

A Meta-Analysis of Customer Satisfaction Variables in The Context of The National Summary¹

Ulusal Yazın Bağlamında Müşteri Memnuniyeti Değişkenlerine Yönelik Bir Meta Analiz

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Abstract

The purpose of this study is to examine customer satisfaction-related studies conducted between 2019 and 2021, focusing solely on articles, conference papers, and book chapters within the national literature context. The aim is to conduct a meta-analysis and analyze the existing dependent/independent variables related to customer satisfaction in terms of effect size, in order to establish a common consensus. After the screening process, 34 studies were included, and after determining the dependent/independent variables from these studies, a total of 7 different variables and 70 data points ($k=70$) were obtained, with a sample size (N) of 26,442. The collected data was subjected to meta-analysis using the Jamovi 1.6.23 program. Based on the findings, the variable with the highest effect size was customer loyalty with a value of 0.87, while empathy had the lowest effect size with a value of 0.55. The results indicate that the three variables with the largest effect sizes are customer loyalty, trust, and reliability, respectively. Based on this information, when customers trust and perceive a business as reliable, they engage in consuming its products/services, resulting in loyalty towards the business.

Keywords: Meta Analysis, Satisfaction, Customer Satisfaction

Öz

Bu çalışmanın amacı, ulusal yazın bağlamında sadece makale, bildiri ve kitap bölümlerinin dâhil olduğu 2019-2021 yılları arasında müşteri memnuniyeti ile ilgili yapılmış çalışmalarını inceleyerek, etki büyüklüğü açısından var olan bağımlı/bağımsız değişkenleri analiz ederek ortak bir kanı oluşturmaktır. Eleme sürecinden sonra 34 çalışma dahil edilmiş ve bu çalışmalardan bağımlı/bağımsız değişkenler belirlendikten sonra toplamda 7 farklı değişken ve 70 veri noktası ($k=70$) elde edilmiş, örneklem sayısı ise (N) 26,442 olmuştur. Elde edilen veriler Jamovi 1.6.23 programı kullanılarak meta analize tabi tutulmuştur. Bulgulara göre, en yüksek etki büyüklüğüne sahip değişken değeri 0,87 olan müşteri sadakati iken en düşük etki büyüklüğüne sahip değişken değeri 0,55 olan empatidir. Sonuçlar, en büyük etki büyüklüğüne sahip üç değişkenin sırasıyla müşteri sadakati, güven ve güvenilirlik olduğunu göstermektedir. Bu bilgilere dayanarak, müşteriler bir işletmeye güvendiklerinde ve onu güvenilir bulduklarında, ürün/hizmetlerini tüketmeye yönelmektedirler ve bu da işletmeye karşı sadakat oluşturmaktadır.

Anahtar Kelimeler: Meta Analiz, Memnuniyet, Müşteri Memnuniyeti

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Introduction

In order to meet the needs of the community, when businesses put forward products, the competitiveness of the business in its field of activity increases if these products are preferred (Kazan ve Güneş, 2022: 468). In the changing world, customer demands and expectations change in proportion to market conditions. As a result of this change, it becomes more difficult for businesses to create a profile for their customers, and their competitive advantages decrease. Therefore, businesses try to better understand customer demands and expectations in order to obtain a potential customer base (Cesur ve Memiş, 2021: 137). Among the factors that lead to customer dissatisfaction are: failure to meet expectations, incorrect use of the product, defects, and failure of the business to fulfill its promises (Uzun ve Özgöz, 2022: 233). The way for businesses that produce goods/services to gain loyal customers is to make their customers happy. Customer satisfaction occurs when the customer gets what they want for the price they paid (Onurlubaş ve Öztürk, 2020: 758). Customer satisfaction is considered a fundamental element of success for businesses in today's world. Customer satisfaction can be briefly defined as the positive perception of customers regarding the products and services they receive from a business. Satisfied customers who are content with the products or services they receive from a business tend to continue patronizing the business and recommend it to others. At the core of achieving customer satisfaction lies the understanding of what customers expect from the business. By accurately analyzing customer expectations, businesses can provide services that match those expectations and, as a result, ensure customer satisfaction. Therefore, businesses need to organize the services they offer in a way that is of high quality, efficient, and capable of meeting customer expectations while continually improving the quality of their services.

