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Factors Influencing Customer Loyalty Among Optical Clinics in The City of Koronadal, South Cotabato, Philippines

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ABSTRACT

Received : August 1 st 2023 Accepted : November 6 th 2023 Published : December 6 th 2023	This paper investigates customer loyalty factors in Koronadal's optical clinic industry. It aims to provide insights for enhancing customer service and loyalty. Key factors identified in past studies include service quality, customer satisfaction, trust, and
Keywords: Customer Loyalty, Optical Clinics, Regression Analysis	brand image. Using a quantitative approach with a descriptive- multivariate correlational design (predictive analysis), this study collects primary data through purposive-convenient sampling. Statistical results confirm that customer satisfaction and brand image significantly influence customer loyalty in the optical clinic industry, accounting for 46.7% of the loyalty variance. However, this study also revealed significant findings specific to this industry. Researchers observed that customer satisfaction and brand image played crucial roles in influencing customer loyalty in these clinics. Surprisingly, neither service quality nor customer trust exhibited a statistically significant impact on customer loyalty.These findings have important implications, stressing businesses' need to prioritize customer satisfaction and brand image to enhance loyalty, particularly given the pandemic's impact.

Introduction

The optometry field holds a pivotal role in preserving eye health and preventing vision-related ailments. Optical clinics, as essential providers of eye care services, are instrumental in meeting the rising demand for eye-related issues. Unfortunately, the advent of the Covid-19 pandemic has presented formidable challenges to these clinics, leading to a decline in service revenue. This decline can be attributed to the public's hesitancy to visit healthcare facilities amidst the pandemic [1].

A service design model was developed by [2] for the ophthalmology and optometry industry to address post-epidemic challenges related to low consumer satisfaction and service entity-consumer service needs mismatch and the results indicated several important findings: professional and technical satisfaction positively impacts service experience satisfaction and service efficiency satisfaction; service efficiency satisfaction positively affects service experience satisfaction and serves as a mediating factor between professional and technical satisfaction and service experience satisfaction. The COVID-19 pandemic had a profound impact on the healthcare landscape, resulting in a substantial decrease in in-person visits to optometry clinics as individuals, concerned about virus transmission, hesitated to seek in-person healthcare services [3].

The study conducted by [4], yielded noteworthy results, highlighting crucial relationships in the context of Pakistan's telecommunications services sector. It was found that Corporate Social Responsibility (CSR) exhibited a positive and significant correlation with customer loyalty. Similarly, a strong and favorable connection was observed between customer satisfaction and customer loyalty. Additionally, the study unveiled a positive and meaningful link between customer trust and customer loyalty. These findings significantly enhance our understanding of CSR, customer satisfaction, trust, and loyalty dynamics, providing valuable guidance for policymakers, especially within Pakistan's Telecom sector. The research also acknowledged its limitations and recommended avenues for future studies in this domain.

In Philippines, amid the COVID-19 pandemic, customer satisfaction with service quality plays a vital role in maintaining customer loyalty, highlighting the importance of enhancing empathy and service effectiveness during such crises [5]. Optical and optometry clinics have faced significant challenges in attracting and retaining customers during the COVID-19 pandemic. With concerns about health and safety, many individuals have been hesitant to visit healthcare facilities in person, leading to a reduction in foot traffic. This decline in in-person visits has posed a major obstacle for these clinics, as they rely heavily on regular customer interactions for revenue and customer loyalty. To adapt to these challenges, clinics have had to explore alternative service delivery methods, such as optometry and online sales of eyewear, to reach and retain their customer base. Additionally, ensuring a safe and comfortable environment for in-person visits has become a top priority to rebuild trust and maintain customer loyalty in these uncertain times.

Customer loyalty is a critical aspect of service industries in the Philippines, including healthcare, and has garnered attention due to the country's growing healthcare service sector. According to [6], Customer satisfaction has long been recognized as a precursor to customer loyalty. In healthcare services, including optometry, satisfied patients are more likely to exhibit loyalty by returning for follow-up appointments and recommending the services to others.

In South Cotabato, the optical industry is experiencing growth, with several clinics vying to become market leaders. The local government is also pushing for reforms in healthcare initiatives to enhance the delivery of basic optical health services to residents. The common customer management practices of local optical clinics include providing quality services at affordable rates, committing to service excellence, and ensuring customer satisfaction.

