ISSN (Print): 2788-8320 ISSN (Online): 2788-8339

JOURNAL OF SOCIAL RESEARCH DEVELOPMENT
www.jsrd.org.pk editor@jsd.org.pk

ROLE OF EMPATHY AND EMPLOYEE RESPONSIVENESS IN RETAINING CUSTOMER RETENTION IN CONTEXT OF PAKISTANI BANKS. MEDIATING ROLE OF CUSTOMER TRUST

Dr. Jawad Ali[1], Dr. Amina Tariq[2], Sidra Jawad[3], Dr. Sanaullah Tariq[4], Sidra Ishfqaue[5]

[1]Assistant Professor, Department of Business Management, Air University, Kharian Campus. Email: jawad.ali@kc.au.edu.pk

[2]Lecturer, Department of Business Management, Air University, Kharian Campus. Email: amina.tariq@kc.au.edu.pk

[3]Visiting Lecturer, Air University, Kharian Campus. Email: sidrajawad92@gmail.com

[4]Lecturer, Department of Business Management, Air University, Kharian Campus. Email: sanaullah.tariq@kc.au.edu.pk

[5]Lecturer, Department of Business Management, Air University, Kharian campus. Email: sidra.ishfaque@kc.au.edu.pk

KEYWORDS

Customer Trust, Customer Retention, Empathy, Responsiveness, Pakistani Banks.

ARTICLE HISTORY

Date of Submission: 18-06-2026
Date of Acceptance: 21-07-2026
Date of Publication: 23-07-2026

ABSTRACT

The survival of banks in the present competitive environment depends on customer retention. Therefore, this research aims to explore the effects of employee responsiveness, empathy, and customer trust on customer retention. The study also examines the mediating role of customer trust. Data were collected from customers of the banking sector in Punjab, Pakistan, using a structured questionnaire. The collected data were analysed using SmartPLS and SPSS. The results revealed that customer trust has a positive effect on customer retention. Furthermore, employee responsiveness and empathy positively influence customer trust. This study contributes to the existing literature by highlighting the vital role of human resource–related factors, alongside marketing factors, in enhancing customer trust and retention. The findings may also provide a foundation for researchers to conduct future studies in this area.

2026 Journal of Social Research Development

Correspondence **Dr. Jawad Ali**

Email: jawad.ali@kc.au.edu.pk

DOI https://doi.org/10.59075/jsrd.v7i5.671

Volume/Issue **7(5), 2026, 314-324**

Introduction

Customer retention is the ability of the organization to maintain long term relationships with customers and encourage them for continued engagement with its services and products (Pereira et

al., 2025). Customer retention represents an important aspect of the sustainability of the business, because retention of the customers is cost effective for the organizations than to acquire any new customer. From the perspective of banking sector, customer retention is vital as banks operate highly competitive environment where customers have multiple alternatives to manage their financial investments and transactions. Maintaining customer relationships need consistent transparency, responsiveness, reliability, service quality, and ability to meet evolving expectations of customers. It is highly likely that retained customers will demonstrate trust, recommend banks to others, purchase additional financial services, and repeat banking transactions (Winata & Rolando, 2025). Moreover, strong retention of customers improve organizational performance, reduce cost to acquire customers, and contribute to stable revenue streams. Thus, it is vital for banks to develop strategies for customer retention.

Customer trust shows the confidence of the customers in the organizational commitment, reliability, integrity, and ability to deliver promised services. Customer trust is developed when customers believe that organization will perform to protect best interest of customer throughout the interaction, fulfil the obligations, and act in best interest of the customers (Sudaryanto, Hanim, Rosediana Dewi, Kartikasari, & Rusdiyanto, 2025). In banking sector, trust is very important as customers have trust on the financial institutions with their sensitive financial transactions, investments, savings, and information. Any insecurity regarding institutional transparency, data privacy, transaction accuracy, and financial security can damage the confidence of customers that later influence decisions regarding banks. Presently, banking services are relying largely on technology driven transactions and digital platforms, therefore maintaining and establishing customer trust is very important. Customers are encouraged through trust to develop long term relationship with bank, demonstrate greater willing to adopt services of banks, and remain committed to the bank (Hasan, Abduh, & Rosman, 2025). Thus, customer trust is one of the base of customer loyalty, competitiveness, long term stability, and relationship continuity of banking institutions (Hidayat & Idrus, 2023).

