



CUSTOMER TRUST ON INSTITUTION'S REPUTATION, CUSTOMER'S LOYALTY AND ENGAGEMENT AMONG STUDENTS OF UNIVERSITY OF CAGAYAN VALLEY

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ABSTRACT: *Fostering and retaining client trust has become a critical strategic goal for businesses across a range of sectors in the modern business landscape. The importance of comprehending how trust affects an institution's reputation, client loyalty, and engagement is underscored by the dynamic and intensely competitive nature of the business world, particularly in the financial industry. This study aims to determine the effect of customer trust on the institution's reputation, customer loyalty, and customer engagement among Financial Management students S.Y. 2023-2024. And helps every organization, especially the universities, to know the importance of customer trust, which helps them make a better institution. Furthermore, the researchers used a quantitative approach with the descriptive-correlational method. Likewise, there were 150 financial management students selected from the first year to the fourth year using stratified random sampling. Data was gathered through a Google Form questionnaire. Moreover, the results of the study found that there is no significant relationship between age and the assessment of the institution's reputation and customer loyalty among the participants. Regarding gender, there is no significant relationship between gender and the assessment of an institution reputation, customer loyalty, or customer engagement among the participants. However, the study also found that there is a significant relationship between age and customer engagement. Research implication suggest that the institutions may continuously improve the school facility and encourage students to participate in the different activities in the school. The findings underscore the importance of building and maintaining customer trust in fostering positive perceptions of reputation, loyalty, and engagement with the institution.*

Keywords: *Customer Trust, Customer Loyalty, Reputation, Customer Engagement, Financial Management,*

INTRODUCTION

The idea of customer trust has emerged as an essential indicator of organizational performance in today's quickly changing business world. Customer trust is becoming one of the most important strategic issues for firms across industries due to the dynamic interaction of technology, globalization, and changing consumer expectations. The trust serves as a key



medium of trade between customers and businesses and is the foundation upon which long-lasting relationships with customers are created. Understanding the complex nature of consumer trust and how it affects many aspects of business success is therefore crucial for academics as well as practitioners. Furthermore, the sense of security that trust can offer is essential for surviving in challenging situations. It is said that there is more ambiguity and uncertainty in today's world, which makes change, innovation, learning, and taking risks more necessary. More understanding is required of how trust is established as an interactive process, how it grows in the face of difficulties and adversity, and how organizational settings and policies impact the creation and upkeep of trust. With the trust of customers in a business, they are more likely to make another purchase from that business, try new products or services, and even purchase even more expensive products. Trust will certainly retain customers, which results in promotions or recommendations to the business by others, making the public aware of the service provided by that certain business sector. People view trustworthy companies as dependable, moral, and accountable. The company's success is further increased by this favorable reputation, which draws in new clients, financiers, and employees. In the current digital era, trust is even more crucial because social media and online reviews greatly influence how consumers perceive brands. And lastly, with the help of reliable and trustworthy customers, they are more likely to offer services, like reviewing the business and spreading the word about it, which generates good feedback and recommendations that can help the company continue to improve the services it offers.

Customer trust is a crucial foundation for an institution's reputation. Positive interactions, openness, and word-of-mouth help to foster it. In addition to retaining customers, maintaining trust entails preserving a favorable reputation in the eyes of the general public. Based on the study of Chaudhary, S., Dhir, A., Ferraris, A., & Bertoldi, B. (2021) Family-owned enterprises have a reputation for being reliable and respectable. Interesting research reveals that trust and reputation have an impact on the long-term financial viability of family enterprises. Likewise, Edelman Trust Barometer 2023's global study found that 83% of participants thought that the most crucial factor in business decisions should be doing the right thing. According to this trend, companies are being put under more pressure to conduct themselves ethically and sustainably. This trend also shows that trust is crucial for companies to keep their good name and clients.