The research gap lies in the limited knowledge regarding customer loyalty in the healthcare sector, especially in the optical health domain. While existing literature points to the link between service quality, customer satisfaction, and customer loyalty, the specific connection between crucial factors and customer loyalty requires further exploration. This study aims to fill this gap by identifying and assessing the relationship of significant factors influencing customer loyalty in optical clinics in Koronadal City.

This research seeks to contribute to the growing body of knowledge on customer loyalty in the optical clinic industry, particularly within the unique context of Koronadal City, South Cotabato. While existing literature has extensively examined the interplay between service quality, customer satisfaction, and customer loyalty across various sectors, the optical clinic domain remains relatively unexplored. By investigating the specific determinants and dynamics affecting customer loyalty in this industry, this study offers a novel perspective that can potentially inform strategic decisions and practices for optical clinics. It addresses a critical research gap and aims to provide timely insights into optimizing customer loyalty, a vital asset for businesses, especially in the face of challenges posed by the ongoing pandemic and evolving consumer behaviors.

Research Methods

Research Design

In this research, a quantitative method was employed to conduct a descriptive correlational study aimed at determining the significant factors influencing customer loyalty to the services offered by optical clinics in the City of Koronadal. Primary data was exclusively utilized for the study, gathered through purposive-convenient sampling. The descriptive nature of this study focused on providing a comprehensive description of the characteristics of the specific population under investigation. The quantitative approach adopted in this research allowed for statistical analysis to explore the correlations between each variable and the dependent variable, shedding light on the crucial relationships affecting customer loyalty.

Respondents

The respondents in this study were consumers of Optical Clinic who had visited the clinic at least once. They were the intended respondents of this survey as they had previous encounters with the services provided. Since the total population of the respondents was unknown, the unknown population sample size calculation was used to determine the study's total sample size (with 90% confidence level). A total of 68 (based on the result of the sample size calculation) respondents participated in this study.

Sample Size Caculation (For unknow population with 90% confidence level) :

n= $Z^2 \times (\alpha \times (1 - \alpha)) / E^2$ n= (1.645² × (0.5x0.5)) / 0.1² = 67.65 or 68 respondents

- *n* is the required sample size.
- **Z** is the Z-score associated with the desired level of confidence (1.645 for a 90% confidence level).
- α is the standard deviation at 0.5
- *E* is the desired margin of error (expressed as a decimal, 0.10 for 10%).

Table 1. List of Optical Clinics in Koronadal City, South Cotabato, Philippines	
Business Name	Address
Aplasca Optical Clinic	Duay Leasing, Inc. Osmeña St. Brgy. Zone I
Alajar Optical	RC Land Corp, Gen. Santos Drive, Brgy. Zone II

Alajar Optical	Mall of Ace Centerpoint, Gen. Santos Drive, Brgy. Zone II
Cabañal Optical Clinic	Morrow St. Brgy. Zone II
Calixton Optical Clinic	Sanle Bldg. Cor Lapu-lapu-Aquino St, Purok Makisama,
	Brgy. Zone II
Farrofo Eye Clinic	Stall #4, JTCT Bldg, Gen. Santos Drive, Zone II
Cruz-Farrofo Optical	Door 27, MDFI Building, Alunan Avenue, Brgy Zone II
Lumbu-an-Porquez Optical	Room 32, Public Market, Zone I
Clinic	
Dr. Denise Dawn Optical	Gaisano Grand Building, Gen. Santos Drive, brgy. Sto. Niño
Clinic	
Eyeland Vision Optical Clinic	No. 4, D & G Building, Arellano St. Brgy. Zone III
Dr. Denise Dawn Optical	Shed 2, Stall 29, Public Market, Zone I.
Clinic	

Research Tools and Instruments

The research employed a modified questionnaire developed by [7], which underwent KMO reliability testing and content validity assessment conducted by two experts. There were three (3) components inside the survey questionnaire. The first component comprised questions about the respondents' demographic profile, including their gender, age, occupation, average monthly income, most recent education, and the number of monthly visits to ophthalmic service providers. The second section included questions about the framework's constructs. The second component of the questionnaire was further segmented into four (4) constructs, Service Quality, Customer Service, Customer Trust, and Brand Image, for the independent variable, with five (5) items for each construct, for a total of twenty (20) items. The objective of the third section was to collect data on the independent variable of Customer Loyalty.

