

MARKET ORIENTATION AND CUSTOMER ENGAGEMENT TOWARDS CUSTOMER SATISFACTION IN BANKING INDUSTRY

Mohd Farid Shamsudin¹, Mohd Fikri Ishak², Arman Hj Ahmad³, Sallaudin Hassan⁴

^{1,2,3,4}Universiti Kuala Lumpur

mfarid@unikl.edu.my¹, fikri.ishak@t.unikl.edu.my², arman@unikl.edu.my³, sallaudin@unikl.edu.my⁴

Received: 18 March 2020 Revised and Accepted: 20 June 2020

ABSTRACT : The purpose of this study is to measure the relationship between market orientation and customer engagement towards customer satisfaction in the banking sectors. Recent reports indicated that almost half of the bank customer does not really care about building relationship with bank other than the current accountable either as borrower or depositor. Most of customer are lack of awareness on the benefits of building relationship with bank and the same goes with the bank that provide less effort in closing the gap. The study conducted using the quantitative survey approached among bank customer through online survey forms. 394 respondents participated in the data collections exercises from over 500 email sent randomly. Out of that only 375 data were useable for data analysis. The results indicated that market orientation did not significantly relate to customer satisfaction. Customer engagement however, positively related to customer satisfaction. The results could be used by the bank in Malaysia to be more focus on the marketing orientation approach towards customer. At the same time, bank should make use of the customer engagement using social media as their platforms for mass coverage of customer engagements.

KEYWORDS: Market orientation, Customer satisfaction, Customer engagement, Bank industry

I. INTRODUCTION

Malaysian customer has been said as indifferent and uninterested towards their primary banks services except from participating in their common banking transactions and other necessity. It was claimed that 60% of Malaysian banking are unconcerned about the banking's services other than their personal matters. The report however indicates that at least only 28% really have positive feeling and fully engaged with their banking services providers. Past research related to banking in Malaysia indicates that 40% of the customer never think of relationship between them and the bank. They have no ideas on how bank can actually build up close relation with them. On the other hand, Kheng, Mahamad, Ramayah, and Mosahab (2010), claimed that bank should not too complacent on their lack of engagement strategies.

Bank customer according to Daud, Kassim, Said and Noor (2011), currently did not have interested to maintains closer relationship with their bank unless there is a need for them to do transactions or banking arrangements. Customer did not accept them as part of the business organizations that they should have close relationship with. This type of customer does not have interest with the bank or intends to have a strong feeling to close the gap. Another type of customer according to Haque (2010), is the disengaged customers with the banking relationships. This type of group has a negative feeling about the bank services itself. They failed to see that bank could help them in making their financial matters become easier and only refer to bank when they have no other better options. Based on the above, it is about time that bank need to review their marketing orientation and customer engagement towards customer satisfaction. The results could be used to improve the relationship between customer and the banking sectors in Malaysia.

II. LITERATURE REVIEW

1. Customer satisfaction

Customer satisfaction can be defined as the customer feeling based on the overall service delivered by a service provider compared to the customer expectations (Mohd-Any, Mutum, Ghazali, & Mohamed-Zulkifli, 2019). It means that the service delivered must be meeting the customer expectations. Customer will feel happy if the overall service delivered meet or surpass the customer expectations. Service delivery below the expectations will

resulted to frustration and dissatisfaction. According to Hamzah, A. A., and Shamsudin (2020), satisfaction is the measurement used by customer to evaluate their overall customer experiences. The expectations however could be perceived by customer and it is very subjective from one group of customer to another. There is market segment that put high expectations but there are also some who put lower based on their actual needs, wants and demand (Eid, Al Zaabi, Alzahmi, & Elsantil, 2019). The challenge to the service provider is to understand what actually that customer needs and their expectations from the service delivered (Sallaudin Hassan & Shamsudin, 2019).

