

EFFECT OF RELATIONSHIP QUALITY ON LOYALTY: THE MODERATING ROLE OF PERSONALITY TRAITS AMONG YOUNG FASHION RETAIL CUSTOMER IN INDONESIA

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Abstract

This research aims to analyze the effect of relationship quality on a fashion retail store customer's loyalty in Indonesia. We further investigate the moderating role of personality traits (innovativeness, variety seeking, and relationship proneness) on the relationship between relationship quality and loyalty. An online survey utilizing a questionnaire was conducted, purposively sampled to potential respondents resulting in 1.341 valid responses. All valid data were analyzed with structural equation modelling, including the moderating effect. The findings showed that relationship quality positively affects loyalty while only the innovativeness trait moderates the relationship between relationship quality and loyalty. This research suggests that fashion retail stores should increase the relationship quality with their customer by developing customer service with an excellent standard service procedure, conducting email and social media marketing, and creating a loyalty program that emphasizes the functional benefit. Further, innovation in terms of product is also vital to maintain the fashion retail store's loyalty.

Keywords: *relationship quality, behavioral loyalty, innovativeness, variety-seeking, relationship proneness*

Abstrak

Penelitian ini ditujukan untuk menganalisis efek kualitas hubungan konsumen toko ritel fashion di Indonesia. Penelitian ini juga lebih jauh menginvestigasi peran moderasi dari karakteristik individu (keinovativan, mencari variasi, dan kecenderungan hubungan) pada hubungan antara kualitas hubungan dan loyalitas. Survei daring menggunakan instrumen kuesioner telah dilakukan pada responden yang disampel secara purposif dan menghasilkan respon sejumlah 1.341 respon yang valid untuk dianalisis lebih lanjut. Analisis dilakukan dengan uji regresi, termasuk pada efek moderasian. Temuan penelitian ini menunjukkan jika kualitas hubungan memiliki efek yang positif pada loyalitas, namun hanya keinovativan saja yang secara signifikan memoderasi hubungan antara kualitas hubungan dan loyalitas. Hasil ini mengindikasikan bahwa toko fashion ritel sebaiknya lebih fokus untuk meningkatkan kualitas hubungan mereka dengan konsumen dengan mengembangkan layanan pelanggan yang memiliki prosedur operasi standar yang berkualitas. Masukan lain adalah dengan mengencarkan pemasaran melalui surel dan media sosial serta mengadakan program

loyalitas yang mengutamakan manfaat fungsional produk. Lebih lanjut, inovasi produk menjadi kunci bagi toko ritel fashion untuk menjaga loyalitas konsumen mereka.

Kata Kunci: *kualitas hubungan, loyalitas perilaku, keinovativan, mencari variasi, kecenderungan hubungan*

INTRODUCTION

The fashion industry is one of the sectors that have high growth and attracts the interest of Indonesian marketer. According to the Ministry of Industry, the fashion industry contributed 3.76 per cent to the national gross domestic product (GDP) of Indonesia (Ministry of Industry, 2018). Widyosiswoyo (1991) emphasized the importance of fashion products as one of the products that customers purchased regularly. Further, McNeill et al. (2020) stated that fashion consumption has continued to rise globally. Data also noted that the total income of the fashion industry in Indonesia is approximately IDR29.6 trillion in 2017 and IDR32.7 trillion in 2018 (Statista, 2019). In other words, the fashion industry gained IDR3.1 trillion or 10.6 per cent of income growth in 2018. Compared to Indonesia's 5.17 per cent GDP growth in the same year (Statistics Indonesia, 2018), the fashion industry's revenue growth was approximately two times greater than Indonesia's national income. The industry's high growth provides an opportunity for fashion retail stores to develop their businesses in Indonesia.

