Understanding Service Encounter and Loyalty in Malaysian Travel Agencies

Nurulaini Abas*

Faculty of Hotel & Tourism Management
Universiti Teknologi MARA
2019868552@student.uitm.edu.my

Mazlina Mahdzar

Faculty of Hotel & Tourism Management
Universiti Teknologi MARA
nina@uitm.edu.my

Proposed citation:

Abas, N., & Mahdzar, M. (2024). Understanding Service Encounter and Loyalty in Malaysian Travel Agencies. *Journal of Tourism, Hospitality & Culinary Arts, 16(1)*, 338-350.

Abstract

The primary goal of this research is to understand service encounters on customer loyalty in Malaysian Travel Agencies. It is concerned with personal interaction and physical interaction interacts with travel agencies in order to influence loyalty. Previous studies found that complaints about travel agencies' services by customers lead to future negative behavior. The findings from previous studies will later be implemented as a model for understanding the traveler's needs in service encounters and loyalty. This will lead to positive future behavior to cater to customer needs and wants, thus becoming more competitive. Therefore, the current study will contribute to the literature associated with service in the travel agencies sector and tourism industry through a variety of methods. By understanding the issues, the travel agency company will be able to expand more appropriate strategies to keep current customers and attract potential customers. Furthermore, the result of this study will help policymakers or governments in the travel agency industry to find key elements affecting customers to be loyal and build up recommendations.

Keywords:

Service Encounter, Personal Interaction, Physical Environment, SOR theory, Loyalty

1   Introduction

Travel agencies sector consists of businesses that specialize in providing services related to travel and tourism such as booking flights, hotels, and tours for customers. These agencies may also offer travel insurance, visa assistance, and other related services to help customers plan their trips (IBISWorld, 2020). Moreover, travel agencies

are responsible for fulfilling the needs and wants of travelers, especially if they are willing to pay the cost to get the best service experience.

However, in the year 2020, the travel agencies sector and other industries were facing the pandemic COVID-19 and are now still in the recovery phase. Thus, travel agencies adapt to changes by implementing more flexible booking and cancellation policies, increasing their focus on domestic and regional travel, and emphasizing health and safety measures. For that reason, travel agencies continually promote their product online to adapt to changes as flexible in channel booking and payment. The environment advocated customers booking online as a more comfortable platform. As highlighted by past studies, travel agencies should advance in the use of technologies to sell experiences with attractive business websites to sustain customer loyalty and new potential customers in the context of travel agencies (Mahdzar et al., 2022).

Nevertheless, the lack of travel agencies' services still contributes to the failure to meet the aims of travel agencies with complaints from customers towards cancellation of travel packages, refund issues, and service encounter issues between customers and travel agency management (The Sundaily, April 2, 2023). The government with other service providers solves the problem from time to time to reduce the negative environment in the travel agencies industry which will lead to a negative experience. This involves evaluation and improvement in service delivery from time to time, reflecting the complaints by customers. Generally, these issues have been discussed in past studies and limited study in a new environment of service. Proven by the past few years, research in the field of services has been flourishing, and scholars have come to broaden their focus from examining the physical aspects of a service environment to investigating the interpersonal factors of the service encounter. These dynamics are likely to define or at least influence the outcome of the exchange. Such an interest is largely fueled by face-to-face interactions involving human behavior. Therefore, in a service setting, these interactions can be highly unpredictable and, to a certain degree, outside any managerial control (Rashid et al., 2021; Keng et al., 2007).

A focus on the travel agency context is needed, which still has limited studies regarding service encounters and more emphasis on service quality as mentioned in past literature (Rashid et al., 2021; Achyar & Oktora, 2014; Sherbini, Sidin & Aziz, 2015). This is also used to develop and improve the travel and tourism industry in Malaysia, as announced by MOTAC as a progressive effort from all tourism sectors. Lack of interaction between customer and travel agencies contribute to failure in quality of service and reduce customer loyalty (Gaur et al., 2017; N Rashid et al., 2021). The poor service will reflect the evaluation of tourists towards the whole service. Tourists always evaluate the quality of personal interaction encounters based on the service provider's competence, listening skills, and dedication (Keng et al., 2007). Travel agencies should offer service excellence which represents the quality, expertise, and skills that meet customer expectations (Jin et al., 2013; Hsu et al., 2021). Moreover, the service provider's behavior in delivery may influence consumer expectations toward the service offering (Coye, 2004; Keng et al., 2007).