To add on the challenge is the type of customer in 21st century. Today, customer is very complicated and sophisticated (Pooya, Abed Khorasani, & Gholamian Ghouzhd, 2020). They have access to information and knowledgeable. Such thing resulted to high demand from customer since at the same time they have more options due to many competitors in the market. Customer have the choice to choose and they hold high bargaining power. As a result, service provider was forced to work harder in order to get and keep customer.

Past research (Amoako, Neequaye, Kutu-Adu, Caesar, & Ofori, 2019; Mohd-Any et al., 2019; Pooya et al., 2020) suggested that banking sectors should practice to empower their staff in order to serve customer better. Recent research Zulkifli, Faizun, and Yazid (2020) stated that current customer is different from the past. They want everything to be quick and fast (A. A. Hamzah & Shamsudin, 2020). Giving empowerment to staff may allow them to serve customer better. Staff can make certain decision making that otherwise will make the customer to wait longer for unnecessary. Staff empowerment may have allowed the staff to make quick decision and at the same time encourage for a more productive staff (Hamzah, A. A., Shamsudin, 2020). Staff at the same time will feel happy since the empowerment shows the trust from the superior to them (Eid et al., 2019). Circuitously, staff will take care of the customer through the customer engagement that will make customer happy and satisfied. On top of everything, empowerment according to (Amoako et al., 2019; Ong, Nguyen, & Syed Alwi, 2017) will certainly improve customer services and that have been proven to significantly positive towards customer satisfaction.

Recent research (Baharudin Kadir, Shamsudin, Nurul, & Mohd, 2020) indicates that customer would prefer to do certain transactions on their own. They prefer to used machine that can expedite their transactions (Yusoff & Nayan, 2020). It is suitable to the majority of current customer where most of them are from generation Y. They have been grown up with the internet and cellular phone (Rokhman & Abduh, 2019). Customer prefer to make transaction through machine where it is quick and fast. Recent research (Amirul, Islaini, & Nayan, 2020; Izarul, Syed, & Nayan, 2020; Zarifah, Azahari, & Nayan, 2020) indicate that using machine or any electronic platform highly associate with customer satisfaction.

Past studies (Amoako et al., 2019; Eid et al., 2019; Ong et al., 2017) on the customer services shows that customer prefer to communicate with their service provider at all time. Customer today expects that there is someone to answer their call at midnight. Bank should be prepared to operate 24/7 in order to meet the customer needs and expectations. The trend has change where people not more limit their activities within day time. Customer want to have access 24/7 to enables them to do any banking transactions as and when they wish (Zamry & Nayan, 2020). Based on that, banking sectors anywhere in the world started to offer machine and providing services 24/7 and on top of that, there is also an internet based platform or mobile based applications that can offer almost all type of activities that a customer wishes to do (Broetzmann, Kemp, Rossano, & Marwaha, 1995). The used of mobile applications or any internet based have been significantly accepted by the current generations as compared the customers in the past (Kataria & Saini, 2019). Most of the research conducted 2 decades ago resulted a mixed acceptance on the online banking's but recent research (S. Hassan, Shamsudin, & Mustapha, 2019) lead to a high demand of online services.

As mentioned that customer is getting complicated and therefore banking sectors need to handle them correctly with a high level of customer services. Razak and Shamsudin (2019), claimed that customer do not need just a lender but they need a good advisor in terms of financial. As such it was suggested (Othman, Harun, De Almeida, & Sadq, 2020) that banking sectors hire the right employee in the front lines that are committed and enjoy working with multi type of people. Today, customer need to be address using the adaptive approach (Davras & Caber, 2019). Cheng, Gan, Imrie and Mansori (2019), stated that ordinary approach on every single customer is no longer effective. Staff need to be more empathy in order to satisfy the customer. They need someone who can do more than rather a communications (Ruzanna, Baharin, & Nayan, 2020).

Recommendation made by (Amoako et al., 2019; Ong et al., 2017) is for the bank to alter their customer based on segments. Bank need to differentiate their customer between loans and depositors. At the same time bank may split the segments into various categories by products. Such thing will enable bank to serve customer better and focusing on their needs and wants (Pooya et al., 2020). Customer at the same time will feel more appreciated as the staff is focusing on them and understand their needs.