Responsiveness is important factor of service quality that shows the ability and willingness of organization to respond effectively, address customer inquiries and provide timely assistance to service-related requests (Fida, Ahmed, Al-Balushi, & Singh, 2020). It focuses the readiness of employees and promptness of service delivery to resolve concerns related to customers without delays. Responsiveness plays important role in banking sector because immediate assistance is needed by customers with complaints, account related inquiries, financial transactions and other bank related services (Altavilla, Canova, & Ciccarelli, 2020). Inadequate customer support, inefficient complaint handling, and delayed responses can weaken confidence of customers and can create dissatisfaction in banking institutions. On the other hand, banks that provide attentive customer service, efficient problem resolution, and prompt communication are likely to establish positive customer experiences. Responsiveness is considered as key factor with expansion of digital banking, where customers expect assistance on quick basis through customer support channels, online platforms, and mobile applications. Responsiveness contributes significantly to long term relationship building, trust, customer satisfaction, and perceived service quality, ultimately

strengthening competitive positions of banks and retention of customers (Kaur, Kiran, Grima, & Rupeika-Apoga, 2021).

Whereas empathy is the ability of the organization to provide attentive, individualized, and caring services by understanding specific circumstances, expectations, and needs of the customers. It reflects the vital role to recognize customers as individuals rather than treating the customers as ordinary participants of services (Altavilla et al., 2020). Empathy is vital in banking sector because customers have different level of financial understanding, preferences, and financial requirements. Employees of banks who show genuine willingness, courtesy, patience, and personal attention to understand concerns of customers develop a more meaningful service experience. This factor of service quality becomes vital when customer require assistance, resolve transaction disputes, apply for loans, and seek financial advice with banking procedures (Bahadur, Khan, Ali, & Usman, 2020). Additionally, customer-oriented interaction and personalised communication can make customers feel respected and valued, strengthening the connection with banks (Fida et al., 2020). By focusing on empathy into delivery of services, banks can enhance level of satisfaction among customers, encourage long term banking relationships, improve customer trust, and develop stronger interpersonal relationships. Therefore, this research aims to examine the effect of empathy, responsiveness and customer trust on customer retention in context of banks of Pakistan.

Literature Review

Customer Retention and Customer Trust

Literature has discussed customer retention as vital concept of marketing that shows the ability of organization to establish long term relationship and maintain existing customer base. It is defined as effort of organization to encourage customers to use services and products continuedly irrespective of switching to alternative providers of service (Alkitbi, Alshurideh, Al Kurdi, & Salloum, 2020). The concept of customer retention goes beyond repeated purchasing by the customers and is based on willingness of customers to keep their association with a certain organization for a longer period of time (Sağlam & El Montaser, 2021). Customer retention is affected by a number of different factors like effective complaint management, switching barriers, relationship commitment, perceived value, trust, customer satisfaction and service quality.

Organizations that fulfil expectations of the customers on consistent basis are likely to retain their customers for a longer period of time. In banks, customer retention is important as financial institutions rely on utilization of multiple financial services, transactions, deposits, and customer relationships. Retaining customers is important as it minimize cost to acquire new customers, strengthening competitive positioning, and support (Zhengmeng, Malik, Hussain, & Hussain, 2024) stable revenue generation. Researchers highlighted the enhanced importance of retention of customers in banking sector, specifically in response to changing expectations, digital banking development, and increasing competition (Anwar, Ferine, & Sihombing, 2020). So, customer retention is an important factor to improve banking performance and long term organizational sustainability.

Studies have recognized customer trust as basic factor of marketing, specifically is service based industries where dependence of customers is on organizations in order to safeguard their interest and fulfil their commitments. Literature has referred customer trust as confidence of customers in the willingness, integrity, competence and reliability to act in their best interests (Rosário & Casaca, 2023). The concept of trust is based on organizational ability to fulfil its promises, consistent dependable performance, transparent communication, and service experiences (Haque & Mazumder, 2020). In banks, trust is vital as customers entrust sensitive transactions, personal information, investment, and savings. Opposite to other service industries, banking involves personal and financial risks, making trust important to establish customer relationship. Trust also minimize uncertainty among customers and encourages their willingness to continue using services related to finance.

A number of past studies have assessed relationship between customer trust and customer retention (Ranaweera & Prabhu, 2003). Scholars examined the effect of customer trust and customer retention in context of banks. The Scholars reported that customer who assume banks as capable, trustworthy, and reliable of safeguarding their interests related to finance are likely to develop and maintain long term relationships with these institutions (Zhengmeng et al., 2024). Scholars also mentioned that customer trust is vital to establish customer retention and continuous purchasing. Study also mentioned that trust has very important role to play to improve customer relationship and encourage them to continue their relationship with a certain service provider (Hidayat & Idrus, 2023; Ranaweera & Prabhu, 2003). Study by (Lin & Wu, 2011) also mentioned that customer trust is vital to improve customer retention. So, we hypothesize that

H1: Customer Trust have positive effect on customer Retention.