Note that without good personal interaction, they cannot deliver a quality service experience because increasing the pleasure of service encounters may reduce the perceived risk associated with purchasing a service and improve the buying experience (Julian & Ramaseshan, 1994; Wu et al., 2009). Additionally, prior studies have repeatedly emphasized personal interactions and their role in making service encounters extra pleasurable, which consequently could reduce the perceived risk associated with getting a service vis-à-vis and enhance the overall buying experience (Ahn et al., 2019; Robinson et al., 2020; Rashid et al., 2021). Other than personal interaction in service encounters, physical interaction is important to restoring traveler confidence in travel agencies' service. The physical environment may provide cues regarding the influence of consumer perceptions on the brand image of a business (Wu et al., 2009). This is because personal and physical environment interactions positively influence experiential customer value (Keng et al., 2007; Wu et al., 2009). The present study will propose to examine the relationships between service encounters and customer loyalty in the context of travel agencies. It relates to personal interaction while physical environment encounters with the travel agencies to explain customer satisfaction and influence towards loyalty.

2 Literature Review

2.1 Service Encounter

Service encounter is a process in which customers interact directly or indirectly with a service. This involves a short or long period that might lead to the development of the relationship between the service provider and the customer. Furthermore, service encounter is an extremely important part of service delivery because every service encounter can be an opportunity to build satisfaction and hence create a behavior intention or loyal customer. Moreover, encounters between customers and employees are a critical component of service quality, especially for services characterized by a high degree of person-to-person interaction and the absence of an exchange of tangible goods (Chandon et al., 1997). A service encounter is defined as "the dyadic interaction between a customer and a service provider" (Surprenant & Solomon, 1987; Rashid, 2021). In other words, it is essentially viewed as a "game of people" driven by explicit learned practices suitable for the circumstance (i.e., jobs) (Surprenant & Solomon, 1987). Following Shostack's (1985) work, a service encounter alludes to particular moments where customers connect with a solid service interface, including the assimilation of individuals such as in representatives and different consumers, the physical environment, service processes, and technology (Patrício et al., 2011: Rashid et al., 2021). Additionally, service encounters envelop customer interaction with organizational components other than human actors, such as the servicescape and self-service advancements (Lariviere et al., 2017; Rashid et al., 2021).

Overall, service encounters involve the sum of interactions involving three key actors, (a) the service organization, (b) the customer, and (c) the service employee (Bateson, 1985; Gutek et al., 2002; Wu, 2008). The interplay between these elements

eventually produces both the material and immaterial outcomes of service encounters (Eichentopf et al., 2011; Fliess et al., 2014; Sidney & Jeffrey, 2016; Yoon et al., 2004). However, compared to other past studies, the perspective of the current study is narrower as it only considers face-to-face encounters. This is because the travel industry, which is the current research focus, does not include a specific physical environment and involves travel agents and customer follow-up (Keng et al.,2007; Wu et al., 2009; Rashid et al., 2021). Additionally, service encounters were clearly defined and will affect experience and future behavior based on past literature.

2.2 The Concept of Service Encounter

Increasing the pleasure of service encounters can "reduce the perceived risk associated with purchasing a service and improve the buying experience" (Julian & Ramaseshan, 1994). Thus, to reveal personal interaction, service marketing scholars often study the elements of service encounters, which are the antecedents of experiential value (Baker, 1987; Bitner, 1992; Baker et al., 2002; Keng et al., 2007; Rashid et al., 2021). This study will focus on two elements of service encounters namely personal interaction and physical environment:

2.2.1 Personal Interaction

Personal interaction encounters are regarded as a time duration during which customers get to interact with staff (Gaur et al., 2017; Rashid et al., 2021). The first element constitutes customers' interaction with service employees, such as employees providing service to the customers. In this sense, the interactive relationship between customers and service employees is highly important for customer evaluations. Wu et al. (2009) also asserted that the interactions between or among customers and others are affected by the physical environment and the control processes in place at the point of delivery.