The strong competition between banks lead to all sort of attractions made by the bank for acquisition. Customer satisfaction may help bank to reduce the acquisition cost as they will communicate among them through word of mouth or e-word of mouth. Satisfied customer may tell and share their positive experiences to others while the

frustrated customer will tell, the otherwise story. Bank sector need to aware that customer is important for them to survive and sustain in the industry (Mohd-Any et al., 2019).

2. Market orientation

The business environments have changed from the product based to market based (O'Dwyer & Gilmore, 2018). It is the time when business organizations can no longer produce products or services rendering to their intentions and needs. Today, it is the customer who will decide which and what products or services that intends to use and buy (C. M. J. Lee, Che-Ha, & Syed Alwi, 2020). The changes from product orientation to market orientations need a strong marketing strategy that may involve the change in organizations policy and objectives (M. I. Hamzah, Othman, & Hassan, 2016). Overall, market orientation can be defined as an approach by business organizations that designed their products or services based on the needs, wants and demand of their customer (Salem, Shawtari, Shamsudin, & Hussain, 2016). It is not as simple as before where manufacturer or supplier just provides products or services what they think is suitable and left no choice to customer to choose (B. Kadir & Shamsudin, 2019). Business organizations start to change their policy and business strategy when the competition among them is getting strong and customer becoming more power in determined the products that is best for them (Baharudin Kadir et al., 2020).

Zulkifli et al., (2020), claimed that in order to focused on market orientation, the business organizations must first becoming customer driven. Customer driven is a situation where organizations will have focused on customer needs and wants (Yusoff & Nayan, 2020). Organizations will make an effort to asked and get feedback of what are the products or services that customer really look for (Izarul et al., 2020). Customer may help the organization to express their needs and product based to be designed by the organizations. Today, customer only want to buy what they want to use (O'Dwyer & Gilmore, 2018). It means that organizations must really designed or produce something that the customer really wanted to use (Izarul et al., 2020). The customer driven in a banking sectors can be observed at the amount of loans, duration of loans, processing period, method of payment, customer services and many more. Customer may have personal experiences dealing with other banking outside Malaysia or follow the progress from the internet that leads them to demand something that is similar in local business (Zang, Liu, Zheng, & Chen, 2020).

Many studies claimed that market orientation help to attract more customer to the organizations as the product are customized to their needs (Gligor, Gligor, & Maloni, 2019). It is also helps the organizations from introducing something that is not popular demand or less people attracted to it, thus resulted to a waste of resources (M. I. Hamzah et al., 2016). Introducing something in the market based on market orientation will leads to high customer, increase in revenue and eventually high profit (Nur, Wan, Tajuddin, & Nayan, 2020). Banking services should have focused on something that customer really need instead of products that is prejudice towards the bank. Past research (Smirnova, Rebiagina, & Frösén, 2018) indicates that a product or services that personalized to customer orientation will lead to more customer satisfaction and loyalty. Bank will have enjoyed the benefits of customer satisfaction and customer loyalty when they start to support and explore more products for themselves as well as family products (Aminuddin, Don, & Shamsudin, 2020).

Marketing scholars and researchers (Hamzah, A. A., Shamsudin, 2020) emphasized that bank need to list to the needs of customer before designing any products or services in the market. By doing so, it may help bank to develop positive brand image and eventually strong brand equity among customers (Khan, Rahman, & Fatma, 2016a). Recently, (Khan, Rahman, & Fatma, 2016b) claimed that banking sectors that implements the market orientation enjoyed the gain the flexibility to change and adapt compared to other bank that remain on the old method. It was also claimed by Bapat (2020), that Satisfied customer based on the market orientation products or services will helps organization to sustain and survive in the industry despite tough competitions.