Nowadays, Indonesia's fashion industry consists of various brands and companies that have become ubiquitous for customers. One of the places to shop for fashion products for customers in fashion retail stores. Fashion retail is one of the sectors that support the rapid development of Indonesia's fashion industry (Mega, 2017). Although there are many retail stores in Indonesia, some fashion stores are more well-known to customers while some others are not. Customers may be more familiar with some fashion retail stores due to the stores' location in the shopping center. A shopping center is a place that is frequently visited by customers to shop, so customers will probably be more aware of a fashion retail store located in the shopping center when compared to a fashion retail store that doesn't have a store in the shopping center.

One of the main challenges for fashion retail stores is to maintain the loyalty of the customer. Customer loyalty and behavioral loyalty have been increasingly harder to obtain in the last few years (Reimer, 2018). The difficulty of getting customer loyalty is driven by the easiness of trying, buying, and using fashion products of other fashion retail stores. Fashion retail stores must employ more marketing efforts that differ from competitors to acquire and maintain the customer and increase their buying intention. One such relevant marketing effort that is growing in popularity is relationship marketing.

Relationship marketing is a marketing effort that will benefit marketers tremendously. It is believed to increase the long-term relationship quality and behavioral loyalty of the customer. Increasing relationship quality between customers and store is one way to meet the needs and wants of customers (Liao & Chuang, 2007). By conducting effective relationship marketing, a company may have a unique competitive advantage and higher customer loyalty (Payne & Frow, 2017; Sheth, 2017).

Similarly, fashion retail stores utilize relationship marketing to improve the customer's relationship quality and behavioral loyalty. However, some research in relationship marketing stated that the effectiveness of relationship marketing and

strategies to improve the relationship quality with the customer is not universal (Berry, 1995; Noordewier, John, & Nevin 1990; Gummerus et al., 2017). They emphasized that the effectiveness of relationship marketing is strongly influenced by the business context, so marketers must be able to adjust the relationship marketing strategy with the market situation and the type of customer served. Adjei and Clark (2010) stated that their personality traits strongly influence consumers' behavior. They also noted that such personality might affect consumers' switching behavior, and thus in need of understanding the individual differences in terms of such personality traits that may affect loyalty more in a more detailed manner.

The purpose of this study is to investigate the effect of personality traits, namely innovativeness, variety seeking, and relationship proneness, influence the relationship between relationship quality and behavioral loyalty in the fashion retail store context. This research focuses on the relationship quality as an independent variable and its effects on behavioral loyalty as a dependent variable. The relationship is also assumed to be moderated by three variables: innovativeness, variety seeking, and relationship proneness, as proposed by Adjei and Clark (2010).

LITERATURE REVIEW

The concept of relationship quality first appeared in 1985 in the domain of relationship marketing. Since its appearance, there was an increasing interest in the quality of interaction, which is considered a good measurement of relationships (Palmatier et al. 2006). Relationship quality can be defined as an evaluation of a person about the said person's interest in the company and his/her interest to maintain a relationship with the company (Kerviler & Rodriguez, 2019). Jarvelin and Lehtinen (1996) define relationship quality as a person's perception of whether the relationship with the other party is following expectations, predictions, goals, and desires of the said person about the relationship. In another study, relationship quality is defined as evaluating the business interaction of the parties who have a business relationship (Holmlund, 2001). Relationship quality is assessing the strength of customer relationships with retail stores (Filipe et al., 2017; Sari et al., 2017; de Wulf, Odekerken-Schroder, & Iacobucci, 2001).

Loyalty is one of the main goals of marketers' marketing efforts (Sheth, 1996; Sheth, 2017). According to Hennig-Thurau, Gwinner, and Gremler (2002), customer loyalty may be in the form of customer behavior that occurs because of marketers' marketing efforts. With such logic, many previous studies defined behavioral loyalty as the purchase or repeated use (more than once) of a product or service (Leenheer et al. 2007; Kumar & Shah 2004).

