THE 12TH MALAYSIA - INDONESIA INTERNATIONAL CONFERENCE ON
ECONOMICS, MANAGEMENT AND ACCOUNTING (MIICEMA) 2011

Borderless Economy: Opportunities and Challenges for Businesses in Southeast Asia

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THE CONCEPTUALIZATION AND ANTECEDENT MODEL OF CUSTOMER LOYALTY IN SEVICE INDUSTRY

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Abstract

The purpose of the research was to build an antecedent construct of customer loyalty of service industry. The antecedence research variables were service failure, complaint behavior, brand trust, and customer loyalty.

Survey was used to collect the data. From 200 total questioners distributed to respondents, only 135 or 67.50% questioners were returned. The research used Structural Equation Modeling.

The result showed that three hypotheses were accepted and three others were rejected. The hypotheses which were accepted include: (i) There was positive influence of service failure toward complaint behavior; (ii) There was negative influence of service failure toward brand trust; (iii) There was positive influence of brand trust toward customer loyalty. While, three hypotheses were rejected include: (i) The influence of service failure toward customer loyalty; (ii) The influence of complaint behavior toward brand trust, and (iii) The influence of complaint behavior toward customer loyalty.

Key words: service failure, complaint behavior, brand trust, and customer loyalty, service industry, SEM.

I. Background

The crucial issues which can success continually for a company is the ability to retain the customer and make the loyal customer towards the brand of company. The loyal customer will do the business transaction more often, pay the premium fee, and recommend the services with other people (Hallowell, 1996; Zeithaml, 2000; Ganesh, 2000). On the other hand, defect customer will cause the degradation in market share and increasing cost of new consumer. According to Mittal and Lassar (1998), the cost of new consumer is five times fold than the cost of retaining the customer. This is because the increasing cost of advertisement, trading and opening the new account, informing the business procedure to the new consuming, and other costs dealing with unefficient management on the beginning phase of information service, when the new customer learn about services. Therefore the topic about antecedent (determinant variables) satisfaction of customers is very important done by the service providers.

There are many researches which focus on improving the quality of service provider or some efforts to attract and retain the customer, particularly by service recovery technique (Colgate and Norris, 2001). The main factors which influence the consumer's perception towards the quality of service is the quantity and the

problems solved by the service provider. Since the varieties of services given are different, so the problems automatically appeared (Hart et al., 1990). Some terminologies of the problems faced by the consumers such as service failure (Spreng et al., 1995). The services failure is defined as a trouble jam in delivering services (Hoffman and Bateson, 1997).

There are two reactions of consumer towards the service failure, retain or switching to another service provider. In the literature of service marketing, the consumer reactions of service failure is reflected in customer loyalty and complaining behavior. The studies about customer loyalty have been done by Mittal and Lassar (1998), Tech (1997), Aydin and Ozer (2004), and Rowley (2004). The studies about complaining behavior have been conducted by researchers like Levesque and McDougall (1993), Day and London (1977), Levis and Spyrakopoulos (2001), and Berry and Parasuraman (1991).

The definitions of customer loyalty are split up into two approaches, namely stochastic (behavior) and deterministic (attitude) (Dick and Basu, 1994): Odin et al., 2001). Dick and Basu (1994) mentioned conditions connected with the customer loyalty, latent loyalty, spurious loyalty, and no loyalty

The studies about antecedent of customer loyalty in Indonesia are relatively done in small numbers. It is difficult to find out in some business journals. So, the aim of doing the research is not only to understand the model of loyalty customer more comprehensively but also enrich the same issue.

Based on the background of the research, the research has three objectives:
1. To know the influencing of service failure towards complaining behavior, brand trust, and customer loyalty.
2. To know the influencing of customer complaint behavior towards brand trust and customer loyalty.
3. To know the influencing of brand trust towards customer loyalty.

