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Determinants towards Customer Loyalty in the Retail Industry among Private University

Alfiza Qamalinaz Ahmad¹, Nuratiqah Zulkurnain^{1,*}, Jogeswari Ramamoorthy¹, Yuhanis Abdul Jamal¹, Parimela Devi Ramayah¹, Mughaneswari Sahadevan¹

¹ Department of Management and Law, Faculty of Business Management and Professional Studies, Management and Science University, 40000 Shah Alam, Selangor, Malaysia

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ABSTRACT

In the competitive Malaysian retail landscape, this study investigates the primary determinants of customer loyalty among the student population of Private University students. Employing a quantitative design, data were collected from 377 students via structured survey questionnaires and analyzed using SPSS. The findings reveal that service quality, customer satisfaction, and brand image are all significant positive determinants of customer loyalty. Notably, service quality emerged as the most influential predictor, accounting for 27.3% of the variance in customer loyalty ($R^2 = 0.273$), while customer satisfaction ($R^2 = 0.111$) and brand image ($R^2 = 0.090$) also showed significant, albeit more moderate, contributions. These results provide actionable insights for retailers, underscoring that prioritizing superior service experiences is the most effective strategy for building lasting customer retention. The study's implications align with Sustainable Development Goals (SDGs) by promoting sustainable economic practices (SDG 8), encouraging innovation in retail infrastructures (SDG 9), and fostering more responsible consumption patterns through optimized supply chains (SDG 12). Future research is recommended to explore the impact of cross-channel retailing shopping experiences to further understand long-term customer loyalty in the evolving retail environment.

1. Introduction

1.1 Research Background

Hypermarkets and department stores differ from one another in how many food-related goods they carry [23]. Many loyal customers make repeat purchases and influence others to buy, which guarantees profitable growth in the long run. As a result, management considers it important as consumers and their purchase choices can be strongly influenced by it [50]. When digital info helps shoppers buy offline, as with China's Freshippo [35], brands must offer a positive experience to remain strong and profitable [58].

* Corresponding author.

E-mail address: nuratiqah_zulkurnain@msu.edu.my

The retail sector is being transformed by the development of modern retail formats, such as supermarkets and hypermarkets [5]. In Malaysia, the competitors to retailers such as Lotus, AEON, and IKEA operate in a market filled with small stores and changing consumer habits. Customer loyalty continues to be one of their key strategies to differentiate in a competitive landscape [28].

Customer loyalty is a powerful asset for any business. It lowers marketing costs while attracting new customers from referrals [8]. Loyal customers typically pay more and buy much more often than other customers. Customer loyalty is also critical for long-term sustainability and intended revenue growth [8]. Retailers are experiencing tremendous challenges: economic shocks and political turbulence, strengthening the importance of loyalty programs and relationship marketing [24]. Under these conditions, customer retention becomes imperative, and consumer perceptions of loyalty programs may differ [17].

Research has shown that service quality has strong and positive effects on customer satisfaction and loyalty [7, 46]. Moreover, brand image is an important consideration for differentiating a product in the marketplace and plays a central role in strategic marketing focus [44].

1.2 Problem Statement

In the retail sector, today's consumers are better informed, more discerning, and more values-driven than ever before, and this is completely redefining what it means to be 'loyal' to a brand in the marketplace [27]. Brands in retail are facing competition not just from other brands with long-standing reputations to rely on but also from newcomers, and brand loyalty can no longer be guaranteed simply based on recognition. Loyalty needs to be earned based on developing trust, providing value, and personalizing the relationship that a brand shares with its customers. There needs to be an experience that reflects a comprehensive understanding of the target audience and that gives more than the surface-level bond offered by transactional relationships [27].