Customers who have good relationship quality with a store will feel more comfortable, happy, and perceived to benefit when shopping at that store. Relationship marketing efforts undertaken to improve the seller's relationship with customers (such as seller's skills, communication, and attention to the customer) will make customers feel good and as if they're gaining profits when shopping (Palmatier, 2006). Various studies stated that the relationship quality positively affects behavioral loyalty (Almomani, 2019; Bolton, Lemon, & Verhoef, 2004; Palmatier et al., 2006; de Wulf, Odekerken-Schroder, & Iacobucci, 2001; Verhoef, Franses, & Hoekstra, 2002). The influence of relationship quality on behavioral loyalty stated that someone would continue to deepen its relationship with others as long as they assess the relationships feel its benefits. Behavioral loyalty is one of the many ways for customers to deepen their relationship with a company (Bolton, Lemon, & Verhoef, 2004). Customers who feel the benefits from high relationship quality with a store will be more eager to make more purchases (Adjei & Clark, 2010). Furthermore, the same study found that

customers with a high relationship quality at a retail store will be more likely to conduct higher behavioral loyalty.

H1: Relationship quality has a positive effect on behavioral loyalty

Innovativeness is understood as the extent to which a consumer is relatively earlier in adopting an innovation than other consumers (Rogers & Shoemaker, 1971). According to Midgley and Dowling (1978), innovativeness is accepting a consumer's response to new ideas. The same study also explained that consumers with innovativeness personality traits make decisions about new ideas without influencing other people's experiences. Innovativeness is a personality trait possessed by all people but on different levels (Rogers & Shoemaker, 1971; Midgley & Dowling, 1978). Fundamentally, all consumers are innovators; every consumer will adopt/receive new ideas in their course of life (Hirschman, 1980).

Hirschman (1980) explained that innovativeness contributed to behavioral loyalty in a retail store by increasing consumers' tendency to try a product or store that is considered new for the consumer. Consumers with innovativeness personality traits will tend to look for new stores or new products, making it more difficult for a store to improve consumers' relationship quality and behavioral loyalty. The phenomenon occurs because someone with the personality trait of innovativeness finds satisfaction from new experiences, including stores and products perceived as new by consumers (Hamer & Copeland, 1998).

Adjei and Clark (2010) found that innovativeness has a positive effect on the relationship between relationship quality behavioral loyalty. According to the study, the positive effect of relationship quality on behavioral loyalty will weaken when consumers have an innovativeness personality trait. Consumers with innovativeness traits have an inherent need to find and try new products and new stores. A store's effort to improve the quality of their relationship with the consumer does not make consumers with a higher degree of innovativeness traits to enhance their behavioral loyalty (Hirschman & Stern, 2001).

H2: Innovativeness trait would weaken the relationship between relationship quality and behavioral loyalty, such that the effect of relationship quality on behavioral loyalty would be weaker for individuals with stronger innovativeness traits.

Variety-seeking traits became part of the marketing research by focusing on product categories with ubiquitous consumers' choices (Olsen et al., 2015). It is relevant to this study because fashion retail stores have a lot of variation for consumers. One of the early efforts to define variety-seeking was made by Hirschman (1980), in which variety-seeking is defined as the motivation to seek out new information. According to Kahn (1995), variety seeking is the tendency of a person to search and select a different option of goods and services. In fashion retail stores, the implication of consumers with variety-seeking personality trait is the consumer tries new fashion retail stores as a form of variation from previously visited stores.

According to Olsen et al. (2015), variety-seeking consumers have a higher possibility of switching behavior. Based on Trivedi's (1999) research, variety seeking is one of the causes of the decline in behavioral loyalty to the brands preferred by consumers. The results imply that variety-seeking may decrease the behavioral loyalty of consumers. According to Hirschman (1980), variety seekers tend to try out competitors' products to seek various products that they already used. Consumers with variety-seeking personality traits will manage to search for products or stores that are considered different, making it more difficult for a store to improve consumers'

relationship quality and behavioral loyalty. An innovativeness personality trait finds satisfaction from different experiences, including store and product perceived as distinct by consumers (Hamer & Copeland, 1998).