The loyalty of students can be influenced by several factors. Understanding the determinants of loyalty can help universities maintain student loyalty (El-Kassar, Makki, & Perez, 2018). In addition to student trust, as previously stated, student satisfaction is one of the determinants of their loyalty (Yu & Kim, 2008) (Paul & Pradhan, 2019). Students who study are satisfied and confident in the department or university will be loyal, characterized by their willingness to convey positive things and recommend the department/university. Customer loyalty is frequently thought of as being built and maintained based on customer trust. According to a McKinsey & Company study from 2021, businesses that can develop customer trust are more likely to see customer loyalty. According to the study, customers of



trustworthy businesses are more likely to come back to them, refer them to others, and overlook their mistakes.

Customer engagement and loyalty are highly related to service outcomes. They have long been regarded as effective marketing strategies to maximize profitability and gain competitive advantages (Alvarez-Milán et al., 2018; Wang et al., 2021). Customer engagement is greatly influenced by customer trust. It represents a more profound relationship between the customer and the business and goes beyond simple transactions. Based on a PwC study from 2021, 86% of customers say they are more likely to remain loyal to a business they trust. According to the study, clients who feel confident in a business are more likely to interact with it by offering feedback, telling others about their experiences, and standing up for it when it comes under fire.

The competition between universities has gotten fiercer in recent years. Additionally, many students switch universities as a result of the fierce competition between them. Likewise, one of the reasons why students transfer is because of trust issues, which can arise when the university's academic programs, faculty, or curriculum don't live up to expectations. The academic sphere has become a gladiatorial battlefield where universities across the globe are engaged in a never-ending battle for student enrollment. All over the world, this phenomenon is noted; according to writers like Halasz and Bloom, over 80% of college students change their degree programs. (Helen, Mulhern, Halasz., Jennifer, L., Bloom. (2019). This trend is also visible in the Philippines, as demonstrated by Orong et al., who used predictive analytics to find indicators of student attrition in higher education institutions. More complexity in students' careers has also resulted from increased university enrollment and the ability to switch degree programs or institutions, as Albert, Sánchez-Gelabert., Marina, Elias.,(2023) have discussed. The availability of online learning, which provides more flexibility and chances for students with particular profiles to pursue higher education, adds to this complexity.(Joven, Jeremius, Q., Tanchuco. ,2022). Additionally, free tuition for students attending public higher education institutions was made possible by the Philippines' Universal Access to Quality Tertiary Education Act, which may affect the future profitability of private universities.(Tereso S. Tullao, Mark Gerald C. Ruiz, 2022. Therefore, the shaping of a good image and reputation of private colleges and universities is one of the important conditions for them to win in the competition of students. The reputation of private colleges and universities is divided into emotional tendency and rational cognition, influence factor is divided into education resources, teaching quality, teachers, talent training, location, and logistics service six dimensions. Improving the campus culture, creating the running conditions, improving the logistics service, making full use of the shared resources of the parent universities, and improving the vision of students' vision are just some adjustments necessary to make a positive result on the satisfaction of the students.

On the other hand, There are divergent views among researchers about the results of corporate reputation surveys and customer loyalty studies. According to Eliyin, Eliyin.,



Rayuwati, Rayuwati., Muhamad, Yustisar., Husna, Gemasih. (2022) study found that an institution's reputation has no significant effect on customer loyalty while the study of Rio, Sukmawan., Zulganef, Zulganef. (2023) state that a positive company reputation influences customer loyalty and engagement. So, it is important to look at these results once more to fill in the theoretical discoveries that are based on them.

Fostering and retaining client trust has become a critical strategic goal for businesses across a range of sectors in the modern business landscape. The importance of comprehending how trust affects an institution's reputation, client loyalty, and engagement is underscored by the dynamic and intensely competitive nature of the business world, particularly in the financial industry. Therefore, the goal of this study is to look deeply into the complex framework of consumer trust to understand its underlying mechanisms, backgrounds, and effects. The researchers want to shed light on the elements that affect how customers and organizations develop and maintain trust as well as the real-world implications that trust has. So, the researcher aims to determine the effect of customer trust on the institution's reputation, customer loyalty, and customer engagement among Financial Management students at the University of Cagayan Valley wherein it helps every organization especially the universities in knowing the importance of customer trust which help them in making a better institution.