Empathy and Customer Trust

Empathy is one of the vital factor of service quality that shows the ability of organization to provide care, understand certain needs of the customers and pay individual attentions along with expectations (Simarmata, Keke, Veronica, Silalahi, & Benkova, 2017). Studies identifies empathy as provision of personalized attention and caring of customers, focusing the vital role of understanding individual requirements when being delivering services. The concept of empathy shed lights on the human aspect of service delivery, where customers assume firms to understand their issues and respond with consideration on genuine basis. Among banks, empathy is important as customers approach banks with financial expectations, personal circumstances, and financial needs. Employees of banks who demonstrate attentiveness, patience, and courtesy can develop a culture where customers are valued and respected. This interaction can strengthen perception of customers, commitments of the interests, and reliability. Therefore, it contributes towards the development of trust.

Supporting evidence is provided by past studies about the vital role of empathy to develop positive relationship with customers. Empathy is discussed as individualized and caring attention being provided by the firm to all stakeholders along customers (Huang, Lee, & Chen, 2019). Also, another

research by (Farooq, Salam, Fayolle, Jaafar, & Ayupp, 2018) reported empathy as vital factor of customer satisfaction in context of service sector. Also, study by (Iddrisu, Nooni, Fianko, & Mensah, 2015) assessed the effect of different service quality factors on customer loyalty and retention. They reported that empathy is key factor to retain customers. These studies shed light on the factor of personalized attention to gain personalized attention from the customers. The research by (Zhengmeng et al., 2024) revealed that confidence of customers is enhanced because of high quality banking service that leads to development of customer trust. Thus, this study hypothesizes that

H2: Empathy have positive effect on customer trust

H3: Customer Trust mediates the path of empathy and customer retention

Responsiveness and Customer Trust

Responsiveness is another factor of service quality that is referred as willingness and ability of the organization to provide effective and prompt service, and assist customers (Johnston, 1995). Studies conceptualized responsiveness as their ability to provide timely assistance and help customers (Yusefi et al., 2022). The factor of responsiveness focused on the vital role of timely resolution, accessibility, efficient communication, and immediate attention regarding concerns of customers. In banks, responsiveness is vital as customers mostly needs assistance with complaints, loan inquiries, payment related matters, account management, and financial transactions. Inefficient complaint management and delayed responses can negatively influence perception of customers on reliability of institutions (Setiono & Hidayat, 2022). On the other hand, banks that resolve customer problems, maintain effective communication channels, and provide timely assistance demonstrate their commitment to meet the needs of customers. These practices can strengthen perception of customers of organizational dependability, and competence, contribution towards the development of customer trust (Iberahim, Taufik, Adzmir, & Saharuddin, 2016).

Studies shed the light on the importance of responsiveness to shape perception of customers and their relationship with providers of different services. Scholars identified that responsiveness organizational willingness to provide prompt services and help them, focusing on the important role of the evaluation of service quality (Huang et al., 2019). Scholars found that responsiveness contributes positively towards the loyalty of customers through satisfaction of customers, indicating the effective and timely delivery of services strengthening relationships with customers (Iddrisu et al., 2015). Research conducted by (Setiono & Hidayat, 2022) revealed that responsiveness is important for retention of customers and develop (Johnston, 1995) customer trust. Whereas, the broader importance of service quality is discussed by Zhengmeng et al. (2024) who also mentioned efficient services provide strength to customer trust. So, this research hypothesis that:

H4: Responsiveness have positive effect on customer trust.

H5: Customer Trust mediates between responsiveness and customer retention.

Methodology

This section discusses the methodological approach of the study by providing details regarding process of data collection and data analysis. It starts with description regarding types of questions, structure, and design of questions that are used to design relevant measures. Later, this section discusses the procedure of sampling, explaining the way respondents of study were selected and steps taken to ensure sample represents the target population. In the end, this section discusses the demographic characteristics, sampling and sample size of the study along data analysis process used for analysis.