Personal interaction encounters are regarded as a time duration during which customers get to interact with staff (Gaur et al., 2017; Rashid et al., 2021). Hence, the rating of personal interaction encounters can be evaluated based on the staff's attention to skills, competence, and level of devotion (Lopez & McMillan Capehart, 2002). As a service provider's demeanor at the point of delivery might impact customers' expectations of the service offering (Coye, 2004), the availability of both customers and the service providers in the service environment, especially in the hospitality sector, may consequently impact a customer's experience of service.

2.2.2 Physical Environment

Physical environment encounters are defined as the time duration in which a customer gets to interact with physical amenities and other tangible elements such as lighting, music internal, external environmental design, and brand name (Rashid et al., 2021). It also refers to customer interactions with intangible and tangible elements in

the service environment or the periods during which a customer interacts with physical facilities and other tangible elements in the service environment (Bitner, 1990).

Correspondingly, Baker et al. (2002) proposed three store environment cues which are social, design, and ambient as exogenous constructs, which correlate with consumer merchandise value and subsequently influence patronage. However, according to Wu et al., (2009), the physical environment has been considered with contexts such as causal attributions for service failures (Bitner, 1990), crowding effects (Bateson , 1985), environmental psychology of facility atmosphere (Donovan & Rossiter, 1982), and the psychology of waiting (Maister, 1985). In each case, it is evident that the elements of the physical environment impact the way customers experience the service and presumably how expectations are influenced. Furthermore, visual design is one of the elements always used in recent environments which is it can help businesses to stand out when selling experiences especially to sustain customer loyalty and new potential customers in the context of travel agencies (Mahdzar et al., 2022).

2.3 Loyalty

Loyal customers contribute to repeat patronage, increase sales volume, and enhance positive word of mouth (Hsu et al., 2021; Agyeiwaah, et al., 2019; Berry & Parasuraman, 1996). Moreover, loyalty is a famous topic discussed in many areas in past studies including the travel industry. This topic explains the effect of behavior on customer experience after the use or purchase of a product or service.

A decade ago, Oliver (1999) defined loyalty as "a deep commitment on the part of a customer to re-patronize a preferred product/service consistently in future, thereby causing repetitive same brand set purchasing, despite of the strenuous efforts of marketers which often causes switching behavior" (Rashid et al., 2021). Furthermore, the other study defined customer loyalty refers to the development by the customer, which is called repurchase behavior, thereby accounting for all the experiences that customers have encountered throughout the usage of the products and services from providers (Fida et al., 2020).

However, other opinions proved that loyalty is a strategy to increase customer retention levels while reducing marketing costs (Stan et al., 2013; Fida et al., 2020). The other scholars stated that creating consumer loyalty is the ultimate goal that all businesses desire to achieve. Meanwhile, the other scholar concludes that loyal customers contribute to repeat patronage, increase sales volume, and enhance positive word of mouth (Hsu et al., 2021; Agyeiwaah, et al., 2019; Zeithaml, Berry, & Parasuraman, 1996). This study refers to repurchasing, rebuying from the experience of using a product or service from the travel agencies and enhancing positive word of mouth adapted from study by Hsu et al., (2021).

From past studies, loyalty is an important study that is affected by the success of the travel industry in service delivery which is the good service where results influence positive behaviour. This is proven by a past study investigating the impact of customer relationship management and customer engagement on customer loyalty in the sharing

economy, using samples of Airbnb users. The findings of the study showed that the relationship between customer management and customer engagement positively influences customer loyalty in the context of sharing economy services (Tang, & Zhang, 2021). Furthermore, the other scholar also reported there is a significant impact on customer loyalty in online context travel agencies such as website quality, perceived value, satisfaction, trust, and switching costs (Wang et al 2016). Additionally, customer loyalty is competitive in the business environment (Islam & Rahman, 2016; Winters & Ha, 2012) and the relationship between customer loyalty and performance of organizations has been recorded (Pihl, 2014). There is important loyalty in business because customers consistently look for "a bundle of advantages" to satisfy their needs in a variety of capacities (Rashid et al., 2021).