Using Cronbach's alpha test, pilot testing was conducted to check the instrument's reliability. Cronbach's alpha is one of the tools to measure the reliability of instruments.

Table 2. Cronbach's Alpha					
Cronbach's	Alpha Internal				
Consistency	$\alpha \ge 0.9$	Excellent			
	$0.9 > \alpha \ge 0.8$	Good			
	$0.8 > \alpha \ge 0.7$	Acceptable			
	$0.7 > \alpha \ge 0.6$	Questionable			
	$0.6 > \alpha \ge 0.5$ Poor				
	$0.5 > \alpha$ Unacceptable				

A total of 25 respondents was aggregated. As a result, the reliability of the questionnaire accumulated to more than 0.70, which means that the instrument is acceptable.

Table 3. Reliability of Constructs					
Description <i>α</i> N of Items Internal Consistency					
Service Quality	0.712	5	Acceptable		
Customer Satisfaction	0.853	5	Good		
Customer Trust	0.856	5	Good		

Brand Image 0.775 5 Acceptable

Source: Calculated via SPSS version 23

Table 3. illustrates the alpha (α) for each construct. It can be shown that Cronbach's Alpha of all constructs is greater than 60. Therefore, all the constructs are reliable.

Statistical Tool and Statistical Treatment

All the data gathered from the processed questionnaire was tabulated and processed using the SPSS V23 or the Statistical Package for Social Sciences. This software offers a variety of statistical analyses suited enough for qualitative research. The following Statistical tools/analysis will be used in the study;

The researchers used different statistical tools in analyzing the data to answer the questions depicted in the study. The statistical tools used were the following:

Frequency. It will summarize the data by showing the number of times a data value occurs.

The formula would be: f=1/T

Where:

f=Frequency T= Period

Percentage. This is an expression of the proportion of the population corresponding to a particular variable or item. This was used to present the profile of the respondents and the possible problems that the respondents might have encountered. Researchers used it to transform proportion to a percent by multiplying by 100.

The formula would be: $\% = f/n \ge 100$ Where: % = Percentage f = Frequency

n = Total number of respondents

Weighted Mean. It aimed to get the quantity to be averaged in assigning weight, using the frequency distribution, and measuring the respondent's evaluation in the questionnaire. This is adopted to establish the weighted means of the values and attitudes of the respondents.

Standard Deviation. The researcher used this because it is the most commonly used indicator of the degree of dispersion and the most reliable measure to estimate the variability in the total population from which the

Multiple Regression Analysis. Multiple regression is a statistical method for analyzing the relationship between a single dependent variable and several independent variables. Multiple regression analysis aims to predict the value of a single dependent variable based on the known values of the independent variables. Each predictor value is assigned a weight, representing the predictor's relative contribution to the overall prediction

Data Interpretation

Data gathered was interpreted using the Likert Scale Rating (five-point scale).

Likert Scale Rating is an ordered scale from which respondents will choose one option that best aligns with their views. It served as the basis for interpreting the results that were arbitrarily prepared. The weighted mean of the evaluation used to interpret was based on the five-point scale

Table 4. Five (5) Point Likert Scale			
Scale Value	Mean Range	Verbal interpretation	
5	4.21 - 5.00	Strongly Agree	
4	3.41 - 4.20	Agree	
3	2.61 - 3.40	Neutral	
2	1.81 - 2.60	Disagree	
1	1.00 - 1.80	Strongly Disagree	

Five (5) point scales can be assigned to each response in a point value, from 1 to 5, based on the number of responses. Typical values for the options start with "strongly disagree" at 1 point and "strongly agree" at 5. The mode will be the most common response to each statement, while the mean will be the overall average response.

Result and Discussion

This section contains research results or experiments and analysis of research results or experimental results.