On the basis of objective of the study, this study used quantitative research methodology. Data was gathered from customers of banks in Punjab, Pakistan. For this purpose, study used simple random sampling. The data was collected from 300 employees through questionnaire. The questionnaire was completed by 194 customers. The questionnaire was developed using past studies. The items of customer retention were collected from (Zhengmeng et al., 2024), measurement scale of customer trust was adapted from (Delgado & Alemán, 2003), items of responsiveness was taken from (Sann, Lai, Liaw, & Chen, 2023), and scale of empathy was adapted from (Gontur, Gadi, & Bagobiri, 2022). The gathered responses were analysed using SPSS for demographic analysis and Smart PLS for assessment of relationship between proposed variables.

Results

A total of 194 respondents filled the questionnaire. Majority of respondents were male (54.27%) and remaining were females. In terms of age, customers between age 21 to 30 were 36.5%, those being age between 31 to 40 years (39.7%), and remaining had the age of more than 40 years. From the perspective if marital status, Majority of respondents were married (64.21%), and others were not married.

Table 1: Factor Loading

	CR	CT	EMP	RESP
CR1	0.978			
CR2	0.986			
CR4	0.950			
CT1		0.795		
CT2		0.896		
CT3		0.957		
CT4		0.887		
EMP1			0.850	
EMP2			0.849	
EMP4			0.927	

RESP1	0.972
RESP2	0.946
RESP3	0.946
RESP4	0.937

At this stage, analysis through Smart PLS began which is based on two stages namely structural and measurement model. The measurement model stage is also known as outer model that determines the basic screening of the variables and items before assessment of relationship between variables. The outer model starts with outer loading for which (Hair Jr, Matthews, Matthews, & Sarstedt, 2017) mentioned that loading of each item should be more than 0.708. The values in table 1 shows that all variables have items of more than 0.70. Thus, they are retained for further analysis.

Table 2:

	Cronbach's alpha	CR	AVE
CR	0.970	0.981	0.944
CT	0.907	0.935	0.784
EMP	0.849	0.908	0.768
RESP	0.964	0.974	0.903

At the next stage, we analysed reliability and validity of the variables using composite reliability and Cronbach Alpha. The benchmark value of Cronbach Alpha and CR is 0.70. Table 2 shows that all variables have CR and Cronbach Alpha of more than 0.70, thus meeting the criteria. At next stage, study examined average variance extracted (AVE) of the variables involved in the study. It explains the variance explained by the constructs on the basis of measurement errors. The desirable figure of AVE is above 0.50, showing above 50% variance explained among variables. Table 2 also displays the figure of AVE showing all variables have AVE of 0.50 or above.

Table 3: HTMT

	CR	CT	EMP	RESP
CR				
CT	0.845			
EMP	0.716	0.651		
RESP	0.792	0.734	0.563	

Study also examined the value of discriminant validity to assure that variables of the study are different from each other. Two different approaches are recommended for this evaluation namely HTMT and Fornell and Larker approach. This study used HTMT approach as it is recommended over Fornell and Larker criteria. The recommended value of HTMT criteria is that values of matrix must be less than 0.85. Table 3 shows that all values are less than 0.85, meeting criteria. In the end of

measurement model R square value is also examined showing effect of independent variables on the outcome variables. As per table 4, DV and mediator are affected 63.4% and 62.8% respectively.

Table 4: R square

	R-square
CR	0.634
CT	0.628

Later, structural model was examined to assess the relationship between variables. For this purpose, bootstrapping procedure was adopted and P and T values were used for assessment of level of significance. Table 5 shows the results. As per findings, trust have positive significant effect on customer retention (t=20.653), empathy have positive effect on CT having t=2.898, and RESP have positive effect on CT have t=6.869. Mediating results are also shows that CT mediates between EMP and CR (t= 2.865), and between RESP and CR (t=5.792). Thus, all hypothesis are supported.

Table 5: Results

	Beta	SD	T value	P-values
CT -> CR	0.796	0.039	20.653	0.000
EMP -> CT	0.244	0.084	2.898	0.002
RESP -> CT	0.567	0.082	6.869	0.000
EMP -> CT -> CR	0.194	0.068	2.865	0.002
RESP -> CT -> CR	0.451	0.078	5.792	0.000

Discussion and Conclusion

The aim of this research is to explore the effect of customer trust, responsiveness and empathy on customer retention of Pakistani banks. Study findings revealed that customer trust of banks have positive effect on customer retention in Pakistan (Zhengmeng et al., 2024). The findings show the vital role of trust to develop long term relationship among customers and banks. Banking services involve monetary commitments, personal information, financial transactions that make customers concerned regarding transparency, reliability, and security. When customers perceive their banks as trustworthy, a greater sense of confidence is developed to fulfil the commitments and protect financial interests. These confidences minimize uncertainty and perceived risk that is linked with banking services encouraging customers to keep their existing relationships with banks. Also, trustworthy banks are likely to develop commitment and emotional attachment with customers through consistent effective complaint handling, transparent communication, ethical attachment, and service delivery. In Pakistan, customers increasingly give value to reliability of services and financial security, therefore, trust becomes a vital consideration while deciding to keep relationship with bank of move towards alternative.