2.4 The Relationship between Service Encounter and Loyalty

A piece of common evidence from the literature that loyalty is influenced by the service encounter (Rashid et al., 2021; Hsu et al., 2021), especially in the hospitality and travel industry (Chen et al., 2013; S Lee et al., 2016; Z Li et al.,2021). Past literature, Shostack (1985) explained service encounters as a time duration in which a customer reliably interacts with service dimensions offered by an organization. Such encounters are useful to businesses as they provide them with basic details about consumers' preferences to improve their services. Studies have frequently stressed personal interaction as such interactions make service encounters extra pleasurable and assist in reducing the perceived risk related to getting a service vis-à-vis enhancing the overall customer buying experience (Julian & Ramaseshan, 1994; Keng et al., 2007; Wu & Liang, 2009). These positive impressions of such elements of service encounters are thus the pre-factors of customer loyalty (Chen, 2015; Sigala, 2019).

2.5 Stimuli Organism Response (SOR) Theory

As the name suggests, the S-O-R model comprises three stages: stimulus, organism, and response. Stimuli refers to all factors that impact the internal states of individuals and stimulate them individuals (Eroglu, Machleit, & Davis, 2001). According to Belk (1975), "all those factors" represent five categories of situational characteristics, namely physical surroundings, social surroundings, temporal perspective, task definition, and antecedent states. Correspondingly, in a situation where the sequence of the S-O-R system follows a customer's behavior, the stimuli factors are external to the individual and marketing mix elements such as product, price, advertisement, brand, and other surrounding settings that are part of the stimuli factors (Bagozzi, 1984; Changa, Eckmanb, & Yanb, 2011). Moreover, the stimulus is also best known as a "package" of many interrelating and competing stimuli (Jacoby, 2002).

According to Jacoby (2002), the reconceptualized S-O-R framework is not only compatible with the traditional S-O-R framework through the accommodation of various phenomena, but it is also parsimonious, flexible, easier to identify and visualize, and provides a better understanding of the dynamic psychology as well as the interrelations among variables. Besides, the extension of the S-R relationship in the S-

O-R framework was supported by Goi et al.'s (2014) study. For instance, in coffee shop retailing, the stimulus factor was found to have a stronger effect on the response than the organism factor (Goi et al., 2014). Thus, instead of being environmentally dependable, future research should incorporate broader factors into the stimuli dimension and develop a better instrument to clarify the organism dimension.

As established in the literature, customer satisfaction is evidently one of the determinants of loyalty or behavioral action (customer loyalty), which is sufficient in predicting behavioral outcomes such as word of mouth and purchase or repurchase intention. Since the S-O-R framework can be explored further, several studies have attempted to include more variables in the framework such as human elements (Liu & Jang, 2009), technology and ambient conditions (Hossain et al., 2012), reputation and quality elements (Kim & Lennon, 2013), human and value elements (Goi et al., 2014), hedonic and utilitarian values (Peng & Kim, 2014), personality factors (Jani & Han, 2015), and product attributes and price (Lee & Yun, 2015) for the stimuli stage. Similarly, past studies have also explored the organism stage through variables such as perceived service quality (Kim & Moon, 2009; Wang et al., 2010), perceived risk (Kim & Lennon, 2013; Lee, Kim & Fiore, 2010), and service value (Lee & Yun, 2015) instead of only being limited to the emotional aspect, although emotions tend to co-exist with the cognitive systems to produce satisfaction (Seth, Deshmukh, & Vrat, 2005).

According to Bagozzi (2015) and Seth et al. (2005), the marketing mix and service quality elements are among the examples of external stimuli to a person's internal organism. Thus, the definition that stimuli components should serve as a "package" of many seems compatible with the definition of the marketing mix as a "combination of all of the factors …" (Mccarthy, 1964) and "the set of controllable marketing variables that the firm blends …" (Kotler & Armstrong, 2013). Meanwhile, the cognitive system serves as part of the human organism system besides the emotional factor. According to Mey (2003), the cognitive system entails a diverse range of psychological approaches, which emphasize the configurations and progressions within the individual's mind in performing the paramount behavioral roles such as reading, speech problem-solving, and thinking. In other words, cognitive can be viewed as a decision-making process at the individual level, for example, evaluation and judgment (Kim & Moon, 2009).