3. Customer engagement

Customer engagement is the communication activities between the business organizations and their customer (O'Brien, Jarvis, & Soutar, 2015). It is also about the effort made by the organizations to encourage customer to interact (Mohd-Ramly & Omar, 2017) by providing feedback, suggestion and raise their concerns to the organizations (Hapsari, Clemes, & Dean, 2017). Customer engagement is also part of marketing strategy to build close relationship between customer and organizations that later may nurture brand image and brand equity (Sahoo & S. Pillai, 2017). According to Ruzanna et al., (2020), business that focused on customer engagement are actually creating their value from the customer perspective.

Past research (O'Brien et al., 2015) indicates that customer engagement should put priority in building the overall positive customer experiences. Bank for example should ensure their support staff, frontlines and even the security officers at the main entrance to be more friendly and empowered (Kosiba, Boateng, Okoe Amartey, Boakye, & Hinson, 2018). Empowerment in this contexts is giving some authorities to the staff in dealing with customers. They can make decision based on their enormous experiences and understanding of bank policy and

procedures. The advantage of empowerment among the frontlines is allowing them to solve customer problems or issues within a shorter period of time rather than the customer need to wait for other people to take over the case (Leckie, Nyadzayo, & Johnson, 2018). Ultimately, empowerment provide a better customer experiences. Bank, at the same time must thing what is the best approach in serving customers at the exceptional level (S. A. Lee, 2018).

Past research (Saunila, Ukko, & Rantala, 2019) indicates that customer engagement improve customer loyalty and that can be translated later into profit. More loyal customer means more profit as each customer carry their life time value to the banking sectors (Izarul et al., 2020). According to (Nur et al., 2020), 40% of customer stay with the brand once they are satisfied. It was also mentioned by (Parihar & Dawra, 2020), that 80% of customer are supporting the brands despite attractive promotions, services or products offered by competitors.

Bank can boost the customer engagement by knowing them through segmentation of customer using the customer relationship management. Bank should make priority to know their customer needs and their current products with the bank (Mohd-Ramly & Omar, 2017). By doing that bank can know what is their next intended products and services that can be focused in the future. Besides that, bank should also engage with customers through newsletter, messages, email and any other type of short messages. Bank that continuously engaged with customer gains extra benefits of strong support of their loyal customers (Saunila et al., 2019). Bank should also from time to time communicate to their customer and always intact with communication and banking advise based on situation or happenings in the market.

Recent research claimed that the success of customer engagement can be monitor through website traffic. It will indicate how many people is trying to get more information and explore about the current products and services offered by the bank (Mohd-Ramly & Omar, 2017). On the same vein (Monferrer, Moliner, & Estrada, 2019), claimed that bank can track their success level in engagement by measuring the number of customer who likes and share the information posted. High number of likes and share means that customer is satisfied with the information and contents. Besides that, bank need to ensure that support staff play role in servicing their customer based on the response times (Matute, Palau-Saumell, & Occhiocupo, 2019). All matters related to customer enquiries for example must be reply within certain standards to ensure that customer is satisfied (Parihar & Dawra, 2020). Besides that, bank can also improve their customer engagement session by regular communication in social media and email. Bank should always update the information related to banking or economy. Useful information related to property market, hire purchase financing and cash deposits may bring the relationship closer that will last longer for future benefits (Ruzanna et al., 2020).

III. METHODOLOGY

This is a quantitative research using structured questionnaires. Data were collected using online survey forms. A total of 500 questionnaires were distributed with 394 responses received. Out of the 394, only 375 are valid and used for the data analysis. The balance was discarded due to incomplete. Questionnaire was sent through email randomly based on databases received from a local marketing agency. The questionnaires consist of three parts. Section A contains a question for screening purposes. Part B consists of items related to the study and part C is the questions related to the demographic information’s.

All items used in this study were adopted from a combinations of past studies related to the same scope of research. Those items were measured using the five-point Likert scale ranging from one to five. One is representing strongly disagree and five is representing strongly agree. Demographic questions contain required information related to age, educational background, household income and occupation. Instruments used was sent for face validity to the appointed subject matter related to marketing and banking. Three subject matter were appointed in which 2 from the academic and one from the banking industry. Some minor changes made based on the feedback mostly related to the sentences structure and vocabulary used.