II. Literature Review
2.1. Service Failures
The business practitioners at this time face some heavy stressing from the customer comparing with the time before. They have more complaining with high expectation, receiving much information, so, it has enough alternative to consider if the problems happen with the company. In daily business activity, the company can not avoid some mistakes (service failure) in giving the service to the customer, even though the system and procedure had been tightly made. The mistake in giving the service make the customer lost.

The service failure (Hoffman and Bateson, 1997) is defined as trouble, lateness or jam in delivering the service. Magnini and Ford (2004) say that the service failure are defined as any service related mishaps (real or perceived) that transpire during a customer's experience with a firm. Other ideas mention that service failure is

commonplace and is frequently considered as an inevitable consequence of service provision (Lewis and Clacher, 2001: Hess et al., 2003)

Some researchers conducted the investigation in order to know the cause of service failure (Lewis and Spyrakopolous, 2001). It is found that the service failure cause characteristic factors or unique characteristics (intangibility, perishability, inseparability, and variability and psychographic factor from involved individual in delivering service process).

The service failure can be grouped into three categories. The first, the staffs' response towards failure system of service delivery. The second, the staffs' response towards the individual's need and particular customer's demand. The third, the staffs' action are not quick. The research of Bitner et al., has inspired other researches to conduct further research from different point of view namely customer, yet the summary reached is almost the same (Hoffman et al., 1995; and Kelly et al., 1993). The research done by Johnson (1994) concluded the service failure was not only caused by company or staff only, but also the customer involved in service failure. The same research done by Armistead et al. (1995) and Denham (1980) strengthen Johnson's research. In more detail Denham concluded (1) 40 % of the failure was caused by the company itself, (2) 20% was caused by the staff and (3) 40% was the service failure caused by the customer.

The service failure will loose the customer and dissatisfaction of the customer toward the company. The dissatisfaction customers tend to give feedback by means of complaints. Some researches showed that the customer's experience have relationship with the complaint done by the service failure (Sheth et al., 1999; and Brown, 1998; and Singh, 1990).

2.2. Complaint Behavior
The dissatisfaction customer tends to feel satisfied to give feedback to the company by delivering complaint. The complaint from the customer is not responded as a negative point for the company. By giving the opportunity to the customer to the deliver the complaint, disonantion which caused by the dissatisfaction will be reduced (Oliver, 1987). More over Nyer add that the complaint cause satisfaction and increasing product evaluation. Dealing with the decision making, Kasouf et al. (1995) said that the customer is worth information for the company to make decision and strategic policy.

The complaint done by the customer is a reflection of negative emotional response towards the quality given by the service provider (Sheth et al., 1999; Resnik and Harmon, 1983). Sing and Howell (1985) defined complaining behavior as '…………a set of all behavioral and non-behavioral responses which involve communicating something negative regarding a purchase episode ad is triggered by perceived dissatisfaction with that episode.

The research of TARP study 1986   explains about 5-10 % from the dissatisfaction customer deliver the complaint to the company on the service failure happened.

The research result done by Singh (1990), the customer delivers the complaint to the company (direct action) much bigger than TARP study, namely 37 %.

The negative effect appeared when the dissatisfaction customer on the service given delivers complaint the action privately or public action is influenced bad word of mouth that can break reputation and company brand (Ganesan, 1994; Morgan and Hunt, 1994). The dissatisfaction customer on Service Company will deliver their bad experience to other 11 people (Kotler, 2003). If each of 11 people inform to other people, so the bad news develop exponentially.

In some big company like Commonwealth Bank of Australia and national Australian Bank give the customer education. The company prepares the brochure, pamphlet and special guidance book which contain complicated information about conveying procedure and complaint management by giving chance and support to the dissatisfaction customer to deliver their complaint, it will reduce their inconvenient (Kowalski, 1996; Kolodinski and Aleong, 1992). Beside the opportunity for the customer to convey their complaint to the company will prohibit the customer to move to the other companies (Fornell and Wernefelt, 1987). The research result done by Solnick and Hemenway (1992), Bolton and Bronkhurts (1995), Stewart (1998), Colgate and Hedge (2001) state that complaint plays an important role in the process of customer moving to the other competitive company.