Results also revealed that empathy have positive influence on customer trust as discussed in past by (Iddrisu et al., 2015). It is likely that customers will develop confidence in banks when they are opined that financial circumstances, concerns, and needs are valued and understood. This interaction develops a sense of re-assurance and care, that later provide strength to the perception among customers that bank give priority to the interests of customers that than focusing on financial transactions only. From the perspective of banks, personal interaction is vital from the perspective of service delivery, willingness to employees to accommodate and understand expectations can shape significantly perception of goodwill and reliability. Thus, customer gain greater confidence in the attention of banks that contribute to development of stronger trust on institutions.

Results also illustrate that responsiveness by the employees of banks have positive effect on customer trust (Iberahim et al., 2016). Employees are the primary point of interaction between customers and banks. Thus, responses and attitudes strongly effect customers perception regarding banks. Also, employees who listen carefully regarding the complaints of the customers, give them response properly, and provide solution as per the needs of the customers, establish a sense of confidence and reliability. From the perspective of bank, face to face interaction is relevant to the experience of customers, employees who are empathetic can play an important role to strengthen credibility. Therefore, the ability of banking employee to show genuine contribution and understanding for the development of relationship between banks and customers is important.

Results also confirm the mediating role of customer trust between empathy, responsiveness and customer retention. Results also established that customer trust is the vital mechanism by which responsiveness and empathy contribute towards retention towards banks. When employees of banks show empathy by understanding financial concerns of the customer and providing assistance at the personal level, they develop positive experience and strengthening confidence among banks. Likewise, quick response towards the inquiries of customers, resolving complaints on timely basis, and willingness to handle problems related to service reinforce commitment and reliability. These attributes of services may develop trust among customers to develop relationships with banks. So, customer trust converts positive experience of services into long term commitment with customers.

Reference

Alkitbi, S. S., Alshurideh, M., Al Kurdi, B., & Salloum, S. A. (2020). Factors affect customer retention: A systematic review. Paper presented at the International conference on advanced intelligent systems and informatics.

Altavilla, C., Canova, F., & Ciccarelli, M. (2020). Mending the broken link: Heterogeneous bank lending rates and monetary policy pass-through. Journal of Monetary Economics, 110, 81-98.

Anwar, Y., Ferine, K. F., & Sihombing, N. S. (2020). Competency of human resources and customer trust on customer satisfaction and its consequence on customer retention in the hospitality industry north sumatra. Journal of Environmental Management & Tourism, 11(6), 1515-1519.

Bahadur, W., Khan, A. N., Ali, A., & Usman, M. (2020). Investigating the effect of employee empathy on service loyalty: The mediating role of trust in and satisfaction with a service employee. Journal of Relationship Marketing, 19(3), 229-252.

Delgado, B., & Alemán, J. L. M. (2003). Development and validation of a brand trust scale. International journal of market research, 45(1), 1-18.

Farooq, M. S., Salam, M., Fayolle, A., Jaafar, N., & Ayupp, K. (2018). Impact of service quality on customer satisfaction in Malaysia airlines: A PLS-SEM approach. Journal of air transport management, 67, 169-180.

Fida, B. A., Ahmed, U., Al-Balushi, Y., & Singh, D. (2020). Impact of service quality on customer loyalty and customer satisfaction in Islamic banks in the Sultanate of Oman. SAGE Open, 10(2), 2158244020919517.

Gontur, S., Gadi, P. D., & Bagobiri, E. (2022). The moderating effect of positive word-of-mouth between service quality and customer loyalty in the hospitality sector: A PLS-SEM approach. Journal of Economics and Management, 44(1), 266-285.

Hair Jr, J. F., Matthews, L. M., Matthews, R. L., & Sarstedt, M. (2017). PLS-SEM or CB-SEM: updated guidelines on which method to use. International Journal of Multivariate Data Analysis, 1(2), 107-123.

Haque, U. N., & Mazumder, R. (2020). A study on the relationship between customer loyalty and customer trust in online shopping. International Journal of Online Marketing (IJOM), 10(2), 1-16.