C	lassification	Frequency	Percentage
Candan	Male	23	34
Gender	Female	45	66
	Total	68	100%
	18-24	44	65
	25-34	1	1
Age Group	35-44	11	16
° ·	45-55	7	10
	56 and above	5	7
	Total	68	100%
	Student	23	34
	Housewife/Husband	4	6
	Unemployed	5	7
Occupation	Employed	33	49
	Retired	2	3
	Others	1	1
	Total	68	100%
	Less than ₱10,957	33	49
T	Between ₱10,958 to ₱21,194	23	34
Income	Between ₱21,194 to ₱43,828	12	18
	Total	68	100%
	Graduated high school or equivalent	26	38
	Some college, no degree	2	3
Educational Attainment	Associate degree	6	9
	Bachelor's degree	29	43
	Master's degree	4	6
	Postgraduate degree	1	1
	Total	68	100%

Table 5. Demographic Profile of the Respondents (N=68)

According to Table 5, female respondents constituted 66% of the total population and dominated this survey, while male respondents constituted 34%. Sixty-five percent of the population comprised those aged 18 to 24, followed by 16 percent of those aged 35 to 44, 10 percent of those aged 45 to 55, 7 percent of those aged 56 and over, and 2 percent of those aged 25 to 34. 49% of respondents are currently employed, 34% are students, 7% are jobless, 6% are housewives/husbands, 3% are retired, and 1% belong to other occupation classifications. In terms of monthly income, 49% of the population has a monthly income of less than ₱10,957, 34% of the population has a monthly income between ₱10,958 and ₱21,194, and 18% has a monthly income between ₱21,194 and ₱43,828. 43% of respondents held a bachelor's degree, 38% a high school diploma or its equivalent, 9% an associate's degree, 6% a master's degree, 3% had some college but no degree, and 1% an advanced degree.

Number of Visits	Frequency	Percentage
Once	42	62
2-4	11	16
5-6	15	22
Optical Cl	inic Visited	
Aplasca Optical	21	31
Cabañal Optical Clinic	2	3
Calixton Optical	7	10
Dulay Optical	1	1
Eye Optical Clinic	2	3
Eyeland Vision Clinic	2	3
Vintage Vision	6	9
Ideal Vision	16	24
Farofo Eye Clinic	1	1
RA Alajar	10	15
Total	68	100

Table 6 Number of Visits and Visited Optical Clinics

Regarding the number of visits, the majority of respondents, or 64%, indicated that they had visited an optical clinic only once, and followed by 22% who had visited 4-6 times and 16% who had visited 2-4 times. The majority of respondents, or 31%, were from Aplasca Optical, followed by Ideal Vision with 24% of the total population, RA Alajar with 15%, Vintage Vision with 9%, Cabañal Optical Clinic and Eyeland Vision Clinic with 3% each, and Farofo Eye Clinic and Dulay Clinic with 1% each (Table 6). Table 7. Confirmative Factor Analysis of Variables

	- J
Constructs	KMO Sig.
Service Quality	0.767 0.000
Customer Satisfaction	0.827 0.000
Customer Trust	0.813 0.000
Brand Image	0.785 0.000
Customer Loyalty	0.828 0.000

To examine the constructs, a confirmatory factor analysis was used. Table 7 reveals that the Kaiser Meyer-Olkin (KMO) Measure of Sampling Adequacy is more

significant than 0.60 and that the Sig. level is less than 0.05 for all constructs. The key performance indicators (KPIs) for service quality are 0.767 (76.7%), customer satisfaction is 0.827 (82.7%), customer trust is 0.813 (81.3%), brand image is 0.785 (78.5%), and customer loyalty is 0.828 (82.8%). Thus, all constructs are significant, including service quality, customer satisfaction, customer trust, brand image, and customer loyalty.

Table 8. Service			
	N	Mean	Verbal Interpretation
The service of my Optical Clinic is reliable.	68	4.32	Strongly Agree
The location of my Optical Clinic is near to my office and home.	68	3.65	Rejected
The environment and infrastructure of the Optical Clinic is pleasant.	68	3.99	Agree
The operations of my Optical Clinic meet my expectations.	68	4.10	Rejected
The Optical Clinic staff is humble and cooperative	68	4.06	Agree
	Overall Mean:	4.02	Agree

The results of the service quality survey are presented in Table 8. Based on the interpretation, respondents agreed that service quality influenced customer loyalty (M=4.02). Similarly, most respondents strongly agreed that the reliability aspect of service quality (M=4.32) and the proximity from their office or home to the optical clinic are significant (M=3.99).

According to the findings, the optical clinic's reliability significantly influenced the respondents' customer loyalty. They are also considering the site of the optical clinic. This is similar to [8] study titled " Exploring the Emerging Role of Healthscape in Determining Patient Satisfaction : An Empirical Study in the Indian Private Healthcare Industry." According to the study's findings, patients' satisfaction is influenced by the hospital's reliability and responsiveness. Patients' satisfaction is closely tied to their loyalty.