According to Singh (1988), there are four possible dissatisfaction customers' responses towards the failure service of a company. The first possibility was the customers do nothing. They convey complaint to nobody. In this case, they look for the other alternative for service provider (competitors). They are grouped of passive customers. The second possibility was the customers stop using the company services, later they move to another company or conveying bad word of mouth to their family, colleague or other close friends. They act privately. This type of customer is called irates. The third possibility, they convey the complaint directly or asking the compensation to the company. The behavior is direct action. They believe the direct action will give social advantage and their private norms support them to do so. The direct action is called voices. The fourth possibility, by telling the bad experience through mass media, report to the consumer board even due the company to the court. Their brave and confident actions to do the public action are based on their belief of social advantage and private norms. They are called activists. The main reason to convey the complaint in social interaction was to reduce the negative emotion (Alicke et al., 1992). In the research of complaining behavior, Hunt (1991) says the fifth possibility of complaining behavior of dissatisfaction customer. The possibility is retaliation, namely, the dissatisfaction customer do something on purpose to loose the company. The actions are variety such as, to break the company devices, to break the shops, to jumble down the things in the shop and etc.

That the complaining will give positive effect, so this support them to convey complaint orally or written through direct action, private action and public action. According to Day and Landon (1977), determining factors of the customers to

convey the complaint is determined by four factors. First, the importance consumption done, namely dealing with the intensity of importance product, price, the time to consume the product and social visibility. Second, knowledge and experience namely the number of previous purchasing, the knowledge of product, consumer perception capability, and previous experience of complaining. Third, the difficulty level of getting compensation, the duration of time needed in solving the problem, disturbing the routine activities and finance. The Fourth, the chance of successful in conveying complaint.

Sheth et al (1999) classify the determined complaining behavior factor into four categories namely (1) dissatisfaction salience which is influenced by the gap between work achievement and expectation and level of service need, (2) Attribution to the marketer, connected to the problem which be well managed by the marketer, possibly the same mistake done by the marketer, possibly corrected by the marketer and (3) customer's personality trade, connected to self confident and customer's aggressiveness to complaint their right. It is better to complaint than accept the service failure.

The studies done by Singh (1990) indicates that customer's response towards the unsatisfaction was influenced by the individual characteristics factors such as the trustfulness that complaint could give social advantage and their private norms support them to so. In this case, the complaint delivery needs customer's bravery to confront their individual responsibility on the failure happened.

2.3. Brand Trust and Customer Loyalty
The agreement accepted generally in marketing literature, that brand is more the name stuck on the product (Simoes and Dibb, 2001). The brand is a set of physical attribute and socio psychological and trust. The brand is made up to label the company about the efficient service, consistent offering and quality. This is because the brand perception influences the consumer's purchasing decision (Doyle, 1994). Moreover, some researchers' perceive that in the post modern culture era, the brand play an important role to form the consumer' identity (Leliot and Watanasuan, 1998).

When the brand made, it is necessary to communicate and post based on market target. Later, it is important for the company to make brand characteristics which is suitable to the customer's expectation. If the consumers are annoyed with the quality of certain brand with premium price, they react negatively and refuse to buy the same brand in the future (Cooke, 1996). The untrustworthiness of consumer towards the company brand affects disloyalty (Ball, et al., 2004). The importance of brand trust towards the customer's loyalty can also be explained by Lim et al (1997), Garbarino and Johnson (1999), Chaudhurin and Holbrook (2001), Singh and Sirdeshmukh (2000), and Sirdeshmukh et al., (2002).