STATEMENT OF THE PROBLEM

This study aimed to determine the effect of Customer's trust on the institution's reputation, customer loyalty, and customer engagement of financial management students at the University of Cagayan Valley. Specifically, it sought to answer the following question:

1. What is the participant's profile in terms of:
 - 1.1 Age
 - 1.2 Sex
2. What are the effects of Customer trust as assessed by the participants in terms of:
 - 2.1 Institution's Reputation
 - 2.2 Customer loyalty
 - 2.3 Customer engagement
3. Is there a relationship between the assessments of the participants on the effect of customer trust when grouped according to their profile variables?
4. What action plan can be proposed to increase customer trust?

HYPOTHESIS

This study is guided by a lone hypothesis that: There is no significant relationship between the assessments of the participants on the effect of customer's trust when grouped according to their profile variables.

RESEARCH METHODOLOGY

This study used a quantitative approach with descriptive correlational methods. A descriptive research design will be used to know the profile of participants in the study. A correlational



analysis will be conducted to determine if there is a connection between customer trust and the dependent variables of the study, such as the institution's reputation, customer loyalty, and customer engagement. The participants of the study will be the Bachelor of Science in Business Administration, wherein it only focuses on the students who have a major in Financial Management at the University of Cagayan Valley. The researchers used stratified random sampling to get the participants, which resulted in 150 participants. In obtaining the responses of the participants, the researcher adapted a questionnaire that was modified from the related literature of Chairunnisa, A., & Ruswanti, E. (2023) and the study of Rizwan Ullah Khan, Yashar Salamzadeh, Qaisar Iqbal, & Shaohua Yang (2020). The researchers also set a 0.05 margin of error from the inferential question to test the relationship between the study from the previous studies. The questionnaire was composed of the following parts, namely, Part I of the questionnaire determines the profile of the participants, and Part II will determine the effect of customer trust on the company's reputation, customer loyalty, and customer engagement. Part III will be used as a guide for recommendations and it will be served as a closed-ended question. In SOP 1, the researchers used descriptive statistics such as weighted mean for the age and sex. The frequency and percentage distribution for the other profile variables. Then in SOP 2, the researchers used weighted mean to calculate descriptive statistics for each Likert scale item, creating summary statistics for the various parts of the questionnaire. The researchers also used inferential statistics to identify if there are relationships between the variables of interest. In addition, in SOP 3, the researchers used Pearson r to determine the strength and direction of linear relationships between customer trust and other variables such as the institution's reputation, customer loyalty, and customer engagement. The question will be framed using the 4-Likert Scale developed by Rensis Likert. The following formula determines the cell length:

| Numerical Value | Numerical Range | Descriptive Scale |
|-----------------|-----------------|-------------------|
| 4 | 3.26 - 4.00 | Strongly Agree |
| 3 | 2.51 - 3.25 | Agree |
| 2 | 1.76 - 2.50 | Disagree |
| 1 | 1.00 - 1.75 | Strongly Disagree |

RESULTS AND DISCUSSION

Table 1a Frequency Count and Percentage Distribution of Participants According to Age

| Age | Frequency | Percentage |
|--------------|-----------|------------|
| 18 and below | 20 | 13.3% |
| 19-23 | 112 | 74.7% |
| 24 and above | 18 | 12% |
| Total | 150 | 100% |

The table shows that the respondents who are aged 19 to 23 years old have a frequency of 112 or 74.7% thus, it is the group that has the highest percentage, whereas the lowest frequency is 18 or 12% which falls on the group of respondents who ages from 24 and above. The mean age is 21 which indicates that the majority of the respondents are at the age of 19 to 23.



Table 1b Frequency Count and Percentage Distribution of Participants According to Sex

| Sex | Frequency | Percentage |
|--------|-----------|------------|
| Male | 45 | 30% |
| Female | 105 | 70% |
| Total | 150 | 100% |

The table shows that among the 150 respondents, the majority of them are Female with a frequency of 105 and 70% when converted into percentages and the remaining 45 participation of the total respondents are male with a frequency of 45 and a percentage of 30%.