IV. RESULTS

Table 1: Demographic profiles of the respondents

Category	n	%
Gender		
Male	218	58.31
Female	157	41.87
Age (years)		

18 - 25	29	7.73
26-35	67	17.87
36-40	105	28.00
46 - 50	112	29.87
Above 50	62	16.53
Educational qualifications		
Higher secondary	41	10.93
Bachelor's degree	271	72.27
Postgraduate or higher	63	16.80
Occupation		
Unemployed	39	10.40
Government or semi government	98	26.13
Private sectors	87	23.20
Self-employment	114	30.40
Retired	37	9.87
Note: n= 375		

Table 1 shows the details of demographic profiles of respondents where 58.31% are male as compared to 41.87% female. The data collection process witnessed that male is more responsive than female. Most of female respondents requires at least 2 times reminders as most of them reluctant to responses to people that they are not known. Female respondents are more easy to approach face to face as compared to online. High respondents from the age of 46 – 50 (29.87%) followed by 36 – 40 years old (28%), 26 – 35 years old (17.87%), retired age (16.53%) and the lowest is from the age of 18 – 25 (7.73%). Majority have at least bachelor degree and most of them are working at government sectors, private or self-employed.

Table 2 below is the summary statistics of the questionnaire survey. Highest mean derived from customer satisfaction (3.913) while market orientation (3.124) and customer engagement (3.026). Result from Cronbach’s alpha revealed that all values above the minimum accepted values = 0.70. Table 3 presented the result of principal component analysis where the result for eigenvalue are 8.076, 4.026, 3.018 respectively for market orientation, customer engagement and customer satisfaction.

Table 2: Summary statistics of the questionnaire survey

Constructs	No. of items	Mean	SD	α
Market orientation	6	3.124	1.041	0.792
Customer engagement	5	3.026	1.032	0.782
Customer satisfaction	5	3.913	1.131	0.793

Notes: SD, standard deviation; α , Cronbach’s α ; overall $\alpha = 0.798$

Table 3: Result of principal component analysis

No	Market orientation	Customer engagement	Customer satisfaction
MO1	0.717		
MO2	0.874		
MO3	0.776		
MO4	0.798		
MO5	0.878		
MO6	0.807		
CE1		0.754	
CE2		0.866	

CE3		0.778	
CE4		0.749	
CE5		0.768	
CS1			0.781
CS2			0.895
CS3			0.708
CS4			0.811
CS5			0.889
Eigenvalue	8.076	4.026	3.018
Variance explained (%)	32.407	11.163	13.905

Table 4 below represents the RMSEA at 0.038, GFI at 0.980, NFI at 0.994, CFI at 0.988 and finally IFI at 0.978.

Table 4: Goodness-of-fit statistics for measurement model and structural model

	Suggested values	Measurement model values	Structural model values
X^2/df	<3	1.029	1.057
RMSEA	<0.06	0.038	0.034
GFI	>0.90	0.980	0.920
NFI	>0.90	0.994	0.954
CFI	>0.90	0.988	0.978
IFI	>0.90	0.978	0.998

AVE recorded for the measurements models is between 0.61 and 0.73. CR was recorded between 0.81 and 0.86.

Table 4: Measurement model results

Constructs and variables	Standardized loadings	t-statistics	CR	AVE
<u>Marketing orientation</u>				
MO1	0.782	11.567**	0.81	0.61
MO2	0.809	14.420**		
MO3	0.750	11.227**		
MO4	0.795	11.123**		
MO5	0.775	11.412**		
MO6	0.931	15.045**		
<u>Customer engagement</u>				
CE1	0.702	11.675**	0.82	0.73
CE2	0.958	15.513**		
CE3	0.827	14.154**		
CE4	0.931	15.568**		
CE5	0.772	11.786**		
<u>Customer satisfaction</u>				
CS1	0.967	15.124**	0.86	0.71
CS2	0.718	11.341**		
CS3	0.795	11.123**		
CS4	0.775	11.412**		
CS5	0.935	15.015**		

Result from the path analysis recorded that market orientation was not significantly influence customer towards the customer satisfaction. Customer engagement however lead to customer satisfaction.