A customer who is loyal to a business can both add value to the business in the long term and consume the business's production in the long term. However, businesses can only create this bond through relationships established with customers (Onurlubaş ve Gümüş, 2020: 32). It is important to know what the customer wants before establishing a relationship with them because some customers do not purchase a product or service solely for their physical needs, but also for emotional satisfaction (Agan ve Altuna, 2021: 219). In addition, there are factors that affect a customer's satisfaction with their purchase. Quality, reliability, suitability, corporate image, and the features of the service or product are some of the variables that are involved (Hassan, 2020: 99). Is it enough to bring all these variables together? No, because the customer must also trust the business in order to know that the business has brought these variables together (Aydın ve Tavukçu, 2019: 158). Especially considering technological developments, almost all businesses conduct their commercial activities online, and the customer pays for the product without being able to touch it. Therefore, the customer will make the purchase transaction based on their trust in the business (Atılğan ve Alhusein, 2021: 353).

Meta-analysis is a statistical method in which researchers synthesize the results of scientific studies by bringing together data. This method offers a broader perspective by combining the results of a series of similar studies into a single study. Meta-analysis is a useful method when sample sizes in individual studies are limited and different results may be conflicting or inconsistent (Crombie ve Davies, 2009: 3). The aim of meta-analysis is to systematically combine and synthesize findings on a research topic. This method allows for the quantitative synthesis of data and can identify differences between studies that have conflicting or different results. Meta-analysis enables analysis of the results of studies with a smaller sample size from a wider perspective. In addition, meta-analysis allows for the comparison of multiple studies across a broad research area. In this case, meta-analysis ensures that research results are more reliable and precise, helps to summarize research results more effectively, and helps the scientific community understand what is known about a particular topic (Hunter ve Schmidt, 1991: 160). To conduct a meta-analysis, researchers must first identify studies with similar characteristics. These studies are then combined, and the results are presented in a meta-analysis table. This table helps to identify the differences and similarities between the studies. Meta-analysis collects and analyzes data through a systematic literature search. This data may be primarily numerical and is statistically analyzed for a particular hypothesis or research question. The disadvantage of meta-analysis is that methodological differences and interpretations may not be properly combined when bringing together the results of many different studies. Therefore, it is important to select, analyze, and interpret data correctly before conducting meta-analysis (Plonsky ve Frederick, 2011: 278). Meta-analysis is a method for combining the findings of separate studies and reevaluating criticisms. Its specificity lies in its use of quantitative methods rather than relying solely on judgment. This sets meta-analysis apart from the classic literature review. Nowadays, the number of scientific studies is rapidly increasing. In independent studies conducted on a specific subject, different results are often obtained. To interpret this wealth of information and pave the way for new research, there is a need for comprehensive and reliable higher-level studies. In recent years, meta-analysis, which frequently appears in international scientific medical journals, offers this opportunity. Understanding the fundamental principles underlying a good meta-analysis study assists both in conducting a meta-analysis study and in evaluating published meta-analysis reports, as well as in deciding whether to use their results (Açikel, 2009: 164).

The aim of this study is to bring together independent studies related to satisfaction in the literature, determine the variables related to satisfaction, and present a definitive evidence to the literature using the meta-analysis method. In the first section

of the study, a conceptual framework for customer satisfaction is established, in the second section, meta-analysis is applied to the study data, and in the final section, recommendations are presented to businesses based on the results obtained.