Contemporary retail technologies (such as self-checkouts) have indeed evolved to the point that analysts are beginning to think of new ways to envisage future similar changes with particular human roles at the centre, but there are worrying signs regarding the future of interpersonal exchange. Research demonstrates that the significant limitations of relying on conceptual and secondary data in examining complex phenomena, such as approaches, are often constrained by issues of bias, lack of control, and limited data validity [11]. The outcomes highlight that future regulation may be required to ensure that self-service technology use will be ethical and maintain the human flesh and blood experience in marketplace exchanges. Regulators will need to advocate for a hybrid model, enhance employee training, and raise public awareness regarding consumer rights [12].

The pandemic has certainly fast-tracked digital dependence, but consumer behaviour demonstrates that there is an innate craving (please note the positive wording there) from shoppers to re-engage with the physicality of retail. A growing body of research supports this view, suggesting that Gen Z, as digital natives, place greater emphasis on values, authenticity and ethical considerations when forming brand loyalty, distinguishing them from previous generations [18,25]. This is significant given that we are already seeing the change in shopping and retail behaviours in older generations, as retailers are forced to accelerate their adaptation to generational changes in shopping behaviour. This is very much the case in Malaysia, where consumers indicated in the report that they have high expectations around personalization and flexibility. After all, the research shows that many Malaysian retailers have struggled to deliver on these expectations, either through poor loyalty programs or limited digital integration [10].

Identifying some of the consumer behaviours that are emerging, Malaysian consumers indicated quite clearly that they want seamless omnichannel experiences and want to shift between online and offline shopping. Key to their repurchase behaviours were factors such as mobile point of sale, flexible payments, and their ability to return online purchases at the retail. However, even with this demand and with increasing interests/investment in technologies [9], most retailers are yet to get sophisticated enough in their systems architecture to support unified commerce systems with some of these functionalities. The reports further indicated that although consumers are open to using the digital tools, they crave meaningful experiences in-store, even with their apprehension around online fraud, which continues to be a barrier to complete trust online [9].

1.3 Literature Review

Improving service is very important for a department store's reputation, will please customers and increase positive comments shared with others [40]. Excellent service attracts buyers to return and ensures they get better experiences and meet their needs [52]. Since service quality includes feelings and atmosphere, as well as direct interactions with people, it is tough to measure compared to the straightforward qualities of physical goods [31]. National attention has grown in the field since it influenced profits, how a brand is viewed, and understanding value and lasting performance was discovered by scholars and experts [16]. The gap between expected and perceived service quality is a key measure of service performance, as identifying and managing this gap enables organizations to improve service delivery and enhance customer perceptions [29].

Being different from competitors and succeeding in niche segments depends largely on organizations' ability to deliver superior service quality, as it plays a key role in differentiation and the development of competitive advantage [21]. Research indicates that strong service quality helps customers return to the business [52]. A brand's popularity, love among customers, and the desire to repurchase are all based on customer satisfaction, helping the business gain additional profit [38]. For Sharma and his colleagues, satisfied customers tend to keep buying from the same business and remain loyal, thus making a switch less likely. Overall, strong customer experiences, clear store appearance, and excellent service help a brand stay ahead of its rivals [38].

Customers are satisfied when their feelings about a product are positive after receiving what they wanted. It greatly influences how customers feel in stores and encourages them to buy from the same business more often [38]. Customer satisfaction relies on what they perceive as good service, and it plays a key role in supporting the company's efforts to keep customers [38]. It helps companies by affecting key elements like talking about the business, profit margins, and expenses, so they need to know and exceed what customers expect [38]. Literature pointed out that it is easier and more economical to maintain existing customers through satisfaction than to gain new ones [38]. After buying a product, a customer's satisfaction is measured, which decides how likely they are to continue supporting the brand.

Researchers have repeatedly shown the importance of customer satisfaction for customer loyalty in department stores [39]. Customer satisfaction depends on their sense of how fairly they are treated, on how well a company performs, and on meeting their expectations, affecting their views on value and relationships [1]. While satisfaction means a customer feels something positive, loyalty is shown by their constant support and repeat purchase of the brand's products. Loyal customers who feel satisfied help organizations build long-term profitability and a survivable brand [1]. Loyal consumers usually stay with their favorite brands, which shows that offering satisfaction-driven strategies is important, regardless of market changes [32,53]. In addition, customer

satisfaction plays a key role in making consumers return across several services, especially with online businesses, proving its connection to loyalty [41,55].