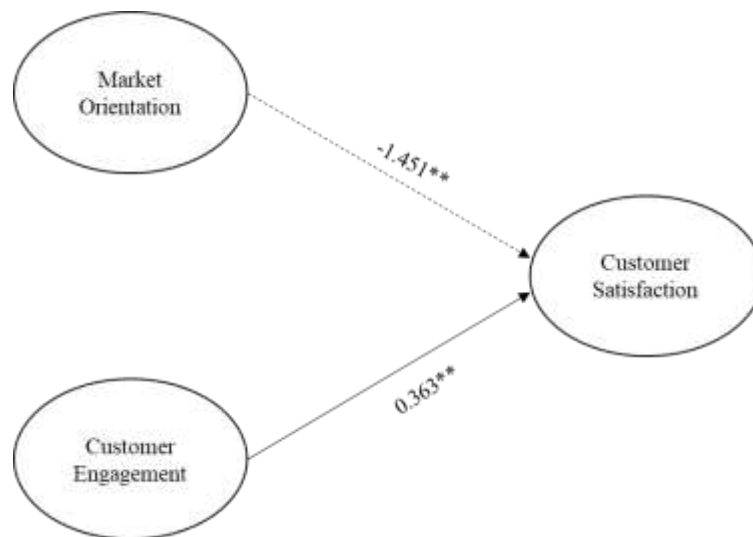
Table 5: Path analysis of structural model

Casual path	Path coefficient	t-statistics	Results
Market orientation → Customer satisfaction	-1.451**	-5.302	Not supported
Customer engagement → Customer satisfaction	0.363**	2.987	Supported

Note: *,** Significant at $P < 0.05$ and $P < 0.01$ levels, respectively

Figure 1 show a clear picture of the path analysis of structural model where the dotted line shows insignificant relationship between constructs.

Figure 1: Outcome of the hypothesized structural mode



V. DISCUSSIONS AND CONCLUSION

The results seem to support the earlier statement at the introduction section where 40% of Malaysia never think of their relationship towards bank. The level of customer awareness on the banking relationship between customer and service provider is still low at Malaysia where the bank is only a place where customer will go and visit or do transactions because of their needs only. There is lack of relationship and bonding between both customer and service provider. The result could be resulted based on the standard services offered by all the bank to customer with similar services and product in the market. The fact is customer choose their bank based on the location or easy services either offline or online. The implementations of online banking’s seem make no different between the service offered by one bank to another. It is about time that bank to start building their relationship towards customer and engaged marketing orientations towards closing the gap between customer and bank.

Customer engagement shows a positive relationship towards the customer satisfaction. The result is also supported by few other recent research related to customer engagement (Abror et al., 2019; S. A. Lee, 2018; Matute et al., 2019). Bank is recommended to continue the engagement session especially using the internet based platforms and social media. Most service provider are now strengthening their communication medium through social media by engaging more activities, information and live session to attract more customers and as part of their product awareness session and education series.

Based on the results, it is recommended that banking sectors in Malaysia to review their marketing orientation and improve the relationship as customer seems does not have interest in building a relationship with bank. Having close relationship with customer will at least provide clear path to bank with a towards sustainability and survival over long term in the market.

