

THE ROLE OF TRUST, SATISFACTION AND SERVICE QUALITY IN SHAPING CUSTOMER LOYALTY – A CASE OF TELECOM SECTOR

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Abstract

Among the sharp competition in Pakistan telecommunications sector, the identification of factors influencing customer loyalty has gained distinct importance. This study uses an exploratory research design, drawing on primary data collected from a varied sample of respondents. The investigation foci on key independent variables that are customer satisfaction, customer trust, and service quality. Whereas customer loyalty is abstracted as a dependent variable. The study consists of leading mobile service providers in Pakistan, including Jazz, Telenor, Ufone, and Zong. To observe the interrelations among the variables, correlation analysis was initially conducted, trailed by regression analysis to evaluate the statistical significance of these relations. The results validate that all independent variables give a positive and significant influence on customer loyalty. Among these, customer satisfaction is the leading variable, whereas customer trust and service quality, in spite of their significance, display less explanatory power, in Pakistan's telecom industry.

1- INTRODUCTION

Pakistan's telecommunications industry is presently facing a provisional phase, marked by speedy technical evolution and unstable market conditions. The transmission of information and communication technologies, along with increasing consumer demand, has evocatively contributed to the sector's growth. With ongoing technical development, mobile services are developing to highspeed data broadcast, multimedia services, and wireless internet connectivity. The development of Pakistan's telecom industry up to 2025–26 imitates a shift from a voice-based, growth-stage market to a data-driven, mature and consolidating digital ecosystem.

According to data from the PTA, although the number of subscribers continues to grow, the rate of growth has begun to slow. This pattern shows that the market is reaching a stage of

maturity, which is typically linked with intensified competition among service

providers. As firms strive to maintain their market position by retaining existing customers and attracting new ones.

In response to this highly competitive environment, mobile telecommunications companies are concentrating on growing their customer base to improve profitability and financial performance. This state highpoints the need to investigate the key factors that influence customer satisfaction and, ultimately, foster customer loyalty within the industry.

Service quality (SQ), has become a vital strategic factor for firms operating in extremely competitive surroundings. Over the past decade, service-oriented companies have experienced powerful competition, which has demanded continuous progress in SQ to increase customer satisfaction. Customer satisfaction (CS) is a key

determinant of organizational accomplishment, as satisfied customers are more likely to increase their usage of services, ultimately leading to higher profitability for the firm. Previous studies propose that the relationship between customer satisfaction and profitability is significant yet complex, involving multiple intervening variables. Among these, the relationship between CS and customer loyalty (CL) is particularly critical. Therefore, it is essential for firms to examine this relationship in order to better understand its impact on long-term profitability.

Customer trust (CT) in the telecom sector isn't built through a sole approach, it's earned gradually through continuous experience, transparency, and dependability. Because telecom services are essential (people depend on them on a daily basis), trust tends to pivot on how well a company performs over time rather than just what it promises.

The telecommunications revolt in Pakistan began during 2003–2004, when the number of mobile subscribers were comparatively low; however, the sector experienced swift expansion in the following years, supported by considerable foreign direct investment and regulatory liberalization.

According to the Pakistan Telecommunication Authority (PTA), Pakistan's telecom sector has now surpassed 200 million subscribers and over 150 million broadband users, indicating that the market has reached a saturation point. In addition, the sector generated over Rs. 1 trillion in revenue in 2025, with continued investment exceeding \$800 million, highlighting its significant contribution to economic growth.

Given these dynamics, it is extensively recognized within the industry that retaining existing customers through improved CS and CL is more effective and cost-efficient than acquiring new ones. Therefore, the primary objective of this research is to provide insights for managers and researchers into the impact of CS on CL. Unlike studies limited to a single organization, this research adopts a comprehensive approach by examining multiple telecommunications companies operating within the industry.

(Reichheld and Teal 2008) examined the concept of customer loyalty and concluded that

it serves as a key source of competitive advantage for firms. His findings suggest that increasing CL is an important driver of business development and success. Similarly, (Lee and Cunningham 2001), argued that CL provides a basis for competitive advantage and emphasized that development loyalty is a vital factor of organizational performance and longitudinal growth.