How a brand is perceived by consumers stands out in marketing, driven not by its technology features but by their experiences, how the brand is promoted, and people's recommendations [1,44]. Things such as design, packaging, and product features separate a brand from other brands. A strong image for a brand appears when what people think and expect from it matches what is important to them, helping ensure positive comments and recommendations [1]. A strong brand is built by aligning a strategy to company goals, effectively marketing it, and updating products according to what customers want [1]. Customers judge a brand by how well their offerings meet both expectations and financial value [14].

Over the long run, brand image is formed by how memorable, valued, and different the brand's associations are in consumers' minds [19]. It benefits customer equity by strengthening loyalty and showing how a brand is different from the competition [34,56]. Also, a brand that matches its customers' values and the mission of the company creates a closer emotional bond and encourages buyers to purchase [47]. A good brand image helps encourage consumers to talk positively about a company online and watch over its long-term development, so marketers should respond to people's feedback and expectations [1].

It was Mehrabian & Russell (1974) who explained in their S-O-R framework that the environment affects a person's emotions, and thoughts affect their actions [37]. This model explains that service quality or any other stimulus can affect a consumer's feelings and thoughts [37]. Feelings within the person, such as satisfaction or trust, are created by internal factors and lead to certain behaviors [20]. Providing better service in a service context leads to good customer experiences, which makes them satisfied and builds trust [20]. The positive experiences of internal evaluation build customer loyalty, which shows up in frequent purchases, recommending the brand to others, and advocating for it [38].

According to Equity Theory, individuals evaluate the fairness of an exchange by comparing what they contribute with what they receive; when perceived inequity arises, it creates psychology discomfort that motivates them to restore balance. Although originally developed in workplace contexts, this theory has been widely applied in marketing to explain consumer behavior and decision making [3]. It has been argued that individuals measure their part in things against what they get out of participating. When your balance is off, you'll likely feel unhappy. What a customer considers great value in marketing is the gap between what they bought and what they had to pay for it [32]. If companies give customers what they want, it helps them maintain Equity Theory standards and gain faithful clients [53].

1.4 Conceptual Framework

There is a significant relationship between service quality and customer loyalty

According to a study by Omoregie et al. (2019), the results are in line with the provision that customer loyalty increases as the service quality gets better. If the quality of the service maintains itself across visits, this creates new buyer and adopter customer loyalty through the repeated products, and a reduction in defection to contenders was among the improvements [43]. Based on the findings from the above-mentioned studies, the following hypotheses can be made:

H1: Service quality has a positive relationship with customer loyalty

There is a significant relationship between customer satisfaction and customer loyalty

Results from Boonlertvanich (2019) thus conclude that the higher the customer satisfaction, the higher the customer retention. Additionally, the satisfaction of consumers directly leads to their loyalty, and this, in turn, is profitable for the organization [1]. This is proven by Suroso & Wahjudi (2021), who claim that the more satisfaction, the greater the consumer loyalty to the item [54]. Hence, the hypothesis formulation is as follows:

H2: Customer satisfaction has a positive relationship with customer loyalty

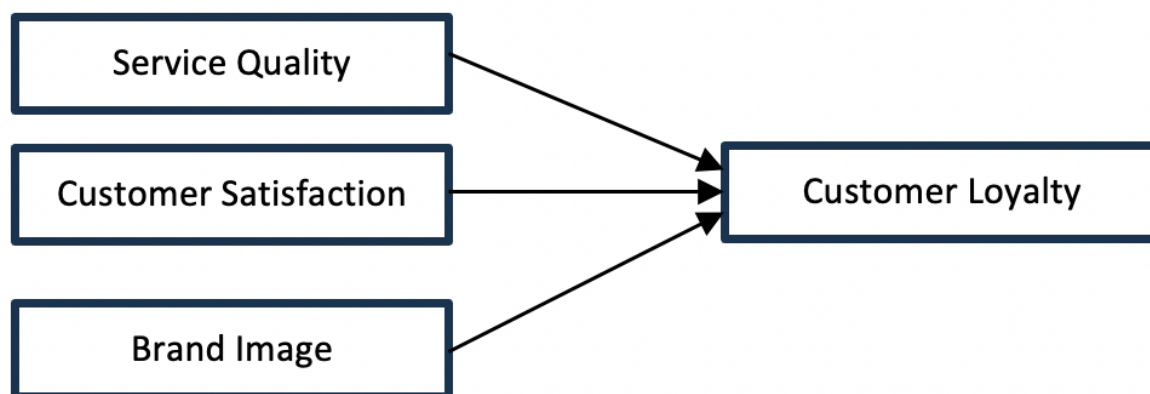


Fig. 1. Framework of the current study

There is a significant relationship between brand image and customer loyalty

Brand image can be understood as a network of associations stored in consumers' memory, representing the meanings, values, and experiences linked to a brand [19]. At the same time, customer loyalty reflects a long-term commitment, where consumers repeatedly purchase the same brand over time. A strong and positive brand image therefore plays a crucial role in fostering customer loyalty by influencing perceptions and encouraging repeat purchasing behavior. From this, the following hypothesis can be advanced:

H3: Brand image has a positive relationship with customer loyalty

2. Methodology

As part of this study, the researcher used quantitative methods to review how service quality, customer satisfaction, brand image, and customer loyalty are related in the case of private university students in Shah Alam. We used a validated 5-point Likert scale structure for my survey [4,16,49]. Demographics, customer loyalty, service quality, customer satisfaction, and brand image were the subjects in the questionnaire sections. The Krejcie and Morgan (1970) table was used to select a sample of 377, as time and resource factors prevented random sampling. Questionnaires were distributed to participants at different learning centers so their responses could be collected, and the reliability of the questionnaire was checked through a pilot study. We used SPSS Version 30.0 to study the data, relying on descriptive statistics, correlation, regression analysis, and Cronbach's alpha for

reliability [26,48]. We looked at how each factor in the data affects customer loyalty and found patterns that might help shape strategies to improve customer experience and loyalty to the brand. The demographic data showed us that more people prefer physical retail for its ease and effectiveness. This chapter provides the empirical basis for the research by relating the theoretical ideas to outcomes that can be measured.

2.1 Research Design

Table 1
Scale of Variables

5-Likert Scale	Degree of Scale
1	Strongly disagree
2	Disagree
3	Neutral
4	Agree
5	Strongly agree

Section A - Demographic

Section B - Customer Loyalty: This part enables the researcher to explore how loyalty develops and lasts in different situations.

Section C - Service Quality: The researcher can evaluate how companies meet or go beyond what customers expect and spot areas to improve.

Section D - Customer Satisfaction: This section allows the researcher to forecast future actions based on past experiences.

Section E - Brand image: This part helps the researcher to learn more about how customers view the brand

Table 2
Sample of Questions

Section A: Demographic	
Questions	Scales
1. Gender	○ Male ○ Female
2. Age	○ 18 – 20 years old ○ 21 – 23 years old ○ 24 – 26 years old ○ 27 – 29 years old
3. Race	○ Malay ○ Chinese ○ Indian ○ Others
4. Education Level	○ Foundation ○ Diploma ○ Bachelor Degree ○ Master ○ PHD
5. What is your primary reason for being a loyal customer at the physical stores?	○ Service quality ○ Customer satisfaction ○ Brand image