VI. REFERENCES:

- [1] Abror, A., Patrisia, D., Engriani, Y., Evanita, S., Yasri, Y., & Dastgir, S. (2019). Service quality, religiosity, customer satisfaction, customer engagement and Islamic bank's customer loyalty. *Journal of Islamic Marketing*. <https://doi.org/10.1108/JIMA-03-2019-0044>
- [2] Aminuddin, M., Don, M., & Shamsudin, M. F. (2020). Does customer satisfaction matters ? *Journal of Undergraduate Social Science and Technology*, 2(2), 1–3.
- [3] Amirul, M., Islaini, A., & Nayan, S. (2020). The Role of Price in the Marketing Mix. *Journal of Undergraduate Social Science and Technology*, 2(2), 1–3.
- [4] Amoako, G. K., Neequaye, E. K., Kutu-Adu, S. G., Caesar, L. D., & Ofori, K. S. (2019). Relationship marketing and customer satisfaction in the Ghanaian hospitality industry. *Journal of Hospitality and Tourism Insights*, 2(4), 326–340. <https://doi.org/10.1108/jhti-07-2018-0039>
- [5] Broetzmann, S. M., Kemp, J., Rossano, M., & Marwaha, J. (1995). Customer satisfaction-lip service or management tool? *Managing Service Quality: An International Journal*, 5(2), 13–18. <https://doi.org/10.1108/09604529510083530>
- [6] Davras, Ö., & Caber, M. (2019). Analysis of hotel services by their symmetric and asymmetric effects on overall customer satisfaction: A comparison of market segments. *International Journal of Hospitality Management*, 81(May 2018), 83–93. <https://doi.org/10.1016/j.ijhm.2019.03.003>
- [7] Hamzah, A. A., Shamsudin, M. F. (2020). Why Customer Satisfaction Is Important. *Journal of Undergraduate Social Science and Technology*, 2(1). Retrieved from <http://blog.clientheartbeat.com/why-customer-satisfaction-is-important/>
- [8] Hamzah, A. A., & Shamsudin, M. F. (2020). Reciprocity Theory : Application In Marketing In Increasing Market Share and Growth Toward Customer Satisfaction and Customer Loyalty. *Journal of Undergraduate Social Science and Technology*, 5(1).
- [9] Haque, A. (2010). Islamic banking in Malaysia: A study of attitudinal differences of Malaysian customers. *European Journal of Economics, Finance and Administrative Sciences*.
- [10] Hassan, S., Shamsudin, M. F., & Mustapha, I. (2019). The effect of service quality and corporate image on student satisfaction and loyalty in TVET higher learning institutes (HLIs). *Journal of Technical Education and Training*, 11(4), 77–85. <https://doi.org/10.30880/jtet.2019.11.04.009>
- [11] Hassan, Sallaudin, & Shamsudin, M. F. M. F. (2019). Measuring the effect of service quality and corporate image on student satisfaction and loyalty in higher learning institutes of technical and vocational education and training. *International Journal of Engineering and Advanced Technology*, 8(5), 533–538. <https://doi.org/10.35940/ijeat.E1077.0585C19>
- [12] Izarul, S., Syed, H., & Nayan, S. (2020). WOW Your Customers : Tips to Retain Customers. *Journal of Undergraduate Social Science and Technology*, 2(2), 2–5.
- [13] Kadir, B., & Shamsudin, M. F. (2019). A case study analysis of typhidot: An example of market-oriented R & D commercialization in Malaysia. *International Journal of Financial Research*, 10(5), 75–81. <https://doi.org/10.5430/ijfr.v10n5p75>
- [14] Kadir, Baharudin, Shamsudin, M. F., Nurul, I., & Mohd, H. (2020). Relevance of Blank ' s Customer Development Model in Selected Cases of Market-Oriented R & D Commercialization in Malaysia. *Test Engineering & Management*, (4256), 4256–4259.
- [15] Kosiba, J. P. B., Boateng, H., Okoe Amartey, A. F., Boakye, R. O., & Hinson, R. (2018). Examining customer engagement and brand loyalty in retail banking: The trustworthiness influence. *International Journal of Retail and Distribution Management*, 46(8), 764–779. <https://doi.org/10.1108/IJRDM-08-2017-0163>
- [16] Leckie, C., Nyadzayo, M. W., & Johnson, L. W. (2018). Promoting brand engagement behaviors and loyalty through perceived service value and innovativeness. *Journal of Services Marketing*, 32(1), 70–82. <https://doi.org/10.1108/JSM-01-2017-0035>
- [17] Matute, J., Palau-Saumell, R., & Occhiocupo, N. (2019). Understanding customer brand engagement in user-initiated online brand communities: antecedents and consequences. *Journal of Product and Brand Management*, (November). <https://doi.org/10.1108/JPBM-04-2019-2329>
- [18] Mohd-Any, A. A., Mutum, D. S., Ghazali, E. M., & Mohamed-Zulkifli, L. (2019). To fly or not to fly? An empirical study of trust, post-recovery satisfaction and loyalty of Malaysia Airlines passengers. *Journal of Service Theory and Practice*, 29(5), 661–690. <https://doi.org/10.1108/JSTP-10-2018-0223>
- [19] Mohd-Ramly, S., & Omar, N. A. (2017). Exploring the influence of store attributes on customer experience and customer engagement. *International Journal of Retail and Distribution Management*, 45(11), 1138–1158. <https://doi.org/10.1108/IJRDM-04-2016-0049>
- [20] Nur, W., Wan, S., Tajuddin, A., & Nayan, S. (2020). Rising customer satisfaction. *Journal of Undergraduate Social Science and Technology*, 2(2).

