results is extremely dissatisfying. Service firms are facing difficulties in interpreting the outcomes of customization. The opportunities for the service firms producing from customization have nicely been identified, as service firms have been at the frontline of customer-centric marketing because of their large potential to customize their services (Jagdish N. Sheth, 2000). The possibility to bring service firms' customization strengths in practice and to make calculated commitments on customization strategies, it is crucial that service firms are well known of the impact that the customization has on the relationship of customer with firm. Further, accurately it is significant to inspect the effect of the application of

customization on the customer's engagement to and strong connection with marketers (Simonson, 2005, p. 42). By keeping in view, the important contribution of customization included in customer relationship management strategies, the queries that become apparent are whether, and if so, in what way customization affects attentive relationship marketing variables? (Mary Ellen Gordon, 1998). Our current research enlightens these queries and investigates that how customization influences customer-firm connections from a customer viewpoint. Representing from relationship marketing theory, we develop miserly, hypothetical model that narrates how customization affects customer loyalty in the direction of service supplier. We have tested our model by empirically studying on two service industries (mobile internet and banking) within Pakistan.

Our paper talks about the several participations to the marketing and the literature on service management. Initially we present experimental support to the relationship results that comes out of customization: customer satisfaction, perceived quality, customer trust and eventually customer loyalty. By analyzing the direct and indirect impacts of customization, we give the green light to the managers and researchers to contrast the efficiency of service customization with the other tools used for relationship marketing. Then we show that the service customization influences customer loyalty positively and this is dependent on the quality of the relationship. Ultimately, our paper enables the managers of service providing organizations to design the logical customization strategies to produce the better results.

2. Literature Review

Present empirical knowledge regarding the results that are produced through the service customization is short and different. This is because of the scholars have shifted their concentration to the customization from a supply side viewpoint, often in the shape of mass customization (Pine B. J., 1993). Up until now few studies have been conducted that inspect the procedure by which customization affects the customer decision processes (Tam, 2005). Service customization leads towards the customer satisfaction, though its outcomes are smaller than that of service quality (Meuter, 2000). Personalization participates to the interpretation of customer satisfaction and fundamentally customer loyalty (Ball, 2006).

The customization policy enhances the company's image and influence the customer is buying intention (Dan Ariely, 2013). The successful policies of service customization result in customer retention and help to generate extra sales of services and products. Hence, effected and calculated execution of customization policies is one of the main goals of the firms. The customization policy must be designed carefully as it can create negative impact as well (Nguyen, 2014). Customer might infer the service as discrimination because every customer is treated differently under customization. Consequently, customization is very complex technique and it must be formulated in a way that aligned with goals of firms. In addition, the customer loyalty in services is highly elusive and intangible (Chi Kin Yem, 2008). The control and measurement of such initiatives and programs by the companies is hard to manage hence it is debatable to find the effect of customized services on the customer loyalty in certain circumstances.

The quality of services is highly correlated with customer loyalty. The level and type of services is the integral part in creating overall satisfaction of the customer. The services provided by the customer are taken to be the main driver of overall satisfaction, which eventually contributes to the brand loyalty (Venkatesh Shankar, 2003). In terms of creating differentiation and developing competitive edge, achieving customer loyalty is the integral part of achieving of creating the successful business (Martina Donnelly).

The quality and standards of services are extremely challenging in today's era of global village. The ever-increasing level of competition demands distinctive and superior types of services, which can be regarded by the customers (Eda Atilgan, 2003). Therefore, customized and suitable set of services must be offered by the company to face the competition in the industry. But at the moment of this time where there is a huge competition in the world market, by providing customization option to the consumers it will generate a feeling to every individual customer that company take care of their needs and very keen to work in the interest of customers.

2.1 Hypotheses development

H1: The high level of service customization has the highly positive impact on perceived quality.

The customers' level of expectations about gaining the customization regarding acquiring services is high (Bettencourt, 1996). Customized services satisfy the customer more than that of the standard offerings because they produce a real match between the product and the customer (Ostrom, 1995). Service customization can meet the customers' desire for uniqueness (Tian, 2001). Former experimental findings on the connection between the satisfaction and customization generally sustain a relationship between customer satisfaction and service customization. Through customizing their behavior (by accommodating their behavior for different customers), the forefront employees can better fulfill individual customer's expectations and therefore generate the customer satisfaction (Solomon, 1985). Customers who adventure the customized treatment are more satisfied than the consumers who get the normal treatment (Bettencourt, 1996).