To build up customer loyalty is not an easy job. I needs commitment and consistent in giving the service to the consumer. According to Griffin (1995) the strategy to build up loyal consumer is different from market share. Griffin explains that the customer loyalty is characterized by purchasing the things

repeatedly, refusing competitors' product, to buy other product if the company enlarges the product line, and telling the positive thing to the company. Kotler (2003) add that customer loyalty is characterized by giving some suggestions to the company and readiness of customer to work together with the company.

Based on the literature/the result that had been reached and the previous studies that had been done as it is explained above, it can be formulated hypothesis and the conceptual framework as follow:

H1: The service failure influence positively towards the customer's complaining.
H2: The service failure influence negatively towards brand trust.
H3: The service failure influence negatively towards customer loyalty.
H4: The customer's complaining influence negatively towards brand trust.
H5: The customer's complaining influence negatively towards customer loyalty.
H6: The brand trust influence positively towards customer loyalty.

Figure 1. The conceptual framework of conceptualization and antecedent model of customer loyalty
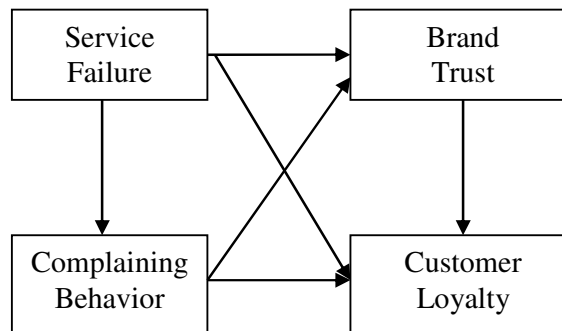
III. Research Method

The research design is a structure explanation and the planning to get the answer from the research question. The type of research is causal, that to explain the causal of the research problem. The research consists of two types. First, verifikative is used to explain causality relationship between loyalty customer antecedent variable. Second hypothesis test is used to test the truth of the causality relationship. Time dimension in collecting the data are at the time, place and certain period. The data is collected only once. The data collection is done through survey

The definition of each research variable is explained through operasionalization of research variables in Table 1.

Table 1. Operasionalization of Research Variables

Service Failure

Variable	Indicator	Scale
Service failure Trouble, lateness or jam in delivering service caused by staff, company and consumer	• Lack of facility • Staff quantity • Incapability of the company to keep the promise • Lack of ignorance • Impolite staff • Unresponsive staff • Incapability of staff to give the explanation • Complicated procedure	Ordinal scale Ordinal scale Ordinal scale Ordinal scale Ordinal scale Ordinal Scale Ordinal Scale Ordinal Scale

Source: Bitner, et al (1990)

Complaint Behavior

Variables	Indicators	Scale
Complaint is an dissatisfaction client delivering complaint on the service failure done by service provider	• forgetting the problem and do nothing: • talking to friends, family about his bad experience, report to the customer board to solve the problem with the company • Sending the letter to mass media • Taking law action	Ordinal Scale Ordinal Scale Ordinal Scale Ordinal Scale

Source: D'Oonfrio and Celuch (1993)

Brand Trust

Variable	Indicator	Scale
Brand trust is consumer' trust on the service provider reputation in giving service	• Company reputation can fulfill customer's expectation • The company does not pretend in giving service • The customer believe the company in solving the problem • The company gives compensation if there is a problem with the product or service	Ordinal scale Ordinal scale Ordinal scale Ordinal scale

Source: Delgado (2002)

Customer Loyalty

Variable	Indicator	Scale
The decision made voluntarily to consume continuously or using a company service for a quite long time	• Repeating purchasing • refuse the service the competitor offered • delivering positive image to others, positive word of mouth • long last time commitment	Ordinal scale Ordinal scale Ordinal scale Ordinal scale

Source: Griffin (1995) and Kotler (2003)

The population can not be identified because there is no accurate data about the customer who have ever undergone the service failure. Because there is no sampling frame that is used as a guidance to use probabilistic sampling technique so the sampling technique which is used is non-probababilistic sampling technique with accidental as data collecting method. The sample uses 200 people through questionnaire. From 200 respondents, the researcher got 135 tangible questionnaires to be analyzed, while the rest 65 questionnaires were not tangible to be analyzed because of imperfect fulfillment and unreturning questionnaires.