Hasan, Z., Abduh, M., & Rosman, R. (2025). Transparency, Accountability, and Customer Trust in Islamic Banking: A Panel Data Analysis from Selected OIC Countries. Jurnal Magister Ekonomi Syariah, 4(2 Desember), 915-935.

Hidayat, K., & Idrus, M. I. (2023). The effect of relationship marketing towards switching barrier, customer satisfaction, and customer trust on bank customers. Journal of innovation and entrepreneurship, 12(1), 29.

Huang, P.-L., Lee, B. C., & Chen, C.-C. (2019). The influence of service quality on customer satisfaction and loyalty in B2B technology service industry. Total Quality Management & Business Excellence, 30(13-14), 1449-1465.

Iberahim, H., Taufik, N. M., Adzmir, A. M., & Saharuddin, H. (2016). Customer satisfaction on reliability and responsiveness of self service technology for retail banking services. Procedia Economics and Finance, 37, 13-20.

Iddrisu, A., Nooni, I., Fianko, K., & Mensah, W. (2015). Assessing the impact of service quality on customer loyalty: a case study of the cellular industry of Ghana. British Journal of Marketing Studies, 3(6), 15-30.

Johnston, R. (1995). The determinants of service quality: satisfiers and dissatisfiers. International journal of service industry management, 6(5), 53-71.

Kaur, B., Kiran, S., Grima, S., & Rupeika-Apoga, R. (2021). Digital banking in Northern India: The risks on customer satisfaction. Risks, 9(11), 209.

Lin, J. S. C., & Wu, C. Y. (2011). The role of expected future use in relationship-based service retention. Managing Service Quality: An International Journal, 21(5), 535-551.

Pereira, M. d. S., de Castro, B. S., Cordeiro, B. A., de Castro, B. S., Peixoto, M. G. M., da Silva, E. C. M., & Gonçalves, M. C. (2025). Factors of customer loyalty and retention in the digital environment. Journal of Theoretical and Applied Electronic Commerce Research, 20(2), 71.

Ranaweera, C., & Prabhu, J. (2003). On the relative importance of customer satisfaction and trust as determinants of customer retention and positive word of mouth. Journal of Targeting, Measurement and Analysis for marketing, 12(1), 82-90.

Rosário, A., & Casaca, J. A. (2023). Relationship marketing and customer retention-a systematic literature review. Studies in Business and Economics, 18(3), 44-66.

Sağlam, M., & El Montaser, S. (2021). The effect of customer relationship marketing in customer retention and customer acquisition. International Journal of Commerce and Finance, 7(1).

Sann, R., Lai, P.-C., Liaw, S.-Y., & Chen, C.-T. (2023). Multidimensional scale development and validation: University service quality (UNIQUAL). Journal of Hospitality and Tourism Insights, 6(5), 2565-2594.

Setiono, B. A., & Hidayat, S. (2022). Influence of service quality with the dimensions of reliability, responsiveness, assurance, empathy and tangibles on customer satisfaction. International Journal of Economics, Business and Management Research, 6(09), 330-341.

Simarmata, J., Keke, Y., Veronica, -., Silalahi, S., & Benkova, E. (2017). How to establish customer trust and retention in a highly competitive airline business. Polish Journal of Management Studies, 16(1), 202-214.

Sudaryanto, S., Hanim, A., Rosediana Dewi, I., Kartikasari, A. D., & Rusdiyanto, R. (2025). The mediating effect of customer trust of E-WOM and online customer reviews impacting purchase decision of household electronic products at a marketplace: evidence from Indonesia. Cogent Business & Management, 12(1), 2503093.

Winata, V., & Rolando, B. (2025). HOW SERVICE EXPERIENCE SHAPES CUSTOMER LOYALTY IN MODERN RETAIL: AN ANALYSIS OF THE LITERATURE. LOGIS (Logistics, Operations and Global Integration Studies), 1(1), 24-36.

Yusefi, A. R., Davarani, E. R., Daneshi, S., Bastani, M., Mehralian, G., & Bastani, P. (2022). Responsiveness level and its effect on services quality from the viewpoints of the older adults hospitalized during COVID-19 pandemic. BMC geriatrics, 22(1), 653.

Zhengmeng, C., Malik, M., Hussain, M., & Hussain, S. (2024). Exploring customer retention dynamics: A comparative investigation of factors affecting customer retention in the banking sector using mediation-moderation approach. Heliyon, 10(19).