H2: Higher the service customization higher the customer satisfaction

As the customer uncertainty reduces by the customization, it generates customer trust (Moorman, 1993). Several experimental studies find that the company's interest to customize increases the level of trust (Doney, 1997). Moreover, empirical and theoretical support for a connection between customization and trust can be detected in social psychology. Although in this context the customization construct mainly describes the type of interaction between two parties instead of a customization of an exchange object, it relates to the customization of the interaction within the dyad of service relationships (Mittal, 1996). Another clarification of the effect of customization on trust is that the customer may observe the efforts and timings involve in customizing the services which will leave a very good impression on the consumers. Service customization meets the several criterions for signaling (Singh, 2000).

- (a) It dominantly signals the high quality.
- (b) It is visible clearly and transparent for the consumers.
- (c) Customers perceive it as an investment that is committed and cannot be salvaged.

The customization in the services by the company may encourages the consumers and develop their trust (Sirdeshmukh, 2002).

H3: High service customization leads to bigger customer trust

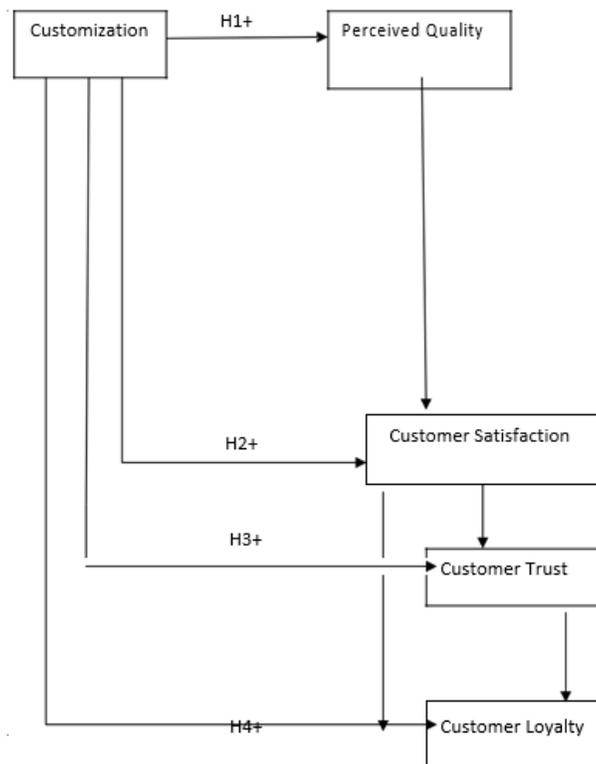
The social exchange theory of (Thibaut, 1959) is highly recommended to interpret why customer stay loyal in exchange relationships. In the first place, customization requires a common speculation into the trade relationship. Clients invest energy and exertion communicating their needs and wishes; organizations look at these requirements and wishes and tailor the item, suggesting a renunciation of economies of scale. Second, the higher appeal offer, at the same time means a reduction in the engaging quality of challenging offerings. At last, the blend of an expansion in exchanging costs and a decrease in engaging quality of choices that are connected with administration customization gives us a chance to expect the accompanying impact:

H4: Higher service customization leads to higher customer loyalty

Finally, we research to what degree the formation of client faithfulness is dependent upon customization. All the more particularly, we look at the impact of administration customization on the impacts of consumer loyalty and client trust on client loyalty. It is the center guarantee of customization that a client's needs are preferable satisfied over by an institutionalized advertising. This infers through customization; the appeal of options lessens moderately to the altered advertising. The fluctuation in customer satisfaction strongly influences the customer loyalty in the presence of feasible replacements (Sharma, 2000). Specifically, clients' eagerness to keep up a non-attractive trade relationship mitigates near good choices. Other than making elective offerings less appealing, customization makes exchanging costs for the client (that is especially sunk expenses). Transcendently, exchanging expenses are viewed as a mediator in the satisfaction–loyalty linkage. In the event of considerable exchanging costs and especially excruciating exchanging forms, disappointed clients have a tendency to keep up business associations with existing administration firms and to conquer the enticement to break up the relationship (Jackson, 1985). On the other hand, when seen exchanging expenses are high, clients might stay regardless of their disappointment because of observation that exchanging costs exceed exchanging advantages." In aggregate, the thought of exchanging expenses as

mediators of the fulfillment devotion join has discovered adequate applied (Fornell C. , 1992) and experimental backing (Hauser, 1994).