1. Conceptual Framework

Efforts to improve customer satisfaction are considered crucial by many businesses, especially in the service sector (Schmit and Allscheid, 1995: 524). While marketing studies previously focused on acquiring new customers, contemporary marketing efforts now also emphasize satisfying existing customers and turning them into loyal, repeat customers. In modern marketing understanding, losing a customer means not only losing the next sale but also losing the lifetime value of the profit that could be generated from that customer (Kotler, 2012). According to this perspective, since the cost of retaining an existing customer is lower than acquiring new ones, businesses can develop long-term commercial relationships by ensuring the satisfaction of their current customers. Customer satisfaction refers to how satisfied customers are with a business or product based on their experiences. Good customer satisfaction increases customer loyalty and the likelihood of repeat customers (Vukmir, 2006: 10). Furthermore, focusing on satisfaction prevents unhappy customers from spreading negative opinions to their surroundings. Research has shown that a significant majority of dissatisfied customers do not make an effort to contact businesses to express their complaints; instead, they abandon the business and turn to competing enterprises, sharing their dissatisfaction with other potential customers. This situation implies that one dissatisfied customer can lead to the loss of at least ten potential customers (Gerson, 1997: 21). Providing satisfied customers to businesses results in a long-term return on investment. Therefore, businesses should focus on customer satisfaction first and consider customer demands. The concept of customer satisfaction is defined as the ratio between pre-purchase expectations and post-purchase perceptions in its broadest sense (Parasuraman vd., 1988: 15). Another definition suggests that it involves meeting or exceeding the consumer's expectations regarding a product or service before the purchase (Loudon vd., 2005). From a business perspective, customer satisfaction is the continuous fulfillment of actions expected by customers to address their desires and needs, creating value for them (Anderson vd., 1997: 128). According to these definitions, satisfaction occurs when the performance of the purchased goods and services meets or exceeds the customer's expectations. However, dissatisfaction arises if the perceived performance of goods and services falls below expectations.

Eminler vd. (2019: 1908-1909) emphasize that customers are exposed to numerous products with the same features by many businesses, and therefore businesses strive to win customers and interpret customer satisfaction as satisfaction that arises when the customer finds what they expected after purchasing the product/service. Customer satisfaction is a critical factor for the success of businesses. Businesses can use a variety of strategies to increase customer satisfaction. For example, being open to customer feedback, improving the quality of customer service, improving the quality of products and services, and adjusting pricing appropriately (Vukmir, 2006: 10). Nalbant ve Demiral (2019: 816), who emphasize that businesses need to examine and control customer satisfaction as they examine their financial situation, describe customer satisfaction as the situation where the customer first consumes the business's product/service and forms a positive/negative judgment about the business as a result of this consumption. They indicate that positive feelings are referred to as satisfaction and negative feelings as dissatisfaction. Hassan (2020: 101), evaluating satisfaction in different ways for physical products and services, explains customer satisfaction as the complete matching of what the customer desires with what the business offers. Leinkumar (2017: 455) considers satisfaction as an emotional attitude and explains it as the positive attitude that the customer adopts towards the product/service after trying it. Kennedy ve Schneider (2010: 885) emphasize that many products are offered to customers in the global world and customer satisfaction is negatively affected by the decrease in customer satisfaction. Therefore, they interpret satisfaction as creating a positive perception of the product/service in the customer by influencing the customer to consume the product/service. Customer satisfaction constitutes the most fundamental principle of quality management. It forms the primary criterion for determining service quality. Therefore, the customer-centric service approach should not remain just rhetoric; it can only be effective at the implementation level when the expectations of the service recipients are met. The key to achieving this lies in understanding what customer expectations are and focusing the service on meeting these expectations (Sözen, 2005: 6).