Table 2a Mean Response and Descriptive Interpretation on the Effect of customer trust in terms of Institution's Reputation

| Institution's Reputation | Mean | Descriptive Scale |
|---|-------------|-------------------|
| 1. The services of this school make me feel a sense of security. | 3.16 | Agree |
| 2. I think this institution cares about its students. | 3.05 | Agree |
| 3. The friendliness of the staff in this school makes me feel good. | 3.07 | Agree |
| Weighted Mean | 3.09 | Agree |

The participants' mean scores reflected a positive perception regarding the institution's reputation. They expressed an agreement that the institution lives up to its reputation by providing them with positive services. The findings implied that the participants had a positive attitude towards the institution's reputation.

Table 2b Mean Response and Descriptive Interpretation on the Effect of customer trust in terms of Customer Loyalty

| Customer Loyalty | Mean | Descriptive Scale |
|---|-------------|-------------------|
| 1. I will say positive things about the University of Cagayan Valley to other people. | 3.16 | Agree |
| 2. I will recommend this school to someone who seeks my advice. | 3.07 | Agree |
| 3. I will consider this school as my first choice in terms of its services. | 2.94 | Agree |
| Weighted Mean | 3.06 | Agree |

The participants' mean scores reflected a positive perception of their loyalty as customers. They agreed in terms of promoting their institution, supporting it by recommending it to others and even choosing it as their first choice in terms of service provided. The findings implied that the participants had a positive attitude in their loyalty as a customer.

Table 2c Mean Response and Descriptive Interpretation on the Effect of customer trust in terms of Customer Engagement

| Customer Engagement | Mean | Descriptive Scale |
|---|------|-------------------|
| 1. When someone criticizes this School, it feels like a personal insult. | 3.05 | Agree |
| 2. I often participate in activities at the school. | 2.95 | Agree |
| 3. When someone praises this school, it feels like a personal compliment. | 3.22 | Agree |



| | | |
|----------------------|-------------|--------------|
| Weighted Mean | 3.07 | Agree |
|----------------------|-------------|--------------|

The participants' mean scores indicated that they agreed in terms of their Engagement with the institution as a customer. They agreed that every activity involving the institution makes them feel involved as they are a customer of it. The findings implied that the participants showed a positive response regarding their engagement with the Institution.

Table 3.1.a Test of Relationship between the assessments of the participants on the effect of customer's trust in terms of Institution's Reputation when grouped according to their Age

| | | Institution's Reputation |
|-----|---------------------|-----------------------------|
| Age | Pearson Correlation | .105 |
| | Sig.(2-tailed) | .202 |
| | N | 150 |
| | Decision | Accept H₀ |

The results in the table above indicated that the significance is .202 and is more than the 0.05 alpha level of significance; therefore, we accept the null hypothesis, consequently, there is no significant relationship between the assessments of the participants on the effect of customer's trust in terms of Institution's Reputation when grouped according to their age.

Table 3.1.b Test of Relationship between the assessments of the participants on the effect of customer's trust in terms of Customer Loyalty when grouped according to their Age

| | | Customer Loyalty |
|-----|---------------------|-----------------------------|
| Age | Pearson Correlation | .148 |
| | Sig.(2-tailed) | .070 |
| | N | 150 |
| | Decision | Accept H₀ |

The results in the table above indicated that the significance is .070 and is more than the 0.05 alpha level of significance; therefore, we accept the null hypothesis, consequently, there is no significant relationship between the assessments of the participants on the effect of customer's trust in terms of Customer Loyalty when grouped according to their age.

Table 3.1.c Test of Relationship between the assessments of the participants on the effect of customer's trust in terms of Customer Engagement when grouped according to their Age

| | | Customer Engagement |
|-----|---------------------|-----------------------------|
| Age | Pearson Correlation | .204 |
| | Sig.(2-tailed) | .012 |
| | N | 150 |
| | Decision | Reject H₀ |

The results in the table above indicated that the significance is .012 and is less than the 0.05 alpha level of significance; therefore we reject the null hypothesis, consequently, there is a significant relationship between the assessments of the participants on the effect of customer's trust in terms of Customer Engagement when grouped according to their age.