Adjei and Clark (2010) researched the variety seeking and its influence on the relationship between relationship quality and behavioral loyalty. According to the study, the positive effect of relationship quality on behavioral loyalty will be weakened when a consumer has a variety-seeking personality trait. Variety seeking consumers have inherent needs to search for information, products, and stores that are perceived differently. As a result, a store's efforts to improve the relationship quality with the consumer do not make the consumer with a higher variety-seeking personality to increase their behavioral loyalty at the store (Hirschman & Stern, 2001).

H3: Variety seeking trait would weaken the relationship between relationship quality and behavioral loyalty, such that the effect of relationship quality on behavioral loyalty would be weaker for individuals with stronger variety-seeking traits.

Relationship proneness is consumers' tendency to keep the relationship with retail stores (de Wulf, Odekerken-Schroder, & Iacobucci, 2001). The study also explained that consumers with a high level of relationship proneness would positively respond to retail stores' efforts to build relationships with consumers. Another research mentioned that relationship proneness is very important for relationship marketing activities (Gwinner, Gremler, & Bitner, 1998) because it is a stable personality trait (Odekerken-Schroder, de Wulf, & Schumacher, 2003). In the context of this study, relationship proneness is relevant to fashion retail store because it would be more profitable for marketers to maximize the relationship marketing efforts toward consumers that is high in relationship proneness. Research by Christy, Oliver, and Penn (1996) suggests that some consumers tend to maintain a relationship with the store. They further explained that each consumer has a different level of desire to maintain a relationship. It will be harder for the company to maintain a long-term relationship with a consumer with low relationship proneness.

Consumers with relationship proneness personality traits tend to maintain and strengthen relationship quality with a store by increasing their behavioral loyalty (de Wulf, Odekerken-Schroder, & Iacobucci, 2001; Christy, Oliver, & Penn, 1996). It gives marketers a positive signal that relationship marketing efforts will be more effective if done to a consumer with a high level of relationship proneness. Consumers with relationship proneness personality traits will tend to maintain a relationship with a store to make it easier for a shop to improve relationship quality and behavioral loyalty of consumers. Relationship proneness traits drive individuals to feel satisfaction in a relationship (Christy, Oliver, & Penn, 1996).

de Wulf, Odekerken-Schroder, and Iacobucci (2001), however, remind marketers not to attempt too much to build a relationship with a consumer who has a low level of relationship proneness, because fundamentally, consumers with this personality trait tend not to want to build a relationship. Adjei and Clark (2010) found that relationship proneness positively affects the relationship between relationship quality and behavioral loyalty. They further explained that consumers with a high level of relationship proneness would increase the positive relationship between relationship quality and behavioral loyalty. Relationship proneness consumers are intrinsically inclined to maintain the relationship and loyalty with the store, so a shop's efforts to improve relationship quality and behavioral loyalty will be received positively by the consumer (Christy, Oliver, & Penn, 1996).

H4: Relationship proneness trait would strengthen the relationship between

relationship quality and behavioral loyalty, such that the effect of relationship quality on behavioral loyalty would be stronger for individuals with stronger proneness to relationship traits.

RESEARCH METHOD

A quantitative approach utilizing a questionnaire as the primary tool for the online survey was conducted, resulting in valid 1,341 responses. The responses were gathered from purposively sampled potential respondents based on specific criteria (those who bought fashion products at least once in the past six months, and consumer of one fashion retail store) and snowballed through various individual networks.

Our questionnaire consists of two parts: demographic and main study. A 5-point Likert scale is used to measure relationship quality, behavioral loyalty, innovativeness, variety seeking, and relationship proneness. Behavioral loyalty was asked by asking respondents the frequency of their visit and the amount spent in their respective fashion retail stores. Both items utilize a 5-point scale to measure the respondent's opinions. We translate all items from English and back-translated to avoid confusion and corresponds to *Bahasa Indonesia*.

To test our main hypotheses, we utilize SmartPLS 3.0 (Ringle, Wende, & Becker, 2015) to investigate the effect of the three moderating variables on the relationship between independent and dependent variables.