Section B: Customer Loyalty					
Items	1	2	3	4	5
1. I regularly shop at my favourite physical store	1	2	3	4	5
2. I stay loyal to a store because of quality, not price	1	2	3	4	5
3. I prefer shopping at the nearest physical store	1	2	3	4	5
4. I will recommend my favourite physical store to others	1	2	3	4	5
5. I choose physical stores over online shopping	1	2	3	4	5
6. I shop at a store mainly for its convenience	1	2	3	4	5
7. I feel emotionally attached to my favourite store	1	2	3	4	5
Section C: Service Quality					
Items	1	2	3	4	5
1. Physical stores have modern facilities	1	2	3	4	5
2. Retail staffs are responsive to customers	1	2	3	4	5
3. Most physical store are attractive and Muslim-friendly	1	2	3	4	5
4. Staff understand customer needs well	1	2	3	4	5
5. I experience fewer issues when purchasing from physical retail stores than online	1	2	3	4	5
6. Store layout are easy to navigate	1	2	3	4	5
7. Physical stores have convenient hours (eg: Eleven – 24 hours)	1	2	3	4	5
Section D: Customer Satisfaction					
Items	1	2	3	4	5
1. Physical store meets my needs	1	2	3	4	5
2. I would suggest physical store to others	1	2	3	4	5
3. I am happy with what physical store offers	1	2	3	4	5
4. I feel satisfied with every purchases I make	1	2	3	4	5
5. Shopping in physical stores is a good decision	1	2	3	4	5
6. I prefer shopping in-store over online	1	2	3	4	5
7. Physical stores are the best place to shop	1	2	3	4	5
Section E: Brand Image					
Items	1	2	3	4	5
1. Physical store is reliable	1	2	3	4	5
2. Physical stores are more attractive than online shopping	1	2	3	4	5
3. Most physical stores have a good reputation	1	2	3	4	5
4. Physical store names are easy to remember (eg: Guardian, Watson)	1	2	3	4	5
5. Many physical stores are well-known	1	2	3	4	5
6. Retail store locations are easy to recognize (eg: Guardian – Aeon Mall)	1	2	3	4	5
7. I can easily identify a store's brand and products (eg: CU Mart – Korean Foods)	1	2	3	4	5

3. Result

According to Table 3, there are almost equal numbers of Males (50.6%) and Females (49.4%). Most of the study's respondents were aged 21 – 26 years old, accounting for 44.8% and 45.5% in each survey. Of all students in the sample, 31.8% are Malay, 26.9% are Chinese, 26.5% are Indian, and the rest are others. Meanwhile, most students are pursuing a Diploma (42.0%) or a bachelor's degree (44.8%) program.

Table 3
Demographic

Gender	Items	Frequency	Percentage (%)
	Male	218	50.6
	Female	213	49.4
Age	Items	Frequency	Percentage (%)
	18-20 years old	18	4.2
	21-23 years old	193	44.8
	24-26 years old	196	45.5
	27-29 years old	24	5.6
Race	Items	Frequency	Percentage (%)
	Malay	137	31.8
	Chinese	116	26.9
	Indian	114	26.5
	Others	64	14.8
Education Level	Items	Frequency	Percentage (%)
	Foundation	11	2.6
	Diploma	181	42.0
	Bachelor Degree	193	44.8
	Master	30	7.0
	PHD	16	3.7
What is your primary reason for being a loyal customer at the physical retails?	Items	Frequency	Percentage (%)
	Service Quality	96	22.3
	Customer Satisfaction	202	46.9
	Brand Image	133	30.9

Table 4
Descriptive Statistics

Variables	Std. Deviation	Min	Max	Skewness	Kurtosis
Customer Loyalty	4.64506	7.00	32.00	-1.196	-0.095
Service Quality	5.25326	8.00	35.00	-1.170	0.550
Customer Satisfaction	5.18129	9.00	35.00	-1.379	0.976
Brand Image	5.55181	8.00	35.00	-1.428	0.897

Table 4 presents the major results for Customer Loyalty, Service Quality, Customer Satisfaction, and Brand Image, using standard deviation, min-max scores, skewness, and kurtosis. Reactions to Customer Loyalty questions are less variable, while Brand Image reactions vary more. All of the variables indicate that respondents are mostly rating the practices highly. Almost normal

distributions can be seen for Customer Loyalty (-0.095) and Service Quality (0.550) because their Kurtosis values come close to zero. Values of 0.976 for Customer Satisfaction and 0.897 for Brand Image point to some potential outliers because they are not quite normal. Most of the results are positive, and while Brand Image stands out as the most changeable, reviews were generally compliant.