Table 3.2.a Test of Relationship between the assessments of the participants on the effect of customer's trust in terms of Institution's Reputation when grouped according to their Gender

| | | Institution's Reputation |
|--|--|--------------------------|
|--|--|--------------------------|



| | | |
|--------|---------------------|-----------------------------|
| Gender | Pearson Correlation | -.023 |
| | Sig.(2-tailed) | .777 |
| | N | 150 |
| | Decision | Accept H₀ |

The results in the table above indicated that the significance is .777 and is more than the 0.05 alpha level of significance; therefore we accept the null hypothesis, consequently, there is no significant relationship between the assessments of the participants on the effect of customer's trust in terms of Institution's Reputation when grouped according to their age.

Table 3.2.b Test of Relationship between the assessments of the participants on the effect of customer's trust in terms of Customer Loyalty when grouped according to their Gender

| | | |
|--------|---------------------|-----------------------------|
| | | Customer Loyalty |
| Gender | Pearson Correlation | .020 |
| | Sig.(2-tailed) | .810 |
| | N | 150 |
| | Decision | Accept H₀ |

The results in the table above indicated that the significance is .810 and is more than the 0.05 alpha level of significance; therefore we accept the null hypothesis, consequently, there is no significant relationship between the assessments of the participants on the effect of customer's trust in terms of Customer Loyalty when grouped according to their gender.

Table 3.2.c Test of Relationship between the assessments of the participants on the effect of customer's trust in terms of Customer Engagement when grouped according to their Gender

| | | |
|--------|---------------------|-----------------------------|
| | | Customer Engagement |
| Gender | Pearson Correlation | .045 |
| | Sig.(2-tailed) | .581 |
| | N | 150 |
| | Decision | Accept H₀ |

The results in the table above indicated that the significance is .581 and is more than the 0.05 alpha level of significance; therefore we accept the null hypothesis, therefore there is no significant relationship between the assessments of the participants on the effect of customer's trust in terms of Customer Engagement when grouped according to their gender.

CONCLUSIONS

Several important conclusions that shed light on the variables influencing customers' belief in the reputation of the institution, their customer loyalty, and their involvement with the institution were revealed by the analysis of the data gathered from the participants. Therefore, can be concluded that customer trust plays a significant role in shaping various aspects of their interaction with the institution.

First, in terms of the institution's reputation, The participants generally perceive the institution positively in terms of its reputation, feeling a sense of security, care, and friendliness from its services and staff. In this sense, there are a good amount of people



believing in the overall facility of the University of Cagayan Valley and that they have put up good work in their jobs.

Secondly, There is a positive perception of loyalty among customers, as indicated by their willingness to speak positively about the institution and would recommend it to other people due to the reason of its availability and its flexibility on how they can manage their overall resources to attract more people to come in the institution. In addition, the majority of the participants indicated that they would prioritize it as their first choice in terms of the services that they offer.

Third is that Customers show a high level of engagement with the institution as they feel personally invested in its activities and are emotionally affected by both criticism and praise. This genuinely shows the positive attitude of the participants and they have a willingness to contribute their skills and knowledge for the better of the institution.

Lastly, this study provides valuable insights into the effect of customer trust on institution's reputation, customer's loyalty and engagement among the students of the University of Cagayan Valley.

Overall, these findings underscore the importance of building and maintaining customer trust in fostering a positive perception of reputation, loyalty, and engagement with the institution.

RECOMMENDATIONS

Based on the findings, the following recommendation is formulated:

- ◆ The institution should continue to enhance its facilities, including classrooms, internet access, and libraries, where improvements are needed. Additionally, it is important to address concerns from both students and faculty, such as offering more scholarships and ensuring transparent communication, particularly regarding student expenses and tuition fees."
- ◆ We encourage students to actively participate in the various activities offered by the school, so they can recognize that the institution is committed to improving the quality of education across all departments, not just one."
- ◆ We recommend conducting further research in this area, with a preference for face-to-face interactions to facilitate easier data collection. Additionally, I encourage gathering opinions from respondents across all departments of the school, focusing on their levels of trust and loyalty toward the institution.



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