The diagrammatic view of hypotheses:



3. Methodology

3.1 Data collection

The data were gathered through surveys of banking and mobile internet customers. This study generates the result regarding the banking and telecommunication industries. The questionnaire used in the survey inquiries about the general experience of the respondent with the organization, and incorporates an arrangement of inquiries in regards to the five builds of our model:

1. Service customization
2. Perceived quality
3. Customer satisfaction
4. Trust
5. Customer loyalty

We also used telecommunication to collect the data. We make phone calls to those people whom we know as they were in other cities and it was time taking to reach them physically. We made separate questionnaires for each of the banking and telecommunication industries. The sample size is 211 all together in which 151 respondents are from the telecommunication industry and rest of the 60 observations are from the banking industry. Customer of both industries scattered over all age categories.

- Below 20 years old (for mobile internet 23.2%, for banking 18.3%)
- From 21 to 28 years old (for mobile internet 70.9%, for banking 65.0%)
- From 29-45 years old (for mobile internet 4%, for banking 11.7%)
- Above 45 years old (for mobile internet 2%, for banking 5%)

Most of the respondents are from the age between 21 to 28.

Concerning the education level, we located that:

- People having education under matric (for mobile internet .7%, for banking 0%)
- With matric education (for mobile internet 2.6%, for banking 1.7%)
- Intermediate (for mobile internet 27.2%, for banking 16.7%)
- Graduation (for mobile internet 43%, for banking 51.7%)

- Master or above (for mobile internet 26%, for banking 30%)

3.2 Operative Measures: -

All builds in the proposed model depend on intelligent multi-thing scales. Markers of customer loyalty, customer satisfaction and perceived quality are the ones have been accepted over a few European nations and numerous industries (Vilares, 2004). Specifically consumer loyalty, also client reliability utilize the same estimation model as the American Customer Fulfillment Index, which has been broadly approved (Fornell C. J., 1996). The indicators have been practiced to measure the trust are used by (Ball, 2006) among others. The estimation size of customization is incorporated from the studies of (Fornell C. J., 1996) and industries have adapted it for the study. legitimacy of customization was gotten through master judgment; different types of legitimacy (merged, discriminant and nomological) are evaluated in the outcomes segment. All indicators are calculated with a scale of 5 points. 1 will present the lowest level and 5 will present the highest level.

3.3 Assessment

The model was assessed using regression analyses. This choice is mostly roused by the way of the information.

4. Results

The outcome emerged from this study is that, the service customization has a strong impact on the customer loyalty. This study also opens the door for the firms to work on customization to grab the fruitful results.

The following tables shows the impact of customization on perceived quality, customer satisfaction, customer trust and customer loyalty for the banking industry:

Table I.

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.019	.403		5.007	.000
	CUSTOMIZATION	.483	.114	.485	4.226	.000

a. Dependent Variable: QUALITY

The result .000 shows that it is highly significant and the service customization has a strong relationship with perceived quality.

Table II.

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.699	.356		4.765	.000
	CUSTOMIZATION	.592	.101	.610	5.856	.000

a. Dependent Variable: SATISFACTION

.000 significance level demonstrates that it is significant. It implies that the customization is affecting the satisfaction.

Table III.

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	2.340	.361		6.486	.000
CUSTOMIZATION	.391	.102	.449	3.822	.000

a. Dependent Variable:
TRUST

Table shows that this relation is also significant and customization influences the customer trust.

Table IV.

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	1.581	.418		3.779	.000
CUSTOMIZATION	.609	.119	.559	5.133	.000

a. Dependent Variable: LOYALTY

Customization has the impact on customer loyalty as the significance level is .000 which is significant.

For mobile internet:

Table V.

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.020	.203		9.928	.000
	CUSTOMIZATION	.437	.057	.535	7.736	.000

a. Dependent Variable: QUALITY

It infers that the customization is influencing quality.

.000 significance value depicts that it is significant.

Table VI.

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.742	.211		8.264	.000
	CUSTOMIZATION	.556	.059	.614	9.498	.000

a. Dependent Variable: SATISFACTION

It summarizes that the customization is affecting customer satisfaction. .000 noteworthiness esteem delineates that it is significant.