Customer satisfaction, or in other words, customer contentment, is undoubtedly one of the most valuable elements among the strategies that businesses pay attention to. Since 1980, it has been a focal point in many countries regarding issues that businesses prioritize. Customer satisfaction, directly linked to the profitability and growth percentages in market shares of businesses, is primarily dependent on the loyalty of businesses (Eroğlu, 2005:9). The difference between the expected quality of the service the customer anticipates benefiting from and the actual quality achieved after the implementation of the service indicates the measure of satisfaction. When defining the factors that constitute customer satisfaction, it is crucial not to overlook the connection established with the customer, as well as the product performance and quality expectations, and the interest and attitudes towards the customer (Kırım, 1997:157). "Customer satisfaction is a function

dependent on what the customer expects from a product or service in terms of benefits (the bundle of benefits), the burdens the customer is relieved of, the performance expected from the product or service, and its suitability to socio-cultural values (such as one's and family's culture, social class and status, personal tastes and habits, lifestyle, and prejudices)" (Gerson, 1997: 18). In the most general sense, "customer satisfaction is defined as the customer's judgment on the service performance in relation to expected and actual service performances" (Çatı and Baydaş, 2008: 138). Basari ve Shamsudin (2020: 6) emphasize the importance of customer satisfaction for businesses. Because increasing competition and technological developments make customers more aware, customers are now in a selective position. Therefore, businesses need to focus their strategies on customer satisfaction. Basari ve Shamsudin (2020: 7) explain customer satisfaction as the situation where the customer likes the quality product/service that the business offers to attract the customer. Ganiyu vd. (2012: 17) emphasizes that some researchers consider overall satisfaction as the primary function of perceived service quality. They explain that there are two commonly used approaches to measure customer satisfaction, which are specific to the transaction and cumulative, also known as overall satisfaction. Customer satisfaction is described as an emotional response that a customer gives to their most recent transactional experience with an organization when viewed as specific to the transaction. Mainardes vd. (2023: 5) highlighted in their study that in sales relationships, the ethics of the retailer emerged with the customer experience and ethics, as they measured the impact of e-commerce ethics on online customer satisfaction. Additionally, Mainardes et al. described customer satisfaction in e-commerce as a general and positive evaluation of the customer's gains in e-commerce. Finally, they mentioned that customer satisfaction depends on how much the perceived performance exceeds their expectations; otherwise, dissatisfaction arises.

2. Method

The data collected in this study were first organized into a table using Microsoft Excel and then subjected to correlation Fisher z analysis using the free meta-analysis program Jamovi 1.6.23. Prior to analysis, necessary screenings were conducted on the data, and the remaining data were analyzed for their relationship, and the results were reflected in tables and interpreted.

2.1. Data Collection

The study data were collected by scanning the "Google Scholar, ScienceDirect, and TrDizin" portals where scientific studies are published in February 2022. The collected studies were subject to elimination considering the following limitations:

- Only articles, papers, and book chapters published in the national literature context were used in the study,
- These studies were conducted only between 2019, 2020, and 2021,
- They contain the keywords "Customer Satisfaction, Customer Satisfaction",
- They contain dependent and independent variables related to customer satisfaction,
- Correlation or regression analysis was performed, and it includes the value of "r" or "R²", and the studies including "R²" values must be converted to "r" value.

A total of 149 studies were reached excluding these limitations, and a total of 34 studies were obtained as a result of the elimination made within the limitations. From these studies, 7 variables, 70 data (k=70), and a sample size (N) of 26442 were obtained. Variables with less than 5 studies were not included because 4 or more studies or 999 or more sample sizes are required for the inclusion of the variable in the meta-analysis (Dirik, 2019: 137). The data accepted for the study are given in Table 1.