To contribute to the body of knowledge regarding the S-O-R theoretical framework, the current study adopted the extended S-O-R framework by Goi et al. (2014), with variables that go beyond the traditional S-O-R framework (Mehrabian & Russell 1974). Furthermore, the extended S-O-R framework was further integrated with service encounters in the context of travel services (Booms & Bitner, 1981). Accordingly, the current study aims to investigate the role of customer satisfaction as post-purchase evaluation and internal response to embody the organism stage, whereas the loyalty of customers is considered a response to customer satisfaction. Figure 1 describes the overall S-O-R framework used in this study.
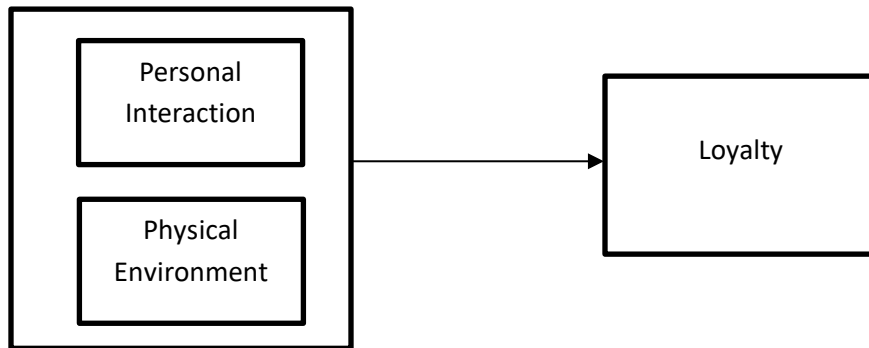
Figure 1: Conceptual Framework

3   Methodology

3.1   Sample and data collection

The study employs a quantitative approach. The target population for this study was limited to Malaysians who have used previous travel agency services located in Malaysia. A sample size of approximately 300 to 500 samples will be collected. The questionnaire will be distributed via an online platform such as Facebook, Telegram, and other online groups. The area is chosen to distribute a questionnaire as the researcher believes the area has the maximum chances of finding customers at the travel agency. The target population is customers who use services from travel agencies in Malaysia, and data will be collected in the entire country. However, in the current situation, the researcher will administer the questionnaire online through selected "virtual communities" that are popular among customer travel agencies. The researcher believes such virtual communities will be able to provide all the information required for the current study.

3.2   Measures

The questionnaire for this study was developed by incorporating items from various established scales already used in some previous studies. The questionnaire was adopted from previous studies to measure the key construct elements of service encounter (physical environment, personal interaction) and loyalty. The physical environment will be measured using five items from Mahdzar et al., (2022), Rashid et al., (2021), and Keng et al., (2007), with the sample item "The travel agency website is simple". Personal interaction will be measured using eleven items by adopting from Rashid et al., 2021, with a sample item as "The service provider was very attentive to me". To measure loyalty four items were adopted from F.-C, Hsu et al., (2021), with a sample item as "I will spread positive word-of-mouth about this travel agency". All the items used in the survey instruments of this study will be measured using a "5-point Likert scale" ranging from 1(for; "strongly disagree) to 5 (for; strongly agree").

3.3 Data analysis

The specific quantitative analysis planned for this study using SPSS and Structural Equation Modelling (SEM-PLS) will be employed to assess the proposed research model empirically. PLS analysis to measure convergent validity, Collinearity using the variance inflation factor (VIF), and Discriminant validity for evaluating the sample from data collection.

4   Conclusion

Output produced from this study may benefit both the academic and tourism players' realms simultaneously. From the academic standpoint, the findings produced will nourish existing literature on service encounter elements specifically on personal interaction and physical environment that relates to loyalty. Likewise, the study may benefit the tourism industry where travel agencies will be able to expand more appropriate strategies to keep current customers as well as attracting new potential customers. Furthermore, the result of this study will help policymakers or governments of the tourism industry to find key elements needed in their attempt to build customer loyalty.

5   About the author

Nurulaini Abas is a PhD candidate at Faculty of Hotel and Tourism Management, UiTM Selangor.