Table VI.

Coefficients^a

		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
Model		B	Std. Error	Beta		
1	(Constant)	1.968	.214		9.197	.000
	CUSTOMIZATION	.473	.059	.546	7.962	.000

a. Dependent Variable: TRUST

.000 noteworthiness level exhibits that it is noteworthy. It suggests that the customization has the effect on the client trust.

Table VIII.

Coefficients^a

		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
Model		B	Std. Error	Beta		
1	(Constant)	1.773	.240		7.371	.000
	CUSTOMIZATION	.559	.067	.565	8.366	.000

a. Dependent Variable: LOYALTY

The significance level interpret that the customization has impact on customer loyalty and they are in a positive relationship.

After going through the Linear Regression analyses, ultimately, we came to know that a customization has great impact on quality, customer trust, customer satisfaction and customer loyalty. Customization can be used as an instrument for generating the customer loyalty and can leads the company towards success.

5. Conclusion:

Purpose of this exploration was the vagueness in the present learning on the viability of service customization and the absence of experimental approval of the apparently good results of customization, as showcasing specialists are simply starting to investigate the viability of customization procedures from a consumer point of view (Dellaert, 2005). Our study conveys experimental backing for direct, indirect, and association impacts of service customization on central relationship promoting builds, along these lines giving imperative ramifications to marketing theory and practice.

5.1 Implications for marketing practice

On the off chance that marketers offer customized services, they will be remunerated with higher customer loyalty. Service customization is therefore in fact a significant variable that a provider can control and position its business deliberately keeping in mind the end goal to hold clients (Devaraj, 2006). The justification of the upper hand through service customization is grounded in the client firm connections as portrayed not just by the expanded client devotion, additionally a higher relationship quality. Our discoveries additionally bolster the thought that service customization can stamp competitive advantage (Huffman & Kahn, 1998). Supervisors ought to consider that the dependability return of an interest in service customization is dependent upon the present and expected level of client firm relationship quality. An interest in service customization might affect loyalty for organizations with high amounts of trust.

On the off chance that the general relationship quality is as of now high, the minor commitment of service customization can be required to be lower because

of roof impacts. The solid aggregate impact of service customization on client dedication proposes potential unwavering picks up for other organizations, as well. Not just do organizations contrast in the level of consumer loyalty and trust, additionally completely commercial enterprises. Commercial enterprises with elevated amounts of trust yet low levels of satisfaction are liable to have higher unwavering comes back from customization than different commercial enterprises. Multi-industry combinations and additionally consultancies spent significant time in customization programs have a certified enthusiasm for distinguishing those commercial enterprises that ought to be organized as far as customization endeavors.

5.2 Implications for marketing practice

In their recommendation of a service prevailing rationale of promoting, (Vargo, 2004) propose that the regularizing advertising objective ought to be customization, as opposed to institutionalization. Our paper adds to this in that it gives the observational backing to the viability of customization. The way that organizations and promoting researchers alike see an "inclination to customize" can be viewed as extremely positive: It is a promising methodology that prompts expanded client reliability (Vesanen, 2006). In this paper, we have discovered solid experimental confirmation supporting the central theory that service customization is an imperative co-maker of client dependability. In view of the hypothetical model of customization results and the steady observational discoveries, we can presume that the impact of customization on loyalty is halfway interceded by gained service quality, consumer loyalty, and client trust. In actuality, we discovered customization an imperative indicator of perceived quality, satisfaction, trust, and client loyalty in both contemplated industries. As opposed to personalization or exceptional treatment advantages, which do not reliably or even not in the least build consumer loyalty, customization affects clients' assessments of the service as far as quality and satisfaction (Hennig-Thurau, 2002).

6. Recommendation and Suggestions for Further Studies

Every research has some limitations. Some limitations for our research are worth considering. The examination has been directed in two service-providing

industries. In spite of the fact that outcomes are extremely steady between the two businesses, the observational model ought to be tried in different industries, as well. We may expect that the relative significance of satisfaction, trust and customization is distinctive in different markets. The relative significance of these loyalty determinants might rely on upon the level of regulation of the business sector, accessible data, exchanging obstructions and scope of conceivable outcomes in customizing the services provided. Accordingly, the spot of customization in the aggressive blend might be greater or smaller than in different markets. Likewise, the significance of the directing impacts might shift crosswise over industries.