- [21] O'Brien, I. M., Jarvis, W., & Soutar, G. N. (2015). Integrating social issues and customer engagement to drive loyalty in a service organisation. *Journal of Services Marketing*, 29(6–7), 547–559. <https://doi.org/10.1108/JSM-02-2015-0085>
- [22] Ong, K. S., Nguyen, B., & Syed Alwi, S. F. (2017). Consumer-based virtual brand personality (CBVBP), customer satisfaction and brand loyalty in the online banking industry. *International Journal of Bank Marketing*, 35(3), 370–390. <https://doi.org/10.1108/IJBM-04-2016-0054>
- [23] Parihar, P., & Dawra, J. (2020). The role of customer engagement in travel services. *Journal of Product and Brand Management*, (January). <https://doi.org/10.1108/JPBM-11-2018-2097>
- [24] Razak, A. A. A. A., & Shamsudin, M. F. M. F. (2019). The influence of atmospheric experience on Theme Park Tourist's satisfaction and loyalty in Malaysia. *International Journal of Innovation, Creativity and Change*, 6(9), 10–20.
- [25] Rokhman, W., & Abduh, M. (2019). Antecedents of SMEs' satisfaction and loyalty towards Islamic microfinance: Evidence from Central Java, Indonesia. *Journal of Islamic Marketing*. <https://doi.org/10.1108/JIMA-05-2018-0090>
- [26] Ruzanna, A., Baharin, K., & Nayan, S. (2020). Make a customer , not a sale : Review on customer trust. *Journal of Undergraduate Social Science and Technology*, 2(2), 2015–2019.
- [27] Salem, M. A., Shawtari, F. A., Shamsudin, M. F., & Hussain, H. I. (2016). The relation between stakeholders' integration and environmental competitiveness. *Social Responsibility Journal*, 12(4), 755–769. <https://doi.org/10.1108/SRJ-12-2015-0189>
- [28] Yussoff, N. M., & Nayan, S. (2020). Review on customer satisfaction. *Journal of Undergraduate Social Science and Technology*, 2(2).
- [29] Zamry, A. D., & Nayan, S. (2020). What Is the Relationship Between Trust and Customer Satisfaction ? *Journal of Undergraduate Social Science and Technology*, 2(2).
- [30] Zang, Z., Liu, D., Zheng, Y., & Chen, C. (2020). How do the combinations of sales control systems influence sales performance? The mediating roles of distinct customer-oriented behaviors. *Industrial Marketing Management*, 84(August 2019), 287–297. <https://doi.org/10.1016/j.indmarman.2019.07.015>
- [31] Zarifah, A., Azahari, M., & Nayan, S. (2020). Role of trust towards business success. *Journal of Undergraduate Social Science and Technology*, 2(2).
- [32] Zulkifli, N. A., Faizun, M., & Yazid, M. (2020). How Reciprocity Theory Drives Customer Satisfaction and Customer Loyalty. *Journal of Undergraduate Social Science and Technology*, 2(2).