Despite the recognized importance of customer loyalty, the existing body of literature in this area remains limited, particularly within the context of the mobile telecommunications sector. This gap is especially evident in Pakistan, where relatively few empirical studies have been conducted, and even globally, research in this specific domain is still developing. One possible explanation for this limitation is the comparatively recent emergence of the mobile telecommunications industry.

Although the literature on customer loyalty has expanded, studies focusing on Pakistan's mobile telecommunications sector remain relatively limited. This gap is partly due to the industry's relatively recent and rapidly evolving nature. While earlier research primarily examined customer satisfaction and loyalty, recent developments in the telecom sector as of 2025, such as increased competition, digitalization, and technological advancement, highlight the need to explore more multifaceted relations among the factors influencing customer loyalty. A wider range of factors such as trust pricing and image of brand can be used, influencing customer loyalty to enhance the depth of analysis (Dini et al. 2025; Sekolah Tinggi Manajemen IMMI, Jakarta, Indonesia et al. 2023). In addition, transformations within the industry (Yum and Yoo 2023), as well as variations across countries or geographic locations, should be carefully considered to better understand their impact on customer loyalty (AbdelRahman 2023a; Almarri, Abughazaleh, and Noordin 2025).

This study is based on disconfirmation theory, which explains customer loyalty as a result of how customers compare what they expect from a service with what they actually experience. When the service performs as well as or better than expected, customers feel satisfied and positively evaluate the service. In this way, the

study suggests that customer trust, service quality, and customer satisfaction all play an important role in building customer loyalty, as they come from positive experiences that meet or exceed customer expectations.

This study is guided by three primary objectives within the context of Pakistan's mobile telecommunications industry. First, it aims to identify the key variables that constitute customer satisfaction and customer loyalty. Second, it seeks to conduct an empirical analysis to examine the effects of customer satisfaction on customer loyalty, as well as the causal relationship between these constructs. Third, the study intends to provide strategic recommendations for mobile telecommunication operators in Pakistan to enhance customer loyalty in an increasingly competitive and technologically evolving market.

2- Literature review

2.1- Customer Trust

Empirical research in recent studies highlights that customer trust significantly enhances customer loyalty by reducing perceived risk and uncertainty associated with service usage and switching behavior. When customers trust a telecom operator, they are more likely to perceive the service as dependable, which increases satisfaction and strengthens commitment to the provider. This trust-based relationship is especially important in emerging and dynamic markets, where service interruptions, billing concerns, or competitive offers may otherwise encourage switching intentions.

Trust is well-defined as the level of consistency guaranteed by one party to another within a given exchange relationship (Rotter 1967). In marketing background, trust is usually linked to consumer expectations regarding the firm's capacity to undertake its duties and keep its promises

In the context of Pakistan's mobile telecom industry, where rivalry among operators such as Jazz, Zong, Telenor, and Ufone remains acute, customer trust is important for sustaining loyalty. Issues related to billing accuracy, network stability, and customer service responsiveness directly influence trust building

and, results in, customer retention. Overall, customer trust not only decreases the risk of switching intentions but also boosts long-term loyalty by enhancing confidence, satisfaction, and commitment between customers and telecom service providers.

Customer trust plays a vital role in forming customer loyalty within the telecommunications sector, specifically in highly competitive and technology-driven markets. Trust refers to customers' confidence in a service provider's reliability, integrity, and ability to continuously deliver what is promised. In telecom services, where customers frequently evaluate network performance, pricing transparency, and service reliability, trust becomes an important factor of long-term relationships. Recent studies specify that customer trust has a strong and direct positive impact on customer loyalty by reducing perceived risk, uncertainty, and switching intentions (AbdelRahman 2023b; Almarri et al. 2025).

In environments where multiple service providers offer similar products, trust becomes a key differentiating factor that encourages customers to maintain long-term relationships with their current provider rather than switching to competitors.

Similarly, Yum and Yoo (2023) argue that in dynamic telecom markets, trust not only decreases customers' vulnerability to competitors but also fortifies their bond with the brand. Overall, in today's telecom landscape, trust has taken on a more strategic role as it helps build customer loyalty by making services feel secure, transparent, and consistently reliable. Based on the above discussions we can propose the following hypothesis

H1: Customer Trust has a positive influence on Customer Loyalty.