The analysis method used was structural equation modeling (SEM). This technique is multivariate statistical technique which probable to testify a set of complicated simultaneous. SEM is a combination of two analysis methods namely confirmatory factor and line analysis. These two methods describe characteristic empirically or construction structure (Latent Variable). Line analysis is causality relationship between latent variable and manifest variable (Ferdinand, 2000).

Table 2. the measurements of GOF Test Model in SEM

Measurement type of GOF	Decision Criteria	Accepted Limit
Chi-square	Chi-square=0 (fit perfect)	Score X 2 table
Root Means Square Error of Approximation (RMSEA)	RSMEA=0 (fit perfect)	0.08 model fit
Goodness-of-fit (GFI), Adjusted GFI (AFGI)	0 (Not fit)- 1(fit perfect)	0.90 model fit
Tucker-Lewis Index (TLI) or Non Normed Fit Index (NNFI)	0(Not fit)-1(fit perfect)	0.90 model fit
Normed Fit Index (NFI)	0(Not fit)-1 (fit perfect)	0.90 model fit

Source: Schumacker and Lomax (1996) and Hair, et al (1998)

Result interpretation done based on LISREL program which consist of line diagram, measurement model of statistical computation output, structural model of statistical computation output, decomposition influence between variable. After estimation model done, the researcher is still able to modify the model if the estimation is as it is not expected.

IV. Research Result and Discussion
4.1. Respondent Description
The respondent of this research is 135 people. This can be seen in table 3.

Table 3. the Distribution of Respondent Based on Service Type

No	Service type	Number of respondent	Percentage
1	Doctor Practice	58	43.00%
2	Hotel	22	16.30%
3	Restaurant	19	14.10%
4	Bank	23	17.00%
5	Video Rental	13	9.60%
Number		135	100%

The distribution of respondent based on demography profile namely 55.60 % male and 44.40 % female. Most of respondent education is senior high school (45.20%) and graduate (33.30%). The occupation of respondent namely private sector (40.00%) government sector (20.0%). About 23.7% respondents are still students and college students. The income of respondents is mostly under 1.5 million per month. Based on education standard, income, and occupation, the respondents' social status is still middle-below class. The research result is suitable with the reality where most of the society in Bengkulu is categorized into middle-below class. Ethnic group of the respondent is variety, namely Bengkulu (33.30%), Rejang (15.60%), Java (14.80%), Minang (8.90%), Batak (7.40%) and the others are from Sunda, Serawai, and Tionghoa.

4.2. Respondents' Opinion
4.2.1. Service failure
The main factor of service failure happened based on respondents' response are (1) The staff is late in serving the customer, (2) The number of staff is not enough (3) The company is not able to keep the promise in giving a good service. While, the respondent states that the staffs are polite to serve the customer

4.2.2. Complaining Behavior
Types of complaining done by respondents are private action that is complaining delivered by colleague, friends or family members. Beside, the thing that must be observed is complaining behavior that is no action on the service failure. The lowest type of complaining behavior is writing a letter to readers' rubric.

4.2.3. Brand Trusts
The respondent's response on brand trust is reflected on company reputation to give the best service guarantee. This is related high expectation to get high service. Therefore, to get the minimum risk of the respondent, the company reputation becomes one of the criteria in the process of taking decision. The company reputation reflects the working prestige in the past. Reputation of the company take a long process which is done comprehensively and sustainable to give the best service to the customers.

4.2.4. Customer Loyalty

The responses of the customers are done through word of mouth to the family members and friends. The loyalty behavior can be seen from repeat purchase. The behavior is not permanent if the other competitors give better value.

4.3. Hypothesis Test

Structural Equation Modeling/SEM is used to testify the hypothesis. In SEM, data analysis is done into two step approaches. First step is to testify the measurement model by using confirmatory analysis/CFA and the second step is to testify the structural equation modeling comprehensively.