Table 9. Customer Satisfaction				
	Ν	Mean	Verbal Interpretation	
I am satisfied with my decision to select this	68	4.22	Strongly Agree	
Optical Clinic.				
My Optical Clinic provides services that meet my needs and expectations.	68	4.16	Agree	
I am happy with the services provided by my	68	3.99	Agree	
Optical Clinic.				
My Optical Clinic handles my queries efficiently and effectively.	68	4.12	Agree	

	Ν	Mean	Verbal Interpretation
My Optical Clinic provides what they promise.	68	4.10	Agree
Overall Mean		4.12	Agree

The Customer Satisfaction responses of the survey respondents are displayed in Table 9. The respondents agreed (M = 4.12) that Customer Satisfaction strongly influenced customer loyalty. Results also indicate that respondents are content with their present optical clinic (M = 4.24). Most certainly, they are happy with the service provided by their optical clinic (M = 3.99). The results indicate that respondents are satisfied with their decision of the optical clinic for their eye care needs. Likewise, they are satisfied with the current optical clinic's services.

Table 10. Customer Trust					
	N Mean				
		Interpretation			
My Optical Clinic is trustworthy.	68 4.21	Strongly Agree			
This Optical Clinic keeps my information under strict confidentiality.	68 4.19	Agree			
This Optical Clinic is reliable, and I can rely on it.	68 4.15	Agree			
This Optical Clinic is transparent and honest.	68 4.13	Agree			
My possessions are in safe custody.	68 4.24	Strongly Agree			
Overall Mean	4.18	Agree			

Table 10 reveals that respondents agreed that consumer trust influences customer loyalty (M = 4.18). Whenever they visit an optical clinic, they are assured that their belongings are secure (M=4.24). Likewise, they agreed that their current optical clinic is transparent and honest (M=24).

Results indicated that respondents are concerned about the security of their belongings every time they visit an optical clinic. Additionally, they are sensitive to issues of transparency and honesty.

Table 11. Brand Image			
	Ν	Mean	Verbal
			Interpretation
My Optical Clinic is reputable and well-established.	68	4.32	Strongly Agree
My Optical Clinic's perception in the mind of people	68	4.24	Strongly Agree
is good.			
The Optical Clinic name is well-known.	68	4.25	Strongly Agree
My Optical Clinic provides me services better than	68	4.09	Agree
other Optical Clinics.			
I can easily recall the symbol or logo of my Optical	68	3.85	Agree
Clinic.			
Overall Mean		4.15	Agree

The findings (Table 11) show that brand image affects customer loyalty (M = 4.15). Respondents strongly agreed that having a reputable and well-established optical clinic improved their opinion of the brand image (M=4.32) and that they could readily recall the symbols or logo of the optical clinic they visited (M=3.85).

The results indicate that the optical clinic's credibility influences respondents. They are looking for a well-established and reputed optical clinic to assist them with their eye care needsThe results align with the study conducted by [9], which explored the connection between brand image and customer loyalty in the service industry. The study's findings also revealed a clear and positive relationship between brand image and customer loyalty. A favorable brand image significantly contributes to enhanced customer loyalty.

Results of Multiple Regression Analysis

This study was conducted to determine if various factors can influence customer loyalty in optical clinics in Koronadal City. The hypothesis is that Service Quality, Customer Satisfaction, Customer Trust, and Brand Image significantly influence Customer Loyalty. To test the hypothesis, multiple regression analysis was used. Table 12 Model Summary

	Table 12. Model Summary					
	Model R	R Square	Adjusted R Square	Std. Error	Durbin-Watson	
1	.706ª	.498	.467	.4928	1.774	

 R^2 for the overall model was 49.8% with an adjusted R2 of 46.7%; this shows a medium-size effect is reported by the model (Table 12).

Table 13. ANOVA							
Sum of Squares	df	Mean	Square	F Sig.			
15.211	4	3.803	15.655	.000 ^b			
15.304	63	.243					
30.515	67						
	Sum of Squares 15.211 15.304	Sum of Squares df 15.211 4 15.304 63	15.21143.80315.30463.243	Sum of SquaresdfMeanSquare15.21143.80315.65515.30463.243.			