2.2- Service Quality

Service quality is about how well a service meets what customers need and want, delivered in a reliable and accurate way that matches what they expect. It is the major cause of customer satisfaction. (Putra and Dewi 2023). The higher the quality of the product and services the customer receives, the more loyal and satisfied he will be towards the organisation.

Service quality contributes to customer satisfaction. When customers consistently receive prompt and personalized assistance, their needs are met in a timely manner. Furthermore, service quality influences customer loyalty. Customers who experience high-quality service are more inclined to continue their relationship with a company over time. They become loyal advocates who not only make repeat purchases but also recommend the company to others. When customers receive exceptional service, it adds value to their interactions with the company. Positive experiences leave a lasting impression, making customers more likely to engage in future transactions and deepen their relationship. This positive impact on the customer experience contributes to the overall relationship quality. Customers often choose to go with a new provider because they are unhappy with some aspect of the service they have received; but, if a company can consistently give excellent service, their loyalty will increase, their relationships will remain cordial, and they will be more inclined to continue working together. In Pakistan's telecom sector, customers usually judge service quality based on how strong the network is, how clear calls are, how fast the internet runs, how transparent the pricing is, and how helpful customer support feels. These factors often figure everyday experiences with firms like Jazz, Zong, Telenor and Ufone.

What matters most, can differ by location. In cities, people usually care more about fast and stable internet, especially with heavy use of apps and streaming. In rural areas, the main concern is often whether the network is available and reliable in the first place. When telecom companies consistently deliver on these expectations, customers are far more likely to stick with them. At the same time, digital dependence has increased a lot in recent years. With services like mobile banking, online classes, and social media becoming part of daily life, people now rely heavily on uninterrupted telecom services. Because of this, even small issues like dropped calls or slow internet can quickly frustrate users and push them to consider switching providers.

Overall, in Pakistan's telecom market, good service quality doesn't just improve satisfaction; it builds trust and keeps customers loyal over

time, reducing the chances that they will move to competitors (Naini et al. 2022). With above discussions we can come up with the hypothesis H2: *Service Quality has a significant effect on Customer Loyalty.*

2.3- Customer Satisfaction

Customers are individuals who regularly use a company's goods or services to meet their personal needs (Kotler, Keller, and Cherney 2022). In simple terms, satisfaction comes from how people feel after comparing what they expected with what they actually received (Naini et al. 2022). If the product or service meets or exceeds expectations, customers feel happy and satisfied. But if it falls short, they feel disappointed and may switch to another company (Kotler et al. 2022). Over time, consistently meeting customer expectations helps build stronger and more lasting satisfaction (Sangadji and Sopiah 2013). As a result, satisfied customers are more likely to repurchase, remain loyal, and resist competitors' offers because their needs are already being fulfilled. (Sekolah Tinggi Manajemen IMMI, Jakarta, Indonesia and Mutiara Sari 2023)

Customer satisfaction plays an important role in shaping their future buying behavior, especially their intention to repurchase. When customers feel satisfied with a company's performance and believe it meets their expectations, they are more likely to stay loyal and continue buying from the same provider. These satisfied customers are also less likely to be influenced by competitors (Ahyani 2023; Sekolah Tinggi Manajemen IMMI, Jakarta, Indonesia and Mutiara Sari 2023). This leads us to following hypothesis,

H3: *Customer Satisfaction has a significant impact on Customer Loyalty.*

2.4 Customer loyalty

Loyalty is the degree to which consumers consistently demonstrate repeat purchasing behavior for a product or service they use for customer satisfaction (Yudarwati and Tjiptono 2017). Loyal customers will be willing to buy even at different prices, make repeat purchases, and provide advice on the company's products or services to others (Naini et al. 2022).

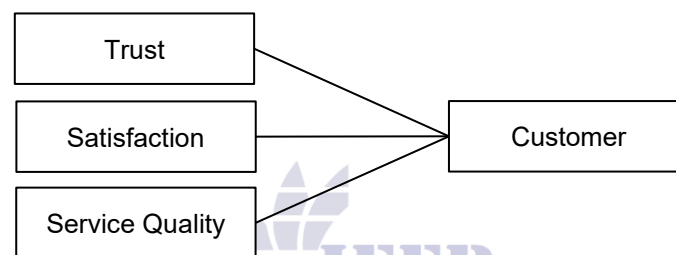
High customer loyalty will have a positive impact on a company, as it creates barriers for competitors to enter the market. Customers will provide positive reviews of the products or services they use, often recommend the company to others, thus indirectly providing free promotion for the company, and demonstrate a high level of loyalty by continuing to choose that company's products or services (Dini et al. 2025). In fact, they may be willing to pay a higher price if they perceive the product or service to meet their expectations and provide added value to the company (Naini et al. 2022).