RESULT AND DISCUSSION

Characteristics of respondents

The majority of respondents are younger (85,23% at the age range of 18-24 years old) female (80.16%) with the educational background of senior high (64,73%), indicating that they do not yet an occupation (79,05%) with the lowest monthly expense below IDR1.500.000 (50,56%). In terms of the store they often visit, the top three is Matahari, H&M, & Uniqlo. Detailed characteristics of the respondents are presented in Table 1.

Table 1. Characteristics of respondents (N = 1.341)

No	Characteristics	Frequency	Percentage
1	Gender		
	Male	266	19,84
	Female	1.075	80,16
2	Age Range		
	18 – 24	1.143	85,23
	25 – 34	167	12,45
	35 – 44	23	1,72
	45 – 54	7	0,52
	> 54	2	0,15
3	Educational Background		
	Junior High	2	0,15
	Senior High	868	64,73
	Diploma	82	6,1
	Bachelor	383	28,56
	Master	20	1,49
	Doctor	3	0,22
4	Occupation		
	Non-working (incl. students)	1.060	79,05
	Government and private sector	58	4,33

No	Characteristics	Frequency	Percentage
	Professional	108	8,05
	Military	1	0,07
	Technician	7	0,52
	Administration	14	1,04
	Agriculture	15	1,12
	Others	3	0,22
5	Monthly Expense		
	< IDR1.500.000	678	50,56
	IDR1.500.000 - IDR3.000.000	393	29,31
	IDR3.000.000 - IDR4.500.000	120	8,95
	IDR4.500.000 - IDR6.000.000	47	3,50
	> IDR6.000.000	103	7,68
6	Retail store		
	Matahari	763	56,90
	H&M	162	12,08
	Uniqlo	131	9,77
	Ramayana	90	6,71
	Others	72	5,37
	Pull&Bear	62	4,62
	Zara	31	2,31
	Stradivarius	18	1,34
	Sogo	12	0,89

Source: Primary Data, 2019

Measurement assessment

We test the questionnaire items' internal consistency by utilizing composite reliability (CR) and Cronbach's Alpha score. In terms of construct validity (convergent and discriminant), we utilize AVE, cross-loadings (Hair *et al.*, 2014) score, and HTMT ratio. From Table 2 and Table 3, we may conclude that items used in this study are valid and reliable because Cronbach's Alpha and CR are scored above 0.7, AVE is scored above 0.5, load score is above 0.6, and HTMT ratio is below 0.90 (Henseler *et al.*, 2015).

Table 2. Items, load, Alpha, CR, and AVE score

Items	Load	Alpha	CR	AVE
Relationship Quality				
The relationship I have with this fashion retail store is what I want.	0.810	0.799	0.869	0.623
The relationship I have with this fashion retail store fulfills my goals.	0.775			
The relationship I have with this fashion retail store fulfills my expectations.	0.789			
4. Overall, I have a good relationship with this fashion retail store.	0.784			
Innovativeness				
In general, I am the FIRST in my circle of friends to try out a new fashion retail store.	0.794	0.864	0.902	0.647
If I heard that a new fashion retail store had opened in the vicinity, I would be interested in trying it out.	0.778			
In general, I am the FIRST in my circle of friends to know the new fashion retail stores' names in the vicinity.	0.856			
I will go to a new fashion retail store even if I haven't heard anything about it as yet from my friends.	0.753			

Items	Load	Alpha	CR	AVE
Usually, I know the names of new fashion retail stores in the area before other people do.	0.837			
Variety Seeking		0.884	0.910	0.592
When I go shopping, I find myself spending a lot of time checking out new fashion retail stores.	0.672			
I take advantage of the first available opportunity to find out about new fashion retail stores.	0.770			
I like to go to places where I will be exposed to information about new fashion retail stores.	0.810			
I like magazines that introduce new fashion retail stores.	0.697			
I frequently lookout for new fashion retail stores.	0.829			
I seek out situations where I will be exposed to new fashion retail stores' new and different information sources.	0.814			
I am continually seeking new fashion retail stores.	0.782			
Relationship Proneness		0.757	0.860	0.672
Generally, I am someone who likes to be a regular customer of a fashion retail store.	0.813			
Generally, I am someone who wants to be a steady customer of the same fashion retail store.	0.841			
Generally, I am willing to "go the extra mile" to buy at the same fashion retail store.	0.805			
Behavioral Loyalty		0.637	0.846	0.734
How often do you purchase products in this fashion retail store for the last year?	0.862			
How much money do you spend purchasing products in this fashion retail store?	0.851			