The results indicate that the four (4) predictors account for 46.7% of the variance in customer loyalty (F(4,63)=15.656), p=.000). This demonstrates that the model only partially explains the goodness of fit but that the data are significant. A

Durbin-Watson (DW) statistic was also calculated to evaluate the independence assumption of the residuals. The acceptable DW range without autocorrelation is 1.45 to 2.44. As indicated by the DW Value of 1.774, the fitted regression line result demonstrated no evidence of autocorrelation.

	Table 14. Coefficients					
Unstandar	Unstandardized Coefficients			rdized C	oefficients	
Model	В	Error	Beta	t	Sig.	
(Constant)	.397	.520		.764	.448	
ServQual	011	.121	009	088	.930	
CusSat	.329	.151	.295	2.181	.033	
CusTrst	.097	.153	.088	.636	.527	

Unstandardized Coefficients			Standardized Coefficients		
Model	В	Error	Beta	t	Sig.
BrndImg	.493	.167	.404	2.950	.004

Looking at the factors influencing customer loyalty, the results show that Customer Satisfaction (β =.295, *t*=2.181, *p*=.033), Costumer Trust (β =.088, *t*=.636, *p*=.527), Brand Image (β =.404, *t*=2.950, *p*=.004) positively predict customer loyalty. On the other hand, Service Quality (β =-.009, *t*=-.088, *p*=.930) negatively influences Customer Loyalty.

This indicates that for Customer Satisfaction (.329) as a predictor of customer loyalty, there was approximately a .329 rise in customer loyalty for every 1-point increase in customer satisfaction. Similarly, Customer Trust (.097) as a predictor revealed an increase of approximately.097, and Brand Image (.493) indicated an increase of approximately .493 in customer loyalty for every 1-point increase. In other words, customer loyalty increases with customer satisfaction, trust, and brand image. Alternatively, for every 1-point increase in Service Quality (-.011), customer loyalty decreases by approximately .011.

Hypothesis	Hypothesis Statement	Test	Statue
Hoı	Service quality has a significant influence on customer loyalty in Optical Clinic in Koronadal City	t = 0.764 Sig. = 0.448	Rejected
Ho2	Customer satisfaction has a significant influence on customer loyalty in Optical Clinic in Koronadal City	t = 2.181, Sig. 0.033	Accepted
Ноз	Customer trust has a significant influence on customer loyalty in Optical Clinic in Koronadal City	t = 0.636, Sig. = 0.527	Rejected
Ho4	Brand image has a significant influence on customer loyalty in Optical Clinic in Koronadal City	t = 2.950, Sig. = 0.004	Accepted

Table 15. The Final Remarks and Results of the (Acceptance/rejection of Hypothesis)

Table 15 shows the rejection or acceptance of hypothesis based on regression analysis. Based on the results, hypothesis 2 and hyphothesis 4 were accepted with a pvalue of more than 0.05. A p-value less than 0.05 is typically considered statistically significant, so the null hypothesis should be rejected. A p-value more significant than 0.05 means that deviation from the null hypothesis is not statistically significant.

Conclusion

This study on customer loyalty in optical clinics within the City of Koronadal revealed significant findings. Researchers observed that customer satisfaction and brand image played crucial roles in influencing customer loyalty in these clinics. Surprisingly, neither service quality nor customer trust exhibited a statistically significant impact on customer loyalty.

These results align with the study conducted by [10], which also emphasized a positive relationship between customer satisfaction and customer loyalty. In contrast, [11] observed an indirect relationship between customer satisfaction and loyalty

mediated by customer trust. The researchers found that consumer trust had a substantial and positive effect on customer loyalty, revealing a close association between the two.

These divergent results suggest that factors influencing customer loyalty may not follow a uniform pattern across industries. It indicates that the dynamics governing customer loyalty can vary and be specific to each industry.

For optical clinics and similar businesses, these findings hold valuable insights. Understanding the specific factors that drive customer loyalty can guide them in developing targeted strategies to enhance customer retention and satisfaction, ultimately contributing to improved overall performance. However, it is important to acknowledge that customer loyalty is a complex phenomenon, and further research is needed to explore these dynamics in different contexts. Ongoing investigations will provide a deeper understanding of the intricacies of customer loyalty and its implications for various sectors.

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