Dr. Mazlina Mahdzar is an Associate Professor with the Faculty of Hotel and Tourism Management, UiTM Selangor. She teaches and supervises both Masters and PhDs research students in the area of tourism.

6   References

Achyar, A., & Oktora, K. (2014). The Effect of Post-Purchased Perceived-Value towards the Relationship Quality of Hajj and Umrah Travel Agencies in Indonesia. *The South East Asian Journal of Management, 8*(1), 29-47.

Agyeiwaah, E., Otoo, F. E., Suntikul, W., & Huang, W. J. (2019). Understanding culinary tourist motivation, experience, satisfaction, and loyalty using a structural approach. Journal of Travel & Tourism Marketing, 36(3), 295–313.

Ahn, J., Lee, C. K., Back, K. J., & Schmitt, A. (2019). Brand experiential value for creating integrated resort customers' co-creation behavior. International Journal of Hospitality Management, 81, 104–112.

Bagozzi, R. P. (1984). A Prospectus for Theory Construction in Marketing. Journal of Marketing, 48(1), 11–29.

Baker, J., 1987. The role of the environment in marketing services: the consumer perspective.

In: Czepeil, J.A., Congram, C.A., Shanahan, J. (Eds.), The Service Challenge: Integrating for Competitive Advantage. American Marketing Association, Chicago.

Baker, J., Parasuraman, A., Grewal, D., Voss, G.B., 2002. The influence of multiple store

environment cues on perceived merchandise value and patronage intentions. Journalof Marketing 66 (2), 120–141.

Bateson, J. E. (1985). "Self-service consumer: An exploratory study". Journal of Retailing,61(3): 49-76.

Belk, R. W. (1975). Situational Variables and Consumer Behavior. Journal of Consumer Research, 2(3), 157.

Bitner, M.J., 1992. Servicescapes: the impact of physical surroundings on customers and employees. Journal of Marketing 56 (2), 57–71.

Booms, B. H., & Bitner, M. J. (1981). Marketing Strategies and Organization Structures for Service Firms. In Marketing of Services (Vol. 25, Issue 3, pp. 47–52).

Chandon, J.L., Leo, P.Y., and Philippe, J. (1997). Service encounter dimension-a dyadic perspective: Measuring the dimensions of service encounters as perceived by customers and personnel. *International Journal of Service Industry Management, 8*(1), 65-86.

Changa, H. J., Eckmanb, M., & Yanb, R. N. (2011). Application of the stimulus organism-response model to the retail environment: The role of hedonic motivation in impulse buying behavior. International Review of Retail, Distribution and Consumer Research, 21(3), 233–249.

Chen, C.H., Chen, S.H. and Lee, H.T. (2013) 'Interrelationships between physical environment quality, personal interaction quality, satisfaction and behavioural intentions in relation to customer loyalty: the case of Kinmen's bed and breakfast industry', Asia Pacific Journal of Tourism Research, Vol. 18, No. 3, pp.262–287.

Coye, R. W. (2004). Managing customer expectations in the service encounter. International Journal of Service Industry Management, 15(1), 54–71.

Donovan, R.J. and Rossiter, J.R. (1982), "Store atmosphere: an environmental psychology approach", Journal of Retailing, Vol. 58 No. 1, pp. 34-57.

Eichentopf, T., Kleinaltenkamp, M., and van Stiphout, J. (2011). "Modelling customer process activities in interactive value creation". Journal of Service Management,22(5): 650-663.

Eroglu, S. A., Machleit, K. A., & Davis, L. M. (2001). Atmospheric qualities of online retailing: A conceptual model and implications. Journal of Business Research, 54(2), 177–184.

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.

Fliess, S., Dyck, S., and Schmelter, M. (2014). "Mirror, mirror on the wall–how customers perceive their contribution to service provision". Journal of Service Management, 25(4): 433-469.

Hossain, M. D., Kim, J. K., Lee, J. Y., & Kim, K. J. (2012). Impacts of cognitive media attributes and motivation on IPTV adoption: Exploring the moderating effects of agricultural information. Information Development, 28(4), pp. 300–315.