Table 3. HTMT ratio

Construct	HTMT ratio				
	LOY	RQ	INO	VS	RP
LOY					
RQ	0.466				
INO	0.384	0.166			
VS	0.728	0.200	0.728		
RP	0.580	0.553	0.301	0.334	

Structural model assessment

We obtained path analysis for our model, as presented in Table 4. It is showed that H₁ is supported (B = 0.183, p = 0.000), in which relationship quality has a positive and significant effect on behavioral loyalty. Further, H₂ is partially supported where innovativeness weakens the relationship between relationship quality and behavioral loyalty (B = -0.073, p = 0.016), however, there are no significant differences between individuals with a high and low level of innovativeness. Finally, H₃ and H₄ are not supported. The summary of the hypothesis testing result is summarized in Figure 1.

Table 4. Path analysis results

Path	Beta	T-value	p-value
Relationship Quality → Behavioral Loyalty (H1)	0.183	6.955	0.000
Innovativeness → Behavioral Loyalty	0.176	5.549	0.000
Variety Seeking → Behavioral Loyalty	0.033	1.036	0.300
Relationship Proneness → Behavioral Loyalty	0.278	9.728	0.000
RQ*INO → Behavioral Loyalty (H2)			
Total Sample	-0.073*	2.404	0.016
High	-0.037	0.904	0.366
Low	-0.018	0.376	0.707
RQ*VS → Behavioral Loyalty (H3)			
Total Sample	0.049	1.604	0.109
High	0.079*	2.272	0.023
Low	-0.011	0.188	0.851
RQ*RP → Behavioral Loyalty (H4)			
Total Sample	0.011	0.435	0.664
High	0.018	0.690	0.490
Low	0.063	0.601	0.548

Note: MGA analysis of the level of innovations, variety seeking, and relationship proneness personality showed no difference between high and low category

The support on H₁ implied relationship quality has a positive effect on behavioral loyalty. This finding supports previous studies (Adjei & Clark, 2010; De Wulf, Odekerken-Schroder, & Iacobucci, 2001). Good relationship quality between a consumer and a store can make the consumer feel happy and pleased and feel comfortable for window-shopping and doing the actual shopping. Consumers who have good relationship quality with a store will improve their store loyalty (Palmatier, 2006). The higher the relationship quality between the consumer and fashion retail store, the higher the consumer spending in that fashion retail store (Adjei & Clark, 2010).

Partial support on H₂ implied that the innovativeness trait might weaken the effect of relationship quality on behavioral loyalty. However, the result could not conclude whether individuals with higher innovativeness traits have a weaker effect of relationship quality on behavioral loyalty.