Another restriction of our study is the utilization of a cross-sectional outline. Cross-sectional research cannot completely catch the dynamic and intelligent nature of numerous relationship variables. In addition, client loyalty speaks to behavioral aims as opposed to successful conduct. In time, having various perceptions, we might take after an example of clients, with a specific end goal to comprehend the impacts of customization in powerful practices. Future exploration ought to likewise test the conceivable presence of nonlinear impacts from the three considered precursors on client reliability and consider the presence of diverse business sector fragments with various inspirations. Besides, we just examined one conceivable upper hand through service customization, to be specific expanded customer loyalty. Other potential and good results of service customization, as for case the different types of responsibility, verbal exchange or monetary results, for example, degree of profitability have been ignored. Observationally investigating extra results of service customization might be a fascinating purpose of takeoff for future research.

Moreover, while we do give an answer on the inquiry whether an organization ought to conduct service customization? (Pine B. I., 1995) contend that clients "don't need more decisions. They need precisely what they need—when, where, and how they need it—and innovation presently makes it feasible for organizations to offer it to them.

References:

- Ahmet BARDAKCI, e. W. (2003). Mass-customization in marketing: the consumer perspective. *Consumer marketing*, 463-479.
- Anderson, E. W. (1997). Customer Satisfaction, Productivity, and Profitability: Differences between Goods and Services. *Marketing Science*, 129-145.
- B. P. S. Murthi, S. S. (2003). The Role of the Management Sciences in Research on Personalization. *Management Science*, 1344-1362.
- Ball, D. C. (2006). Service personalization and loyalty. *Journal of Service Marketing*, 391-403.
- Bettencourt, L. a. (1996). Customization of the service experience: the role of the frontline employee. *International Journal of Service Industry Management*, 3-20.
- Chi Kin Yem, D. K. (2008). Strengthening Customer Loyalty through Intimacy and Passion: Roles of Customers-Firm Affection and Customer- Staff Relationships in Services. *Journal of Marketing Research*, 741-756.
- Dan Ariely, G. B. (2013). Design to Learn: Customizing Services When the Future Matters. *PESQUISA OPERACIONAL* , 37-61.
- Dellaert, B. a. (2005). Marketing mass customized products: striking the balance between utility and complexity. *Journal of Marketing Research* , 219-227.

- Devaraj, S. F. (2006). Examination of online channel preference: using the structure-conduct-outcome framework. *Decision Support Systems* , 1089-1103.
- Doney, P. a. (1997). An examination of the nature of trust in buyer-seller relationships. *Journal of Marketing* , 35-51.
- Eda Atilgan, S. A. (2003). Mapping service quality in the tourism industry. *JOURNAL OF SERVICE THEORY AND PRACTICE* , 412-422.
- Fornell, C. (1992). A national customer satisfaction barometer, The Swedish Experience. *Journal of Marketing* , 6-21.
- Fornell, C. J. (1996). The American Customer Satisfaction Index: nature, purpose, and findings. *Journal of Marketing* , 7-18.
- Freeland, J. G. (2003). *The Ultimate CRM Handbook : Strategies and Concepts for Building Enduring Customer Loyalty and Profitability* . New York: McGraw-Hill.
- Gardyn, R. (2001). Swap Meet. In Hawkins, *Consumer Behaviour* (pp. 50-55). New Delhi: Tata McGraw-Hill.
- Hauser, J. S. (1994). Customer satisfaction incentives. *Marketing Science* , 327-350.
- Hennig-Thurau, T. G. (2002). Understanding relationship marketing outcomes: an integration of relational benefits and relationship quality. *Journal of Service Research* , 230-247.