Hsu, F. H., Elizabeth Agyeiwaah, Lynn I-Ling Chen (2021). Examining food festival attendees' existential authenticity and experiential value on affective factors and loyalty: An application of stimulus-organism-response paradigm. Journal of Hospitality and Tourism Management (48) 264-274.

Gaur, S. S., Sharma, P., Herjanto, H., & Kingshott, R. P. (2017). Impact of frontline service employees' acculturation behaviors on customer satisfaction and commitment in intercultural service encounters. Journal of Service Theory and Practice, 27(6), 1105–1121.

Goi, M. T., Kalidas, V., & Zeeshan, M. (2014). Comparison of Stimulus-Organism Response Framework between International and Local Retailer. Procedia Social and Behavioral Sciences, 130, pp. 461–468.

Gutek, B. A., Groth, M., and Bennett, C. (2002). "Achieving Service Success through Relationships and Enhanced Encounters". The Academy of Management Executive (1993-2005), 16(4): 132-144.

Kim, W. G., & Moon, Y. J. (2009). Customers' cognitive, emotional, and actionable response to the servicescape: A test of the moderating effect of the restaurant type. International Journal of Hospitality Management, 28(1), 144–156.

Lee, H. J., & Yun, Z. S. (2015). Consumers' perceptions of organic food attributes and cognitive and affective attitudes as determinants of their purchase intentions toward organic food. Food Quality and Preference, 39(2015), pp. 259–267.

IBISWorld. (2020). Travel Agencies in the US-Market Size, Trends, & Forecasts. Retrieved from IBISWorld database.

Islam, J., & Rahman, Z. (2016). Linking customer engagement to trust and word-of-mouth on Facebook brand communities: An empirical study. Journal of Internet Commerce, 15(1), 40–58.

Jacoby, J. (2002). Stimulus-Organism-Response Reconsidered: An Evolutionary Step in Modeling (Consumer) Behavior. 12(1), 51–57.

Jani, D., & Han, H. (2015). Influence of environmental stimuli on hotel customer emotional loyalty response: Testing the moderating effect of the big five personality factors. International Journal of Hospitality Management, 44, 48–57.

Jin, N., Line, N. D., & Goh, B. (2013). Experiential value, relationship quality, and customer loyalty in full-service restaurants: The moderating role of gender. Journal of Hospitality Marketing & Management, 22(7), 679–700.

Julian, C.C., Ramaseshan, B., 1994. The role of customer-contact personnel in the marketingof a retail bank's services. International Journal of Retail and Distribution 22 (5), 29–34.

Keng, C.J., Huang, T.L., Zheng, L.J., 2007. Modeling service encounters and customer experiential value in retailing. International Journal of Service Industry Management 18 (4), 349–367.

Kim, Jiyoung, & Lennon, S. J. (2013). Effects of reputation and website quality on online consumers' emotion, perceived risk and purchase intention. Journal of Research in Interactive Marketing, 7(1), 33–56.

Kim, W. G., & Moon, Y. J. (2009). Customers' cognitive, emotional, and actionable response to the servicescape: A test of the moderating effect of the restaurant type. International Journal of Hospitality Management, 28(1), 144–156.

Lariviere, B., Bowen, D., Andreassen, T. W., Kunz, W., Sirianni, N. J., Voss, C., & De Keyser, A. (2017). "Service Encounter 2.0": An investigation into the roles of technology, employees and customers. Journal of Business Research, 79, 238–246.

Liu, Y., & Jang, S. C. (Shawn). (2009). The effects of dining atmospherics: An extended Mehrabian-Russell model. International Journal of Hospitality Management, 28(4), pp. 494–503.

Lopez, T., & McMillan-Capehart, A. (2002). How outgroup salespeople fit in or fail to fit in:A proposed acculturation effects framework. Journal of Personal Selling and Sales Management, 22(4), 297–309.

Mahdzar, M. &, AS Khairuddin (2022) The Relationship between Traditional Travel Agencies Website Design on Customers' e-Loyalty. Journal of International Business, Economics and Entrepreneurship. E-ISSN;2550-1429 Volume 7, (2) Dec 2022.

Oliver, R. L. (1999). Whence consumer loyalty? Journal of Marketing, 63(4_suppl1), 33–44.