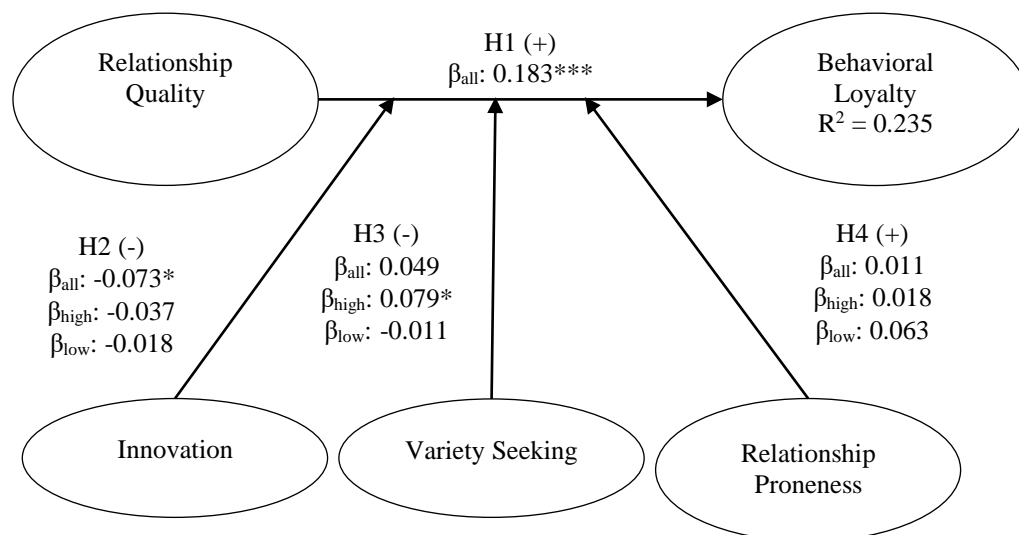


Figure 1. Model summary

H₃ and H₄ are not supported by this study, which means that variety-seeking and relationship proneness does not significantly moderate the relationship between relationship quality and loyalty. Although there is a significant result for high variety-seeking beta values, the MGA proved no differences between groups. Some studies conclude that personality traits on the relationship between relationship quality and loyalty can change according to the situation and context (Noordewier, John, & Nevin, 1990) and thus not solely relying on personality traits. From an additional interview with selected respondents, we found that the decision to be loyal or not is mostly determined by affordable price, easy store accessibility, and good product quality when choosing a fashion retail store (Tumangger, 2019).

To summarize, this study found that not all personality traits alter the positive relationship between relationship quality and loyalty. In the context of younger fashion retail store consumers, only the innovativeness trait is considered when a consumer makes a purchase decision, in addition to price and ease of access, among others. These findings make sense if we look closer at the characteristic of the respondents. They are female at a younger age with low monthly expenses, becoming members of a particular retail store. As the retail store brand is considered a middle-low brand, traits under this study cannot enhance the positive relationship between relationship quality and loyalty. Consumers seemed to consider the functional rather than the emotional aspect when purchasing their fashion in a particular retail store. The membership card is usually utilized to accumulate points and to acquire discounts and other promotional programs. Further, the fashion industry's characteristics with relatively fast turn-over of clothing style (Rostiani & Kuron, 2019) cause innovativeness trait effect become prominent for an individual.

CONCLUSION

In conclusion, this study has found that relationship quality has a positive effect on loyalty. Further, only the innovativeness personality trait weakens the relationship between relationship quality and behavioral loyalty. The discovery that relationship quality positively affects loyalty is a positive signal for fashion retail stores to improve relationship quality with consumers through relationship marketing activities. Fashion retail store may create customer service with a customer-oriented perspective. They may recruit, train, and motivate staff who are friendly and caring for consumers' needs. Further, staff who can handle the complaint appropriately and understand the product adequately so that consumers perceive the store as professional is crucial. Such efforts are useful to ensure the high quality of relationship quality delivered to customers. The store may also employ email and social media marketing to communicate with consumers about promotions and relevant-to-consumers store content. Lastly, the store may implement a loyalty program with attractive incentives for consumers because it can increase the consumer's desire to connect with fashion retail stores and improve their loyalty.

This study has several limitations. Firstly, the focus of the research is just a fashion retail store. Future researchers may extend the model in this research to different contexts, such as the technology-savvy product category (e.g., smartphone, laptops), since the three personality traits utilized in this study might be more suitable for products closely related to technology and innovation. Secondly, the distribution of gender, age, occupation, and income reflects the young age of consumers. Research on the sample that reflects populations would help understand the effectiveness of relationship marketing in maintaining loyalty. Lastly, more personality traits are not included in this research, such as the big five personality traits. Further research may

specifically investigate the effect of the narrower traits on loyalty.

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