- Henseler, P. S. (2012). Creating customer loyalty through service customization. *EUROPEAN JOURNAL OF MARKETING* , 331-356.
- Huffman, C., & Kahn, B. (1998). Variety for Sale: Mass Customization or Mass Confusion? *Journal of Retailing* , 491-513.
- Jackson, B. (1985). *Winning and Keeping Industrial Customers: The Dynamics of Customer relationships*. Lexington : Lexington Books.
- Jagdish N. Sheth, R. S. (2000). The antecedents and consequences of customer-centric marketing. *Journal of the academy of Marketing Science* , 55-66.
- Khan, O. (2010, June 4). The impact of business orientations on customer loyalty. The impact of business orientations on customer loyalty. An empirical study using a case study approach. Bradford, West Yorkshire, England: European centre of tqm.
- Kotha, S. (1995). Mass customization: implementing the emerging paradigm for competitive. *Strategic Management Journal* , 21-45.
- Kotler, P. (1989). From mass marketing to mass customization. *Planning Review* , 17 (5), 10-47.
- Kotler, P. (1989). From Mass Marketing to Mass Customization. In P. Kotler, *Planning Review*, (pp. 10-15).
- Kristensen, K. M. (2000). Customer satisfaction measurement at Post Denmark: results of application of the European Customer Satisfaction Index methodology. *Total Quality Management* , 1007-1115.
- Martina Donnelly, P. L. (n.d.). *BUILDING LOYALTY CREATING VALUE THROUGH CUSTOMER EXPERIENCES*.

- Mary Ellen Gordon, K. M. (1998). Relationship marketing effectiveness: the role of involvement . *Psychology & Marketing* , 443-459.
- Mayer, R. D. (1995). An integrative model of organizational trust. *The Academy of Management Review* , 709-734.
- Meuter, M. O. (2000). Self-service technologies: understanding customer satisfaction with technology-based service encounters. *Journal of Marketing* , 50-64.
- Mittal, B. a. (1996). The role of personalization in service encounters. *Journal of Retailing* , 95-109.
- Moorman, C. D. (1993). “Factors affecting trust in market research relationships. *Journal of Marketing* , 81-101.
- Morgan, R. a. (1994). The commitment-trust theory of relationship marketing. *Journal of Marketing* , 20-38.
- Nguyen, B. K. (2014). It’s Just Not Fair: Exploring the Effects of Firm Customization on Unfairness Perceptions, Trust, and Loyalty. *Journal of Services Marketing* .
- Oliver, R. (1999). Whence customer loyalty. *Journal of Marketing* , 33-44.
- Ostrom, A. a. (1995). Consumer tradeoffs and evaluation of services. *Journal of Marketing* , 17-28.
- Pine, B. I. (1995). Do you want to keep your customers forever. *Harvard Business Review* , 103-114.
- Pine, B. J. (1993). *Mass Customization: The New Frontier in Business Competition*. Chicago: Harvard Business Press.

- Sharma, N. a. (2000). Switching costs, alternative attractiveness and experience as moderators of relationship commitment in professional consumer services. *International Journal of Service Industry Management* , 470-490.
- Simonson, I. (2005). Determinants of Customers' Responses to Customized Offers: Conceptual Framework and Research Propositions. *Journal of Marketing* , 32-45.
- Simonson, I. (2005). Determinants of Customers' Responses to Customized Offers: Conceptual Framework and Research Propositions. *Journal of Marketing* , 32-45.
- Singh, J. a. (2000). Agency and trust mechanisms in consumer satisfaction and loyalty judgments. *Journal of the Academy of Marketing Science* , 150-167.
- Sirdeshmukh, D. S. (2002). Consumer trust, value, and loyalty in relational exchanges. *Journal of Marketing* , 15-37.
- Solomon, M. S. (1985). A role theory perspective on dyadic interactions: the service encounter. *Journal of Marketing* , 99-111.
- Tam, K. a. (2005). "Web personalization as a persuasion strategy: an elaboration likelihood model perspective. *Information Systems Research* , 271-291.
- Thibaut, J. a. (1959). *The social psychology of groups*. New York, London: Oxford England.
- Tian, K. B. (2001). Consumers' need for uniqueness: scale development and validation. *Journal of Consumer Research* , 55-66.

- Vargo, S. a. (2004). The four service Marketing myths: remnants of a goods-based, manufacturing model. *Journal of Service Research* , 324-335.
- Venkatesh Shankar, A. K. (2003). Customer satisfaction and loyalty in online and offline environments. *International Journal of Research in Marketing* , 153–175.
- Vesanen, J. a. (2006). Building bridges for personalization: a process model for marketing. *Journal of Interactive Marketing* , 5-20.
- Vilares, M. a. (2004). The employee-customer satisfaction chain in the ECSI model. *European Journal of Marketing* , 1703-1722.
- Zeithaml, V. B. (1996). The behavioral consequences of service quality. *Journal of Marketing* , 31-46.