Table 5
Reliability Analysis

No.	Variables	No. of Items	No. of Respondent	Cronbach's Alpha	Strength of Association
1	Customer Loyalty	7	431	0.952	Excellent
2	Service Quality	7	431	0.792	Good
3	Customer Satisfaction	7	431	0.890	Very Good
4	Brand Image	7	431	0.896	Very Good
	Overall	28	431	0.707	Good

Table 5 indicates that every study variable is reliable, with Cronbach's Alpha yielding good to excellent results. Customer Loyalty scores the highest internal consistency ($\alpha = 0.952$), followed by good reliability for Customer Satisfaction ($\alpha = 0.890$) and Brand Image ($\alpha = 0.896$). The acceptable standard for reliability is also met by Service Quality ($\alpha = 0.792$). All 28 items have a reliability value of 0.707, which proves that they were all measured consistently.

Table 6
Correlation

Variables	Service Quality (SQ)	Customer Satisfaction (CS)	Brand Image (BI)	Results
CL				
Pearson Correlation	0.487	0.333	0.30	Low positive
Sig. (2-tailed)	<0.001			
Notes	Significant at the 0.01 level of significance			

Table 6 demonstrates a positive link between Service Quality, Customer Satisfaction, and Brand Image with Customer Loyalty. It is also found that Service Quality has the most positive impact ($r = 0.487$, $p < 0.01$) in measuring the significance of the relationships. Customer Satisfaction is positively related to Customer Loyalty ($r = 0.333$, $p < 0.001$), followed by Brand Image ($r = 0.25$, $p < 0.05$). Service Quality turns out to be the greatest driver of Customer Loyalty.

Table 7
Regression Analysis

Hypothesis	Relationship	R-squared	Decision
There is a relationship between Customer Loyalty and Service Quality			
	CL >> SQ	0.273	Accepted
There is a relationship between Customer Loyalty and Customer Satisfaction			
	CL >> CS	0.111	Accepted
There is a relationship between Customer Loyalty and Brand Image			
	CL >> BI	0.090	Accepted

Table 7 illustrates that direct positive links exist between Customer Loyalty (CL) and Service Quality (SQ), Customer Satisfaction (CS), and Brand Image (BI). Overall, Service Quality is the single most important factor, explaining more than one in four variations in Customer Loyalty ($R^2 = 0.273$). When explaining the differences between brands, Customer Satisfaction is most important ($R^2 = 0.111$), with Brand Image coming in last but still proving to be important ($R^2 = 0.090$).

4. Discussion

4.1 Summarization and Interpretation

The results indicate that Service Quality, Customer Satisfaction, and Brand Image produced limited effects on Customer Loyalty. While improved customer service caused some customers to stay longer, it is what people expect anyway. Only little was gained from these two factors, as the market is fully supplied and the brand has few strong connections. In many cases, trust and a connection on a personal level count for more. Each of the research questions had strong support, though the effects were simple. Excellent customer service doesn't ensure that people will stay loyal to a brand, and Brand Image makes almost no difference. More investigation is required to determine what drives loyalty more than what we know today.