4.3.1. Confirmatory Factor Analysis
A. CFA of Service Failure

The result of confirmatory analysis factor (CFA) for endogen construct of service failure (manifest variable X1-X8) shows that the measurement model is not suitable. To improve the measurement model, the value of factor coefficient score (validity) of every variable manifest under 0.5 score, X2, X3, X5, X7, and X8, can be taken out. The result of the second step of CFA on figure 2 showed that measurement model is appropriate (P-value=0.000 and RMSEA=1.0000)

Figure 2. CFA of service failure
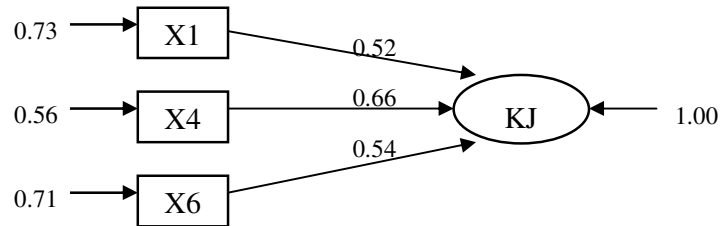
Chi-Square=0.00; df=0; P-value=1.00000; RMSEA=0.000

B. CFA of Complaint Behavior

CFA for complaint behavior (variable manifest X27-X31) showed that the measurement model is not suitable (P-value=0.000 and RMSEA=0.213). The second step of CFA is done by taking out manifest variable X30 and X31, so the result show the suitable measurement model (P-value=1.000, RMSEA=0.000)

Figure 3. CFA of complaint behavior
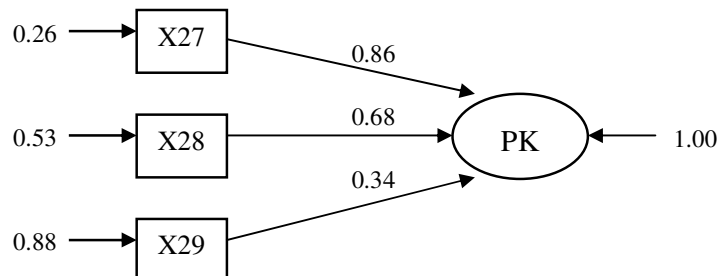
Chi-Square=0.00; df=0; P-value=1.00000; RMSEA=0.000

C. CFA of Brand Trust

CFA of brand trust (manifest variable X15-X19) showed the measurement model is not suitable. The second step of confirmatory analysis by taking out the manifest variable X16, so the result showed the suitable measurement model (P-Value= 1.000 and RMSEA = 0.000).

Figure 4. CFA of brand trust
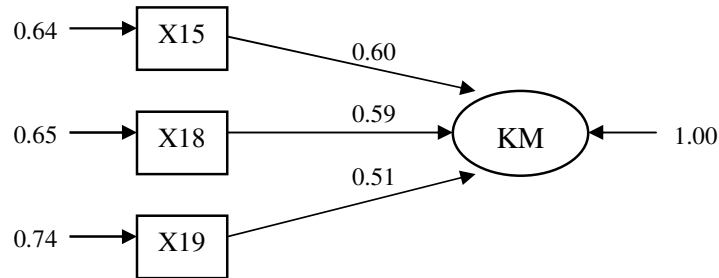
Chi-Square=0.00; df=0; P-value=1.00000; RMSEA=0.000

D. CFA of Customer Loyalty

CFA of customer loyalty (manifest variable X20-X25) showed the measurement model is not suitable (P-Value=0.0434 and RMSEA=0.098). The second step of CFA was done by taking out manifest variable X16. So, the result showed the suitable measurement model (P-Value = 1.000 and RMSEA = 0.000).