Customer loyalty in Pakistan's telecom sector is highly competitive and relatively unstable, as customers can switch between service providers with minimal cost and effort. Due to intense

market competition, consumers primarily assess telecom operators on the basis of price affordability, network coverage, internet speed, and overall service quality.

In this context, customer loyalty is not strongly rooted in emotional attachment but is largely utilitarian in nature. Subscribers frequently change their networks in response to more attractive promotional offers, better signal quality, or faster data services provided by competing operators. Consequently, telecom companies in Pakistan are required to continuously enhance their network infrastructure, improve customer service standards, and adopt competitive pricing strategies in order to retain existing customers and sustain long-term loyalty.

3- Model



3.1- Hypothesis

H1: Customer Trust has positive impact on Customer Loyalty

H2: Service Quality has positive impact on Customer Loyalty

H3: Customer Satisfaction has positive impact on Customer Loyalty

4- Methodology

4.1- Population and sampling: The data were collected from users of telecommunication services in three major cities of Pakistan: Islamabad, Rawalpindi, and Dera Ghazi Khan (D.G. Khan). The study included subscribers of all major telecom operators in the country, namely Jazz, Zong, Ufone, and Telenor. A cross-sectional research design was used. For selecting respondents, a conventional sampling technique was applied.

4.2- Research instrument: A total of 230 questionnaires were distributed among respondents using a non-probability convenience sampling approach. Out of these,

202 were returned in a properly completed form and used for analysis. Twenty questionnaires were not received back, while the rest were either incomplete or filled out incorrectly. This resulted in an overall valid response rate of 81%. A five-point Likert scale was used to record their responses, ranging from 1 (Strongly Disagree) to 5 (Strongly Agree), allowing participants to express the extent of their agreement with each statement. Finally, the collected data were processed and analyzed using SPSS version 16.0.

4.3 Results and discussions

The Questionnaire was used as an instrument for this study which contained brief information and significance of the study. The questionnaire consists of two parts one is the demographic part and the second one is the measures of customer loyalty. The demographic part consists of age, gender, type of connection, network, and experience with the network, qualification, Income level, Social Status and reason for choosing the network. This section consists of nominal Scale and dichotomous scale.

The second part consists of 23 items to measure the customer satisfaction, customer loyalty, trust and Service quality. The questionnaire was self developed but some items were taken from

previous literature. Cronbach’s Alpha means internal reliability values with respect to each variable are given below,

Table 1: Cronbach’s Alpha Reliability Coefficient.

Reliability Statistics		
Constructs	Cronbach’s Alpha	No. of Items
Customer Trust	0.753	6
Service Quality	0.713	6
Customer Satisfaction	0.718	6
Customer Loyalty	0.710	5
Over all	0.887	23

In order to check the Central tendency of the data we employed the statistical technique which is known as Descriptive Statistics. We used the five point Likert therefore the mean value is greater than 3.5 for all variables which shows a significant and positive trend. Descriptive statistics are listed in the table below. The next

important indicator used is Standard deviation which shows the variation from the Average value, the result of the standard deviation shows most of the values occur around the mean. Explanatory variables have the mean and standard deviations are presented in the table listed below.

Table No. 2: Descriptive Statistics

	Mean	Std. Deviation	N
Customer Trust	4.3886	.66840	202
Service Quality	4.3762	.60409	202
Customer Satisfaction	4.3292	.62282	202
Customer Loyalty	4.3594	.66418	202

The Correlation analysis is used to find the strength of the relationship between variables. Correlation analysis results show that all variables are related but customer loyalty and service quality are highly related. The results of correlation are listed below.

Table No.3: Correlation Results

Variables	trust	Service Quality	Customer satisfaction	Customer Loyalty
Trust	(.753)			
Service Quality	.630**	(.713)		
Customer Satisfaction	.898**	.669**	(0.718)	
Customer Loyalty	.863**	.711**	.931**	(0.710)

** Shows that Correlation is significant among the Explanatory as well as Explained variable at the 0.01 level (2-tailed).