Table 1. Study Variables

Physical Environment/Structure (13)	N	r	Customer Loyalty (17)	N	R
Alizadehfanaeloo & Özüdoğru (2019)	435	0.295	G. G. Çelik (2020)	517	0.834
Biçer & Yurtsal (2021)	800	0.7	K. İlhan (2021)	560	0.863
Ruhluel & Bayram (2021)	356	0.527	M. Bayat (2021)	420	0.548

Dendeş vd. (2021)	275	0.661	S. G. Kose & E. O. Cizer (2021)	258	0.643
Onulubaş & Öztürk (2020)	400	0.837	Ruhluel & Bayram (2021)	356	0.526
Yangınlar & Tuna (2020)	260	0.55	Karakahraman & Özsaatçi (2021)	400	0.62
Kircova vd, (2020)	277	0.652	Aydın & Onaylı (2020)	364	0.818

Continuation of Table 1

Onurlubaş & Gümüş (2020)	384	0.282	Yangınlar & Tuna (2020)	260	0.718
Alizadehfanaeloo & Özüdoğru (2020)	435	0.19	Kircova vd, (2020)	277	0.794
Artuğer & Şahin (2020)	298	0.27	İlvan & Yıldız (2020)	373	0.629
Eminler vd. (2019)	445	0.774	Alizadehfanaeloo & Özüdoğru (2020)	435	0.57
Bengül & Güven (2019)	438	0.639	Özkan & Al-Futaih (2020)	319	0.718
Nalbant & Demirel (2019)	390	0.23	Kocagöz & Eytmiş (2020)	524	0.758
Service Quality (11)	N	R	Bakır & Bekereci (2020)	213	0.695
K. İlhan (2021)	560	0.723	Aydın & Tavukçu (2019) Bildiri	368	0.872
M. Bayat (2021)	420	0.647	Eminler vd. (2019)	486	0.27
Ruhluel & Bayram (2021)	356	0.676	Bengül & Güven (2019)	438	0.631
Karakahraman & Özsaatçi (2021)	400	0.72	Empathy(8)	N	R
Dendeş vd. (2021)	275	0.768	Biçer & Yurtsal (2021)	800	0.772
Topal & Şahin (2020)	310	0.451	Dendeş vd. (2021)	275	0.731
Kocagöz & Eytmiş (2020)	524	0.781	Onulubaş & Öztürk (2020)	400	0.269
S. Hassan (2020)	190	0.652	Yangınlar & Tuna (2020)	260	0.657
Bengül & Güven (2019)	438	0.597	Kircova vd, (2020)	277	0.461
Nalbant & Demirel (2019)	390	0.373	Onurlubaş & Gümüş (2020)	384	-0.15
Yılmaz vd. (2019) Bildiri	449	0.706	Kurnaz & Güner (2019)	215	0.675
Trust (11)	N	R	Nalbant & Demirel (2019)	390	0.241
Atılğan & Alhussein (2021)	441	0.661	Reliability (5)	N	R
Biçer & Yurtsal (2021)	800	0.763	Onurlubaş & Öztürk (2020)	400	0.724
Dendeş vd. (2021)	275	0.677	Yangınlar & Tuna (2020)	260	0.382
Yeşil vd., (2021)	77	0.44	Onurlubaş & Gümüş (2020)	384	0.906
Onulubaş & Öztürk (2020)	400	0.706	Kurnaz & Güner (2019)	215	0.755
Yangınlar & Tuna (2020)	260	0.464	Nalbant & Demirel (2019)	390	0.23
Kircova vd, (2020)	277	0.752	Value (5)	N	R

İlvan & Yıldız (2020)	373	0.49	Alizadehfanaeloo & Özüdoğru (2019)	435	0.051
Onurlubaş & Gümüş (2020)	384	0.634	Karaman (2021)	404	0.79
Uslu vd. (2020)	302	0.79	Karaman (2021)	258	0.76
Aydın & Tavukçu (2020)	368	0.831	Cesur & Memiş (2021)	227	0.834
			Bengül & Güven (2019)	438	0.535