Figure 5. CFA of customer loyalty
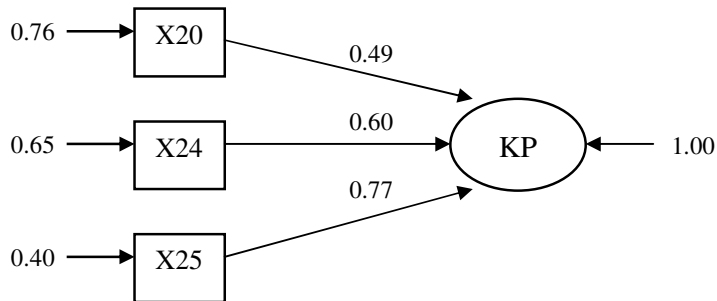
Chi-Square=0.00; df=0; P-value=1.00000; RMSEA=0.000

4.3.2. Structural Equation Model

Full model of structural equation model is done after the analysis of confirmatory factor of each endogenous and exogenous are suitable. The result of first structural equation modeling showed that the modeling is still unsuitable.

In order to get the suitable model, it is necessary to do repeated estimation. This is done by taking out manifest variable X28 from exogenous construct of

complaining behavior. The repeated estimation result produce better modeling comparing with the first estimation (see figure 6 and table 4). The second estimation modeling is still containing goodness of fit measurement which does not fit to the criteria determined, like NFI score and NNFI. The scoring of structural modeling comprehensively based on goodness of fit can be suitable

Figure 6. Full Model of the Research
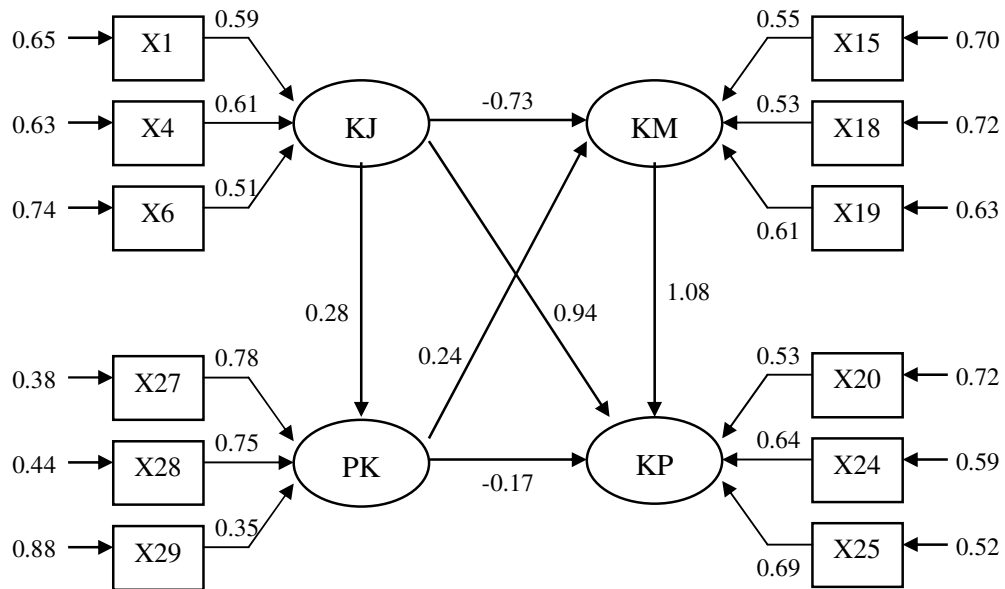
Chi-Square=74.54; df=48; P-value=0.00837; RMSEA=0.064

Tabel 4. The summary of Goodness of Fit

Goodness of Fit	Estimation	
P-value	0,00837	
RMSEA	0,064	
GFI	0,91	Fit model of *P* >0,05; RMSEA <0,08; GFI >0,9; AGFI >0,9; NFI >0,9; NNFI > 0,90; CFI >0,9; IFI >0,9
AGFI	0,86	
NFI	0,74	
NNFI (TLI)	0,84	
CFI	0,86	
IFI	0,87	