Regression analysis is used to find out the relationship between dependent variables and independent variables. Here the dependent variable is customer loyalty and independent variables are Trust, Service Quality and customer satisfaction. The results showed that 88.1 %

variation in customer loyalty is explained by the three variables (Trust, Service Quality and customer Satisfaction). Regression results show that they are very highly significant and we will accept the hypothesis discussed above, the regression table is listed below.

Depended Variable	Adjusted R Square	Independent Variable	β	t Stat	P- Value	
Customer Loyalty	0.881	Constant		1.799	0.074	
		Trust	.115	2.074	0.039	H1 Accepted
		Service Quality	.154	4.682	0.000	H2 Accepted
		Customer Satisfaction	.725	12.555	0.000	H3 Accepted

Table. 4: Regression Results

Customer loyalty is extremely important for every business, especially in the service industry, where long-term relationships with customers really determine success. When customers stay loyal, companies are able to grow more steadily and strengthen their position in the market.

The aim of this study was to understand what factors influence customer loyalty. The findings show that the selected factors have a clear and significant impact on loyalty. Among them, trust stands out as the strongest factor in the telecom sector, while service quality also plays a major role in keeping customers satisfied and committed. Overall, all the variables included in the study help explain customer loyalty in a meaningful way. As supported by previous research and confirmed in this study, customer satisfaction is a key driver of loyalty. Similarly, trust and reliable service quality make customers more likely to stay with the same provider.

The regression analysis also supports these findings, with an adjusted R^2 value of 0.881, showing that the model explains customer loyalty quite well. In simple terms, customer satisfaction, trust, and service quality together play a strong and significant role in shaping customer loyalty in the telecom sector.

5- Conclusion

The results show that customer satisfaction plays an important role in building customer loyalty. Along with this, trust and service quality are also key factors that help explain why customers stay loyal to a company. Customer loyalty is beneficial for companies because it leads to higher profits in the long run. The findings clearly suggest that

when customers trust a company's services, they are more likely to remain loyal over time. Service quality also has a strong impact on loyalty. For instance, when a company's complaint system works properly and customer issues are handled quickly and effectively, it improves customer satisfaction and encourages them to stay. Similarly, value-added services also contribute to making customers more loyal.

Overall, telecom companies and other service-based organizations can achieve long-term success if they focus on keeping customers satisfied and consistently providing good-quality services. Doing so not only helps them retain customers but also strengthens their position in the market.

5.1- Managerial implications

The findings of this study have important implications for managers in the telecom sector. In simple terms, they show that keeping customers satisfied should be a top priority, as satisfied customers are more likely to stay loyal and continue using the same service provider. Building trust is also essential, so companies need to be honest, consistent, and reliable in what they offer, since trust strongly encourages long-term loyalty. Service quality plays an equally important role. Managers should focus on improving areas such as complaint handling, ensuring smooth communication services, and offering useful value-added features that enhance the overall customer experience. When customers feel that their issues are resolved quickly and effectively, they are more likely to remain connected with the company.

5.2- Limitations and Future Recommendation

This study has some limitations that should be considered when interpreting the results. First, the data were collected only from three cities of Pakistan—Islamabad, Rawalpindi, and Dera Ghazi Khan—so the findings may not fully represent the entire population of telecom users in the country. Second, the study used a convenience sampling technique, which may limit the generalization of the results because respondents were selected based on availability rather than random selection. Third, the data were collected at a single point in time (cross-sectional design), which means the study does not capture changes in customer behavior over time. Lastly, the study focused only on a limited number of variables such as customer satisfaction, trust, and service quality, while other potential factors influencing customer loyalty were not included.

Future research can improve on this study in several ways. It is recommended to collect data from a larger and more diverse sample across different cities and regions of Pakistan to improve representability. Researchers may also consider using probability sampling techniques to reduce bias and produce more accurate results. In addition, a longitudinal study design could be used in future research to observe how customer loyalty changes over time. Finally, future studies should include additional factors such as price fairness, network coverage, brand image, and switching costs to gain a more complete understanding of customer loyalty in the telecom sector.

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