Rashid, N, FA Nika, G Thomas (2021). Impact of Service Encounter Elements on Experiential Value and Customer Loyalty: An Empirical Investigation in the Coffee Shop Context. SAGE Open October-December 2021: 1–12 © The Author(s) 2021 DOI: 10.1177/21582440211061385.

Robinson, S., Orsingher, C., Alkire, L., De Keyser, A., Giebelhausen, M., Papamichail, K. N., & Temerak, M. S. (2020). Frontline encounters of the AI kind: An evolved serviceencounter framework. Journal of Business Research, 116, 366–376.

Patrício, L., Fisk, R. P., Falcão, E, Cunha, J., & Constantine, L. (2011). Multilevel service design: From customer value constellation to service experience blueprinting. Journal of Service Research, 14(2), 180–200.

Peng, C., & Kim, Y. G. (2014). Application of the Stimuli-Organism Response (S-O-R) Framework to Online Shopping Behavior. Journal of Internet Commerce, 13, 159–176.

Pihl, C. (2014). Brands, community and style–exploring linking value in fashion blogging. Journal of Fashion Marketing and Management, 18(1), 3–19.

Seth, N., Deshmukh, S. G., & Vrat, P. (2005). Service quality models: a review. In International Journal of Quality & Reliability Management (Vol. 22, Issue 9).

Sherbini, A., Sidin, S.M. & Aziz, Y (2015). Patterns and Characteristics of Religious Tourism by Muslim Travellers and Its Implications to Waqafs. In *International Conference on Waqaf Trust and Endowment.* Moscow, Russia.

Shostack, G. L. (1985). Planning the service encounter. In J. Czepiel (Ed.), The service encounter (pp. 122–137). Lexington Books.

Sidney, T. A., and Jeffery, S. S. (2016). "An empirical examination of the impact of tri-dyadic fit on the service experience". Journal of Service Management, 27(3): 299-319.

Sigala, M. (2019). A market approach to social value co-creation: Findings and implications from "Mageires" the social restaurant. Marketing Theory, 19(1), 27–45.

S Lee, BL Chua, H Han (2016): Role of service encounter and physical environment performances, novelty, satisfaction, and affective commitment in generating cruise passenger loyalty, Asia Pacific Journal of Tourism Research, DOI: 10.1080/10941665.2016.1182039

Stan, V., Caemmerer, B., & Cattan-Jallet, R. (2013). Customer loyalty development: The role of switching costs. Journal of Applied Business Research, 29, 1541–1554.

Surprenant, C. F., & Solomon, M. R. (1987). Predictability and personalization in the serviceencounter. Journal of Marketing, 51(2), 86–96.

Tang, F., & Zhang, H. (2021). Understanding the effects of customer relationship management and customer engagement on customer loyalty in the sharing economy. Journal of Travel Research, 0047287521992754.

Wang, Y. J., Hernandez, M. D., & Minor, M. S. (2010). Web aesthetics effects on perceived online service quality and satisfaction in an e-tail environment: The moderating role of purchase task. Journal of Business Research, 63(9–10), 935–942.

Winters, E., & Ha, S. (2012). Consumer evaluation of customer loyalty programs: The role of customization in customer loyalty program involvement. Journal of Global Scholars of Marketing Science, 22(4), 370–385.

Wu, C. H. J., & Liang, R. D. (2009). Effect of experiential value on customer satisfaction with service encounters in luxury-hotel restaurants. International Journal of Hospitality Management, 28(4), 586–593.

Yoon, M. H., Seo, J. H., and Yoon, T. S. (2004). "Effects of contact employee supports on critical employee responses and customer service evaluation". Journal of Services Marketing, 18(5): 395-412.

Zeithaml, V., Berry, L., & Parasuraman, A. (1996). The behavioural consequences of service quality. Journal of Marketing, 60(2), 31-46.

Z Li, C Hua, X Fu, X Liu (2021) Beyond complainers: reclassifying customers of travel agency regarding post-failure behavior and loyalty performance, Asia Pacific Journal of Tourism Research, 26:3, 329-346, DOI: 10.1080/10941665.2020.1862886