2.2. Analysis of Data

Table 2 and 3 were created by analyzing 7 variables separately in the Jamovi 1.6.23 program. The results of the applied bias test were presented in Table 2, and the funnel plot was not included in the analysis results separately due to the presence of many different variables. Heterogeneity I^2 and Q values were first found for the data and added to Table 3. This is because heterogeneity determines the effect modeling that will be applied to the data in meta-analysis. If the data shows heterogeneity in terms of distribution and does not show random effects, fixed effect modeling is applied (Higgins vd. 2009: 141). The bias test for the variables is indicated in Table 2. One of the problems experienced in meta-analysis is that the study data shows bias, which is due to not including enough studies in the study (Çarkungöz ve Ediz, 2009: 34). According to the result of Egger's regression test, since the p-value is greater than 0.05, it shows that there is no bias in the study data because the result is not significant (Bacanlı ve Çarkıt, 2020: 12).

Table 2. Egger's Regression Analysis Result

	N	Value	P
Physical Environment/Structure	5,193	-0.38	0.704
Customer Loyalty	6,568	-0.071	0.943
Service Quality	4,312	-0.516	0.606
Empathy	3,001	0.237	0.813
Trust	3,957	-1.732	0.083
Reliability	1,649	-0.134	0.893
Value	1,762	1.156	0.129

After the bias test in Table 2, the results of the random effects modeling test applied to the data are given in Table 3. In Table 3, separate columns are created for customer satisfaction variables as Physical Environment, Customer Loyalty, Service Quality, Empathy, Trust, Reliability, and Value, and Effect Sizes with their lower and upper bounds are specified.

Table 3. Random Effect Modeling of Study Data

	95% Confidence Interval of ES				Heterogeneity Test Results			
	k	N	ES	Lower-Upper Limit	I^2 (%)	Q Value	df	P
Physical Environment/Structure	13	5,193	0.611	0.427-0.795	97.78	540.984	12	0.001
Customer Loyalty	17	6,568	0.872	0.728-1.017	97.16	563.272	16	0.001
Service Quality	11	4,312	0.792	0.671-0.912	93.75	159.962	10	0.001
Empathy	8	3,001	0.554	0.245-0.862	98.6	500.199	7	0.001

Trust	11	3,957	0.825	0.696-0.954	93.88	163.511	10	0.001
Reliability	5	1,649	0.808	0.341-1.275	98.91	365.657	4	0.001
Value	5	1,762	0.782	0.359-1.206	98.75	320.412	4	0.001

3. Finding

The result of Egger's regression test, which is used to test publication bias, being non-significant indicates that there is no publication bias (Atalmış ve Köse, 2018: 402). When examining Table 2, it is observed that the p-value for the Physical Environment/Structure variable is 0.704, the p-value for the Customer Loyalty variable is 0.943, the p-value for the Service Quality variable is 0.606, the p-value for the Empathy variable is 0.813, the p-value for the Trust variable is 0.083, the p-value for the Reliability variable is 0.893, and the p-value for the Value variable is 0.129. When examining Table 2, it is seen that the p-values for all variables in Egger's regression test are greater than 0.05. In this case, none of the study variables have publication bias. When examining Table 3, it is seen that none of the heterogeneity levels (I^2) for the variables are below 90%. The I^2 value for the Physical Environment is 97.78%, the I^2 value for Customer Loyalty is 97.16%, the I^2 value for Service Quality is 93.75%, the I^2 value for Empathy is 98.6%, the I^2 value for Trust is 93.88%, the I^2 value for Reliability is 98.91%, and finally, the I^2 value for Value is 98.75%. According to Kerse (2021: 401-402), the " I^2 " value indicates the percentage of heterogeneity in the study data. As this ratio approaches 100, it is considered to be at a very high level. Therefore, it is understood that the study contains a very high level of heterogeneity. After determining a heterogeneous distribution, the Fisher z random correlation meta-analysis results were applied to the study data and presented as effect size (ES) for each variable. When examining Table 3 for effect sizes (ES), it can be seen that the ES values for Physical Environment/Structure, Customer Loyalty, Service Quality, Empathy, Trust, Reliability, and Value are 0.611, 0.872, 0.792, 0.554, 0.825, 0.808, and 0.782, respectively. Among the variables, the highest effect size belongs to Customer Loyalty (0.87), and the lowest effect size belongs to Empathy (0.55). Gedik ve Üstüner (2017: 48-49) emphasized that an ES value below 0.50 indicates a very weak, weak, or moderate level of effect size, an ES value between 0.50 and 0.80 indicates a high level of effect size, and an ES value above 0.80 indicates a very high level of effect size. When looking at the upper and lower limits of the effect size, it can be observed that the lower and upper limits of Physical Environment/Structure are 0.427-0.795, Customer Loyalty are 0.728-1.017, Service Quality are 0.671-0.912, Empathy are 0.245-0.862, Trust are 0.696-0.954, Reliability are 0.341-1.275, and finally, Value are 0.359-1.206. The variable with the lowest lower limit of effect size is Empathy with a value of 0.24 and the variable with the highest upper limit of effect size is Reliability with a value of 1.275.