Table 5. The Summary of Hypothesis Test

No	Hypothesis	T-Value	Decision
1.	The service failure influence positively towards the customer's complaining behavior	2.26	Accepted
2	The service failure influence negatively towards brand trust	-2.72	Accepted
3	The service failure influence negatively towards customers loyalty	1.43	Rejected
4	The customer's complaining influence negatively towards brand trust	0.95	Rejected
5	The customer's complaining influence negatively towards customer loyalty	-0.57	Rejected
6	The brand trust influence positively towards customer loyalty	2.06	Accepted

The explanation of structural model about three accepted hypothesis as follows:
(1). The service failure influence directly towards complaining behavior of the customer namely 18.24%. The relationship between the service failures with the complaining behavior is positive. Beside, the service failure is not the only factor to influence the complaining behavior namely 81.76 %.

(2)The service failure influence the costumer's perception towards the brand trust namely 55.85 %. The relationship between the service failure with the brand trust is negative. Other factor which influence the brand trust is 52.91 %.

(3) The brand trust can influence the costumer's loyalty is 91.28 %. This condition reflect that the brand trust has a big influence in forming the costumer' loyalty behavior. Other factors that can influence the costumer's loyalty is 50.96%

(4). The costumer's loyalty is influenced directly by the service failure , through the brand trust 69.66 %. The relationship of the service failure with the costumer's loyalty is negative. It means that if the variety of services are worse and the intensity is increased so the costumer's loyalty is getting lower.

4.4. Marketing Implication
The service failure is a company unexpected condition. Even though, the company has managed and controlled, the service failure could be happened. The most important thing to understand is how well management and control could minimize the intensity and scale of service failure.

Research result proved that the service failure which is caused by the slow service from the staff and complicated procedure (the service failure caused by force major is excluded) impact to the behavior of costumer's complaint. The customer claims their rights on the price they has been paid. The extreme action of the customer complaint behavior is by having opened publication such as reader's

column in mass media. This action is done since there was no good system and mechanism the company has. In Indonesia, there is only a few companies which have special complaint board. The customers do not know when, where and how to deliver the complaint to the company (direct action). Meanwhile, the direct action can minimize negative effect of complaint to the company image and increase the customer loyalty comparing to private action (the complaint state to family and friends) even public action. The disappointed customers have perception and negative trust to the company. They have bad experiences and they do not want it happened in the future. That is why it is important for the company to minimize the intensity and scale of the service failure, and the mobility of the customer to move to other company (customer migration). The negative effect of brand trust can impact to the customer loyalty to the company and vice versa.

V. Conclusion and Suggestion
5.1. Conclusions
The respondent's profile of demography indicates that the majority of male respondents, SLTA education, staff of private company with income below Rp1.5 million/month. Most of the respondents are from Bengkulu and Rejang ethnic groups. The respondents based on profile of demography are categorized into middle –below social class.

The research result proves that (1) There is positive influence between the service failure and complaining behavior: (2) there is negative influence between service failure towards the brand trust; (3) There is positive influence between brand trust towards loyalty customers

The research result can not prove (1) the influence of service failure towards loyalty customers; (2) the influence of complaining behavior towards the brand trust; (3) The influence of complaining behavior towards the customer loyalty.

The accepted hypotheses have been proved that the service failure construction, complaining behavior, brand trust are the construction of forming the loyalty costumer's antecedent, both direct or indirect influence.

5.2. Suggestions
From 338 questioners spread out in internet survey, the questioners which are returned is 135 (response rate 67.50 %). Because of limit of time in collecting the data , so the questioners distribution can not be continued. More respondents are still need to be involved to get the description more comprehensively and more variety of industry characteristics.

It needs further research to discuss by using qualitative approach to explore respondents' opinion openly and deeply. The next studies can discuss about social, economy and psychology in costumers' loyalty in Indonesia.

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