Table 8
Summarization and Interpretation

Research Objectives	Research Questions	Research Hypotheses	Discussion
To investigate the relationship between service quality and customer loyalty	What is the relationship between service quality and customer loyalty?	There is a significant relationship between service quality and customer loyalty	Weak positive
To investigate the relationship between customer satisfaction and customer loyalty	What is the relationship between customer satisfaction and customer loyalty?	There is a significant relationship between customer satisfaction and customer loyalty	Very weak positive
To investigate the relationship between brand image and customer loyalty	What is the relationship between brand image and customer loyalty?	There is a significant relationship between brand image and customer loyalty	Very weak positive

4.2 Limitations

Time pressures affect all parts of the research process, from collecting data to analysis and through to interpreting findings and making them available to others. When researchers have limited time, they usually use quicker methods, set short time limits on their experiments, and cannot run the same tests several times. A time shortage means the researcher cannot properly review information from existing works, conduct pilot studies, or complete qualitative interviews [2]. Researchers faced with a small window have worries about the credibility and transferability of their study conclusions, as shown by Tutor Chase (2024). Pressure to finish quickly can result in a study finding less reliable results.

Doing research becomes more difficult for the researcher, meaning he or she does not reach the same depth or get good outcomes. This field finds it difficult to access necessary data due to restrictions placed by institutions and strict rules that control access to the data [6,57]. When researchers study sensitive populations, they face unique rules about confidentiality and informed consent [45]. Access to good and prompt information is necessary for a study's validity, reliability, and the chance of generalization, so scientists should allow readers to see and address all constraints affecting interpretation [6,45].

Design, collection of data, and analysis procedures introduce certain issues for researchers that make it difficult for them to ensure reliability, validity, and the use of their discoveries everywhere. Its in- depth studies of small groups make it challenging to generalize, since collecting information seriously takes plenty of time and money [33]. In interviews and open-ended responses, experts can find themselves struggling to interpret the data and are at high risk of inserting their own biases into the study. Because quantitative methodologies are often applied across the board, a few errors from measurement devices or rough survey questions can often cause systematic problems (Faster Capital, 2024). When researchers face ethical limits, they become less able to work with sensitive communities and are sometimes required to use methods that narrow the study's range [51]. The accomplishment of research improves when frameworks are well-structured and research ethics are maintained, along with the proper gathering and refining of valuable research data.

Problems with data quality usually result in study results being less accurate, authorized, and meaningful. Incorrect information is the main problem in data quality and can occur throughout both the collection and measurement steps. Erroneous data from researchers, inaccurate devices, and errors in how questions are understood by respondents cause incorrect results in research projects, they say [42]. In most cases, inadequate data is a standard challenge due to participants not always responding, as well as some participant groups and specific variables typically being present in smaller numbers. Research results are likely to be biased since leaving out important points of data could easily change the outcomes [15]. Scientists should create strong steps for research and careful ways to gather data, together with a detailed description of what restrictions they face.

5. Conclusion

To sum up, this study looked at what makes the private university students loyal to certain stores or retailers. It seems that service quality, customer satisfaction, and brand image help create customer loyalty. If users are satisfied with their purchases, appreciate the service, and look positively at the brand, they are most likely to return to the store. According to the study and its analyzed information from students, there is a positive relationship between the mentioned factors and a customer's commitment to the company. With the collected information, retailers can discover customer interests and better their services to encourage customers to return. Overall, the study offers suggestions to businesses and experts who want to retain customers amid the challenges found in modern retail.

Given what we know, it would be valuable to examine how blending online and in-store shopping can enhance customer loyalty among students. Understand what they like, since they usually use both the internet and brick-and-mortar stores when buying. There should be further research into what makes hybrid shopping a pleasant experience, such as having multiple payment methods, getting purchases delivered very fast, or being able to return online purchases at the store. As a result, retailers can give their customers experiences that encourage them to return. Future studies may focus on how brands and customers connecting over values can increase brand loyalty. These days, consumers are willing to pay more and support brands with which they feel a

connection. Therefore, companies should suggest offers based on individuals' interests, respect what they like, and support causes that matter to them. In the future, studies may consider how these emotional and moral bonds lead to loyalty in the long term for Malaysian retail businesses competing for customers.

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