Conclusion and Recommendation

Customer satisfaction or dissatisfaction is not a part of the product or service; rather, it is a perception personally attributed by the customer to the product and service. Therefore, when different customers encounter the same experience or service, their levels of satisfaction can vary. A customer's perception of a product or service is influenced by pre-existing attitudes formed through their own experiences, socio-economic and cultural environment, values, education, beliefs, psychology, and information acquired from various communication channels. These perceptions directly and indirectly impact customers' purchasing behaviors and satisfaction with products or services. The success of businesses is not measured by the amount of products they produce, but by the products they produce and sell. Businesses that aim to sell the goods/services they produce should also take into account customer thoughts when presenting these goods/services. Otherwise, when the benefit presented is put in the background and the product/service is put forward, customers who will buy the presented benefit cannot be found. Therefore, knowing what customers pay attention to regarding goods/services is important for the business. In addition, customer satisfaction is extremely important for the success of a business. Satisfied customers are customers who are likely to come back to do business again and can direct potential new customers to the business. Therefore, it is important for businesses to constantly measure and monitor customer satisfaction levels, take customer feedback into account, and make the necessary changes to increase customer satisfaction. Customer satisfaction, which is a must for a successful business, increases the competitiveness of the business and provides sustainable growth in the long term. In this study, the studies on customer satisfaction related to goods and services were analyzed in terms of effect sizes and the variables that the customer considers important were identified. When the correlation meta-analysis is examined, it is seen that the three variables with the greatest effect size among the existing 7 variables are customer loyalty, trust, and reliability. The effect size of these 3 variables exceeds 0.80, indicating that the effect size is very high. Customer loyalty, in other words, loyal customers, is a very valuable asset for businesses because they provide businesses with a regular source of income and help reduce costs. In addition, these

customers are a key to bringing new customers to the business. A customer's loyalty to a business is possible when what the business promises is fully aligned with what the customer expects from the business. In this case, to gain loyal customers for the business, a trust must be established in the eyes of the customer and the customer must find the business reliable. Because customer trust enables customers to choose a business and become loyal customers in the long term (Leninkumar, 2017: 459). Therefore, businesses need to engage in activities and production that will instill confidence in the customer in terms of recommendations to be made. In other words, in order to create customer trust, the business must be transparent about every aspect of the products it offers that the customer is curious about (price, how it works, usage conditions), place importance on improving the benefit it provides (quality) and ensure that customer information held by the business is protected. Otherwise, the customer will not purchase from a business they do not trust. In order to ensure customer loyalty, the business must place importance on activities such as improving the customer experience, creating loyalty programs, communicating with customers, paying attention to customer feedback, and offering value-focused products/services.

In terms of the shortcomings of this study, the inclusion of the work done within the last 3 years can be considered a limitation. A comprehensive study covering longer periods of time could yield different results when the additional data obtained is subjected to analysis again.

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